

Motive of E-Wallet Users on Gen Z in Marketing Communications Perspective

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Abstract

The developments of the digital era are currently quite rapid, especially in the use of electronic payment applications called e-wallets. With so many e-wallet payment apps, consumers' purchasing decisions require a lengthy process. The object in this study is related to the user of LinkAja products. Consumers feel the attractive message that the product conveys, such as the message that consumers receive about the purchase decision then becomes the determining factor for consumers towards e-wallet products. Some interesting messages received by a LinkAja product convey their message to consumers. This is a crucial factor for consumers, especially Gen Z, to choose products. The purpose of this study is to determine consumer behavior factors and find out the buying interest in the purchase decision process for LinkAja users. This research is a descriptive qualitative research with a case study method. Focus Group Discussion (FGD) data collection technique, participants consisted of ten men and women aged 18-25 years. This study aims to find out how the motives of every LinkAja consumer who uses e-wallets as practical transactions in Indonesia. Therefore, to achieve this goal, it is necessary to have a motive for LinkAja users in deciding on a purchase.

Keywords: E-Wallet Users; Gen Z; Marketing Communications; LinkAja; Buying decision.

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Motif Gen Z Pengguna E-Wallet dalam Perspektif Marketing Komunikasi

Abstrak

Perkembangan era digital saat ini cukup pesat, terutama dalam penggunaan aplikasi pembayaran elektronik yang disebut e-wallet. Dengan banyaknya aplikasi pembayaran e-wallet, keputusan pembelian konsumen membutuhkan proses yang panjang. Objek dalam penelitian ini berkaitan dengan pengguna produk LinkAja. Konsumen merasakan pesan menarik yang disampaikan produk, seperti pesan yang diterima konsumen tentang keputusan pembelian kemudian menjadi faktor penentu konsumen terhadap produk e-wallet. Beberapa pesan menarik yang diterima oleh sebuah produk LinkAja menyampaikan pesannya kepada konsumen. Hal ini menjadi faktor krusial bagi konsumen khususnya Gen Z untuk memilih produk. Tujuan dari penelitian ini adalah untuk mengetahui faktor perilaku konsumen dan mengetahui minat beli dalam proses keputusan pembelian bagi pengguna LinkAja. Penelitian ini merupakan penelitian deskriptif kualitatif dengan metode studi kasus. Teknik pengumpulan data Focus Group Discussion (FGD), partisipan terdiri dari sepuluh pria dan wanita berusia 18-25 tahun. Penelitian ini bertujuan untuk

mengetahui bagaimana motif dari setiap konsumen LinkAja yang menggunakan e-wallet sebagai transaksi praktis di Indonesia. Oleh karena itu, untuk mencapai tujuan tersebut perlu adanya motif bagi pengguna LinkAja dalam memutuskan suatu pembelian.

Kata-kata Kunci: *Pengguna E-Wallet; Gen Z; Komunikasi Pemasaran; LinkAja; Keputusan Pembelian.*

INTRODUCTION

The development of the times brings many changes to the development of technology for consumers in shopping. Currently, in carrying out the purchase process, consumers do not have to visit the seller's place alone, but the purchase process is in various ways including: website, marketplace, WhatsApp, etc. This change was followed by the payment system process that currently uses debit and credit cards starting to switch to a digital payment system through the application. Both applications issued by leading banks in Indonesia and other digital payment service providers.

Social media, technology, and innovation become an effective marketing strategy (Yunus et al., 2019; Riyadi et al., 2019). Digital marketing strategy is mostly done by local and traditional companies because they don't believe it is more effective than traditional marketing activities (Susilo et al., 2021; Octaviana & Susilo, 2021).

According to Ferdinand (2020) marketing communication carried out digitally is a marketing strategy that uses digital media to communicate with consumers online. With the advancement of technology in today's world, the use of technology to meet human needs in various aspects of life is getting wider.

E-wallets are not services provided by banks, but an example of a new economy

that is currently very beneficial for the needs of society. The E-Wallet service was designed to help the general public conduct financial transactions without an account, similar to general banking (Rodiah & Melati, 2020).

The use of digital wallets in the payment process is currently very popular among the public as a payment method that is emerging in developed and developing countries. In the process, digital wallets that are constantly evolving can influence many factors such as increased deployment, mobile penetration, financial inclusion, more convenient, faster, and more economical. Digital payments like this have an important function in shaping ecosystems ranging from regulators, financial institutions, tool manufacturers, retailers or sellers, to their own consumers (Karsen et al., 2019).

During the Covid-19 pandemic, the use of digital wallets is very popular as a means of payment because in the process it does not touch because it uses electronic money (cashless). This is in accordance with the recommendations of the physical distancing policy according to the World Health Organization (WHO). From these recommendations, it is inspired to carry out activities with contacts or relationships that are as minimal as possible to make payment transactions (Aji et al., 2020).

The purpose of E-wallets is to make it easier for all users to save money by making

all their business transactions easier, more efficient, more efficient, safer, and more convenient. One of the activities of the current generation is online shopping, which increases the number of e-wallet users (Najamuddin, 2020).

Digital wallets are not only for purchasing services or purchasing goods that you don't know about. This will be like a wadi'ah that cannot be changed. In the sense that when you deposit money in Islam, it is not allowed if it is processed. Under certain conditions, digital wallets should be used in an emergency. So if it's not an emergency, it's better to pay normally. Meanwhile, top up is also like exchanging physical money for balances. In the Qur'an Surah Al-Imron verse 130 concerning buying and selling transactions not in cash.

Figure 1. Qur'an Surah Al-Imron verse 130

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً
صَوَّأْتُمْوَاهِ اللّٰهُ لَعَلَّكُمْ تُفْلِحُونَ

Source: <https://quran.com/3?startingVerse=130>

The verse means that: " O believers! Do not consume interest, multiplying it many times over. And be mindful of Allah, so you may prosper.." (Qur'an Surah Al-Imron verse 130).

The law of digital wallets in Islam is permissible. Moreover, digital wallets are actually also to make it easier for people to transact when they don't carry cash. But still pay attention to Islamic law when using it.

Meanwhile, in the practice of buying and selling, there are provisions and laws. As stated in the Qur'an Surah Al Baqarah verse 275 which reads:

Figure 2. Qur'an Surah Al Baqarah verse 275

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ
الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا
إِنَّمَا التَّيْبَعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا
فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ
وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ
هُمْ فِيهَا خَالِدُونَ

Source: <https://quran.com/2?startingVerse=275>

Meaning: " Those who consume interest will stand 'on Judgment Day' like those driven to madness by Satan's touch. That is because they say, "Trade is no different than interest." But Allah has permitted trading and forbidden interest. Whoever refrains—after having received warning from their Lord—may keep their previous gains, and their case is left to Allah. As for those who persist, it is they who will be the residents of the Fire. They will be there forever." (Qur'an Surah Al-Imron verse 130)

Those who have reached the prohibition from their Lord, then continue to stop (from taking usury), then before taking it first (before the prohibition comes); and their affairs (up to) to Allah. return (take usury), then that person is the inhabitants of hell; they will abide in it forever" (Surat al-Baqarah: 275).

That is, Islam does not prohibit all forms of purchase as long as it does not harm one party and does not violate the rules that have been set.

Marketing communication plays an important role in ensuring business success in product marketing, especially

in the selection and making of the right product decisions, and is effective in developing the business by increasing the number of purchases. In business, it is worth noting that the correctness of the choice of marketing communications can have a positive impact on consumers. To win the competition between competitors, companies are required to be able to manage good marketing communication programs.

According to Kotler & Keller (2016), marketing communications are the means by which companies use in an effort to inform, persuade, and remind consumers either directly or indirectly about the products and brands they sell. If viewed from its meaning, it can be understood that marketing communication activities are activities carried out to provide appropriate information to the public about the products or services that want to be disseminated to the public with the aim of influencing the public to purchase products or services that are marketed.

The success of an enterprise is based on how to satisfy its customers in order to increase sales of products within the company. Communication between the company and the consumer must be in good shape. For this reason, marketing communications used in companies such as public relations, sales promotion, advertising, direct marketing, and personal sales must be able to achieve marketing goals to achieve consumer satisfaction and build positive relationships.

Consumer behavior is about how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy

their needs and desires (Kotler & Keller, 2016). In covering consumer behavior factors, it is clear how the purchase decision process is in determining a product based on its usefulness value. It is very important in the buyer decision-making process for LinkAja users, especially for Generation Z.

According to Kotler & Keller (2016), adding that, the purchase decision process is a five-stage process that consumers go through, starting from problem recognition, information search, evaluation of alternatives that can solve the problem, purchase decisions, and post-purchase behavior, which begins long before the actual purchase is made by the consumer and has a long aftermath.

After looking at the supportive background of this research, the research entitled "The motives of e-wallet users in gen z in the perspective of marketing communication (case study of LinkAja users in purchasing decisions). The purpose of this study is to determine consumer behavior factors and find out the buying interest in the purchase decision process for LinkAja users, especially Gen Z based on the value and usefulness of a product from a marketing communication perspective.

RESEARCH METHOD

This research uses qualitative methods with a focus of case studies. Data collection techniques using Forum Group Discussion. In obtaining data, interviews are carried out objectively to get a more accurate interpretation of data in analyzing a data. According to Yin (2018) case studies are the right strategy when used for research that has a subject matter of questions related

to how or why. Yin also continued that case studies in general have a research question strategy of “why” and “how” so that researchers have little chance of being able to control an event or a phenomenon to be studied.

Case study research focuses on contemporary or present-day phenomena in the context of real-life reality. Research using case studies is an empirical research method that investigates contemporary phenomena in depth in real-life contexts with boundaries between phenomena and invisible contexts firmly and clearly, and researchers have little control over phenomena and contexts that occur.

Research uses Focus Group Discussion (FGD) because researchers need to understand more than one point of view in order to reveal facts in more detail and richer. According to Kriyantono (2014), FGD can be carried out if the participants consist of 6-12 people who are simultaneously groups and interviews with researchers as moderators. According to Neuman (2014), FGD can be carried out if participants consist of 6-12 people in a room with a moderator to dictate a certain theme.

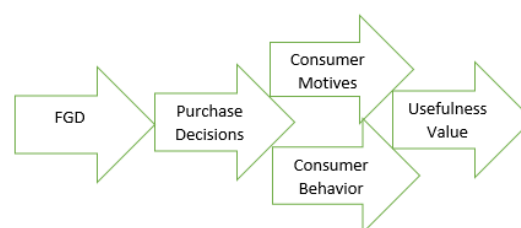
The FGD itself was carried out for approximately 90 minutes (Neuman, 2014). According to Kriyantono (2014) there was no right or wrong answer from the participants. Each participant is free to express opinions, both positive and negative, during the Focus Group Discussion, but must still be in accordance with the discussion problem.

RESULTS AND DISCUSSION

Results

Researchers conducted FGDs on the seven informants at the same time and it was agreed between all informants and researchers. The selected informants have met the requirements that researchers believe can obtain optimal results in data analysis in this research.

Figure 3. Summary of research results



Source : research data

Based on focus group discussions conducted with participants, researchers obtained research results based on the research framework describing how consumer motives and behavior, especially LinkAja users. in choosing a LinkAja product to the purchase decision. The collection of data or information is carried out by research based on the theory of Marketing Communication. So that the questions asked aim to find out what factors of the purchase decision process require users to choose LinkAja products. The results of the study refer to a frame of mind regarding knowing the factors of consumer behavior with the stages of the purchase decision process according to Kotler & Keller (2016).

Discussion

The researcher will outline the results of the interviews that have been conducted.

In-depth interviews were conducted directly through an FGD held at Cotta Haus Tangerang. and asked gradually. This research is focused on case studies according to Yin (2018), in general, case studies are the right strategy when used for research that has a subject matter of why or how.

In this section, the researcher will discuss how the motives of e wallet users in gen z in the perspective of marketing communication in the stages of the purchase decision process, and why participants feel that it is very important in carrying out the stages of the purchase decision process.

According to the source who is an informant and e wallet user, especially gen z in this study, said that the stages of the purchase decision process carried out by LinkAja users are enough to answer how they make purchase decisions. This is seen from the number of consumers who are interested in using LinkAja based on its usefulness value in accordance with the formulation of the research problem.

In this case the study uses the Theory of Marketing Communication by associating into, the perirical factor of the consumer according to Kotler & Keller (2016), after which it dredges into the stage of the purchase decision process.

CONCLUSION

Based on the results of research through the FGD process, it can be concluded that this is evident from the findings of researchers who found that there are consumer motives for LinkAja users, especially gen z in the stage of their reasoning decision process. In this case LinkAja is quite

successful in communicating strategies with its marketing mix techniques so that participants are affected to use LinkAja e wallets.

Although LinkAja is classified as an e wallet application that tends to be new compared to competitors. Still, LinkAja e wallets are interested in by gen z even from them making different LinkAja product purchase decisions differently in each of their uses, some are affected by lifestyle needs or follow the latest trends, as well as providing attractive promos and some are affected because of the brand of a brand, they also carry out the stage of searching for information first in deciding on a purchase, through social media LinkAja as well as or reviews of his closest friends.

In addition, all LinkAja user participants like the promotional mix offered by LinkAja products. As well as all participants will also make a purchase decision, because LinkAja is easy to use and integrated in transactions for daily needs.

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