

The Effect of Convenience and Promotion on Generation Z's Consumer Behavior: A Study of DANA Digital Wallet Users (Case Study on Sharia Economics Students of IAIN Syekh Nurjati Cirebon)

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KEYWORDS

**Convenience,
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ABSTRACT

The rapid development of Industry 4.0 technology will certainly influence the development of various sectors in the world, one of which is the financial sector. This is marked by the emergence of a cashless society, namely a group of people who no longer use cash in transactions or payments. The increasing development of payment transaction technology can be done online or non-cash, this has made the use of digital wallets immediately rise in popularity. This study aims to analyze the ease of use and in transactions. This study uses a descriptive quantitative research type. The population in this study were 839 students majoring in Sharia Economics IAIN Syekh Nurjati Cirebon. The sampling technique used Slovin and obtained results of 89 respondents. Using the Purposive Sampling method. The results of the study show that the convenience variable has a significance value of $0.000 < 0.05$, meaning that convenience has a significant positive effect on consumer behavior and the promotion variable has a significance value of $0.000 < 0.05$, meaning that promotion has a significant positive effect on consumer behavior and simultaneously a significance value of $0.000 < 0.05$, meaning that convenience and promotion together have a significant positive effect on consumer behavior in generation Z.

INTRODUCTION

The rapid development of Industry 4.0 technology will undoubtedly impact various sectors worldwide, including the financial sector. This is marked by the emergence of a cashless society, a society that no longer uses cash for transactions or payments. With the development of electronic money, many startups are creating digital wallets as digital payment systems. Digital wallets are similar to e-money, but the difference is that they are digital applications that require internet access. Active balances are stored within specific applications. A digital wallet is an electronic application used for online transactions using a device without cards or cash.

Table 1

No	Name	Mark/ Respondents
1	Gopay	71
2	Ovo	70
3	Funds	61
4	Shopeepay	60
5	Linkaja	27

According to data obtained by Insight Asia's E-wallet Industry Outlook 2023, 1,300 urban residents surveyed have used a digital wallet. Based on the data, Dana users rank third after Gopay and Ovo. Therefore, researchers chose the Dana digital wallet as a research object due to its widespread use in Indonesia.

DANA is an open-platform digital wallet with world-class technology and a high level of security. Vincen Iswara, DANA's CEO, stated at the launch of DANA in 2018 that DANA can meet the economic needs of Indonesians from various social, cultural, and economic backgrounds, including businesses, both online and offline, and on various scales. Vincen also stated that DANA emphasizes simplicity, security, and intelligence. "Simple means very easy to use and user-friendly. Regarding security, we implement security and authentication, so if anything is lost during a transaction, it will be fully replaced."

Convenience and promotion are factors that influence consumers to purchase or use a product or service. Because consumers always consider these factors when using the service.

LITERATURE REVIEW

Consumer Theory Study

A consumer is any person who uses goods or services available in society, whether for their own benefit, that of their family, that of other people, or that of other living beings, and not for commercial purposes. This consumer activity is called consumption. The purpose of consumption is to meet needs, taking into account their purchasing power. Consumers are the final link in the product chain after producers and distributors. Consumers are people who will

only use the product without reselling it to other parties. Another term for consumers is customers.

According to Kotler (2015) consumers are individuals who buy from someone else. Therefore, a consumer is someone who controls the decision to purchase and uses the product they buy. Aziz Nasution (2016) defines a consumer as anyone who acquires goods or services for a specific purpose. Sri Handayani also defines a consumer as an individual or organization that purchases or uses goods or services from a producer.

Consumer Behavior

Consumptive behavior is the desire to consume goods that are actually less necessary excessively to achieve high satisfaction for oneself. Consumptive behavior is the behavior of buying an item that is not important without considering the main function of the item. This shows that a person tends to buy goods based on desire rather than interest where for some people secondary needs become primary needs. Consumptive behavior is an individual's actions as a consumer to buy, use goods and services excessively, irrationally, causing waste and only prioritizing the goods or services.

According to James F. Engel, efforts or activities to obtain and use economic goods and services include the decision-making process that precedes and determines these actions. According to Lubis (Sumartono, 2002), consumer behavior is behavior that is no longer based on rational considerations, but rather on desires that have no longer reached a rational level. Consumer behavior is inherent in someone when that person buys something outside of rational needs, and purchases are no longer based on need factors but are already based on desire factors.

Convenience

According to the Big Indonesian Dictionary (KBBI), "ease" comes from the root word "easy," meaning it doesn't require much effort or thought to do something. According to Jogiyanto, "ease of use" means it's easy to learn, easy to understand, simple, and easy to operate. Ease of use of technology can influence a person's purchasing decisions. The existence of online systems, such as those frequently used today, demonstrates that they make things easier for us transacting or running our lives daily.

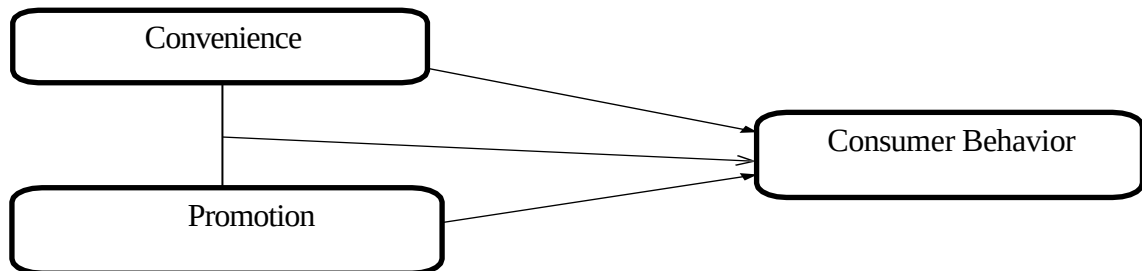
According to Trinawari in the book *Accounting and Business* (2020) by Isnawati, the convenience of online transactions is an easy ordering process, a diverse and easy-to-complete payment process, a profitable and convenient purchasing process, and a fast and accurate goods delivery process.

Promotion

Promotion, also known as marketing communications, is the process of communicating useful information about a company or product to influence potential buyers. The goal of promotion is to help achieve marketing objectives and broader company goals.

Promotion is carried out by a company with the aim of informing buyers of a product's existence and providing them with confidence in its benefits. Digital promotion is a form of online marketing communication that engages customers or prospects, either directly or indirectly, so they become more familiar with a product and are ultimately motivated to purchase it.

Framework



So the hypothesis can be formulated as follows:

1. The influence of convenience on consumer behavior
 Ho: Ease (X1) does not have a significant influence on consumer behavior
 H1: Convenience (X1) has a significant influence on consumer behavior
2. The influence of promotion on consumer behavior
 Ho : Promotion (X2) does not have a significant influence on consumer behavior
 H2: Promotion (X2) has a significant influence on consumer behavior
3. The Influence of Convenience and Promotion on Consumer Behavior
 Ho: Convenience and Promotion No has a significant influence on behavior
 consumptive
 H3: convenience And promotion in a way simultaneous
 significant influence in a way simultaneously with consumer behavior.

RESEARCH METHODS

Types and Approaches of Research

This type of research is quantitative, according to Creswell (2009) quantitative research methods are methods for testing certain theories by examining the relationship between variables usually measured with research instruments so that data consisting of numbers can be analyzed based on statistical procedures. By using descriptive quantitative methods to describe the results of the research conducted. In addition, this study also uses comparative research by comparing the conditions of convenience (X1), promotion (X2) of the DANA digital wallet and the consumer behavior (Y) of generation Z.

Population, Sample and Sampling Techniques

According to Margono (2017), a population is the entirety of data that a researcher focuses on within a specified scope and timeframe. Populations are related to data; if a person provides data, the population size will be the same as the number of people. In this study, the researcher selected 839 active students majoring in Islamic Economics, semesters 1-7, intakes 2020-2023, at IAIN Syekh Nurjati Cirebon. According to Sujarweni (2015), a sample is a subset of a population's characteristics used for research. Samples are taken from a population that is truly representative and valid, meaning they can measure what they are supposed to measure. The following criteria are considered:

- a. DANA digital wallet users
- b. Students majoring in Islamic Economics, IAIN Syekh Nurjati Cirebon

c. Generation Z (1997-2012)

By using the Slovin formula above, the minimum number of samples in this study is 89 samples consisting of active students majoring in Islamic Economics at IAIN Syekh Nurjati Cirebon. The sampling technique used in this study was purposeful sampling, a sampling technique that deliberately considers certain criteria. Purposive sampling is also called judgment sampling. Sampling units are selected based on certain considerations with the aim of obtaining sampling units that possess the characteristics desired by the researcher.

RESULTS AND DISCUSSION

RESULTS

Descriptive statistics

Descriptive statistics provide an overview or description of data seen from its value, minimum, maximum, mean (average) and standard deviation as follows:

Table 2

Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Standard Deviation
Convenience	89	4	20	17.29	2,693
Promotion	89	4	20	15.82	2,264
consumer behavior	89	5	25	15.88	3,187
Valid N (listwise)	89				

Based on table 2, it can be seen from 89 respondents, namely independent variables, that the minimum value of the price variable is 4 and the maximum value is 20, the mean or average value is 17.29 and the standard deviation is 2.693 so that the price has good results because the standard deviation reflects a smaller deviation from the mean or average value. The minimum value of the promotion variable is 4 and the maximum value is 20, the mean or average value is 15.82 and the standard deviation is 2.264 so that the price has good results because the standard deviation reflects a smaller deviation from the mean or average value. Furthermore, in the dependent variable, namely sales, the minimum value is 5 and the maximum value is 25, the mean value is 15.88 and the standard deviation is 3.187 so that the sales decision has good results because the standard deviation reflects a smaller deviation from the mean.

Classical Assumption Test

Normality Test

In this study, the normality test was processed using the IBM SPSS Statistics version 23 application, and the data used were data from the variables Convenience, Promotion, and Consumer Behavior. The technique used in this test was the Kolmogorov-Smirnov test. The following are the results of the normality test that was conducted.

Table 3 Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		89
Normal Parameters ^{a,b}	Mean	,0000000
	Standard Deviation	2.52204769
Most Extreme Differences	Absolute	,116
	Positive	,116
	Negative	-,083
Test Statistics		,116
Asymp. Sig. (2-tailed)		,005 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: data processed by IBM SPSS 23, 2024

Based on the table above, the significance value (Asymp. Sig.) is 0.005. Therefore, based on the decision-making basis for the Kolmogorov-Smirnov normality test, it can be concluded that the test data is normally distributed. Therefore, the assumption or requirement for normality in the regression method is met.

Multicollinearity Test

In this study, the multicollinearity test aims to determine whether or not there is a strong correlation or relationship between the independent variables, namely Convenience (X1) and Promotion (X2). This study is said to be good if the VIF <10 and the tolerance value >0.1, then it can be stated that there is no multicollinearity.

Table 4
Multicollinearity Test Results
 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
	B	Std. Error	Beta	Tolerance	VIF
1 (Constant)	1,692	2,009			
Convenience	,394	,140	,333	,518	1,931
Promotion	,466	,167	,331	,518	1,931

a. Dependent Variable: Consumptive Behavior

Source :Data processed IBM SPSS 23, 2024

Based on table 4, it is known that the VIF value of each independent variable shows a VIF <10 where the convenience variable (X1) is 1.931, and promotion (X2) is 1.931. Then, for the tolerance value of each variable, namely convenience (X1) is 0.518 and promotion (X2) is 0.518.

So it can be concluded that this study has a VIF value <10 and a tolerance value > 0.01 . So based on the results above, it can be seen that there are no symptoms of multicollinearity.

Heteroscedasticity Test

In this study, the heteroscedasticity test uses the Glejser test, where the study is said to have a significant probability if the confidence level is 0.05, then the study is good and does not contain any symptoms of heteroscedasticity.

Table 5

Heteroscedasticity Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,692	2,009		,842	,402
Convenience	,394	,140	,333	2,809	,006
Promotion	,466	,167	,331	2,790	,006

a. Dependent Variable: Consumptive Behavior

Source: Data processed by IBM SPSS 23, 2024

Based on table 5, it is known that each variable has a significance value > 0.05 , namely the convenience variable (X1) of 0.006 and promotion (X2) of 0.06. Thus, it can be concluded that there is no heteroscedasticity problem in the regression model used.

Linearity Test

The linearity test is a test to determine whether there is a linear relationship between the independent and dependent variables. The linearity test is intended to determine whether the data being analyzed is linear. This test is typically used as a prerequisite in correlation analysis or linear regression.

Table 6

Test Linearity of the Ease Variable (X1)

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
BehaviorConsumptive * Convenience	Between Groups	(Combined)	366,414	9	40,713	6,100	,000
		Linearity	283,216	1	283,216	42.437	,000
		Deviation from Linearity	83,198	8	10,400	1,558	,151
	Within Groups		527,227	79	6,674		
	Total		893,640	88			

Data Source: processed by IBM SPSS23, 2024

Based on the table above, it shows the linearity results for the relationship between the convenience variable (X1) and consumer behavior (Y) which has a significance value of <0.05 , namely $0.000 < 0.05$. It can be concluded that the relationship is linear so it can be used to test linear regression.

Table 7

Linearity Test of Promotion Variable (X2)

ANOVA Table			Sum of	df	Mean	F	Sig.
			Squares		Square		
BehaviorConsumptive * Promotion	Between Groups	(Combined)	430,631	10	43,063	7,255	,000
		Linearity	282,550	1	282,550	47.599	,000
		Deviation from Linearity	148,080	9	16,453	2,772	,007
	Within Groups		463,010	78	5,936		
	Total		893,640	88			

Data source: processed by IBM SPSS 23, 2024

Based on the table above, the linearity results for the relationship between the promotion variable (X2) and consumer behavior (Y) have a significance value of <0.05 , namely $0.001 < 0.05$. It can be concluded that the relationship is linear so it can be used to test linear regression.

Hypothesis Testing

Partial T-Test

The T-test aims to determine whether or not there is a partial (individual) influence given by the independent variable (X) on the dependent variable (Y). The basis for making decisions for the T-test (partial) in regression analysis is based on the calculated and t-table values. In this test, it is necessary to determine the degree of freedom determined by the formula $df = n - k$, with a significance of 0.5. Where n = the number of data and k = the sum of the number of variables X and Y. So, in this study $df = nk$ or $df = 89 - 3 = 86$ with a significance of 0.05, the t-table is 1.664. The results of the t-test can be seen below:

Table 8 Partial T-Test Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,692	2,009		,842	,402
Convenience	,394	,140	,333	2,809	,006
Promotion	,466	,167	,331	2,790	,006

a. Dependent Variable: Consumptive Behavior

Data source: processed by IBM SPSS 23, 2024

Based on table 4.17, the results of the t-test above, to determine the extent of the influence of each independent variable partially on the dependent variable are as follows:

1) The Influence of Convenience Variable (X1) on Consumptive Behavior (Y)

In the table, the t-value for the price variable is 2.809, while the t-value is 1.664. Therefore, it is known that t-value (2.809) > t-table (1.664) and the significance is $0.000 < 0.05$. Therefore, the hypothesis that there is a significant influence between price and sales is accepted (H_0 is rejected and H_1 is accepted), meaning that price has a significant partial effect on the price of Batik Salma products in Cirebon Regency.

2) The Influence of Promotion Variable (X2) on Product Sales (Y)

In the table, the t-value for the promotion variable is 2,790, while the t-value is 1,664. Therefore, it is known that t-value (2,790) > t-table (1,664) and the significance is $0.000 < 0.05$. Therefore, the hypothesis that there is a significant influence between promotions on sales is accepted (H_0 is rejected and H_2 is accepted), meaning that promotions have a significant partial influence on the consumer behavior of DANA digital wallet users among generation Z.

Simultaneous Test (F Test)

The F test is conducted to determine whether all independent variables simultaneously influence the dependent variable at a significance level of 0.05. The basis for decision making for the F test (simultaneous) in regression analysis, one of which is based on the calculated F and F table values. In this test, it is necessary to determine the degree of freedom determined by the formula $df_1 (N1) = K-1$ and $df_2 (N2) = nk$, with a significance of 0.05. Where n = number of data and k = number of variables X and Y. So, in this study $df_1 (N1) = K-1 = 3- 1 = 2$ and $df_2 (N2) = 89 -3 = 86$ with a significance of 0.05 obtained F table of 3.11. The results of the F test can be seen in the table below:

Table 9
Simultaneous Test Results (F Test)
ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	333,897	2	166,948	25,650	,000b
Residual	559,744	86	6,509		
Total	893,640	88			

a. Dependent Variable: Consumptive Behavior

b. Predictors: (Constant), Promotion, Convenience

Source: Data processed by IMB SPSS 23, 2024

Based on table 4.18 above, it can be seen that the significance value in the f test is $0.000 < 0.05$. In addition, the calculated F value in the table above is 25.650 which is > Ftable value of 3.11. Therefore, based on the test results, it can be concluded that the price (X1) and promotion (X2) variables simultaneously or together influence the consumer behavior variable.

DISCUSSION

The Influence of the Convenience of the DANA Digital Wallet on Consumptive Behavior in Generation Z

Based on the results of the Partial T test, it shows that the convenience variable (X1) has a significant effect on consumer behavior (Y) in the use of the DANA digital wallet. These results can be seen in table 4.17 which shows a significance value of $0.000 < 0.05$ with a calculated t value of $(2.809) > t \text{ table } (1.664)$. It can be concluded that H1 in this study is accepted, which means that convenience (X1) has an effect on the consumer behavior variable (Y).

The Influence of DANA Digital Wallet Promotion on Consumptive Behavior in Generation Z

Based on the results of the Partial T test, it shows that the promotion variable (X2) has a significant effect on consumer behavior (Y). These results can be seen in table 4.17 which shows a significance value of $0.000 < 0.05$ with a calculated t value of $2.790 > t \text{ table } 1.664$. It can be concluded that H2 in this study is accepted, which means that promotion (X2) has an effect on the consumer behavior variable (Y).

The Influence of Convenience and Promotion of DANA Digital Wallet on Consumptive Behavior in Generation Z

Based on the results of the Simultaneous F test in table 4.18 which shows that convenience (X1) and promotion (X2) simultaneously have a significant effect on consumer behavior (Y). This result is indicated by the significance value in the F test of $0.000 < 0.05$ with a calculated F value of $25,650 > F \text{ table of } 3.11$. Therefore, it can be concluded that H3 in this study is accepted, which means that price (X1) and promotion (X2) simultaneously or together have an effect on the consumer behavior variable (Y).

CONCLUSION

Based on the results of the research that has been conducted, conclusions were obtained regarding the influence of the convenience and promotion of the DANA digital wallet on consumer behavior in generation Z (case study on Islamic economics students at IAIN Syekh Nurjati Cirebon). The following conclusions can be drawn:

- 1) Convenience (X1) has a significant effect on consumer behavior in the use of the DANA digital wallet in generation Z, as evidenced by t count $(2.809) > t \text{ table } (1.664)$ and a significance value of $0.000 < 0.05$.
- 2) Promotion (X2) has a significant influence on consumer behavior in the use of the DANA digital wallet in generation Z, as evidenced by t count $(2.790) > t \text{ table } (1.664)$ and a significance value of $0.000 < 0.05$.
- 3) Convenience (X1) and promotion (X2) simultaneously influence the consumer behavior (Y) of DANA digital wallet users in generation Z, as evidenced by the significant value in the f test, namely $0.000 < 0.05$ and the calculated F value of $25,650 > F \text{ table } 3.11$.

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