
The Effect of Ease of Transaction, Promotion and Utilization of ShopeePAY on the Decision to Use Digital Money on STIE Wibawa Karta Raharja Students

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ABSTRACT

It may be concluded that a selection is a way or choice from numerous alternatives, in accordance with high quality hobbies by way of the use of identifying an opportunity this is considered the maximum worthwhile. This research is a part of survey studies, the survey method is used to obtain information from certain places that describe a variable and real events and what they're, with the aid of dispensing questionnaires to STIE Wibawa Karta Raharja students. This studies turned into assisted by means of the use of the SmartPLS statistical device. Based on the outcomes of this study, the authors finish as follows, the transaction comfort variable has a fantastic and large effect on the selection to use digital cash for STIE Wibawa Karta Raharja college college students. Promotion variables have a high-quality and massive impact on picks to use virtual money for STIE Wibawa Karta Raharja college students. ShopeePAY usage variable has a excellent and substantial effect on choices to apply digital cash for STIE Wibawa Karta Raharja college students. Between the variables of ease of transactions, promoting and usage of ShopeePAY have a fantastic and huge impact concurrently on the selection to apply digital coins for STIE Wibawa Karta Raharja college students by using way of having a medium model, meaning that the model is right sufficient to provide an explanation for usage choices.

Keywords: Quality, Student, Digital Coin, Apply

INTRODUCTION

Regarding using records generation in the monetary region in Indonesia, it could currently be seen that the development is quite enormous. Various economic services utilising statistics technology or what is regularly known as Financial Technology (FinTech) have end up commonplace in society, each the ones provided by means of financial institutions supervised by means of the OJK (along with offerings at banks or other registered monetary institutions) and people provided by begin-up corporations (businesses that have now not been registered and supervised with the aid of the OJK). (Sudaryo & Sofiati, 2020).

Online transaction payments are offered by using fintech digital fee businesses to make processes more convenient, fast, and affordable (Sudaryo & Sofiati, 2020). Because digital payments are complex and provide a transaction system with out intermediaries, the various conveniences and advantages offered by virtual payments can theoretically inspire humans to switch from conventional transaction tools (banknotes) to digital payments. Convenience that describes how purchasers make transactions, along with shopping for and promoting and on line media that guide all transactions. If within the beyond coins or conventional price systems had been nevertheless

utilized in Indonesia, now with the improvement of era, human beings have started to replace to cashless or non-cash payment systems.

To support the implementation of fintech in Indonesia, Bank Indonesia because the price gadget regulator has issued policies related to fintech in Indonesia through PBI No. 11/12/PBI/2009 on Electronic Money. The PBI has been amended two times, specifically with PBI No. Sixteen/eight/PBI/2014 and PBI No. 18/17/PBI/2016 regarding Electronic Money (PBI E-Money). (Sudaryo & Sofiati, 2020). Almost all financial sports at the moment are starting to use a cashless device. Part of the reason is due to the fact transactions are processed greater simply and security is maintained.

Due to the development of Financial Technology (fintech) that is more and more contemporary and green, or regularly called economic era. Integrating virtual life into regular existence, for instance when purchasing. Shopping in ultra-modern digital international can't most effective be achieved with cash, however may be finished through one in all the goods of fintech, particularly charge gateway services. This carrier is one of the services this is extensively utilized by Indonesians, mainly in e-trade transactions. (Sudaryo & Sofiati, 2020). The contemporary epidemic of virtual cash usage has recommended

one of the biggest e-commerce websites in Indonesia, Shopee, to launch its very own digital money carrier, normally referred to as ShopeePay. (Azka Fikri, 2021).

In addition, inside the case of this transaction, economic literacy performs an important role within the improvement of economic inclusion in Indonesia, due to the fact whilst human beings's knowledge of economic offerings is weak, it will restrict the growth of monetary inclusion. Addressing financial inclusion, may be addressed through financial technology, making monetary offerings without problems accessible and making the gadget extra green. (Hanifah & Mukhlis, 2022). Although the usage of digital cash could be very state-of-the-art and efficient, of route there are nevertheless many those who use coins or do it manually. Due to the shortage of records and promotion to the public, this reasons human beings to make payments via cash on transport (cod), and there are still many folks who do now not recognize or maybe know the way to take gain of it in the usage of virtual cash on ShopeePay.

Students are currently covered within the generation that has the finest influence on technology and could genuinely bear in mind the factors described inside the background earlier than the usage of new era, namely the ShopeePay virtual cash feature.

Fintech or monetary era is the result of a mixture of financial services with era which in the long run changes the commercial enterprise model from conventional to slight, to begin with in paying must be face to face and carry a positive amount of cash, now it is able to make far off transactions by making bills that may be made in just seconds. (Fauji & Widodo, 2020). According to Bank Indonesia Regulation No. 19/12/PBI/2017 states that fintech is the use of era inside the economic device that creates new merchandise, services, technologies and enterprise models and might have an effect on monetary monetary stability, economic device stability or the smoothness and reliability of the fee gadget.

According to Iman, (2016) Fintech or economic generation is the implementation and use of era to enhance banking and financial services, generally completed by way of startups the use of software program, net and information era. According to Jogiyanto in Pratama (2022) states that convenience itself is, the quantity to which someone believes and believes that the usage of a era is simple, in different words, folks that use this technology locate it easier to apply and operate it. According to Venkatesh and

Davis in Nabila (2021), convenience is a moment when someone uses a device in generation, it keeps the man or woman far from an effort or effort. In addition, convenience also can be defined as the better someone's perceived ease of use of a device, the better the level of usage of the machine.

According to Alma (2016) states that promotion is a conversation tool that informs customers approximately a product, and may satisfy their needs and has the preference to steer them to shop for. In addition, promotions are aimed toward seeing the desires in their purchasers and urging customers to at once buy positive products or services. (Kotler & Keller, 2020) According to Gefen in Rodiah & Melati (2020), utilization is a subjective assessment of the advantages of the utility in facilitating a desired service or product. It is believed that a fine evaluation of the extent of usage is to boom person interest in the usage of the technology.

According to Schiffman & Kanuk in Genady (2018) a decision is an alternative desire with or greater choices. Because the patron wishes alternative options, if he desires to make a decision. A customer when you make a decision is inseparable from how the behavior and nature of the purchaser itself (consumer behavior) in order that every purchaser has their own behavior in making choices. (Nabila, 2021). A selection is the belief of a trouble-fixing technique that entails options in response to the hassle, as well as what steps to take and do next. (Genady, 2018)

Based at the above definition, it can be concluded that a decision is a technique or selection from diverse alternatives, according with positive pursuits by using figuring out an alternative that is considered the maximum worthwhile.

Electronic cash is a shape of transaction for a great or service the usage of a digital or digital device in it. Electronic cash is different from debit and credit playing cards, debit or credit score cards require some evidence to guarantee the deposit of cash inside the consumer's account. Meanwhile, digital money is extra realistic than coins, due to the fact customers do not need proof and the money used is saved in a digital wallet. (Kustono et al., 2020).

METHOD

This research is part of survey research, the survey method is used to obtain data from certain places that describe a variable and real events and what they are, by distributing questionnaires to STIE Wibawa Karta Raharja students. This research was assisted by using the SmartPLS statistical tool to

measure the strength of the relationship between each variable studied, then looking for the effect between the independent variable and the dependent variable. The purpose of this study was to determine the factors of Ease of Transaction (X1), Promotion (X2), and Utilization of ShopeePAY (X3), affecting the Decision to Use Digital Money for STIE Wibawa Karta Raharja Students (Y).

The method or technique used in this research is probability sampling technique. The population is the number of students as many as 978 people. The sample calculation above, the number of samples obtained for this study was 284 students, with rounding results to achieve suitability of all STIE Wibawa Karta Raharja students who use ShopeePAY. Data collection techniques using surveys. Data analysis using Partial Least Square (PLS). PLS is a Structural Equation Modeling (SEM) equation model with a variance-based approach or component-based structural equation modeling. The purpose of PLS-SEM is to develop theory or build

theory (prediction orientation). PLS is used to explain whether there is a relationship between latent variables (prediction). PLS is a powerful analytical method because it does not assume current data with certain scale measurements, small sample size. (Ghozali & Latan, 2016).

RESULT AND DISCUSSION

1. Convergent Validity

In the first level of assessing the outer model, specifically Convergent Validity, in which the measurement version with reflective indicators is assessed primarily based on the correlation between item rating / component rating estimated with SmartPLS software. Individual reflective measures are said to be excessive if they correlate >0.70 with the assemble to be measured. However, inside the research degree of scale development, the loading value of every item >zero.50 is still suitable.

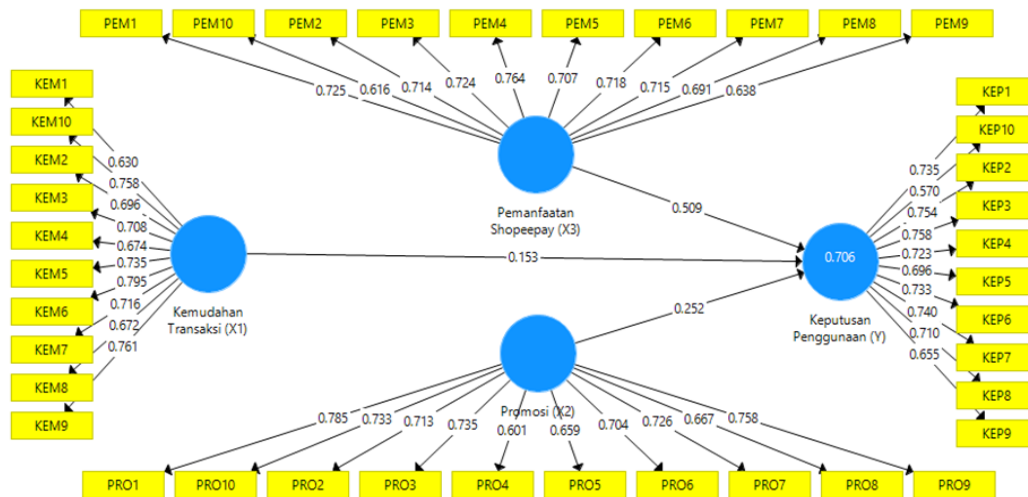


Figure 1. Outer Model Before Deletion

Based at the discern above, it indicates the specification version between latent variables and their respective indicators with their outer loading values. The following outer loading table is the end result of the calculation algorithm for the outer model. The following is a photograph of a model that has been recalculated or has been deleted. It indicates that there are several indicators eliminated from the model, so that only signs with legitimate values continue to be. The conclusion of outer loading from the re-calculation effects for the outer version (measurement version) is declared valid because it meets the requirements, specifically

the value > zero.70. Furthermore, this studies can be continued to the following testing stage.

2. Average Variance Extracted (AVE)

This measurement assesses the announcement objects by looking at the common variance extrated (AVE) fee. For precise requirements, every AVE price ought to be > zero.50, then the AVE value is said to have met the necessities.

3. Discriminant Validity

This check is performed to make sure that every idea in each latent variable is different from other variables. If the correlation of the construct with its indicators is higher than the correlation of indicators with different

constructs, then it suggests that the latent constructs expect the signs in their block better than the indicators in different blocks. Based on the table above, it indicates that each indicator in this research variable has the largest move loading fee on the variable it bureaucracy, in comparison to the go loading fee on different variables. Based on the consequences received, it is able to be said that the signs used in this observe have right discriminant validity in compiling their own variables. Reliability

This dimension is accomplished to prove the accuracy, consistency and settlement of the instrument in measuring the construct, to degree the reliability of a construct with reflective indicators may be executed in two ways, namely with Cronbach's Alpha and Composite Reliability. The construct is declared reliable if the composite reliability fee or Cronbach alpha > zero.70. Based on the consequences of Cronbach's Alpha and Composite Reliability trying out within the desk above, it's far known that this research is said dependable and tested for reliability, due to the fact the results in the test get a value > 0.70 in order that it is able to be used in similarly studies.

4. R-Square

R-Square is a variation inside the cost of the variable this is influenced (endogenous) and can be defined via the variables that influence it (exogenous). R-Square values of zero. Seventy five, 0.50 and zero.25 may be concluded that the model is strong, medium and weak. This manner that the potential of variables X1 (Ease of Transaction), X2 (Promotion) and X3 (Utilization of Shopeepay) in explaining Y (Usage Decision) is 62.6% this version is classed as moderate or slight and might nevertheless be declared excellent.

5. F-Square

F-Square measurement or f^2 effect size is a degree used to evaluate the relative impact of an influencing variable (exogenous) on the prompted variable (endogenous). The standards for the f-square price if f^2 is zero.02, the effect of the exogenous variable at the endogenous is small, if the f^2 cost is 0.15, the impact of the exogenous variable at the endogenous variable is mild, and if the f^2 cost is zero.35, the effect of the exogenous variable at the endogenous is very big. Variable X1, specifically ease of transaction, has a mild have

an impact on on variable Y, specifically the choice to apply with a price of 0.042. Variable X2, namely promotion, has a high have an impact on on variable Y, particularly the selection to apply with a value of 0.134. X3 variable, specifically Shopeepay utilization, has a high impact on variable Y, particularly the decision to apply with a value of 0. A hundred and one.

6. Three Q-Square

This test is performed to determine how well the observations made provide effects to the studies version. The Q-Square Predictive Relevance (Q^2) cost stages from 0-1, the in the direction of 0 the Q^2 fee indicates that the studies model is getting worse, while on the contrary the similarly away from 0 (zero), which means that the studies version is getting higher. It can be visible within the desk above that the Q^2 cost of all variables inside the model has a predictive relationship with a price above 0.

7. Hypothesis Test Result

After trying out convergent validity, discriminant validity, and reliability. This test is conducted to look the importance of the have an impact on between variables with the aid of looking on the path coefficient value and the importance value of the t-statistic and p-values, specifically through the bootsrapping technique. The speculation in this observe can be declared normal if p-values < 0.50 then t-statistic > 1. Ninety six.

In testing the speculation inside the desk above, the subsequent conclusions may be drawn, the transaction comfort variable (X1) at the utilization decision variable (Y) acquired a t-statistic cost of three.322 and a p-fee of zero.001, so the relationship is high-quality and significant. The advertising variable (X2) at the usage decision variable (Y) acquired a t-statistic price of 5.998 and a p-value of zero.000, so the connection is nice and good sized. The variable utilization of Shopeepay (X3) at the utilization selection variable (Y) acquired a t-statistic price of four.821 and a p-value of zero.000, so the relationship is nice and sizable.

The Effect of Ease of Transaction on the Decision to Use Digital Money on Students of STIE Wibawa Karta Raharja Purwakarta.

From the results of hypothesis checking out, it's miles known that the course coefficient is 0.189 and the p-values that form ease of transactions on

utilization pleasure are zero.001 and the t-statistic fee is 3.322 nice, therefore those effects are according with the guideline of thumb wherein p-values <0.05 and t-statistic > 1.9196 . So it's miles said that there's a extensive influence between the benefit of transactions on the decision to apply virtual cash for STIE Wibawa Karta Raharja students. It may be concluded that speculation 1 (H1) is everyday.

The outcomes of this observe are in accordance with the ones carried out with the aid of Rezky Putri Yunusi (2022) who examined the Effect of Perceptions of the Ease of Use of Electronic Money Facilities on Decisions to Use for Shopping Students of the Faculty of Economics, State University of Padang throughout the Covid Pandemic - 19 suggesting that the benefit variable has a high quality and widespread effect on choices.

These effects imply that the convenience of ShopeePAY digital cash has a massive impact on usage decisions for STIE Wibawa Karta Raharja students. Which may be interpreted, the greater comfort felt by means of users, the more college students determine to apply ShopeePAY virtual money.

The Influence of Promotion on Decisions to Use Digital Money for Students of STIE Wibawa Karta Raharja Purwakarta.

Based at the effects of speculation testing, it's miles regarded that the course coefficient is 0.325 and the p-values that form ease of transactions on usage pleasure are 0.000 and the t-statistic fee is four.821 advantageous, thus those effects are according with the rule of thumb of thumb wherein p-values <0.05 and t-statistic > 1.9196 . So it's miles said that there's a sizable affect between promoting on the decision to use virtual money for STIE Wibawa Karta Raharja college students. It can be concluded that speculation 2 (H2) is established.

These consequences display that the merchandising of ShopeePAY virtual money has a substantial impact on utilization selections for STIE Wibawa Karta Raharja students. Which can be interpreted, the extra promotions run by means of ShopeePAY publishers, along with supplying promotions which can be extra thrilling and informative, in addition to promotions which can be intensively accomplished to ask college students to use ShopeePAY virtual cash.

The Effect of ShopeePAY Utilization at the Decision to Use Digital Money for STIE Wibawa Karta Raharja Purwakarta Students.

From the consequences of speculation testing, it's far recognized that the path coefficient is zero.360 and the p-values that make up the convenience of transactions on utilization pleasure are 0.000 and the t-statistic value is five.998 high-quality, consequently those outcomes are in accordance with the guideline of thumb wherein p-values <0.05 and t-statistic > 1.9196 . So it's far stated that there may be a vast impact among the utilization of ShopeePAY at the decision to use digital money for STIE Wibawa Karta Raharja college students. It may be concluded that speculation three (H3) is established.

The outcomes of this observe are in accordance with the ones performed by Isabella Dinda Silva (2022) who examined the Effect of Trust, Ease and Benefit on Decisions to Use E-Money with Understanding Technology as an Intervening Variable, suggesting that the utilization variable has a effective and widespread impact on selections.

The Effect of Ease of Transaction, Promotion, and Simultaneous Utilization of ShopeePAY on Decisions to Use Digital Money for STIE Wibawa Karta Raharja Students.

Based at the effects of the coefficient of dedication test, it can be seen that the R-Square cost or the have an impact on among the variables of ease of transactions, merchandising and utilization of ShopeePAY on utilization selections is 0.630, this means that that the version is slight. So that the capacity of the variable ease of transactions, advertising and utilization of ShopeePAY to give an explanation for utilization selections is sixty three%, then the final zero.37 or 37% is prompted by variables now not examined on this examine. So it can be said that speculation 4 (H4) there may be a good sized impact between the ease of transactions, promoting, and utilization of ShopeePAY simultaneously at the selection to use virtual cash for STIE Wibawa Karta Raharja students. It can be concluded once more that speculation four (H4) is common.

CONCLUSION

Based at the outcomes of this study, the authors conclude as follows, the transaction convenience variable has a wonderful and giant impact on the decision to apply digital cash for STIE Wibawa Karta Raharja college students.Promotion

variables have a fantastic and widespread impact on choices to apply digital money for STIE Wibawa Karta Raharja students. Shopee pay utilization variable has a wonderful and good sized effect on selections to apply virtual cash for STIE Wibawa Karta Raharja college students. Between the variables of ease of transactions, promoting and utilization of Shopee pay have a tremendous and large effect concurrently on the decision to use virtual cash for STIE Wibawa Karta Raharja students by means of having a medium model, meaning that the model is ideal sufficient to provide an explanation for usage choices.

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