



Analysis of The Effect of Price Discount On Technology Perceived Quality, Technology Perceived Value and Perceived Savings on Intention To Use Digital Payment Application Gopay

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Abstract

The purpose of this study is to examine how consumers' purchase intentions are affected by price discounts by examining how they are regarded to be beneficial, valuable, and high-quality. This study used a conclusive research design and a descriptive research type, and it was quantitative in nature. This study employs a single cross-sectional design so each sample will be sampled just once. The target population for this study was everyone who had done retail shopping. There were 100 samples used in this investigation. Online questionnaires were distributed by researchers in order to gather data. Researchers processed pre-test data using SPSS and factor analysis. Research leads one to the following conclusions on the study's findings: Discounts on prices positively impact the perceived savings. Discounts in price have a detrimental effect on the perceived quality. Price reductions positively impact other price reductions. Discounts in price positively impact the perceived savings. Discounts in price positively impact the perception of quality. Perceived value is positively influenced by the price reduction effect. In terms of perceived savings, perceived quality, and perceived value, the price discount influences the mediator and positively effects price discounts. Perceived value is positively impacted by perceived savings. Perceived value is positively impacted by perceived quality. Purchase intentions are positively impacted by perceived value.

Keywords: Price Discount Affect, Perceived Savings, Perceived Quality, Perceived Value, Purchase Intention.

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1. Introduction

The definition of beauty is very relative. It can be said that beauty standards, from time to time, continue to change along with changes in human standards for defining beauty [1]. Beauty standards can also vary in each country. There are three assessment categories for the definition of beauty: beauty, brain, and behavior. Beauty is a physical assessment; the brain is an assessment based on intellectual ability; and behavior is a definition of beauty through behavioral assessment [2]. Beauty is an asset, like physical prowess, brain charisma, or emotional intelligence [3]. Beauty does not define a person as a whole, but it cannot be denied; beauty is part of a person and is something that many people desire and can be obtained with effort that can be said to be difficult [4]. Various beauty models and techniques are deliberately applied so that a woman gets a beautiful face according to her wishes. Actually, beauty standards have existed since ancient times [5]. Starting from the way one dresses and the use of accessories, people can place the title of beauty on someone [6]. The history of beauty begins with "pale for the win" in the 20th century. At this time, the concept of beauty was known in the Victorian era [7]. Women at the time acquired the idea of beauty through painful means, such as body shape, where women were considered beautiful if they had a small waist circumference [8]. To get an ideal waist circumference, at that time, women had to continue to wear clothing accessories that helped them shape the waistline. In that era, beauty like that was seen as a surefire way to attract the opposite sex [9].

The beauty and cosmetics industry, which includes make-up and skin care products, has shifted its position from a hierarchy of needs that are not too important to mandatory needs for every human being [10]. Indonesians have a strong desire to improve their self-image through physical appearance, which is driving the country's growing interest in purchasing beauty products [11]. Where the use of cosmetics is done as a form of pleasure and self-satisfaction, as well as an encouragement to personalize oneself. In terms of lifestyle and society's standards, which mostly judge beauty from a physical perspective, this has resulted in people becoming consumptive of cosmetic and beauty industry products [12]. From society's consumption of beauty and cosmetic products, the beauty and

cosmetic industries have emerged to present various brands of care and make-up products [13]. In Indonesia, cosmetics are used for personal and professional make-up purposes. The rapid development of the cosmetics industry in Indonesia has not escaped the image of the beauty industry abroad, making it a role model for many countries [14]. The large volume of cosmetic products entering Indonesia is evidence of this [15]. Their presence is increasingly felt by the incessant use of social media, which displays many of the advantages of foreign brands [16]. Not only foreign brands, but now domestic cosmetics are also starting to show off. Since the government inaugurated more than \$1,000 increase in tariffs on imported goods in 2018 to improve the trade balance deficit, foreign cosmetic tariffs have increased 4-fold from the original 2% to 10%, so local cosmetics players have begun to emerge [17]. This momentum is used by domestic cosmetics businesses to compete with foreign brands in terms of price and quality [18].

When buying official cosmetics, it's a good idea to buy beauty products at the official shop, but sometimes the limited number of outlets and the remote location make consumers choose to buy beauty products at the market or supermarket [19]. This cannot guarantee the authenticity of the product purchased. Therefore, of the many beauty and health retailers in Indonesia, such as Guardian, Watson, Century, and others like that, Dan+Dan is here to become a leading retail network that is able to meet consumer needs and expectations regarding health, fitness, and beauty by providing products and trusted service and is able to compete globally [20]. As time goes by, technological developments mean that retail industry players have to change ways to keep consumers interested in shopping at stores as cosmetic retailers continue to expand their market [21]. Beauty has now become a necessity for every woman in making up her appearance [22]. Every woman's beauty needs will, of course, be different [23]. There is a need for work appearances and other activities that require us to meet lots of people out there, or just for casual events that don't require us to apply heavy make-up. These beauty needs don't just include make-up but also include self-care. Therefore, beauty has now become a lifestyle [24].

In the current digital era, technological developments are also growing increasingly rapidly. This is a big challenge for industrial sectors engaged in retail, especially for retailers whose target market is young people or generations who have been exposed to internet developments since they were born. Technological sophistication offers many conveniences [25]. Everything is available in one hand, anywhere, anytime. When they need information, services, or products, everything is available on their smartphones through sophisticated technology, namely in the form of an online system [26]. Therefore, companies, especially beauty retailers, which generally use offline channels, must now utilize other marketing channels and strategies to market their products so that the company's goals are achieved [27]. One type of marketing that can be done is omnichannel marketing. This strategy is used so that consumers can utilize more than one channel, both online and offline. A price discount is a reduction in the original price of an item and is considered a profit [28]. Price discounts have become a mode for a number of companies to offer products and services because customers increasingly understand how to avoid paying more. Price discount affect is an effect created by feelings and emotions from exposure to promotions, purchasing promotions, and missing promotions [29]. More specific effects include inferences consumers make about themselves, such as being smart or lucky [30]. Perceived savings is one of the variables used to measure consumer responses to price promotions. Consumers perceive a higher level of savings for a product when higher price discounts are provided [31]. Perceived savings are referred to as monetary savings, which is spending less money and saving money [32] [33].

A consumer's evaluation of a product or its perceived superiority is known as perceived quality [34] [35]. Subjective quality includes perceived quality [36]. Perceived quality reveals how customers value a specific product. When evaluating a product's quality, customers utilize affect as an input in their information processing. As a result, people frequently get the conclusion that things that are on sale are of lower quality, particularly when the discounts are substantial and not generally offered by other merchants. In general, perceived value refers to the value that customers assign to a product [37]. Customers like being able to hold out for sales in addition to being able to purchase the same goods for less money [38]. Value is what I receive for what I spend, value is what I get for what I provide, value is a low price, and value is anything I want in a product. Purchase intention is formed from a pending transaction by a consumer; therefore, purchase intention is considered an important indicator of a purchase that will actually occur [39]. Purchase intention is another term for a consumer's decision to buy a good or service because they require it or enjoy how it works.

2. Research Methods

A research design is a framework or plan for conducting a marketing research project. Research design is a research plan and structure prepared to obtain answers to research questions. This research was conducted quantitatively using a conclusive research design with a descriptive research type to determine marketing phenomena with formal and structured research. In this research, each sample will be sampled once, so this research uses a single cross-sectional design. This research uses quantitative research as a reference source. In this research, the target population used was people who had shopped at retail. This research did not use a sampling frame because a sampling frame is used when using probability techniques. The sampling units used by researchers are people who

know and have shopped at the outlet. In this study, researchers used a non-probability sampling technique because the sampling technique was unstructured and there was no list of respondent data that matched the criteria the author had set. The non-probability sampling technique uses judgmental sampling because the researcher has created predetermined criteria for respondents as samples. The number of samples in this study was 100. Researchers collect secondary data through news articles, journals, e-books, and company data as basic support for research. Primary data was collected by distributing questionnaires online. Researchers used Google Forms as a tool to collect all the surveys. Factor analysis is an example of an interdependence technique. The interdependence technique is an interdependence technique where no single variable or group of variables is defined as independent or dependent. Factor analysis was used for data reduction and summary. In this study, researchers used factor analysis to process pre-test data using SPSS. Because it is less susceptible to abnormalities or other issues that frequently arise in regression, its use is highly advised.

3. Results and Discussion

The results of the processing and analysis carried out to assess the price discount variable show that the majority of respondents' assessments are on a scale of 6, where the total mean is 5.9, which is included in the very good category. This means that consumers feel that the discounts given for shopping at physical outlets are useful for those who use them. In the first indicator (PD1), it was found that respondents chose a scale of 7 out of 7 on a Likert scale with an average answer of 6.4, which means that respondents felt they saved money when shopping for products that were being promoted at physical outlets. In the second indicator (PD2), respondents chose a scale of 6 out of 7 on a Likert scale with an average answer of 5.6, which means that respondents felt they got a good discount price at the outlet. In the third indicator (PD3), respondents chose a scale of 6 out of 7 on a Likert scale with an average answer of 5.9, which means that respondents felt they got a cheaper price for the same product compared to other outlets. In the fourth indicator (PD4), respondents chose a scale of 6 out of 7 on a Likert scale with an average answer of 5.8, which means that respondents felt that the price discount they got was better than other outlets.

For the assessment of the price discount effect variable, it shows that the majority of respondents' assessments are on a scale of 7 with a total mean of 6.3, where this figure is included in the very good category. This describes that consumer feel that the price discounts given are very good at influencing the feelings of consumers who use the discounts when shopping. In the first indicator (PDA1), respondents chose a scale of 7 out of 7 on a Likert scale with an average answer of 6.4, which means that respondents felt very happy when they saw the price discount promotion given. In the second indicator (PDA2), respondents chose a scale of 7 out of 7 on a Likert scale with an average answer of 5.3, which means that respondents were very satisfied when they saw the price discount promotion given. In the third indicator (PDA3), choosing a scale of 7 out of 7 on a Likert scale with an average answer of 6.3 means that respondents were very satisfied when they saw the price discount given. In the fourth indicator (PDA4), respondents chose a scale of 7 out of 7 on a Likert scale with an average answer of 6.3, which means consumers are very enthusiastic about the price discounts given. In the fifth indicator (PDA5), respondents chose a scale of 7 out of 7 on a Likert scale with an average answer of 6.4, which means that respondents felt that when they saw the price discount, it really inspired them to buy. In the sixth indicator (PDA6), respondents chose a scale of 7 out of 7 on a Likert scale with an average answer of 5.8, which means that respondents felt that seeing a price discount would encourage them to buy.

The results of the processing and analysis carried out to measure perceived savings show that the majority of respondents' assessments are on a scale of 6 with a total mean of 5.9, where this figure is in the good category. This describes how consumers feel the benefits of savings when using the discounts given when shopping. In the first indicator (PS1), respondents chose a scale of 7 out of 7 on a Likert scale with an average answer of 5.88, which means that respondents felt that the price discount given was a big savings when they shopped using the price discount. In the second indicator (PS2), respondents chose a scale of 6 out of 7 on a Likert scale with an average answer of 5.9, which means that respondents felt that when they used the price discount provided, they saved a lot of money when they shopped using the price discount. In the third indicator (PS3), respondents chose a scale of 6 out of 7 on a Likert scale with an average answer of 5.9, which means that respondents felt that the price discounts given for beauty products were very high. Measure perceived quality, which shows that the majority of respondents' assessments are on a scale of 2 with a total mean of 2.1, where this figure is in the very poor category. This describes that consumer do not feel benefits in product quality when they shop for products and use these price discounts. In the first indicator (PQ1), respondents chose a scale of 2 out of 7 Likert scales with an average answer of 2.2, which means that respondents did not feel that promotion of beauty products in outlets was reliable. In the second indicator (PQ2), respondents chose a scale of 1 out of 7 Likert scales with an average answer of 2.2, which means that respondents did not feel that the beauty products they purchased were trustworthy. In the third indicator (PQ3), respondents chose a scale of 2 out of 7 Likert scales with an average answer of 2.10, which means that respondents did not feel that the beauty products they purchased were long-lasting. In the fourth

indicator (PQ4), respondents chose a scale of 1 out of 7 Likert scales with an average answer of 2.11, which means that respondents did not feel that the quality of the product they purchased was very good.

The results of the processing and analysis carried out to assess the perceived value variable show that the majority of respondents' assessments are on a scale of 6 with a total mean of 5.1, where this figure is in the very good category. This means that consumers feel the value benefits when buying the product and when using the discount. In the first indicator (PV1), respondents chose a scale of 6 out of 7 on a Likert scale with an average answer of 5.1, which means that respondents felt that promotions for discounts on beauty products had good savings value. In the second indicator (PV2), respondents chose a scale of 6 out of 7 on a Likert scale with an average answer of 5.7, which means that respondents felt that the discount promotion on beauty products was worth buying. In the third indicator (PV3), respondents chose a scale of 7 out of 7 on a Likert scale with an average answer of 5.7, which means that respondents felt that the promotion of price discounts on beauty products was economical. To measure purchase intentions, it shows that the majority of respondents' ratings are on a scale of 7 with a total mean of 6.2, where this figure is in the very good category. This indicates that the respondent intends to shop for products using the available discounts. In the first indicator (PI1), respondents chose a scale of 6 out of 7 on the Likert scale with an average answer of 6.2, which means that respondents would consider purchasing beauty products using the promotional price. In the indicator (PI2), respondents chose a scale of 7 out of 7 on the Likert scale with an average answer of 6.4, which means that respondents felt there was a possibility that they would buy beauty products. In the third indicator (PI3), it was found that 60 out of 135 respondents chose a scale of 7 out of 7 on the Likert scale with an average answer of 6.1, which means that respondents felt they would buy beauty products using the promotional price.

Hypothesis testing in this research shows that price discounts have a significant influence on perceived savings. This can be seen from the results of the inner model test, which shows a t-statistics value of 5.1. This is in accordance with previous research, which states that price discounts have a positive influence on perceived savings. In this research, respondents felt that there were savings when they used the price discounts provided. The savings felt by respondents could be in the form of savings in terms of the nominal value of their own money, and they also felt that the discounts were quite high, both in beauty products and other products. The results of this research show that the data supports the phenomenon and the literature that has been built. Price discounts have a significant influence on perceived quality. This shows a t-statistics value of 4.2. This is in accordance with previous research, which states that price discounts have a negative influence on perceived quality. In this study, respondents did not feel that there was reliable quality from the use of the price discounts given, or, in other words, that the quality of the products purchased was not good. This could happen because, in the literature that has been built, the price discount is getting bigger and the perceived quality is getting smaller because respondents may assume that the goods being discounted are leftovers, rejects, or that the expiration date is getting closer. The research results support the phenomenon and the literature that has been built. Price discounts have a significant influence on price discounts. This shows a t-statistics value of 8.9. This is in accordance with previous research, which states that price discounts have a positive influence on price discounts. In this study, respondents felt the effects of the price discounts given. These effects are in the form of happiness, satisfaction, excitement, arousing the feeling of buying, and having the urge to buy when seeing the discount promotion on flyers, posters, Instagram, and the like. The research results support the phenomenon and the literature that has been built.

Hypothesis testing in this study shows that price discounting has a significant influence on perceived savings. This shows a t-statistics value of 4.5. This is in accordance with research that states that the price discount effect has a positive influence on perceived savings. In this study, respondents had perceptions of the price discount promotions given from an economic perspective. Because in the literature that has been built, consumers have affective feelings as an input component in the information process and function as the basis for assessment and decision-making. This is in line with previous research, which states that when consumers have positive affective feelings due to price discounts, they are expected to experience large savings. The research results support the phenomenon and the literature that has been built. Price discounts have a significant influence on perceived quality. This shows a t-statistics value of 3.6. This is in accordance with previous research, which states that price discounts have a positive influence on perceived quality. In this study, respondents expressed their perceptions of the quality of the price discount promotions offered. Just like in hypothesis 4, consumers have affective feelings, and these affective feelings are useful as information captured by consumers to evaluate the quality of the product being given a discount. This is in line with research that states that consumers rely more on affective reactions than cognitive evaluations. The research results support the phenomenon and the literature that has been built.

This study's hypothesis testing demonstrates that price discounting significantly affects perceived value. displays a 2.1 t-statistics value. This is consistent with other research showing that perceived value is positively impacted by the price discount effect. The study's respondents' perceptions of the price reduction promotions are based on their perceived worth. As in hypothesis 5 and 6, the perceived value may take the shape of nominal money or quality. The phenomenon and the literature that has been developed are supported by the research findings. When it comes to mediating price discounts on perceived savings, perceived quality, and perceived value, the price

discount effect mediator is highly influential. The inner model test results, which display a PD-PDA-PS t-statistics value of 3.6, a PD-PDA-PQ value of 3.4, and a PD-PDA-PV value of 1.9, demonstrate this. This is consistent with other research showing that perceived savings, perceived quality, and perceived value are all impacted by price reductions. In this hypothesis, however, the relationship turns positive if price discount effects mediate it. This is because customers focus more on their emotive experience and pay less attention to details and nuances, which results in a favorable impression of the product quality brought about by the price reduction.

For price-discount mediation, perceived savings and perceived value also still have a positive relationship. The research results support the phenomenon and the literature that has been built. Perceived savings have a significant influence on perceived value. Shows a t-statistic of 6.3. This is in accordance with previous research, which states that perceived savings have a positive influence on perceived value. In this study, respondents felt high money savings when using the price discounts provided, so they felt they were getting high value. Because the higher the respondent feels big savings, the higher the value felt by the respondent when shopping using price discount promotions. The research results support the phenomenon and the literature that has been built. Perceived quality has a significant influence on perceived value. However, perceived quality has a negative influence on perceived value. Shows a t-statistic of 3.4 with an estimated value of -0.4. This is not in accordance with previous research, which stated that perceived savings had a positive influence on perceived value. In this research, respondents felt the quality of the product purchased at the promotional price given, so respondents felt the value obtained when purchasing the product at the discount promotion given. Consumers who feel the high quality of a product purchased will feel that they have received high value too. The research results support the phenomenon and the literature that has been built.

Hypothesis testing in this research shows that perceived value has a significant influence on purchase intentions. Shows a t-statistic of 7.5. This is in accordance with previous research, which states that perceived value has a positive influence on purchase intentions. In this study, respondents felt high value when purchasing products that were given discount promotions, which influenced respondents to have the intention to purchase using the discount promotion. High perceived value will refer to the consumer's high buying interest. The research results support the phenomenon and the literature that has been built. In this research on product quality when related to price discounts, many respondents had assumptions or thought that the quality of the discounted product was of poor quality. There are many kinds of poor quality in this research, such as expiry dates that will run out, finishing off remaining stock of goods that are not selling well because of consumers' preference for shopping for only one brand, and others like that. In this research, consumers felt quite large savings when shopping at outlets using these price discounts. In this research, the perceptions that consumers feel when they see the price discount promotions given play a very important role in influencing consumer buying interest. Many consumers, when they see price-discount promotions, have negative or positive perceptions. In an effort to increase purchase intentions through perceived quality in this research, perceived quality in this case is very sensitive because when larger price discounts are given, sometimes consumers have a poor perception of product quality. The quality of the product is poor because consumers assume it is leftover goods, rejected goods, the expiration date is about to run out, and various other things. So, in terms of managerial implications, the author's expected efforts are to provide more high-end products in the GoPay Celebration price discount program. In this case, the author hopes that when consumers see high-end products that are given price discounts, they will not assume the product is bad. Because during the GoPay Celebration program, most of the discounted products are middle- to low-end products.

4. Conclusion

Research leads one to the following conclusions on the study's findings: Discounts in price positively impact the perceived savings. This is because a t-statistics value of 5.1 is displayed in the inner model test results. Discounts in price have a detrimental effect on the perceived quality. This is because the t-statistic value is displayed in the inner model test results. Price reductions positively impact other price reductions. The t-statistics value of 8.9 explains this. Discounts in price positively impact the perceived savings. The t-statistic value of 4.4 explains this. Discounts in price positively impact the perception of quality. The t-statistics value of 3.8 explains this. Discounts in price have a favorable effect on perceived value. The t-statistics value of 1.9 explains this. Regarding perceived savings, perceived quality, and perceived value, the price discount effect mediator positively affects price reductions. This can be explained by the fact that PD-PDA-PS has a t-statistics value of 3.5, PD-PDA-PQ of 3.2, and PD-PDA-PV of 1.8. Perceived value is positively impacted by perceived savings. The t-statistics value of 6.1 explains this. Perceived value is positively impacted by perceived quality. The t-statistic value of 3.3 explains this. Purchase intentions are positively impacted by perceived value. This is because the t-statistic value is 7.5.

Researchers suggest that retailers continue to analyze competitors who carry out similar promotions so that the strategies they use are not less competitive with competitors because price discounts are something that is very sensitive for consumers. When consumers find price discount comparisons that are quite significantly different, they will choose the more profitable price discount. Apart from that, researchers provide suggestions ranging from paying attention to discount price games to products that need to be given price discounts so that the GoPay

Celebration program can be even more optimal. The author also makes suggestions for further research, as follows: Collect more respondents so that the data processed and researched will be more comprehensive. Future research could use other research methods to increase external validity and verify the current findings. Additionally, consumers' online and offline shopping behaviors may differ. Future research could examine various types of beauty and health products, such as skincare, makeup, soap, shampoo, medicine, and the like, in beauty and health retail outlets to determine whether the type of product influences the effect of price discounts.

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