
SHOPPING MOTIVATION IN MEDIATING THE INFLUENCE OF DIGITALIZATION AND BANKING TRANSACTION PROTECTION ON ONLINE SHOPPING DECISIONS

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ABSTRACT

Since the digitalization of banking, consumer shopping decisions have changed. Moreover, consumers also need to re-examine transaction protection in the digitalization era. This study wants to review the effect of digitalization and the protection of banking transactions on online shopping decisions by adding shopping motivation as a mediating variable. Researchers used primary data from 150 respondents in Malang City. Structural Equation Modelling (SEM) with Partial Least Square (PLS) approach was used to analyze the data. The results showed that transaction digitization, transaction protection, and shopping motivation positively and significantly affected shopping decisions. Moreover, shopping motivation can mediate the effect of digitization and transaction protection on shopping decisions. Furthermore, the efforts of related parties to increase consumer spending motivation also need to be improved. If it is carried out sustainably, it is not inevitable that this will enhance the country's economy.

Keywords: Online Shopping Decision; SEM-PLS; Shopping Motivation; Transaction Digitization; Transaction Protection

INTRODUCTION

The Bank is an institution engaged in services that will continue to adapt to the times with the aim of customer satisfaction. It is in line with the Financial Services Authority (OJK) policy, namely the Blueprint. Digital Banking Transformation is expected to be able to accelerate the digitalization of banking in Indonesia (Bella & Efendi, 2021). The blueprint policy considers technology development strategies in responding to opportunities and challenges in the all-digital age. Some services created as digitization of banking transactions are internet banking, phone banking, SMS banking, and mobile banking. Some transaction activities in Internet banking include checking balances, paying bills, interbank transfers, and booking tickets. The number of these facilities makes customers motivated to use internet banking. Law Number 7 of 1992 concerning banking, as amended by Law Number 10 of 1998, becomes the legal basis for determining products and services provided by the Bank. The actualization of internet banking is expected to help all customer needs so that it can be easier.

In line with the development of banking digitalization, customer data protection is still a problem because it is closely related to the protection of customer privacy (Botacin et al., 2019; Chaimaa et al., 2021). Online-based transactions result in all computer devices being interconnected, which can potentially be a security attack or Internet Banking crime. Indonesia is one of the largest Internet user countries, so it has become a country with the risk of technological crime. The Financial Services Information Sharing and Analysis Center (FS-ISAC) explained that Indonesia ranked 9th on the list of the ten countries most vulnerable to cybercrime in 2020 (Lidyana, 2020).

The presence of internet banking services will make it easier for customers to make various transactions to meet their needs, including buying and selling. In the past, when going to buy and pay for something, they had to meet sellers and buyers in person, but now consumers are free to shop with cellphones that are done online. Consumer motivation to do online shopping has a positive relationship with technological advances because the easier it is to access the internet that provides many online platforms, the more the intention to shop will also be. Coupled with an easy payment transaction process with the help of internet banking services. The BI (Bank Indonesia) report explained that the value of e-commerce transactions in 2021 increased to IDR 401 trillion. BI also noted that the value of electronic money transactions grew 49.06% to reach

Rp305.4 trillion in 2021 and is expected to continue to grow by 17.13% to reach Rp357.7 trillion in 2022. In addition, the value of digital banking transactions is recorded to increase by 45.64 percent to Rp39,841.4 trillion in 2021 and this year is estimated to grow 24.83 percent to reach Rp49,733.8 trillion (Elena, 2022).

Andriyani (2014), resulting in online purchasing decisions being influenced by factors of Security, Internet Technology Knowledge, Quality of Service, and Risk Perception. Several factors influence purchasing decisions; research conducted by Arij & Suwitho (2021) explains that shopping motivation with indicators: adventure shopping, idea shopping, value shopping, and relaxation shopping has a positive and significant effect on online shopping decisions, while social shopping indicators have a negative and insignificant effect on online shopping decisions. The study is contrary to that of Afif & Purwanto (2020), which explains that shopping motivation with all indicators, including social shopping, significantly affects online shopping decisions. Furthermore, one type of transaction digitization that can encourage purchasing decisions is the form of payment methods facilitated by the e-payment system. Regarding how to pay for online purchases, researchers have previously revealed, Hariyanto (2020), with the study results, that the payment method is insignificant or does not affect the purchasing decision in shopping online through the Shopee application in Bekasi. These results are contrary to the research conducted by Arigawati et al (2021), which revealed that one of the payment methods, namely e-payment, has a positive effect on online shopping decisions, namely on digital e-commerce platforms. Payment transactions or online purchases are considered easier, but this convenience also contains potential risks, especially in protecting consumers' data. Regarding privacy protection, Jonathan & Mulyandi (2019) state that security, privacy, and trust have an equally strong and significant influence on interest in purchasing decisions in e-commerce. However, it differs from the research conducted by Gunawan (2020), revealing that privacy has no significant effect on purchase interest.

There are still inconsistencies in the results of several previous studies described above. The authors are interested in researching several variables, namely shopping motivation, payment methods, in this case, digital transactions, transaction protection, and online shopping decisions. The use of mediating variables will show an indirect effect. Researchers will review these results for a more comprehensive study.

LITERATURE REVIEW

Online Shopping Decisions

In making purchases or shopping, consumers are directly involved in decision-making. Decision-making goes through a complicated process of two or more options. Decisions in purchasing are influenced by several factors including cultural, as well as social, and personal and psychological. According to Swastha et al. (2007) in general, a decision is the selection of two or more alternative options. With other word to make decisions there must be alternatives. Vice versa, if consumers do not have an alternative to choose, it cannot be classified as decision-making. Nowadays, purchases are not only made directly, but with the use of the internet comes the online shopping system. Similar to purchasing decisions, in online shopping consumers also go through a decision-making process. According to Hardiawan (2014) online purchasing decisions are influenced, among others, by; Efficiency for search (fast time, and easy to use, and easy search effort), Value (competitive price and good quality), Interaction (information, and security, as well as load time and also navigation).

Shopping Motivation

The word motivation comes from the Latin movers, which means movement. Motivation is interpreted as behavior that is activated due to the presence of a goal or desire (Setiani & Miranti, 2021). It can be concluded that motivation is a process of desire that will encourage consumers to buy. About consumers, motivation can be interpreted as a cause that encourages consumers to act toward achieving goals, namely, to meet needs and desires. The motivation to meet real needs is difficult to know because it comes from within the consumer. Motivation will be known

when it appears to be from observable behavior. The motivation here has to do with shopping motivation in the consumer. There are several indicators used to measure shopping motivation.

Transaction Digitization

Transaction Digitization are a strategy that refers to using technology to change how customers are operational or served. In the banking world or outside of banking, technology is something that must be promoted because it is to support efficiency and facilitate a job. By the using a digitalization strategy in banking transactions, it is believed that it will provide value to customers. It is because the information needed will be faster and easier to access. In digital banking transactions, several third parties are involved in intermediaries for transactions, both banks, and banks in a virtual form. The transaction process occurs through buying, selling, and payment activities with the help of facilities such as e-Banking, SMS-Banking, and internet Banking, as well as e-money and other payments through outlets that have payment access facilities. António Guterres says (Hasanah, 2021): The digital revolution has transformed our lives and societies with unprecedented speed and scale, delivering immense opportunities and daunting challenges. New technologies can significantly contribute to realizing the Sustainable Development Goals, but we cannot take positive outcomes for granted. We must urgently improve international cooperation to achieve digital technology's full social and economic potential while avoiding unintended consequences. The meaning of freedom is that people's lives have changed at an unprecedented pace due to the digital revolution. As an opportunity but can also be a threat and a frightening challenge. New technologies can impact realizing sustainable development goals, but the results cannot be taken for granted. We must improve international cooperation to achieve digital technology's full social and economic potential while avoiding unexpected consequences. Banking in the digital era places more emphasis on digitizing features that help customers fulfill their daily lives, such as payments, interbank transfers, purchases on e-commerce, and other arrangements.

Transaction Protection Concept

Transaction protection here focuses on the security obtained by customers to cause trust in the transaction facilities offered by the Bank. In the case of digital transactions such as Internet Banking, the risk of technology cannot be underestimated. There is a high risk there. There are many risks that can occur in online transactions that cause concern, for example, the occurrence of cybercrime. Cybercrime itself is a crime that uses the internet network to be used as a tool in committing criminal acts, cybercrime must receive special attention for internet users, there are many forms of cybercrime, for example hacking and cracking, carding and misuse of personal information by third parties (Perlindungan & Widyanto, 2021). There is a possibility of losses experienced by customers due to the threat of hackers/crackers who will intercept information easily if they use the same domain name on the website. Therefore, that must be considered by the Bank as a protection for its customer transactions, including the following; Client Charter: contains a statement from the Bank in order to carry out safe Internet Banking operations, transparency of products and services, maintain privacy over information, provide good quality services and be responsive to questions and obstacles faced by customers; Privacy Policy: namely, the confidentiality of customer data is something that the Bank must maintain, thereby causing customer trust and security. Therefore, banks in Indonesia must uphold privacy as a policy to safeguard customer personal information; Test and Trial Drive: is training provided by the Bank to provide understanding to customers regarding internet banking services. Concrete steps are provided, such as guidance and training in the form of frequently. It will ask questions and demo programs, which customers can get directly at the bank office or on the Bank's website; Customer Support Service: Customer service is available 24 hours by telephone, electronic mail, and other media. Through this service, customers can ask questions when they experience problems in using internet banking; Socialization: Banks must be proactive in providing continuous education and explaining the rights and obligations of customers, as well as the obligations of banks to maintain the confidentiality of customer data. So, it is hoped that customers can find out all information related to the Bank's policy on the products provide.

Hypothesis

The answer to the alleged hypothesis is temporary because it is only based on relevant theories so that it will be proven in the research results. Relating to online shopping decisions, Firdaus (2019) states that online purchasing decisions are influenced by the system of digitizing transactions in the form of E-payments or electronic payments. So, the following hypothesis is raised:

H1: It is suspected that there is an influence of Digitalization of Banking Transactions on Online Shopping Decisions.

Iskandar & Nasution (2019) conducted research and gave results that it is partially known that security has a positive and significant influence on purchasing decisions in students of the Faculty of Economics and Business. So the following hypothesis appears:

H2: It is suspected that there is an influence of Banking Transaction Protection on Online Shopping Decisions.

According to Nugroho Setiadi (2003), the motive that encourages consumers to shop is divided into 2 types, namely Utilitarian Shopping Motives and Hedonic Shopping Motives. Indrianti & Junaedi (2016) Utilitarian Shopping Motives can be a process that goes through before shopping including payment methods. It is stated by the research that there is a positive and significant impact of utilitarian motivation on the intention of finding prospective product purchases through social media. So the following hypothesis is raised:

H3: It is suspected that there is an influence of Digitalization of Banking Transactions on Shopping Motivation.

When consumers get security from transactions it will encourage to use it in terms of meeting needs such as shopping It is in line with what is said by Jonathan & Mulyandi (2019) in his research, that between security, privacy and trust influence the motivation of purchases in e-commerce. Every consumer will certainly be careful when it comes to security in transactions, because in fact the ease of technological progress itself has a negative impact on the increasingly intense technological crimes. So the following hypothesis is raised:

H4: It is suspected that there is an influence of Banking Transaction Protection on Shopping Motivation.

When making decisions, of course, a basis is needed as a reason that encourages action. The thing that drives human behavior is called motivation. In terms of shopping decisions, motivation is the process that encourages consumers to buy a product. Research done by Arthur (2014), states that perceptions, as well as attitudes, and motivations of hedonistic spending have simultaneously and partially towards purchasing decisions. So, the following hypothesis appears:

H5: It is suspected that there is an influence of Shopping Motivation on Online Shopping Decisions

The development of transaction digitalization makes it easier for consumers to make e-commerce payments. There are differences in the results of previous researchers regarding the influence of payment methods on online shopping decisions. This is a loophole for re-research, this can be due to indications of other variables that also influence online shopping decisions. Saputri (2019), revealed that motivation has a significant positive influence on purchasing decisions in online shops. If consumers feel the convenience caused by the payment system in e-commerce, it can encourage greater desire to buy. So, the following hypothesis appears:

H6: Shopping motivation can mediate the influence of Digitalization of Banking Transactions on Online Shopping Decisions.

There are differences in the results of previous researchers regarding the effect of transaction protection on online shopping decisions. This is a loophole for re-research, this fact can be caused by indications of other variables that influence online shopping decisions. Jonathan & Mulyandi (2019) conducted research and showed that the variables of privacy, security, and trust in have a strong influence on online purchasing decisions. If consumers get a sense of security from their transactions, they will make repeated purchases, and that sense of security is included in the motivation or driver in determining purchase decisions. So, the following hypothesis appears:

H7: It is suspected that shopping motivation can mediate the influence of Banking Transaction Protection on Online Shopping Decisions.

The research uses a conceptual framework that contains all variables and thinking frameworks in this study. The conceptual framework can be seen in figure 1.

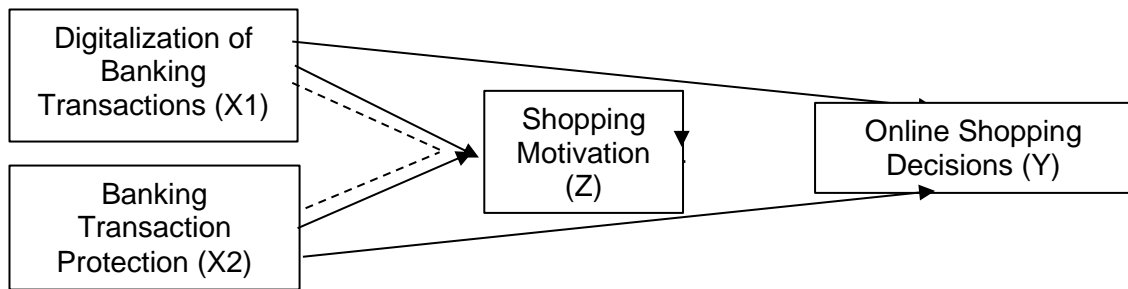


Figure 1. Conceptual Framework
Source: Processed Author

RESEARCH METHODS

This study uses a quantitative type of research and uses a case study method. The research location is in Malang City, East Java Province, Indonesia. The population used for the research is Malang city students who use or utilize banking digitalization in carrying out the online shopping transaction process. The number of respondents corresponds to Hardani. Ustiawaty (2017) is at least four times the number of indicators. In this study, there were 32 indicators (4 x 32 = 128), and the minimum number of respondents needed was 128. From the questionnaire distributed, there were 162 answers from respondents. The number of questionnaires that were answered correctly was as many as 150 questionnaires. The variables studied consist of independent, dependent, and mediation variables. The independent variables (X) in this study are Digitalization of Banking Transactions (X1) and Protection of Banking Transactions (X2). Digitization of banking transactions measures some of the indicators (Tjiptono & Chandra dalam (Zawiyah, 2019)). The indicators used are adapted from the protection of banking transactions (Yousafzai et al., 2003). The mediation variable in this study is Shopping Motivation (Z). The spending motivation was measured by Saputri (2019). This study's dependent variable (bound variable) is the Online Shopping Decision (Y). To measure online shopping decisions using indicators adapted from (Akbar dalam (Samsudin, 2020)). Instruments for collecting data from samples are carried out using distributing questionnaires. Respondents' answers will be measured by a Likert scale (1 – 4), with a scale from "strongly disagree" to "strongly agree". The data obtained from the respondents' answers will be tested and analyzed. It consists of a validity, reliability, and hypothesis test by Partial Least Square (PLS). Solimun (2012) explained the stages in the PLS-based research empirical model test using Smart-PLS software, including Model Specifications (Outer Model and Inner Model), Model Evaluation (R-square and Q-square), and Mediation Test.

RESULTS

This study involved 150 respondents where the criteria for filling out the questionnaire were students studying at one of the universities in Malang who used or utilized banking digitalization in carrying out the online shopping transaction process. The respondents' characteristics in this study were gender, age, university origin, force, frequency of online shopping experience, and having m-banking. Based on gender, of the 150 respondents, 68.67% were women, and 31.33% were men. Of the 150 respondents, 96.67% were between the age of 20-25 years, 2% were less than 20 years old, and 1.33% were over 30 years old. Based on university origin, of the 150 respondents, 41.33% came from Maulana Malik Ibrahim State Islamic University Malang, 23.33% came from Muhammadiyah University Malang, and 22% came from Brawijaya University, and the rest came from other universities in Malang. Of the 150 respondents, 89.33% were in the class of 2019, and the rest were from the class of 2018, 2020, and 2022. Based on the online shopping experience, of the 150 respondents, 98% were more than twice, and the rest were less than twice. Based on m-banking ownership, out of 150 respondents, all had m-banking (100%).

It collects data from various sources; then, it will be analyzed to answer hypotheses that have been made before. The data analyzed was based on questionnaire data distributed through a google form questionnaire to respondents. Data is processed using a computer through Smart PLS 3 (Rouf & Akhtaruddin, 2018; Sarstedt & Cheah, 2019). This data collection technique goes through two stages to be able to assess the fit model of a research model where there are two evaluations, including evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). Evaluation of the Measuring Model is taken by conducting validity and reliability tests for indicators used against its latent variables. Validity tests in research are obtained based on the validity indicator value of the loading factor value. The assessment criteria, namely the loading value more or equal than 0.7, means that the indicator in question is valid. While the value of loading less than 0.7 means that the indicator in question is invalid and must be removed. The results of the calculation and elimination of the loading factor can each be seen in the Table 1.

The validity test results, as contained in table 1, explained that for variable X1 there are 6 valid items d, for variable X2 there are 4 valid items, for variable Z there are 4 valid items and for variable Y there are 3 valid items. Reliability will indicate the consistency of a data through the value of the coefficient. In the outer model, the reliability level is calculated using the composite reliability value with a more or equal than of 0.6 (Sarono and Narima, 2014). The following is the calculation result of the composite reliability value of each of the latent variables in table 2. Based on the Table 2above, all latent variables in this study have met the criteria greater than 0.6. Then it can be concluded that the indicators for measuring variables have been reliable. All criteria have been met, so the measurement model is good with validity and reliability met.

Furthermore, the evaluation of the structural model intended to find out the relationship between the latent constructs hypothesized earlier through the results of estimating the coefficient of parameters and their degree of significance. To evaluate the structural model, two measures are used, namely the coefficient of determination test and the predictive relevance test. The coefficient of determination test will be used to see the magnitude of the influence of independent variables on dependent variables. As a reference, the R-square value consists of 3 measures, namely 0.75 which means it has a strong influence, then 0.50 which means it has a moderate influence and finally 0.25 which means it has a weak influence (Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2017). Here are the R-square values with the path schema in Table 3.

Table 1. Loading Factor Results

Variable	Indicator Items	Loading Factor Value
Transaction Digitization	X1.1	0,737
	X1.4	0,728
	X1.5	0,771
	X1.6	0,769
	X1.9	0,712
	X1.11	0,766
Transaction Protection	X2.2	0,813
	X2.3	0,810
	X2.4	0,713
	X2.5	0,770
Shopping Motivation	Z.1	0,738
	Z.3	0,759
	Z.4	0,806
	Z.6	0,780
Online Shopping Decisions	Y.2	0,702
	Y.3	0,855
	Y.4	0,926

Source: Analysis Results (2022)

Table 2. Composite Reliability Value of Each Latent Variable

Variable	Composite Reliability Value
Digitization of transactions	0,884
Transaction Protection	0,859
Shopping Motivation	0,854
Online Shopping Decisions	0,870

Source: Analysis Results (2022)

Table 3. R-square Value Schema Path PLS

Variable Leave	R-square Value
Online Shopping Decisions	0,465
Shopping Motivation	0,439

Source: Analysis Results (2022)

Based on the Table 3, both latent variables have a weak influence because they are in the range of 0.25 – 0.50. The R-square value of online shopping decisions has a value of 0.465 or 46.5%, meaning that the Online Shopping Decision variable can be explained by the variables of Transaction Digitization and Transaction Protection of 46.5%. While the remaining 53.5% was influenced by other variables that were not described in this study. The R-square value of Shopping Motivation is 0.439 or 43.9%, meaning that the Shopping Motivation variable can be explained by the variables of Transaction Digitization and Transaction Protection of 43.9%, while the remaining 56.1% is influenced by other variables that are not explained in this study.

The predictive relevance test is intended to look at the relationship of the inner model indicated by the Q-square value. When the Q-square value > 0 then the values on the observation are good or well-constructed. Thus, the model has predictive relevance (Putri et al., 2019; Tong & Zhang, 2012). Whereas a Q-square value < 0 means the absence of predictive relevance. The Q-Square is 0,699. The analysis resulted in that the Q-square value was 69.9% or 0.699. So that the model can explain 69.9% of the data, while the remaining 30.1% is explained outside the model (other variables).

Path Analysis (Test hypothesis)

The hypothesis test will answer the significance of the relationship between latent variables, obtained through the path coefficient, which explains how strong the relationship between latent variables is. For coefficient testing, it is seen with the t-test value (critical ratio) obtained from the bootstrapping process (resampling method). Here is the result of the direct influence value in Table 4.

Use T-statistical values to see the significance of the influence of relationships between variables. Test criteria where the T-statistical value must be greater than the T-table (1.65) and the p-values result in greater than 5% as the tolerance level. At the same time, the decision-making refers to the criterion if the T-statistical value < the T-table and the p-values < 5%, then the hypothesis is rejected and insignificant. Furthermore, the hypothesis is accepted and significant if the T-statistical value ≥ the T-table and the p-values ≥ 5%. The test results with the hypothesis with PLS analysis show that all direct effect is significant in 5%.

Indirect influence assesses the strength of the relationship between the mediation variable. It may influence the relationship between variables given by a variable. The indirect influence with the mediation test, that between the free variable and the bound variable, is influenced by the mediation or intervening variable. The influence can be seen through the T-statistical value. Where if the T-statistics ≥ the T-table and the p-values ≥ 5%. The results of the mediation test or indirect influence can be seen in Table 5. The Transaction Digitization path coefficient to Online Shopping Decisions mediated by Shopping Motivation t-statistical value of 3.354 > (1.65) and the p-value of 0.001 < (0.05) which indicates a significant influence. So it can be concluded that Shopping Motivation has a mediation influence on the relationship between Transaction Digitization and Online Shopping Decisions. The transaction protection path coefficient for Online

Shopping Decisions mediated by Shopping Motivation was a positive original sample value of 0.104. Meanwhile, the t-statistical value of 2.189 > (1.65) and the p-value of 0.029 < (0.05) which indicates a significant influence. So, it can be concluded that Shopping Motivation has a mediation influence on the relationship between Transaction Protection and Online Shopping Decisions.

Table 4. Direct Effect

Variable	Original Sample	T-Statistik	p-value
Digitizing Transactions → Online Shopping Decisions	0,0176	1,792	0,074
Digitizing Transactions → Shopping Motivation	0,504	5,696	0,000
Shopping Motivation → Online Shopping Decisions	0,453	4,461	0,000
Transaction Protection → Online Shopping Decisions	0,155	2,314	0,021
Transaction Protection → Shopping Motivation	0,230	2,535	0,012

Source: Analysis Results (2022)

Table 5. Indirect Effect

Variable	Original Sample	T-statistik	P-values
Digitizing Transactions → Shopping Motivation → Online Shopping Decisions	0,228	3,354	0,001
Transaction Protection → Shopping Motivation → Online Shopping Decisions	0,104	2,189	0,029

Source: Analysis Results (2022)

DISCUSSION

After the data is analyzed using Smart PLS, the results regarding Shopping Motivation in Mediating the Influence of Digitalization and Banking Transaction Protection on Online Shopping Decisions study on Students in Malang City can be explained as follows. Referring to the calculation results that have been obtained previously, it is known that testing the influence of X1 on Y. Between Transaction Digitization and Online Shopping Decisions has a positive effect with a significance below 10%. This result accepts the first hypothesis that estimates the influence of Transaction Digitization on Online Shopping Decisions. In line with the theory, if more and more convenient features are provided by financial technology to support the transaction process in banking, it can increase interest in deciding on online shopping for users of digital services such as m-banking. It turns out that online shopping decisions are influenced by the digitization of transactions in banking and can be caused by other factors of everyone. It is in line with the research conducted by Firdaus (2019) that states that online purchasing decisions are influenced by the system of digitizing transactions in the form of E-payments or electronic payments, and that influence is also significant.

It is known that testing the effect of X2 on Y. Between Transaction Protection and Online Shopping Decisions has a positive and significant effect. This result accepts the second hypothesis that estimates the effect of Transaction Protection on Online Shopping Decisions. It is in line with the theory that the better the level of security as a form of protection for bank customer transactions, it can cause higher the interest in online shopping. It is also supported by research conducted by skandar & Nasution (2019), which states that transaction security significantly affects shopping decisions at Lazada online shops. Reinforced also by the research conducted by Aryani et al (2022), which states that the security of consumers' data greatly affects customer satisfaction. It happens because, technically, security and privacy services in online shopping will greatly affect consumers. After all, they can guarantee integrity, confidentiality, and authentication without recording transactions that can harm consumers. The security of personal data is certainly very important for e-commerce users because personal data is very confidential, so in its use, users can protect their personal data by avoiding and being aware of things that should be

suspected. The legal relationship between the security of personal data and consumers as e-commerce users is very important to ensure the security of consumers' data to achieve consumer legal protection and certainty in online shopping transactions.

Transaction Digitization and Shopping Motivation has a positive and significant effect, this result accepts the third hypothesis that estimates the influence of Transaction Digitalization on Shopping Motivation. This means that the services provided by digital-based transactions for online payment processing can influence or motivate consumers to want to shop. It can be indicated that the way taken in transacting gives rise to the impetus to shop. This is in line with the results of research conducted by Arigawati et al (2021) that digitization of transactions such as E-payments can motivate people to make purchases on e-commerce platforms. The research states that convenience, speed, and convenience, as well as much more that can be offered to e-payment users have a positive effect on people's motivation in online shopping, precisely on digital e-commerce platforms. Whether it's motivation that comes from utility or hedonistic.

Transaction Protection and Shopping Motivation has a positive and significant effect. This accepts hypothesis four which estimates the effect of Transaction Protection on Shopping Motivation. In line with the theory that if the better the protection of transactions obtained by the public, the more it will motivate the desire to make purchases online. When consumers get security from transactions, it will encourage them to use them in terms of meeting needs such as shopping. This is in line with research conducted by Jonathan & Mulyandi (2019) that privacy, security and trust influence the motivation of purchases on e-commerce. Every consumer will certainly be careful when it comes to security in transactions, because in fact the ease of technological progress itself has a negative impact on the increasingly intense technological crimes.

Shopping Motivation and Online Shopping Decisions has a positive and significant effect. This accepts hypothesis five which estimates the influence of Shopping Motivation with Online Shopping Decisions. That is, the impulse that gives rise to a person to decide on shopping is a motivation that will influence to make a purchase. In the absence of motivation, then a person does something without any basis. Shopping motivation also varies depending on the goals to be achieved. One form of motivation is hedonistic motivation as explained in the study by Arthur (2014), that hedonistic spending perceptions, attitudes, motivations have a simultaneous and partial effect on purchasing decisions. Hedonistic shopping motivation is the desire to spend time shopping to cause self-indulgence.

Shopping Motivation has a mediation influence on the relationship between Transaction Digitization and Online Shopping Decisions. This accepts hypothesis six which estimates that Shopping Motivation can mediate the influence of Digitalization of Banking Transactions on Online Shopping Decisions. This means that shopping motivation can strengthen or weaken the influence caused by Transaction Digitization on Online Shopping Decisions. Digitization of transactions can directly influence shopping decisions as stated by Arigawati et al (2021) and motivation can also directly influence shopping decisions as stated in the study (Saputri, 2019).

It is known that Shopping Motivation has a mediation influence on the relationship between Transaction Protection and Online Shopping Decisions. It accepts hypothesis seven which estimates that shopping motivation can mediate the effect of Banking Transaction Protection on Online Shopping Decisions. It means that the existence of motivation can strengthen the influence of the relationship between Banking Transaction Protection and Online Shopping Decisions. Consumers who get a sense of security from their transactions will make repeated purchases. That sense of security is included in the motivation or driver in determining purchase decisions. (Mulianingsih, 2018) states that hedonistic shopping motivations influence shopping tendencies. The tendency to shop indicates a sense of security from the transactions made so that they feel the benefits.

CONCLUSION

The transaction protection for online shopping decisions has a positive and significant effect. The transaction digitization of shopping motivation has a positive and significant effect. The transaction protection against shopping motivation has a positive and significant effect. The

shopping motivation for online shopping decisions has a positive and significant effect. Shopping motivation has a mediating influence on the relationship between transaction digitization and online shopping decisions, and shopping motivation has a mediation influence on the relationship between transaction protection and online shopping decisions. Digitalization and transaction protection needs to be improved because this supports profit generation. Furthermore, the efforts of related parties to increase consumer spending motivation also need to be increased. If it is carried out on an ongoing basis, then it is not a necessity that will improve the country's economy.

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