ABSTRACT

In the era of technological advancement like today, the significant growth in the use of digital wallets has changed consumer shopping habits. Digital wallets, especially GoPay, have become one of the popular payment methods among the public. With easy access and various promotions offered, users tend to make transactions more often without considering their actual needs, thus triggering consumptive behavior. This study aims to determine the effect of promotions and ease of use on the consumptive behavior of GoPay users in Bandung City, both partially and simultaneously.

This study uses a descriptive quantitative method. The population in this study were GoPay users who knew about promotions related to GoPay and felt the ease of using them, and were domiciled in Bandung City, the number of which is not yet known with certainty. The sample in this study was 100 respondents from the population. The technique used in determining the number of samples was the Bernoulli formula. This study uses multiple linear regression analysis as the data analysis used.

The results of the descriptive analysis show that the three variables are included in the good category with the promotion variable having a percentage of 78.91%, ease of use of 79.4%, and consumptive behavior of 78.84%. Both variables, namely promotion and ease of use, have a partial or simultaneous influence on the consumer behavior of GoPay users. From the results of the determination coefficient calculation, it can be seen that the large influence of the independent variables consisting of promotion and ease of use on the dependent variable, namely consumer behavior, is 54.1%, with an effective contribution of the promotion variable of 17.1%, and ease of use of 37%. While the remaining 45.9% is determined by other variables that are not included in this analysis and research. Intensive promotion and ease of use of the GoPay application encourage users to make excessive and unplanned purchases. Therefore, the author suggests being able to control and be wise in managing expenses.

Keywords: Promotion, Ease of Use, Consumer Behavior.