

# Do Purchase or Do no Purchase? Customer Purchasing Decisions By Using OVO Application

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## ABSTRACT

High development in technology makes every company keeps making some efforts to improve the product or service that will be offered to the market. The pandemic Covid-19 causes some changes of people's behavior especially in making purchasing decisions. The OVO application is one of the applications that is widely used by most consumers when their movements are limited. The main focus in this study is to analyze the direct and indirect effects of the easiness of using the application and price discount on purchasing decisions through customer satisfaction. The population in this study were 100 active students of STIE Mahkota Tricom Unggul. Collecting data was by using a questionnaire. The results show that the easiness of using the application and price discount directly affect customer satisfaction in using OVO. Furthermore, the easiness of using the application and price discount indirectly have a significant effect on purchasing decisions through customer satisfaction in using OVO application.

**Keywords:** *The Easiness of Using the OVO Application, Price Discount, Satisfaction, Purchase Decision*

## 1. INTRODUCTION

COVID 19 has changed the lifestyle of customers, especially in purchasing decisions for food products (Yulianto, 2016). The lives of all customers become abnormal. Then with the support of information technology, it helps customers a lot in making online purchasing decisions (Widiyanti, 2020). It changes offline purchasing habits turn into online purchasing habit (Sefung, 2019).

OVO application is created by PT. International Visionet. In its development, OVO continues to grow in increasing its market share where the priority segment is busy customers who have no free time to fulfill their needs. The OVO application is an online payment application. Where customers do not need to be complicated when making transactions in cash (Malia, 2020). It is simple only by depositing some money into the OVO application, customers will get various benefits and conveniences offered. In addition, the payment method can also be through OVO points point (Sihaloho, 2020). OVO is in the first rank for market

share, especially in the provision of e-money services (Supriyanto, 2018).

It is unavoidable for some people to make the decision to purchase by using OVO. Not only because of customer high activities with his work but also there is prohibition to travel makes the trend of online purchases increases (Sudarwanto, 2020). Before making a purchase decision, of course, a customer already has various alternative choices product according to his needs (Keller, 2012). Even there are many alternative products, customers are going to choose the highest benefit value ones. We can find many customers desire and need the same product but the value of customer expectations will not be the same (Nasib, 2019).

Companies that are able to survive in this situation (pandemic condition) cannot be separated from their ability to understand how a customer makes a purchase decision (Tatik Suryani, 2013). By understanding how customers make purchase decision, the company will develop a marketing strategy that is in accordance with its capabilities (Tjiptono, 2014).

The decision to choose to use OVO in making a purchase transaction also provides more benefits for a student who is busy leaving his campus to look for the desired product (Ramadoni, 2020). Actually, there are many choice of e-money applications in Indonesia that are chosen by especially students in helping them with their super-dense activities with their lecture assignments (Nasution, 2020).

A customer will decide to use the OVO application when the customer experiences the OVO application was able to provide a customer satisfaction value (Firdiansyah, 2019). Both micro and macro businesses that use OVO application to increase customer satisfaction have now joined forces with OVO (Wibawa, 2019). The goal is to make customer satisfied when the customers attempt to meet their needs and desires (Nurjanah, 2020).

The easiness of application is considered factor to have an effect on a customer's purchase decision (Santoso, 2020). The easiness of a payment application has been a problem for customers who do not understand how to operate the application. Customers will continue to learn to understand it. This is due to the value of the benefits offered by the OVO application (Suputra, 2019). The ability of OVO payment application providers to understand customer expectations has been considered good enough (Prabawani, 2019). Furthermore, the easiness aspects that need to be considered in providing convenience to an application are easy to learn, easy to understand and easy to get information (Hidayatullah, 2019).

The next factor that customers consider in making purchasing decisions through OVO application is the price discount (Cahyaningtya, 2020). Providing price discounts at certain events is often done by companies in providing stimulus to customer to purchase (Sukandani, 2020). So, with the price discount, it can be seen that the price offered is lower than the normal price in general (Jatra, 2019).

**2. METHODOLOGY**

This research is conducted on the active students of STIE Mahkota Tricom Unggul. The target population and sample are 100 active students, especially those who are using the OVO application. The data collection is taken through questionnaire. Path analysis is used as an intervening variable to see the direct and indirect influence of the convenience and price discount variables on the decision to use OVO through consumer satisfaction.

**3. RESULT**

The results of data processing in this study can be shown in the following table:

Exogenous Variable	Endogenous Variables	Correlation	Sig	Result
Easiness	Satisfaction	0.622	0.000	Significant
Price discount	Satisfaction	0.534	0.001	Significant
Easiness	Purchase Decision	0.426	0.000	Significant
Price discount	Purchase Decision	0.428	0.003	Significant
Satisfaction	Purchase Decision	0.520	0.000	Significant

Source: Processed Research (2020)

**4. DISCUSSION**

**Direct Influence**

Based on the results of data processing analysis show that easiness of using the application has a direct significant in increasing customer satisfaction. The easiness of an application encourages a customer to be more consumptive when he feels the OVO application as an alternative to make a purchase (Trang, 2018). It can be assumed, the easier a payment system application to operate, the more customers make purchase decision (Ellyawati, 2019) (Anugrah, 2020).

Price discount has a direct significant effect on customer satisfaction. This result is in line with the research results of (Lee & Chen-Yu, 2018)(Prahasta, 2019)(Darsono, 2019) which state that to give price discounts can increase customer satisfaction. The implication results show that the provision of seasonal discounts has the most important element in increasing customer satisfaction, especially OVO users.

**Indirect Influence**

The results show that the easiness of using the application indirectly has a significant indirect effect on purchasing decisions through customer satisfaction. The results of this study support the results of previous research conducted by (Arifin, 2018)(Nuralam, 2019)(Adawiyah, 2020) which states that when the easiness of using application is increased, it will increase customer satisfaction and will have an impact on increasing purchasing decisions that will affect the effort of customers to meet their needs and desires.

The results of data processing show that the price discount has a significant indirect effect on purchasing decisions through customer satisfaction. These results are in accordance with the results of research conducted by (Botelho, 2004) (Triatmanto, 2016) which state that an increase in price discount can increase customer satisfaction and have an impact on increasing purchasing decisions.

## 5. CONCLUSION

The conclusions of this research are:

- 1). The easiness of using the application has a direct significant effect on OVO user satisfaction.
- 2). Price discount has a direct significant effect on OVO user satisfaction.
- 3). The easiness of using the application has a significant indirect effect on purchasing decisions through OVO user satisfaction.
- 4). Price discount has a significant indirect effect on purchasing decisions through OVO user satisfaction.

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