International Journal of Business Diplomacy and Economy
ISSN: 2833-7468
Volume 03 Number 01 (January) 2024
Impact Factor: 10.45
SJIF (2023): 5.208

www.inter-publishing.com

The Influences of Sales Promotion, Lifestyle, and Perceived Ease of Use to the Interest in Reusing QRIS Digital Payments

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ABSTRACT

This research aims to analyzethe influence of sales promotions, lifestyle and perceived ease of use both partially and simultaneously on interest in reusing QRIS digital payment services. This research uses a quantitative method with descriptive analysis used to explain the relationship between the independent variable and the dependent variable. The population in this research is the QRIS user community in Manado City. The sample used in this research was 100 respondents taken using the Non Probability Sampling Technique. The research instrument is a questionnaire distributed online via Google Form. Next, statistical tests use SPSS Version.29 software. The results of the t statistical test show partial variablesLifestyle (X2), and Perception of Ease of Use (X3) on Intention to Reuse (Y) QRIS Digital Payments. Meanwhile, the Sales Promotion variable (X1) has no significant effect on Intention to Reuse (Y) QRIS Digital Payments. Furthermore, the results of the F statistical test show that simultaneously Sales Promotion (X1), Lifestyle (X2), and Perceived Ease of Use (X3) have a significant effect on Intention to Reuse (Y) QRIS Digital Payments. Coefficient of determination ()R^2 is 0.634, which means that the independent variables in this study contributed simultaneously by 63.4% and the other 36.6% was influenced by other variables not explained in this study.

KEYWORDS: Sales Promotion, Lifestyle, Perceived Ease of Use, Interest Use Return

INTRODUCTION

Background

Currently, almost all aspects of life can be accessed digitally, from doing assignments, work, transportation, shopping, to making transactions. Advances in digital technology have changed almost all of these aspects in carrying out the daily activities of each individual, especially in carrying out transactions. The transaction process currently carried out no longer depends on traditional money, where there has been

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a transformation of currency using digital or virtual. With the presence of digital technology, the financial and banking industry is starting to show signs of shifting. We can see indications of this from banking outlets which were previously busy and packed with customers queuing to get financial services but are now increasingly empty of visitors.

One of the pillars of financial system stability is the payment system which has developed along with technological advances in the industrial era 4.0, which originally only used cash, has now expanded to digital payment systems or can be called electronic money (e-money). This digital payment portal system helps make it easier and faster for people to make payment transactions anywhere and anytime via smartphone. Examples: OVO, Dana, Go Pay, Just Link, Dana, Tokopedia and so on. The digital payment system can be done using an application on a smartphone downloaded via the Appstore and Google Playstore.

According to one well-known consumer survey institute, Populix, Indonesia is a mature market for digital financial services. This is considered because the majority of the population still does not have a bank account. Based on a survey conducted, currently the most frequently used e-wallet in Indonesia is Go Pay with a total of 88% followed by Dana 83%.

This has led Bank Indonesia as the payment system regulator in Indonesia to create a server-based payment gateway system, namely the Quick Response Code Indonesian Standard (QRIS). The implementation of QRIS as a payment method has encouraged the creation of an integrated payment system through the standardization of payment QR codes (Saputri, 2020). Bank Indonesia noted that data on QRIS usage during the pandemic experienced a very significant increase, namely 316% in January 2021 (Dwi, 2021). This is in line with the increase in transaction value via electronic moneywhere according to data from the Indonesian Payment Systems Association (ASPI), in January 2020 the volume of QRIS transactions nationally only reached 5 million times with a total transaction value of IDR 365 billion.

After that, there was an increasing trend in QRIS usage, until in August 2022 there were 91.7 million QRIS transactions with a total value of IDR 9.66 trillion.The advantages offered by QRIS have become an attraction for people to use in the digital era (Cindy, 2021).

Research purposes

The objectives of this research are:

1. To analyze the influence of promotions on interest in reusing QRIS digital payments.
2. To analyze the influence of lifestyle on interest in reusing QRIS digital payments.
3. To analyze the influence of perceived ease of use on intention to reuse QRIS digital payments.
4. To analyze the influence of sales promotions, lifestyle and perceived ease of use on intention to reuse QRIS digital payment services.

LITERATURE REVIEW

Marketing

According to Kotler and Keller (2021) marketing is an organizational function and a set of processes for creating, communicating, and delivering value to customers and for managing customer relationships in a way that benefits the organization and its stakeholders.

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Sales promotion

According to Kotler and Keller (2018) sales promotions are a way for companies to communicate to consumers by providing various short-term incentives so that consumers are interested in buying and using products or services.

Lifestyle

According to Kotler and Keller (2021) lifestyle is a person's pattern of living in the world which is reflected in activities, interests and opinions. And in other words, lifestyle explains how a person uses a system in their daily life.

Perceived Ease of Use

Perceived ease of use can be interpreted as someone believing that using a technology will be free of effort (Davis, 2019).

Interest in reuse

Interest in reusing is the condition of a person who has previously received stimulus from the product he saw so that an urge or desire arises within him to use the product, Atriani (2020: 56).

Previous Research

Acelian's research, Basri (2021) intends to analyze the influence of sales promotions, perceived ease of use, and security on consumer decisions to use the DANA digital wallet in DKI Jakarta. The sampling method uses accidental sampling. This research was conducted using a questionnaire method, conducted on 100 respondents. Quantitative analysis includes validity and reliability tests, classical assumption tests, coefficient of determination R2, F test, t test and multiple regression analysis. The R2 value of 0.617 indicates that 61.7% of the usage decisions reached were indeed influenced by independent variables (sales promotion, perceived ease of use, and perceived security). F test value 0.000; which shows sales promotion, perceived ease of use, and perceived security as independent variables simultaneously influencing consumer decisions.

Research from Latief, Dirwan (2020) aims to analyze the influence of convenience, promotion and usefulness on decisions to use digital money in Makassar City. The data used in this research is primary data obtained by distributing questionnaires to users of electronic or digital money services. The research results show that convenience and usefulness factors have a positive and significant influence on the decision to use digital money, while promotional activities do not significantly influence the decision to use. Simultaneously, convenience, promotion and usefulness jointly influence digital usage decisions.

Research from Dayan (2020) aims to analyze the relationship between consumer perceptions, lifestyle and trust in the use of digital payment applications. The research object is digital payment application users aged 17-30 years in the Jabodetabek area. Data collection was carried out through distributing questionnaires to respondents. This research uses a quantitative approach with a series of hypothesis tests. Data analysis uses structural equation models with the SmartPLS application. Based on research, consumer perception and lifestyle variables have a significant effect on the use of digital payment applications, while the trust variable has no significant effect.

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Research from Falah (2021) aims to analyze the influence of perceived ease of use and cashback promotions on student interest in using the ShopeePay digital wallet. This type of research uses descriptive quantitative with a population of 1082 students majoring in Economic Education class 2017-2020. Sampling used purposive sampling technique. The sample size used 92 respondents by distributing questionnaires online in the form of Google forms. Data processing uses multiple linear regression with the SPSS 22 application. The results of this research show that perceptions of ease of use and cashback promotions simultaneously influence interest in using. It is hoped that this research will provide a reference for future researchers and business activists in the digital economy in the field of marketing.

Research Model and Hypothesis

Research Model

Based on the explanation in the theoretical basis and background of the problem related to the influence of sales promotions, lifestyle and perceived ease of use on intention to reuse, it can be seen that the rationale is created as follows:

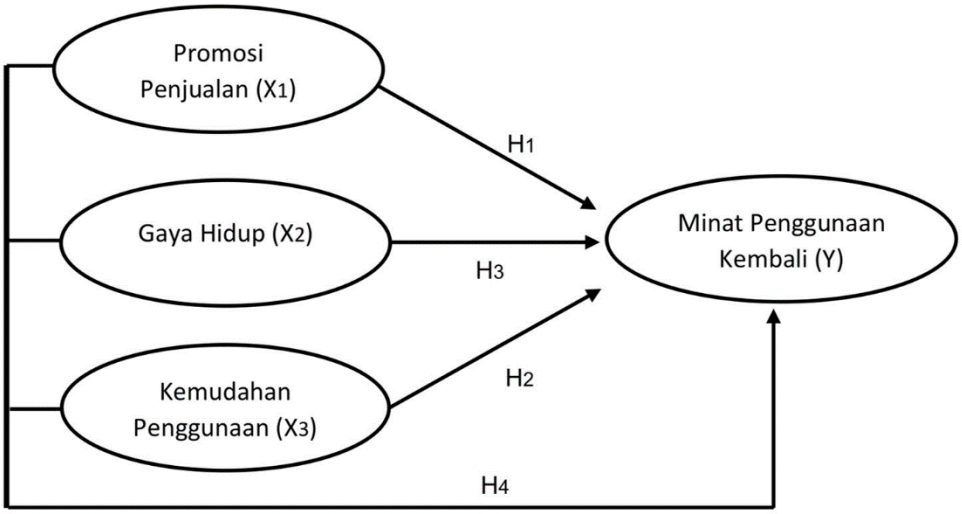

Figure 1. Research Framework

Source: Literature Reviews, 2023

Hypothesis

Based on the research framework and research model, the research hypothesis is:

H1 :AllegedlySales promotion (X1) has a positive effect on interest in reusing QRIS digital payments (Y)

H2 :Lifestyle (X2) has a positive effect on interest in reusing QRIS digital payments (Y)

H3:Perceived ease of use (X3) has a positive effect on intention to reuse QRIS digital payments (Y)

H4 :Sales promotion (X1), Lifestyle (X2), and Perceived ease of use (X3), have a positive effect on interest in reusing QRIS digital payments (Y)

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RESEARCH METHODS

In this research, quantitative research methods were used. According to Sugiyono (2019:17) quantitative research is defined as a research method based on the philosophy of positivism, used to research certain populations or samples, collecting data using research instruments, quantitative/statistical data analysis, with the aim of testing predetermined hypotheses.

Descriptive research in this study was used to describe or explain the relationship between Sales Promotion (X1), Lifestyle (X2) and Perceived ease of use (X3) on the Reuse (Y) of QRIS digital payments. A quantitative approach is used to obtain research results in numerical form which are then interpreted in narrative form and to obtain objective and generalizable results.

Method of collecting data

Primary data

A questionnaire is a method of collecting data from respondents or data sources by asking a series of written questions. In this research, the questionnaire serves as the main data source. This research used an online questionnaire in the form of a Google form which was then distributed to people in the city of Manado who met the criteria as samples.

Secondary Data

This research also uses secondary data to support the collection of main supporting data, namely from literature studies, data from the internet, and previous research.

Research Population and Sample

The population in this research are people in the city of Manado who have used the QRIS digital payment application.

The sampling procedure uses a purposive sampling technique, namely a sample determination technique that uses certain criteria.Purposive sampling was chosen because not all samples have criteria that match the phenomenon being studied.

In this study, the population of QRIS users in Manado is not known with certainty, therefore, when determining the sample, if the population is large and the number is unknown, the Cochran formula is used.Based on these calculations, the number of samples shows the number 96.04 and is rounded up to 100 samples.

Data analysis

The data analysis techniques used in this research are the validity and reliability test of the research questionnaire, classical assumption tests (normality test, heteroscedasticity test, multicollinearity test and autocorrelation test), t test, F test and coefficient of determination (). Data analysis was carried out using the SPSS 29 program.R^2

Research Instrument

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The research instrument is a questionnaire with Likert scale model scoring which is filled in by respondents on the distributed questionnaire. The Likert scale is used to measure attitudes, opinions and perceptions of a person or group of people about social phenomena (Sugiyoni 2016: 93).

RESEARCH RESULTS AND DISCUSSION

Research result

Test Research Instruments

Validity test

Table 1. Validity Test

Items	Rcount	Table	Information
Y1	0.862	0.1966	Valid
Y2	0.898	0.1966	Valid
Y3	0.858	0.1966	Valid
Y4	0.810	0.1966	Valid
X3.1	0.873	0.1966	Valid
X3.2	0.833	0.1966	Valid
X3.3	0.882	0.1966	Valid
X3.4	0.620	0.1966	Valid
X2.1	0.656	0.1966	Valid
X2.2	0.850	0.1966	Valid
X2.3	0.795	0.1966	Valid
X2.4	0.749	0.1966	Valid
X1.1	0.900	0.1966	Valid
X1.2	0.895	0.1966	Valid
X1.3	0.910	0.1966	Valid
X1.4	0.894	0.1966	Valid

Source: Data processing results, SPSS 2023

Table 1 shows that all instrument items are valid, this can be seen from the value of Rcount ≥ Rtable. So that all variable instrument items can be used as measuring tools in this research.

Reliability Test

Table 2. Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
,884	16

Source: SPSS 29 data processing results, 2023

Based on table 2, the results of the reliability test show that the Cronbach's Alpha value for each variable is 0.884 or > 0.60 as explained, it can be concluded that each variable is declared reliable. Thus, all question items in the questionnaire are reliable and can be used in this research.

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Classic assumption test

Multicollinearity Test

The multicollinearity test aims to test whether the modal regression found a correlation between independent or independent variables (Ghozali, 2018: 137). Multicollinearity can be seen in the VIF value, if the VIF value is <10 and the tolerance value is < 0.10 then there are no symptoms of multicollinearity.

Table 3. Multicollinearity Test Results

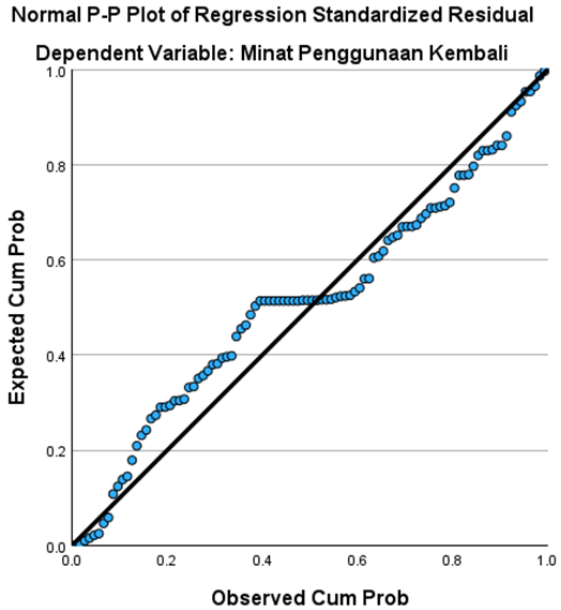
Coefficientsa			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Sales promotion	,938	1,066
	Lifestyle	,597	1,676
	Perceived Ease of Use	,614	1,627
a. Dependent Variable: Reuse Interest			

Source:SPSS 29 data processing results, 2023

Based on pThe results of data analysis in Table 3 show that the four variables show a tolerance value > 0.100, and a VIF value < 10. So it can be concluded that there are no symptoms of multicollinearity.

Normality test

According to Ghozali in Sandala (2019), the normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution.



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Figr2. Normality Test Results

Source:SPSS 29 data processing results, 2023

The graphic image above shows thatthe data spreads around the diagonal line and follows the direction of the diagonal line or the histogram graph shows a normal distribution pattern. Thus, the regression model has a normal distribution.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another.

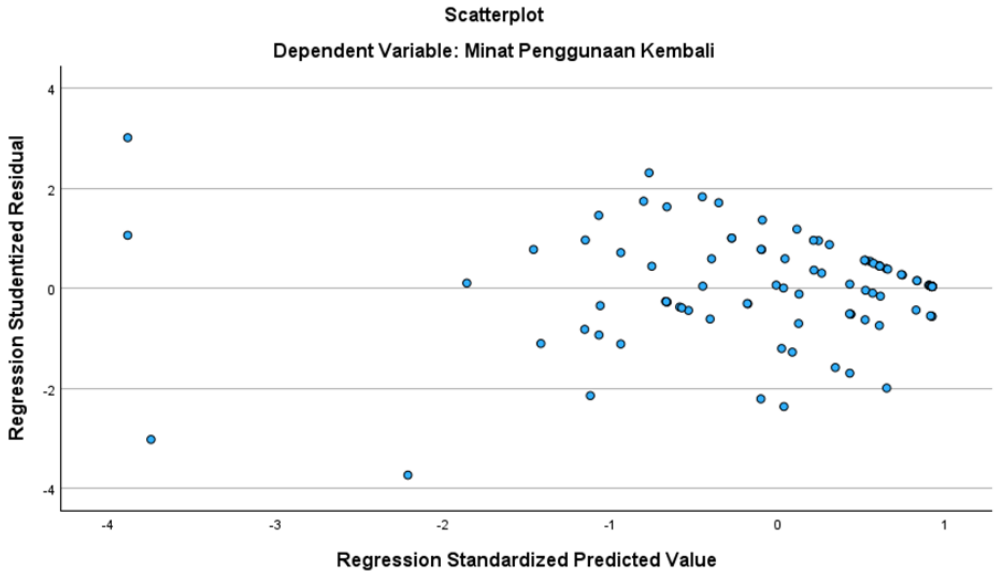

Figure 3. Heteroscedasticity Test Results

Source: Data processing results, SPSS 2023

Figure 3. above showsThere is no clear pattern (wavy, widening then narrowing) in the scatterplot image, and the dots are spread above and below the number 0 on the Y axis. ThusThere were no symptoms of heteroscedasticity in this study.

Autocorrelation Test

The autocorrelation test aims to test whether in linear regression there is a correlation between residual errors in period t and errors in period t-1 (previous). If correlation occurs, it is called an autocorrelation problem (Ghozali and Ratmono, 2017: 121).

Table 4. Autocorrelation Test

Model Summary b					
Model	R	R Square	Adjusted R	Std. Error of	Durbin-Watson

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			Square	the Estimate	
1	.796a	,634	,623	1.69743	1,915
a. Predictors: (Constant), Perceived Ease of Use, Sales Promotion, Lifestyle					
b. Dependent Variable: Reuse Interest					

Source: SPSS 29 data processing results, 2023

The Durbin-Watson (d) value of 1.915 is greater than the upper limit (dU) which is 1.650 and less than (4-du) 4-1.650 = 2.350. So, as is the basis for decision making in the Durbin Watson test above, it can be concluded that there are no problems or symptoms of autocorrelation. In this way, multiple linear regression analysis to test the research hypothesis above can be carried out or continued.

Multiple Linear Regression Analysis

Multiple regression analysis is used to analyze how big the influence of the Sales Promotion variables is(X1), Lifestyle (X2) and Perceived Ease of Use (X3) on Intention to Reuse (Y).(Sugiyono 2017).The results of multiple regression can be seen in table 5 below:

Table 5. Multiple Linear Regression Analysis

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,467	1,255		1,966	,052
	Sales promotion	,003	,040	,004	,069	,945
	Lifestyle	,193	,075	,204	2,557	.012
	Perceived Ease of Use	,678	,082	,652	8,285	<.001
a. Dependent Variable: Reuse Interest						

Source: SPSS 29 data processing results, 2023

Based on the results of data processing in the table above, a multiple regression equation model can be formulated as follows:

$$\boldsymbol{Y = 2.467 + 0.003X1 + 0.193X2 + 0.678X3 + e}$$

The above equation can be described as follows:

1. A constant of 2.467 means that if the independent variables (sales promotion, lifestyle, and perceived ease of use) are constant or not increased (= 0) then the level of Reuse Interest is 2.467.
2. The coefficient value of X1 is 0.003, indicating that variable
3. The coefficient value of X2 is 0.192, indicating that variable
4. The coefficient value of X3 is 0.678, indicating that the variable

t test

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The t test was carried out to analyze the influence of each independent variable on the dependent variable (Ghozali, 2018:98).

Table 6. T test

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2,467	1,255		1,966	,052		
	Sales promotion	,003	,040	,004	,069	,945	,938	1,066
	Lifestyle	,193	,075	,204	2,557	.012	,597	1,676
	Perceived Ease of Use	,678	,082	,652	8,285	<.001	,614	1,627
a. Dependent Variable: Reuse Interest								

Source: SPSS 29 data processing results, 2023

This test is carried out with the criterion that the value is significant< a = 0.05 then the hypothesis is accepted and if the value is significant > a = 0.05then the hypothesis is rejected.

From the results of the t test in the table above, it shows that:

1. Sales promotion (X1) has no significant effect on Reuse Interest (Y) with a significance figure of 0.945.
2. Lifestyle (X2) has a positive and significant value on Intention to Reuse (Y) with a significance value of 0.012.
3. Perceived ease of use (X3) has a positive and significant value towards intention to reuse (Y) with a significance value of 0.001.

F test

The F test is used to test the significance of the regression coefficient to analyze whether the simultaneous influence of the independent variables (X1, X2, X3) on the dependent variable (Y) is true or only obtained by chance.

Table 7. F test

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	479,588	3	159,863	55,483	<.001b
	Residual	276,602	96	2,881		
	Total	756,190	99			
a. Dependent Variable: Reuse Interest						
b. Predictors: (Constant), Perceived Ease of Use, Sales Promotion, Lifestyle						

Source: SPSS 29 data processing results, 2023

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The significant value is 0.001 which is smaller than 0.05. Thus hypothesis 4 Sales promotion (X1), Lifestyle (X2), and Perceived ease of use (X3), simultaneously have a positive influence on intention to reuse QRIS digital payments (Y) is accepted.

Coefficient of Determination ()R^2

Coefficient of determination analysis () testing The coefficient of determination essentially measures how far the model's ability is to explain variations in the dependent variable.$R^2 R^2$

Table 5.16 Coefficient of Determination ()R^2

Model Summary b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.796a	,634	,623	1.69743	1,915
a. Predictors: (Constant), Perceived Ease of Use, Sales Promotion, Lifestyle					
b. Dependent Variable: Reuse Interest					

Source: SPSS 29 data processing results, 2023

The table above shows a correlation coefficient (R) of 0.796, which means there is a strong relationship between the independent variable and the dependent variable. And the coefficient of determination is 0.634 (63.4%), which means that the independent variables in this study contributed simultaneously by 63.4%. And another 36.6% was influenced by other variables or factors not explained in this research.

CLOSING

Conclusion

Based on the results of research and discussion, the following conclusions can be drawn:

1. The results of the T statistical test show that sales promotion (X1) has a significance value of >0.05, namely 0.945. These results indicate that sales promotion (X1) has no significant effect on Reuse Interest (Y), so H1 is rejected.
2. The results of the T statistical test show that Lifestyle (X2) has a significance value <0.05, namely 0.012. These results show that Lifestyle (X2) has a significant effect on Reuse Interest (Y), so H2 is accepted.
3. The results of the T statistical test show that perceived ease of use (X3) has a significance value <0.05, namely 0.001. These results indicate that perceived ease of use (X3) has a significant effect on Reuse Interest (Y), so H3 is accepted.
4. The results of the F statistical test show that Sales Promotion (X1), Lifestyle (X2), and Perceived Ease of Use (X3) has a significance value <0.05, namely 0.001. These results indicate that Sales Promotion (X1), Lifestyle(X2), and Perceived Ease of Use (X3) has a significant effect, so H4 is accepted

Suggestion

Suggestions that researchers can give based on the research results found are as follows:

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For Companies

1. QRIS development companies and payment service providers (PJP) still need to pay attention to the sales promotions provided such as vouchers, cashback and discounts. Because simultaneously with the other 2 variables, sales promotion is considered to be able to increase people's interest in using QRIS digital payments again.
2. Can continue to develop payment features that suit the lifestyle of current customers. Where society currently has a lifestyle that relies on technology, especially in carrying out non-cash payment activities (cashless). Because in this research, people's lifestyles are considered to influence both partially and simultaneously on interest in reusing QRIS digital payments.
3. The company is also expected to continue to develop QRIS digital payment application services starting from providing clear information on the User Interface (UI) so that customers find it easier to use and the need to expand the distribution of QRIS digital payment features at various merchants in Manado.

For Academics or Further Researchers

It is hoped that in the next research, research will be carried out on other or wider populations, such as in other cities or in a province. Apart from that, in future research it is hoped that we can conduct research with other variables outside this research, both independent and dependent variables, such as customer satisfaction or customer loyalty. So that research results regarding the use of QRIS digital payments will be more varied and can enrich research references.

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International Journal of Business Diplomacy and Economy
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