

**ANALYZING THE CONSUMER ACCEPTANCE OF GIFT CARD USAGE (CASE STUDY: MOBILE GAMES APPLICATION)**

*ANALISIS PENERIMAAN KONSUMER TERHADAP PENGGUNAAN GIFT CARD (STUDI KASUS: APLIKASI PERMAINAN SELULER)*

By

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**Abstract:** Mobile Communication Technology has grown in ways we never could've imagined and has become one of daily needs and activities on our everyday lives. The advancement of mobilization is important and present generation has felt the impact of the technological advances. New innovations in payment method like Gift card have also had an impact on the mobile games application. There is doubt market know about the gift card and consumer need to be confirm whether they understand and accept the gift card payment method. So this research examines to analyzing the Consumer Acceptance of Gift Card Usage at Manado. This research use case study type of research with qualitative method. To collect the data, primary data collection was used through structured interview. The scale of measurement that is used by researchers to determine the respondent's response to each question is given by using the Coding method and has sample size of the research of 20 respondents of Manado Mobile Games User who has ever used Gift Card payment method. The result of this study showed that Perceived Usefulness, Perceived Ease of Use and Consumer Knowledge has a significant impact and influence toward consumer acceptance of Gift Card Usage. From this study the developers should pay attention on these results when developing the gift card payment method. The developers and managers need to ensure consumers that Gift Card payment method are secure, comfortable ease, and save for the consumers.

**Keywords:** Payment Method, Mobile Application, Consumer Knowledge, Perceived Usefulness, Perceived Ease of Use

**Abstrak:** Teknologi Komunikasi Seluler telah berkembang serta tidak pernah bisa kita bayangkan dan telah menjadi kebutuhan aktifitas di kehidupan kita sehari-hari. Mobilisasi memiliki pengaruh penting dan generasi sekarang telah merasakan dampak dari teknologi. Inovasi baru dalam metode pembayaran seperti Gift Card juga berdampak pada aplikasi permainan seluler. Namun, masih ada keraguan pasar consumer mengetahui jelas Gift Card dan perlu dikonfirmasi apakah mereka paham dan menerima Gift Card. Penelitian ini bertujuan untuk menganalisa Penerimaan Konsumer terhadap penggunaan Gift Card di Manado. Tipe penelitian menggunakan studi kasus metode kualitatif. Untuk pengumpulan data, pengumpulan data utama digunakan melalui wawancara terstruktur. Ukuran kajian yg digunakan peneliti untuk menentukan respon responden terhadap setiap pertanyaan yang ditanyakan dengan menggunakan metode Coding dan memiliki ukuran sample sebanyak 20 responden Pengguna Aplikasi Permainan Seluler Manado yang menggunakan Gift Card sebagai metode pembayaran. Hasil penelitian menunjukkan bahwa kegunaan yang dirasakan, kemudahan penggunaan dan pengetahuan consumer memiliki dampak yang signifikan dan berpengaruh terhadap penerimaan gift card. Dari studi ini, para pengembang harus memperhatikan faktor ini ketika mengembangkan metode pembayaran gift card. Para pengembang dan manajer harus memastikan konsumen bahwa gift card aman, nyaman mudah digunakan, dan mengurangi risiko bagi konsumen.

**Kata Kunci:** Metode Pembayaran, Aplikasi Seluler, Pengetahuan Konsumer, Kegunaan, Kemudahan

## INTRODUCTION

### Research Background

Game companies are in the race to compete to attract consumer with innovative purchase virtual content in their games. However, interesting and unique mobile games applications are not enough to attract consumer. It is just the based requirements for new applications so it can compete with others that already entered the market before. They must follow Mobile Platform (Google, Apple) advancement in order to keep improving. A good business model and marketing plan is also needed to promote the application even it is an application and not a tangible product. According to Muhonen (2015), there are some ways of marketing plan that not only the popular or already known mobile applications can use it but also new mobile applications company can use, in this case is using the in-application purchases. In-application purchasing, or billing, is a way to sell virtual content within a mobile application. All major mobile platforms (iOS, Android and Windows Phone) currently offer this functionality for developers to implement in their applications. Consumer can buy the virtual content through In-game Purchase. People buying content in application surely want to go through an easy, not complicated payment, so the mobile platform (such as Google and Apple) create various type of payment method. Each people surely have their own preference payment method in doing transaction. The familiar one is credit card. Consumer who have credit card surely would be fine and accept using credit card payment method. However, not all consumer has credit card to purchase the game content. That means people who do not have credit card would have difficulties to purchase mobile applications content. Other than credit card payment, mobile platform (Apple, Google) creates gift card, also known as prepaid card, to assist people who do not have credit card for buying content in application. But there is a question whether gift card feature is accepted or not by consumer. If a product is accepted by consumers immediately, it may not require a lot of marketing and may be sold at a higher price. A product which takes longer to be accepted by consumers will require more promotion to convince people of its merits. As what have been explained, researcher is interested to analyze consumer acceptance of gift card (case study: Mobile App Games).

### Research Objective

The objective of this research is to identify the consumer acceptance of gift card usage for mobile app games

## THEORITICAL REVIEW

### Marketing

Marketing is defined by the American Marketing Association as the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large. Kotler (1980) defined marketing is the human activity directed at satisfying needs and wants through an exchange process but decade later, defines marketing is a social and managerial process by which individuals and groups obtain what they want and need through creating, offering and exchanging products of value with others (Kotler, 1991).

### Mobile Marketing

Based on Mobile Marketing Association (2018), mobile marketing is a set of practices that enables organizations to communicate and engage with their audience in an interactive and relevant manner through any mobile device or network. In general perception, Mobile marketing is a multi-channel online marketing technique focused at reaching a specific audience on their smartphones, feature phones, tablets, or any other related devices through websites, E-mail, SMS and MMS, social media, or mobile applications.

### Consumer Behavior

Consumer behavior as the study of the processes where individuals or organizations select, purchase, use or dispose of products to satisfy needs and fulfill demands (Solomon, Russel-Bennet, and Previte, 2013). Consumer behavior is, in fact, an ongoing process where it does not merely indicate the interaction between consumers and producers at the time of purchase but it includes various stages in the consumption process.

### **Consumer Acceptance**

Lothead (2017) stated that consumer acceptance is directly linked to satisfaction. Although acceptance does not guarantee satisfaction, it is a necessary step for there to be any chance of approval and repeat buying. The degree of consumer acceptance can vary depending on if the product or service in question is a necessity or a want.

### **Consumer Knowledge**

According to Zhihao, et al. (2017), the way consumer knowledge shape toward the product would have significant impact of the consumer acceptance of the product. If the consumer knowledge about the product is negative, the more likely the decline of the acceptance rate of the product. Baglione, Tucci, and Stanton (2012) stated that positive impression product would have high acceptance by good knowledgeable consumer. Knowledge and belief could have an effect but the effect varied by the product type.

### **Perceived Usefulness**

Davis et al. (1989) found that perceived usefulness had a stronger and more consistent relationship with the acceptance of information technology than other variables, such as attitudes, satisfaction, and other perceived measurement. The result of a research conducted by Igbaria (1990) showed similar finding, in which the relationship between perceived usefulness and the use of information systems was found positive. Adams et al. (1992) reviewed two research results replicating Davis et al. (1989) showed that perceived usefulness is the main determinants of the acceptance, while another indicated that both perceived usefulness and perceived ease of use are important factors that influence one's acceptance upon a new system.

### **Perceived Ease of Use**

Perceived ease of use is one of the factors that has been tested in a research conducted by Davis et al. (1989) which results show that this aspect can explain ones' reasons in using certain information system. The research also found that the new system developed is accepted by users. Davis et al. (1989) defined perceived ease of use as the level of one's confidence that by using a particular system, it can require them less effort. It means the product require consumer less effort to use. Despite the differences in individual's preference, generally, to avoid rejection from users, a procedure of product must be easy to operate without requiring burdensome effort.

### **Previous Research**

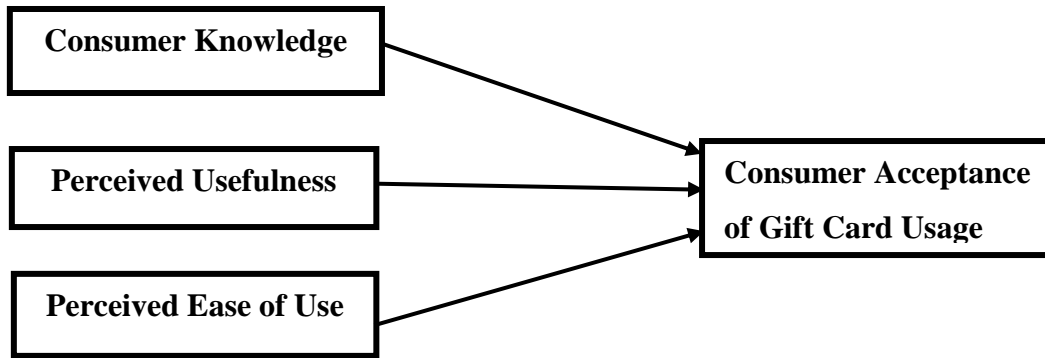
Gao, Sultan, and Rohm (2010) found the importance of risk acceptance and personal attachment in influencing mobile marketing acceptance, and support the "priming" effect of regular mobile phone usage on orienting consumers toward accepting mobile marketing initiatives

Yu Henry Xie (2008) proposed that consumer innovativeness exerts considerable influence on consumers' acceptance of brand extensions when extension distance and types of extensions are examined. In addition, product information availability and interpersonal communication/influence (i.e. informative and normative) moderate the relationship between consumer innovativeness and consumers' acceptance of brand extensions

Rexfelt and Ornas (2009) studied about consumer acceptance of PSS product, The two factors "impact on everyday life", and "uncertainties" in anticipating such consequences were repeatedly brought up by participants. PSS affect consumers through practical implications for the activities they engage in. This goes beyond the service encounter, is highly complex and case specific why development processes should include iterative studies with consumers.

### **Conceptual Framework**

The relationship between the variables in this research is explained in this conceptual framework.



**Figure 1. Conceptual Framework**

*Source: Data Processed 2020*

The figure 1 shows the relation between consumer knowledge, perceived usefulness, perceived ease of use and consumer acceptance of gift card usage in mobile application games.

## RESEARCH METHOD

### Research Approach

The research approach is qualitative research. This research use case study type of research. According to Widdowson, MDJ (2011), case study offers a rich method for investigating and researching a single case. The effectiveness of the approach being researched can be verified by replication of outcomes across similar cases.

### Population, Sample, and Sampling Technique

The target population or the social situation of this research are all mobile games application user in Manado. The sample in this research is twenty mobile games application user respondent that use Gift Card as payment method as they willing to become respondent for the interview research to give the information. For this paper, researcher will use purposive sampling. Sekaran and Bougie (2010) defined that the sampling here is confined to specific types of people who can provide the desired information, either because they are the only ones who have it, or conform to some criteria set by researcher.

### Data Collection Method

The data used in this research is primary data. Primary data are gained from structured interview.

### Instrument of Research

The key instrument of this research is the researcher. The researcher is trained and has good understanding about all aspects of this research.

### Data Analysis Method

Data analysis is the part of qualitative research that most distinctively differentiate from quantitative research methods. It is not a technical exercise as in quantitative methods, but more of a dynamic, intuitive, and creative process of inductive reasoning, thinking, and theoretic rising.

## RESULT AND DISCUSSION

### Result

The interview results are gained by using qualitative research method, structured interview with the respondents or informants. As the first step, questions were arranged and prepared before conducting the interview.

**Informant 1 – 2D&3D Designer**

Informant 1 is Google Play Card user and have budget average Rp.500.000,-. He always bought gift card from webstore. He said gift card not too improve payment transaction, he thought credit card is better than gift card because Fixed value on gift card. He not having any difficulty/problem so far in payment when using gift card

**Informant 2 – Employee**

Informant 2 is Google Play Card user. She's been using it for 1 year and her budget average is Rp.200.000,-. She buying gift card on Indomaret. She said gift card is useful to make transfer so simple and easy and there's physical item of gift card that make her feel secure to use, but tax after item make her feel bad about gift card. She using gift card by far not meet any problem in payment and the instruction in gift card is clear to understand

**Informant 3 – College Student/Freelancer**

Informant 3 is Google Play Card user. He's been using for 3 year and his budget average is Rp.75.000,-. He prefers to use gift card than e-money because its direct payment with google without third party and the tax after item is few lower than using cellular currency, only minus its code redeem input he said. There's no complain about the process of using gift card and the gift card is easy to get from.

**Informant 4 – College Student**

Informant 4 is Google Play Card user. His budget is Rp.200.000,- and he always buying it on Alfamaret, Indomaret. He using gift card for its fast and secure transaction and there's no demerit about gift card in his experience. He said there's no problem in the process of using gift card in payment transaction.

**Informant 5 – College Student**

Informant 5 is Google Play Card user. His budget is Rp.50.000,- and always buying gift card on Alfamart. He feels comfortable using gift card for its simple and easy than other payment. He said there's no difficult and problem using gift card in payment transaction.

**Informant 6 – Microbiology Analyst**

Informant 6 is Google Play Card user. He's been using for 1 year and his budget average is Rp.500.000,-. According to him, gift card is not too much improve payment card, it also has disadvantage to only have Fixed value miss matching to price of gift card. He said it difficult to redeem gift card item from seller/store but so far, he added not get any problem using gift card in payment transaction of mobile games. All instruction of using gift card is clear and understandable he said.

**Informant 7 – College Student**

Informant 7 is Google Play Card user. He only using for 1 month and his average budget is Rp.100.000,-. He explained there is no lots of advantage gift card offer, it only presents as another variation of payment. He said there's no problem using gift card in payment of mobile games, added gift card is easy to get in webstore so that he doesn't need to go to Indomaret/Alfamart to buy it.

**Informant 8 – Employee**

Informant 8 is Google Play Card user. He using gift card for 1 year and his average budget is Rp.200.000,-. According to her, gift card is only offer as alternative payment but the disadvantage is the tax of the product and it more impact to her. She said there no problem in the process payment using gift card.

**Informant 9 – Civil Officer**

Informant 9 is Google Play Card user. He knows Gift Card from Social media and been using it for 2 year, he usually purchases it on mini mart and online shop. He said Gift Card is easy and simple to use for payment transaction. He added there no problem in the process of payment transaction using gift card.

**Informant 10 – Civil Officer**

Informant 10 is Google Play Card user. He's been using gift card for 2 year and his average budget Rp.100.000,-. According to him, Gift card make it easier for payment transaction. He added the instruction is understandable and there's no problem in the process of payment transaction using gift card.

**Informant 11 – College Student**

Informant 11 is Google Play Card user. He been using it for 1 year and knows the gift card from website store. In his opinion, gift card is good enough to be able to help him in payment transaction and there no loss in using gift card. He added the instruction is understandable and there's no problem in the process of payment transaction using gift card

**Informant 12 – Law Legitimate**

Informant 12 is Apple Itunes Card user. She only uses gift card when she really wants to buy mobile games content and she buy it at Mall store. According to her, gift card only a little improve the payment transaction and no loss, disadvantage at all using it. She said the instruction is understandable and there's no problem in the process of payment transaction using gift card.

**Informant 13 – College Student**

Informant 13 is Google Play Card user. He been recently using it for 1 month and his average budget is Rp.300.000,-. He said gift card is improve the payment method and not have any loss at any moment when using gift card. He added the instruction is understandable and there's no problem in the process of payment transaction using gift card.

**Informant 14 – Civil Officer**

Informant 14 is Google Play Card user. He knows gift card from the Internet and his average budget is Rp.200.000,-. According to him, gift card is improving payment method but he thinks credit card is better than gift card. He said the instruction is understandable and there's no problem in the process of payment transaction using gift card.

**Informant 15 – College Student**

Informant 15 is Google Play Card user. He knows from and did buy the gift card at Indomaret, he been using gift card for 1 year. He said gift card is bad payment method because its tax after item for the mobile games content and a bit expensive compare to other payment method. He explained the instruction is understandable and there's no problem in the process of payment transaction using gift card

**Informant 16 – Law Legitimate**

Informant 16 is Google Play Card user and Informant 12 friend. She only uses gift card when she really wants to buy mobile games content and she buy it at Mall store. She said gift card only a little improve the payment transaction and no loss, disadvantage at all using it. She added the instruction is understandable and there's no problem in the process of payment transaction using gift card.

**Informant 17 – Employee**

Informant 17 is Apple Itunes Card user. She always buy it from Shopee webstore and her average budget is Rp.300.000,-. According to her, gift card is useful for improve mobile games payment transaction and she got no demerit so far using gift card as payment method. He explained the instruction is understandable and there's no problem in the process of payment transaction using gift card.

**Informant 18 – Employee**

Informant 18 is Apple Itunes Card user. She knows about gift card from website and market place, her average budget is Rp.250.000. In her opinion, gift card not have any advantage, it just offers as another payment method. She added gift card disadvantage is its price is to be more than its fixed value. She said the instruction is understandable and there's no problem in the process of payment transaction using gift card.

**Informant 19 – College Student**

Informant 19 is Google Play Card user. He been using it 5 years ago but not use it now anymore. He said gift card is pretty convenient, easy to use and no disadvantage at all. He explained the instruction is understandable and there's no problem in the process of payment transaction using gift card.

**Informant 20 – Employee**

Informant 20 is Google Play Card user. He been using it since 2017 and last used in 2019, he bought the gift card from webstore. He said gift card is improve payment transaction and make the payment easier. Another reason he using gift card is more secure, no potential personal data leak, he added sometimes the disadvantage is the gift card stock is not available at the moment he wants to buy. According to him, the instruction is understandable and there's no problem in the process of payment transaction using gift card.

**Discussion****Consumer Knowledge**

In measuring consumer knowledge, there are six indicator of consumer knowledge, namely: Gift Card as Payment Method, Source of information, Type of Gift Card, Time of Usage, Average Cost, and Place to buy. All respondents are agreeing that gift card as payment method. It means that they all use gift card to buy or even not to buy mobile games content since gift card usage is not only for buying mobile games content. Source of Information is to know which place/media/people informant search/find the information about gift card. Most respondents know about gift card from internet searching although other respondent knows from social media. It means that internet as the source of information still play role in sharing or enriching people knowledge. Type of Product is which mobile platform gift card informants use to buy mobile games content. Most respondents use Google Play Card while others use Apple Gift Card. It seems that people are more convenient in using Google Play Card because it can be used in any types/brands of smartpone. Time of Usage is the time period of informants using gift card. The usage varies from less than 1 year to more than 1 year. Most respondent have use gift card more than one year which shows the time period of they have been playing for mobile games. Average Cost budget is how much budget informant willing to spend to buy mobile games content and for the limit period using per month. The budget varies from less than Rp.100.000 to more than Rp.250.000 per month with majority of respondents have budget around Rp. 100.000-250.000. It may be assumed that they do not really want to spend a lot of money on mobile games. Place to buy is where media/place informants buy the gift card from. Most respondents buy gift card from store (Indomaret/Alfamaret) while others from Webstore/Online shop. It shows that store is the most accessible place to buy gift card.

**Perceived Usefulness**

There 5 indicators of Perceived of Usefulness which is Improve Performance, Helpful, Consumer Feedback, Advantage, Disadvantage. Improve Performance is about if the emergence of gift card would improve the payment method performance and if there a significant change from the way payment method before. Most respondent feel the impact of gift card improve performance of payment method, it gives in way as variation of payment, so people could choose their preference payment method in doing transaction while others don't feel and think gift card not improve performance of payment method. Helpful which the term "Helpful" here is "able to be used for its purposed", in other word is whether gift card product able to be used by consumer as alternative payment method or its purposed being made for. Most respondent agree gift card is helpful, it able to be used by consumer and really function to achieve its purposed which as alternative payment method, while only 1 respondent said gift card is not helpful. Consumer Feedback is the reaction consumer give after they use gift card as payment method to buy mobile games method. Positive reaction means the product success to satisfy consumer needs also meet their hope of expectation and Negative means the product failed to satisfy consumer needs also failed to meet their hope of expectation. Most respondent give positive reaction toward gift card while others respondent give negative reaction toward gift card. Advantage is the circumstances and condition that put Gift Card superior or favorable than other payment method. Most respondent feel there's advantage using gift card in specific detail which is safe and secure, simple and convenient. For note, Safe and Secure is could protect consumer personal data from harmful bad intention person, Simple and Convenient is straight forward ready to use. Disadvantage which is unfavorable circumstance and condition that reduces the effectiveness of gift card than other payment method. Respondent that said there's disadvantage of gift card is less than the respondent that confirm the advantage of gift card. The disadvantage respondent specify is Stored value limitation, Tax after item, and Redeem code. For Note, Stored value limitation is disadvantage about gift card stored value which is gift card

Real price is not same as its Stored value, Stored value is fixed to limit nominal. Tax after item disadvantage is gift card payment tax for mobile games content is more expensive than other payment. Redeem code disadvantage is gift card redeem code is too complex to input.

### Perceived Ease of Use

There 5 indicators of Perceived of Use which is Accustomed experience, Easiness of using Gift Card, Difficulty/Problems of using Gift Card, Manual instruction is clear and understandable, Specialty/Preparation in using gift card. Accustomed experience, in this term, are the condition of consumer adapted and feel usual/fluent to using gift card. Most respondent are adapted or fluent to using gift card, while others said no means they aren't adapted or fluent. Easiness of Using Gift Card, which is the circumstances or condition of being easy that informant experience in using gift card. Most respondents confirm there's ease condition of using gift card in specific detail which is its Efficient efforts, Availability. For note, Efficient Effort here means people don't need a lot of effort/action in using gift card which is like whether its physical or virtual gift card consumer only need to input the gift card code to redeem the stored value balanced. Availability here means lots of shops and online shops sell gift card, product in physical and virtual form. Difficulty/Problems in using gift card is the circumstances or condition of being difficult/trouble experienced by consumer in using gift card. All respondents said they doesn't meet any difficult circumstances in using gift card. It shows gift card so far doesn't have significant problem occurred. Fourth is Manual instruction is clear and understandable, is guide or tutorial step to assist consumer to using gift card and to confirm if it clear/understandable or not. All respondent agreed the instruction is clear and understandable. Fifth is Specialty/Preparation is the specific skill or requirements needed to using gift card. All respondent said there's no specialty or preparation needed in using gift card.

## CONCLUSION AND RECOMMENDATION

### Conclusion

Based on the result and discussion, it can be concluded that:

1. Consumer knowledge, perceive usefulness, and perceive ease of use can influence consumer acceptance for gift card especially consumers who use it for mobile games.
2. In regards to consumer knowledge, all respondents are agreeing that gift card as payment method. In regards to perceive usefulness, all respondents are agreeing that gift card helpful as payment method. In regards to perceive ease of use, all respondents have no difficulty/problem of using gift card, they are agreeing that manual instruction is clear and understandable, and they have specialty/preparation in using gift card.

### Recommendation

1. For the company that produce gift card. It might be good feedback for them, because through this research they will get to know about the feedback, respond, and also people acceptance about gift card and they could improve by knowing the feedback itself.
2. For the future researcher, the researcher hopefully will help in doing their research using the findings regarding with the topic, and even help as guidance in selecting the method of the research about consumer acceptance.

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