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 Frequence

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.
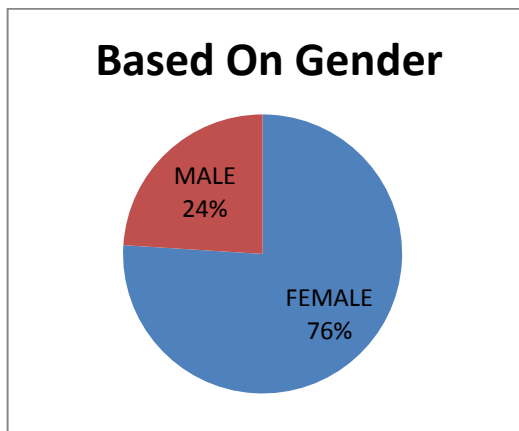
4.2.1.2. Respondent Characteristics Based on Gender

Chart 4.1 Indonesia Respondent
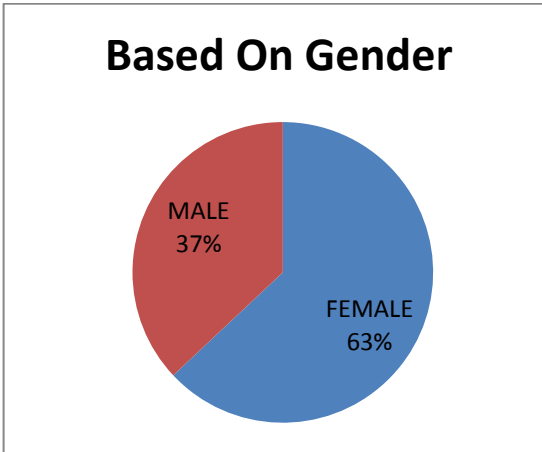
Based On Gender

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.
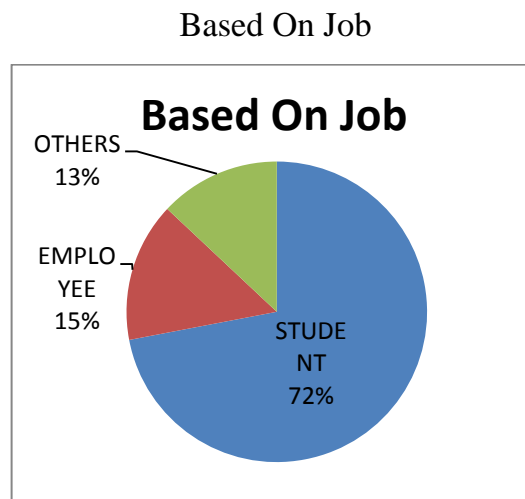
Chart 4.2 Vietnam Respondent

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.
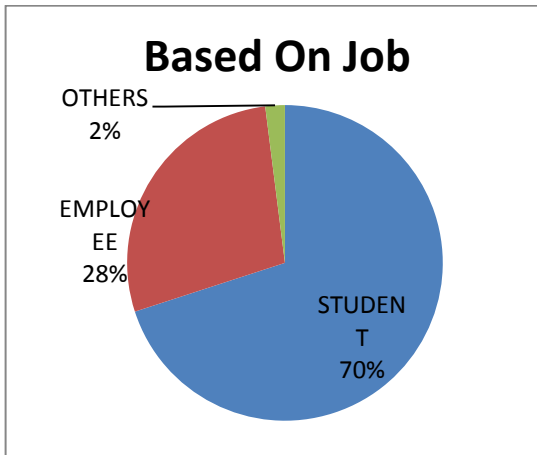
4.2.1.3. Respondent Characteristics Based on Job

Chart 4.3 Indonesia Respondent

Based On Job

Based On Job

OTHERS 13%

EMPLOYEE 15%

STUDENT 72%

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.
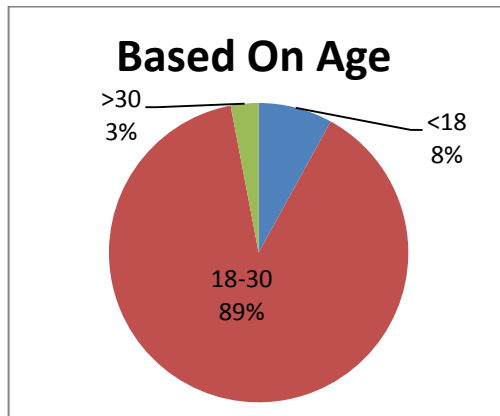
Chart 4.4 Vietnam Respondent

Based On Job

Based On Job

OTHERS
2%

EMPLOY
EE
28%

STUDEN
T
70%

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 demand by Student. From two chart above can conluded that respondent in Vietnam and Indonesia are dominated by student.

**4.2.1.4. Respondent Characteristics Based on Age**

Chart 4.5 Indonesia Respondent

Based On Age

Based On Age

>30
3%

<18
8%

18-30
89%

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
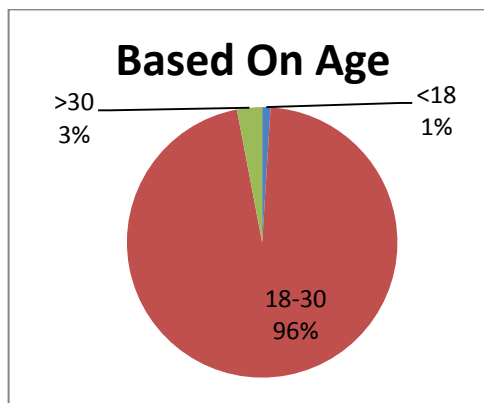
Based on chart 4.6, Vietnam has respondent aged >30 years old as much 3%, for <18 as much 1% and 18-30 years old as much 96%. This chart explain that in this study respondent in vietnam are dominated by 18-30 years old. From two chart can concluded that respondent in this study are dominated by 18-30 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 rtable with a significance of 5% and rcount.

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

1. If the value of pearson correlation (rcount) > rtable, then the statement is valid to be distributed to the respondent to conduct research.
2. If the value of pearson correlation (rcount) < rtabel, 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 rcount 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 rtable 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 Summary

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)

ANOVA[a]

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)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
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)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
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 menas 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
CASHBACK	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 smallet 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.