

# The Influence of Mobile Banking Easiness and Flash Sale towards Impulse Buying on Shopee Users in Bandung

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**Abstract.** Nowadays, the users of market place increase significantly since information and technology have been developed, especially the internet and high-tech devices that make shopping easier. This research aims to find the influence of Mobile Banking Easiness and Flash Sale towards Impulse Buying on Shopee as one of the marketplaces that have many users in Indonesia, especially in Bandung. The methods used in this research are descriptive and quantitative. There are 200 respondents as the sample, using random sampling technic. Multiple regression is applied in this research to find the correlation between variables. The result of the research there is a positive correlation and significant between Mobile banking Easiness and Impulse Buying, as well as Flash sale has a positive correlation and significant towards impulse buying. While simultaneity Mobile Banking Easiness and Flash sale have positive correlation and significant towards impulse buying.

## 1. Introduction

Industry revolution 4.0 brings enlighten in every aspect of life such as economic, politic, social, culture and education. Industry Revolution 4.0 made some changes with the way of people think, way of life and the way of people interact with another. It cordially with internet and IOT were found, it spreads the information fast and make work more easily. There are also some changes in banking, services and also commerce. Most of them now use internet in their services. Such as a bank to serve their customers use e banking and mobile banking. This research will be concerned to mobile banking, it is a service offered by the bank that allowed the customers make a transaction using handphone or smartphone. [1]

Internet also make such a big change in commerce, nowadays many e-commerce appears and offer many discounts and also flash sale to attract their customers. The easiness of e-commerce that can give customers save their time, transportation, effort to find products that they need only by click the application which can be access from anywhere and anytime as long as there are internet connection and smartphone or laptop, after that the product will be sent to the customers. Such easy and fast for shopping through e commerce apps or shopping website. For encouraging the customers to buy the products many e-commerce give flash sale, it is held in limited period between 24-36 hours on certain products. [2]

However, due to the easiness of mobile banking and flash sale make the customers do the impulse buying. The impulse-purchase trait is characterized by the lack of a salient purchase goal, at least at the start of the shopping experience [3, p. 2]. Impulse buying is a consumer behaviour or action that impulsive or without a plan to be able to think long about the product/goods which he will buy quickly without thinking about the consequences [3] The temptation of low price with high quality product made the customers buying the product spontaneously. Moreover, they have mobile banking apps in their smartphone that make them easily and practically to pay without they have to go

to ATM to pay the product. Many consumers reported that when they purchase some products impulsively, they feel uplifted and both their needs also being fulfilled and also, they feel fun and novelty. [4]

The purpose of this research is to find the correlation between mobile banking easiness and flash sale towards impulse buying on shopee users in Bandung.

## 2. Method

The method used in this research used quantitative approach by measuring variables, testing the hypothesis and analysing the data using statistical calculations. Multilinear Regression analysis model is applied in this research, it is a regression model with one dependent variable and more than one independent variables. [5] Collecting data method in this research used survey, literature studies and questionnaire. This research is conducted to 200 respondents. The questionnaires are spread through google form to respondents. There are 25 questions from 3 variables (easiness of Mobile Banking, Flash Sale and impulse Buying) that have to answer by the respondents. All instruments are tested from X1, X2 and Y and all are valid because the result of r-count > r-table as much as 0,138. Then conducted reliability and validity testing. an instrument can be stated reliable if the reliability coefficient > 0.6. But if the reliability coefficient under 0.6 it is called unreliable.

## 3. Results and Discussion

The growth of market place in Indonesia grows rapidly. Many people tend to do online shopping. Here are the biggest 5 of market place in Indonesia per March 2021 which have many customers or traffic market place, Tokopedia (32,04%), Shopee (29,73%), Bukalapak, Lazada and Bilibli. [6] this report shows that many people like to do online shopping. So that the growth of market place will be increased next period, Perry Warjiyo as the Governor of Bank of Indonesia stated that digital economy transactions will grow rapidly this year. He predicts that online transactions or e-commerce through the marketplace this year will grow to 33.2% from 2020. This means that it will increase from IDR 253 trillion to IDR 337 trillion in 2021 [6]

The ability of market place to attract the customers is highly needed. The market place competes each other to be number 1. One of their strategies is flash sale. It proved can be attract people to buy the goods in their market place. In this research will discuss about the influence of mobile banking easiness and flash sale towards impulse buying of Shopee's customers. After spreading online questionnaires to 200 respondents, table 1 showed the characteristic of the respondents which will be shown on the table below:

**Table 1.** Characteristic of Respondents

Respondents Profile		Frequency	Percentage
Gender	Male	98	49%
	Female	102	51%
Age	18-28 Years Old	138	69%
	29-39 Years Old	47	23.5%
	40-50 Years Old	15	7.5%
Education	Senior High School	75	37.5 %
	D3	55	27.5%
	S1	70	35%
Occupation	Students	112	56%
	Private Employees	21	10.5%
	Government	23	11.5%
	Employees	24	12%
	Entrepreneur	15	7.5%
	Others	5	2.5%

Income	≤ 2 million	140	70%
	2-5 million	35	17.5%
	5-10 million	25	12.5%

From the table 1. above can be seen that female (51%) is dominated as Shopee's user than male (41%), as known that most of Female fond to do shopping even some of them is shopaholic. While the characteristic of Age is dominated from 18-28 years old (69%) because they tend to spend much time on internet and they already known gadgets better than the others. The table 1. above also showed that many students (56%) use shopee for online shopping. In accordance with the income < 2 million (70%) because it related to most of user is students their income only from their parents.

### *Flash Sale*

The main purpose of flash sale is to increase the sale of particular product or traffic of shopping website/ marketplace with bulk quantity and low price. [2] Beurer-Zuellig and Seiler (2017) suggested that consumers who use flash sale (daily deal) in their shopping are motivated by hedonism and utilitarian motivation. [7] In the other hand, Kruzka (2012) stated that consumers who buying something in flash sale (daily deal) occasion are motivated by utilitarian element such as saving their money, taking the advantage on promotion (discount) and it isn't because of hedonism element such as enjoying the fun experience of hunting flash sale product, being happy with what they purchase. [8]

### *The Easiness of Mobile Banking*

Mobile banking (or m-banking) is an emerging branch of electronic or online banking. It is an application of mobile commerce based on wireless networks and mobile devices [9]. There are some factors that influence customers behavior on mobile banking as follows [10]:

- 1). The security system
- 2). The easiness to access the website
- 3). User privacy
- 4). Reliable services (24 hours services)
- 5). The credibility of Bank
- 6). Network connection speeds

### *Impulse Buying*

Basically, impulse buying has some characteristics such as Spontaneous, power, compulsion, and intensity, excitement and stimulation and ignoring the consequences [11]. Peck and Childers also suggested that impulse buying is an impulsive consumers behavior or spontaneously to buy a product fast without re-think about the consequence [3]. The purpose of this research is to find the correlation between variable The Easiness of Mobile Banking and flash sale towards impulse buying. So that to find it conducted some tests and processes the data.

The correlation between variable the easiness of Mobile Banking (X1) towards Impulse Buying (Y) and Flash sale (X2) towards impulse buying (Y) can be seen in this table 2 below:

**Table 2.** The Correlation between The Easiness of Mobile Banking towards Impulse Buying

		Easiness of	
		Mobile Banking	Impulse Buying
Easiness of Mobile Banking	Pearson Correlation	1	.805**
	Sig. (2-tailed)		.000
	N	200	200
Impulse Buying	Pearson Correlation	.805**	1
	Sig. (2-tailed)	.000	
	N	200	200

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Based on the table 2 above can be seen that the easiness of Mobile banking has strong correlation towards impulse buying and has positive correlation. It means if the variable easiness of mobile banking increase, the variable of impulse buying also will be increases. Correlation between Flash Sale towards Impulse Buying. The data processed using *SPSS 25 for windows* and the result showed that the correlation between flash sale towards impulse buying can be seen on the table 3 below:

		Correlations	
		Flash Sale	Impulse Buying
Flash Sale	Pearson Correlation	1	.679**
	Sig. (2-tailed)		.000
	N	200	200
Impulse Buying	Pearson Correlation	.679**	1
	Sig. (2-tailed)	.000	
	N	200	200

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 3 above showed that is positive correlation between Flash Sale towards Impulse Buying 0.679, it means strong correlation between both variables. If variable of flash sale increase, variable of impulse buying will be increased too. Meanwhile, to find the amount of the contribution of the influence simultaneously between the independent variables on the dependent variable, the following test is conducted:

**Table 4.** The amount of Determination Coefficient simultaneously

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.828 <sup>a</sup>	.685	.683	3.72862

Table 4 above showed that R-square value or coefficient of determination is 0.685. It means that the R-square value ranges from 0 to 1, the R-square value which is close to 1 indicates that the model formulated to explain that Impulse Buying in Good categorize. The table above also showed that the effect of Mobile Banking (X1) and Falsh Sale (X2) on Impulse Buying (Y) is 68.5%. While the rest, which is  $100\% - 68.5\% = 31.5\%$  is influenced by other factors which not examined by researchers.

#### 4. Conclusion

According to the explanation above can be drawn the conclusion of this research as follow: There is positive and strong correlation between The Easiness of Mobile banking towards Impulse Buying, and also Flash Sale has positive and strong correlation towards Impulse Buying while The Easiness of Mobile Banking and Flash Sale Simultaneously have correlations towards Impulse Buying.

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