

**UNIVERSITY OF ECONOMICS AND LAW
FACULTY OF ECONOMICS AND BUSINESS**



UNIVERSITY GRADUATION THESIS

**THE INFLUENCE OF CASHBACK, DISCOUNT,
AND SECURITY TOWARDS INTENTION TO
USE SHOPEE E-WALLET**

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Towards Intention To Use Shopee E-Wallet
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I hereby declare that this graduation thesis, submitted in fulfillment of the requirements for the Bachelor of Economic award, is all my work under my supervisor's guidance.

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I give consent to my work for being published and available for copying in the public, especially the library of Ho Chi Minh City University of Economic.

I shall bear full responsibilities for my writing.

Ho Chi Minh City, March, 15th 2021

Olvi Geovina

*"I Can Do All Things
Through Christ Who Strengthens Me"
(Philippians 4:13)*

DEDICATION

First of all I want to say Glory To God who has given His grace and gifts so that the author can complete the final project entitled "THE INFLUENCE OF CASHBACK, DISCOUNT, AND SECURITY TOWARDS INTENTION TO USE SHOPEE E-WALLET". This thesis is written to fulfill the requirements for achieving a Bachelor of Economics degree.

The author would like to say thankyou to those who helped in completing this thesis. also, thankyou and this thesis I dedicate to;

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Abstract

In the Covid-19 era, the government suggested using online payments as a platform for transactions. Many E-Wallets that have been released in the past 5 years in this E-Wallet also have very attractive promotions and a fairly good level of security, but Shopee E-Wallet is one of the most popular E-Wallets for consumers because the promotions given are very attractive and a definite security guarantee. This study was written to determine the influence of cashback, discount, and security towards the intention to use Shopee E-Wallet

Keywords : cashabck, Discount, Security, intention to use

Abstract

Di era covid-19 pemerintah menyarankan untuk menggunakan online payment sebagai platform untuk bertransaksi. banyak E-Wallet yang di rilis 5tahun belakangan ini dalam E-Wallet tersebut juga memiliki promosi yang sangat menarik dan tingkat keamanan yang cukup baik namun Shopee E-Wallet menjadi salah satu E-Wallet yang paling digemari oleh para konsumen karna promosi yang diberikan sangat menarik dan jaminan keamanan yang pasti. penelitian ini ditulis untuk mengetahui the influence of cashback, discount, and Security towards intention to use Shopee E-Wallet.

Kata kunci : cashback, Diskon, Kemanan, Minat menggunakan

CHAPTER I

INTRODUCTION

1.1. OVERVIEW OF RESEARCH OBJECT

1.1.1. Company Profile

Shopee is one of the various online Marketplace applications that sell product range easily and quickly. Shopee sells a wide variety of products from fashion products to daily necessities. Shopee comes in shape mobile application to make it easier for users to carry out shopping activities online. Shopee is a subsidiary of Garena based in Singapore. Shopee is present in several countries in the Southeast Asia region such as Singapore, Malaysia, Vietnam, Thailand, the Philippines and Indonesia.



Figure 1.1 Shopee Logo

Source : Shopee, google.

Shopee's goal is to be present in Indonesia to bring a new shopping experience. As well as facilitating sellers to sell, Shopee also provides convenience for consumers to make transactions easier and more organized. On the home page, users will be greeted with 26 categories available at Shopee, namely Women's Clothing, Men's Clothing, Women's Shoes, Men's Shoes, Handphones and Accessories, Beauty, Computers and Accessories, Home Appliances, Baby and Child Fashion, Mother and Baby, Men's Bags, Women's

Bags, Watches, Muslim Fashion, Electronics, Fashion Accessories, Healthcare, Hobbies and Collections, Photography, Food and Beverage, Sports and Outdoor, Automotive, Books and Stationery, Vouchers, Souvenirs and Parties, and Miscellaneous Items inside there are snacks and home decorations. (Shopee, 2019). Shopee has a payment system that is quite safe and easy. Shopee facilitates its consumers with Shopee E-Wallet. Shopee E-Wallet is an electronic money service feature that can be used as an online payment method on the Shopee platform, offline at ShopeePay merchants and to accommodate refunds.

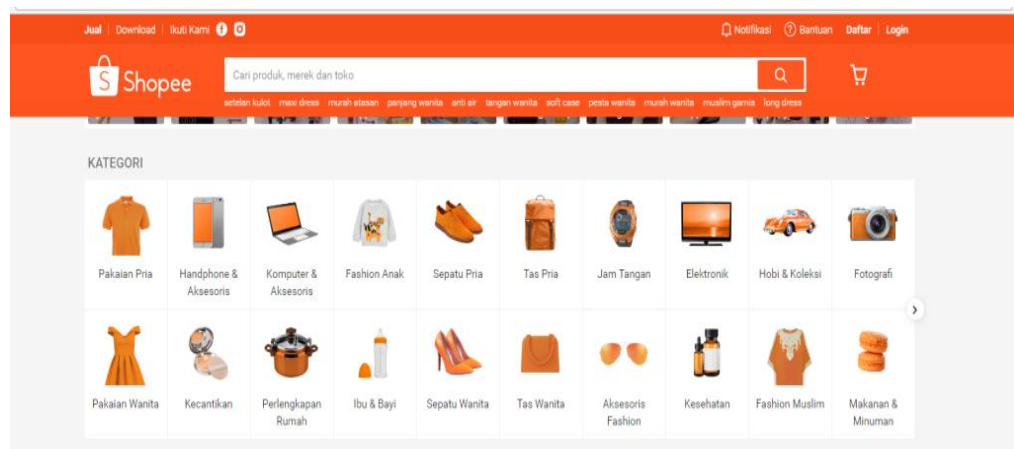


Figure 1.2 Shopee Home Page

Source : Shopee, Google.

1.1.2. Company's Location

- Pacific Century Place Tower Lt. 26 SCBD (Sudirman Central Business District) Lot 10, Jl. Jend. Sudirman No.52-53, RT.5/RW.3, Senayan, Kec. Kby. Baru, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 12190, Indonesia.
- 67 Đ. Lê Lợi, Bến Nghé, Quận 1, Thành phố Hồ Chí Minh 700000, Vietnam.

1.2. BACKGROUND OF STUDY

The Covid-19 pandemic has lasted almost a year, but there is no sign that the rate of transmission of Covid-19 has been brought under control. The number of patients exposed to Covid-19 in Indonesia continues to grow. Data from the Covid-19 Handling Task Force until Tuesday showed that there were an additional 10,029 new cases of Covid-19 in the last 24 hours. The addition has caused the total number of Covid-19 cases in Indonesia to now reach 1,233,959 people, starting from the announcement of the first patient on March 2, 2020. The main spread of the new type of corona virus which is currently becoming a pandemic is currently occurring through droplets.

In other words, we are at great risk of becoming infected with the virus if we get droplets of saliva from an infected person. However, the virus can also survive on surfaces and cause cross-contamination of people who touch them. Therefore, the World Health Organization (WHO) urges us to avoid objects that are frequently touched by many people, such as doorknobs and tables. We are also encouraged to reduce transactions using cash. If forced to do so, we must wash our hands immediately, including after handling money.

In the covid-19 era, the government advises people to use online payments to prevent the spread of the Covid-19 virus. the development of digital payment makes it easy for people to avoid spreading the virus. This development is marked by the emergence of e-wallets and e-money, electronic money uses cards or smartphones. Based on statistical data from OJK, 149 e-wallets were released. Of these 149 e-wallets, there are several e-wallets that are well-known and often used by the public. Such as ShopeePay, DANA, OVO, Go-Pay, LinkAja, and many more. Of the many e-wallets that have been released, Shopee E-Wallet is the e-wallet that is most often used by the public.

Shopee E-Wallet is E-Wallet that has been released by Shopee. Based on chart from databoks shopee e-wallet usage increased during covid-19 pandemic. shopee has a strategy to retain its users. by presenting the Shopee E-Wallet. Shopee makes it easy for its users to transact, this also makes it easier for those who don't have a bank account

because Shopee E-Wallet can be used to save money without monthly deductions. Shopee e-wallet is an online payment service that provides many promotions.

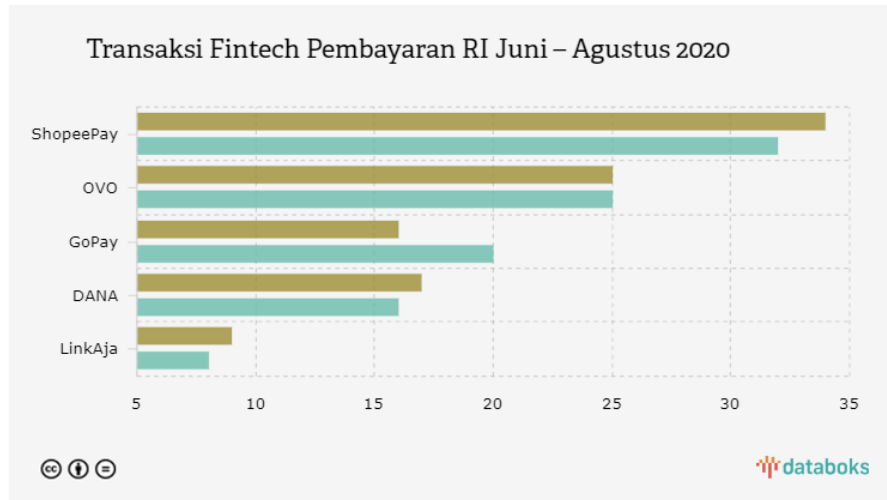


Chart 1.1 Fintech Payment in Indonesia

source : databoks.go.id

Promotions provided by Shopee E-Wallet are discounts and cashback. Shopee is the first e-commerce to provide postage discounts. by using Shopee e-wallet users can get free shipping. not only discount shopee e-wallet also provides cashback. however, the cashback is given in the form of digital coins which can be used for subsequent transactions using shopee e-wallet. according to khoirunissa (2018) this e-wallet has official permission to use it.

Shopee also provides transaction security for its users, this relatively new E-Wallet already has a high level of security. Shopee E-Wallet guarantees the security and confidentiality of users' personal data. although there are also many e-wallets that have good promotion and security, but shopee e-wallets are in great demand by consumers. Therefore, this research was conducted to see the factors that influence the intention to use shopee e-wallets.

1.3. PROBLEM STATEMENT

The number of companies that create E-Wallets as payment transactions can pose a threat to Shopee E-Wallet in retaining its users, because many other companies use promotions and increase security to attract consumers to use the E-Wallet that was created. Shopee E-Wallet also uses promotional strategies through discounts and cashback, in addition to using the Shopee E-Wallet promotion it also provides security and keeps customers personal data safe so that consumers feel safe for transactions. According to Jogiyanto (2007) intention is the desire to do behavior. According to Arisudana (2009) in Sumaryono (2016) intention is a component in the individual referring to on the desire to do a behavior, while on behavior is the real action of the will to behave. This stage is very important because it relates to the success of the marketing program. this will be one measure of the company's success. The problem faced by Shopee E-Wallet is a similar high level of competition in the city of Bandar Lampung, which shows that consumers who fall into this category are very potential, but on the other hand, producers are required to be more careful in reading the needs and desires of consumers.

1.4. RESEARCH QUESTIONS

From background and problem statement can be formulated :

1. Does cashback,discount, and security influence intention to use Shopee E-Wallet?
2. Which factors that more influence towards intention to use Shopee E-Wallet?
3. Does Does Respondents in Vietnam and Indonesia have a different perception to each factors?

1.5. RESEARCH OBJECTIVE

The purposes of this study is :

1. To indentify the influence of Cashback, Discount, and Security towards intention to use Shopee E-Wallet.

2. To evaluate the influence's level of each factors
3. To compare respondents perception to each factors between Indonesia and Vietnam

1.6. RESEARCH LOCATION

In this study the target are Shopee E-Wallet users in Indonesia and Vietnam. As for the coverage list in terms of respondents, such as 18-30 years old, students or employees both in Vietnam and Indonesia. With this coverage, this research will be conducted in Indonesia directly and online in Vietnam. This research done in University Of Economic and Law, Vietnam and Institute of Informatics and Business Darmajaya, Indonesia.

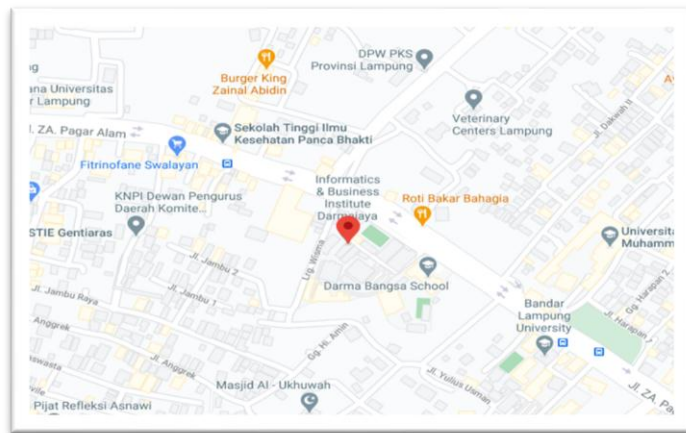


Figure 1.3 IIB Darmajaya's Location

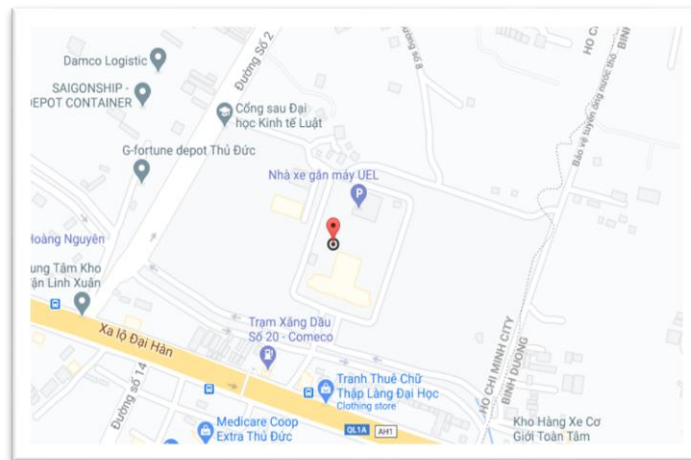


Figure 1.4 University Economics And Law's Location

1.7. TIME AND PERIOD OF RESEARCH

The time and period in this study were from November 2020 to February 2021.

1.8. SCOPE AND LIMITATION

1.8.1. Scope of Research

This study aims to determine the influence of cashback, discount, and security towards intention to use Shopee E-Wallet. Researchers chose Shopee E-Wallet as a platform to identify the influence of cashback, discount, and Security towards intention to use Shopee E-Wallet. This study does not limit age. Anyone who uses Shopee E-Wallet to make transactions can be a respondent.

1.8.2. Limitation of Research

Several limitations have been identified in this study. This study only covers areas in Bandar Lampung, Indonesia and Ho Chi Minh, Vietnam to determine the influence of cashback, discount, and security towards the intention to use Shopee E-Wallet. Other locations will not be discussed in this paper. In addition, the sample size of this study is relatively small, namely around 200, 100 each for each country. The limited sample size may cause researchers not to get the expected results. This can undermine the validity of the study.

Appropriate sample size (200 respondents) to determine future customer acceptance. Time is also limited in this study. Only one semester for researchers to carry out this research from November 2020 to February 2021. Therefore, researchers need the right time to publish all research from start to finish.

1.9. CONTRIBUTION OF THE STUDY

The results of this study are expected to be useful for many parties, especially those related to this research, including:

1. For the Company

This research is expected to provide additional information to companies about how much cashback and discounts have to influence to improve existing

promotions in the company and increase security so that consumers feel safe using the Shopee E-Wallet.

2. For Academics

This research is expected to provide additional and reference contributions for academics, especially students who will research marketing matters.

3. For Author

It is hoped that it can add insight and knowledge about the influence of cashback, discount, and security towards the intention to use Shopee E-Wallet and compare the theories studied with facts in the field.

SUMMARY

In conclusion, this entire chapter covers all aspects of the introduction to starting the study. This chapter clearly explains the problems faced by Shopee E-Wallet regarding the influence of cashback, discount, and security towards the intention to use Shopee E-Wallet on the problem statement. Then, there are several objectives identified in the problem statement. The scope of research is the science of marketing management, namely marketing, promotion mix, sales promotion, cashback, discount, security and intention to use. This research is expected to provide useful information for researchers as additional insights in developing the knowledge obtained during the academic learning process or the field research process.

CHAPTER 2

LITERATURE REVIEW

2.1. THEORETICAL REVIEW

2.1.1 Marketing

According to Kotler and Keller (2016: 27) marketing is a deep procedure for individuals, groups, and society to get what is needed and are used through exchanges between created and created products and services offered to get a value. According to Wardani and Triyono (2019: 1) Marketing has meaning broad but has the same purpose. The small scope of knowledge marketing, which has aspects of public relations, advertising, and sales. Besides, the broad understanding of marketing is the existence of activities such as promotion, distribution, pricing, product development, research market and identify the needs that consumers need. According to Firmansyah (2019: 1) Marketing has a meaning which is essentially looking for what human and social needs and identifying needs There is also another definition of marketing, namely by way of reaching needs necessary and get a profit.

From the definitions that have been put forward by experts, it can be concluded that marketing, namely activities carried out by companies and customers individuals or groups who aim to convey, communicate and be able to meet customer needs to create good relationships and get a balance between the customer and the company According to Saleh and Said (2019: 1) Marketing is something that has a series of organizational processes and functions to communicate, create, and assess. These functions and processes are designed to establish relationships with the customer are in the process of adapting the relationship he has with the customer and with this method it can benefit the parties already establish and also profitable for the organization that founded it.

2.1.2 Marketing Mix

According to Kotler and Armstrong (2012: 92), a marketing mix is good marketing tool is a set of products, pricing, promotion, distribution, combined to produce the desired response of the target market ”. Meanwhile, according to Buchari Alma (2007: 130), the marketing mix is a strategy to mix marketing activities so that from the maximum combination so as to produce the most satisfying results. In the marketing mix there is a set of marketing tools known as the 4Ps, namely product, price, place (place or distribution channel), and promotion. Meanwhile, service marketing has additional marketing tools, namely people, physical evidence, and process (process), so it is known as 7P. The meaning of 7P according to Kotler and Armstrong (2012: 62)

1. Product is managing product elements including planning and development the right product or service to be marketed by changing that product or service exist by adding to and taking other actions and influencing various products or services.
2. Price is a company management system that will determine the base price appropriate for the product or service and must determine the strategy involved discounted prices, payment of freight costs and various related variables.
3. Place, A distribution place or channel is selecting and managing a trade channel which is used to distribute products or services and also serve target markets, as well as developing a distribution system for product delivery and commerce physically.
4. Promotion is an element used to inform and persuade market about products or services that are new to the company through advertising, sales personal, sales promotion or publication.
5. People are all actors who play an important role in the service delivery so that it can affect the perception of buyers. Element of people, namely employees companies, consumers, and other consumers. All employee attitudes and actions, ways employee dress and appearance have an influence on successful service delivery.

6. Physical evidence is a real thing that also influences consumer decisions buy and use the products or services offered. Elements included in physical facilities, including the environment or physical buildings, equipment, logos, colors and other items.
7. Process are all actual procedures, mechanisms, and activity flows that are used to deliver services. This process element means something for delivery services. Process in services is a major factor in the marketing mix of such services. Service customers will feel happy because the service delivery system is a part of merit itself.

2.1.3 Promotion

In essence, promotion according to Kotler and Armstrong (2008: 219) is a form of marketing communication. Marketing communication is a marketing activity that spreads information, influences / persuades and reminds the target market of companies and products to be willing to accept, buy and be loyal to the products offered by the company. Promotion is also a determinant of success a company.

2.1.4 Promotion Mix

According to Fandy Tjiptono (2008: 222), the forms of promotion have different functions the same, but these forms can be distinguished based on specific tasks. Duty the special is referred to as the promotional mix. The promotional mix includes:

1. Personal Selling, Namely face-to-face interaction with one or more prospective buyers with a purpose do presentations, answer questions, or create messages. The shape is like person to person or chatroom.
2. Advertising, That is all forms paid off from non-personal presentation and promotion of ideas, goods Or services through clear sponsorship. The form most recognized by the public is through electronic media or print media.

3. Sales Promotion, They are short-term incentives to encourage trial product purchases or services. It can take the form of a raffle, prize, sample, discount, and so on.
4. Event and Experience, Namely company sponsored activities and programs designed for create daily interactions or interactions associated with a particular brand. Such as art festivals, entertainment, charity events, and others.
5. Public Relations and Publicity, It is a variety of programs designed to promote or protect images company or individual product. Such as, charity donations, speeches, seminars, and others.
6. Direct Marketing, Namely the use of letters, telephone, facsimile, e-mail or the internet to communicate directly with or soliciting responses or dialogue from customers and prospects certain.
7. Word of Mouth Marketing, Namely oral, written and electronic communication between related communities with excellence and experience in buying or using products and services. It looks like person to person or chatroom.
8. Interactive Marketing, Namely online activities and programs designed to engage customers or prospects directly or indirectly raise awareness, improve image or create sales of products and services.

2.1.5 Sales Promotion

Sales promotion is a form of promotion mix that aims to attract new customers, influence consumers to try new products, encourage consumers to make more purchases, and beat competitors' promotions and increase purchases. According to Tjiptono (2008: 229) sales promotion is a form of direct persuasion through the use of various incentives that can be arranged to stimulate immediate product purchases or increase the number of items purchased by customers.

Sales promotions are used to influence consumer attention by providing information that leads consumers to buy these products. According to Kotler and Keller

(2007: 269), grouping the types of sales promotions is a tool that offers incentives to buyers consisting of:

1. Consumer promotion is an effort to encourage the purchase of larger units, create product testing among users, and attract consumers to switch brands from competitors. The tools used are samples, coupons, discount gifts, premiums, and others.
2. Trade promotion is an effort to persuade retailers to sell new products and have inventory levels and encourage off-season purchases. The tools used include purchase guarantees, gift items, joint advertisements, displays, and others.
3. Sales force promotion is an effort to encourage support for new products or models and encourage the search for more prospective customers. The tools used are like giving bonuses, contests and others.

According to Kotler and Keller in Benyamin Molan (2007: 299), promotional tools sales consist of:

1. Sample, Is an offer of a free or trial product to consumers with a purpose so that consumers like the product and make repeat purchases.
2. Discount, Is a direct reduction of the price of the goods on purchase in time and a certain period.
3. Sweepstakes, Is a form of inviting consumers to collect names and then raffled.
4. Special Price Packaging, Is a discount lower than the price that should be stated on label or wrap.
5. Gift, Is an item that is offered free of charge or free at a price very cheap as an incentive to buy a product.
6. Demonstration, Is a show that is done to show or prove effectiveness or how to use the product.
7. Cashback, Refunds back to consumers if there is a mismatch between product at a price or damage to the product purchased based on agreement.

8. Joint Promotion, Is two or more company brands working together to issue coupons, refunds and holding contests to increase attractiveness they.

2.1.6 E-Wallet

According to Rahmayani (2018), an electronic wallet (e-wallet) is an electronic service for storing data on payment instruments, including payment instruments using cards and / or electronic money which can also accommodate funds, to make payments. Meanwhile, according to Nugroho (2016) explained that e-wallet is a form of payment that allows users to make payments electronically using a smartphone or gadget, replacing the use of a physical wallet. E-wallet (electronic wallet) is an electronic service to become a payment method that stores payment instrument data as well as personal data which has a maximum balance limit through an application available on a smartphone or gadget.

2.1.7 Cashback

Cashback is money that is returned in a certain amount, both in cash and virtual. Cashback usually has restrictions for cash and virtual refunds. According to Kotler and Armstrong, (2014). Cashback, is an offer that has been used to withdraw attention to the promotions used to make it profitable for consumers and consumers interested in conducting transactions from cashback is a refund in the form of money or applications if a particular product is in the promotion category. cashback is an offer where the buyer is given a percentage of cashback or virtual money or even given a product but by fulfilling certain purchase conditions determined by the cashback organizer.

Most of the current cashback promotions that exist today are usually not actually in the form of direct cash returns to the buyer. The seller usually provides cashback in the form of a deposit. This method is used so that the buyer at another time will make a repurchase using the deposit to the party that provides the cashback promo. such as Shopee E-Wallet which provides cashback in the form of Shopee coins in the application. it is used to keep customers using Shopee E-Wallet. Currently, many cashbacks have been varied, many companies have provided cashback in the form of goods.

There are many types of cashback programs or promos that are currently common around us:

1. Credit/Debit Card Cashback, This cashback is cashback given by certain banks. cashback will be given to the card user if the transaction has met a certain nominal.
2. Online Store/E-Commerce Cashback, This cashback is cashback given by online shops or e-commerce, where this cashback will be given by consumers if the consumer reaches the minimum purchase. This cashback is not given in the form of direct money but uses vouchers or coins that can be used for future purchases or uses.
3. Reward Cashback, this Cashback is cashback that given in poin. The points earned can be exchanged for attractive prizes.

2.1.8 Discount

According to Kotler (2007: 485), a discount is a basic price adjustment to reward customers to certain reactions such as volume of purchases, overpayment of bills early, and others. According to Tjiptono (2007), discount is a discount given from the seller to the buyer as a reward for certain activities of the buyer that are pleasing to the seller. On the basis of this, it can be concluded that a discount is a reduction in price given by a seller to attract consumers to buy a product within a predetermined period. According to Sutisna (2001: 303) the purpose of giving discounts, is :

1. Encourage large purchases.
2. Increase so that purchases can be made in cash or a short time.
3. Tying up customers so as not to move to another company.

According to McCarthy and Perreault (2009: 362-263), there are several forms or types of discounts including :

1. Quantity Discounts are discount offers to encourage customers to buy products in larger quantities.

2. Cumulative Quantity Discount is a discounts that run during certain periods such as one year
3. The NonCumulative Quantity Discount only applies to individual orders where this type of discount will encourage larger orders. However, this does not bind the buyer to the seller after a purchase has occurred.
4. Seasonal discounts are discounts offered to encourage buyers to store their inventory earlier than is currently needed.
5. Cash discounts are reduced prices to encourage buyers to pay their bills quickly
6. Functional Discounts are deductions in the listed price given to channel members for work they will be doing.
7. Sale price is a temporary discount from the listed price or the official price. The definition of a sale price is intended for customers to buy immediately (McCharty, 2009: 363).

2.1.9 Security

Security issue is an important aspect of an information system. Online transaction security is how to prevent fraud (cheating). there is fraud in an information-based system, where the information itself has no physical meaning. The very important value of information causes the desired information to be accessed only by certain people. The fall of information into the hands of other parties can cause harm to the owner of the information. For this reason, the security of the information system used must be guaranteed within acceptable limits.

Online transaction security continues to dominate discussions on e-commerce (Elliot and Fowel, 2000; Liao and Cheung, 2001; Szymanski and Hise, 2000). Consumers feel concerned about the disclosure of personal and financial information (Maholtra, Kim, and Agarwal, 2004). While most online shopping sites provide information privacy protection policies and security guarantees for transactions, they do not offer detailed information on how transactions and personal data are secured (Gauzente, 2004). According to Bailey and Pearson (1983), security perception is the consumer's perception of the ability of

online stores to control and secure transaction data from misuse or unauthorized changes. Park and Kim (2006) define security as the ability of online stores to control and security of data transactions.

Furthermore, Park and Kim (2006) said that security assurance plays an important role in building trust by reducing consumer attention to misuse of personal data and data transactions that are easily damaged. When the level of security guarantees is acceptable and meets consumer expectations, then consumers may be willing to disclose personal information and will buy with a sense of security. Raman Arasu and Viswanathan A. (2011), through a study conducted on online consumers in Malaysia, found that the safety factor has a positive and significant relationship in influencing online purchasing decisions. Security is at the heart of most internet transactions. Security is a key factor that concerns people using the internet to buy, because most transactions are carried out on the web. According to Raman Arasu and Viswanathan A. (2011), security indicators include assurance of data security and confidentiality.

2.1.10 Intention To Use

Intention to use (intention to use) can be defined as a form of the user's desire to use or reuse a certain object. Interest is one aspect of human psychology that tends to pay more attention or feel greater pleasure to these objects which can encourage to achieve goals (Kusumah, 2009). Intention is influenced by two basic factors, namely personal factors and social influence factors. Both of these factors have a positive effect on positive individual behavioral intentions cause a behavior. Behavior is an individual's actual action as a result of the factors that influence it.

2.2. PREVIOUS RESEARCH

Table 2. 1 Previous Research

no	Researcher	Journal Title	Result	Differences
1	Wahyu Indar	FACTORS	From T test sig.	Subjects and

	Rachmawati, Budi Rustandi Kartawinata, Candra Wijayangka, and Imanuddin Hasbi (2019)	ANALYSIS THAT AFFECTING THE INTENTION TO USE DIGITAL PAYMENT (CASE STUDY ON OVO USERS IN JAKARTA, BOGOR, DEPOK, TANGERANG, BEKASI)	value of Security is 0.001it means smaller than 0.05. then Security affecting the intention to use digital payment	Objects Research
2	R Kevin Aditya Iswara1, Dinda Amanda Zuliestiana, S.E., M.M. idwan Gunawan1, Ati Mustikasari (2019)	PENGARUH HARGA DAN PROMOSI TERHADAP KEPUTUSAN PEMBELIAN TIKET PESAWAT DI TIKET.COM	The effect of consumer perceptions on the purchasing decision process is 62.2% while the remaining 37.8% is influenced by other variables not observed in this research.	Subjects and Objects Research
3	Fachrizi Alwafi, Rizal Hari Magnadi (2016)	PENGARUH PERSEPSI KEAMANAN, KEMUDAHAN BERTRANSAKSI,	From T test sig. value of Security is 0.003 it means smaller than 0.05.	Subjects and Objects Research

		KEPERCAYAAN TERHADAP TOKO DAN PENGALAMAN BERBELANJA TERHADAP MINAT BELI SECARA ONLINE PADA SITUS JUAL BELI TOKOPEDIA.COM	then Security affecting the intention to buy on Tokopedia	
4	LAI P C1; Head of Innovation and Business Development, University of Malaya Centre of Innovation and Commercialization (2016)	DESIGN AND SECURITY IMPACT ON CONSUMERS' INTENTION TO USE SINGLE PLATFORM E-PAYMENT	Security shows significant relationship between perceived ease of use and perceived usefulness which are almost the same.	Subjects and Objects Research
5	Amit Kumar Nag, Bhumiphat Gilitwala (2019)	E-WALLET-FACTORS AFFECTING ITS INTENTION TO USE	the result from the Pearson correlation analysis showed that the level of significance is equal to .000 which is less	Subjects and Objects Research

			<p>than .01 (.000 < .01). It means that null hypothesis was rejected. Then, there is a statistically significant relationship between security/privacy confidence and intention to use at the 0.1 significant level.</p>	
6	<p>Aparna Mishra, Sangeetha Gunasekar, Deepak Gupta (2016)</p>	<p>INFLUENCE OF PRODUCT PERCEPTION AND DISCOUNTS ON THE PREFERENCE OF ONLINE PAYMENT</p>	<p>Overall, the results show that beyond payment infrastructure, discounts and product perception have the ability to drive online payments, and e-tailers can leverage these aspects to improve their business.</p>	<p>Subjects and Objects Research</p>

7	Resa Nurlaela Anwar, Aulia Afifah (2016)	PENGARUH KEPERCAYAAN DAN KEAMANAN KONSUMEN TERHADAP MINAT BELI DI SITUS ONLINE (STUDI KASUS PENGUNJUNG SITUS LAZADA DI JAKARTA TIMUR)	Based on TEST T rcount in Security is 1.660 its smaller than rtable (2,578) It means Security has significant influence towards intention to buy.	Subjects and Objects Research
8	Cahaya, Dessy (2017)	PENGARUH PRICE DISCOUNT DAN BONUS PACK TERHADAP IMPULSE BUYING DI GIANT EKSTRA (SURVEY PADA KONSUMEN GIANT EKSTRA DI HYPERPOINT PASTEUR BANDUNG)	From T test sig. value of discount smaller than 0.05. then discount affecting the impulse buying at Giant Extra	Subjects and Objects Research
9	Br. Ginting, Shinta Srimenda (2019)	PENGARUH DISKON HARGA TERHADAP KEPUTUSAN PEMBELIAN	In this study discount has a significant influence towards purchasing	Subjects and Objects Research

		IMPULSIF SECARA ONLINE (STUDI PADA PENGGUNA APLIKASI LAZADA DI KECAMATAN PANCUR BATU)	decision.	
10	Jaya, Rama Chandra (2016)	PENGARUH DISKON HARGA DAN ONLINE STORE IMAGETERHADAP NIAT BELI PRODUK PADA ONLINE STOREHIFFU BANDUNG	This study show that discount has a significant positive influence towards intention to buy.	Subjects and Objects Research
11	Adizka, F (2020)	PENGARUH SALES PROMOTION TERHADAP CUSTOMER LOYALTY PENGGUNA APLIKASI MOBILE PAYMENT, DANA	In this study shows that Discount and Cashback has a positive indluence towards consumer loyalty.	Subjects and Objects Research

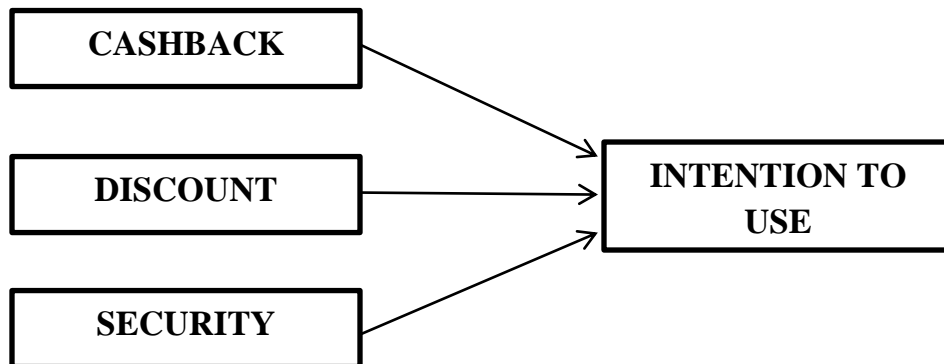
12	Robetmi Jumpakita Pinem, Teuku Afrizal, Jumadil Saputra (2020)	THE RELATIONSHIP OF CASHBACK, DISCOUNT, AND VOUCHER TOWARD DECISION TO USE DIGITAL PAYMENT IN INDONESIA	This study proved that three variable under marketing strategy has a significant positive relationship on the decision to use e- wallets.	Subjects and Objects Research
13	Lai, P C (2016)	DESIGN AND SECURITY IMPACT ON CONSUMERS' INTENTION TO USE SINGLE PLATFORM E- PAYMENT	Security Has Direct Relationship With Consumers' Intention To Use. The Results Show That Security Has Strong Direct Relationship With Consumers' Intention To Use Of The System	Subjects And Objects Research
14	Agmeka, F ,Wathoni, R ,Santoso, A (2019)	THE INFLUENCE OF DISCOUNT FRAMING TOWARDS BRAND REPUTATION AND BRAND	The result for the first hypothesis that states that discount framing influences brand reputation is accepted	Subjects And Objects Research

		IMAGE ON PURCHASE INTENTION AND ACTUAL BEHAVIOUR IN E-COMMERCE	(p<0.000). The previous research also supports this statement and mention that a marketer can build decent brand reputation by using discount framing.	
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2.3. FRAMEWORK

Table 2.2 Framework

Source : Conceptual Framework adopted from Peter, Zamhari, Miranda, (2018)



The framework will explain the theoretical relationship between the variables to be studied. The thinking framework is a conceptual model about how theory relates to various factors has been defined as an important problem (Sugiyono, 2017). In doing business, of course, the company owner must be biased doing a business in marketing activities, namely starting with an understanding of marketing activities. Marketing according to Kotler and Armstrong in Bob Sobran (2014: 6) is a process by which the company creates value for customers and builds strong relationships with customers to capture the value of the customer in return.

2.4. HYPOTHESIS

1. The influence of Cashback towards intentions to use Shopee E-Wallet.

Cashback is money that is returned in a certain amount, both in cash and virtual. Cashback usually has restrictions for cash and virtual refunds. Shopee E-Wallet has many promotion in every transaction. Many consumer said that they are using a Shopee E-Wallet because the Cashback. Cashback is an offer for a refund after making a purchase. Shopee E-Wallet also implements this promotional tool which is quite attractive to consumers because the cashback provided by Shopee E-Wallet is very large and profitable so that many consumers are interested in using Shopee E-Wallet. Cashback on Shopee E-Wallet can be obtained by users when making a purchase transaction on Shopee E-Wallet. After making a purchase, users will feel the benefits. Shopee E-Wallet will return the user's balance in the form of coins. Based on the statement above it can be concluded, Cashback has a positive effect on using Shopee E-Wallet.

H1 : Cashback has a positive influence towards intentions to use Shopee E-Wallet.

2. The influence of Discount towards intentions to use Shopee E-Wallet.

Discounts are a sales promotion tool that is carried out by providing consumers with lower than normal prices to purchase products or services. Shopee E-Wallet also implements discount promotions to attract consumers to use Shopee E-Wallet even though the discount promotions offered are not as many as cashback and voucher promotions. Although it offers a few discount promotions, but still many consumers, especially young people, use these promotions because the prices they get are cheaper and profitable for them. According to research made by Ratih, Berlian, and Cindy (2017). Stated, Discount was considered good enough by the respondents. Based on statement above, it can be concluded, Discount has a positive influence towards intention to use Shopee E-Wallet.

H2 : Discount has a positive influence towards intention to use Shopee E-Wallet

3. The influence of Security towards intentions to use Shopee E-Wallet.

Raman Arasu and Viswanathan A. (2011), in Sukma (2011) through a completed study. Found that the security factor has a positive and significant relationship in influencing online purchasing decisions. Likewise, it can be concluded that consumers might use Shopee E-Wallet because the security provided by Shopee is very high. Consumers will not use Shopee E-Wallet if there is no guarantee of security. Because consumers might worry if there is no adequate security guarantee that ultimately prevents them from using Shopee E-Wallet.

H3 : Security has a positive influence towards intention to use Shopee E-Wallet

2.5. HYPOTHESIS TESTING

Hypotheses are statements that describe a relationship between two variables related to a particular case and are temporary assumptions that need to be verified in a study. Sugiyono (2014: 63), states that: "The hypothesis is a temporary answer to the formulation of research problems, where the formulation of the problem research has been stated in the form of a question sentence. It is said temporarily, because the answers given are only based on relevant theories, not based on empirical facts obtained through data collection.

2.5.1. T Test

According to Imam Ghozali (2013), the t statistical test shows how the influence of the independent variable can partially influence or explain the dependent variable. In determining whether the independent variable can partially affect or not the dependent variable, it can be seen through the following provisions:

- Sig. value < 0.05 , then there is the influence of variable X and variable Y.

- Sig. value > 0.05, so there is no influence between variable X and variable Y.

If the significance value obtained from the results of data processing through SPSS 25 for windows is less than 0.05, it can be concluded that the independent variable partially can significantly influence the dependent variable. Conversely, if the significant value is greater than 0.05, the independent variable partially does not have a significant effect on the dependent variable.

2.6. MULTIPLE REGRESSION LINIER

The analysis was carried out by examining the relationship between the dependent variable and several independent variable. Multiple Linear Regression is a linear regression model involving more than one independent variable or predictor, because there is one the dependent variable and independent two variables. So this study uses Multiple Linear Regression (MLR). Multiple regression models can formulated as follows:

$$Y = a + \beta_1X_1 + \beta_2X_2 + \beta_3X_3$$

Y	= Intention to use
a	= constanta
X1	= Cashback
X2	= Discount
X3	= Security
β	= coefficient estimate

SUMMARY

The theories from the existing literature have been discussed clearly in this chapter where the researcher found that some study theories were relevant and some were not relevant for this study. Besides, this chapter also clearly discusses defining the scope of study and building a research framework, hypothesis and hypothesis testing for research topics effectively.

CHAPTER 3

RESEARCH METHOD

3.1. RESEARCH METHODOLOGY

The quantitative approach is an approach carried out by recording and analyzing the exact research data using statistical calculations. According to Izaak Latanussa in Sudjana (2004: 40) “Quantitative research is research that uses the number method to describe the observation of an object or variable where numbers are part of the measurement.” As stated by Sudjana (2004: 53). Descriptive research methods with a quantitative approach are used when the aim is to describe or explain an event or an incident that occurs at the present time in the form of meaningful numbers.

The quantitative approach is an effort to measure the variables in the study (variable X and variable Y) and then look for the relationship between these variables. The quantitative approach emphasizes the existence of variables as objects of research and these variables must be defined in terms of the operationalization of each variable. Reliability and validity are absolute conditions that must be met in using this approach because these two elements will determine the quality of the research.

3.1.1. Pilot Test

Pilot test can have two different meanings in social science research. First, a pilot study can be interpreted as a feasibility study. In this sense, a pilot study is a small version of a study or experiment (trial), which is carried out in preparation for a larger study. A pilot study was conducted to ensure the reliability and validity of the measurement scale that will be used so that the researcher understands the level of error being committed. Or in other words, a pilot study was conducted to ensure that the instrument was suitable for use (Herdiansyah, 2010). The instrument quality test was conducted to determine whether the research instrument had met the validity and reliability criteria.

The trial was conducted for the pre-test questionnaire to 30 respondents using 14 questions. After the instrument test was carried out and the Cronbach's Alpha value was greater than 0.4, the question had sufficient correlation and then the researcher conducted further research with a total of 200 respondents. However, on the other hand, if the Cronbach's Alpha value is less than 0.4 then the question has a low correlation. Therefore this question must be eliminated.

3.2. OBJECT

Research variables are closely related to the object to be studied, because in essence the object of research is the topic of the problem to be studied for research. According to Suharsimi (2006, p.15) states that: "the object of research is a variable or what is the point of attention of a study, while the research subject is a place where the variable is attached." Based on the description above, the object of this research is the –factors that affect intention to use. The factors studied are Cashback, Discount, and Security. The subjects in this study were Shopee E-Wallet users in Bandar Lampung, Indonesia and Ho Chi Minh, Vietnam.

3.3. RESEARCH VARIABLE

According to Sugiyono (2014: 59) research variables are anything in the form determined by the researcher to study so that information is obtained about it, then a conclusion is drawn. Meanwhile, according to Indrawati (2015: 124) operational variables are a process of reducing the variables which are sometimes in research problems into the smallest parts that can be identified in the size classification, so that it is easy to get the data needed by the assessors of research problems. In this study the variables to be studied are as follows:

a. Independent Variable (X)

According to Darmawan (2013: 109) Independent variables are variables that affect or cause changes or the emergence of dependent or dependent

variables. This variable is also known as the stimulus variable. The independent variable or independent variable in this study are Cashback (X1), Discount (X2), and Security (X3).

b. Dependent Variable (Y)

According to Sugiyono (2013: 4) Dependent variables are variables that are influenced or which become causes and effects because of the independent variables. The dependent variable is often referred to as the output variable. The dependent variable or dependent variable in this study is intention to use Shopee E-Wallet. (Y)

3.4. DATA COLLECTING

Suharsimi Arikunto in Purwanto explained that the data is the results of recording research, both in the form of facts and figures. Another opinion states that data is a description of the variables in a number object. Data describes objects in certain variables.

1. Primary data

Primary data is a data source that directly provides data to data collectors, such as the results of observations, interviews or the results of filling out questionnaires that can be done by researchers (Sugiyono, 2014: 193). In the research, the research method was obtained using a questionnaire distributed to respondents.

2. Secondary Data

Secondary data is a data source that does not directly provide data to data collectors, for example through other people or through documents (Sugiyono, 2014: 193). In this study, secondary data were obtained through various sources including books, journals, the internet, the results of previous research and other sources of information that were considered useful for researchers.

3.5. POPULATION AND SAMPLE

3.5.1. Population

According to Sugiyono (2014: 80), population is a generalization area consisting of objects / subjects that have certain qualities and characteristics that are determined by researchers to study and then draw conclusions. So the population is not only people, but also objects and other things. The population in this study are Shopee E-Wallet users in Indonesia and Vietnam.

3.5.2. Sample

According to Sugiyono (2017: 137) The sample is part of the amount and characteristics possessed by this population. When the population is large, and researchers it is impossible to study everything in the population. This study uses a sample technique used is a method nonprobability sampling. According to Sugiyono (2017: 140) nonprobability sampling is a sampling technique that does not provide equal opportunities / opportunities for each element or member of the population to be selected as a sample. Type Nonprobability sampling used in this study is purposive sampling.

According to Sugiyono (2017: 141) purposive sampling is a technique determination of the sample with certain considerations. The reason for selecting the sample using nonprobability sampling are sample members not having the same odds. Meanwhile, purposive sampling is Shopee E-Wallet users who has been used Shopee E-Wallet at least in one transaction. This study has a clearly known population size the amount. So the sampling technique used is the Isaac formula and Michael in Sugiyono (2017: 149). As follows:

$$n = \frac{N}{1 + N(e)^2}$$

Information :

n = Number of Samples required

N = total population

e = Sample error rate (sampling error)

This study determined an error rate of 10% :

$$n = \frac{N}{1 + N(e)^2} = \frac{2.500}{1 + 2.500 (0,1)^2} = 99,96$$

Based on the results of calculations using the Isaac formula and Michael then obtained a sample of 99.96 and made it 100. So The sample that will be used to represent the population is 100 respondents for each country. This study will take 100 respondents from Indonesia and 100 respondents from Vietnam.

3.6. QUESTIONNAIRE AND MEASUREMENT SCALES

In this study, the research instrument used was a questionnaire, with a Likert scale. According to Sugiyono (2012, p. 93) “Likert scale is used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena”. According to Sugiyono (2014: 132). Likert scale is used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena. In research, this social phenomenon has been specifically determined by the researcher, hereinafter referred to as the research variable.

3.6.1. Forming Questionnaire

The questionnaire was conducted by collecting data by giving written questions to respondents using Shopee E-Wallet. The measurement scale of this study is a data collection technique that is carried out by providing a series of systematic written questions or directed to respondents to be answered. In this study, a questionnaire on the dependent and independent variables was made based on the Likert scale to measure the level of respondent’s agreement or disagreement with a series of statements.

Table 3. 1 Questionnaire structure

Section	Questions
A	Demographic Background <ul style="list-style-type: none"> • Gender • Age • Education Level • Employment Statust
B	Likert Scale (Independent Variable)
C	Likert Scale (Dependent Variable)

3.6.2. Measurement Instrument

Table 3. 2 Likert Scale Instrument

The answer	Value weight
Strongly Disagree (Sangat Tidak Setuju) (rất ít)	1
Disagree (Tidak Setuju) (ít)	2
Neutral (Cukup Setuju) (trung bình)	3
Agree (Setuju) (nhiều)	4
Strongly Agree (Sangat setuju) (rất nhiều)	5

Table 3. 3 Questionnaire Indicators

Variable	Indicators	Reference
Cashback (X1)	I use Shopee E-Wallet because the cashback given is large.	Alma (2006:290), Astuti (2011:87), Sutisna (2002:300)
	The cashback offered	

	encourages me to use Shopee E-Wallet.	
	I use Shopee E-Wallet because their cashback promotion is more attractive than other E-Wallets.	
Discount (X2)	I use Shopee E-Wallet because they offer discounts when I purchase a product.	
	I use Shopee E-wallet because the discounts provided are very attractive and varied.	
	I like using Shopee E-Wallet because of the frequent discount	
	I prefer Shopee E-Wallet to other e-wallets because their provided discounts are more attractive	
Security (X3)	I feel that Shopee E-Wallet offers sufficient online security.	Raman Arasu and Viswanathan A. (2017)
	I feel safe sharing	

	<p>personal information with Shopee E-Wallet.</p> <p>I believe Shopee E-Wallet can protect my personal information.</p> <p>I feel that online transactions on Shopee E-Wallet are protected.</p>	
Intention To Use (Y)	I will continue to use the Shopee E-Wallet to get the discount offered.	Raymond Mcleod (2001), Arikunto (2001) , Lee & Wan (2010)
	I will continue to use the Shopee E-Wallet to get the Cashback offered.	
	I prefer to use Shopee E-Wallet to other E-Wallets.	

SUMMARY

This chapter focuses more on the research methodology that will be carried out in this research which is explained to achieve what the research objectives are. The method used in this study uses Quantitative and will distribute questionnaires to 200 respondents who use Shopee E-Wallet. The data will be analyzed based on data collected from respondents and will be discussed in the next chapter.

CHAPTER 4

RESULTS AND DISCUSSION

4.1. PILOT TEST

Before large-scale quantitative research researchers usually will do a pilot test, this is an effort to avoid mistakes in research and minimize the time and money used on projects that are not well designed. Pilot studies are usually conducted on members of the relevant population. Pilot tests can also have the potential to increase the chances of clear results.

4.1.1. Cashback

Table 4.1 Reliability Statistic for 30 respondents – Cashback
(Source: Output from SPSS)

Reliability Statistics	
Cronbach's Alpha	N of Items
0.638	3

Table 4.2 Item-total Statistics for 30 respondents – Cashback
(Source: Output from SPSS)

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
CH1	8.17	1.799	0.589	0.399
CH2	8.03	1.826	0.457	0.534
CH3	8.27	1.444	0.365	0.726

Table 4.1 Is the reliability statistics for 30 respondents for the first independent variable, which is cashback. The Cronbach's Alpha for network quality is 0.638 and it is in questionable reliability, the statements of the questionnaire are appropriate. Table 4.2 is the item-total statistics for 30 respondents for cashback. The Cronbach's Alpha of statements for CH1, CH2 and CH3 are acceptable, which is 0.399, 0.534 and 0.726 the total correlation for CH3 is 0.365 but CH3 don't need to eliminate because Chronbach's Alpha in Reliability Statistics is 0.634 greater than 0.4 Thus, the respondents can clearly grasp the points in the questionnaire.

4.1.2. Discount

Table 4.3 Reliability Statistic for 30 respondents – Discount

(Source: Output from SPSS)

Reliability Statistics	
Cronbach's Alpha	N of Items
0.819	4

Table 4.4 Item-total Statistics for 30 respondents

(Source: Output from SPSS)

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
DC1	12.67	3.678	0.642	0.772
DC2	12.67	3.471	0.669	0.758
DC3	12.77	3.840	0.607	0.787
DC4	13.00	3.241	0.653	0.769

Table 4.3 Is the reliability statistics for 30 respondents for the first independent variable, which is cashback. The Cronbach's Alpha for network quality is 0.819 and it is

in high reliability, the statements of the questionnaire are appropriate. Table 4.4 is the item-total statistics for 30 respondents for cashback. The Cronbach's Alpha of statements for DC1, DC2, DC3, and DC4 are acceptable, which is 0.772 , 0.758 , 0.787 , 0.769 Thus, the respondents can clearly grasp the points in the questionnaire.

4.1.3. Security

Table 4.5 Reliability Statistic for 30 respondents – Security

(Source: Output from SPSS)

Reliability Statistics	
Cronbach's Alpha	N of Items
0.861	4

Table 4.6 Item-total Statistics for 30 respondents

(Source: Output from SPSS)

	Item-Total Statistics			
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SR1	12.30	4.493	0.752	0.807
SR2	12.43	4.185	0.674	0.840
SR3	12.50	4.052	0.776	0.792
SR4	12.17	4.764	0.643	0.848

Table 4.5 Is the reliability statistics for 30 respondents for the first independent variable, which is cashback. The Cronbach's Alpha for network quality is 0.861 and it is in high reliability, the statements of the questionnaire are appropriate. Table 4.6 is the item-total statistics for 30 respondents for cashback. The Cronbach's Alpha of statements for SR1, SR2, SR3, and SR4 are acceptable, which is 0.807 , 0.840 , 0.792 , 0.848 Thus, the respondents can clearly grasp the points in the questionnaire.

4.1.4. Intention To Use

Table 4.7 Reliability Statistic for 30 respondents – Intention To Use

(Source: Output from SPSS)

Reliability Statistics	
Cronbach's Alpha	N of Items
0.827	3

Table 4.8 Item-total Statistics for 30 respondents

(Source: Output from SPSS)

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
ITO1	8.23	1.978	0.699	0.753
ITO2	8.27	1.513	0.742	0.708
ITO3	8.43	1.978	0.634	0.809

Table 4.7 Is the reliability statistics for 30 respondents for the first independent variable, which is cashback. The Cronbach's Alpha for network quality is 0.827 and it is in high reliability, the statements of the questionnaire are appropriate. Table 4.8 is the item-total statistics for 30 respondents for cashback. The Cronbach's Alpha of statements for ITO1, ITO2, and ITO3 are acceptable, which is 0.753 , 0.708 , and 0.809 Thus, the respondents can clearly grasp the points in the questionnaire.

4.2. DISCUSSION OF RESEARCH DESCRIPTIVE STATISTICS

Descriptive statistics discussion in this study is used to explain and describe the various characteristics of respondents based on ownership and the intensity of respondents using Shopee E-Wallet, gender, age, and job. In addition, descriptive statistics were carried out in order to determine the distribution of respondents answers and to what extent the variation of respondents answers in this study. Descriptive

discussion is carried out based on the average or mean value and the most frequently occurring value or mode of respondents answers. This is done in order to know how widely the answers are distributed so that conclusions can be drawn from the descriptive discussion. The questionnaire in this study was distributed online via google form to respondents who used Shopee E-Wallet.

The sample used is 200 which is divided into two, 100 respondents from Vietnam and 100 respondents from Indonesia. After collecting as many as 30 respondents, first the research instruments were tested in the form of validity and reliability tests to determine whether each questionnaire statement was valid and consistent to be distributed.

4.2.1. Respondent Characteristics

4.2.1.1. Respondent Characteristics Based on Shopee E-Wallet Users

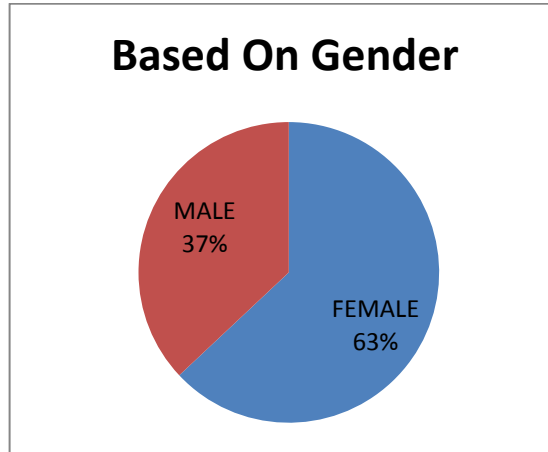
Table 4.9 Respondent Frequency

Questions	Answers	Frequence	Presentage
Are you a Shopee E-wallet Users?	Yes, please continue to answer the questions	200	100%
	No, you don't have to continue	0	0%
Total		200	100%

In the questionnaire that has been distributed, there are questions about the respondents who have used Shopee E-Wallet. Because this study uses a purposive sampling method, these questions are given as a condition in fulfilling the criteria to be the sample in this study. Based on questionnaire result, 200 respondents from Vietnam and Indonesia has fulfilled the requirements, Shopee E-Wallet users in Vietnam dan Indonesia.

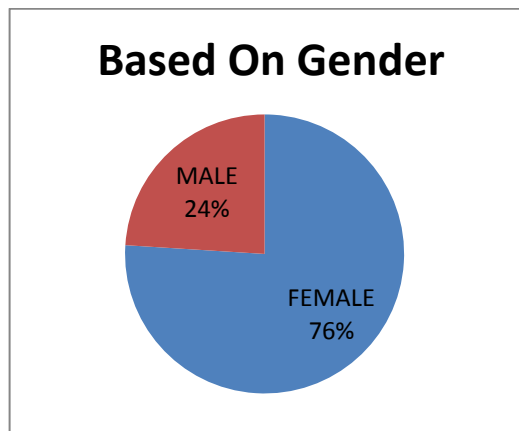
4.2.1.2. Respondent Characteristics Based on Gender

Chart 4.1 Indonesia Respondent
Based On Gender



Target in this study is Shopee E-Wallet users. Especially Shopee E-Wallet users in Bandar Lampung, Indonesia and Ho Chi Minh, Vietnam. Based on chart 4.1 Indonesia has 63% female respondent and 37% male respondent this thing can conclude that in this study respondent in Indonesia are dominated by female.

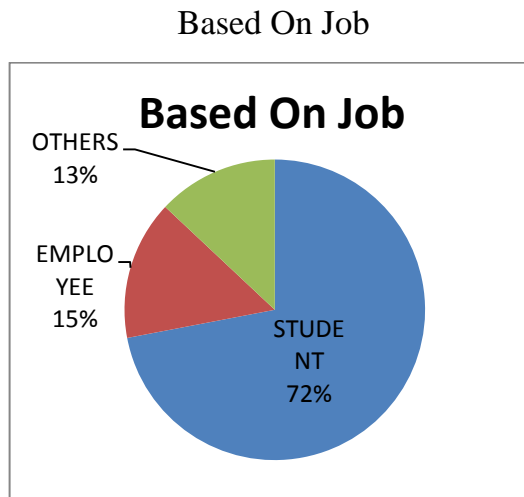
Chart 4.2 Vietnam Respondent
Based On Gender



Different from Indonesia. Based on chart 4.2, Vietnam has 24% male respondent and 76% female respondent. The difference is far enough but respondent in Vietnam still dominated by female. From two chart can concluded that respondent in this study in Vietnam and Indonesia are dominated by female.

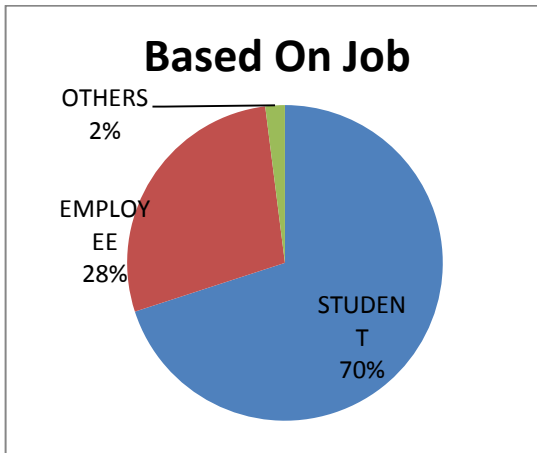
4.2.1.3. Respondent Characteristics Based on Job

Chart 4.3 Indonesia Respondent



Target in this study is Shopee E-Wallet users. Especially Shopee E-Wallet users in Bandar Lampung, Indonesia and Ho Chi Minh, Vietnam. Based on chart 4.3 Indonesia has 72% student respondent, 15% employee respondent, and 13% from others occupation. This chart can explain in this study student in Indonesia dominated Shopee E-Wallet usage.

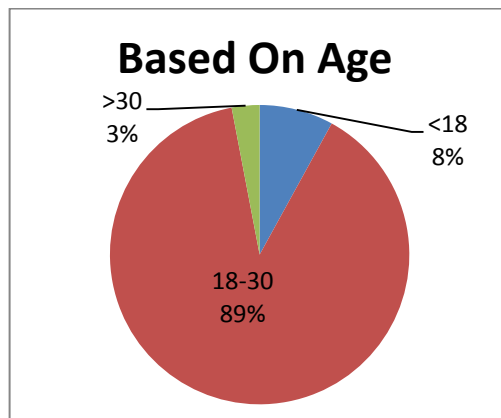
Chart 4.4 Vietnam Respondent
Based On Job



Different from Indonesia. Based on chart 4.4, Vietnam has 70% student respondent, 28% employee respondent and 2% from others. Even though Indonesia and Vietnam is so far away but Shopee E-Wallet Users in Vietnam and Indonesia are demanded by Student. From two charts above, it can be concluded that respondents in Vietnam and Indonesia are dominated by students.

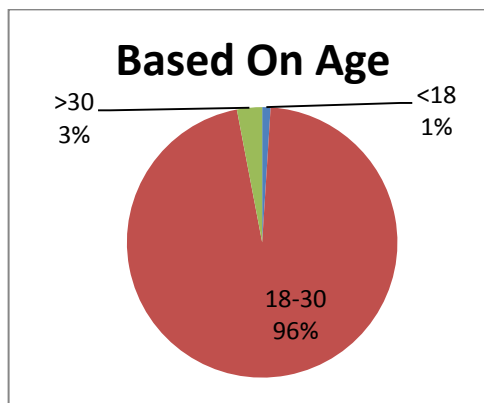
4.2.1.4. Respondent Characteristics Based on Age

Chart 4.5 Indonesia Respondent
Based On Age



Target in this study is Shopee E-Wallet users. Especially Shopee E-Wallet users in Bandar Lampung, Indonesia and Ho Chi Minh, Vietnam. Based on chart 4.5 Indonesia has respondents <18 years old as much 8%, 18-30 years old as much 89%, and the last respondent >30 years old as much 3%. This proves that in this study respondent are dominated by aged 18-30 years.

Chart 4.6 Vietnam Respondent
Based On Age



Based on chart 4.6, Vietnam has respondent aged >30 years old as much 3%, for <18 as much 1% and 18-30 years old as much 96%. This chart explain that in this study respondent in vietnam are dominated by 18-30 years old. From two chart can concluded that respondent in this study are dominated by 18-30 years old

4.3. VALIDITY AND RELIABILITY

4.3.1. Validity

To find out that each questionnaire statement can be said to be valid, which is used by researchers in measuring and obtaining research data from the respondents, validity testing is required. This research is to test the validity using the Pearson product with the principle of tolerating each item's score with the total score of respondents' answers. It takes 30 respondents from 100 samples to test the validity in order to know whether or not

each statement of the research variable is valid so that for further distributing the questionnaire the statement is appropriate to be given to the respondent. Testing in this study using the SPSS 25.0 for windows application. The validity or not of a statement can be seen by comparing the r table that can be seen through the r table with a significance of 5% and r count.

The following is the condition of whether a statement is valid or not:

1. If the value of pearson correlation (r count) $>$ r table, then the statement is valid to be distributed to the respondent to conduct research.
2. If the value of pearson correlation (r count) $<$ r table, then the statement is invalid to be distributed to the respondent to conduct research so that the statement must be deleted from the questionnaire.

4.3.1.1. Cashback

Table 4.10 Cashback Validity

Item	Pearson Correlation	Rtable 5% (200)	Criteria
CH1	0.677	0.138	Valid
CH2	0.636	0.138	Valid
CH3	0.676	0.138	Valid

From the results of the validity test that has been carried out, all statements regarding cashback are declared valid. This is evidenced based on Table 4.10, where r count with a range between 0.636 – 0.677 of each statement is greater than r table using a significance of 5% and $N = 200$ which is r table is 0.138. Thus, all of the statement of the questionnaire is valid.

4.3.1.2. Discount

Table 4.11 Discount Validity

Item	Pearson correlation	Rtable 5% (200)	Criteria
DC1	0.682	0.138	Valid
DC2	0.661	0.138	Valid
DC3	0.657	0.138	Valid
DC4	0.731	0.138	Valid

From the results of the validity test that has been carried out, all statements regarding discount are declared valid. This is evidenced based on Table 4.11, where rcount with a range between 0.657 – 0.731 of each statement is greater than r table using a significance of 5% and N = 200 which is rtable is 0.138. Thus, all of the statement of the questionnaire is valid.

4.3.1.3. Security

Table 4.12 Security Validity

Item	Pearson Correlation	Rtable 5% (200)	Criteria
SR1	0.685	0.138	Valid
SR2	0.689	0.138	Valid
SR3	0.685	0.138	Valid
SR4	0.686	0.138	Valid

From the results of the validity test that has been carried out, all statements regarding security are declared valid. This is evidenced based on Table 4.12, where rcount with a range between 0.685 – 0.689 of each statement is greater than rtable using a significance of 5% and N = 200, which is rcount is 0.138. Thus, all of the statement of the questionnaire is valid.

4.3.1.4. Intention To Use

Table 4.13 Intention to use Validity

Item	Pearson Correlation	Rtable 5% (200)	Valid
ITO1	0.628	0.138	Valid
ITO2	0.720	0.138	Valid
ITO3	0.676	0.138	Valid

From the results of the validity test that has been carried out, all statements regarding Intention to use shopee e-wallet are declared valid. This is evidenced based on Table 4.13, where rcount with a range between 0.628 – 0.720 of each statement is greater than rtable using a significance of 5% and N = 200, which is rtable is 0.138. From this explanation, the statements relating to intention to use shopee e-wallet are appropriate to be distributed to a sample of respondents and are able to become a benchmark in research.

4.3.2. Reliability

Reliability test is carried out after the questionnaire has been proven valid through the validity test. The purpose of conducting reliability testing is to see whether the questionnaire has consistency if the measurement is carried out using the questionnaire repeatedly. In this test, it can be done jointly on all statements in the questionnaire in a research variable. The same thing with the validity test, it takes 200 respondents to test the reliability and in processing data using Cronbach alpha with SPSS 25.0 for windows. according to arikunto (2013: 154) the level of reliability is good enough if the value is greater than 0.6.

Table 4.14 Reliability Test Result

(Source : Output from SPSS)

Reliability Statistics	
Cronbach's Alpha	N of Items
0.909	14

Based on Table 4.14 regarding the results of the reliability test that has been carried out, the questionnaire in this study relating to cashback (X1), discount (X2), and security (X3) variables and Intention To Use Shopee E-Wallet (Y) as the dependent variable is declared reliable or consistent. This is evidenced by the cronbach alpha value greater than 0.6. Therefore, this questionnaire has a good enough level of reliability.

4.4. MULTIPLE REGRESSION ANALYSIS

4.4.1. In Indonesia

Table 4.15 Model Summary in Indonesia

(Source : Output from SPSS)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.763 ^a	0.582	0.569	1.465

a. Predictors: (Constant), SECURITY, CASHBACK, DISCOUNT

For this analysis, the simultaneous effect of several independent variables, namely cashback, discount, and security on the scale-interval dependent variable, namely intention to use, was evaluated using multiple regression analysis. Therefore, multiple regression analysis aims to study and understand the extent to which various predictors clarify the variance in the dependent variable. Based on the Model Summary, the findings indicate that the correlation coefficient (R) is 0.763, where there is a positive correlation between the independent variables, namely the dependent variable in this study. Furthermore, the R square value is 0.582 which means 58.2% variance is influenced by cashback, discount, and security. The remaining 41.8% is then influenced by other factors not included in the study.

Table 4.16 Anova in Indonesia

(Source : Output from SPSS)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	287.290	3	95.763	44.612	.000 ^b
	Residual	206.070	96	2.147		
	Total	493.360	99			

a. Dependent Variable: Intention To Use

b. Predictors: (Constant), SECURITY, CASHBACK, DISCOUNT

Based on ANOVA analysis, it shows that the F-test value is 44,612 and the p value is significant. This result means that the overall probability of the relationship between the dependent variable, namely Intention To Use Shopee E-Wallet, and all independent variables, namely cashback, discount, and security, occur by chance. This analysis shows that the p-value is 0.000 and the probability for this finding is below 0.05. Thus, the relationship between the independent and dependent variables is significant.

4.4.2. In Vietnam

Table 4.17 Model Summary in Vietnam

(Source : Output from SPSS)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.672 ^a	0.451	0.434	1.798

a. Predictors: (Constant), SECURITY, DISCOUNT, CASHBACK

For this analysis, the simultaneous effect of several independent variables, namely cashback, discount, and security on the scale-interval dependent variable, namely intention to use, was evaluated using multiple regression analysis. Therefore, multiple regression analysis aims to study and understand the extent to which various predictors clarify the variance in the dependent variable. Based on the Model Summary, the findings show that the correlation coefficient (R) is 0.672, where there is a positive correlation between the independent variables, namely the dependent variable in this study. Furthermore, the R square value is 0.451, which means that 45.1% of the variance is influenced by cashback, discount, and security. The remaining 54.9% is then influenced by other factors not included in the study.

Table 4.18 Anova in Indonesia

(Source : Output from SPSS)

		ANOVA^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	255.086	3	85.029	26.312	.000 ^b
	Residual	310.224	96	3.232		
	Total	565.310	99			

a. Dependent Variable: Intention to use

b. Predictors: (Constant), SECURITY, DISCOUNT, CASHBACK

Based on the ANOVA analysis, it shows that the F-test value is 26.312 and the p value is significant. This result means that the overall probability of the relationship between the dependent variable, namely Intention To Use Shopee E-Wallet, and all independent variables, namely cashback, discount, and security, occur by chance. This analysis shows that the p-value is 0.000 and the probability for this finding is below 0.05. Thus, the relationship between the independent and dependent variables is significant.

4.5. HYPOTHESIS TESTING

In this research hypothesis tested by using T test, also known as the partial test, is used to determine whether each independent variable can affect the dependent variable. In the study, the significance value used was 5%. Therefore, in making decisions to determine whether each hypothesis that has been made affects or not is with the following conditions:

1. If sig. value < 0.05 , then there is an influence between the independent variable on the dependent variable.
2. if sig. value > 0.05 , so there is no influence between the independent variables on the dependent variable.

There are three hypotheses in this study which are used to perform the t test. This study determines the hypothesis that has been made using the significance value seen from the Coefficientsa table regression results. The hypotheses in this study are as follows:

1. H1 : Cashback has a positive influence towards intentions to use Shopee E-Wallet.
2. H2 : Discount has a positive influence towards intentions to use Shopee E-Wallet.
3. H3 : Security has a positive influence towards intentions to use Shopee E-Wallet.

4.5.1. in Vietnam

Table 4.19 TEST T in Vietnam

(Source : Output from SPSS)

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.106	1.109		1.900	0.060
CASHBACK	0.126	0.071	0.153	1.763	0.081
DISCOUNT	0.348	0.059	0.480	5.887	0.000
SECURITY	0.201	0.066	0.249	3.019	0.003

a. Dependent Variable: Intention to use

Based on Table 4.19 regarding the results of the t test that has been carried out using SPSS 25.0 for windows, it can be seen from the significance value of each variable that has a different value. This is evidenced by the value of significance value on cashback which is 0.081 which is stated to be greater than 0.05. It can be concluded that H1 is rejected or there is no influence between the cashback variable on the intention to

use Shopee E-Wallet. The discount variable has a significance value of 0.000 which is smaller than 0.05. It can be concluded that H2 is accepted or there is a positive influence between the discount variable on the intention to use Shopee E-Wallet.

While the significant value is the Security variable, which is 0.003 which is smaller than 0.05. It can be concluded that H3 is accepted or there is a positive influence between the security variables on the intention to use Shopee E-Wallet.

4.5.2. In Indonesia

Table 4.20 TEST T in Indonesia

(Source : Output from SPSS)

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	0.846	0.998		0.847	0.399
CASHBACK	-0.015	0.097	-0.015	-0.160	0.873
DISCOUNT	0.413	0.098	0.486	4.232	0.000
SECURITY	0.277	0.066	0.364	4.176	0.000

a. Dependent Variable: Intention To Use

Based on Table 4.20 regarding the results of the t test that has been carried out using SPSS 25.0 for windows, it can be seen from the significance value of each variable that has a different value. This is evidenced by the value of significance value on cashback which is 0.873 which is stated to be greater than 0.05. It can be concluded that H1 is rejected or there is no influence between the cashback variable on the intention to use Shopee E-Wallet. The discount variable has a significance value of 0.000 which is smaller than 0.05. It can be concluded that H2 is accepted or that there is a positive influence between the discount variable on the intention to use Shopee E-Wallet.

While the significant value is the Security variable, which is 0.000 which is smaller than 0.05. It can be concluded that H3 is accepted or there is a positive influence between the security variables on the intention to use Shopee E-Wallet.

4.6. T TEST INDEPENDENT SAMPLES

4.6.1. Cashback

Table 4.21 Group Statistics – Cashback

(Source : Output from SPSS)

		Group Statistics			
COUNTRY		N	Mean	Std. Deviation	Std. Error Mean
CASHBACK	VIETNAM	100	10.44	2.900	0.290
	INDONESIA	100	11.87	2.210	0.221

The table above shows that the two countries have 100 samples each. The final test for Indonesia is higher than Vietnam in terms of the average 11.87 and 10.87 it means there is a difference between cashback in Indonesia and cashback in Vietnam.

Table 4.22 T Test Independent Samples – Cashback

(Source : Output from SPSS)

		Independent Samples Test								
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
CAS HBA CK	Equal variances assumed	9.463	0.002	-3.922	198	0.000	-1.430	0.365	-2.149	-0.711
	Equal variances not assumed			-3.922	184.966	0.000	-1.430	0.365	-2.149	-0.711

Based on table sig. value is smaller than 0.05 it means the lane that use is Equal Variances not Assumed and sig.(2-tailed) value is smaller than 0.05 it means there is a significant differences between security factor in Indonesia and security factors in

Vietnam. The perception value of Indonesian respondents towards cashback factor is higher than Vietnam.

4.6.2. Discount

Table 4.23 Group Statistics – Discount

(Source : Output from SPSS)

		Group Statistics			
COUNTRY		N	Mean	Std. Deviation	Std. Error Mean
DISCOUNT	VIETNAM	100	15.75	3.295	0.329
	INDONESIA	100	16.49	2.630	0.263

The table above shows that the two countries have 100 samples each. The final test for Indonesia is higher than Vietnam in terms of the average 16.49 and 15.75 it means there is a differences between discount in Indonesia and discount in Vietnam.

Table 4.24 T Test Independent Samples – Discount

(Source : Output from SPSS)

		Independent Samples Test								
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DISCOUNT	Equal variances assumed	0.762	0.384	-1.755	198	0.081	-0.740	0.422	-1.571	0.091
	Equal variances not assumed			-1.755	188.741	0.081	-0.740	0.422	-1.572	0.092

Based on table sig. value is bigger than 0.05 it means data homogeneous, therefore the lane used is Equal variances assumed and sig.(2-tailed) value is greater than 0.05 there

is a differences between cashback factors in Indonesia and cashback factors in Vietnam but is not a significant differences.

4.6.3. Security

Table 4.25 Group Statistics – Security

(Source : Output from SPSS)

		Group Statistics			
COUNTRY		N	Mean	Std. Deviation	Std. Error Mean
SECURITY	VIETNAM	100	13.57	2.965	0.297
	INDONESIA	100	16.10	2.935	0.294

The table above shows that the two countries have 100 samples each. The final test for Indonesia is higher than Vietnam in terms of the average 16.10 and 13.57 it means there is a differences between security in Indonesia and discount in Vietnam.

Table 4.26 T Test Independent Samples – Security

(Source : Output from SPSS)

		Independent Samples Test								
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SECURITY	Equal variances assumed	0.005	0.946	-6.064	198	0.000	-2.530	0.417	-3.353	-1.707
	Equal variances not assumed			-6.064	197.980	0.000	-2.530	0.417	-3.353	-1.707

Based on table sig. value is greater than 0.05 it means the lane that use is Equal Variances Assumed and sig.(2-tailed) value is smaller than 0.05 it means there is a significant differences between security in Indonesia and security in Vietnam. Indonesia got the higher value. The perception value of Indonesian respondents towards cashback factor is higher than Vietnam.

SUMMARY

5 types of analysis have been used in this chapter in the interpretation of data collected through a survey of 200 respondents such as descriptive statistical analysis, analysis of validity, reliability, multiple regression analysis, and hypothesis testing. With SPSS version 25, all data is collected and analyzed. Therefore, Chapter 5 will discuss more of the findings and their implications.

CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1. CONCLUSION

5.1.1. Respondent Demography

Based on the results of the data collected for the demographic analysis of respondents from the previous chapter, which shows the data collected from this study, that is 200 respondent which is divided into two, 100 from Vietnam and 100 from Indonesia Shopee E-Wallet Users selected respondents who participated in this study. Female respondents dominated the study with 63% from Indonesia dan 76% from Vietnam & male respondents at 37% from Indonesia and 28% from Vietnam. The highest age frequency of results is from 18-30 years with 89% from Indonesia and 96% from Vietnam. Then, Based on job data the highest data is students at 70% from Vietnam and 72% from indoesia.

5.1.2. The influence of Cashback, Discount, and Security towards intention to use Shopee E-Wallet.

The independent variables in this study, namely cashback, discounts, and security have an influence on the dependent variable, namely the interest in using Shopee's E-Wallet. It is evident from the ANOVA results where testing simultaneously tests the independent variable whether it can affect the dependent variable or not. Based on the ANOVA table in Vietnam and Indonesia, this study shows that the significance value achieved is less than 0.05 and meets the H1 requirements for acceptance. The R2 test results show that cashback, discounts, and security have an influence on the intention to use Shopee's E-Wallet. In this study, it appears that in Indonesia as much as 58.2% and in Vietnam as much as 45.1% of the independent variables explain the dependent variable. This is in accordance with the opinion of Kotler and Armstrong (2012) that in general

sales promotions should build relationships with users not only for short-term sales or as a temporary brand switch. For hypothesis testing in Vietnam, Cashback has no influence

5.1.3. To indentify the influence of Cashback, Discount, and Security towards intention to use Shopee E-Wallet.

Based on hypothesis test, cashback has no influence towards intention to use Shopee E-Wallet. This happens because the significance value in cashback is greater than 0.05 then, H1 is rejected. Consumer might feel that the cashback provided by Shopee E-Wallet is not enough profitable. This related to study that researched by Adiska,F (2019) in that study state Cashback has no Influence towards consumer loyalty. Quoted from Shopee E-Wallet provision page cashback given by Shopee E-Wallet is Cashback in Digital Coin not digital money. It might be reduce consumer intention to use Shopee E-Wallet. In this case Shopee should improve their cashback to attract consumer Intention to use Shopee E-Wallet.

Based on hypothesis test, sig. value Discount in Vietnam and indoneisa is smaller than 0.05. it means, H2 is accepted. There is an influence of Discount towards intention to use Shopee E-Wallet. this related to study that researched by Jumpakita,R , Afrizal,T , and Saputra,J (2020) Discount has positive influence toward decision to use online payment. In this case Shope E-Wallet still have to increase their Discount example; provide a shipping discount or more discount voucher. Based on hypothesis test, sig. value Security in Vietnam and indoneisa is smaller than 0.05. it means, H3 is accepted. There is an influence of security towards intention to use Shopee E-Wallet. This related to study that researched by Nismawati (2018) Security has positive influence toward intention to buy. Howefer, although Security has a positive influence shopee e-wallet must to increase their security because there are severals cases where consumers personal data has ben leaked.

5.1.4. To Evaluate The Influence's Level Of Each Factors

Based on coefficients table Coefficients value for cashback is 0.126, Discount 0.348 and for Security is 0.201. in this study factors that more influence Intention to Use Shopee E-Wallet in Vietnam is Discount, the second factors is Security. It can be concluded factors that more influence intention to use Shopee E-Wallet in Vietnam is discount. Otherwise, Coefficients value for cashback is -0.015, Discount 0.413 and for Security is 0.277. in this study factors that more influence Intention to Use Shopee E-Wallet in Indonesia is Discount, the second factors is Security. From the explanation can be concluded factors that more influence intention to use shopee e-wallet in this study is Discount and second is security.

5.1.5. To compare respondents perception to each factors between indoneisa and Vietnam.

Cashback Mean Value in indonesia is 11.87 and Vietnam is 10.44 in this case value of respondent perception to cashback in Indonesia is higher than Vietnam. For Sig value is 0.000 which is smaller than 0.05. it means Indonesia and Vietnam Has a significant Differences. Then, Discount Mean Value in indonesia is 16.49 and Vietnam is 15.75 in this case value of respondent perception to discount in Indonesia is higher than Vietnam. But for Sig value is 0.081 which is greater than 0.05. it means Indonesia and Vietnam Has no significant Differences. The last, Security Mean Value in indonesia is 16.10 and Vietnam is 13.57 in this case value of respondent perception to securirty in Indonesia is higher than Vietnam. For Sig value is 0.000 which is smaller than 0.05. it means Indonesia and Vietnam Has a significant Differences.

5.2. RECOMMENDATION

According to research, several recommendations can be applied for further research. Several things that still need to be improved or improved, namely, First, research can be carried out with mixed methods or only qualitative methods, because this research is conducted using quantitative methods. In addition, researchers hope that it will be more

accurate if the number of respondents can be more, and the research location can be wider. Based on these results, Discount affect the intention to use Shopee E-Wallet. Even though Shopee has given many discounts to its consumers, discounts are something that consumers are eagerly awaiting.

Therefore, Shopee must improve their discount promotions, such as providing a bigger discount or giving a lot of postage discounts to each region. the same thing as the discount. Security is also an important thing in online transactions to make consumers feel safe transacting. based on security result affect intention to use Shopee E-Wallet. The security in Shopee E-Wallet is safe enough, however, there's nothing wrong with increasing the security in the system to make consumers even more secure in their transactions. However, in this study cashback has no influence towards the intention to use Shopee E-Wallet. some consumers do not like the cashback given in the form of Shopee coins. therefore, Shopee must to improve their cashback promotion. like changing cashback in the form of digital coins to digital money in the application.

SUMMARY

This chapter has explained in detail related to the summary, results, research objectives, research limitations, and future research recommendations. Besides, the researcher also discussed several opinions regarding the limitations and some summary results analysis recommendations.

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APPENDIX

1. Questionnaire



I am Olvi Geovinna, a final year student of Bachelor of Economy. This questionnaire is conducted as part of a research project, which shall be submitted in part of the completion of Final Year Project. The purpose of this research is to identify Influences Of Cashback, Discount, and Security towards intention to use Shopee E-Wallet. Please rest assured that all information will be treated with the strictest confidentiality and will only be used for academic purposes. Your cooperation in providing honest views is very much appreciated. Thank you.

(Saya Olvi Geovinna, mahasiswa tingkat akhir Sarjana Ekonomi. Kuesioner ini dilakukan sebagai bagian dari proyek penelitian, yang akan diserahkan sebagai bagian dari penyelesaian Proyek Tahun Akhir . Tujuan dari penelitian ini adalah untuk mengetahui Pengaruh Cashback, Discount, and Security terhadap niat untuk menggunakan Shopee E-Wallet. Semua informasi akan diperlakukan dengan kerahasiaan yang paling ketat dan hanya akan digunakan untuk tujuan akademis. Kerja sama Anda dalam memberikan pandangan jujur sangat saya hargai. Terima kasih.)

This questionnaire consisted of 2 parts which are PART 1 and PART 2. The whole process will not take more than 10 minutes of your time. Thank you.

(Kuesioner ini terdiri dari 2 bagian yaitu BAGIAN 1 dan BAGIAN 2. Keseluruhan proses tidak akan memakan waktu lebih dari 10 menit. Terima kasih)

Part 1 Responden Identity

Name (*Nama*) :

Age (*Umur*) :

- < 18
- 18-30
- > 30

Job (*Pekerjaan*) :

- Student (*Pelajar*)

- Employee (*karyawan*)
- Other (*lainnya*)

Gender (*Jenis Kelamin*) :

a. Are you a Shopee E-wallet Users? (*apakah anda pengguna Shopee E-Wallet?*)

- Yes, please continue to answer the questions. (*Iya, dimohon untuk melanjutkan menjawab pertanyaan*)
- No, you don't have to continue. (*Tidak, anda tidak harus melanjutkan.*)

Part II Table Of Quistioner

Instruction: Tick [/] in the space provided with rate the following statements based on the 5 point scale given. (*Petunjuk: Centang [/] di tempat yang disediakan dengan rate dari pernyataan berikut berdasarkan skala 5 poin yang diberikan.*)

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

CASHBACK

No	Description (<i>Deskripsi</i>)	1	2	3	4	5
1	I use Shopee E-Wallet because the cashback given is large. (<i>Saya menggunakan E-Wallet Shopee karena cashback yang diberikan besar</i>)					
2	The cashback offered encourages me to use of Shopee E-Wallet. (<i>Cashback yang ditawarkan dapat memengaruhi saya dalam penggunaan E-Wallet Shopee.</i>)					
3	I use Shopee E-Wallet because their cashback promotion is more attractivee than other E-Wallets. (<i>E-Wallet Shopee memberikan cashback yang lebih menarik dibandingkan E-Wallet lainnya.</i>)					

DISCOUNT

No	Description (<i>Deskripsi</i>)	1	2	3	4	5
1	I use Shopee E-Wallet because they offer discounts when I purchase a product. (<i>E-Wallet Shopee menawarkan diskon untuk pembelian produk.</i>)					
2	I use Shopee E-wallet because the discounts provided are very					

	attractive and varied. (Diskon yang diberikan Shopee E-Wallet sangat menarik dan bervariasi.)					
3	I like using Shopee E-Wallet because of the frequent discount. (Saya suka menggunakan E-Wallet Shopee karena diskonnya.)					
4	I prefer Shopee E-Wallet to other e-wallets because their provided discounts are more attractive (E-Wallet Shopee memberikan diskon yang lebih menarik dari E-Wallet lainnya.)					

SECURITY

No	Description (<i>Deskripsi</i>)	1	2	3	4	5
1	I feel that Shopee E-Wallet offers sufficient online security. (Saya merasa Shopee E-Wallet menawarkan keamanan online yang cukup.)					
2	I feel safe sharing personal information with Shopee E-Wallet. (Saya merasa aman membagi informasi pribadi kepada Shopee E-Wallet.)					
3	I believe Shopee E-Wallet can protect my personal information. (Saya yakin Shopee E-Wallet dapat menjaga informasi pribadi saya.)					
4	I feel that online transactions on Shopee E-Wallet are protected. (Saya merasa transaksi online di Shopee E-Wallet dilindungi.)					

INTENTION TO USE SHOPEE E-WALLET

No	Description (<i>Deskripsi</i>)	1	2	3	4	5
1	I will continue to use the Shopee E-Wallet to get the discount offered. (Saya akan terus menggunakan Shopee E-Wallet untuk mendapatkan discount yang ditawarkan.)					
2	I will continue to use the Shopee E-Wallet to get the Cashback offered. (Saya akan terus menggunakan Shopee E-Wallet untuk mendapatkan cashback yang ditawarkan.)					
3	I prefer to use Shopee E-Wallet to other E-Wallets. (saya lebih suka menggunakan Shopee E-Wallet dibanding E-Wallet yang lain.)					