

THE INFLUENCE OF E-WALLET FOR PAYMENT TRANSACTION ON IMPULSIVE BUYING BEHAVIOR IN MANADO**PENGARUH DOMPET DIGITAL SEBAGAI TRANSAKSI PEMBAYARAN DALAM PERILAKU PEMBELIAN SECARA IMPULSIF DI MANADO**

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Abstract: Manado, as the one of city with rapid economic growth in Indonesia, not least got the impact of the trend in the use of E-wallet as a payment method. The amount of public interest in the use of E-Wallet as a payment instrument can be seen from the number of E-Wallet circulating and the number of promotions by E-Wallet providers. E-wallet users are given benefits such as vouchers, rebates/discounts, bonuses, merchandise and many more. In partial test, the purpose of this study is to find out the result of how E-wallet as the payment tools affect consumer impulsive buying behavior in Manado. This research type is qualitative analysis method using purposive sampling as the sampling technique. The sample size of this research is the ten customer that using E-wallet as their payment transaction as the informants. Purposive sampling was used to collecting data through the in depth interview by list of questions. The result shows that all of them choosing e-wallet as a payment method. That most informants almost have the same answers about the advantages to use e-wallet because e-wallet is seen as a convenient and relatively easier way for transaction process, moreover the use of e-wallet lowers the perceived cost with bigger future use. It is also discovered that each person of the customer of the ten informants have their own different experiences and opinions for the advantages and disadvantages of using e-wallet that affects impulsive buying behavior. The advantages of e-wallet possession such as promos and discount attract people attention towards the things that they don't need. From there it can see how much the possession of e-wallet affects their decision-making process to make such an impulsive decision.

Keywords: e-wallet, impulsive buying behavior

Abstrak: Manado, sebagai salah satu kota dengan pertumbuhan ekonomi yang pesat di Indonesia, tidak sedikit terkena imbas dari tren penggunaan E-wallet sebagai metode pembayaran. Besarnya animo masyarakat terhadap penggunaan E-Wallet sebagai alat pembayaran dapat dilihat dari banyaknya E-Wallet yang beredar dan banyaknya promosi yang dilakukan oleh penyedia E-Wallet. Pengguna e-wallet diberikan benefit seperti voucher, rebate/diskon, bonus, merchandise dan masih banyak lagi. Secara parsial, tujuan dari penelitian ini adalah untuk mengetahui hasil bagaimana E-wallet sebagai alat pembayaran mempengaruhi perilaku pembelian impulsif konsumen di Manado. Jenis penelitian ini adalah metode analisis kualitatif dengan teknik pengambilan sampel purposive sampling. Besar sampel penelitian ini adalah sepuluh nasabah yang menggunakan E-wallet sebagai informan transaksi pembayarannya. Purposive sampling digunakan untuk mengumpulkan data melalui wawancara mendalam dengan daftar pertanyaan. Hasil penelitian menunjukkan bahwa mereka semua memilih e-wallet sebagai metode pembayaran. Bahwa sebagian besar informan hampir memiliki jawaban yang sama tentang keuntungan menggunakan e-wallet karena e-wallet dipandang sebagai cara yang nyaman dan relatif lebih mudah untuk proses transaksi, terlebih lagi penggunaan e-wallet menurunkan biaya yang dirasakan dengan penggunaan yang lebih besar di masa depan. Ditemukan pula bahwa masing-masing pelanggan dari kesepuluh informan memiliki pengalaman dan pendapat yang berbeda-beda mengenai kelebihan dan kekurangan penggunaan e-wallet yang mempengaruhi perilaku pembelian impulsif. Kelebihan kepemilikan e-wallet seperti promosi dan diskon menarik perhatian masyarakat terhadap hal-hal yang tidak mereka butuhkan. Dari situ dapat dilihat seberapa besar kepemilikan e-wallet mempengaruhi proses pengambilan keputusan mereka untuk membuat keputusan impulsif tersebut.

Kata Kunci: e-wallet, perilaku pembelian secara impulsif

INTRODUCTION

Research Background

At this time, the development of technology is felt to be growing rapidly. The digital economy has given birth to the latest innovations in two fields, technology and economics. Technology plays an important role, one of which is to encourage the use of resources needed by the community. And one of the economic sectors is finance. The more advanced the technology, the more innovation in terms of transactions, including the use of Electronic-Money (E-Money). This innovation is lined with Bank Indonesia's plan, namely the GNNT program (*Gerakan Nasional Non Tunai*) which was launched in 2014, which aims to increase public awareness of the use of non-cash payment instruments. E-Money is a means of payment in electronic form which is stored in digital or electronic media. There are many types of payment method that can be used by customers to meet all kinds of needs, increasing the factors that affect customer's behavior in the fulfillment of their needs. The rapid growth of the economy supporting the growth of the instrument such as banks and financial assistance programs of the government, also has a huge impact that in customer's behavior. However, it is still accepted considering the unlimited human needs and the increasing options of services and products offered by the market.

Research Objective

To find out the result of how E-wallet as the payment tools affect consumer impulsive buying behavior in Manado.

THEORETICAL FRAMEWORK

Marketing

Marketing is the grand theory and primary foundation of this research. Marketing is divided by the term reveals one term as follows: "the most important aspect in the world of business is marketing. This is because marketing deals with identifying and meeting social needs of man and the surrounding environment" (Kotler, 2009). According to Kotler (2009), one of the shortest definitions of marketing is meeting the needs of profitability.

Impulsive Buying Behavior

Rook (1987) argued that during impulse buying, the consumer experiences an instantaneous, overpowering and persistent desire. He characterized the impulse buying as unintended, non-reflective reaction, which occurs soon after being exposed to stimuli inside the store. Rook and Gardner (1993) defined impulse buying as an unplanned behavior involving quick decision-making and tendency for immediate acquisition of the product.

E-wallet

According to Hidayati (2006:4), electronic money (e-money) refers to the definition issued by the Bank for International Settlements defining electronic money as "stored value or prepaid products in which a record of the funds or value available to a consumer is stored on an electronic device in the consumer's possession" (stored value or prepaid product where a certain amount of money is stored in an electronic media that is owned by a person).

Previous Research

Sari, Utama, and Zairina (2021) examined the influence of On-line Shopping and E-wallet on Impulse Buying. The existence of an online shopping phenomenon using digital wallet payments (e-wallets) is prevalent among the public recently. This study adopted a survey method with 200 respondents selected purposively from two large cities in East Java, Indonesia namely malls located in Malang and Surabaya. Using variables that consist of shopping variables consisted of: variety of choices, price level, sensory attribute, utilitarian browsing, and hedonic browsing. Moreover, the E-wallet variables consist of: effect of service features, advertising, benefit perceptions, perceived usefulness, consumer attitude, security, risk, and discount. Findings revealed that price level, hedonic browsing, benefit perceptions, perceived usefulness, consumer attitude, security, risk, and discount had a significant positive correlation with impulse buying; while the variety of choices, utilitarian browsing, effect of service features, and advertising had a significant negative correlation with impulse buying.

Online shopping and e-wallet variables simultaneously affect impulse buying. Practical implications are also discussed in this article.

Kustono, Nanggala, and Mas'ud (2020) determined the factors that influence behavioral intentions to use E-wallet. The factors tested include application quality, perceived usefulness, perceived ease of use, and attitude toward using. The population in this study is college students in Jember Regency, Indonesia. Data analysis is carried out using Variance-based Partial Least Square. The number of samples used is 180 college students as users of the e-wallet application. Six hypotheses are tested, and four hypotheses are successfully accepted. Perceived ease of use has a positive effect on perceived usefulness. Perceived usefulness has a positive effect on attitude toward using e-wallet applications. Attitude plays a vital role in behavioral intentions to use e-wallets. The quality of the e-wallet application does not affect the level of perceived usefulness. The perceived ease of use of the application has no direct effect on attitude. This study's results are beneficial for e-wallet providers to increase the level of the use of e-wallet.

Kusuma and Dirgantara (2021) analyzed the factors which influence the adoption of E-wallet during Covid-19 pandemic. To analyze the adoption behavior of using E-wallet, a conceptual framework is proposed based on the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use Technology (UTAUT). Data was collected in the form of an online questionnaire which was distributed to 150 respondents using purposive sampling technique and tested using the AMOS 22 Structural Equation Modeling (SEM) Approach. The results showed that Personal Innovation, Experience, Social Influence had a significant effect on Intention to Use E-wallet through Perceived Ease of Use and Perceived Usefulness.

Conceptual Framework



Figure 1. Conceptual Framework

Source: Data Processed, 2022

RESEARCH METHOD

Research Approach

This research is qualitative method.

Population and Sample

The population in this research are the E-wallet users in Manado. Purposive sampling used as the sampling method in this research. According to Sugiyono (1997), purposive sampling is a technique to collect sample of data source with some considerations like people who are considered understand the matter, can be trusted or people who has authority that will make it easier to the researcher to explore the certain object or social situation. The sampling size of this research are the 10 informants.

Data Collection Method

Data for this research are gathered from primary data and secondary data, which relevant with the research itself. Primary Data are the result of conducting some type of the data needed for this research, the data gathered through interview and observation in the social situation. The secondary data involved gathering data from company data, books, journal, and literatures.

Operational Definition of Research Variable

Table 1. Operational Definition and Indicator of Research Variable

Variable	Definition	Indicator
E-wallet	E-wallet is an application that is used as a digital payment tool, where a person can save money and make online and offline shopping transactions via a smartphone (Pachpande and Kamble, 2018).	Ease of Use, Promo, discount, bonuses, low prices, easier payment
Impulsive Buying	Rook (1987) characterized the impulse buying	Hedonic behavior, Attitude,

Behavior	as unintended, non-reflective reaction, which occurs soon after being exposed to stimuli inside the store.	Intention to Use, Perceived Usefulness, Social influence, Informal Learning.
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Data Analysis Method

Qualitative data analysis is done when the empirical data obtained is qualitative data in the form of a collection of tangible words and not a series of numbers and cannot be arranged in categories - classification / structure classification. Data can be collected in various ways (observation, interview, essence of documents).

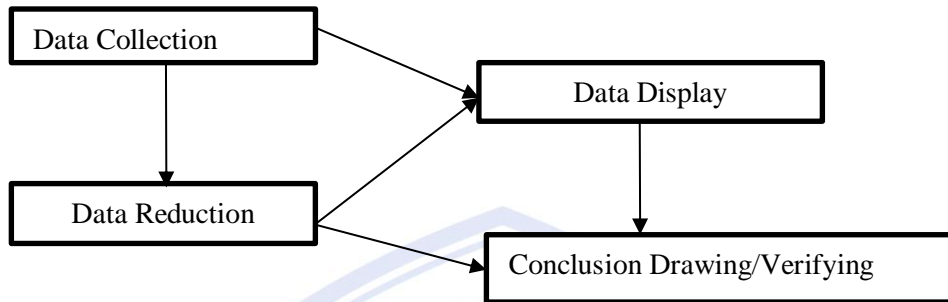


Figure 2. Data Analysis Method
 Source: Memahami Penelitian Kualitatif, 2007

RESULT AND DISCUSSION

Result

Interview Results

This research uses qualitative method and interview as the tool to gain the information. The populations in this research are the customers that using E-wallet in Manado. The sample took 10 customers. In first step, questions were arranged and prepared before the interview.

Table 2. Coding Categorizing

No.	Informant	The Customer Prefer using E-Wallet as a Payment Method	E-Wallet affect Impulsive Buying Behavior
1.	Informant 1	<ul style="list-style-type: none"> - convenient and relatively easier way for transaction process - lowers the perceived cost with bigger future use - Offer attractive bonuses such as large bonus points, low or no fees, and other long-term facilities, such as promotions and price reductions. 	<ul style="list-style-type: none"> - make extra purchases and also tends to shop a lot - direct purchases without prior planning to buy certain product categories or to meet specific needs - Suddenly, strong and irresistible.
2.	Informant 2	<ul style="list-style-type: none"> - convenient and relatively easier way for transaction process - lowers the perceived cost with bigger future use - Offer attractive bonuses such as large bonus points, low or no fees, and other long-term facilities, such as promotions and price reductions. 	<ul style="list-style-type: none"> - involve quick decision making and a tendency to immediately buy the product - Suddenly, strong and irresistible.
3.	Informant 3	<ul style="list-style-type: none"> - convenient and relatively easier way in doing transaction - lowers the cost and gives more future advantage - offer attractive bonuses such as large bonus points, low or no fees, and other long-term 	<ul style="list-style-type: none"> - focus on instant satisfaction with unplanned products and look for something to fulfill their desires - the general drive is stable, and leads to instant impulsive buying

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| | facilities, such as promotions and price reductions | |
| | - More comfortable and faster for payment method. | - focus on instant satisfaction with unplanned products and look for something to fulfill their desires |
| 4. | Informant 4 - gives more advantages such as bonus points and discounts that satisfy customer when doing transactions | - the general drive is stable, and leads to instant impulsive buying |
| | - more comfortable and faster for payment method | - has huge impact on highest impulsive consumption |
| 5. | Informant 5 - gives more advantages such as bonus points and discounts that satisfy customer when doing transactions | - Involve quick decision making and a tendency to immediately buy the product. |
| | - More comfortable and faster for payment method. | - has huge impact on highest impulsive consumption |
| 6. | Informant 6 - Gives more advantages such as bonus points and discounts that satisfy customer when doing transactions. | - Involve quick decision making and a tendency to immediately buy the product. |
| | - convenient and relatively easier way in doing transaction | |
| | - Lowers the cost and gives more future advantage. | - Focus on instant satisfaction with unplanned products and look for something to fulfill their desires. |
| 7. | Informant 7 - Offer attractive bonuses such as large bonus points, low or no fees, and other long-term facilities, such as promotions and price reductions. | - The general drive is stable, and leads to instant impulsive buying. |
| | - More comfortable and faster for payment method. | - Have a huge impact on the customers on their tendency to buy more products. |
| 8. | Informant 8 - Gives more advantages such as bonus points and discounts that satisfy customer when doing transactions. | - Focus on instant satisfaction with unplanned products and look for something to fulfill their desires. |
| | - Convenient and relatively easier way in doing transaction. | - The general drive is stable, and leads to instant impulsive buying. |
| | - Lowers the cost and gives more future advantage. | |
| 9. | Informant 9 - Offer attractive bonuses such as large bonus points, low or no fees, and other long-term facilities, such as promotions and price reductions. | - Focus on instant satisfaction with unplanned products and look for something to fulfill their desires. |
| | - Convenient and relatively easier way in doing transaction. | - The general drive is stable, and leads to instant impulsive buying. |
| | - Lowers the cost and gives more future advantage. | |
| 10. | Informant 10 - Offer attractive bonuses such as large bonus points, low or no fees, and other long-term facilities, such as promotions and price reductions. | - Focus on instant satisfaction with unplanned products and look for something to fulfill their desires. |
| | | - The general drive is stable, and leads to instant impulsive buying. |

Source: Data Proceed, 2022

Discussion

Based on the interview conducted with all of the ten informants which are the e-wallet users, and then the result shows all of them choosing e-wallet as a payment method. That most informants almost have the same answers about the advantages to use e-wallet because e-wallet is seen as a convenient and relatively easier way for transaction process, moreover the use of e-wallet lowers the perceived cost with bigger future use. It is also

discovered that each person of the customer of the ten informants have their own different experiences and opinions for the advantages and disadvantages of using e-wallet that affects impulsive buying behavior.

Customers Prefer Using E-Wallet as a Payment Method

From the result of the interview with the 10 informants, the researcher found that there are 3 similar points from 6 informants about the advantages of using e-wallet which are informant 1, 2, 3, 7, 9, and 10. According to them:

1. Using e-wallet is the most effective media for transactions, because e-wallet are seen as a convenient and relatively easier way for transaction process.
2. The use of e-wallet lowers the cost and gives more future advantage.
3. E-wallet offer attractive bonuses such as large bonus points, low or no fees, and other long-term facilities, such as promotions and price reductions.

From the result of the interview with 10 informants and then the researcher found that 2 points same answer from 4 informants about another the advantages of using e-wallet which are Informant 4, 5, 6, and 8.

According to them:

1. Using e-wallet is more comfortable and faster for payment method.
2. Using e-wallet gives more advantages such as bonus points and discounts that satisfy customer when doing transactions.

E-Wallet Possession affects Impulsive Buying Behavior

From the results of the interview with all informants, researcher found that all of the informants that using e-wallet stated that, e-wallet are the most effective media for payment method. But, even though using e-wallet have easier access, e-wallet affects customers to make extra purchases thus make the customer tends to shop a lot and it can affect the desire to buy impulsively that accelerates the development of impulsive purchases. Using e-wallet, the customer makes direct purchases without prior planning to buy certain product that they really need that results the customers impulsively making purchase.

CONCLUSION AND RECOMMENDATION

Conclusion

1. Reviewing the analysis of e-wallet possession towards impulsive buying behavior, it has been observed using interview, it shows that the customers are prefers using e-wallet as a payment method. It is because e-wallet is seen as a convenient and relatively easier way for transaction process, moreover the use of e-money lowers the perceived cost with bigger future use. e-wallet can be easier and more convenient for customers when it comes to shopping also it fasten the transaction process, and e-wallet offers attractive bonuses such as large bonus points, low or no fees, and other long-term facilities, such as promotions and price reductions.
2. The possession of e-wallet definitely affects customers buying behavior which in this case impulsive buying behavior. The advantages of e-wallet possession such as promos and discount attract people attention towards the things that they don't need. When people see something that might benefit them, they would automatically think that they can't miss such a deal even though they don't even need it in the first place. From there we can see how much the possession of e-wallet affects their decision-making process to make such an impulsive decision.

Recommendation

This research has been conducted in purpose to analyze the possession of e-wallet towards impulsive buying behavior and why the customers prefer using e-wallet as a payment method. And from the result, several recommendations for the company, and for the future researchers, would be as follows:

1. For e-wallet company, to expand their target market so there would be more customers using e-wallet in doing transactions. And also, since there are already a lot of bonuses from the company itself, the recommendation would be for the company to keep improve the quality of their services so the customer will stay loyal to keep making transactions with e-wallet.
2. For future researchers, hopefully this can give more knowledge and additional information regarding the e-wallet possession towards impulsive buying behavior. And also, 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.

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