THE EFFECT OF CONVENIENCE-USE, SALES PROMOTION, AND CONSUMER TRUST ON MILLENNIALS CONTINUOUS INTENTION IN USING GOPAY DURING COVID-19 IN JAKARTA

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ABSTRACT

This research aimed to know the effect of convenience-use, sales promotion, and consumer trust on millennials continuous intention in using GoPay during Covid-19 in Jakarta. The samples were 65 respondents aged between 24-40 who have ever used GoPay at least once and live in Jakarta. This is a quantitative research with a purposive sampling method, and data was collected through questionnaires. The analysis techniques used are Pearson Product Moment, Cronbach's alpha, multiple regression analysis, and classical assumption test. The F-value of 44.281 with sig. of 0.000 indicates the model is appropriate to be used as a prediction with R^2= 68.5%. Based on partial analysis: 1) convenience-use have no significant effect on millennials continuous intention according to t-value = 0.448 with sig. > 0.05 (0.655); 2) sales promotion has a significant effect on millennial continuous intention with t-value = 4.368 and sig. < 0.05 (0.000); 3) consumer trust has a significant effect on millennials continuous intention with t-value = 5.822 and sig. < 0.05 (0.000). Therefore, millennials continuous intention in using GoPay during Covid-19 in Jakarta is affected by sales promotion and consumer trust.

Keywords: convenience-use, sales promotion, consumer trust, millennials continuous intention

ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui pengaruh kenyamanan penggunaan, promosi penjualan, dan kepercayaan konsumen terhadap minat milenial dalam menggunakan GoPay secara kontinu selama Covid-19 di Jakarta. Sampel yang digunakan sebanyak 65 responden, berumur 24-40 yang telah menggunakan GoPay setidaknya satu kali, dan tinggal di Jakarta. Penelitian ini adalah penelitian kuantitatif dengan metode *purposive sampling*, dan data diambil dengan kuesioner. Teknis analisis yang digunakan adalah *Pearson Product Moment*, Cronbach alpha, analisis regresi berganda, dan uji asumsi klasik. Nilai F dari 44.281 dengan sig. dari 0.000 mengindikasi bahwa model sesuai untuk digunakan sebagai sebuah prediksi dengan R^2= 68.5%. Berdasarkan analisa parsial: 1) kenyamanan penggunaan tidak berpengaruh signifikan terhadap minat kontinu milenial berdasarkan nilai t = 0.448 dengan *sig*. > 0.05 (0.655); 2) promosi penjualan berpengaruh signifikan terhadap minat kontinu milenial dengan nilai t = 4.368 dan *sig*. < 0.05 (0.000); 3) kepercayaan konsumen berpengaruh signifikan terhadap minat kontinu milenial dengan nilai t = 5.822 dengan *sig*. < 0.05 (0.000). Oleh karena itu, minat kontinu milenial dalam menggunakan GoPay selama Covid-19 di Jakarta dipengaruhi oleh promosi penjualan dan kepercayaan konsumen.

Kata Kunci: kenyamanan penggunaan, promosi penjualan, kepercayaan konsumen, minat kontinu milenial

A. RESEARCH BACKGROUND

Server-based e-money or better known as digital wallet has dominated 69% of the e-money market share with 137.2 million users (Bank Indonesia, 2020). The number of e-wallet users cannot be separated by the huge number of active smartphone users and internet in Indonesia. Besides, the use of e-wallet has also been predicted to increase up to USD 25 billion in 2023, and the transaction has reached USD 1.5 billion in 2019. In other words, e-wallet industry has opportunities to grow along with the increasing number of internet and active smartphone users in Indonesia.

There are 38 official digital wallets in Indonesia that have licenses provided by start-up companies and also banks. The advantages of e-wallet are: simple and efficient, safer, transactions can be done anywhere, top-up balance can be done anywhere, lots of promo and discount. Based on Ipsos Indonesia survey (2020), loyal consumers of e-wallets are motivated by convenience, promo, and safety as the reasons to keep using the services over cash. Convenience of e-wallet includes: no need to bring lots of money, no need to take cash, no need to bring the exact amount of money to pay, no worry about the change, no need to bring a debit or credit card. In other words, if

the digital wallet can simplify user transactions, they will continuously obtain the services due to the convenience-use. While, safety of e-wallet covers: recorded transactions and if the smartphone is lost, the account can be blocked (Ipsos Indonesia, 2020). It can be assumed, if customers perceived the digital wallet's safety to be sufficient, they will develop trust over the e-wallet to deposit certain money on it. Besides, interested promo as part of sales promotion strategy that has been offered by various digital wallet in Indonesia was targeted consumer loyalty rather than new consumers based on Ipsos Indonesia survey in 2020. In other words, e-wallet consumers are motivated by convenience-use, sales promotion, and consumer trust to continuously using the services.

Among 38 official digital wallets in Indonesia, GoPay has the most monthly active users and the biggest downloads compared to its closest competitors: OVO, DANA, and LinkAja. According to Ipsos Indonesia survey (2020), GoPay has the highest number of loyal consumers, with 53% of respondents willing to utilize the e-wallet continuously, and has the biggest organic users, up to 54 percent compared to its competitors: OVO (29%), DANA (11%), and LinkAja (6%). Organic users are loyal consumers that are willing to use the services with or without promo repeatedly.

As the new technology of mobile payment, e-wallet is widely used by Millennials and Gen Z as the generations that have a close bonding with gadgets and the internet. Millennials are those who were born between 1980-1996 (ages 24 to 40 in 2020), whilst Generation Z are people who were born after 1997 (ages 23 in 2020). About 68 percent of both generations used e-wallet at least once a week; needless to say, the frequency of transactions made by e-wallet users are high, along with the increasing number of digital wallet users. However, based on Ipsos Indonesia (2020) Millennials was dominated 81 percent of the e-wallet users. Moreover, Millennials also have the biggest weekly top-up volume up to Rp 154,863,- compared to Gen Z with Rp 86,478,- as Millennials are already financially independent rather than Gen Z that are financially dependent to their families.

During the outbreak of Covid-19, the digital payment becomes the most preferred payment method due to health reasons, to prevent the spread of the virus and to reduce physical contact. This unusual situation encourages many people to shift to online shopping to fulfill their daily needs and to use digital payment as the payment method. According to Bank Indonesia (2020), e-money transactions were increased up to 16.7 percent in April 2020 compared to previous month transactions. Particularly, GoPay transactions also experienced 2.7 times increase until late October 2020. The increasing number of GoPay transactions during Covid-19 indicates there were many Gojek

customers obtained GoPay services as the payment method. Based on Aulia (2020), the pandemic of Covid-19 gives the digital wallet an increase in the usage and the tendency of consumer consumerism in electronic transactions that is more convenient and efficient to be used during the pandemic situation. Kusumawati et al. (2020) also found a positive and significant effect of simplicity on consumer purchasing decision of digital wallet OVO. Needless to say, the convenience-use is taking into account in the adoption of electronic transaction during Covid-19. Moreover, based on McKinsey (Hafidh, 2020), consumer tend to ignore the price and put more attention at the value during pandemic situation. Ignoring the price relates with supply and demand theory where if the demand is high yet the supply is low, consumers will ignore the price in order to fulfill their needs during rare situation, for instance, face mask massive buying. Besides, consumer will hold their money and buy valuable things especially for consumer in the middle and upper economic class (Miftahudin, 2020).

However, according to PwC Indonesia (2020), about 65 percent of Indonesian consumer experienced a decrease in household income. Moreover, a survey conducted by *Lembaga Ilmu Pengetahuan Indonesia (LIPI), Badan Litbag Ketenagakerjaan Kementerian Ketenagakerjaan, and Lembaga Demografi Fakultas Ekonomi dan Bisnis Universitas Indonesia* found about 15.6 percent of Indonesian workers were fired because of the pandemic, and about 40 percent of the employees experienced a decrease in income. Therefore during the pandemic situation, consumer buying power was decreased due to income reduction especially for lower economic class (Miftahudin, 2020), so they will act more wisely in spending their money, particularly, to deposit certain money on the digital wallet. It is assumed, if the digital wallet could offer special prices for consumer's desired product or services, they will obtain the e-wallet services. Needless to say, if the digital wallet could offer interested sales promotion continuously, the customers will continuously obtain its services.

On the other hand, the increasing number of GoPay transactions during Covid-19 also indicates that many consumers have obtained GoPay services because they were believed GoPay is a trusted digital wallet in keeping their money and data. Therefore, they were not hesitant to deposit certain money on the digital wallet and continuously use the services. Obviously, if the e-wallet can prevent the possible risks that might be faced by the users, they will develop trust over the digital wallet. Due to this phenomenon, this study is intended to examine the effect of convenience-use, sales promotion, and consumer trust on Millennials continuous intention in using GoPay as Millennials are the most digital wallet users, particularly during Covid-19 because it is a rare situation, and the use of digital wallet is not only affected by the advantages of

e-wallet itself, but also another factors, for instance, health reason.

Moreover, Jakarta was chosen to be the research location because the city has the most infrastructures of information and communication technology that can support its 10 million population to connect with the internet. The high amount of Jakarta citizen was one of considerations for choosing Jakarta as the research place compared to other big cities across Java Island, for instance, Bandung (2,503,708 people), Jogjakarta (3,842,932), and Surabaya (3,085,026 people), because the high amount of citizen also indicates the chance to meet GoPay users in Millennials category is much bigger. Furthermore, according to *Pusat Pelayanan Statistik Dinas Komunikasi, Informatika dan Statistik Provinsi DKI Jakarta* (2019:12), most people in Jakarta also has permanent job and at the middle socioeconomic level, which indicated that most people in Jakarta has sufficient income to afford smartphone and internet as the basis of making digital payments, and also to deposit certain money on the digital wallet.

Research Question

According to research background, the research questions are:

1. Does convenience-use have an effect on millennials continuous intention in using GoPay during Covid-19 in Jakarta?
2. Does sales promotion have an effect on millennial continuous intention in using GoPay during Covid-19 in Jakarta?
3. Does consumer trust have an effect on millennial continuous intention in using GoPay during Covid-19 in Jakarta?

B. THEORETICAL REVIEW

Convenience-Use

The number of GoPay users who have obtained its services indicated that many consumers have positively accepted the technology. This acceptance of technology can be measured through the Technology Acceptance Model (TAM) that is commonly used to examine perceived ease of use and perceived usefulness over consumer acceptance of an application. Based on Davis (1989:320), perceived ease of use referred to the level to which a user trusts a particular system that they would be free of effort if they use it. In other words, the easier the application compared to others, the more likely it would be accepted by users.

In contrast, perceived usefulness referred to the degree to which a consumer believes that using specific technology would increase their performance and help resolve their tasks quickly (Pratama et al., 2019:206). Needless to say, the more the system high in perceived usefulness, the more likely user believes in the existence of a positive use-performance relationship (Davis, 1989:320). Therefore, consumers who

have perceived the ease of use and usefulness of a technology would positively accept and use the system because they have experienced the technology's convenience. According to Wen et al. (2011:22), TAM could be used in both IT adoption and IT continuance usage.

Sales Promotion

Sales promotion refers to any short incentive commonly used by marketers to encourage sales, whether goods or services. Chitty et al. (2018:372-384) also define sales promotion as any incentive used by a manufacturer to encourage distributors or consumers to buy a brand, and it can be in the form of coupons, vouchers, and special prices; moreover Chitty et al. (2018:372-373) also mention one of the advantages of sales promotion, which is to hold current customers by encouraging repeat purchases.

Consumer Trust

Trust can be defined as the belief a person has upon their favourable expectations of what other people will do based on previous interactions (Gefen, 2000:726), while Wen et al. (2011:16) and Octavika (2020:7) define trust as a subjective belief that the consumer has put to the selling party when the party has satisfied their transactional obligations relating to the expectations.

Kim et al. (2008:5) mentioned three characteristics that will represent the perceived trustworthiness of the trustee, which are ability, benevolence, and integrity. Needless to say, if the consumer perceives a selling party's ability, benevolence, and integrity to be sufficient, a consumer will positively develop trust over the selling party. Falah (2021:6) also declared that perceived trust is one of factors that can decrease user concern relating to digital wallet uncertainty and possible risk which caused by the adoption of the financial technology, and it can be shaped through user personal experience and perceived information. So, the level of perceived trust provided by digital wallet user will affect e-wallet user intention to reuse digital wallet services. Wardhana (2016:20-21) also points out trust as one of the important factors in the adoption of e-commerce systems due to its guarantee to secure customer personal data.

Continuous Intention

Consumer continuous intention is a desired action of the consumer to repurchase or reuse certain goods or services in the future based on a positive experience. Silaen and Prabawani (2019:3) define consumer repurchase intention as a planned decision to repurchase certain goods or services by considering the experience after using the services, while Mutami (2018: 4) explains repurchase intention as the consumer's desire to repurchase a product or service in the future as a positive response to the object.

Consumer repurchase intention could be divided into four categories based on Ferdinand (2006, in Mutami, 2018:4-5), which are: 1) transactional intention, the consumer's tendency to purchase goods or services; 2) referential intention, the consumer's tendency in referencing the product to others; 3) preferential intention, the consumer's behavior that has a primary preference over a certain product; 4) explorative intention, the consumer's behavior in seeking information about the product that interested them and looking for information to support the positive properties of the product. Cheung et al. (2003: 201-204) have classified factors that affected the continuance of online consumer, which were the medium characteristics that consist of ease of use, usefulness and security of the medium, the product or service characteristics including price, and the consumer characteristics including trust.

Research Hypotheses

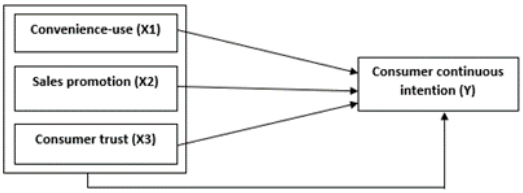


Figure 1: Research Conceptual Framework (Researcher, 2021).

Based on research conceptual framework above, the research hypotheses are:

H1: Convenience-use significantly influences millennials continuous intention in using GoPay during Covid-19 in Jakarta.

H2: Sales promotion significantly influences millennials continuous intention in using GoPay during Covid-19 in Jakarta.

H3: Consumer trust significantly influences millennials continuous intention in using GoPay during Covid-19 in Jakarta.

H4: Convenience-use, sales promotion, and consumer trust significantly influence on millennials continuous intention in using GoPay during Covid-19 in Jakarta.

C. RESEARCH METHOD

This research type is causal research, which aims to identify the cause-and-effect relationships among variables (Zikmund et al., 2017:25-26). The population in this research is people aged 24 – 40 or included in the millennial generation who have used GoPay services at least once and live in Jakarta. The sampling technique used for this research is non-probability sampling through the purposive sampling method because the number of GoPay users aged 24 – 40 in Jakarta is unknown and unlimited. To determine the sampling size, the researcher used the formula of 15 or 20 times the independent variable (Hair et al., 2010). Sekaran and Bougie (2016:264) also add the rules for determining sampling size for multivariate research. It should be

several times, preferably ten times or more, as large as the number of variables in the study. So, the sample size for this research is 3 x 20 = 60. To get the desired data during the outbreak of Covid-19, this research was using online method through Google Form to gather the primary data, and the responses were collected from February 21st- 29th 2021.

As a quantitative research, this research is employed several statistical tools to analyse the data, including validity test, reliability test, multiple regression analysis, and classical assumption test: normality test, multicollinearity test, and heteroscedasticity test.

D. FINDINGS AND DISCUSSION

Respondent Characteristics

Females became the majority of the respondents (60%) with an age range between 24-29 years old. About 73.8% of respondents are employees in public and private companies, which enabled them to receive monthly income. About thirty-three respondents also declared that they are not experiencing a change in monthly income. It can be assumed, among the respondents they have normal buying power compared to normal days. On the other hand, most respondents are using GoPay less than five times per week with an average top-up balance every week up to Rp 139,308.00.

Validity and Reliability Test Result

As the validity test have provisions if r-value > r-table with α= 5%, the question item can be categorized as valid item, and vice versa. Based on the primary data processed, all the question items in the research instrument are proven to be valid as the r-values are bigger than r-table (0.244). Moreover, the research instrument is also proven to be reliable as the Cronbach's alpha values or reliable coefficients are bigger than 0.6.

Table 1. Validity and Reliability Test Result

Variable	Validity Status	Cronbach's alpha
Convenience-use (X1)	Valid	0.960
Sales Promotion (X2)	Valid	0.939
Consumer Trust (X3)	Valid	0.881

Source: Primary data processed (2021).

Classical Assumption Test

Normality

To test the normality of data, this research is used skewness and kurtosis. Skewness is a measure of symmetry or lack of symmetry, whilst, kurtosis is the degree of peakedness of a frequency curve that shows how tall and sharp the central peak is, compared to a standard bell curve of distribution. The data set can be categorized having normal distribution if the skewness and the kurtosis have a value between -2 and 2 when divided with their standard errors.

Based on the primary data processed, the skewness value shows a negative value (-1.01), which indicates that the mean is less than the mode, whereas the median lies somewhere in between the mean and the mode. The negative value also caused the curve to be inclined to the right. Moreover, the kurtosis value of .416, which is bigger than 0, indicates that there are high frequencies in only a small part of the curve, which caused the curve to be more peaked. It can be assumed that the data set has normal distribution based on previous provisions since the skewness and kurtosis values lie somewhere between -2 and 2.

Multicollinearity Test

Multicollinearity is a problem in multiple regression when the independent variables are correlated with each other, which causes the parameter estimates to be unreliable (Zikmund et al., 2017:530). The Variance Inflation Factor (VIF) factor can be used to detect the multicollinearity in the model with the common cut-off value of below 5.

Based on the primary data processed, the three independent variables were having VIFfactors less than 5 where convenience-use has VIFfactor = 2.212, sales promotion has VIFfactor = 1.089, and consumer trust has VIFfactor = 2.330. It can be assumed that the regression model is free from multicollinearity.

Heteroscedasticity Test

The heteroscedasticity test is taken to examine whether in the regression model is found inequality of variances from one observation to another, and it can be done through Glejser Test with provisions if t-value < t-table then the data set can be assumed as homoscedasticity, and vice versa.

Based on Glejser test that has been done on the primary data, the three independent variables were not detected as having heteroscedasticity in the regression because the significance values were bigger than 0.05. Moreover, the t-values of the three independent variables were also less than the t_{table} for N = 65 in α = 5% = 2.000.

Table 2. Glejser Test Result

Variable	t-value	Sig.
Convenience-use (X1)	-.127	.899
Sales promotion (X2)	-.834	.408
Consumer trust (X3)	.573	.569

Source: Primary data processed (2021).

Regression Result

The following figure shows the regression result based on the primary data processed through SPSS for Student. The regression equation of convenience-use (X1), sales promotion (X2), and consumer trust (X3) over Millennials continuous intention (Y) is:

Regression Analysis Results

Variable	Unstandardized Coefficient (B)	t_{value}	Sig.	Interpretation
(Constant)	-5.279			
X1	0.045	0.448	0.655	Not significance
X2	0.227	4.368	0.000	Significance
X3	1.217	5.822	0.000	Significance
R		0.828		
R Square		0.685		
F-value		44.281		
Critical F		2.76		
Sig.F		0.000		
α		0.05		

Source: Appendix 9

Information:

- N = 65
- t_{table} value at α = 5% = 2.000
- Dependent variable = Millennial Continuous Intention

Figure 2: Regression Result (Primary data processed, 2021).

Y = - 5.279 + 0.045(X1) + 0.227(X2) + 1.217(X3)

Description:

1. If the independent variables are assumed as zero, then millennials continuous intention will be -5.279.
2. The regression coefficient of β1 or X1 by 0.045 indicates that every 1 unit change in convenience-use will positively affect millennials continuous intention by 0.045 unit.
3. The regression coefficient of β2 or X2 by 0.227 defines that every 1 unit change in sales promotion will positively impact millennials continuous intention by 0.227 unit.
4. The regression coefficient of β3 or X3 by 1.217 indicates that every 1 unit change in consumer trust will positively affect millennials continuous intention by 1.217 unit.

Hypothesis Test

Since this research used Multiple Regression Analysis as the statistical tool to examine the hypotheses which allows for simultaneous investigation of the effect of two or more independent variables on a single, interval-scaled dependent variable (Zikmund et al., 2017:525-529), the F-test and t-test were used as the testing stages on multiple regression analysis. F-value can be used to measure the appropriateness of a model in the goodness of fit test (Ghozali, 2011). The model is categorized as appropriate to be used as a prediction in the observation if p-value or sig. < 0.05, and vice versa. Sarjono and Julianita (2011:106) also added that F-test is useful to find out the effect of independent variables on dependent variables.

The F coefficient of 44.281 with a significance value of 0.000, which is below 0.05 indicates that the model is appropriate to be used as a prediction in this observation with R^2 = 68.5%. It also tells that all independent variables included in the model have effects on the dependent variable.

On the other hand, t-test is used to examine whether each independent variable has a significant effect on the dependent variable (Ghozali, 2016). This hypothesis testing is done by comparing the calculated t-value with t-table obtained based on the significance level of 5% or 0.05 (Ghozali, 2016) with provisions if t-value > t-table, the H1 is accepted and the null hypothesis

is rejected, and vice versa. The t-test result for the three independent variables is shown on Table 3.

Table 3. T-Test Result

Variables	t-value	Sig.
Convenience-use (X1)	0.448	0.655
Sales promotion (X2)	4.368	0.000
Consumer trust (X3)	5.822	0.000

Source: Primary data processed (Researcher, 2021).

Based on Table 3 above, with t-table= 2.000 (α= 5%; d.f= 61), the first independent variable (convenience-use) does not have significant effect on Millennials continuous intention as the t-value shows a lower value than t-table (0.448 < 2.000) and the significance is bigger than 0.05. Therefore, the H1 is rejected and the null hypothesis is accepted.

On the contrary, both sales promotion (X2) and consumer trust (X3) are having t-values for more than 2.000 and significance values less than 0.05 which indicates both independent variables are having significant effects on Millennials continuous intention. Needless to say, the H1s are accepted and the null hypotheses are rejected.

E. CONCLUSION AND RECOMMENDATION

Conclusion

As this research is intended to find out the effect of convenience-use, sales promotion, and consumer trust on Millennials continuous intention in using GoPay during Covid-19 in Jakarta, the conclusion that has been gathered according to previous findings and explanations is:

1. Convenience-use that consists of perceived ease of use and perceived usefulness does not have a partial effect on Millennials continuous intention. It is due to the number of new digital wallets that offer similar services and advantages, for instance, simplify user transactions, encourage Millennials as the generation that have a close bond with technology to easily adapt with any convenience-use that all digital wallets offer as most of the respondents have understood how to used GoPay, which causes them to not have any dependence feelings to certain digital wallet because of the convenience-use. Therefore, the respondents tend to easily switch to another e-wallet that can give more benefit to them.
2. Sales promotion is proven to have a partial effect on Millennials continuous intention.
3. Consumer trust as the influential independent variable on Millennials continuous intention is proven to have a partial effect on the dependent variable based on t-test.

Recommendation

According to the research results and conclusions, some suggestions can be put forward and benefit the company and other parties. Thus, the recommendations from this research are:

1. To increase Millennials continuous intention in using GoPay during Covid-19, the related party must put more focus on sales promotion and consumer trust as the two variables are the major influences of consumers continuous intention. Related party is expected to continuously give interesting sales promotion and put more efforts in reducing the uncertainty and risk relating to the user data and transaction information. As the two independent variables have positive correlations with the dependent variable, needless to say, every one unit change in sales promotion and consumer trust will escalate consumers continuous intention.
2. Further research is expected to examine and combine the other variables, for instance perceived risk and completeness of features as the two factors are suspected to have effects in influencing Millennials to continuously use the digital wallet during rare situation, to expand the scope of the research to different objects and locations.

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