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Influence *of Perceived Benefit* and *Perceived Ease of Use* on Purchase Decisions Using *Electronic Payments* with *Price Discounts* as Moderating

Lukiyana[1], Fani Sofiyanti[2]
[1,2]*Universitas 17 Agustus 1945 Jakarta, Indonesia*
lukiyana50@gmail.com, fanisofya@gmail.com

Abstract

The background of this research is because of the rise of consumer purchasing decisions using e-payments in North Jakarta. The purpose of this research is to find out the influence of Perceived Benefit and Perceived Ease of Use on Purchase Decisions Using Electronic Payments with Price Discounts as Moderating. Perceived Benefit and Perceived Ease of Use are independent variables and Purchase Decision Using Electronic Payments is the dependent variable and there is a moderating variable, namely Price Discount. Data analysis method using SmartPLS. The population in this research are consumers who make purchases using e-payments in North Jakarta with a total sample of 160 respondents with purpose. The results of the study show that Perceived Benefits, Perceived Ease of Use, and Price Discounts have a positive and significant effect on Purchase Decisions Using Electronic Payments. Moderation Price Discount on Perceived Decisions Using Electronic Payments has a positive and significant effect, while moderating Price Discount on Perceived Ease of Use on Purchase Decisions Using Electronic Payments has a negative and significant effect.

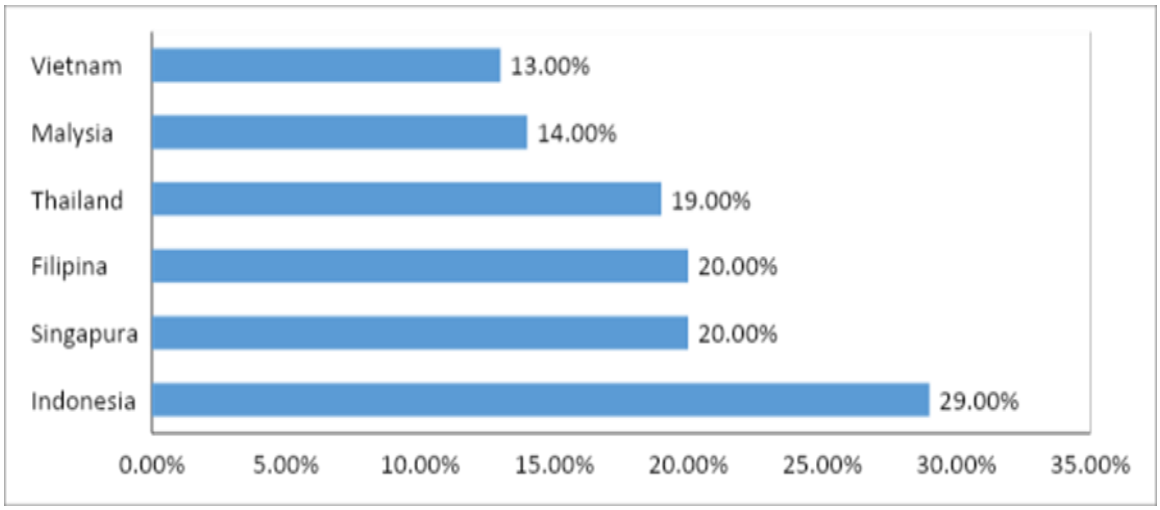
Keywords
purchase decisions; perceived benefits; perceived ease of use; electronic payments; price (discounts)

I. Introduction

The rapid development of technology is able to facilitate the activities of buying and selling goods and services to be faster and more efficient, especially in the field of cash to non-cash payments. Non-cash payments or *electronic payments* are in accordance with current needs and lifestyles, especially after the *COVID-19*. The outbreak of this virus has an impact of a nation and Globally (Ningrum *et al*, 2020). The presence of Covid-19 as a pandemic certainly has an economic, social and psychological impact on society (Saleh and Mujahiddin, 2020). *E-payments* are fully automated and facilitate the transaction process, all financial transactions are processed safely and in real time (Setyaningsih, Murti, & Nugrahaningsih, 2020).

Purchasing decisions are decisions that are taken by each individual because of an interest in an item or service that creates a sense of wanting to own or use the item or service (Marlius, 2018). Kotler and Armstong (2016) state that there are five stages in the decision-making process, namely: knowing needs, seeking information, alternative solutions, purchasing decisions and attitudes after buying. In this case, *e-payments* are an alternative solution when an unexpected phenomenon occurs, such as the *current COVID-19*. Limitations due to the *lockdown* make it difficult for people to transact when they want to buy an item or service, so the presence of the *e-payment* can make it easier for people to transact without having to violate the regulations made by the government.

E-payment itself is a service that is currently much in demand by the people of Indonesia. RedSeer says that 29% of transactions in Indonesia are made by *e-payment*. The presentation is the highest in Southeast Asia. The following is a graph of ASEAN countries that use *e-payment* as payment in transactions, which can be seen in Figure 1:



Source: Databooks, January 2022

Figure 1. *Transactions Using E-payments in ASEAN countries*

Referring to Figure 1, it can be seen that Indonesia occupies the first position with a percentage of 29% of people who use *e-payments* in their transactions. Then there are Singapore and the Philippines with the same percentage of 20%, Thailand 19%, Malaysia 14% and the last position is Vietnam with a percentage of 13%.

Putri (2021) argues that purchasing decisions using *e-payments* as a transaction tool have a good perception of benefits for consumers. The benefits felt when using *e-payments* are: no need to worry if the seller does not have money to return because we can pay the appropriate nominal without the need to exchange money, no worry if the wallet is left behind because the money is already stored in the *wallet* where it is already in *the smartphone* us, shorten the time, can be used anytime and anywhere.

In addition to the benefits described above, consumers feel that *e-payments* make it easier for consumers from all aspects. I'tishom *et al.*, (2020) argue that in addition to the benefits felt by consumers, the use *of e-payments* is due to the convenience offered by its features. Without creating an account like at a bank, only with an email, mobile number and ID card (to activate premium features) we can save and transact using *e-payments*. On the other hand, *price discounts* are also the cause of consumers using *e-payments* in their purchases. Kotler & Armstong (2016) discounts are prices that have been adjusted based on the initial price given to customers such as large purchases, paying bills prematurely and so on.

The observations made were aimed at consumers in North Jakarta who made purchases of *corndogs* using *e-payments* as a transaction tool and felt the benefits.

Based on the background above, some problems can be formulated in the use of electronics, in this observation, namely: (1) what is the effect *of perceived* use of electronics, (2) *payments* on purchasing decisions using *electronics*? (3) is there an effect of *price discount* on purchasing decisions using *electronic payments*?, (4) is there an effect *of perceived benefit* on purchasing decisions using *electronic payments* with *price discount* as moderation?, (5) whether there is an influence on *perceived ease of use* decisions purchases using *electronic payments* with *price discounts* as moderation?

The author's intention in conducting this research is to obtain data and information on the Effect *of Perceived Benefit* and *Perceived Ease of Use* on Purchase Decisions Using *Electronic Payments* with *Price Discounts* as Moderating.

II. Review of Literature

2.1 Perceived of Benefit

Park in Rahayu (2020) defines *perceived benefit* as a level that makes consumers believe when using or buying a product can feel the benefits of the product. Meanwhile, according to Gan and Wang (2019), it is related to the benefits that consumers get through the products offered. Venkatesh and Davis in Sati and Ramaditya (2020) indicators *of perceived benefit*, namely: (1) Utilitarian Value, (2) Hedonic Value. Meanwhile, according to Musyafa (2018), namely: (1) Efficiency, (2) Effectiveness and (3) Flexibility.

Based on these explanations, it can be concluded that *perceived benefit* is a benefit obtained from purchasing a product for consumers.

2.2 Perceived Ease of Use

Perceived Ease of Use is the level of individual trust if the use of technology will reduce maximum effort (Indarsin and Ali, 2020). According to Warin-angin *et al.*, (2018) as the ease of application of technology, it is explained that in its use it will be easier to understand without using extra effort and there are no difficulties. Indicators *of perceived ease of use* in Oentario *et al.*, (2018) namely: (1) Easy to use, (2) Easy feeling to learn, and (3) Feeling does not require more effort in use. Indarsin and Ali (2020), namely: (1) Flexible and (2) Controllable.

Based on some of these explanations, it can be concluded that *perceived ease of use* is a feeling of ease in using, learning a technology with a simple effort.

2.3 Purchasing Decisions Using *Electronic Payments*

Mustadin in Anwar (2020) purchase decisions are presumptions that are felt by individuals slowly to find out the brand, the value is in accordance with the seller's description to choose a product that suits his needs. Meanwhile, according to Ramadoni (2020) is an activity that is carried out when someone already has the desire to buy a product. *Electronic Payments* payment *online* that describes and authenticates transaction information in accordance with the policies set by the provider (Kurniawan *et al.*, 2018). The indicators used in purchasing decisions using *electronic payments* according to Kotler and Keller (2016) are: (1) Product Selection; (2) Timing; (3) Selection of Payment Method. And according to Saputra (2019), namely: (1) Flexibility and (2) Ease of operation.

Based on these explanations, it can be concluded that purchasing decisions using *electronic payments* are consumer behavior in determining purchases based on products, ideas, experiences and to meet consumer needs with the convenience of digital payments through *e-payments*.

2.4 Price Discount

Stanton in Kristiawan (2018) *price discount* is a cost reduction from the base price, which can be in the form of a reduced base price, free products or other forms. Meanwhile, according to Kotler & Armstong (2016) discounts are prices that have been adjusted based on the initial price given to customers such as large purchases, paying bills prematurely and so on. Chao & Lio in EB Prasetyo *et al.*, (2020), the *price discounts* are: (1) Providing benefits to consumers, (2) Providing value, and (3) Attractive prices. And according to

Kotler in Azam and Sukandani (2020) *price discounts* have indicators including: (1) Quantity Discounts and (2) Seasonal Price Discounts.

Based on these explanations, it can be concluded that *price discount* is a reduction in the basic price given to customers for achievements in purchasing.

2.5 The Relationship *of Perceived Benefits* to Purchase Decisions Using *Electronic Payments*

In the observations made by several previous researchers including: Park *et al.*, (2018); Rachbini (2019); Komalasari *et al.*, (2021); Dewi and Aksari (2019) and Effendy (2020) who have similar variables with researchers have the result that *perceived benefits* affect purchasing decisions using *electronic payments*.

Based on some of the previous research that has been described, it can be concluded that the hypothesis is **H_1: *Perceived Ease of Use* Purchase Decisions Using *Electronic Payments***

2.6 The relationship between *Perceived Ease of Use* on Purchase Decisions Using *Electronic Payments*

was carried out by the following researchers: Hau (2020); Ladkoom and Thanasopon (2020); Meriastuti (2021); Lestarie *et al.*, (2020); Saidani *et al.*, (2022) who have similar variables with researchers have the result that *perceived ease of use* has an effect on purchasing decisions using *electronic payments*.

Based on some of the previous research that has been described, it can be drawn a hypothesis, namely **H_2: *Perceived Ease of Use* Purchase Decisions Using *Electronic Payments***

2.7 The Relationship between *Price Discounts* and Purchase Decisions Using *Electronic Payments*

In the following observations: *Affects*, (2021); Satriawan and Setiawan (2020); Amanah and Harahap (2018); Azam and Sukandani (2020) and Prawita *et al.*, (2020) who have similar variables with researchers have the result that *price discount* affects purchasing decisions using *electronic payments*.

Based on some of the previous studies that have been described, the hypothesis can be drawn, namely **H_3: *Price Discounts* Purchase Decisions Using *Electronic Payments***

2.8 Relationship *Perceived Benefit* to Purchase Decisions Using *Electronic Payments* with *Price Discounts* as a Moderating

Dissemination of Observations Siahaan and Christiani (2021); Setyawan *et al.*, (2021); Park *et al.*, (2018); Amanah and Harahap (2018); Rachbini (2019) which has similar variables with researchers has the result that *perceived benefit* has an effect on purchasing decisions using *electronic payments* with a *price discount* as moderating.

Based on some of the previous studies that have been described, it can be drawn a hypothesis, namely **H_4: *Perceived Benefit* Affects Purchase Decisions with *Price Discounts* as Moderating**

2.9 Relationships *Perceived Ease of Use* on Purchase Decisions Using *Electronic Payments* with *as* Observations

Psidy Discounts Some of the previous researchers include: Satriawan and Setiawan (2020); Princess (2021); Maisaroh and Wibisono (2022); Setyawan *et al.*, (2021) and Ladkoom and Thanasopon (2020) who have similar variables with researchers have the

result that *perceived ease of use* has an effect on purchasing decisions using *electronic payments* with *price discounts* as moderating.

Based on some of the previous studies that have been described, it can be concluded that a hypothesis can be drawn, namely **H_5: *Perceived Ease of Use* Purchase Decisions with *Price Discounts* as Moderating**

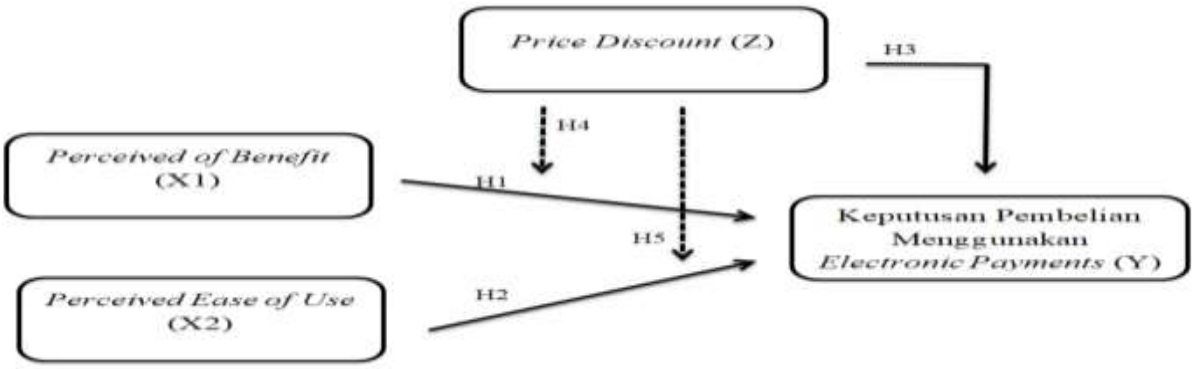


Figure 2. *Model Research*

III. Research Method

This research method qualitative with source data obtained from the data primary that is the result questionnaire from some respondents which are customers who use *electronic payments* in their purchase decisions for *corndogs* in North Jakarta.

The data source is a place for data collection where there are two types of sources, namely primary and secondary. Primary data is data obtained from the first source directly, while secondary data is based on existing data and is not obtained directly. The data used in this observation is primary data where the researcher directly obtained it from the first source through distributing questionnaires to *corndogs* in North Jakarta who made purchases using *electronic payments.*

3.1 Population, Sampling, and Sampling Methods

According to Arikunto (2013:173) the population is the entire subject in the study. The population of this research is all consumers who buy *corn dogs* using *electronic payments.* The sample is part of the number and characteristics of the population. The method used in the research carried out here is *purposive sampling*. Referring to the explanation of Sugiyono, (2015), *purposive sampling* is a technique for determining a sample with a number of considerations. *Purposive STMPLING* is known as a judgment of the STMPLING, which is the method of the method that is used as a means of payment in the purchase of the Payment. The number of samples obtained is in accordance with the time of sampling during the month of May 2022 and in accordance with certain criteria of data collection for one month. The criteria for respondents in this study are: Consumers who make purchases using *electronic payments*; Minimum age of 20 years; Domiciled in North Jakarta; at least 2 times *corndogs*; Using *electronic payments.*

3.2 Operational Variables

Table 1. Definition of Operational Variables

Variables	Definition	Indicator
of Perceived Benefit	A benefit obtained from purchasing a product to consumers.	Venkatesh and Davis in Sati and Ramaditya (2020): a. Utilitarian b. Hedonic Value (2018): a. Efficiency b. Effectiveness
Perceived Ease of Use	A feeling of ease of use, learning a technology with a simple effort.	Oentario *et al.*, (2018) a. Easy to use b. Feeling easy to learn c. Feeling does not need more effort in using Indarsin and Ali (2020) a. Flexible b. Controllable
Purchase Decision Using *Electronic Payments*	Consumer behavior in determining purchases based on products, ideas, experiences and to meet consumer needs with the convenience of digital payments through *e-payments*.	Kotler and Keller (2016) a. Product b. Selection Timing c. Selection of Payment Methods Saputra (2019) a. Flexibility b. Ease of operation
Price Discount	Reduction of the base price given to customers for achievements in purchases.	Chao & Lio in EB Prasetyo *et al.*, (2020): a. Providing benefits to consumers b. Providing value c. Attractive prices Kotler in Azam and Sukandani (2020): a. Quantity b. Discounts Seasonal Discounts.

3.3 Analysis of Data Validity

Test Said to be valid, it means that the data instrument can be used to be a measure of what should be measured. Validity is the accuracy or accuracy of a measurement instrument. Regarding instrument testing, validity is divided into factor validity and item validity. Measurement of factor validity, namely when the preparation of items is carried out using more than one factor (the equation of one factor with another factor) (Yusuf, 2014).

3.4 Reliability Test

A reliable instrument is an instrument that, if used several times to measure the same object, will produce the same data (Hayati and Lailatussa's reliability test)

Reliability is how far the results are measured using the same object will give birth to data that is no different. Here, the Alpha Cronbach technique is used, an instrument can be called reliable if it has a reliability coefficient of 0.700 (Yusuf, 2014).

IV. Results and Discussion

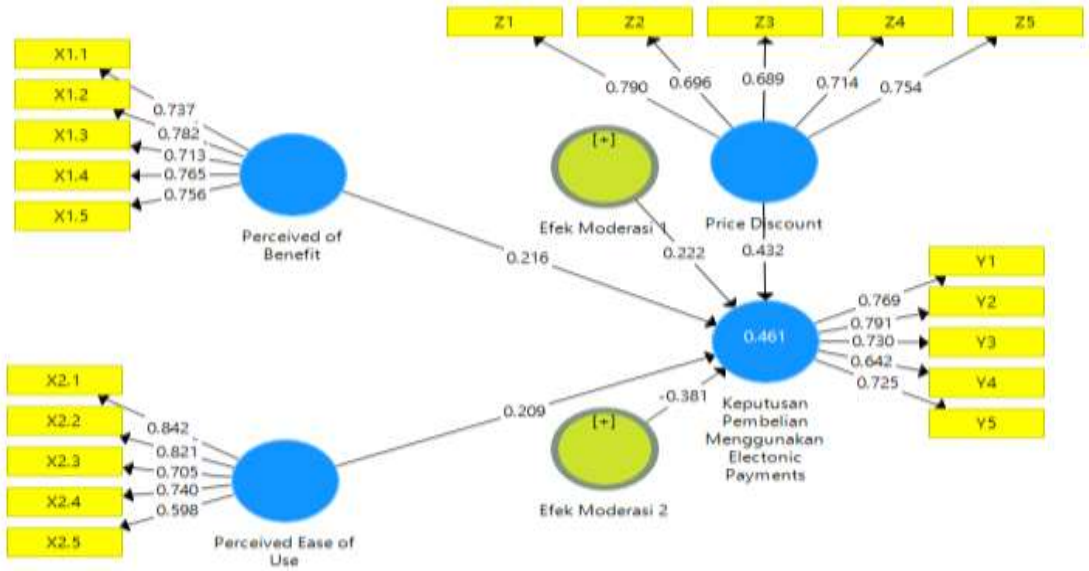
4.1 Description of Respondents

The sources of this observation are consumers who make purchases using *e-payments*. The research was carried out by distributing questionnaires to 160 resource persons. The sources are consumers who use *e-payments* as payments in purchases based on *perceived benefits*, *perceived ease of use* and *price discounts* as considerations in purchasing.

4.2 Process Data Processing

Observational models are made in accordance with the operational parameters of the research, and the feasibility of the model processed by using the PLS-logrithm application. The use of Smart PLS is because the sample is limited and still under 200 so the sample is still a little category so it is more appropriate to use Smart PLS. The external measurement reference or *outer model* is used to test the validity of the model, namely the relationship between indicators and their components.

Below is a reference image of the observation variable path:



Source: SmartPLS, 2021

Figure 3. *Structural Model*

4.3 Validity

Test Convergent validity test was carried out to test the magnitude of the correlation between the indicators (June benchmarks of research). According to (Chin, 1995) in research (Junianto and Sabtohadi, 2020) stated that the value of 0.5-0.7 was still declared to have passed the convergent validity test. As for the results of the convergent validity test, they are as follows:

Table 2. Summary Outer Loadings

Questions	MSME Performance	*Peer To Peer Lender*	*Payment Gateway*	*E-commerce*
Y1	0.769			
Y2	0.791			
Y3	0.730			
Y4	0.642			
Y5	0.725			
X1.1		0.737		
X1.2		0.782		
X1.3		0.713		
X1.4		0.765		
X1.5		0.756		
X2.1			0.842	
X2 .2			0.821	
X2.3			0.705	
X2.4			0.740	
X2.5			0.598	
Z1				0.790
Z2				0.696
Z3				0.689
Z4				0.714
Z5				0.754

Source: SMArtPLS 3, 2021

Output can be observed in Table 2 based on the results of the indicactoral validity tests, all of the results of the indicactoral *validity* tests. Purchases using *Electronics Payment*, *Perceived Benefit, Perceived Ease of Use* and *Price Discounts* have a value of more than 0.5 which states that all indicators are recognized as valid. If all the variables have been recognized to have passed the validation test, then the next observation is to do a reliability test.

4.4 Reliability Test

In CA *Composite Reliability* (CR) value, *Cronbach's Alpha*) and *AVE*). In the decision-making reliability test, if the *Cronbach's lph* (CA) value > 0.60 then the questionnaire or questionnaire has been declared reliable. If > 0.70 it means that the reliability is sufficient, if > 0.80 it means that all tests consistently have strong reliability. Here are the results of the reliability tests that have been carried out:

Table 3. Construct Reliability

Variable	Cronbanch's lpha	Rho_A	Reliability	VE
Purchase Decision Using *Electronic Payments*	0.785	0.798	0.853	0.537
Perceived of Benefit	0.815	0.866	0.564	Perceived
Ease of Use	0.813	0.875	0.861	0.57780
Price	.850	artSOURCE	2021	Source

0.808 the table 3 data above can be said that all variables pass the reliability test. The evidence can be seen from the composite reliability value showing data above > 0.7 and Cronbach's Alpha also showing data above > 0.6. Thus, it can be concluded that all indicators are reliable and can be used for hypothesis testing.

4.5 Significant Test

Based on the justification of the hypothesis, the researcher will compare the results of data processing obtained from the explanations of the sources against the views of previous researchers.

Table 4. Hypothesis Testing

Original	T	Sample Sample Mean	Standard Devition	Statistic	P Value
Perceived of Benefit -> Purchase Decision Using *Electronic Payments*	0.216	0.228	0.093	2.319	0.021
Perceived Ease of Use -> Purchase Decision Using *Electronic Payments*	0.209	0.212	0.066	3.165	0.002
Price Discount - > Purchase Decision Using *Electronic Payments*	0.043	0.413	0.106	4.068	0.000
Perceived of Benefit moderated *Price Discount* -> Purchase Decision Using *Electronic Payments*	0.222	0.188	0.106	2.097	0.037
Perceived Ease of Use moderated *Price Discount* -> Purchase Decision Using *Electronic Payments*	-0.381	-0.359	0.137	2.786	0.006

Source: Output SMArtPLS 3, 2021

Statistical results are acceptable if T-stat > 1.96 and significant if P – value < 0.05. The positive or negative impact between variables can be proven from the original sample value. If the original sample value is positive/ then the impact between variables is positive, if the original sample value is negative then the impact between variables is negative. According to table VII above, the following is a description of the relationship between variables and comparisons with previous research:

Proof of the First Hypothesis (H_1): There is an Influence *of Perceived Benefits* on Purchase Decisions Using *Electronic Payments*

Relationship between *Perceived Benefits* in the Purchase Decision Using *Electronic Payments*, it can be verified using a T-statistic value of 2.319 > 1.96 and a P-Value of 0.021 < 0.05. With the outer results directing a positive relationship between X_1 and Y because the positive value in the original sample is 0.216 which indicates the direction *of the relationship between Perceived Benefits* on the Purchase Decision Using *Electronic Payments* which is positive.

Based on the observations made by Ambarawati (2019) if there is a strong influence between *Perceived Benefits* in the Decision to Purchase Using *Electronic Payments* because, *electronic payments* are able to facilitate transactions and other benefits such as flexibility, efficiency.

Proof of the Second Hypothesis (H_2): There is an Influence *of Perceived Ease of Use* on Purchase Decisions Using *Electronic Payments*

Relationship between *Perceived Ease of Use* in the Purchase Decision Using *Electronic Payments*, it can be verified using a T-statistic value of 3.165 > 1.96 and a P-Value of 0.002 < 0.05. With the outer results directing a positive relationship between X_2 and Y because the positive value in the original sample is 0.209 which indicates the direction of the relationship between *Perceived Ease of Use* on the Purchase Decision Using *Electronic Payments* which is positive.

Based on the observations made by Canestren and Saputri (2021) if *the Perceived Benefit* on the Purchase Decision Using *Electronic Payments* has a significant effect. Because with *electronic payments*, someone will easily make purchases from anywhere and anytime without the hassle of looking for change and several other things when using cash payments.

Proof of the First Hypothesis (H_3): There is an Influence of *Price Discounts* on Purchase Decisions Using *Electronic Payments*

Relationship between *Price Discounts* in the Purchase Decision Using *Electronic Payments*, it can be verified using a T-statistic value of 4,068 > 1.96 and a P-Value of 0.000 < 0.05. With the outer results directing a positive relationship between X_1 and Y because the positive value in the original sample is 0.043 which indicates the direction *of the relationship between Perceived Benefits* on the Purchase Decision Using *Electronic Payments* which is positive.

Based on the observations made by Setyawan *et al.*, (2021) if *Price Discount* on Purchase Decisions Using *Electronic Payments* has a significant positive effect. This is due to the existence of offers such as discounted prices, buy 1 get 1 free and other things that attract the attention of consumers so that consumers buy these products.

Proof of the Fourth Hypothesis (H_4): There is an Influence *of Perceived Benefits* on Purchase Decisions Using *Electronic Payments* with *Price Discounts* as Moderating

Moderation of *Price Discounts* on the Influence *of Perceived Benefits* on the Purchase Decision Using *Electronic Payments* has a significant positive result. This is evidenced by the T-statistical value of 2.097> 1.96 with a P-Value of 0.037 and the original sample of 0.222.

Thus, this supports previous research conducted by Effendy (2020) that there is a positive and significant effect because using *payments* brings a lot of benefits to consumers, coupled with the discounted prices provided, which make consumers more interested in buying the product.

Proving the Fifth Hypothesis (H_5): There is an Influence *of Perceived Ease of Use* on Purchase Decisions Using *Electronic Payments* with *Price Discounts* as Moderating

Moderation of *Price Discounts* on the influence of *Perceived Ease of Use* on the Purchase Decision Using *Electronic Payments* has a significant result with a negative effect. This can be proven by the T-statistical value of 2.786> 1.96 with P-Values of 0.006 <0.05 and the result of the original sample is -0.381. The result of the hypothesis is that the moderating variable weakens the relationship between other variable relationships.

Thus, this supports previous research conducted by Ambarawati (2019), this negative effect is caused because sometimes it is difficult to make a purchase when there is a promo or *price discount* using *electronic payments*. Constraints that occur include: failed payments, applications cannot be used and so on.

V. Conclusion

The purpose of this study is to prove the hypothesis that has been described and answer the problems contained in the research. Based on the results of data analysis that has been carried out, the following conclusions can be drawn: (1) Perceived benefits have a positive and significant impact on Purchase Decisions Using Electronic Payments, because consumers who decide to buy corndogs are influenced by the perceived benefits when using epayments (2) Perceived Ease of Use has a positive and significant impact on Purchase Decisions Using Electronic Payments, because consumers find it easy to make purchases using epayments (3) Price Discounts have a positive and significant impact on Purchase Decisions Using Electronic Payments, due to price discounts or other offers offered make consumers interested in buying products they were not previously interested in. (4) Price Discount is able to moderate the effect of Perceived Benefit In Purchase Decisions Using Electronic Payments, the form of influence given is the existence of price discounts and several other benefits that attract consumers who were previously not interested in buying. (5) Price Discount is able to moderate the effect of Perceived Ease of Use In Purchase Decisions Using Electronic Payments, the form of influence is Price Discount weakening the influence of Perceived Ease of Use. This can happen because the epayments is down or sometimes error is due to the large number of consumers who make purchases simultaneously because of attractive price discounts, so that the previously perceived convenience becomes a bit difficult.

Limitations

This observation has limitations, including: the difficulty of collecting data, distributing questionnaires and the limited time and health of researchers.

Epayments

Based on the results of the studies that have been carried out, there are a number of proposals that can be submitted for further research related in to the ease of use in the application so that consumers can continue to use Epayments in any situation, so that they can continue to use same the purchase. Further researchers can use other variables and are expected to be able to research in the same city, namely North Jakarta so that the opinions or perceptions of representative purchasing decisions and research time are extended so that data collection can be more.

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