



HOW EASE OF PAYMENT AND DISCOUNT IN E-COMMERCE INFLUENCE ON CONSUMER PURCHASE DECISIONS

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Abstract

The growth of e-commerce is very rapid in today's era, giving rise to intense competition and efforts to increase consumers in an e-commerce are not easy efforts. Therefore, many advantages are now being offered by e-commerce, including the ease of payment and the many discounts that are provided. So research on these two variables is important to see the effect on consumer purchasing decisions. In this study using 100 sample 3 variables and 15 indicators and using SPSS analysis tools. The results showed that the ease of payment or the ease of payment has an effect on purchasing decisions and discounts also have an effect on consumer purchasing decisions. Therefore efforts to increase ease of payment and discounts are the right strategy for e-commerce to increase sales.

Keywords: *Ease of payment, Discount, Buying decision, E-Commerce maximum*

1. INTRODUCTION

Efforts to change consumer spending can certainly change the way current consumers carry out the purchasing process and of course E-commerce is the current consumer's top choice as the preferred shopping place (Suleman et al., 2020b). This is based on many things that can be supporting factors, including how the era changes (Kotler et al., 2019). With the development of technology, people's lifestyles have become faster because most people are engaged in their daily activities. This was followed by the existence of various product and service companies that were present to meet the needs of the community. Each company offers benefits to consumers in order to survive in increasingly fierce competition (Kartajaya & Marketeers, 2018). Therefore, marketers must be able to ensure that any of these changes are properly responded to by making marketing efforts where there are currently many consumers. and this of course demands a strategy that is most appropriate and appropriate for current consumer conditions (Suleman et al., 2020c) (Suleman, 2022). E-commerce has become a shopping place that replaces offline places that consumers have been doing so far, so competition to make consumers buy at their place is of course the competition that is happening now.

Consumer behavior is closely related to purchasing decisions. In the purchasing decisions of individuals, groups and organizations in meeting their needs and wants and their needs and wants of products and services. This is why it is so important for companies to understand how their consumers make their buying decisions so that they can influence the buying decisions. But it won't be easy because there are many players in this field. Therefore, every company must have an effective and different strategy to influence consumer purchasing decisions for its products (Philip & Keller, 2016).

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One of the e-commerce is an online channel, accessible via a person's computer, which is used by traders in their business and used by consumers to obtain information via computer, starting with the provision of services. Electronic business or commonly called e-commerce is the use of communication networks and computers to carry out business processes. Understanding and E-Commerce refers to the use of the internet and computers via a web browser to present, bid, buy and sell products. (Suleman et al., 2020a). There are also many new financial technologies that can now support and facilitate online payment and shopping needs (Sarihim & Leo Alexander Tambunan, 2022). Apart from the payment industry, financial technology itself is also involved in lending, crowdfunding, financial planning, investment, financial research, etc. Several online shopping applications offer multiple Pay Later features. (Rahmatika Sari, 2021). This is evidenced by the growing number showing the enthusiasm of the public for the ease of payment technology of ease of payment users from time to time. Several Ease of payment provider platforms have experienced this with quite high user peaks. (Putri & Iriani, 2020).

Another effort being made at this time to be able to win the very tight inter-e-commerce sales competition is that several e-commerce companies facilitate the consumer buying process by offering price discounts or better known as price discounts or shipping costs, so that consumers quickly decide to buy. in this place because it generates profits (Fadillah & Syarif, 2013). The discount program is one of the pricing strategies that can be used to influence consumer decisions and is expected to have a positive impact on the company. Product change is one of the factors that can affect the demand for and supply of products in a company. Where price changes can change the demand and supply of a product so that companies can measure the sensitivity of demand and supply as a result of this price change. Also how many percentages occur in the resulting change in supply and demand for the percentage change in product prices (Setyo, 2017). The convenience of the installment system and online shopping discounts should make purchasing decisions easier and faster for consumers. Both of these factors can be factors that influence consumers, because that's why consumers carry out the buying process, because the consumer's financial condition can be a factor that influences the length of the purchase decision, because consumers have financial limits, because consumers have many other needs to fulfill. Ease of payment is an alternative payment method that implements an online payment system without a credit card. Several platforms are now starting to adopt a lot of cardless credit cracking technology.

2. RESEARCH METHOD

The digital era has changed business conditions a lot, e-commerce consumers are currently used as the population in this study which are large in number and are not known with certainty for this quantitative research. Researchers used a non-probability sample technique, namely quota samples by collecting samples up to a predetermined number in this study of 100 respondents who would be analyzed using the SPSS analysis tool. The proportion estimation formula is used to calculate the sample size:



$$n = \frac{z^2 \alpha/2}{4e^2}$$

Information:
 n : Sample size at error rate
 α : Confidence level of conjecture ($\alpha=5\%$) = 0.05
 e : Maximum error (e = 10%) = 0.10
 z 0.025 : 1.96

$$n = \frac{1,96^2}{4(10)^2} = 96,04$$

Based on the above calculation results, we can see that the number of samples is 96.04 samples. For ease of investigation, samples can be rounded up to 100 samples.

3. RESULTS AND DISCUSSION

In this section, it is explained the results of research and at the same time is given the comprehensive discussion. Results can be presented in figures, graphs, tables and others that make the reader understand easily (Grieshaber, 2020). The discussion can be made in several sub-chapters.

3.1 Validity test

The validity test of this study included data from 100 respondents, data collection was carried out by distributing questionnaires using the Google form and measuring validity using the Pearson basis for decision making, and 15 research indicators were known to give the following results Significance Value <0.05 Concluded that all indicators in the study this Valid.

3.2 Reliability Test

The first test on the Ease of payment variable shows that the instrument is said to be reliable if the Cronbach alpha value is > 0.6 and the reliability test results are 0.784. Then for the discount variable the instrument is said to be reliable if Cronbach's alpha > 0.6 and the reliability test results are 0.778, and the purchase decision variable instrument is said to be reliable if the Cronbach's alpha is > 0.6 and the reliability test results are 0.777, so it can be concluded that all indicators of the three variables indicates that the device is reliable and usable and does not require retesting.

3.3 Hypothesis test

The t test or partial test aims to test the significance of the partial regression coefficients one by one with a separate hypothesis test. In addition to showing which variable is the most dominant. This test was carried out by comparing the alpha level (α) with an error of 5% or 0.05, and the significant value of the t table in this study was 0.676. This test was carried out using SPSS software. This test has conditions if the results are significant < α , then the independent variable partially affects the dependent variable. Vice versa, if the significant value is > α , then this variable has no partial effect on the dependent variable (Sugiyono, 2016).

Table 1 Hypothesis test

No	Hypothesis	t - value	Sig.	Decision
1	H ¹ Ease of payment → Purchase Decision	12,703	.001	positive and significant effect
2	H ² Diskon → Purchase Decision	.924	.001	positive and significant effect

The results showed that H1 Ease of payment on purchasing decisions has t count > t table, namely 0.924 > 0.676 and a significant value for ease of payment is 0.01 < 0.05. So it can be

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concluded that the decision is H1 accepted, which means that Ease of payment has a significant influence on purchasing decisions. Therefore, from the results of this test, it is significant for purchasing decision variables in e-commerce. These results are in line with research (Masykur, 2019) and (Wulandari & Subandiyah, 2022). It can be concluded that the Ease of payment e-commerce program shows a positive trend seen from the perspective of Ease of Use, Utilities, Revenue Factors and User Satisfaction, indicating that customers respond well to e-commerce purchasing decisions. Making the Ease of payment feature more popular and expected by consumers and arousing interest in e-commerce. The simpler the payment, the more attractive the speed for consumers to decide to buy products through the online store.

The next results shown in the table above are that H2 The effect of discounts on purchasing decisions is the result of t count 12.703 > t table which is 0.676, and a significant value for discounts is 0.001 < 0.05. So it can be concluded that H2 is accepted, which can be interpreted that discounting has a significant effect on purchasing decisions in e-commerce. This can be interpreted that the discount value shows a positive direction, which is seen from the amount of the discount, the time of the discount and the type of product being discounted. These results are in line with research (Anggraeni, 2016) and (Yosepha et al., 2021). This can stimulate e-commerce buying interest in the digital era, make e-commerce discounts more attractive to consumers, and increase e-commerce buying interest.

4. CONCLUSION

From this research it can be concluded as follows. The Paylater variable or ease of payment has a positive effect on consumer purchasing decisions at online stores. We see this effort being carried out a lot because various digital platforms do provide this where e-commerce consumers can choose to use which one is more suitable and flexible in the payment process made. Consumers can also easily choose a certain time tenor which might make payments lighter.

Next, we find that the second hypothesis also shows a positive effect of the discount variable on consumer purchasing decisions in electronic commerce. This is also a good sign for consumers where consumers will choose an e-commerce that has discounted prices and other more attractive offers when they decide to buy a product because this is their consideration because as we know that every item to be purchased consumers are found in other e-commerce as well so that consumers will definitely choose an e-commerce that provides more benefits than buying the same product.

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