

# THE EFFECT OF SHOPEE BRAND PERSONALITY ON INTEREST IN USING SHOPEE PAY LATER FEATURES IN SURABAYA MILENIAL GENERATIONS

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## Abstract

*Marketing communication is all forms of activity to disseminate information and persuade consumers or customers directly or indirectly about an item and brand. SHOPEE made an innovation by launching the latest feature, namely the online loan feature in its application. In this study, the author will continue to examine all millennial generations, both the early and late millennial generations. The type of research used is quantitative. The city of Surabaya was chosen as the research location because the city of Surabaya is the center of the capital and economy in East Java Province. The analysis technique used is descriptive analysis and multiple linear regression analysis techniques to determine the effect of brand personality on purchase intention. The sample in this study was 100 millennial generation respondents from 5 regions in Surabaya. The analysis used was SPSS. Based on the results of research and discussion that Brand Personality has a significant effect on intention to use.*

**Keywords:** *Brand Personality, Interest in Using*

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## 1. INTRODUCTION

(Gary Armstrong) explains that marketing communications are all forms of activity to disseminate information and persuade consumers or customers directly or indirectly about an item and brand. The impact of effective marketing communications will have an optimal effect, namely when consumers respond to and understand products that come from the results of interactions in the marketing communication process (Prisgunanto, 2006). According to the results of a survey by (Association of Indonesian Internet Service Providers (APJII)) in 2020, more than 196.71 million Indonesians use the internet or 73.7% of the total population of 266.91 million Indonesians. Most people access the internet to shop online with a percentage of 10.7% every day (<https://apji.or.id/survei>).

Shopee is a type of Customer-to-Customer (C2C) e-commerce, which is a business model where consumers from a marketplace sell products to other consumers. From the results of a survey by the Research Institute of Socio-Economic Development (RISED), consumers use the SPayLater feature at SHOPEE the most, reaching 52.06% in 2021 (Consumers Mostly Use Paylater at Shopee | Databoks, n.d.).

The existence of positive and negative responses to the use of the SPayLater feature certainly affects the brand personality of SHOPEE. The higher the public's positive response to SPayLater, the higher the public's interest in using the SPayLater feature, in line with the level of similarity between SHOPEE's brand personality and consumer personality.

The millennial generation, also known as Generation Y, is the generation born in the 1980-2000s. The term "millennial generation" was expressed by William Strauss and Neil Howe. According to research from HILL ASEAN in the article (Greatmind.id, n.d.) that the millennial generation is divided into two categories, namely early and late millennials. In this study, the authors will continue to examine all millennial generations, both the early and late millennial generations, to see if there are differences in behavior between the two.

Companies can use human characteristics or traits in a brand, which is expected to create an emotional connection, ease consumers in remembering and recognizing and understanding the brand as seen through the brand's brand personality.

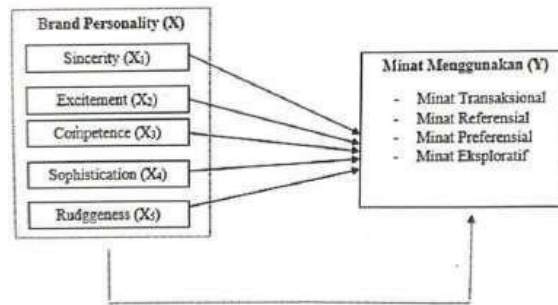
The meaning of the word buy is to get something by exchanging it, so buying or using it to get something you want. From various journals it is also concluded that the intention to buy is the same as the interest to use. Basically, interest is not only related to the willingness to buy, but buying interest also has another meaning, namely someone's buying behavior that is carried out continuously or continuously (Mustolih, 2018).

The city of Surabaya was chosen as the research location because the city of Surabaya is the center of the capital and economy in East Java Province. According to data from SHOPEE (DailySocial.id), 80% of total purchases use digital payments, dominated by the age group 18-34 years. They are scattered in cities around Jakarta, Banten and East Java. Surabaya was chosen as the city for the research. Surabaya was one of the cities studied for the Percentage of Respondents Using the PayLater Feature in the 2021 Application which was hosted by (DailySocial.id). In this study, it was found that the most respondents used the SPayLater feature of e-commerce SHOPEE, with 78.4% of respondents using the application last year.

In this study, researchers will distribute questionnaires online using non-probability sampling and purposive sampling. Besides using the purposive sampling technique in determining the sample to be taken, the Proportionate Stratified Random Sampling technique is also used in dividing the Surabaya area as population in this study. Variable measurement method used is the scale likert and ordinal. Next the data obtained, then processed into a table, which is next data analysis process will be carried out. Brand personality is something that can represent the personality of the brand a consumer by describing the attitude towards the brand he owns, while the notion of personality is all the traits, characteristics, characteristics or daily habits. So when the consumer feels he has a match with a brand, the next consumer will step into the interest in using stage. Brands can reflect the personality of its users. SPayLater is a reflection of the millennial generation which describes convenience, practicality, fast, efficiency, tightness with technology, consumption, and others. Brand personality can be seen from five dimensions namely sincerity, excitement, competence, sophistication, and ruggedness. With the similarity in brand personality and consumer personality, it will generate interest in using it. Consumers who have a positive attitude towards a brand will have a higher intention to use it, while consumers who have a dissatisfied attitude will have a lower interest in using it. Meanwhile interest in using has several indicators, namely interest transactional, referential, preferential and exploratory. According to the Big Indonesian Dictionary (KBBI), using means using, taking advantage of, consuming, doing something with tools, and so on. It is similar with the meaning of the word buy, namely obtaining something by exchanging it, so buying or use it to get something you want. From various journals

Buying interest can be concluded that buying interest is the same as using interest. In this study, the writer will use the choice of words of interest using those that are appropriate to the research context.

Based on the thought frame above, therefore can be described as;



Picture 1

Information:

The relationship of each X1, X2, X3, X4, and X5 to Y

The relationship of each X1, X2, X3, X4, and X5 simultaneously to Y

The hypothesis is an alleged temporary answer to the formulation of the problem from a study before proving a formulation of the problem by collecting data from the results of the research (Arikunto, 2002: 43). Derived from hypo : less and thesis : opinion. The meaning is an opinion that is lacking, which is not necessarily the truth, and must be further testing is carried out because it is still an initial suspicion (Kriyantono, 2010: 28). Based on the design of the framework described above, the hypotheses in this study include:

Ho: There is no relationship between brand personality and interest in using SPayLater

Surabaya millennial generation. Ha: There is a relationship between brand personality and interest in using the SPayLater feature on Surabaya millennial generation

In this study, researchers will distribute questionnaires online using non-probability sampling and purposive sampling. In addition to using a purposive sampling technique in determining the sample to be taken, the Proportionate Stratified Random Sampling technique was also used to divide the Surabaya area as the population in this study. Variable measurement methods used are the Likert and Ordinal scales. Next, the data obtained is then processed into a table, which will then be processed by data analysis.

## 2. RESEARCH METHODS

The research method used by researchers is a survey method, with the characteristic that a questionnaire is used to collect information owned by respondents (Soewadji, 2012: 23). The purpose of the survey method is to see the condition of the research object factually with the data

obtained based on the sample without any particular experiment (Rully, 2017: 53). With survey research it allows researchers to generalize certain social phenomena to a larger population and use samples to facilitate research, the results that emerge are the faces of the entire population (Burhan, 2017: 44).

The number of samples used in this study uses the Slovin formula. This formula is used if the population size is known and assumes that the population is normally distributed and the data is relatively large. According to Sanusi (2011: 101) the Slovin formula is as follows:

$$n = N / (1 + Ne^2)$$

Information:

n = Number of Samples

N = Total Population

e = Critical value of 10% (Desired accuracy limit (percent allowance for inaccuracy due to sampling error)

$$n = 99.991319$$

### **3. RESULTS AND DISCUSSION**

#### **3.1 Validity Test**

Validity testing has a function to see whether the instrument will have accuracy as a tool that has the ability to measure research questionnaires or not (Rully, 2017: 123). According to Masrun (in Ardial, 2015: 467) said that an item with a positive and high level of correlation means that the item has high validity. The minimum requirement for validity is if  $r = 0.3$  and  $\text{sig} < 0.05$ .

#### **3.2 Reliability Test**

The reliability test is carried out after the measuring instrument or instrument is declared valid. A measurement can be said to be reliable or reliable if the measurement provides consistent results. According to (Wiratna Sujarweni (2014)), a questionnaire can be said to be reliable or reliable if it has a Cronhach Alpha value of more than 0.6.

#### **3.3 Data Analysis Techniques**

The data analysis technique in this study is a statistical analysis technique. According to Sugiyono (2013: 245) what is meant by data analysis is the process of searching and systematically compiling data obtained from interviews, field notes and other materials, so that

they can be easily understood, and the findings can be informed to others. Data processing was carried out using statistical software, namely Statistical Product and Service Solution (SPSS) version 20.0 for Windows.

### 3.4 Descriptive Analysis

Data analysis techniques in quantitative research use statistics (Sugiyono, 2010: 206). In this study using descriptive analysis. According to Sugiyono (2010: 206), "Descriptive analysis is an analysis that is used to analyze data by describing or describing the data that has been collected as it is without intending to make general conclusions or generalizations.

### 3.5 Classical Assumption Test

#### 1. Normality Test

The normality test was carried out to find out whether the data obtained from the observations were normally distributed or not, so that the data could be used or not in the regression model.

#### 2. Multicollinearity Test

Based on the data obtained from the questionnaire, a multicollinearity test can be carried out to see whether there is a relationship between the independent variables

Coefficients <sup>a</sup>			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Sincerity (X1)	,602	1,661
	Excitement (X2)	,739	1,353
	Competence (X3)	,871	1,148
	Sophistication (X4)	,842	1,188
	Ruggedness (X5)	,751	1,332

a. Dependent Variable: Minat Menggunakan (Y)

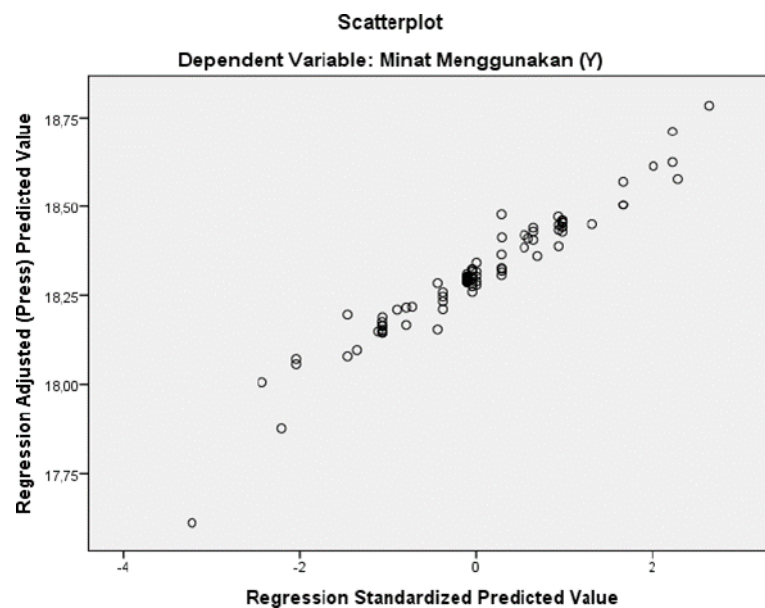
Source: SPSS output, data processed by researchers

Based on the table above, it is known that the tolerance value of the Sincerity variable is  $0.602 \geq 0.01$ . The tolerance value of the Excitement variable is  $0.739 \geq 0.01$ , the tolerance value is from the Competence variable is  $0.871 \geq 0.01$ , the tolerance value of the Siphistication variable is  $0.842 \geq 0.01$ , and the tolerance value of the Ruggedness variable is  $0.751 \geq 0.01$ . With these results, it is known that there is no multicollinearity between the independent variables. Likewise with value VIF of all independent variables shows a

VIF value  $\leq 10$ . And value. It means it didn't happen multicollinearity between independent variables. So it can be concluded that in this study does not have a strong correlation between independent variables, so this regression model can tolerated.

### Heteroscedasticity Test

The heteroscedasticity test can be seen in the scatterplot graph. If in the graph there is certain regular patterns such as waves widening or narrowing, then that identify heteroscedasticity. Following are the results of the scatterplot graph from the test heteroscedasticity



Source: SPSS Output (Attachment)

Based on Figure 2, it shows that the dots do not describe a pattern and spread between the zeros on the Y axis. Thus the regression model does not occur heteroscedasticity. The next step is to perform multiple linear regression analysis to determine the effect of the variables Sincerity (X1), Excitement (X2), Competence (X3) Sophistication (X4) and Ruggedness (X5) on Interest in Using (Y). Researchers processed the data using the SPSS for windows program with the following results.

### 3. Multiple Linear Regression Analysis

According to Sanusi (2011: 134) multiple linear regression is basically an extension of simple linear regression, namely increasing the number of independent variables that were previously only one to become two or more independent variables. The regression equation in this study is to determine the influence of the independent or independent variables, namely the Effect of Shopee Brand Personality on Interest in Using the Shopee Pay Later Feature in Surabaya Millennial Generation.

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13,188	,445		29,666	,000
	Sincerity (X1)	,400	,074	,420	5,400	,000
	Excitement (X2)	,374	,067	,392	5,587	,000
	Competence (X3)	,567	,066	,555	8,584	,000
	Sophistication (X4)	-,005	,061	-,006	-,087	,930
	Ruggedness (X5)	,586	,064	,634	9,108	,000

a. Dependent Variable: Minat Menggunakan (Y)

Table 2: Results of Multiple Linear Regression Analysis

#### 4. Simultaneous Significant Test (F-Test)

The results above show a significance value of  $0.000 < 0.05$  which can be interpreted that simultaneously the variables Sincerity (X1), Excitement (X2), Competence (X3) Sophistication (X4) and Ruggedness (X5) are proven to influence Interest in Using, and this model is feasible to use. So hypothesis which states:

Hypothesis 1: Sincerity (X1), Excitement (X2), Competence (X3) Sophistication (X4) and Ruggedness (X5) Simultaneously influence Interest in Using acceptable, with significant results.

#### Simultaneous Significant Test (F-Test)

The results of the F test show a significance value of  $0.000 < 0.05$  which can be interpreted that simultaneously variable Sincerity (X1), Excitement (X2), Competence (X3) Sophistication (X4)

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#### **T test**

1. The calculated t value for the Sincerity variable (X1) is 5,400. So it can be said that
2. There is a positive influence of Sincerity on Interest in Using the SPaylater feature. ShopeePay feature
3. Later able to meet consumer expectations. From the results of these tests, it can be concluded that brand personality has a positive effect on interest in using the Millennial generation
4. Surabaya in using SPayLater services is accepted/proven. This means how the attitude of each individual in utilizing SpayLater services follows
5. Ssignificantly influence the utilization of SpayLater services. 2. The calculated t value for the Excitement variable (X2) is 5.587. So it can be said that there is a positive effect of Excitement on Interest in Using the SPaylater feature. Shopee Features
6. Pay Later is unique & innovative in terms of advertising, promotions and functions. 3. The calculated t value for the Competence variable (X3) is 8.584. So it can be said that there is a positive influence between Competence on Interest in Using the SPayLater feature. Feature
7. Shopee Pay Later has good security. 4. The calculated t value for the Sophistication variable (X3) is -0.087. So that it can it is said that there is NO influence between Sophistication on Interest in Using the SPaylater feature. Respondents were not proud of using the Shopee Pay Later feature because they were unable to provide the added value of "prestige". 5. The calculated t value for the Ruggedness variable (X4) is 9.108. So it can be said that there is a positive influence between Ruggedness on Interest in Using the SPaylater feature. The Shopee Pay Later feature is able to show its existence and survive in the market.

#### **Coefficient of Determination (R<sup>2</sup>)**

Determination analysis in linear regression is used to determine the percentage the contribution of the effect of the independent variables simultaneously on the dependent variable. this coefficient shows how much the percentage of variation of the independent variables used in the model able to explain the variation of the dependent variable. The

results of this study are correlation coefficient values multiple  $(R) = 0.811$  which shows the relationship between the independent variables Sincerity (X1), Excitement (X2), Competence (X3), Sophistication (X4) and Ruggedness(X5) to variables bound Interest Using (Y) shows a correlation with the coefficient of determination R- square  $(R^2)$  of 0.658. Based on these values it shows that Sincerity (X1), Excitement (X2), Competence (X3) Sophistication (X4) and Ruggedness (X5) affect Interest in Using by 0.658 or 65.8%. While the remaining 34.2% is influenced by variables outside the variables used in this research

#### 4. CONCLUSION

Based on the results of data analysis that has been carried out using the correlation coefficient technique and the t test, it is known that SHOPEE's brand personality influences interest in using the Shopee Pay Later feature in Surabaya's millennial generation by 65.8%. The correlation coefficient value indicates that this effect is a positive influence, meaning that the higher the similarity between brand personality and consumer personality, the higher the interest in using the SPayLater feature for the Surabaya millennial generation, and vice versa. The millennial generation in question is the final millennial generation aged between 20-30 years. Of the five sub variables in brand personality that have the highest influence are the ruggedness (X5) and competence (X3) sub variables. This is because the two sub-variables are in accordance with the company's goals in using the brand to achieve its goals, including distinguishing itself from competitors, having attractiveness for promotion, building an image with quality and benefits, and dominating and controlling the market. Brand management in the SPayLater feature that is good in the long term will lead to relationship equity or consumer loyalty to the brand.

#### 5. SUGGESTION

In preparing this thesis the researcher realizes that this research is far from perfect and there are still shortcomings, so the researcher will provide suggestions that can be used to continue this research, as follows:

1. For SHOPEE to add new innovations for the SPayLater feature at SHOPEE has characteristics that other pay later don't have and also so that consumers' interest in using them increases.

2. For further research, it can also be investigated regarding the effect of promos or cashback on the brand personality of the SPayLater feature and the background that causes consumers of the SPayLater feature to have the intention of using it. Further research is recommended to involve more appropriate research subjects, so that the results obtained will be closer to real field conditions.

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