

## The Effect of Shopee's Payment Methods and Twin Date Promotions on Shopping Decisions on the Shopee Application

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### **Abstract**

*In the current digital age, rapid technological progress has significantly reshaped consumer behavior, especially within the e-commerce sector. Shopee stands out as a prominent e-commerce platform, maintaining a strong presence in the digital marketplace by offering diverse payment options and engaging promotional campaigns, particularly targeting younger consumers. This research seeks to examine the impact of payment methods and double-date promotional events on purchasing decisions made through the Shopee application by students at the State Islamic University of North Sumatra (UINSU). The study was conducted within the Faculty of Islamic Economics and Business, involving a sample of 100 students selected through a probability sampling method. Employing a quantitative approach, data were gathered using a Likert-scale questionnaire. Multiple linear regression analysis was applied to interpret the data. Findings indicate that the availability of various payment methods on Shopee positively influences consumer purchasing decisions. Moreover, Shopee's double-date promotional strategies also contribute positively to purchase intentions, particularly among users within the Faculty of Islamic Economics and Business at UINSU.*

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### **INTRODUCTION**

The development of technology in the modern era has accelerated transformation in various aspects of human life, increased efficiency, and changed the pattern of communication, work, and daily activities (Razali, Andamisari, & Saputra, 2022). Technological advances have many benefits, one of which is the efficiency in conveying various information in a short period of time. (Pasaribu, Fadhila Rahma, & Dharma, 2023). In the Industry 4.0 era, the development of technology and information takes place very quickly. The increasingly sophisticated technological advances make the high level of competition in the business world requires business people to continue to think innovatively, creatively, and critically in the face of any changes that arise (Amalita & Rahma, 2022). The rapid development of technology today affects the payment system in trade, especially in maintaining the continuity of business relationships between sellers and buyers (Nikmatul Maula Pulungan, Tri Inda Fadhila Rahma, & Rahmat Daim Harahap, 2023). The advantage of e-commerce itself lies in buying and selling activities whose transactions are carried out in the form of cashless or non-cash payment systems. Most people choose to make purchases and sales transactions through e-commerce. This is because e-commerce is more convenient, there is no need to go to a store or mall, and payments can be processed easily and quickly. (Budiastuti & Muid, 2020) One of the most prominent strategies is the twin date promo, almost all e-commerce platforms consistently hold this twin date promo, making it a highly anticipated online shopping moment by the public. Not only does this phenomenon significantly increase the development of online transactions, it immediately builds enthusiasm for consumers. Some consumers who initially felt less interested in online shopping are now interested in doing so. However, some people feel that the promos offered are not enough to influence their purchasing decisions (Maharani, Alif Dartanala, Maharani, Aisatou, & Jallow, 2022). Quoting infobanknews.com, based on a Populix

survey entitled “Indonesian Shopper Behavior on Promotion Week in the Face of Economic Uncertainty 2023” shows that as many as 91% of respondents have made purchases during promotional campaigns, including during twin date events (Rini Wijaningsih, Evi Ekawati, & Adib Fachri, 2024). In addition, the development of digital technology is progressing rapidly, especially in the field of e-commerce. Fierce competition forces e-commerce to continue to innovate in order to survive in this era (Iswandi, 2021).

Shopee also provides special offers such as flash sales, free shipping, product discounts, and refund programs through certain payment methods. The choice of payment methods available at Shopee is very varied, including Shopeepay, ShopeePaylater, bank transfer, and COD system (Yulistiyan, Afwa, & Puspita, 2024). User Consumers have the flexibility to determine the appropriate payment method, while technological advances also present digital wallets that support smooth online transactions in purchasing products and services (Leonard & Tarigan, 2023). Along with the times and technological advancements, human innovation continues to increase. Various technologies and systems have been created, including in payment methods (Alfiandi, Inda, & Rahma, 2024). Shopee offers various special deals through certain payment methods, including flash sales, free shipping, product discounts, and cashback programs. The payment methods that Shopee offers are quite diverse and include ShopeePay, Shopee PayLater, bank transfer, pay on site, and more. This provides convenience so that consumers can determine the payment method that best suits their preferences and needs (Ekonomi & Akuntansi, 2024). Advantages such as Transactions made through ShopeePay, Shopee often provides cashback between 30% to 60% to customers, which is not only in the form of cash, but also in the form of coins that can be used for other purchases at Shopee (Mawardani & Dwijayanti, 2021). Shopee generally provides various promos with discounts ranging from 1% to 100% for ShopeePay users (Pramesti, Azizah, Purnamasari, Sulistiyan, & Widyanti, 2023).

Online shopping has now become commonplace in many circles, from teenagers to parents, especially those who are used to using smartphones. The number of promos from Shopee on twin date events makes people want to buy things they don't necessarily need, especially students (Dewi, 2024). Shopee has become the most popular e-commerce platform among students, especially students of the Faculty of Economics and Islamic Business, the uniqueness of promotional offers also attracts consumer interest. Offering massive free shipping on twin dates and months, such as 10.10, will also increase students' interest in shopping at Shopee e-commerce stores (Maharani et al., 2022).

This research is in accordance with the existing population, namely students of the Faculty of Islamic Business Economics, North Sumatra State Islamic University. The reason researchers use this population is because students from the Faculty of Islamic Business Economics are always updated in various existing technological advances. So, based on the description above, the researcher wants to carry out a study entitled “The Effect of Shopee Payment Methods on Twin Date Promos on Shopping Interest in the Shopee Application” the purpose of this study is to explore the extent to which the effectiveness of the twin date promo strategy is actively carried out by e-commerce in encouraging purchasing decisions, as well as identifying factors that influence student interest in utilizing these promos. Through understanding this phenomenon, the research is expected to provide insight into the consumption patterns of students in the digital era and how Shopee's strategy can be more optimal in attracting consumers from the younger generation.

## LITERATURE REVIEW

## **E-commerce**

*E-commerce is the utilization of communication networks & personal computers to carry out various kinds of business processes. Based on this definition, it can be concluded that e-commerce includes activities or transactions that include buying, selling, and marketing products and services over the internet, known as e-commerce. E-commerce, which stands for electronic commerce, includes all related activities related to the online business operations of businesses, from the sales process to marketing. With the presence of e-commerce, people's shopping behavior has changed into a digital lifestyle through the use of gadgets. This change is driven by the convenience of online shopping, where consumers do not need to go to the store directly, just transact easily through mobile phones (Syifa Nurul Aulia et al., 2023).*

### **Payment method**

Twin date promotions, or often called pretty dates, are a promotional strategy implemented in e-commerce, where there are often promotions that follow dates and months with the same number, for example, April 4 becomes 4.4, August 8 becomes 8.8, and others. The purpose of these promotions is to increase sales, which has become a common tactic among e-commerce platforms (Eka Putri & Ambardi, 2023).

#### **Twin Date**

Shopping decisions are steps taken by consumers to understand their needs, find information about products or brands, and assess the various options available to find the best solution. After making comparisons between products, consumers finally decide to buy the product that is considered the most suitable (Aprilia Indah Saputri Rambe, Tri Inda Fadhila Rahma, & Wahyu Syarvina, 2024).

### **Shopping decision**

A payment method is a process used to make a payment transaction for a good or service. Today, there are various payment methods available depending on your needs, ranging from traditional methods such as cash payments to the latest technology-based methods such as non-cash payments (Ramadhani, Fasa, & Suharto, 2022). ShopeePay is a digital wallet service that allows users to add funds, make payments for various transactions on the Shopee platform, and withdraw funds stored in ShopeePay. This service is designed to provide convenience, security, and efficiency for users in managing their finances when shopping online and offline with ShopeePay partners (Anthony & Sama, 2021). ShopeePayLater is a financial service provided by Shopee in the form of a credit facility that allows users to buy products first and pay for them at a later date. ShopeePayLater allows users to postpone payments until the beginning of the following month, giving users the flexibility to be given the convenience of shopping without the need to pay immediately. This service is intended to provide convenience and ease, especially to users who need more flexible payment options (AFTIKA, HANIF, & DEVI, 2022). Cash on Delivery (COD) is a payment method where customers make payments directly to the courier when picking up their order at the delivery location. This method benefits buyers in terms of convenience and security, because payment is only made if the goods actually arrive and are in good condition (Rachmat Bin Badani Tempo, Irsyad Rafi, & Alya Namirah, 2022). Bank transfer is a payment method on Shopee where users can make payments in two main ways, namely manual transfer to Shopee's bank account and through a virtual account. Manual transfer requires buyers to transfer funds directly to the bank account designated by Shopee, usually through mobile banking, internet banking, or ATM services (Ubaidillah, 2020).

## **METHODS**

This study used a quantitative approach. To collect data, the researcher distributed a questionnaire consisting of open and closed questions to respondents to obtain their input. The questionnaire was designed to elicit information relevant to the research objectives. The questionnaire was distributed through Google Form. The instrument used in this questionnaire is a Likert scale, which aims to measure respondents' perceptions, attitudes, and views on social phenomena that are the focus of research. Through this scale, respondents are asked to express their level of agreement or disagreement with the various statements proposed. After the data was collected, data processing was carried out using IBM SPSS Statistics software. This study uses primary and secondary data. The population in this study consisted of students and female students of the Faculty of Economics and Islamic Business, with a total population of 4,300 people reported on the site febi.uinsu.ac.id. The number of respondent samples was determined using the Slovin formula

## RESULTS AND DISCUSSION

Figure 1. The Use Of Payment Methods That Are Often Used In The Twin Date Event At Shopee



Based on the findings above, the Cash on Delivery (COD) payment method was the most used choice by Shopee account users during the twin dates event, with a percentage of 34%. In second place, the ShopeePay payment method recorded 28%, showing a significant preference from users. The Bank Transfer payment method came in third with a percentage of 25%, indicating that although it was quite popular, its usage was slightly lower compared to the previous two methods. Meanwhile, the date and month payment methods had the same numbers, for example, April 4 became 4.4, August 8 became 8.8, and so on. The purpose of this promotion is to boost sales, which has become a common tactic among e-commerce platforms (Eka Putri & Ambardi, 2023).

## Validity Tes

Table 1. Validity Test Results

Variabel	Item	R Hitung	R tabel	Keterangan
Metode Pembayaran (X1)	X1.1	0,692	0,1975	VALID
	X1.2	0,680	0,1975	VALID
	X1.3	0,667	0,1975	VALID
	X1.4	0,647	0,1975	VALID
	X1.5	0,584	0,1975	VALID
	X1.6	0,709	0,1975	VALID
	X1.7	0,639	0,1975	VALID
	X1.8	0,700	0,1975	VALID
	X1.9	0,701	0,1975	VALID
Promo Tanggal Kembar (X2)	X2.1	0,784	0,1975	VALID
	X2.2	0,823	0,1975	VALID
	X2.3	0,713	0,1975	VALID
	X2.4	0,809	0,1975	VALID
	X2.5	0,761	0,1975	VALID
Keputusan Berbelanja (Y)	Y1.1	0,586	0,1975	VALID
	Y1.2	0,569	0,1975	VALID
	Y1.3	0,687	0,1975	VALID
	Y1.4	0,740	0,1975	VALID
	Y1.5	0,738	0,1975	VALID
	Y1.6	0,680	0,1975	VALID
	Y1.7	0,765	0,1975	VALID
	Y1.8	0,578	0,1975	VALID

Source: IBM SPSS Results, 2025

Based on the table above, it is known that the payment method variable, twin date promo and Purchase Decision in each indicator show that the statement items are declared valid.

## Reliability Test

Table 2. Reliability Test Results

No	Variabel	Cronbach's Alpha	Keterangan
1	Keputusan Berbelanja (Y)	0,822	Reliabel
2	Metode Pembayaran (X1)	0,845	Reliabel
3	Promo Tanggal Kembar (X2)	0,836	Reliabel

Source: IBM SPSS Results, 2025

Referring to Table 2 above, all propositional items in the variables in this study have proven to be reliable, and the results of the instrument test show that the instruments used in this study have met the eligibility criteria and can be used to measure the variables under study.

### Normality Test

Table 3. Normality Test Results  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	3,15777856
Most Extreme Differences	Absolute	,079
	Positive	,046
	Negative	-,079
Test Statistic		,079
Asymp. Sig. (2-tailed) <sup>c</sup>		,123
Monte Carlo Sig. (2-tailed) <sup>d</sup>	Sig.	,121
	99% Confidence Interval Lower Bound	,113

Source: IBM SPSS Results, 2025

Referring to Table 3 above, the Kolmogorov-Smirnov normality test results show a significance value of  $0.113 > 0.05$ , which means it can be concluded that the data has a normal distribution.

### Multicollinearity Test

Table 4. Multicollinearity Test Results

Model		Collinearity Statistics		Keterangan
		Tolerance	VIF	
1	TotalX1	,681	1,468	Bebas Multikolinearitas
	TotalX2	,681	1,468	Bebas Multikolinearitas

Source: IBM SPSS Results, 2025

Referring to Table 4 above, the multicollinearity test results show that all variables have a tolerance value  $> 0.10$  and a Variance Inflation Factor (VIF) value  $< 10$ , so it can be concluded that there is no indication of multicollinearity, or in other words the data has passed the multicollinearity test.

Heteroscedasticity Test

Table 5. Heteroscedasticity Test Results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,048	1,442		2,807	,006
	TotalX1	-,049	,047	-,128	-1,045	,299
	TotalX2	,012	,064	,023	,187	,852

Source: IBM SPSS Results, 2025

Referring to Table 5 above, the results of the heteroscedasticity test show that all variables have a significance value (sig) greater than 0.05. Thus, it can be concluded that there are no symptoms of heteroscedasticity in the data, which means that the data passes the heteroscedasticity test

Multiple Regression Analysis

Table 6. Multiple Regression Analysis Results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1 (Constant)		2,898	2,392		1,211	,229
TotalX1		,552	,078	,548	7,082	<,001
TotalX2		,439	,106	,322	4,160	<,001

a. Dependent Variable: TotalY1

Source: IBM SPSS Results, 2025

$$Y = 2,898 + 0,552X1 + 0,439X2$$

The coefficient for the payment method variable (X1) is recorded at 0.552, which indicates that each one-unit increase in the payment method will result in an increase in shopping decisions worth 0.552, provided that other variables remain constant. Similarly, the coefficient for the twin date promo (X2) is 0.439, which indicates that each one-unit increase in the twin date promo will increase shopping decisions by 0.439, also assuming that other variables do not change.

**DISCUSSION**

**1. The Effect of Payment Methods (X1) on Shopping Decisions (Y)**

The results of this study reveal that the payment methods provided by Shopee make a positive and significant contribution to purchasing decisions taken by students. This is due to the convenience and comfort offered through various payment methods, such as ShopeePay, Shopee PayLater, and bank transfers. For example, the use of ShopeePay allows users to get considerable cashback, ranging from 30% to 60%, thus creating more incentive to shop. Especially among college students, they are more likely to choose payment methods that not only make transactions easier, but also provide additional benefits such as discounts and free shipping services. The

variety of payment methods allows students to choose the option that best suits their preferences and needs, which in turn increases their likelihood to spend. When they feel that the available payment methods offer benefits, their interest and enthusiasm for shopping may increase.

## 2. The Effect of Twin Date Promo (X2) on Shopping Decisions (Y)

Promos on twin date moments have also proven to play an important role in influencing student shopping decisions. The special offers presented at this moment, such as big discounts, flash sales, and cashback, are able to attract consumers and encourage them to shop more. These promos are especially effective in fostering excitement among college students, who are often looking for the best deals to fulfill their needs. In addition, promo activities on twin dates are proven to significantly increase online transactions. Some students who were previously less interested in shopping online began to show greater interest after learning about the opportunity to obtain products at more affordable prices. The survey results, which showed that 91% of consumers had shopped during the promotional campaign, reflect the influence of this type of promo on purchasing behavior. Thus, twin-date promos not only serve as a marketing strategy to increase sales, but also influence awareness and interest in e-commerce platforms among the younger generation. Therefore, an efficient promotional strategy is key in attracting the attention of the student market who are highly sensitive to offers and discounts.

## CONCLUSION

The conclusion of this journal reveals that the payment methods provided by Shopee, along with the twin date promo, have a significant positive impact on the shopping decisions of students at the Faculty of Economics and Islamic Business, North Sumatra State Islamic University. This research also shows that a wide selection of payment methods provides convenience as well as attractive incentives for consumers, while the twin date promo that offers discounts and cashback successfully attracts students and encourages them to shop more. The results of this study are expected to be a guide for e-commerce companies in designing more effective and competitive marketing strategies. For future researchers, conduct further research to analyze the long-term impact of twin date promos on shopping behavior and loyalty to Shopee, as well as how effective these marketing strategies are in maintaining long-term relationships with consumers.

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