THE EFFECT OF PAYMENT GATEWAY ON IMPULSE BUYING IN GEN-Y

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Abstract

This study aims to examine the effect of technological developments such as payment gateways which are increasingly widespread with the use of the Technology Acceptance Model (TAM) on Impulse Buying attitudes in Gen Y in Denpasar City. This study uses a quantitative approach with an explanatory research method. The sample in this study was 132 samples, namely generation Y from Denpasar city. The sampling technique in this study used purposive sampling method. The results showed that the variables of quality of service, perceived ease of used, perceived usefullness, Perception of trust and promotion of Shopeepay, OVO & Gopay had a significant positive effect on impulsive buying. The higher quality of service, perceived ease of used, perceived usefullness, perception of trust and promotion of Shopeepa y, OVO & Gopay, the higher the impulse buying. Purpose of the study was to determine the effect of quality of service, perceived ease of used, perceived usefullness, Perception of trust and promotion of Shopeepay, OVO & Gopay on impulsive buying in gen Y.

Keywords: Quality of Service, Perceived Ease of Used, Perceived Usefulness, Perception of Trust, Promotion, Impulse Buying

INTRODUCTION

The development of the digital economy is one of the main strategies for Indonesia's economic transformation and is aimed at accelerating economic recovery after the Covid-19 pandemic. The development of the digital economy is also driven by a shift in people's behavior that tends to use digital platforms in various sectors. The positive trend of the development of the digital economy is also in line with the development of investment. The results of a study by

Google, Temasek, Bain & Company (2021) show that the investment value of Indonesia's digital economy during Q1-2021 was 4.7 billion USD and has exceeded the highest value for the last four years. This achievement makes Indonesia the most popular investment destination in Southeast Asia, surpassing Singapore.

Seeing the important role of technology and finance, an innovation was born, namely financial technology, commonly called fintech. One of the technological developments that is the subject of the latest study in Indonesia is Financial Technology or Financial Technology (FinTech). According to the definition outlined by the National Digital Research Center (NDRC), financial technology is a term used to describe an innovation in the field of financial services, where the term comes from the words "financial" and "technology" (FinTech) which refers to financial innovation. through modern technology. This innovation is in line with Bank Indonesia's program, namely the GNNT (National Non-Cash Movement) program which was launched in 2014, this program aims to raise public awareness of the use of non-cash payment instruments. One of the non-cash payment tools is a digital wallet (e-wallet). A digital wallet is a cashless payment tool, consumers fill out a card and/or application on a trusted system or bank, then the consumer pays with the application or card. Digital wallets can be regarded as software applications used for computers or smartphones for online transactions.

According to the Financial Services Authority or Otoritas Jasa Keuangan Indonesia (2017), one that is widely used from Fintech is Payment Gateway as much as 42.22%, while for P2P as much as 17.78%, Aggregator as much as 12.59%, Risk and Investment Management as much as 28%. Based on the MomentumWorks report in March 2021, the highest penetration rate of e-wallet users was achieved by ShopeePay in Indonesia reaching 76%, followed by Gopay and OVO following in the next position. For information, a digital wallet is an electronic application that allows users to save money for every online transaction via a smartphone. In Indonesia, digital wallets have become a more popular payment method than credit or debit cards.
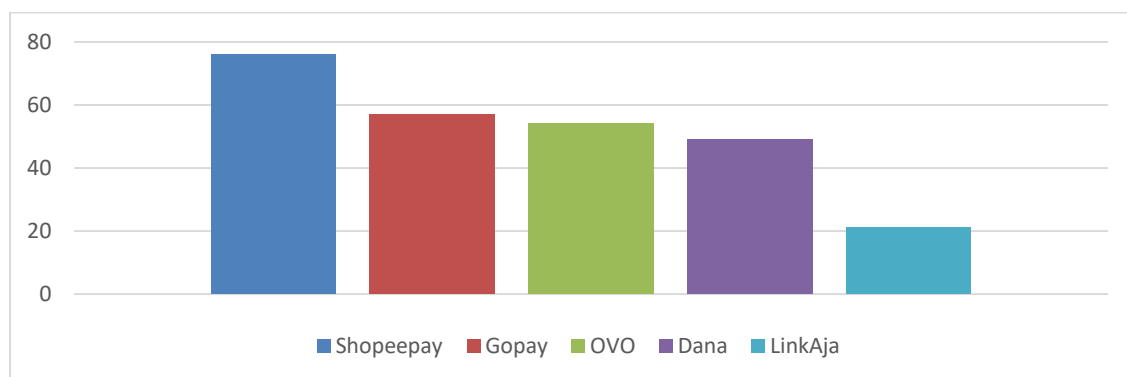

Figure 1 Penetration of Digital Wallet users in Indonesia (March 2021)

The graph above shows three Payment Gateways in Indonesia that are growing rapidly, namely Shopeepay, OVO and Go-Pay.

PT AirPay International Indonesia was established in November 2015. PT AirPay has an electronic money product with the ShopeePay trademark which was licensed by Bank Indonesia in August 2018 based on Bank Indonesia Letter No. 20/293/DKSP/Srt/B dated August 8 2018, and officially launched in November 2018. Currently, ShopeePay is used as a payment method on one of the largest e-commerce platforms in Indonesia, Shopee, with various advantages over other payment methods. other. Shopee is a leading e-commerce company in Southeast Asia and Taiwan. PT. Visionet International is one of the providers of digital wallets, which are branded OVO. OVO is a smart application that makes it easy for consumers to transact (OVO Cash) and also gives consumers the opportunity to collect points at outlets that have collaborated with OVO (OVO Points). Meanwhile, PT Applications Karya Anak Bangsa also organizes digital wallets with the Gopay brand. Gopay is a non-cash payment tool that can be used at collaborating merchants. From the survey results, it can be seen that Shopeepay, OVO and Gopay are market leaders in the digital wallet industry. These three digital wallet operators are market leaders in Indonesia, so that product quality, promotional strategies and others are always improved to attract consumers, especially Gen Y.

Generation Y or other terms millennial generation are young people born between 1981 and 1994. Young people belonging to the Y generation category are generally familiar with technology and are of a productive age. This generation can be said to be full of visionary, innovative ideas to produce knowledge and mastery of Science and Technology (IPTEK) and they tend to be ambitious in their work. The productive age of Gen Y is used by Shopeepay, OVO and Gopay as digital wallet companies to provide convenience in transactions. The ease of transactions can make people to have consumptive behavior, there is no planning in shopping and tend to buy impulsively.

Technology Acceptance Model (TAM) is one of the models that can be used to analyze the factors that influence the acceptance of a system / information system. In research conducted by Erika, Winda (2019) the success of implementing a digital library system is well explained by the constructs of performance expectancy (PE) and facilitating conditions (FC) in the UTAUT (Unified of Acceptance and Use of Technology) and perceived usefulness (PU) method. on the TAM (Technology Acceptance Model) method. Syahril, Wahyuni Nur (2019) found that perceived benefits, perceived ease of use, and perceived risk both partially and simultaneously have a positive and significant effect on interest in using e-money. In research (Huei, et al 2018) examines potential factors,

namely ease of use, perceived benefits, competitive advantage, perceived risk and perceived cost that can influence consumer intentions to adopt FinTech products and services in Malaysia, with customer attitude as a mediating variable in the study. this. Meanwhile (Lee and Shin, 2018) in this study discusses the fintech ecosystem and the business model of the fintech ecosystem. According to (Lee and Shin, 2018) there are five financial technology ecosystems, namely: financial technology companies that are just starting or commonly called FinTech startups, technology developers, governments, financial customers and conventional or traditional financial institutions (for example, conventional banks, insurance, stocks, and venture capital). Research (Lee and Shin, 2018) discusses more about the fintech ecosystem but has not discussed its influence on consumer behavior.

Impulse buying is a phenomenon and trend of widespread shopping behavior that occurs in the market so that it becomes an important point in marketing (Herabadi, 2003). Abdolvand et al. (2011) stated that impulse buying is an important aspect in consumer behavior and a vital concept for retailers because unplanned purchases made by consumers will directly contribute to the sales turnover value obtained by the retailer. Impulse buying usually occurs in a short time because the buying decisions made are usually not balanced with considerations and information and alternative choices (Tendai & Chrispen., 2009). The phenomenon of impulsive buying behavior is a challenge for business people where they are required to be able to create emotional interest such as provoking consumer passion to buy and consume a certain product. Consumers who are already emotionally interested, will later do so without thinking about rationality in the decision-making process (Putra., 2014).

The financial and technology sectors are important sectors in the Indonesian economy, so they must continue to innovate to keep up with community developments. Financial technology is one of the innovations in the financial and technology sector. According to Harahap et al (2017) financial technology is an industry that is growing rapidly and dynamically, in that industry there are several different business models. Meanwhile, Hsueh (2017) in (Nugroho and Rachmaniyah, 2019) argues, financial technology is one of the service models in the financial sector and is developed through information technology innovation. According to Romanova and Kudinska (2016) in (Hadi Ryandono, 2019) defines FinTech as a software-based application business that provides financial services. From some of the definitions above, it can be said that fintech is a financial service that combines technology so that it can speed up and simplify transactions.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

In the literature researched by Tri Irawati, et al (2019) based on the theory from Davis explains that "The Technology Acceptance Model (TAM) is a model to predict and explain how technology users accept and use technology related to the user's work". The TAM model is derived from psychological theory to explain the behavior of information technology users based on beliefs, attitudes, intentions and user behavior relationships. One of the factors that can influence is the user's perception of the usefulness and ease of use of information technology as an action in the context of information technology users so that the reason someone sees the benefits and ease of use makes that person's actions accept the use of information technology.
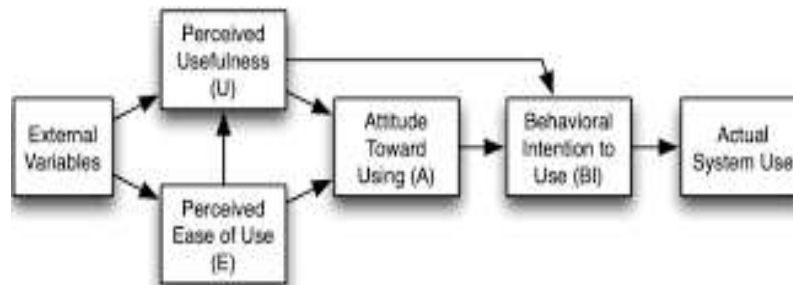

Figure 2 Model Theory Acceptance Model (Davis et al; 1986)

The TAM concept developed by Davis (1989), offers a theory as a basis for studying and understanding user behavior in receiving and using an information system. The expansion of the TAM concept is expected to help predict a person's attitude and acceptance of technology and can provide the necessary basic information about the factors that drive the individual's attitude according to Lee and Panteli (2010).

Technology acceptance models have incorporated user attitudes toward what is being done. Davis et al. (1993) have developed a model that explains individual behavior in the acceptance of information technology called TAM. TAM was developed from a psychological theory that explains user behavior starting from beliefs, attitudes, intentions, and user behavior relationships. This model is contained in the attitude of each user behavior and has two variables, namely ease of use and usefulness.

The TAM model can explain that the user's perception will determine his attitude in the use of information technology and describe more clearly about the use of information technology which is influenced by usefulness and ease of use. There are 4 constructs used in TAM research, namely: Perceived Ease Of Use, Perceived Usefulness, Attitude Toward Using, and Actual Usage.

Meanwhile, according to Sayekti and Turnta (2016) that the purpose of TAM is to provide an explanation of the use of information systems and the behavior of users of the information system. In the literature of Rahmawati and I Made Narsa (2019) that the TAM concept has two main variables, namely usability and convenience. Meanwhile, the research by Schillewaert et al, 2000 in Tamsil (2015) explains that TAM is an individual's acceptance of a computer system based on perceptions of benefits and perceptions of convenience. Perceived usefulness is defined as how much someone believes in technology that provides benefits in its performance. Meanwhile, perceived ease to use is how far potential technology users expect the ease of using the technology.

Payment Gateway

A payment gateway is an online payment whose function is to describe and validate information on a transaction in accordance with the policies set by the providers. Kurniawan, D. et al., (2018). Payment gateways really provide various advantages and convenience for e-commerce players to conduct digital-based financial transactions supported by the internet network Kurniawan, D. et al., (2018). So the understanding of payment gateway is a means of payment for a transaction in e-commerce application services with the function of authorizing various payment processes, both banking, credit cards, bank transfers or directly from consumers.

Financial Technology (fintech)

Fintech stands for financial technology or financial technology and can be interpreted as technology-based financial service innovation. The definition of Fintech as described by Bank Indonesia is the use of technology in the financial system that produces new products, services, technology, and/or business models and can have an impact on monetary stability, financial system stability, and/or system efficiency, smoothness, security and reliability. payment. Fintech provides convenience in using and utilizing various financial services digitally, including payments, loans, investments, and insurance. By using Fintech, you can make payment transactions without having to meet face-to-face, obtain loans without having to visit bank branch offices, choose and find out which financial products best suit your needs, make investments easily, and obtain consultations related to financial planning. Fintech also plays an important role in helping financial institutions to conduct credit assessments or ratings as well as the process of getting to know consumers electronically so as to enable MSMEs to obtain loans or other financial services.

One of the fintech classifications in payments is e-wallet (digital wallet). Digital wallets are non-cash payment transaction tools, usually digital wallets use an application system or card that can be used as a means of payment, so that it is easier for people to transact. Digital wallet can also be said as a device to pay without using cash or money. How to use it through the use of barcode code also known as (QR) code that is generated by the seller. Examples are made by Shopeepay, Gopay, OVO, Go e-wallet, Alipay, Dana and so on. If the customer wants to transact with this payment method, it is necessary to install an application on his cell phone. By using a digital wallet, it will be easier for customers to transact because it can be done anywhere and anytime. Ease of transacting can make people have a desire to consume behavior, consumption is an activity in using products or services. If people want to use the product, they must fulfill it by making their own or buying it, if they buy it indirectly this purchasing activity becomes a consumption activity. Meanwhile, consumptive behavior is an activity to consume excessively, it can be because there is persuasion from the company or because of a lifestyle.

Quality of Service

According to Kotler (2019) defines service quality as a form of consumer assessment of the level of service received with the level of service expected. If the service received or felt is as expected, then the quality of service is perceived as good and satisfactory. The satisfaction that has been formed can encourage consumers to make repeat purchases and look forward to becoming loyal customers. According to Goesth and Davis (2019), service quality is a dynamic condition related to service products, people, processes, and the environment that are able to meet and or exceed consumer expectations. According to Abdullah and Tantri (2019) service quality is the overall characteristics and characteristics of a product or service that affect its ability to satisfy stated and implied needs.

Tjiptono (2000) says that service quality is an effort to meet customer needs and desires by being delivered appropriately and meeting customer expectations. Service quality is measured by five dimensions, namely tangible, reliability, empathy, assurance and responsiveness. Many studies have proven that service quality has an influence on satisfaction. According to Croni et.al (2000) that the indirect effect of service quality has an impact on the behavior of purchase intentions and satisfaction as a mediator.

Perceived Ease of Use

Jogiyanto (2007) states that perceived ease of use is defined as the extent to which a person believes that using a technology will be free from effort. From the definition, it can

be seen that the perception of convenience is a belief about the decision-making process. If someone believes that the information system is easy to use then he will use it. Sun and Zhang (2011) in Wibowo et al (2015) identify the dimensions of perceived ease, namely, ease to learn (easy to learn), ease to use (easy to use), clear and understandable (clear and easy to understand), and become skillful (become skilled). Davis (1989) about perceived ease, Davis uses the term perceived ease of use. This term is used to assess a person's ease of use of technology and the concept or approach of the Technology Acceptance Model (TAM). And convenience is used as one of the variables tested in the TAM model. According to Davis, perceived ease of use is defined as a belief in ease of use, namely the degree to which the user believes that the technology/system can be used easily and free from problems. The intensity of use and interaction between users and the system can also indicate ease of use.

Fintech e-wallet is one of the applications found on smartphones. Many consumers like to use e-wallet applications because they are easy to use. Perception of convenience is the perception of consumers about a system or application that is easy to use. Perceived ease of use is said to be one of the indicators that determine the level of good or bad attitude towards use of information systems, as well as on the use of E-Wallet. According to Davis et.al (2000) perception of ease is how much someone believes in using a particular system does not require hard work. Although the hard work of each individual is different, the measure is that there is no rejection of the system because of the difficulty in using it. Based on Fusilier and Durlabhji (2005) in influencing the perception of this convenience there are several factors, namely feeling the ease of using the technology system. Able to interact with technology and does not require great effort in using technology.

Perceived Usefulness

Rahmatsyah (2011) defines perceived usefulness as the subjective probability of a potential user using a particular application to facilitate work on the job. This simplified performance can result in better physical and non-physical benefits, such as faster results and more satisfying results than not using products with the new technology. The dimensions of perceived benefits of the system for users according to Davis et al (1986) are, productivity (productivity), performance or effectiveness (task performance or effectiveness), the importance of work (importance for tasks), and overall usefulness (overall usefulness). In the TAM concept, Davis (1989) defines perceived usefulness as a belief in usefulness, namely the degree to which users believe that the use of technology/systems will improve their performance at work. Thompson et al. Al. (1991) also stated that individuals will use information technology if they

know the positive benefits of using it. Perceived usefulness (perceived usefulness) is defined as the extent to which the belief that the use of a particular information system will improve its performance. From this definition, it is known that the perception of usefulness is a belief about the decision-making process.

Perceived benefits are how much someone believes in something that has benefits when using it. This is in accordance with the theory of Davis (1989) which states that perceived benefits are how far individuals in using a system have confidence in the benefits and can improve their performance. Likewise, according to Jogiyanto (2007), the perception of benefits is a person's belief in using a technology that can be useful in improving his performance. Meanwhile, according to Fidiin and Dormos (2019) Perception of benefits is something that someone believes that can be obtained when using IT.

Perception of Trust

According to Mayer et al (1995), trust is an individual's awareness of an action of another person or party where the other party takes certain actions to the individual. Can also be defined as behavior based on individual beliefs about the characteristics of other individuals. Belief in taking risks but an awareness or willingness to take risks (Mayer et al., 1995). Trust is a multidimensional concept which means that there are many factors that can form trust. In research (Gefendan Straub, 2004; Mayer et al., 1995), ability, virtue (virtue), and integrity (integrity) are social forms of trust. If the ability, virtue, and integrity can be felt in the environment, the individual who holds the trust (trustee) will be considered quite trustworthy by other individuals (Mayer et al., 1995). Trust is a feeling of an expectation about an individual's future behavior related to all problems or interactions that have occurred before (Roca et al., 2008). Trust has been recognized as one of the key factors in individual behavior, especially with regard to risk acceptance (Gefen and Straub., 2004). Trust should be one of the factors that influence online transactions because individuals do not have direct control with merchants (Roca et al., 2008). Trust has become a basic predictor of technology use and the basis for understanding user perceptions (Lu et al., 2011; Zhou, 2013).

Customers who believe in the brand/product then the customer will have the intention to use it. Likewise in this fintech e-wallet, when people believe in the application, they will use it. According to Mujahidin (2020) it is a person's choice to use or depend on the product/brand. Meanwhile, according to Gunawan (2013), trust is a form of a person's attitude in showing a liking for using the product or brand. This trust will arise if the product provides benefits to consumers and is in accordance with consumer expectations.

Promotion

Promotion (promotion) is an effort or effort to advance or improve; for example to increase trade or promote business. Promotion comes from the word promote in English which is defined as to develop or improve. This understanding when viewed in the field of sales means as a tool to increase sales turnover. According to Kotler (1992), promotion includes all marketing mix tools (marketing mix) whose main role is to hold more persuasive communication.

The company needs to design a message and communicate it to customers in the form of promotions. According to Tjiptono (2000), promotion is a marketing activity to disseminate information and persuade people to use the product. The strategy of e-wallet organizers in carrying out promotions is to provide cashback and discounts. According to Pinem et.al (2020) Cashback is money that is returned in a certain amount, either in cash or virtual. This cashback usually has a certain nominal limit. Meanwhile, according to Shah and Dixit (2005) discount is a policy given to buyers with a certain amount of purchase.

Impulse Buying

Impulse buying is a buying behavior caused by a very strong, sudden, and continuous urge that tries to encourage consumers to buy an object (Rook, 1987). Impulse buying is influenced by two factors, namely internal factors and external factors. Factors that influence impulse buying externally are store characteristics (Engel, et al., 1973), ownership of money, time, and physical effort (Stern, 1962). Internal factors that influence impulse buying are buyer characteristics (Engel, et al., 1973), mental effort (Stern, 1962), and self-control (Roberts and Manolis, 2012).

Bayley & Nancarrow (in Muruganantham & Bhakat, 2013) impulse buying is shopping behavior that occurs unplanned, emotionally attracted, where the decision-making process is carried out quickly without thinking wisely and considering the overall information available. Verplanken & Herabadi (2001) impulse buying as an irrational purchase and is associated with a quick and unplanned purchase, followed by a conflict of thoughts and emotional impulses. The emotional impulse is related to the intense feeling shown by making a purchase because of the urge to buy a product immediately, ignoring negative consequences and feeling satisfaction (Shofwan, 2010).

METHODS

This study uses a quantitative approach with explanatory research method. According to Sugiyono (2017: 6), explanatory research is a research method that intends to explain the

position of the variables studied and the influence between one variable and another. The sample in this study was 132 samples, namely generation Y from Denpasar city. The sampling technique in this study used purposive sampling method. Research conducted by Ferdinand, 2006 in (Utami and Hanum, 2010) states that the ideal number of samples is 5-10 times the number of indicators. While this research is twenty-eight (28), it is ideal to use a sample of 6 times the indicator, namely 132 samples.

Purposive sampling is a sampling technique with certain considerations in Sugiyono, (2016: 85). Sampling criteria:

1. Have Shopee, OVO and Gojek accounts

2. Have used Shopeepay, OVO, and Gopay 5 times in a row in 1 week.

3. Age 28-41 years (in 2022)

Table 1 Identification of variables and indicators Variable

Variables		Indicator
Quality of Service	1	Shopeepay, OVO or Gopay have security in transactions
	2	Shopeepay, OVO or Gopay are fast in responding to customer complaints
	3	Shopeepay, OVO or Gopay have accurate information
	4	Shopeepay, OVO atau Gopay have an attractive appearance Perception of Ease
Perceived Ease of Used	5	Shopeepay, OVO or Gopay have features that are easy for customers to understand
	6	Shopeepay, OVO or Gopay can be accessed anywhere and anytime
	7	Shopeepay, OVO or Gopay are easy to use when shopping
	8	Shopeepay, OVO or Gopay add skills to use Perception of Benefits
Perceived Usefulness	9	Shopeepay, OVO or Gopay can meet your needs
	10	Shopeepay, OVO or Gopay help facilitate transactions
	11	Shopeepay, OVO or Gopay increase the effectiveness of transactions
	12	Shopeepay, OVO or Gopay are useful in making transactions
Perception of Trust	13	Shopeepay, OVO or Gopay has a guarantee in satisfaction
	14	Shopeepay, OVO or Gopay fulfill their promises
	15	Shopeepay, OVO or Gopay have performance as expected
Promotion	16	Promotions offered by Shopeepay, OVO or Gopay are useful for users
	17	Discounts provided by Shopeepay, OVO or Gopay withdraw me using Shopeepay, OVO or Gopay
	18	Existing ads attract me to use Shopeepay, OVO or Gopay
	19	Shopeepay, OVO or Gopay information in the notification attracted me to use it
	19	Impulse buying 20 I buy products without considering the price
Impulse buying	20	I buy products without considering the price
	21	I buy products when I don't need them.
	22	I will not suppress my desire to buy a product when I see an interesting

		product
	23	I will buy a product, if the product is not very important to me.
	24	I will only buy products that I admire
	25	I will not think twice before deciding to buy a product
	26	I will still buy products that I find interesting even though I don't need them
	27	I will still buy products that I find interesting even though I will regret it in the end.
	28	I bought a product that I saw for the first time spontaneously

This study uses a questionnaire to collect data, while analyzing multiple regression data with the help of SPSS 25 software. Meanwhile, the data analysis technique uses validity, reliability, classical assumption test and multiple regression analysis.
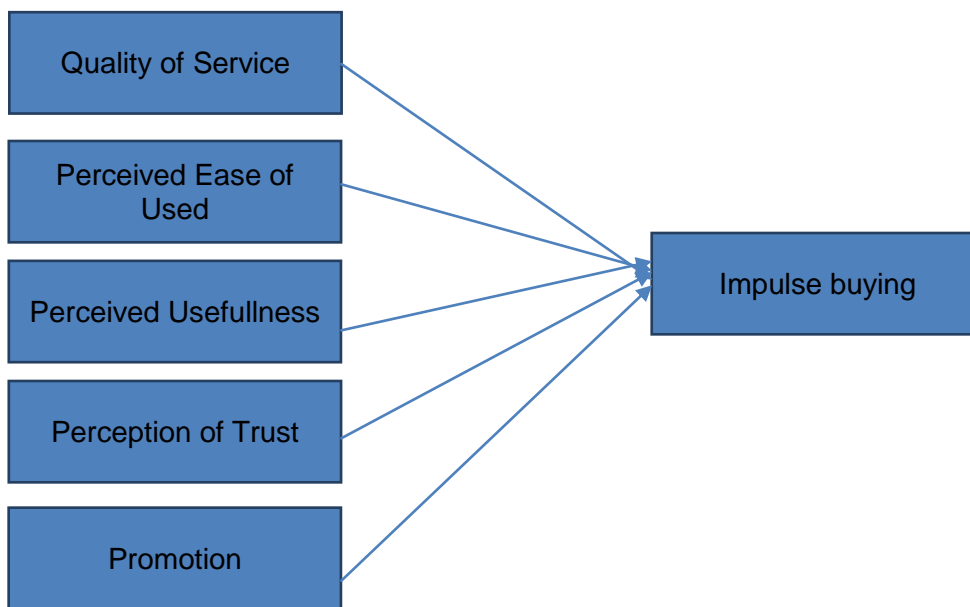

Figure 3 Thinking Framework

The hypotheses

H1: Shopeepay, OVO & Gopay service quality has a positive effect on impulse buying

H2: Perceived of ease of use of Shopeepay, OVO & Gopay has a positive effect on Impulse buying

H3: Perceived of usefulness of using Shopeepay, OVO & Gopay has a positive effect on Impulse buying

H4: Perception of Trust in Shopeepay, OVO & Gopay has a positive effect on Impulse buying

H5: Promotions on Shopeepay, OVO & Gopay have a positive effect on Impulse buying

RESULT AND ANALYSIS

Validity test

The validity test in this study used the product moment correlation with the results in accordance with table 2 and the reliability results in accordance with table 3.

Table 2 Validity Test Results

Variables	Item	Score	Explanation
Quality of Service	X1.1	0,859	Valid
(X1)	X1.2	0,899	Valid
	X1.3	0,935	Valid
	X1.4	0,871	Valid
Perceived of ease of used	X2.1	0,895	Valid
(X2)	X2.2	0,896	Valid
	X2.3	0,909	Valid
	X2.4	0,901	Valid
Perceived of usefulness	X3.1	0,852	Valid
(X3)	X3.2	0,849	Valid
	X3.3	0,870	Valid
	X3.4	0,849	Valid
Perception of Trust	X4.1	0,875	Valid
(X4)	X4.2	0,954	Valid
	X4.3	0,902	Valid
Promotion	X5.1	0,965	Valid
(X5)	X5.2	0,941	Valid
	X5.3	0,912	Valid
	X5.4	0,976	Valid
Impulse Buying	Y.1	0,915	Valid
(Y)	Y.2	0,888	Valid
	Y.3	0,963	Valid
	Y.4	0,875	Valid
	Y.5	0,94	Valid
	Y.6	0,884	Valid
	Y.7	0,944	Valid
	Y.8	0,861	Valid
	Y.9	0,889	Valid

Reliability Test

Table 3 Reliability Test Results

Variables	Cronbachs Alpha	Explanation
Quality of Service	0,912	Reliable
Perceived Ease of Used	0,922	Reliable
Perceived of Usefulness	0,877	Reliable
Perception of Trust	0,895	Reliable
Promotion	0,961	Reliable
Impulse Buying	0,973	Reliable

Classic assumption tests

Normality test

Test for normality whether in the regression model, the residual value has a normal distribution or not. According to Ghozali (2005) the normality test can use the Kolmogorv Smirnov test of the residual value of a regression model. Provided that if the significance value is greater than 0.05, then the data is normally distributed.

Table 4 Normality Test Results (One-Sample Kolmogorov-Smirnov Test)

		Unstandardized Residual
N		132
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,96912528
Most Extreme Differences	Absolute	,038
	Positive	,038
	Negative	-,038
Test Statistic		,038
Asymp. Sig. (2-tailed)		,200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

From the table above, it is known that the significance value is 0.200, which is greater than 0.05 then the data is normally distributed.

Multicollinearity Test

Multicollinearity test was used to test the correlation between independent variables in the research model. While a good model is a model that has no correlation between

independent variables. The measurement of the multicollinearity test in the regression model is by looking at the tolerance value and Variance Inflation Factor (VIF). If the tolerance value is > 0.1 and VIF < 10, it can be concluded that there is no multicollinearity between the independent variables in the regression model. The following is the VIF value in this research model:

Table 5 Multicollinearity Test Results

Variables Entered/Removed[a]			
Model	Variables Entered	Variables Removed	Method
1	X5, X1, X3, X4, X2[b]	.	Enter
a. Dependent Variable: Y			
b. All requested variables entered.			

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	X1	,339	2,949
	X2	,210	4,767
	X3	,342	2,921
	X4	,314	3,185
	X5	,269	3,722
a. Dependent Variable: Y			

Heteroscedasticity Test

Table 5 Heteroscedasticity Test Results

Variables Entered/Removed[a]			
Model	Variables Entered	Variables Removed	Method
1	X5, X1, X3, X4, X2[b]	.	Enter
a. Dependent Variable: Absolut residual			
b. All requested variables entered.			
Coefficientsa			

This test aims to see whether the confounding variables have the same variance or not. In this study to detect the presence or absence of heteroscedasticity by using the glesjer test. Heteroscedasticity test results are indicated by the value of sig. of each variable is above 0.05 which indicates that all of these variables can be said to be free from heteroscedasticity.

Inferential Statistics

Table 6 Regression coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,076	,721		4,267	,000
	X1	-,087	,077	-,168	-1,127	,262
	X2	,083	,097	,162	,857	,393
	X3	-,105	,077	-,201	-1,355	,178
	X4	-,125	,107	-,182	-1,172	,243
	X5	,090	,076	,199	1,190	,236
a. Dependent Variable: Absolut residual						

Table 6 Multiple Linear Regression Analysis

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,939[a]	,882	,877	2,00782
a. Predictors: (Constant), X5, X1, X3, X4, X2				
b. Dependent Variable: Y				

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3794,023	5	758,805	188,227	,000[b]
	Residual	507,947	126	4,031		
	Total	4301,970	131			
a. Dependent Variable: Y						
b. Predictors: (Constant), X5, X1, X3, X4, X2						

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,243	1,186		-1,891	,061
	X1	,442	,127	,183	3,476	,001
	X2	,608	,159	,255	3,816	,000
	X3	,411	,127	,169	3,227	,002
	X4	,434	,176	,135	2,467	,015
	X5	,646	,125	,306	5,187	,000
a. Dependent Variable: Y						

Source: Primary data processed, 2022

The regression equation in this study is:

$$Y = 0,183 \, X_1 + 0,255 \, X_2 + 0,169 \, X_3 + 0,135 \, X_4 + 0,306 \, X_5$$

Based on the above equation, the following can be explained:

1) $\beta_1 = 0,183$ means that if the value of Quality of Service (X1) increases by 1 unit, then the value of impulse buying (Y) increases by 0.183 units assuming other independent variables are constant

2) $\beta_2 = 0,255$ means that if the value of Perceived of Used (X2) increases by 1 unit, then the value of impulse buying (Y) increases by 0.255 units assuming other independent variables are constant.

3) $\beta_3 = 0,169$ means that if the value of Perceived of Usefulness (X3) increases by 1 unit, then the value of impulse buying (Y) increases by 0.169 units assuming other independent variables are constant

4) $\beta_4 = 0,135$ means that if the Perception of Trust value (X4) increases by 1 unit, then the value of impulse buying (Y) increases by 0.135 units assuming other independent variables are constant

5) $\beta_5 = 0,306$ 0.306 means that if the Promotion value (X5) increases by 1 unit, then the value of impulse buying (Y) increases by 0.306 units assuming other independent variables are constant

6) The amount of adjusted R^2 is 0.877. This shows that 87.7% of impulse buying variations can be explained by the variables of Service Quality, Perceived Ease, Perceived Benefits, Trust and Promotion, while the remaining 12.3% is explained by other variables outside the model.

7) 188.27 is the value of calculated F with a p-value of 0.000 which indicates the number is less than the value ($\alpha = 0.05$), then the multiple linear regression model can be said to be feasible to be used as an analytical tool to test the effect of the independent variables (Service Quality, Perception of Ease, Perception of Benefits, Trust and Promotion) on the dependent variable (Impulse Buying).

Hypotheses Test (t Test)

1) Hypothesis Testing 1

The significance value of the two-sided t test for the Quality of Service variable is 0.001, the significance level of the one-tailed t test is 0.0005 <0.05 and the positive value is 0.183. This

indicates that Quality of Service has a significant positive effect on impulse buying, so the first hypothesis in the study is accepted.

2) Hypothesis Testing 2

The significance value of the two-tailed t test for the Perceived of Used variable is 0.000, the significance level of the one-tailed t test is 0.000 <0.05 and the positive value is 0.255. This indicates that the Perceived of Used has a significant positive effect on impulse buying, so the second hypothesis in the study is accepted.

3) Hypothesis Testing 3

The significance value of the two-tailed t test for the Perceived of Usefulness variable is 0.002, the significance level of the one-tailed t test is 0.001 <0.05 and the positive value is 0.169. This indicates that the Perceived of Usefulness has a significant positive effect on impulse buying, so the third hypothesis in the study is accepted.

4) Hypothesis Testing 4

The significance value of the two-sided t test for the Perception of Trust variable is 0.015, the significance level of t on the one-sided test is 0.0075 <0.05 and the positive value is 0.135 This indicates that T Perception of Trust has a significant positive effect on impulse buying, so the fourth hypothesis in the study received.

5) Hypothesis Testing 5

The significance value of the two-tailed t test for the Promotion variable is 0.000, the significance level of the one-tailed t test is 0.000 <0.05 and the positive value is 0.306. This indicates that the promotion has a significant positive effect on impulse buying, so the fifth hypothesis in the study is accepted.

The effect of Shopeepay, OVO & Gopay service quality on Impulse buying

The first hypothesis H_1 which states that Shopeepay, OVO & Gopay service quality has a positive effect on impulse buying is accepted. The purpose of this study was to determine the effect of Shopeepay, OVO & Gopay service quality on impulse buying. This research shows that the higher the quality of service provided by Shopeepay, OVO & Gopay, the higher the impulse buying. On the other hand, the lower the quality of service provided by Shopeepay, OVO & Gopay, the lower the impulse buying. This condition shows that when you want to improve customer impulse buying behavior, Shopeepay, OVO & Gopay can improve their services. The results of this study are supported by research conducted by Bulan, et al (2019).

The effect of Perceived ease of used Shopeepay, OVO & Gopay on Impulse buying

The second hypothesis H_2 which states that the perceived ease of use of Shopeepay, OVO & Gopay has a positive effect on impulse buying. The purpose of this study was to determine the effect of perceived ease of use of Shopeepay, OVO & Gopay on Impulse buying. This study shows that the higher the perceived ease of use of Shopeepay, OVO & Gopay, the higher the impulse buying. On the other hand, the lower the perceived ease of use by Shopeepay, OVO & Gopay, the lower the impulse buying. This condition shows that when you want to improve customer impulse buying behavior, Shopeepay, OVO & Gopay can increase perceptions of ease of use. The results of this study are also supported by research conducted by Nadya (2019), Pratama and Saryadi (2019) Perceived ease of use has a significant positive effect on impulse buying. Or in other words, by increasing the perceived ease of used, impulse buying has increased.

The effect of perceived of usefulness using Shopeepay, OVO & Gopay on Impulse buying

The third hypothesis H_3 which states that the perceived of usefulness using Shopeepay, OVO & Gopay has a positive effect on impulse buying. The purpose of this study was to determine the effect of perceived benefits of using Shopeepay, OVO & Gopay on impulse buying. This study shows the higher the perceived benefits of use provided by Shopeepay, OVO & Gopay, the higher the impulse buying. On the other hand, the lower the perception of the benefits provided by Shopeepay, OVO & Gopay, the lower the impulse buying. This condition shows that when you want to increase customer impulse buying behavior, Shopeepay, OVO & Gopay can increase the benefits of using it. The results of this study are supported by research conducted by Adiutama and Santika (2020) where in this study it is explained that the perceived usefulness variable has a positive and significant effect on the intention to shop again on the online buying and selling site Tokobagus.com, this means that the higher the perceived ease of use, the higher the perception of ease of use. intention to shop again at Tokobagus.com will also increase.

The Effect of Perception of Trust in Shopeepay, OVO & Gopay on Impulse buying

The fourth hypothesis H_4 which states that Trust in Shopeepay, OVO & Gopay has a positive effect on accepted impulse purchases. The purpose of this study was to determine the effect of trust in Shopeepay, OVO & Gopay on impulse buying. This research results the higher the trust in Shopeepay, OVO & Gopay, the higher the impulse buying. On the other hand, the lower the trust in Shopeepay, OVO & Gopay, the lower the impulse buying. This condition shows that when you want to increase customer impulse buying behavior, Shopeepay, OVO &

Gopay can increase the trust of the user. This is also supported by research conducted by Khaulah, et al (2015) that there is a unidirectional relationship between the second variable, namely trust or Online Store Beliefs on Impulse Buying or it can be said that there is a positive relationship between trust and impulse buying.

The effect of Shopeepay, OVO & Gopay Promotions on Impulse buying

The fifth hypothesis H5 which states that Shopeepay, OVO & Gopay promotions have a positive effect on impulse buying is accepted. The purpose of this study was to determine the effect of Shopeepay, OVO & Gopay promotions on impulse buying. This study shows that the higher the promotions provided by Shopeepay, OVO & Gopay, the higher the impulse buying. On the other hand, the lower the promotions provided by Shopeepay, OVO & Gopay, the lower the impulse buying. This condition shows that when you want to increase customer impulse buying behavior, Shopeepay, OVO & Gopay can increase promotions. This is supported by research conducted by Indraswari and Martono (2016) that promotion has a significant positive direct effect on impulse buying.

CONCLUSION AND RECOMMENDATIONS

Variables of service quality, perceived convenience, perceived benefits, trust and promotion of Shopeepay, OVO & Gopay have a significant positive effect on impulse buying. The higher the service quality, perceived convenience, perceived benefits, trust and promotion of Shopeepay, OVO & Gopay, the higher the impulse buying. Based on the conclusions that have been described, it can be conveyed some suggestions, namely online shopping services available through various mobile applications such as Shopee,OVO and Gopay that have various benefits and are useful for users have an impact on user acceptance and will generate intentions shop online.

Further researchers should add other variables to research that are suspected of having an influence on impulse buying, and data collection can use other methods not only based on questionnaires. This study found that service quality, perceived convenience, perceived benefits, trust and promotion of Shopeepay, OVO & Gopay had a significant positive effect on impulse buying. For this reason, when you want to improve customer impulse buying behavior, then PT AirPay International Indonesia, PT. Visionet International and PT Application Karya Anak Bangsa can improve service quality, perception of convenience, perception of benefits, trust and promotion on Shopeepay, OVO & Gopay features. Another recommendations that I can give for the progress of payment gateaway Shopee OVO & Gopay application is necessary develop features that has been there in the making user, Shopee app needs to work same with

delivery service goods provided by Shopee, OVO & Gopay, to add features tracking on order information to make it easier for users to see the items ordered, Shopee, OVO & Gopay application is necessary added new promotions, such as loyalty points and coupon and at last educate their current driver ethics.

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