The Effect of Sales Promotion, Security and Convenience on Gopay E-Wallet Customer Satisfaction Case Study on Gopay Customers In Medan City)

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Article Info

ABSTRACT

This study aims to determine the influence of sales promotion, security and covenience on Gopay e-wallet customer satisfaction partially and simultaneously. This research uses quantitative research methods. The population in this study are people who use Gopay e-wallets in Medan City and a sample of 100 respondents is taken. Sampling was carried out by non probability sampling and using purposive sampling method. The data collection technique used a questionnaire which was measured using a Likert scale. The data analysis technique used in this research is descriptive test, data quality test, classical assumption test, multiple linear regression analysis, and hypothesis testing. Tests were carried out using SPSS ver 20. The results showed that sales promotion, security and convenience have a positive and significant impact on Gopay e-wallet customer satisfaction. The results of the t test prove that partially the sales promotion, security and convenience variables affect Gopay e-wallet customer satisfaction. From the results of the F test it proves that the sales promotion, security and convenience variables simultaneously have a significant effect on Gopay e-wallet customer satisfaction with the F-count value greater than the F-table.

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INTRODUCTION

Currently, Indonesia is intensively changing its behavior to the digitalization stage. The Indonesian government has prepared various rules for all businesses in Indonesia, from MSMEs to multinational businesses. This regulation refers to Bank Indonesia Regulation Number 18/40/PBI/2016 of 2016. This is because internet use is always increasing every year. The government is focusing the development of e-wallets as increasing digitization in the payment system by issuing a QR Code integration program. In addition, this program is also a manifestation of the development of the Non-Cash National Movement (GNNT). Bank Indonesia stipulates standardization in the use of a quick response code (QR Code) called QRIS (Quick Response Indonesian Standard).

The advancement of technology in the payment system has shifted the function of cash to non-cash. This illustrates the great desire of the people to use electronic money. Electronic payments are considered more practical and efficient and save time. It can be seen from the data on electronic money transactions that it continues to increase from year to year.

Table 1 Electronic Money Transactions 2017-2021

Year	2017	2018	2019	2020	2021
Transaction Amount	12.37	47.2	145.2	204.9	305.4

Source: katadata.co.id (2022)

Based on data released by Bank Indonesia, the value of electronic money transactions from year to year starting from 2017-2021 has increased significantly. In addition, people also want convenience and security in transactions. The occurrence of the Covid-19 outbreak was also one of the factors influencing the increase in electronic money transactions. The use of electronic money will minimize direct contact during transactions. This can help in breaking the chain of distribution of Covid-19. In addition, the enactment of Large-Scale Social Restrictions (PSBB) has resulted in people carrying out activities from home so that electronic money transactions have experienced a surge, both to meet their daily needs, fashion, gadgets, and other things.

The Ministry of Finance claims that by assuming Indonesia has a closed economy, increased use of non-cash payment methods can reduce people's need for cash. The demand for money will decrease, which will result in a decrease in interest rates. This happens because people will choose non-cash payments and put more money into the bank concerned, which will lower loan interest rates and increase business investment and real production nationally. As a result, the use of e-wallets can spur economic growth.

The increase in the value of electronic money transactions continues to increase due to the rapid development of digitalization technology. Non-cash payments are money in electronic form issued by the banking sector with the aim of meeting public needs in making transactions more efficient, easier and safer. Non-cash payments have two kinds of instruments, namely instruments in physical form such as e-money cards and those in non-physical form such as e-wallets.

According to statistics from fintech startup Xendit, the most used digital payment system in 2021 is e-wallet. E-wallets are used in 43% of the 150 million digital transactions Xendit makes. In 2021, e-wallet transactions grew by 19% compared to 2020 which increased by 24%. Virtual accounts, which account for 41% of all transactions handled by Xendit, are in second place. Compared to 2020, which was able to occupy the top position with 58% of transactions, virtual accounts have decreased by 17%.

Many businesses in Indonesia provide e-wallet services. Gopay is one of the local businesses that provides e-wallets. Gopay is a service provided by Gojek, the holding company. Gojek is a business that started by providing taxi and motorcycle transportation services before expanding to offer various services to facilitate people's lives. Initially Gopay was only intended for payments on the Gojek Application, but now Gopay can be used for transactions at merchants who work with Gopay.

To increase customer satisfaction, Gopay conducts sales promotions. According to (Sunyoto 2012), sales promotion is one of the variables in the marketing mix that is very important for companies to implement in marketing their products. Gopay runs promotions to increase customer satisfaction. Customer satisfaction is an important factor that aims to improve business standards. Gopay conducts sales promotions by providing coupons and discounts to users in the form of price discounts, refunds or cashback in the form of points that can be applied for further purchases. The cashback promotion provided by Gopay is a larger cashback category compared to other e-wallet competitors.

Security issues is an important element of an information system. According to Simons in (Rahardjo 2005), security is how we can prevent fraud or at least detect fraud in an information-based system, where the information itself has no physical meaning. Security issues are one of the key elements of information systems. Because the Gopay account contains user data, security is very important. With security guarantees, users will feel safe and have a high level of trust in Gopay technology. As a step to provide satisfaction to Gopay e-wallet customers, Gopay is improving service quality by improving the Gopay balance security system in Gopay user accounts. The security factor of a technology is something that influences customer satisfaction. Security is very important because a Gopay account stores user data. With security guarantees, users will feel safe and have a high level of trust in Gopay technology.

The use of the Gopay e-wallet is currently still showing popularity in recent years because of the convenience of use and the transaction process that is not complicated. According to (Widjana 2010), convenience is the idea that a particular system is easy to use. In addition, convenience indicates the extent to which an innovation is considered easy to use, understand and learn. Gopay makes it easy to send cash values or top ups into a Gopay account which will be used to make various transactions both for payments on Gojek services and payments to Gopay partners. The ease of using Gopay e-wallet is considered to be a factor that influences Gopay e-wallet customer satisfaction.

However, there are still many complaints from Gopay users regarding the sales promotion, security and convenience provided by Gopay that have not gone perfectly so that customers complain about this. Some of the complaints that are often experienced by Gopay users include not being able to exchange cashback and discount vouchers, the limited number of promotions, user data that can update accounts to Gopay Plus only once so that

they cannot be used for other accounts, as well as application errors that result in users being transaction difficulties.

The DailySocial survey report shows that OVO wins the competition as the most widely used digital wallet application throughout 2021 in Indonesia by beating Gopay who was ranked first in 2020 on iprice survey. It was recorded that 58.9% of respondents said they were e-wallet users using OVO. Then in second place is Gopay which is used by 58.4% of respondents. In this survey, there is only a slight difference in the number of users between OVO and Gopay. This situation should be the main concern of Gopay. With tough competition between OVO and Gopay, Gopay is required to improve all aspects of capable services provide satisfaction for Gopay e-wallet users.

Medan city is one of the metropolitan cities in Indonesia. Based on the results of The Population Census in 2020 shows that the population of Medan City reaches 2.44 million soul. The development of fintech in Medan City also shows a fairly high increase. Various fintechs have mushroomed in this city, one of which is Gopay. It is seen with the number of micro, small and medium businesses that have collaborated with Gopay as means of payment.

Based on the context that the researcher has previously described, the researcher is curious and looking for empirical evidence about how far Gopay, a fintech company, is in provide sales promotion, security, and convenience to achieve customer satisfaction. Researchers conducted a survey of Gopay users around Medan City. Problem statement on this research are as follows:

1. Does the variable sales promotion (X1) affect customer satisfaction (Y) in a way partial?
2. Does the security variable (X2) affect customer satisfaction (Y) in a way partial?
3. Does the variable convenience (X3) affect customer satisfaction (Y) in a way partial?
4. Does the variable sales promotion (X1), security (X2), and convenience (X3) have an effect to customer satisfaction (Y) simultaneously?

The objectives of this research include:

1. To analyze the effect of the sales promotion variable (X1) on customer satisfaction (Y) partially.
2. To analyze the effect of the security variable (X2) on customer satisfaction (Y) partially.
3. To analyze the effect of the variable convenience (X3) on customer satisfaction (Y) partially.
4. To analyze the influence of sales promotion (X1), security (X2), and convenience variables (X3) to customer satisfaction (Y) simultaneously.

RESEARCH METHOD

The method used in this study is a quantitative method, because the data research in the form of numbers and analysis using statistics.

Research Data

The data used in this study are primary and secondary data. Primary data is data that has been collected directly through a research project conducted by individual, group, or research organization. Surveys and observations are direct sources of this data. Through the use of a questionnaire, namely statements or research questions and answers which can be written directly or indirectly on printed paper sheets, data is collected from respondents the data generated directly from the object carried out by researchers directly individual, group or organization. This data is generated directly by means of observation through questionnaire distributed via social media. Gopay customers in Medan donate data directly used in this study. While secondary data is data that has been collected from publications and information from various organizations, journals, libraries, and business.

Population, Sample and Sampling Technique

In this study the population is people who use Gopay e-wallets who are in the city of Medan whose exact number of population is not known. Sample on the research is Gopay e-wallet users who live in Medan City and the frequency of transactions using Gopay e-wallet at least 3 times a week while technique the sampling used was a non-probability sampling technique, namely purposive sampling means that the determination of the sample is done by taking subjects that are closely related with a specific purpose. The selection of this technique refers to the following considerations in accordance with the objectives of the study.

Data Analysis Technique

In this study using multiple linear regression analysis techniques. According to multiple linear regression analysis is used when the researcher predicts how the ups and downs of the condition of the dependent variable, if two or more independent variables as a predictor factor up and down the value.

Hypothesis Test

The hypotheses in this study include the following:

Ha1: There is an influence between sales promotion and customer satisfaction

Ha2: There is an influence between security and customer satisfaction

Ha3: There is an influence between convenience and customer satisfaction

Ha4: There is an influence of sales promotion, security, and convenience on customers satisfaction simultaneously

RESULTS AND DISCUSSION

Normality Test

The normality test used in this study is the One Sample test Kolmogrov Smirnove, histogram graph analysis test, and P-P plot graph analysis test using SPSS-20.

Table 2 Result Of The Kolmogorov Smirnov One Sample Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	1.96918145
Most Extreme Differences	Absolute	.085
	Positive	.085
	Negative	-.076
Kolmogorov-Smirnov Z		.850
Asymp. Sig. (2-tailed)		.465

a. Test distribution is Normal.

b. Calculated from data.

Source: Processed primary data, 2022

Based on the results of the Kolmogrov Smirnove One Sample test in Table 2, calculations the Kolmogrov Smirnove yields a result of 0.850 with a probability of 0.465. Because of value this probability is greater than 0.05, so the residual values are standardized, normally distributed, and meet the requirements of normality test.
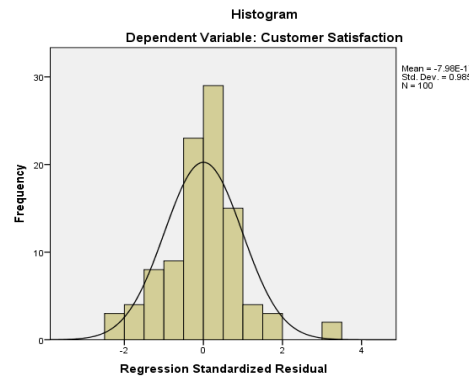

Figure 1 Normality Test Result With A Histogram
Source: Processed primary data, 2022

The histogram curve above is in the shape of a bell, as can be seen from graph 1 which means that all variables are normally distributed and in accordance with the normality test assumptions.
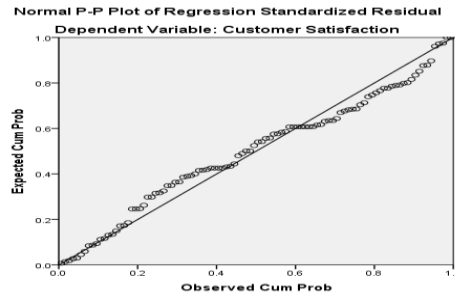
Figure 2 Normality Test Result With A P-P Plot
Source: Processed primary data, 2022

The picture above shows that the normality test results use a P-P Plot chart has a normal distribution pattern. This is because the data moves and spreads around the line diagonal, which aligns with the underlying assumptions of the normality test.

Multicollinearity Test

To ascertain whether the independent variables in the regression model are correlated or not, multilinearity test is used. Multicollinearity or correlation between independent variables is imprecise in the regression model. If the tolerance value is > 0.10, there is no multicollinearity, whereas if it is < 0.10 multicollinearity occurs.

Table 3 Multicollinearity test Result

Coefficientsᵃ

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	4.037	2.447		1.650	.102		
1 Sales Promotion	.194	.082	.193	2.361	.020	.623	1.604
Security	.273	.058	.409	4.690	.000	.547	1.827
Convenience	.296	.083	.303	3.559	.001	.575	1.738

a. Dependent Variable: Customer Satisfaction

Source: Processed primary data, 2022

Based on the results of the data from table 3 above, it can be seen that the tolerance value for sales promotion variable 0.623, security variable 0.547 and convenience variable 0.575 so you can it can be concluded that if it is > 0.10 then multicollinearity does not occur and when viewed from the VIF value for sales promotion variable 1.604, security variable 1.827 and convenience variable 1.738 from in the SPSS test table above, it can be concluded that the VIF value is less than 10, so it does not occur multicollinearity.

Heteroscedasticity Test

The heteroscedasticity test occurs because of a change in the situation that is not described in the specification of the regression model. In this test using a residual emission diagram. If there is a certain pattern, such as dots that form a certain and regular pattern, then it occurs heteroscedasticity. Conversely, if there is no specific pattern, and the dots spread above and below 0 on the Y axis, then there is no heteroscedasticity.
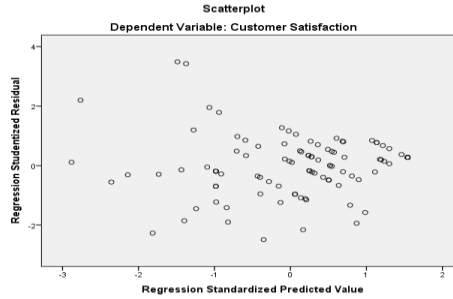
Figure 3 Heteroscedasticity Test Result
Source: Processed primary data, 2022

Based on Figure 3 it can be concluded that the data is spread above and below or around the number 0, does not form an understandable pattern, and does not cluster only above and below, there is no heteroscedasticity.

Hypothesist Test
Determination Test (R2)
R2 is used to measure how far the model's ability to explain the dependent variables. R square ranges from 0 to 1, with increasing notes the smaller the R square number, the weaker the relationship between the two. The value of R2 is close to 1 means that the independent variable is able to provide almost all the information needed to predict the variance of the dependent variable.

Table 4 Determination Test (R2) Result

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.774ᵃ	.600	.587	1.99971

a. Predictors: (Constant), Convenience, Sales Promotion, Security

Source: Processed primary data, 2022

The combined influence of sales promotion, security and convenience factors on customers satisfaction that is equal to 60%, can be explained well by the R2 value of 0.600 which based on the previous table. Other factors are not taken into account in the research model this can be used to account for the remaining 40%.

Partial Test (T)
The T test measures how much the contribution of each independent variable is compared to the dependent variable. H0 is accepted and Ha is rejected if the independent variable is not has a real influence on the dependent variable (tcount ttable). Independent variable has a large influence on the dependent variable, or Ha, if tcount exceeds ttable, and Ho is rejected. The ttable for df = 1.984 is known to be calculated as follows:

Table 5 T-Test Result Variable Sales Promotion, Security and Convenience

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.037	2.447		1.650	.102
	Sales Promotion	.194	.082	.193	2.361	.020
	Security	.273	.058	.409	4.690	.000
	Convenience	.296	.083	.303	3.559	.001

a. Dependent Variable: Customer Satisfaction

Source: Processed primary data, 2022

1. Hypothesis Testing I (Ha1)

It is known that tcount is 2.361 > ttable 1.984 and sig. Value of influence (partial) X1 on Y Is 0.020 <0.05 so it can be concluded that Ha1 is accepted and Ho1 is rejected. Matter this shows that the sales promotion variable (X1) has a significant effect on Customer satisfaction.

2. Testing Hypothesis II (Ha2)

It is known that the tcount is 4.690 > ttable 1.984 and the sig. For the (partial) effect of X2 to Y is 0.000 <0.05, it can be said that Ha2 is accepted and Ho2 is rejected. This matter shows that the security variable (X2) has a significant effect on the customer satisfaction.

3. Testing Hypothesis III (Ha3)

It is known that tcount is 3.559 > ttable is 1.984 and sig. Influence value (partial) X3 to Y is 0.001 <0.05, it can be said that Ha3 is accepted and Ho3 is rejected. This matter hows that the variable convenience (X3) has a significant effect on customers atisfaction.

Simultaneous Test (Test F)

The influence of the independent variables simultaneously on the dependent variable can be seen from the results of the F test. The F test requirements are:

If Fcount < Ftable then Ho is accepted

If Fcount > Ftable then Ha is accepted

Table 6 F-Test Result Variable Sales Promotion, Security and Convenience

ANOVAᵃ

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	575.350	3	191.783	47.960	.000ᵇ
	Residual	383.890	96	3.999		
	Total	959.240	99			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Convenience, Sales Promotion, Security

Source: Processed primary data, 2022

a) Testing Hypothesis IV (Ha4)

The sig value is known. 0.000 <0.05 and Fcount value 47.960 > Ftable 2.70. This matter shows that the combined influence of sales promotion factors (X1), security (X2), and covenience (X3) has a significant effect on customer satisfaction (Y). With thus Ha4 is allowed and Ho4 is rejected.

Multiple Linear Regression Test

Multiple linear regression test is used to obtain the regression equation, so that from the strongest to the weakest influence.

Table 7 Multiple alinear Regression Analysis

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.037	2.447		1.650	.102
	Sales Promotion	.194	.082	.193	2.361	.020
	Security	.273	.058	.409	4.690	.000
	Convenience	.296	.083	.303	3.559	.001

a. Dependent Variable: Customer Satisfaction

Source: Processed primary data, 2022

$Y = 4{,}037 + 0{,}194 X_1 + 0{,}273 X_2 + 0{,}296 X_3$

Customer satisfaction = 4,037 + 0,194 sales promotion + 0,273 security + 0,296 convenience

1. The constant value is 4.037. Unidirectional influence between independent variables and variables is indicated by a positive sign. This shows that all variables independent, such as sales promotion (X1), security (X2), and convenience (X3), have the value is 0 or does not change, and the Gopay e-wallet customer satisfaction score is 4.037.

2. The value of the regression coefficient X1 is 0.194. This figure shows that the customer satisfaction on the Gopay e-wallet will increase by 0.194 if the sales promotion variable increases by 1 (one), provided that other independent variables are taken into account as a constant. This shows how the variable sales

promotion increase customer satisfaction. Unidirectional influence between independent variables and the dependent variable is shown with a positive sign.

3. Given that the other independent variables are assumed to be fixed, the regression coefficient X2 for e-walle Gopay t is 0.273 which means if the security variable is increased by 1 (one) then customer satisfaction will increase by 0.273. It shows how the security variable increases customer satisfaction. Unidirectional influence between the independent factor and the dependent variable is indicated by a positive sign.

4. If the convenience variable increases by 1 (one), assuming all variables other freebies are kept constant, so customer satisfaction with the Gopay e-wallet will increased by 0.296, according to the value of the regression coefficient X3, which is equal to 0.296. This shows how the sales promotion variable increases the customer satisfaction. Unidirectional influence between the independent factors and the dependent variable indicated by a positive sign.

5. Convenience variable which has a value of 0.296 is the most important variable among others, according to the regression equation.

DISCUSSION

This study combines the dependent variable, customer satisfaction with three factors independent, sales promotion, security and convenience. Overall, 100 samples were contributed, with a percentage of 25% male and 75% female. The majority of respondents are aged between 20 and 25 years, have completed junior or senior high school education, and identify as a student. The indicators and statement items in this study can be used in further research because the results of the research testing show valid and reliable.

Effect of Sales Promotion on Customer Satisfaction

Based on the results of previous data processing, the sales promotion variable has an impact big on customer satisfaction. The tcount value is 2.361 > ttable is 1.984, a significant level 0.020 <0.05, and a positive regression coefficient of 0.194 is the result of the partial significant test (test t) in this test. This shows that for Gopay e-wallet users in Medan City, sales promotion factors have a significant and beneficial effect on customer satisfaction so that the hypothesis Ha1 is accepted.

Effect of Security on Customer Satisfaction

Based on the results of previous data processing, the security variable has a big impact on customer satisfaction. The tcount value is 4.690 > ttable is 1.984, a significant level is 0.000<0.05, and a positive regression coefficient of 0.273 is the result of a partial significant test (t test) in this test. This shows that for Medan City Gopay e-wallet users, factors security has a significant and beneficial effect on customer satisfaction so that hypothesis Ha3 is accepted.

The Effect of Convenience on Customer Satisfaction

Based on the results of previous data processing, especially convenience, has an impact big on customer satisfaction. The tcount value is 3.559 > ttable is 1.984, a significant level 0.001<0.05, and a positive regression coefficient of 0.296 is the result of the partial significant test (test t) in this test. This shows that for Gopay e-wallet users in Medan City, convenience factor has a significant and beneficial effect on customer satisfaction so that the hypothesis Ha3 is accepted.

The Effect of Sales Promotion, Security and Convenience on Customer Satisfaction

The Fcount value in this test is 47.960 > Ftable 2.70 based on the simultaneous test (TestF), with a significant level of 0.000 <0.05. The three independent variables are sales promotion, security and convenience has a direct impact and has a beneficial impact and substantial. This shows that customer satisfaction with Gopay e-wallet consumers in Medan City is significantly and positively influenced by a combination of sales promotion, security and convenience. Despite the fact that convenience, safety and sales promotion are all have a positive and substantial effect on customer satisfaction, only 0.600 was found in the study's test findings for the coefficient of determination. This shows that the sales factor promotion, security and convenience have an effect of 60% on the customer satisfaction variable. The remaining 40% is influenced by other variables not discussed in this study.

The remaining 40% is influenced by other variables/elements that are not discussed in this section this research. Judging from the test results of the coefficient of determination which has an effect of 60%, shows that in increasing Gopay e-wallet customer satisfaction, this application does not may only focus on factors of sales promotion, security and convenience, but also necessary pay attention to other factors, so that Gopay e-wallet users feel satisfied which result users will continue to use the Gopay e-wallet for transactions.

CONCLUSION AND RECOMMENDATIONS

The following findings are taken from the discussion of research that has been conducted regarding the influence of sales promotion, security and convenience on customer satisfaction on customer e- wallet Gopay in Medan City:

1. For Gopay e-wallet customers in Medan City, sales promotion has a significant effect good and quite big on customer satisfaction. Ha1 is accepted and Ho1 is rejected, as in the T test.
2. For Gopay e-wallet customers in Medan City, security has a good influence an quite a big impact on customer satisfaction. Ha2 is accepted and Ho2 is rejected, as in the T test.
3. For Gopay e-wallet customers in Medan City, convenience has a good effect and quite a big impact on customer satisfaction. Ha3 is accepted and Ho3 is rejected, as in the T test.
4. For Gopay e-wallet customers in Medan City, sales promotion, security and convenience have a beneficial and substantial impact on customer satisfaction. Ha4 is accepted and Ho4 is rejected, as in the T test.

Suggestion

Based on the results of this study, the following suggestions can be conveyed:

1. For companies, it is recommended to increase sales promotion, security and convenience because it is proven by these variables can increase customer satisfaction to Gopay by 60%.
2. It is recommended that further research include more variables affect customer satisfaction in addition to variables that affect sales promotion, security and convenience so that more factors can be found affect customer satisfaction. In addition, research is also needed that includes population and a larger sample so as to obtain new facts that occur in the era of digitalization in the future, so that it can become a reference in developing literacy and research in management economics.

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