

Promotion And Lifestyle On The Decision To Use The E-Money Application ShopeePay

Naina Putri Dewi

¹Fakultas Ekonomi dan Bisnis
Universitas Muhammadiyah Sumatera Utara

email: dewinainaputri@gmail.com

Abstract

The development of information technology affects promotion and lifestyle. One of them is the use of e-money applications used for transactions, consumers using e-money are usually influenced by several variables including promotions and lifestyles for that this study was conducted. Where the problems in this study consist of promotions that have not been maximized in providing promos and vouchers in using the ShopeePay application, the increase in the use of electronic money in transactions in 2022 on ShopeePay continues to increase from several other similar competitors, there are still some customers, especially the elderly who do not understand how to use ShopeePay and object to the administration fees given. The purpose of this study is to analyze the influence of promotions and lifestyle on the decision to use the ShopeePay e-money application in the Medan City community. This research method uses a quantitative associative approach. The population of this study is people who use ShopeePay in Medan City. In determining the sample of this study, there were 100 respondents. The data collection technique used in this study was a questionnaire. The data analysis technique used in this study was multiple linear regression technique consisting of classical assumptions, partial (t) test, simultaneous (F), and coefficient of determination (R²). Data processing in this study used the SPSS application. The results of this study indicate that there is an influence of promotion on the decision to use e-money ShopeePay with a calculated t value of 2.458 > 1.984 t table with a sig value of 0.016 < 0.05, there is an influence of lifestyle on the decision to use e-money ShopeePay with a calculated t value of 6.358 > 1.984 t table with a sig value of 0.000 < 0.05. Simultaneously, the results of this study also show that there is an influence of promotion and lifestyle on the decision to use e-money ShopeePay with a calculated f value of 30.154 > 2.70 f table with a sig value of 0.000 < 0.05. Research conclusion: there is a significant influence of promotion on the decision to use ShopeePay e-money, there is a significant influence of lifestyle on the decision to use ShopeePay e-money, simultaneously there is a significant influence of promotion and lifestyle on the decision to use the ShopeePay e-money application in the Medan City community.

Keywords: Promotion, Lifestyle, E-Money Usage.



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1. INTRODUCTION

In the current era of globalization, competition in the business world is getting tighter, this increasingly tight competition requires business actors to be able to maximize their company's performance in order to compete in the global market, companies must strive to learn and understand the needs and desires of their customers, by understanding the needs, desires and demands of customers, it will provide important input for companies to design marketing strategies in order to create satisfaction for their customers (Zainurossalami, 2016).

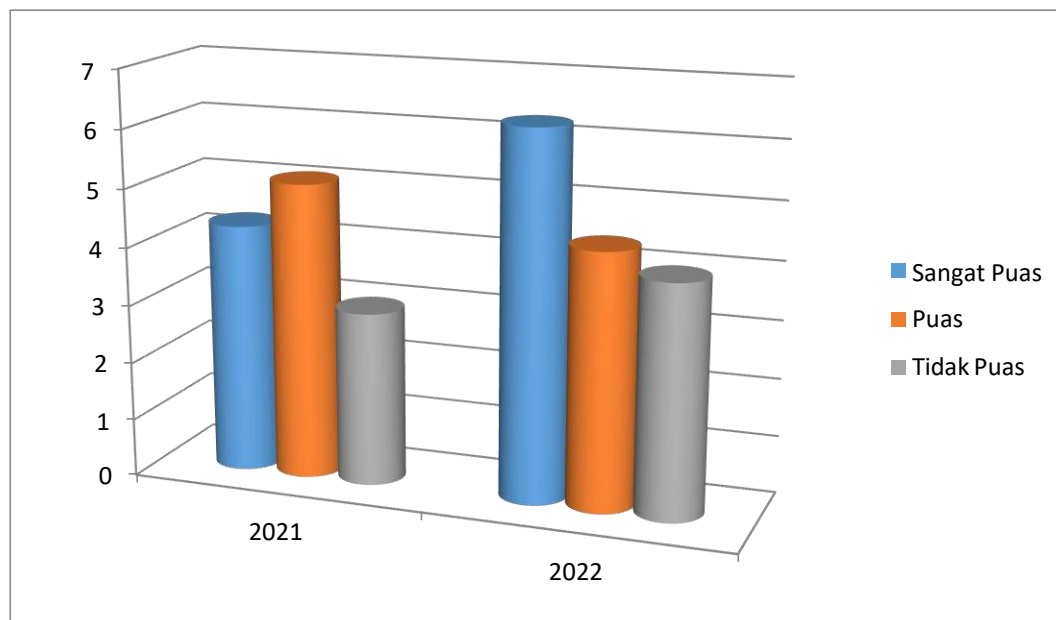
The development of information technology is now able to provide convenience for people in the modern era today, especially in the field of technology, making people enjoy the benefits of technology. Technological advances in the payment system have shifted the role of cash where the system facilitates direct payments, the development of information technology makes the form of payment that was originally cash become non-cash which is more efficient and economical in the form of cards or applications. One application that is often used for transactions is e-money. With the large number of e-money users, users have different

behaviors in making digital transactions such as OVO, Gopay, Dana and Link Aja (Daliyah & Patrikha, 2020).

The decision to use is a situation where the needs, desires, and expectations of customers can be met on a product consumed. A company must have strategies in marketing its products, so that customers can be maintained or more related to the number. If customers are satisfied, then they will make repeated purchases to provide satisfaction to customers, the company must be able to sell goods or services with the best quality at a reasonable price according to what is obtained (Kotler & Keller, 2010).

Promotion as part of the marketing mix, is one of the important factors in the success of a company's marketing strategy. Promotion includes all marketing mix tools whose main role is to conduct more persuasive communication. It is very important for companies to determine good promotion policies, because this will determine the success of a product whether it can be accepted by the public or not (Bancin, 2016).

The following researchers attach the results of a survey of customer statistical data in response to the promo provided by ShopeePAY as follows:

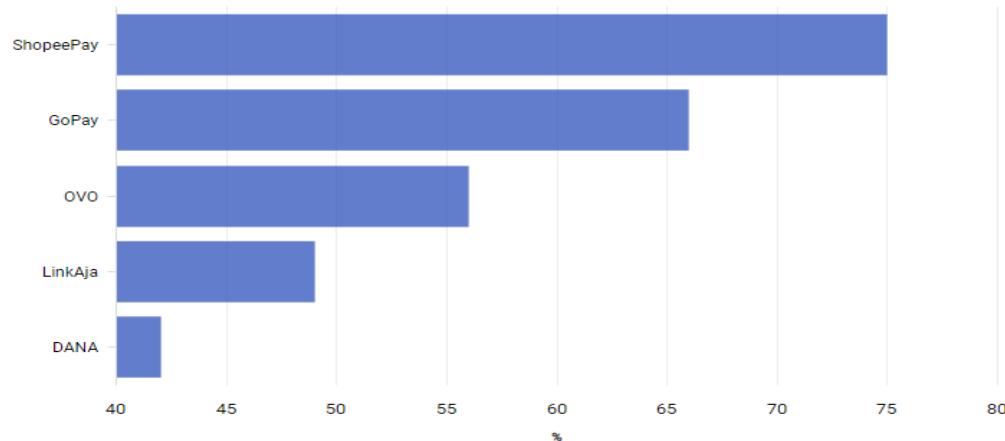


Source: www.databoks.com

Figure 1. Survey Results of Promos Given by ShopeePAY

From the picture above, it can be concluded that from 2021-2022, users of the ShopeePAY application continue to increase, which can be seen from the results of customer survey data in response to the promos given by ShopeePAY to users, for 2021 the first level is occupied by customer satisfaction with the promos given and in second and third place are very satisfied and dissatisfied. For 2022, very satisfied has the first rank and is followed by satisfied and dissatisfied in second and third place. E-money emerged with the aim of making it easier to carry out all kinds of economic transactions, especially for small-scale transactions, the benefits offered have a positive impact on the use of e-money applications (Indonesia, 2021).

The following researchers attach several e-money applications that are often used by the public, especially in the city of Medan, as follows:



Source: www.databoks.com

Figure 2. Statistical Data Results of Several E-Money Applications 2022

For the results of the phenomenon of lifestyle, researchers found several things, including that there are still some people who do not understand how to use ShopeePay in transactions, especially parents who do not really understand how to use ShopeePay and ShopeePay is more often used by the upper middle class where a high and luxurious lifestyle results in them transacting more often using ShopeePay.

The following is a visualization of the data obtained based on data according to the survey results:

Table 1 E-money Application User Data

No	Gender	Student	Worker	Percentage
1	Male	20%	14%	34%
2	Female	41%	25%	66%

Source: <https://geo.mapid.io>

From the table above, it can be concluded that there are several percentages in the use of e-money applications, where based on gender, men are 34% and women are 66%, where the most dominant are women consisting of students 41% and the rest are workers consisting of 25%. While men have a result of 34% consisting of 20% students and workers 14%

The following data on the causes of using e-money applications include the following:

Table 2. Data on Reasons for Using E-Money

No	Activity	Percentage
1	Many Promos	26%
2	Cheap Top Up Fees	1%
3	Payment	15%
4	Practical	48%
5	Payment Only	1%
6	Others	9%

From the table above, it can be concluded that there are several reasons for using e-money applications, including many promos 26%, cheap top-up fees 1%, payments via E-money 15%, practical 48%, payments using only e-money 1% and other factors 9%. Where the most dominant is practical 48%, which can be concluded that people use e-money more in transactions because it is easier and faster, no need to leave the house, just download the e-money application to make transactions. The following researchers attach statistical data on

several features of the Shopee application services, including the following:

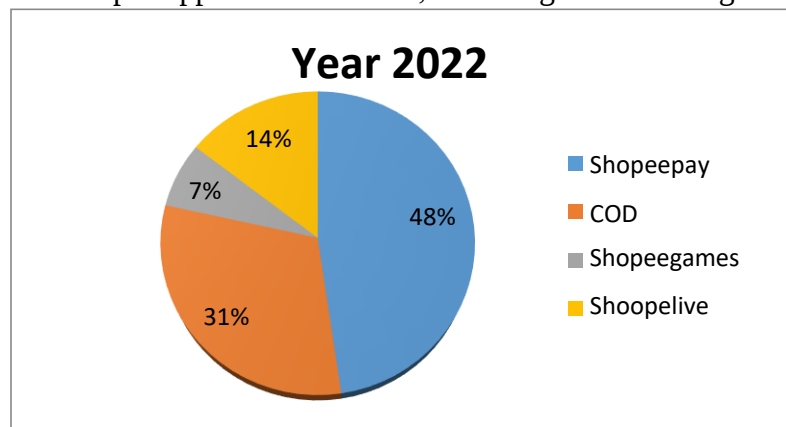


Figure 3 Statistical Data Results of Several Shopee Application Features

It can be concluded that most of the Shopee application service features that are often used by the public are ShopeePay in shopping transactions and others with a percentage of 48%, the second place is occupied by the COD feature with a percentage of 31%, the third place is Shoopelive with a percentage of 14% and the fourth place is ShopeeGames with a percentage of 7% where the ShopeePay feature is superior to other features.

2. RESEARCH METHODS

This type of research is survey research, because it takes samples from one population (Nasution, et al. 2020). This research is associative and explanatory research, namely research with an explanation of influence, and the research method is descriptive analysis, where data is collected, arranged, interpreted, and analyzed so as to provide complete information for the problem at hand. The associative approach aims to determine the relationship between two or more variables (Sugiyono, 2017).

3. RESULTS AND DISCUSSION

RESULTS

Multiple Linear Regression

Hypothesis testing is conducted to test the proposed hypothesis. The hypothesis proposed in this study is related to the influence of promotional and lifestyle variables on users of the ShopeePay e-money application. The data analysis technique used to test the hypothesis is multiple linear regression.

Table 3 Result of Multiple Linear Regression

Model	Unstandardize d Coefficients		Standardize d Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	3.365	5.042		.667	.506		
1 Promosi	.330	.128	.194	2.574	.012	1.000	1.000
Gaya Hidup	.558	.066	.640	8.480	.000	1.000	1.000

a. Dependent Variable: E-Money

From the regression model above, the regression equation is:

$$Y = 3.365 + 0.330 X_1 + 0.558 X_2$$

Description

Y = E-Money X₁ = Promotion

X₂ = Lifestyle

From the equation it can be explained that:

1. If promotion and lifestyle are assumed to be equal to zero (0), then e-money users are worth 3.365.

2. If promotion is increased by 100%, it will be followed by an increase in e-money usage of 0.330 or 33% assuming other variables do not change.
3. If lifestyle is increased by 100%, it will be followed by an increase in e-money usage of 0.558 or 55.8% assuming other variables do not change.

Classical Assumption Test

a. Normality Test

The normality test is to see whether in the regression model, the dependent and independent variables have a normal distribution or not. If the data is spread around the diagonal line and follows the direction of the diagonal line, then the regression model meets the normality assumption.

Based on the results of data processing using SPSS version 20, it is known that the normalization test using the P-Plota method is as follows:

Normal P-P Plot of Regression Standardized Residual

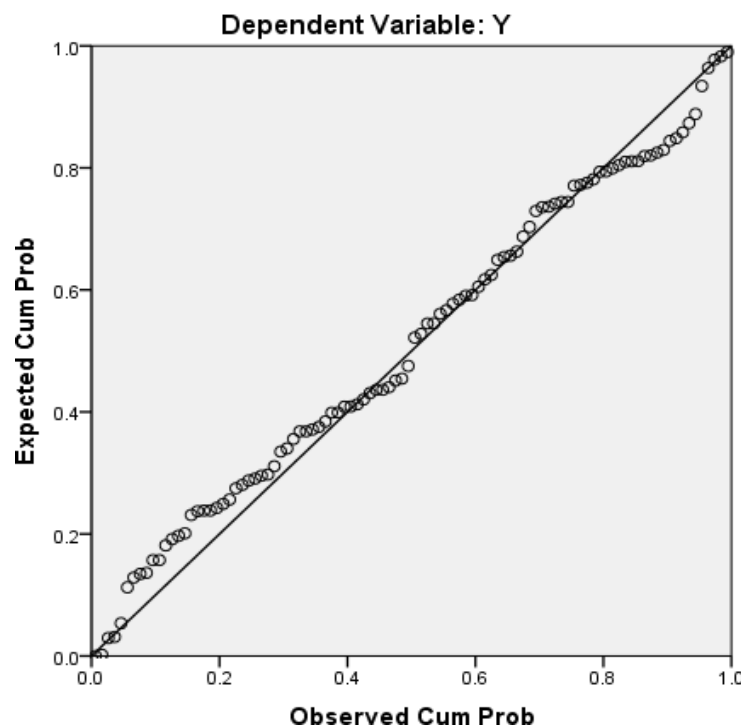


Figure 4 Normality Test Result

The results of the image above show that the data is spread around the diagonal line and follows the direction of the diagonal line, so that the data in the regression model of this study tends to be normal.

The following are the results of multiple linear regression testing:

b. Multicollinearity Test

The multicollinearity test is conducted to determine the magnitude of intercorrelation between independent variables in this study. If there is a correlation, then it is called a multicollinearity problem. To detect the presence or absence of multicollinearity, it can be seen from the tolerance and VIF values. If the tolerance value is above 0.1 and the VIF value is below 10, then there is no multicollinearity.

The results of the multicollinearity test for the regression model in this study are presented in Table 4.10 below:

Table 4 Result Multicollinearity Test

Collinearity Statistics	
Tolerance	VIF
1.000	1.000
1.000	1.000

From the calculation results in the multicollinearity test results table, the independent variable shows that the VIF value is equal to 1 where the value is less than 10 so it can be concluded that it is free from multicollinearity.

c. Heteroscedasticity Test

Heteroscedasticity test is conducted using graphical analysis. In graphical analysis, a regression model is considered not to experience heteroscedasticity if the points are spread randomly and do not form a clear pattern and are spread both above and below zero on the Y axis.

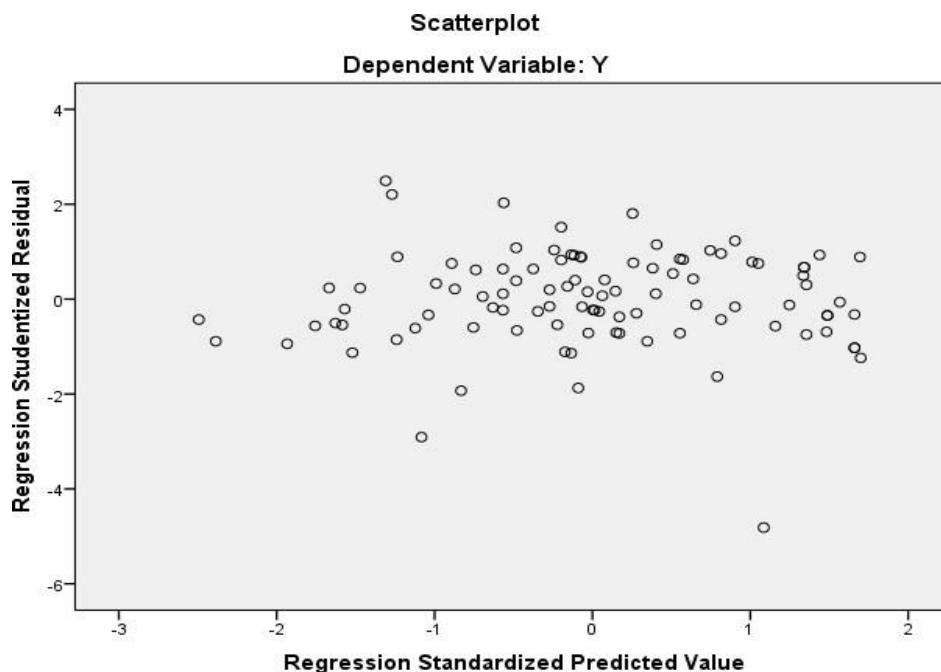


Figure 5 Heteroscedasticity Test Results

The picture above shows that the points spread randomly and do not form a certain clear pattern and are spread both above and below zero on the Y axis, this means that there is no heteroscedasticity in the regression model, so the regression model is suitable for independent variables.

Hypothesis Testing

a. Test t (Partial Test)

The t test in this study is used to determine the ability of each independent variable to influence the dependent variable, the t test is carried out to test whether the independent variable (X) individually has a significant relationship or not to the dependent variable (Y).

With the following formula:

$$t = \frac{r\sqrt{n-2}}{\sqrt{1-r^2}}$$

Source: (Sugiyono, 2010a)

Description:

T : The value of t

N : Number of samples

r: Correlation coefficient value

Form of Testing

1) Reject H_0 if the probability < 0.05 (sig $< \alpha 0.05$) or t count $> t$ table.

2) Accept H_0 if the probability > 0.05 (sig $> \alpha 0.05$) or t count $< t$ table. The decision-making criteria are as follows:

1) H_0 is accepted if $-t \text{ table} \leq t_{\text{count}} \leq t \text{ table}$ at $\alpha = 5\%$. $Df = n - 2$

2) H_0 is rejected if $t_{\text{count}} > t \text{ table}$ or $-t_{\text{count}} < -t \text{ table}$

Based on the results of data management with SPSS Version 20, the results of the t statistical test are as follows:

Table 5 Statistical Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	3.365	5.042		.667	.506		
1 Promosi	.330	.128	.194	2.574	.012	1.000	1.000
Gaya Hidup	.558	.066	.640	8.480	.000	1.000	1.000

1) The effect of promotion on the decision to use E-Money

Based on table 4.10 above, the t count for the promotion variable is 2.574 for an error of 5%, 2-party test with the formula $= n-2$ ($100-2 = 98$), obtained t table 1.984 If t count $> t$ table then there is an influence between promotion and e-money application users, and vice versa if t count $< t$ table then there is no influence between promotion and e-money usage, in this case t count (2.574) $> t$ table (1.984), it can be concluded that there is an influence between promotion and e-money application usage.influence between promotion on the use of the e-money application ..

Furthermore, it can also be seen that the probability value of t is sig 0.012 while the significant level a previously set is 0.05, the sig value of 0.012 < 0.05 so that H_0 is rejected, this means that there is a significant influence between promotion and the decision to use the e-money application shopeepay.

2) The Effect of Lifestyle on E-Money Usage

Based on table 4.10 above, it is obtained that the t count for the lifestyle variable is 8.480 for an error of 5%, 2-party test with the formula $= n-2$ ($100-2 = 98$), obtained t table 1.984 If t count $> t$ table, there is an influence between lifestyle and e-money application users, and vice versa if t count $< t$ table, there is no influence between lifestyle and e-money usage, in this case t count (8.480) $> t$ table (1.984), it can be concluded that there is an influence between lifestyle on the use of e-money applications..

Furthermore, it can also be seen that the probability value of t is sig 0.000 while the significant level a previously set is 0.05, the sig value of 0.000 < 0.05 so that H_0 is rejected, this means that there is a significant influence between lifestyle and the decision to use the shopeepay e-money application.

b. F Test (Simultaneous Test)

The F test or also called the simultaneous significant test to see the overall ability of the independent variables, namely promotion, lifestyle and needs to be able to explain the dependent variable, namely the use of the e-money application. The F test is also

intended to determine whether all variables have a regression coefficient equal to zero. Based on the results of data management with the spss version 20.00 program, the following results were obtained:

Table 6 F Test Results
ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2639.310	2	1319.655	39.165	.000 ^b
	Residual	3268.400	97	33.695		
	Total	5907.710	99			

a. Dependent Variable: E-Money

b. Predictors: (Constant), Promotion, Life Style

From table 4.11 above, it can be seen that the F value is 39,165, then the sig value is 0.000. Based on the above, it is obtained F count for the promotion, lifestyle and needs variables of 30.154 for a 5% error 2-party test with the formula = $n-k-1$ ($100-3-1=96$), obtained F table 2.70. If $F \text{ count} > F \text{ table}$ then there is an influence between the promotion and lifestyle variables on the use of e-money shopeepay, and vice versa if $F \text{ count} < F \text{ table}$ then there is no influence between promotion and lifestyle on the use of e-money shopeepay, in this case $F \text{ count} = 39.165 > F \text{ table} = 2.70$. This means that there is an influence between promotion and lifestyle on the use of the shopeepay e-money application.

Furthermore, it can also be seen that the probability value of F, namely sig, is 0.000 while the significant level α set previously is 0.05, so the sig value of $0.000 < 0.05$, so H_0 is rejected, this means that there is a significant positive influence between promotion and lifestyle on the use of the e-money shopeepay application.

c. Coefficient of Determination (R^2)

The following are attached the results of testing the coefficient of determination using SPSS, as follows:

Table 7 Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.668 ^a	.447	.435	5.805

a. Predictors: (Constant), Promotion, Life Style

b. Dependent Variable: E-Money

From the calculation results, it can be seen that the coefficient of determination obtained by Adjusted R Square is 0.447. This means that 44.7%, the variable variation of the e-money shopeepay application user (Y) is determined by the two independent variables, namely promotion (X1) and lifestyle (X2). While the remaining 55.3% is influenced by other variables not examined.

DISCUSSION

a. The Effect of Promotion on E-Money Users

Based on the results of the above research on the effect of promotion on E-Money users (Y) which states that the tcount value is $2.574 > t \text{ table } 1.984$ and tcount is in the H_0 reject area so that H_a is accepted, so it can be concluded that there is a significant influence between promotion on the use of the shopeepay e-money application in the people of Medan city.

Based on the multiple regression value, having a constant of 0.330 proves that promotion

has a positive influence on e-money users. Where promotion has a significant effect on the use of e-money of $0.012 < \alpha 0.05$, this shows that promotion has a significant effect on the use of e-money.

Promotion is very important to create user loyalty in using the e-money offered, where promotion is important in increasing sales figures and company revenue.

Shopeepay must also provide promotions that are in accordance with all customer criteria, both promotions for new users and old users because there are still promotions that do not match the criteria of shopee application user customers which result in the promotion not being used.

From the results of the research found by researchers, it shows that the promotions provided have a positive influence on the use of e-money, it's just that there are still some customers who complain about the promotions provided, especially in shopping and transactions using the shopee application, namely promotions that do not meet new customers which result in uneven promotions being distributed.

b. The Effect of Lifestyle on E-Money Usage

Based on the results of the above research on the effect of lifestyle on E-Money users (Y) which states that the value of $t_{count} 8.480 > t_{table} 1.984$ and t_{count} is in the H_0 reject area so that H_a is accepted, so it can be concluded that there is a significant influence between lifestyle on the use of the shopeepay e-money application in the Medan City community.

Based on the multiple regression value, having a constant of 0.558 proves that lifestyle has a 55.8% positive influence on e-money users. Where lifestyle has a significant effect on the use of e-money of $0.000 < \alpha 0.05$, this shows that lifestyle has a significant effect on the use of e-money.

Shopee must be able to continue to update the system that is running in order to prevent the level of account breaches committed by irresponsible individuals, which results in losses for customers, this greatly affects the use of shopeepay because it involves customer personal data.

From the results conducted by researchers that lifestyle has a positive influence on e-money users, where in an increasingly modern era the level of lifestyle will continue to grow and accompanied by technological developments that are increasingly developing will be able to provide the best service to users including the presence of e-money, this can make it easier for customers to make transactions.

c. The Effect of Promotion and Lifestyle on the Use of E- Money

Based on the research results obtained regarding the effect of promotion, lifestyle and needs on the use of E-Money. From the ANOVA (Analysis Of Variant) test, it is obtained that the F count is 39.165 while the F table is 2.70 based on these results it can be seen that the sig level is $0.000 < 0.05$ so that H_0 is rejected H_a is accepted, so It can be concluded that the promotion, and lifestyle variables together have a positive and significant effect on the use of the shopeepay e-money application in the Medan City community.

The coefficient of determination test has a value of 0.447 or equal to 44.7%, the remaining 55.3% is explained by other variables not included in this study.

4. CONCLUSION

Based on the results of research and discussion of the effect of promotion, and lifestyle on the use of the shopeepay e-money application in the people of Medan City, the authors draw the following conclusions:

- 1) Promotion has a significant effect on the use of e-money applications in the people of Medan City.
- 2) Lifestyle has a significant effect on the use of e-money applications in the people of Medan City.
- 3) Simultaneously promotion and lifestyle have a significant effect on the use of e-money applications in the people of Medan City.

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