

THE EFFECT OF ADVERTISING EFFECTIVENESS ON BUYING INTEREST THROUGH THE USE OF SHOPEEPAY E-WALLET

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Abstract. The development of information and communication technology has driven changes in consumer behavior, especially in digital payments through E-Wallets. ShopeePay, as one of the popular E-Wallets, offers ease and convenience in transactions. This study aims to analyze the effect of advertising effectiveness on consumer purchasing interest through the use of ShopeePay. The method used is quantitative descriptive with purposive sampling technique, involving 281 respondents who use ShopeePay in South Tangerang. Data were collected through online questionnaires and analyzed using SmartPLS 3.0. The results show that advertising effectiveness has a significant effect on purchasing interest, both directly and through the use of ShopeePay as a mediator. The use of ShopeePay itself has also been shown to significantly increase consumer purchasing interest. In conclusion, effective advertising can increase consumer purchasing interest by utilizing the convenience and benefits of using E-Wallets such as ShopeePay.

Keywords: ShopeePay; E-Wallet; Purchase Interest; Transactions

I. INTRODUCTION

Over time, the development of information and communication technology (Priscilia & Fadjar, 2024) has brought developments in consumer behavior, especially in terms of online payments and shopping in the digital era (Deda et al., 2024). This development has affected people's lives in the social, economic, and cultural fields (Ajina et al., 2023). Technological advances encourage innovation for service providers to offer various services (Kaur et al., 2023) by creating sophisticated technology that has simple but useful functions (Wei et al., 2021), can encourage the growth of purchasing interest in products or services (Rizal Nur Qudus & Sri Amelia, 2022). Purchase interest is something that is personal and related to an individual's attitude towards an object, which is also interpreted as an interest in a particular product (Efendi et al., 2023). Purchase interest occurs when consumers feel that the benefits obtained from a product are greater than the sacrifices made, thus encouraging them to make a purchase (Rohman, 2023). The concept of purchase interest includes the level of consumer interest in a product and their perception of the likelihood of purchasing (Chandrea et al., 2024).

Consumer purchase interest is increasing along with technological advances, which make trade unlimited by time and location (Japariato & Adelia, 2020). One of the factors that influences purchase interest is the ease and efficiency of non-cash payments (Hanifah & Mukhlis, 2022), including checks, credit cards, debit cards, ATMs, E-Wallets, and other digital payment methods (Ferra & Ajija, 2023).

A digital wallet (E-Wallet) is an electronic wallet application or service (Abrilia & Tri, 2020) that makes it easier for users to make transactions (Octafilia et al., 2023). E-Wallet is a digital payment tool that can be accessed and used via server-based electronic media, including smartphones (Anrepa, 2021). The popularity of E-Wallet services has increased over time, as evidenced by the growth in their use (Adiani et al., 2023). In Indonesia, there are various E-Wallet products (Nawawi, 2020) such as OVO, Dana, GoPAY, and ShopeePay (Nopita et al., 2023).

ShopeePay is a digital wallet or electronic money service introduced by the Shopee E-Commerce platform (Priscilia & Fadjar, 2024). ShopeePay has various functions, not only can it be used for online transactions on the Shopee shopping site (Anjani et al., 2022), but also allows users to make online payments at collaborating merchants and offline payments at various outlets (DINIAH, 2023).

Perceptions of ease of use, security, convenience, and price (Deda et al., 2024) have a significant impact on purchasing interest through the use of ShopeePay (Octafilia et al., 2023). Advertising effectiveness also plays a role in influencing usage, where effective promotions such as discounts and flash sales can increase interest in using the ShopeePay E-Wallet (Eva Fitria et al., 2022).

Advertising effectiveness is the extent to which advertising is able to achieve the desired results (Akbar, 2019). Advertisers need to understand consumer characteristics because the main purpose of advertising is to convince consumers to buy products (Wibowo, 2016), in addition, advertisers must also evaluate the effectiveness of this

advertisement as part of an assessment of advertising activities that are being or have been carried out (Akbar, 2019).

Based on this background, the objectives of this study are 1) To determine the effect of advertising effectiveness on consumer purchasing interest using ShopeePay, 2) To determine the effect of using the ShopeePay E-Wallet on purchasing interest, 3) To determine whether advertising effectiveness affects the use of the ShopeePay E-Wallet.

Framework of Thinking and Hypothesis

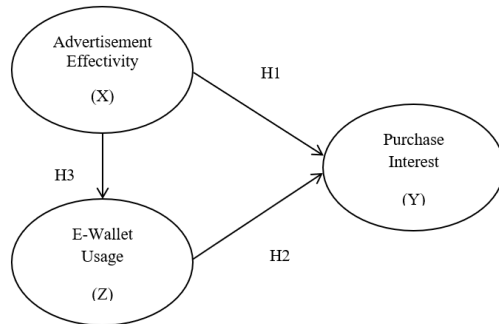


Figure 1. Thinking Framework

The results of the study (Mehta & Purvis, 2014) show that there is a direct relationship between advertising effectiveness and purchase interest, where advertising effectiveness has a significant effect on purchase interest. The results of the study (Wibowo, 2016) show that advertising effectiveness has a positive effect on consumer purchase interest. The results of the study (Akbar, 2019) also show that there is a positive effect of advertising effectiveness on purchase interest.

H1: Advertising effectiveness has a significant effect on purchase interest

Based on the results of research conducted by (Habibatul, 2023), it was found that the use of digital wallets (E-Wallets) has four main aspects that influence purchase interest, namely convenience, security, benefits, and rewards given during transactions. With these aspects, it shows that the use of E-Wallets has a positive and significant effect on purchase interest. The results of the study (Ramadhani & Mulyati, 2024) also show that the use of E-Wallets has a positive and significant effect on purchase interest.

H2: E-Wallet usage has a significant effect on purchasing interest

Appropriate and effective advertising can increase consumer interest in using E-wallet services (Wibowo, 2016). Based on the results of the study (Anjani et al., 2022), advertising effectiveness is one of the factors that influences consumer decisions in using E-Wallet. The results of the study show that advertising effectiveness has a significant effect on E-Wallet usage, as evidenced by a survey that 92.4% of consumer decisions to use E-Wallet are influenced by three factors, especially advertising.

H3: Advertising effectiveness has a significant effect on E-Wallet usage

II. RESEARCH METHOD

This study uses a descriptive quantitative method, this study began in September 2024 - December 2024. The population of this study is people who have seen advertisements and used the ShopeePay E-Wallet in South Tangerang. This sampling technique uses Non Probability Sampling with a purposive sampling technique. This study uses the theoretical formula (Hair et al., 2019) which states that the ideal and representative sample size depends on the number of question items in the research indicator multiplied by (X) 20, in this study there are 14 indicators, so the calculation according to the theory is $14 \times 20 = 281$. The sample needed and representative for this study is 280 respondents. Data collection using a questionnaire distributed via Google Form. Data processing techniques using Smartpls 3.0.

III. RESULTS AND DISCUSSION

Model Specifications

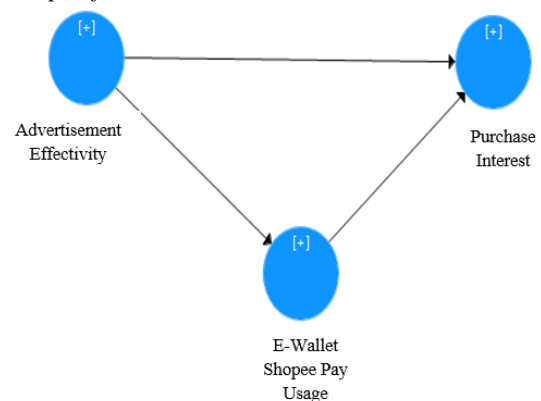


Figure 2. Model Specification

From the illustration, it is concluded that the researcher intends to develop the concept through the model, with the hope of achieving several desired results, including:

- 1) Direct influence of Advertising Effectiveness on Purchase Interest
- 2) Direct influence of ShopeePay E-Wallet Use on Purchase Interest
- 3) Direct influence of Advertising Effectiveness on ShopeePay E-Wallet Use
- 4) Indirect influence of Advertising Effectiveness on Purchase Interest through ShopeePay E-Wallet Use.

Results of Outer Model Analysis

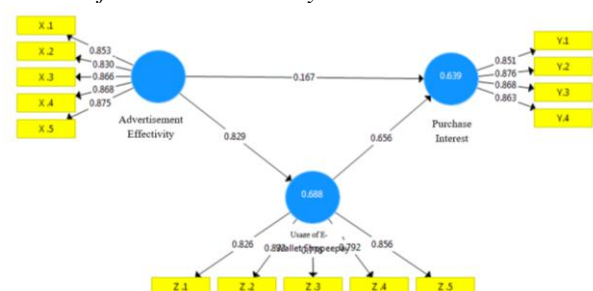


Figure 3. Outer Model

1) Convergent Validity

Table 1. Convergent Validity Test Results

	Advertisement Effectivity	Purchase Interest	E-Wallet ShopeePay Usage
X .1	0.853		
X .2	0.830		
X .3	0.866		
X .4	0.868		
X .5	0.875		
Z .1			0.826
Z .2			0.833
Z .3			0.776
Z .4			0.792
Z .5			0.856
Y.1		0.851	
Y.2		0.876	
Y.3		0.868	
Y.4		0.863	

According to Hair et al. (2014) a statement representing an indicator is considered valid if the loading factor or outer loading value exceeds 0.70. By considering this criterion, it can be concluded that all statements in table 1 are valid.

2) Discriminant Validity

Table 2. Validity Test Results Discriminant (Fornell Larcker)

	Advertisement Effectivity	Purchase Interest	E-Wallet ShopeePay Usage
Advertisement Effectivity	0.858		
Purchase Interest	0.711	0.865	
E-Wallet ShopeePay Usage	0.829	0.794	0.817

The requirement for discriminant validity testing is to compare the Cross Loadings value with the loading value of other constructs. Higher values indicate better discriminant validity (Hair et al., 2014). Based on this criterion, it can be concluded that discriminant validity has been met.

3) Reliability

Table 3. Reliability Test Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Advertisement Effectivity	0.911	0.912	0.933	0.737
E-Wallet Shopee Pay Usage	0.875	0.879	0.909	0.668
Purchase Interest	0.888	0.891	0.922	0.748

The indicators of the construct or variable are considered reliable if the Cronbach's Alpha value exceeds 0.60 and the composite reliability value is > 0.70 (Hair et al., 2014). By considering these criteria, it can be concluded that the indicators of the construct or variable in this study are considered reliable.

Inner Model Analysis Results

1) Coefficient Of Determination (R^2)

R^2 indicates the extent to which exogenous latent variables can explain variations in endogenous latent variables. There are three criteria for interpreting the R^2 value, namely 0.75 for substantial; 0.50 for moderate; and 0.25 for weak (Hair et al., 2014). The following are the results of the R^2 test:

Table 4. Results of the Coefficient Of Determination (R^2) Test

	R Square	R Square Adjusted
E-Wallet ShopeePay Usage	0.688	0.687
Purchase Interest	0.639	0.637

Table 4 indicates that the R^2 value for ShopeePay E-Wallet Usage is 0.688, placing it in the medium category. This means that 68.8% of the variation in ShopeePay E-Wallet Usage can be explained by this research model. Meanwhile, the R^2 for Purchase Intention is 0.639, placing it in the medium category. This means that 63.9% of the variation in Purchase Intention can be explained by this research model.

2) Cross-Validated Redundancy (Q^2)

Q^2 shows a measure for model validation that endogenous variables can be predicted. If the Q^2 value is greater than 0, then the model is considered to have predictive relevance (Hair et al., 2014). Below are the results of the Q^2 test:

Table 5. Cross-Validated Redundancy (Q^2) Test Results

	SSO	SSE	$Q^2 (=1 - SSE/SSO)$
Advertisement Effectivity	1405	1405	
E-Wallet Shopee Pay Usage	1405	766.95	0.454
Purchase Interest	1124	596.947	0.469

In table 5, the Q^2 value for each variable exceeds 0. Based on these criteria, it can be concluded that the model has predictive relevance.

3) Effect Size (F^2)

F^2 can measure the change in R^2 when exogenous constructs are included or removed from the model that affects endogenous variables. There are three criteria for interpreting the F^2 value, namely 0.02 indicates a small effect;

0.15 indicates a moderate effect; and 0.35 indicates a large effect (Hair et al., 2014). The following are the results of the F^2 test:

Table 6. Effect Size (F^2) Test Results

	Purchase Interest	E-Wallet Shopee Pay Usage
Advertisement Effectivity	0.024	2.205
E-Wallet Shopee Pay Usage	0.372	

Table 6 shows that the F^2 value of Advertising Effectiveness on Purchase Interest has a small impact on the structural level. Advertising Effectiveness on the Use of ShopeePay E-Wallet has a large impact on the structural level. While the Use of ShopeePay E-Wallet on Purchase Interest has a large impact on the structural level.

4) Path Coefficients (Hypothesis Testing)

In the path coefficient test, the value can range from -1 to +1. The relationship is said to be positive and strong if the path coefficient value is close to -1, while the relationship is considered negative and weak if the path coefficient value is close to 1 (Hair et al., 2014).

Hypothesis testing is carried out to evaluate the relationship between research variables by examining the P-Values. If the P-Values are less than 0.05, the relationship is considered significant. Below are the results of the Path Coefficients test:

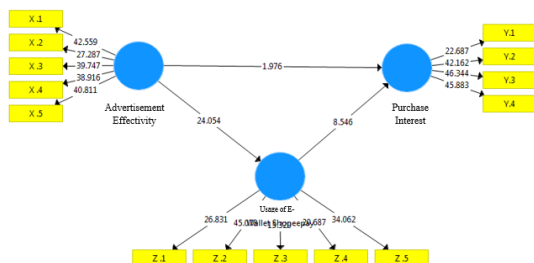


Figure 4. Path Coefficients

Table 7. Path Coefficients Test Results (Hypothesis Test)

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Information
H1 Advertising Effectiveness → Purchase Interest	0.167	0.169	0.084	1.976	0.049	Received
H2 Use of ShopeePay E-Wallet → Purchase Interest	0.656	0.655	0.077	8.546	0	Received
H3 Advertising Effectiveness → Use of ShopeePay E-Wallet	0.829	0.826	0.034	24.054	0	Received
H4 Advertising Effectiveness → Use of ShopeePay E-Wallet → Purchase Interest	0.544	0.541	0.068	7.944	0	Received

From the results of the hypothesis testing, the following interpretations can be given:

1) H1 = Influence of (X) on (Y)

Advertising Effectiveness has a significant positive effect on Purchase Interest of 0.167 (P-Values = 0.049), so this hypothesis is accepted.

2) H2 = Influence of (Z) on (Y)

Use of ShopeePay E-Wallet has a significant positive effect on Purchase Interest of 0.656 (P-Values = 0), so this hypothesis is accepted.

3) H3 = Influence of (X) on (Z)

Advertising Effectiveness has a significant positive effect on Use of ShopeePay E-Wallet of 0.829 (P-Values = 0), so this hypothesis is accepted.

4) H4 = Influence of (X) on (Y) through (Z)

Advertising Effectiveness has a significant positive effect on Purchase Interest through the Use of ShopeePay E-Wallet of 0.544 (P-Values = 0), so this hypothesis is accepted.

IV. CONCLUSION

Advertising effectiveness has been shown to have a significant influence on consumer purchasing interest, both directly and through the use of ShopeePay as an intermediary. Effective advertising is able to attract consumer attention and build trust in E-Wallet services such as ShopeePay. In addition, the use of ShopeePay provides convenience, security, and benefits that strengthen consumers' decisions to transact digitally. ShopeePay is not only a payment tool, but also acts as a platform that increases efficiency and convenience in online shopping. Therefore, the right and innovative advertising strategy is very important in encouraging E-Wallet adoption and increasing purchasing interest. This finding confirms that the combination of advertising effectiveness and digital payment technology can create great opportunities for business actors in attracting and retaining consumers in the competitive digital era.

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