



Research Article

Cashbaack Promotions on Impulsive Purchases of ShopeePay Users

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A B S T R A C T

Impact of development technology from product digital wallet a gainst impulse buying is a significant phenomenon. This study aims to analyze the effect of perceived ease of use, cashback promotions, and financial literacy on impulse buyers of shopeepay users. Respondents used were Faculty of Business Economics students at private universities in Padang City. This research uses a purposive sampling technique with 80 respondents. The validity method was carried out using Confirmatory Factor Analysis (CFA), while multiple regression analysis using the STATA application was used to test the research hypothesis. The results showed that perceived ease of use and cashback promotions had a positive influence on impulse purchases, while financial literacy did not show a significant effect. The contribution of this research is to provide a deeper understanding of the factors that influence impulse buying in the digital era, especially those related to perceived ease of use, cashback promotions, and financial literacy in using shopeepay.

INTRODUCTION

Currently, technological developments are increasingly advanced and modern, making human life easier. Technological advances have changed the way we live our daily lives, one of which is in the financial sector. Currently, there are significant changes taking place in the financial sector thanks to the adoption of advanced technology. Financial technology that is increasingly sophisticated and digital is known as financial technology (fintech). Fintech is the latest innovation in the financial sector that focuses on the use of modern technology (Ramadhanty et al., 2021). One of the products created by *fintech* itself, for example, is an electronic wallet or digital wallet which is often referred to as an *e-wallet* (*electronic wallet*). A digital wallet is a technology that allows users to store, send and receive money electronically. Technological advances in the *financial sector* have also brought changes in the way of transactions, both online and offline transactions (Huwaydi & Persada, 2018).

Currently there are various types of digital wallets such as GoPay, OVO, DANA, ShopeePay, and many others. This research focuses on the ShopeePay digital

wallet, because it is an *e-wallet* that is growing rapidly. Apart from that, ShopeePay has more complete features compared to other *e-wallets*. The ShopeePay E-Wallet or ShopeePay application has an immediate cash loan feature, apply for a cash loan and there are also low interest installments. The presence of the ShopeePay *E-Wallet* makes the transaction process easier. The ease of using ShopeePay can be felt anytime and anywhere, because it can be done online. With ShopeePay, generation Z tends to shop more often. Based on the results of a survey conducted by (Visa, 2023), with 1000 respondents in several large cities in Indonesia, it was stated that the payment method most used by Indonesian Gen Z is digital wallets or E-wallets (89%), followed by cards. debit/credit (76%) and QR code (67%). The existence of E-wallets currently makes Gen Z shop based on momentary desires and without thinking, or what can also be called impulsive or what can also be called impulse buying.

Impulse buying is a buying activity carried out without careful planning, characterized by decisions made quickly and a strong desire to own (Effendi et al., 2020). Impulse buying is a decision to buy that is not planned beforehand (Roisah & Dianita, 2023). Impulse purchases

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using the Shoppepay *e-wallet* are also influenced by several factors such as perceived ease of use, promotions *cashback* and financial literacy.

Perception of ease is how someone sees the use of an application or platform that does not require a lot of effort and can be done easily (I'tishom et al., 2020). Ease of use of a system is intended to prevent users from becoming bored and does not require a high level of skill when they use it (Ernawati & Noersanti, 2020). Research on impulse buying related to perceived ease of use was conducted by Ramadany and Artadita (2022), with the millennial generation and generation Z in Indonesia, showing that perceived ease of use has a positive effect on impulsive buying. This is different from research conducted by Kusnawan et al (2020), which states that views on ease of use have no influence on impulse buying.

cashback promotion is a restoration (*refund*) or *rebate promotion* promoted by a marketer in the form of returning a certain amount of money when someone buys a product or combines it with another product (Abimanyu & Hermana, 2023) *Cashback* is a refund given to customers after they complete a transaction. Research on impulse purchases related to *cashback promotions* was conducted by Wangi and Andarini (2021), which showed the results that *cashback promotions* had a positive effect on impulse purchases. In contrast to research conducted by Prastiwi and Demi (2022), the results show that *cashback promotions* have no influence on impulsive purchases.

Financial knowledge is an understanding of financial concepts that aims to achieve financial well-being, this involves the ability to control financial information in order to make the right decisions in personal financial management (Nurulhuda & Lutfiati, 2020). Research on impulsive buying related to financial literacy was conducted by Ramadany and Artadita (2022), showing the results that financial literacy has a positive effect on impulsive buying. This is different from research conducted by Aulia et al (2023), which states that financial literacy has a negative effect on impulsive purchases.

Based on the explanation above, this research will use the variables perceived ease of use, *cashback* promotions, and financial literacy which influence impulsive purchases. Because there are still inconsistencies in previous research and the researcher also added a variable that is rarely used which is associated with impulse buying, namely *cashback* promotions, which is the reason the author conducted this research.

LITERATURE REVIEW

Perceived Ease of Use Against Impulsive Buying

Perceived ease is the user's belief that a technology can be learned and understood easily based on their experience (Abrilia & Sudarwanto, 2022). Convenience refers to the level of system capability that can be used smoothly and understood quickly, so that users do not need to expend additional effort to operate it. Perceived ease of use is how confident the user is that using a technology will be done without difficulty or excessive effort (Sihombing & Juliasari, 2022). Meanwhile, according to Rodiah and Melati (2020), perceived ease can be explained as how confident a person is in using technology without difficulty. It can be concluded from several definitions of perceived ease of use above that perceived ease of use is a belief about how easy it is for someone to use an application or platform, or it could be said that there is no need for special effort or skills to use it.

Perception of ease of use is very influential in the use of an application or platform. The easier an application or platform is to use, the more comfortable and satisfied it will make the user, which will make the user use it more often.

This is reinforced by research conducted by Sanoesi and Setiawan (2022)s, showing that the results of perceived ease of use have a positive effect on impulse buying. Apart from that, there was also research conducted by Ramadany and Artadita (2022) on 100 millennials and generation Z in Indonesia, stating that perceived ease of use had a positive effect on impulse buying. Therefore, the first hypothesis can be formulated as follows:

H1: Perception of Ease of Use Influences Impulsive Purchases Using Shoppepay among FEB Private University Students in Padang City.

Cashback Promotion Against Impulse Buys

Cashback is an offer where consumers can receive a return of part of the cash they paid in the form of virtual currency, alternatively they can also get an item or product on the condition that they comply with the conditions that have been made and set by the *cashback* organizer or company. concerned (Zahri & Prayadi, 2022). *Cashback* is a type of promotion that gives consumers a certain percentage of the funds they spend (either in the form of cash, digital currency, or products), but to get these benefits consumers are required to fulfill the terms and criteria determined by the *cashback provider* (Wangi & Andarini, 2021). Promotion *cashback* very influential

in impulse purchases using an *e-wallet*. The bigger the *cashback* they get, the more often they use the *e-wallet*.

This is similar to research conducted by Naimah et al (2023), which shows the results that *cashback promotions* have a positive effect on impulse purchases. Apart from that, there was also research conducted by Syamsiyah and Nirawati (2024), which showed the results that *cashback promotions* had a positive effect on impulse purchases. Therefore, the second hypothesis can be formulated as follows:

H2: Cashback Promotions Have a Positive Influence on Impulsive Purchases Using ShopeePAY among Private University FEB Students in Padang City

Financial Literacy Influences Impulsive Buying

Financial literacy is a series of *activities* that aim to improve users' skills and understanding in managing personal finances more effectively (Cahyaningtyas et al., 2020). Financial literacy includes the skills to sort through financial options, talk about money and financial issues without feeling uncomfortable, plan for the future, and respond competently to life events that impact daily financial decisions (Wahyuni et al., 2022). Financial literacy is very influential in using the ShopeePAY *e-wallet*, if someone understands financial literacy then they understand how to manage their own finances, they will use it according to careful consideration and use it for their needs, not just a momentary thought to satisfy their desires.

This is reinforced by research conducted by Aulia et al (2023) showing the results that financial literacy has a negative effect on impulsive buying. Therefore, the third hypothesis can be formulated as follows:

H3: Financial Literacy Has a Negative Influence on Impulsive Buyers Using ShopeePAY in Private University FEB Students in Padang City.

Conceptual Framework

The following is the conceptual framework of the research

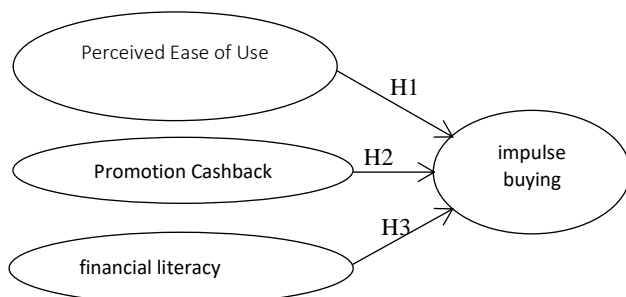


Figure 1. Conceptual framework

METHODOLOGY

This research uses a quantitative methodology by collecting data by distributing questionnaires using Google forms. To analyze the questionnaire, each instrument must have a measuring scale. Variables will be measured and converted into indicators. These indicators can be measured using a Likert scale. Which has a preference level from 1-5. The sampling method used was non-probability sampling with a purposive sampling method, in accordance with specified criteria (active students from the faculty of economics and business at a private university in Padang City, who have used the ShopeePAY digital wallet for at least one year).

This research design uses a cross-sectional approach, which makes it possible to examine the relationship and influence between the variables studied. The sample in this research uses a sample calculation according to (Sugiyono, 2017), where the number of sample members is at least 20 times the number of variables studied. So the number of samples in this research is $20 \times 4 = 80$ FEB student respondents from private universities in Padang City. Validity was tested using Confirmatory Factor Analysis (CFA), while the reliability of the research instrument was tested using the Cronbach's Alpha technique. To test the hypothesis, data were analyzed using multiple regression with the help of STATA version 21.

RESULTS AND DISCUSSION

The population used in this research were students at the Faculty of Business Economics at a Private University in the city of Padang. The sample collection method used was *nonprobability sampling*, namely *purposive sampling*. The data obtained is based on name, gender, major/prodi and university. The aim is to see the data of respondents who participated in the research clearly and in detail.

Table 1 Respondent Profile

Demographics	Category	number of people)	%
Gender	Man	19	23.8
	Woman	61	76.3
	Total	80	100
Department / Study Program	Management	43	53.8
	Accountancy	18	22.5
	Economic development	4	5
	Economic Education	10	12.5
	Accounting education	1	1.25
	Economy	3	3.75
	Entrepreneurship	1	1.25
Total	80	100	

Source: Primary data is processed, 2024

From Table 1 it can be seen that from a total of 80 respondents, there are two gender categories, namely men and women. Analysis of subject characteristics based on gender shows the dominance of female respondents. Of the total respondents, 61 were women, reaching 76.3%, while the number of male respondents was 19 respondents with a percentage of 23.8%. It can be concluded that the use of Shopeepay is more dominant among female respondents.

From Table 1 it can be seen that out of a total of 80 respondents, they were divided into 7 study program categories: management, accounting, development economics, economic education, accounting education, economics, and entrepreneurship. Analysis of respondent characteristics based on study program shows the dominance of students from the management department. This can be seen from the total number of respondents, where the number of management students was 43, reaching a percentage of 53.8%. Meanwhile, accounting students numbered 18 respondents with a percentage of 22.5%, development economics students numbered 4 respondents with a percentage of 5.0%, economic education students numbered 10 respondents with a percentage of 12.5, accounting education students numbered 1 respondent with a percentage of 1, 25%, economics students amounted to 3 respondents with a percentage of 3.75, and entrepreneurship students amounted to 1 respondent with a percentage of 1.25%. So it can be concluded that Shopeepay users are mostly used by respondents or management students.

Descriptive Research Variables

In descriptive analysis of variables, researchers attempt to provide a statistical description of the condition

of each research variable used. The results of data testing show descriptive statistics as listed in Table 1:

Table 2 Descriptive Variable Test Results

Variable	Number of items	Min	Max	Average	Standard Deviation
Pi	6	10	30	21.63	5.57
Pkp	6	12	30	24.01	4.03
Lk	5	11	25	20.06	2.97
PC	3	5	15	11.79	2.33

Based on Table 2, it can be explained in which category each variable is located. Variables can be in the very low, low, medium, high and very high categories.

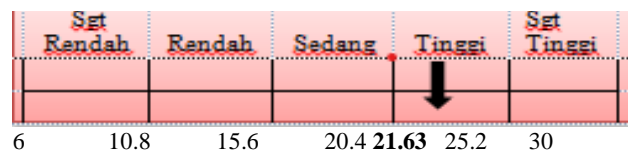


Figure 1 PI Continuum Line

Based on Figure 1, it can be explained that the impulse buying variable is measured using 6 statement items, theoretically producing a score range of 6 to 30. The lowest score (6) is obtained from multiplying the number of items (6 items) with the lowest score (1), while the highest score (30) is obtained from multiplying the number of items (6 items) with the highest score (5). Thus, the theoretical range is 24, if this range is divided into five classes according to the respondents' variations in each statement, each class will have an interval of 4.8. Overall, the average score given by respondents in answering all statements related to the impulse buying variable was 21.63 with a standard deviation of 5.57.

Based on the average score, it can be concluded that impulse buying is in the high category.

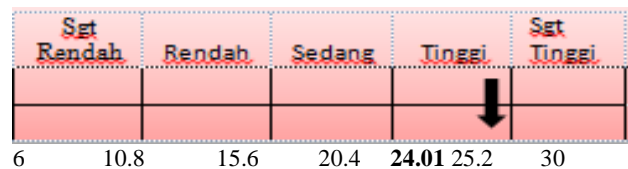


Figure 2 PKP Continuum Line

Furthermore, based on Figure 2, it can be explained that the perceived ease of use variable is measured using 6 statement items, theoretically producing a score range of 6 to 30. The lowest score (6) is obtained from multiplying items (6 items) with the lowest score (1), while the highest score (30) is obtained from multiplying the number of items (6 items) with the highest score (5). Thus the theoretical range is 24, if this range is divided into 5 classes according to the respondents' variations in each statement, each class will have an interval of 4.8.

Overall, the average score given by respondents in answering all statements related to the perceived ease of use variable was 24.01 with a standard deviation of 4.03.

Based on the average score, it can be concluded that the perception of ease of use is in the high category.

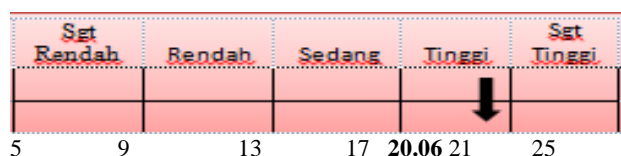


Figure 3 LK Continuum Line

Furthermore, based on Figure 3, it can be explained that the financial literacy variable is measured using 5 statement items, theoretically producing a score range from 5 to 25. The lowest score (5) is obtained from multiplying the number of items (5 items) with the lowest score (1), while the highest score (25) is obtained from multiplying the number of items (5 items) with the highest score (5). Thus, the theoretical range is 20, if this range is divided into 5 classes according to the respondent's variations in each statement, each class will have an interval of 4. Overall, the average score given by respondents in answering all statements related to the literacy variable finance is 20.06 with a standard deviation of 2.97.

Based on the average score, it can be concluded that financial literacy is in the high category.

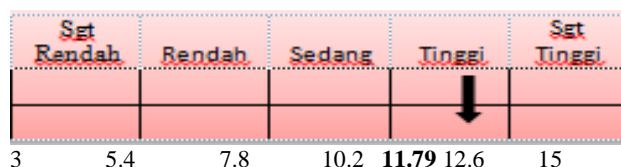


Figure 4 PC Continuum Line

Furthermore, based on Figure 4, it can be explained that the *cashback promotion variable* is measured using 3 statement items, theoretically producing a score range of 3 to 15. The lowest score (3) is obtained from multiplying the number of items (3 items) with the lowest score (1), while the highest score (15) is obtained from multiplying the number of items (3 items) with the highest score (5). Thus, the theoretical range is 12, if this range is divided into 5 classes according to the respondents' variations in each statement, each class will have an interval of 2.4. Overall, the average score given by respondents in answering all statements related to the *cashback promotion variable* was 11.79 with a standard deviation of 2.33.

Based on the average score, it can be concluded that the *cashback promotion* is in the high category.

Validity and Reliability Test

Table 3 Validity and Reliability Test Results

	Factor Loading				Cronbach's Alpha
	Factor				
	1	2	3	4	
pi1	0.83				0.87
pi2	0.81				
pi3	0.76				
pi4	0.51				
pi5	0.80				
pi6	0.70				
pkp1		0.80			0.90
pkp2		0.87			
pkp3		0.79			
pkp4		0.85			
pkp5		0.66			
pkp6		0.70			
pc1			0.88		0.83
pc2			0.99		
pc3			0.60		
lk1				0.57	0.86
lk2				0.62	
lk3				0.82	
lk4				0.70	
lk5				0.77	

Validity and reliability testing are steps that need to be taken before conducting hypothesis testing. The purpose of this test is to verify that the instrument used is truly valid in measuring the research variables in question. Obtained 20 statement items from the variables impulsive buying, perceived ease of use, *cashback promotions*, and financial literacy were declared valid because (> 0.50).

After all items from each variable are declared valid, a reliability test is then carried out at the next stage. The level or level of significance used can be 0.5, 0.6, 0.7 according to the needs of the research (Darma, 2021). In this study, a variable is declared reliable if the Cronbach's, alpha's value is > 0.7 . Cronbach's alpha results for the impulse buying variable are considered reliable because the value is > 0.7 , namely 0.87. Likewise, the variables perceived ease of use, *cashback promotions*, and financial literacy are considered reliable because the Cronbach's alpha value is > 0.7 , namely 0.90, 0.83, and 0.86.

Multiple Linear Regression Test

Table 4 Multiple Linear Regression Test Results

PI	Coef	Std. Err	Q	p> T I	{95% Conf. Intervals }	
PKP	.5369922	.1625043	3.30	0.001	.213337	.8606475
PC	.7226145	.2936821	2.46	0.016	.1376959	1,307,533
LK	.695671	.1940713	0.36	0.721	-.3169593	.4560935
Cons	-1,183,035	3,674,523	-0.32	0.748	-8,501,482	6,135,412
Prob > F = 0.0000						
R-squared = 0.4229						

Based on Table 2, the regression model can be obtained in this study as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

$$\text{Buying} = -1.1830 + 0.5369 (\text{PKP}) + 0.7226 (\text{PC}) + 0.6956 (\text{LK}).$$

Based on data analysis carried out by researchers, these results can be used to test hypotheses in research. Hypothesis testing is carried out by evaluating coefficient values and P-values. The hypothesis is declared accepted if the P-Values < 0.05 (Yurindera, 2020). The following are the results of hypothesis testing from the regression model as listed in Table 2:

First, perceived ease of use shows a positive influence with a coefficient of 0.5369922 and a significance value of P>|T| I of 0.001, which is smaller than 0.05. Therefore, the researcher concludes that the hypothesis H1 which states "Perceived ease of use has a positive effect on impulse purchases using ShopeePay" is accepted and there is sufficient evidence to support this statement.

The results of this research are in line with and supported by previous research, conducted by Ramadany & Artadita (2022), which stated that perceived ease of use has a positive effect on impulse buying.

Both *cashback promotions* show a positive influence with a coefficient of 0.7226145 and a significance value of P>|T| I of 0.016, which is smaller than 0.05. Therefore, the researcher concludes that H2 which states "*cashback promotions* have a positive effect on impulse purchases using ShopeePay" is accepted and supported by sufficient evidence.

The results of this research are in line with and supported by previous research, conducted by Wangi & Andarini (2021), which shows that cashback promotions have a positive effect on impulse purchases

Third, financial literacy shows a positive influence with a coefficient of 0.695671 with a significance value of P>|T| I of 0.721, which is greater than 0.05. Therefore,

the researcher concludes that H3 which states "Financial literacy has a negative effect on impulse purchases using ShopeePay" is rejected and there is insufficient supporting evidence.

The results of this research are in line with and supported by previous research conducted by (Roscaeni, 2024), which stated that financial literacy has no effect on impulse buying.

CONCLUSION

Conclusion

Purpose of the research This is to determine the influence of perceived convenience, *cashback promotions*, and financial literacy on the impulse purchases of ShopeePay users. The results of this research show that of the three hypotheses put forward there are two hypotheses that are accepted, namely perceived ease of use has an effect on impulsive buying and *cashback promotions* have an effect on impulsive buying, while there is one hypothesis that is rejected, namely financial literacy has no effect on impulsive buying

Suggestions

In accordance with the results of the tests that have been carried out from the research, conclusions can be drawn as suggestions for companies and for students. Suggestions for Companies: 1). ShopeePay must improve the application to be more practical and easier. 2). ShopeePay must increase existing promotions to attract consumers. Suggestions for Students: 1). Not easily influenced by systems that are easily used to make us behave in a way that will harm ourselves. 2). It's smarter not to be fooled by promotions on *e-wallet platforms* which will cause us to make impulse purchases. 3). Increase financial literacy so that you can manage finances that should or should not be spent

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