



Analysis of The Influence of Digital Advertising Attractiveness, User Satisfaction, and Digitalization Perceive Ease of Use on User Loyalty of Digital Payment Card E-Money

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Abstract

The purpose of this study is to examine if e-money users' loyalty is influenced by promotional attractiveness, satisfaction, and convenience. The people that use electronic money make up the group that this study used. Purposive sampling was the method employed in this study, and the sample size was one hundred participants. The measurement tools used in this study are ordered according to a Likert scale. In order to collect data for this study, questionnaires and a literature review were employed. Multiple linear regression analysis was employed in this study's data analysis. The following conclusions can be made in light of the analysis and conversation: According to the partial regression test (t-test) results, convenience, satisfaction, and the attractiveness of the campaign all significantly affect the loyalty of e-money users. It is known from the simultaneous regression (f-test) results that convenience, satisfaction, and promotional attractiveness all significantly affect e-money user loyalty at the same time. Then, because it has a higher value than the convenience and happiness variables, the promotion attractiveness variable has the most prominent influence on the loyalty of e-money users.

Keywords: Promotional Attractiveness, Satisfaction, Convenience, Loyalty, E-Money.

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1. Introduction

Rapid technical advancements in recent years have brought about a number of changes in Indonesia, one of which is the system and pattern of payments utilized in economic transactions. Even if cash payments are still widely used, non-cash payment methods are progressively taking the place of cash ones due to the quick advancement of payment system technology [1]. The use of modern technology as a non-cash payment method has become more efficient, secure, rapid, and comfortable thanks to a variety of advancements that have grown alongside it [2]. New advances in electronic money payments are now being introduced. E-money first surfaced in 2009 and was formally codified in Indonesian Bank Regulation No. 11/12/PBI/2009 covering electronic money (e-money). With the introduction of Bank Indonesia Regulation, e-money underwent further refinement [3]. With the release of Bank Indonesia Regulation Number 18/17/PBI/2016 on August 29, 2016, Bank Indonesia changed the prior regulations once more in 2016 [4]. In addition to regulating the efficiency and smoothness of the management of electronic money, or e-money, BI also published this regulation [5]. Additionally, it is dedicated to promoting inclusive finance and e-money usage in Indonesia [6].

The payment system is an important thing that influences the increase in the number of instruments and transaction value, so this can increase the risk due to disruption of the payment system, which could threaten the stability of the overall financial system and market in Indonesia [7]. The development of the payment system (money) itself is becoming more and more modern, to the point that now cash is starting to turn into electronic money (e-money). People's payment methods for commercial transactions and lifestyle patterns are changing in tandem with the rapid advancement of technology [8]. With the emergence of new innovations in electronic payments and efforts to boost public confidence in e-money payment instruments, technological advancements have had an impact on non-cash payments [9]. This has protected against e-money-related issues and supported Bank Indonesia's ability to carry out its duties in maintaining monetary stability [10]. The general public's worry has prompted banks to improve the e-money services that most Indonesian banks offer. This step was taken by Sharia banks for the benefit of security and health aspects for customers in meeting their financial needs, and also without escaping efforts to

accelerate the development of information technology. Sharia banking is a type of financial activity whose operations are based on Islamic law, with institutions with the authority to issue fatwas in the field of sharia determining the law [11].

E-money is the service that Sharia Bank offers for making payments or carrying out other transactions. E-money is a smart card-based prepaid card [12]. E-money aims to make it simpler for people to conduct all types of economic transactions, particularly micro-scale transactions, as well as easy and practical daily transactions without the need for carrying cash and without having to worry about change [13]. But the problem that is often experienced by e-money is that when you top up, the system is offline. There was a decrease in the transaction volume of e-money users by 20%. The average decrease in nominal transactions was around 9%. This occurred as a result of the transportation sector accounting for up to 80% of all e-money transaction volume. Promotions can also influence the level of user loyalty [14]. In general, loyalty can be interpreted as loyalty. Loyalty arises from self-awareness and without coercion. The company will see an increase in user loyalty the more precise the promotion it runs [15]. Promotion is an activity that aims to attract users' attention to a product being offered and abandon products produced by competitors while also retaining users who remain because of the previous product. Promotions are carried out by providing information about products to users, such as discounts when using electronic money payment methods [16]. Marketing initiatives known as promotional activities offer a range of quick, focused initiatives to pique consumers' interest in trying or purchasing a good or service. While influencing consumer behavior is the goal of all promotional efforts, the primary goals are to inform, convince, and remind. Advertising can also increase brand awareness, encourage brand trials, and emphasize repeat purchases. Advertising interacts with past experiences of using a brand to encourage repurchase tendencies [17].

In the banking world, this promotion aims to provide information about all the products and services it offers, either directly or indirectly [18]. Promotional attractiveness can influence a person's interest in using a new product. When promotional advertising is very attractive, then users will be interested in using the new product. The quality of advertising is an information medium that is created in such a way as to attract users' interest in using the product [19]. These goals are basically to increase user response to product offerings, which will generate sales profits in the long term. Advertising is still the media that attracts the most attention to market products, but apart from its strategic position, being able to reach consumers widely also requires quite a lot of money [20]. It is stated that spending on advertising, especially through promotional media, requires high costs, which means companies have to be careful and wiser in spending their funds in order to gain efficiency [21]. With the increasingly weakening level of advertising efficiency, marketing an advertising product does not always promise large profits smoothly, considering the large number of advertising competitors that fill the public space [22].

One of the main determinants of loyalty is user satisfaction. User satisfaction refers to how the user feels about the experience they had using the company's product in the hopes that their wants and needs will be satisfied [23]. By knowing the feelings of many users after purchasing and using the product, we can then conclude whether the product and service meet expectations or not [24]. User satisfaction is a very important parameter to maintain in online service matters because it is very difficult to manage and maintain users who are loyal to the services provided [25]. Many factors influence the cause of e-money user satisfaction, one of which is that users feel dissatisfied with using e-money because the use of electronic money in Indonesia is still limited and not all shops or businesses can accept payments using e-money [26]. The ease felt by the user means the user will provide positive value. This means that as the ease of using the product increases, user loyalty will also increase [27]. How customers assess a product will influence user loyalty. In other words, user value influences loyalty or faithfulness. Companies can learn whether users tend to give value that is positive or negative [28].

User satisfaction is an actual position where a person's feelings exceed expectations or expectations obtained from the benefits of the product [29]. On the other hand, if customers do not feel that the performance of the product does not match their expectations, they will experience feelings of dissatisfaction. There are several strategies for satisfaction, including, first, increasing the number of new users [30]. There are three main ways to get new users: attracting a group of non-users, attracting new users, attracting competitors' users, and attracting former users. Second, expanding the market served and reflecting the scope of products offered by a company and its distribution network [31]. Thus, this strategy can be realized through expanding the distribution network and product lines. Third, look for new applications that are related to this strategy, which is realized by demonstrating or promoting the new benefits of an existing product to new markets or users. Fourth, increase the level of purchase or usage. In order to increase purchases, companies need to direct their marketing strategy towards increasing users' willingness to buy more often and/or in greater purchase volumes. Fifth, increasing satisfaction. There has been a lot of academic and practical research that reveals the cost of winning new customers. Lastly, by looking for new applications for the product in question, this strategy is realized by demonstrating or promoting the new benefits of an existing product to the current market or users (existing customers) [32].

A person's perception of how simple a system is to operate is measured by their perception of perceived ease of use. A person's perception of how easy they think a technology will be to use is called perceived ease. It's clear that perceptions of decision-making process ease are based on beliefs. A person will use an information system if

he thinks it's simple to use [32]. The more someone believes a system is simple to use, the more likely they are to use information technology, and this perception will influence behavior. There are four measures of ease, specifically: Knowing how to comprehend the electronic money in use is a sign of ease of learning. Do user requests with ease. The way technology functions, where a person feels greatly assisted in meeting their needs, explains why people want to use it. The degree of assurance that a system user will make their task easier is a convenience that might heighten user demands. simplicity of use. The service is user-friendly if e-money is to be believed. This is because the system is simple to use [33].

Basically, electronic money is easy to use, especially in the form of cards. Electronic money in the form of applications on the internet is also easy to use. Some of the conveniences obtained when using electronic money include the ease of completing registration procedures, topping up balances, and learning how to operate and use services in the application. Electronic money users, when making transactions, do not need to meet directly with the other party making the transaction and do not need to calculate because the application automatically calculates it. Electronic money is multipurpose and can be used in various kinds of transactions. One of the conveniences of using electronic money is related to speed [33]. This means that electronic money users do not need to save exact amounts of money when making transactions. Besides that, the return money does not need to be kept and is excluded from the legal refund amount. Another benefit is that the time is faster because it does not require authorization, signature, or a pin number. When electronic money users carry out their activities, their productivity increases and becomes more efficient. There are risks involved in using anything. Likewise, using electronic money certainly has risks. The risks of using electronic money include the system not running well and the possibility of the balance being reduced even though the electronic money holder is not making transactions. So the risk results in losses for the user [34].

According to earlier studies, generation Z consumers' impulsive purchases are positively and significantly impacted by advertisements that are visually appealing. Impulsivity is positively and significantly impacted by the findings. Similar studies have been done, and the results indicate that promotions significantly and favorably impact customer loyalty. This implies that the stronger the promotional appeal, the greater its impact on the rise in sales. Businesses can employ promotional media tactics as one kind of marketing strategy. The impact of satisfaction on user loyalty is positive [35]. User loyalty is significantly influenced by the satisfaction variable. The larger the number of satisfaction tactics that existing users employ to assist new users, the more confident the latter are to utilize the product. Customer happiness is crucial for new users, which means it's critical for product users as well. Customer loyalty is positively and significantly impacted by the convenience factor. Additionally, earlier studies have shown that the convenience factor significantly and favorably affects consumer loyalty. This implies that it will be harder to persuade consumers to become long-term clients the more convenience they receive. The variable of promotional attractiveness has a noteworthy impact on users of electronic wallets. Loyalty is significantly and positively impacted by the pleasure variable [36]. Customer satisfaction with Go-Pay is positively and significantly impacted by the convenience factor.

2. Research Methods

A population is a generic set of items or persons chosen by researchers to be researched and from which conclusions will be made because they share specific traits and characteristics. The people that use electronic money make up the group that this study used. The sample represents a subset of the population in terms of both number and attributes. Purposive sampling was the method of sampling employed in this study. One hundred participants will make up the researcher's random sample. Researchers need certain internal and external supporting data in order to analyze the data for this study. The interval, or continuum, data under analysis illustrates the extent of the gap between the available data. Primary and secondary data are the two main sources from which research data can be obtained. In order to gather primary data for this study, researchers created a questionnaire and gave it to e-money users. Secondary data in research typically aids primary data in its application. Secondary data, such as books, journals, documents, and news, can be found online or through library research. Research instruments are those that are used to measure social events by observing multiple instruments that measure variables in social events. Since social events are difficult to find similarities in and change quickly over time, these instruments are frequently prepared independently to measure validity and reliability tests. The measurement tools used in this study are ordered according to a Likert scale. In order to collect data for this study, questionnaires and a literature review were employed. Multiple linear regression analysis was employed in this study's data analysis.

3. Results and Discussion

The study's findings indicate that, when it comes to respondents' gender, women make up the majority with 65% of the sample, while males make up 35%. Then the number of respondents based on respondents aged 15–25 years was 77%, compared to respondents aged > 45 years at 3%, respondents aged 25–35 years at 15%, and respondents aged 35–45 years at 5%. The number of respondents based on their latest level of education consisted of high

school/equivalent graduates, namely 60%, compared to S1 graduates who amounted to 30%, D3 academic graduates amounted to 5%, Master's graduates amounted to 3%, and SMP/equivalent graduates amounted to 2%. Then, based on job categories, currently the number of students is 40%, other respondents are 30%, private employees are 20%, entrepreneurs are 5%, and civil servants are 5%. Then, based on the category of e-money users, currently the number of e-money users is 70% and users of other banks is 30%. The constant value of the linear equation is 2.5. This means that, if the value of the variable that comprises the promotional appeal, satisfaction, and convenience variables remains constant, the value of the e-money user loyalty variable increases by a factor of 2.5. With a positive regression coefficient value of 0.3 for the promotional attraction variable, it can be inferred that a one-unit rise in this variable will result in a 0.3 increase in e-money user loyalty, providing all other variables remain stationary. Given that all other factors remain constant, an increase of 0.15 in e-money user loyalty will result from a one-unit rise in the satisfaction variable. This is indicated by the positive regression coefficient value of 0.15 for the satisfaction variable. Given that the other variables remain constant, an increase of 0.2 in e-money user loyalty will result from a one unit increase in the user ease variable (regression coefficient value of 0.2 in the positive direction).

It may be deduced from the research findings that H_a is accepted and H_o is rejected since there is a somewhat significant relationship between promotional attractiveness characteristics and e-money user loyalty, with t -count (3.5) > t -table (1.660). Previous research demonstrates that promotional attractiveness variables have a considerable impact on e-wallet users, which is consistent with the findings of this study. This is consistent with other findings as well: promotions positively and significantly impact customer loyalty. It is clear from the aforementioned study findings that e-money user loyalty is impacted by the promotion attractiveness variable. Therefore, there is a presumption or promotion for users who are using electronic money to develop. There is a belief that people who utilize e-money positively affect other users. The study's findings indicate a strong and positive correlation between e-money users' loyalty and the satisfaction measure. It is possible to conclude that H_a is accepted and H_o is rejected in this study based on the statistical tests that demonstrate that t -count (2.3) > t -table (1.660) and the significance value of 0.02. Previous research demonstrates a favorable and significant relationship between the e-money users' loyalty and the satisfaction variable, which validates the researcher's findings. Additional research also demonstrates that the satisfaction variable has a major impact on user loyalty. The aforementioned study findings indicate that e-money users' loyalty is influenced by the satisfaction variable. With the conclusion that users feel satisfied using e-money, there needs to be satisfaction in using e-money so that users feel satisfied when using e-money products.

The study's findings indicate that e-money users' loyalty is somewhat influenced by the convenience variable. Based on statistical testing, it can be stated that H_a is accepted and H_o is rejected in this study when t -count (2.2) > t -table (1.660). The present study's findings are corroborated by prior research that has shown the positive and noteworthy influence of convenience on customer loyalty. Nonetheless, several studies indicate that convenience has a big impact on client loyalty. Convenience factors significantly impact e-money users' loyalty, as demonstrated by the aforementioned researchers. One way to view this is that customers find it very easy to utilize e-money because it is convenient for them to use for cashless transactions. 44.5 was the value found in the F -test findings, however 2.70 was the value in the f -table. The computed f -value is therefore larger than the f -table, as can be observed. Based on this, it can be said that factors like promotional attractiveness, convenience, and happiness, either separately or in combination, have a big impact on e-money users' loyalty. Conclusion: Promotional attractiveness, happiness, and ease have an impact on e-money users' loyalty, according to the research findings above. The coefficient of determination test (R^2) results show that the adjusted value of R^2 is 0.7, meaning that 57% of the variability of the e-money user loyalty variable can be explained by the promotion attractiveness, satisfaction, and convenience variables. This indicates that the e-money user loyalty variable is influenced by these variables, which accounted for 57% of the variance, with the remaining percentage being calculated and explained by factors not covered by this study.

4. Conclusion

The following conclusions can be made in light of the analysis and conversation: According to the partial regression test (t -test) results, convenience, satisfaction, and the attractiveness of the campaign all significantly affect the loyalty of e-money users. The variables of convenience, satisfaction, and promotional attraction all significantly affect the loyalty of e-money users, according to the results of the simultaneous regression (f -test). The e-money user loyalty variable can be predicted using the regression model because these factors have the greatest statistical significance. It is commonly stated that the e-money user loyalty variable is significantly and significantly influenced by the variables of convenience, contentment, and promotional appeal all at the same time. Then, because it has a higher value than the convenience and happiness variables, the promotion attractiveness variable has the most prominent influence on the loyalty of e-money users. The study's findings have made researchers aware of the numerous inadequacies that still exist. Thus, researchers provide suggestions to obtain an overview as material for consideration and improvement of further research related to similar research. So, the

author suggests the following things: The researcher hopes that future researchers will be able to research with different variables by adding other variables. It is hoped that this research can become a basis for further researchers and add more references to expand research so that more complete information can be obtained regarding the factors that influence e-money user loyalty. For companies, especially sharia banks that have loyal e-money users, this research is an input to increase promotional attractiveness, satisfaction, and convenience in the future. By improving this, it will create a good impression with customers so that they will continue to use e-money.

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