The Influence of Digital Payment Methods and Service Quality on Sales Volume at PT. Belanja Online Ekspress Nusantara

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ABSTRACT

PT. Belanja Online Ekspres Nusantara is a company that operates in the e-retail sector of various types of general products such as household products. The phenomenon that occurs at PT. Belanja Online Ekspres Nusantara is currently the company's sales volume is still not in line with the desired expectations and the number of consumers who visit online also continues to decline every year. The purpose of this study was to determine the effect of The Influence of Digital Payment Methods and Service Quality on Sales Volume at PT. Belanja Online Ekspress Nusantara. Data collection techniques using a questionnaire. The population used is all consumers who make purchases at PT. Belanja Online Ekspress Nusantara during the 2022 period, the exact number of which is not known. In connection with the unknown population size, the sampling technique uses the Hairs formula where a total of 110 research samples are obtained. The research method uses quantitative descriptive. The result show that there is a significant positive influence between Digital Payments on Sales Volume, there is a significant positive influence between Service Quality and Sales Volume, there is a significant influence between Digital Payments and Service Quality on Sales Volume.

Keywords: E-Commerce, Consumer, Digital Payment, Service Quality, Sales Volume.

INTRODUCTION

A company that is built certainly has a goal that it wants to achieve, one of which is achieving large profits. To see whether the company is making a profit or loss, you can look at the sales volume of the company. Companies must have a strong business strategy in order to survive in tight business competition. In order to make Sales Volume a success, good marketing activities are very necessary, therefore many entrepreneurs or companies use the best marketing strategies such as using digital platforms or improving good service.

The development of technology and the internet has triggered the proliferation of new business networks or commonly known as e-commerce or online shops. Online trade or e-commerce is a product of the internet, namely a computer network that is connected to each other via communication media such as telephone cables, fiber optics, satellites, or frequency waves. Actually, e-

commerce is not a new technology, but it was not previously known to the public (consumers). With many manufacturers providing and offering products online, e-commerce is becoming increasingly popular and used by consumers.

PT. Belanja Online Ekspres Nusantara is a company that operates in the e-retail sector of various types of general products such as household products. The phenomenon that occurs at PT. Belanja Online Ekspres Nusantara currently means that the company's sales volume is still not in line with the desired expectations and the number of consumers who visit online also continues to decline every year. This can be seen in several explanations regarding the data below as follows:

**Table 1.** Sales Volume Data PT. Belanja Online Ekspres Nusantara

Year	Total Sales
2018	Rp. 2.245.569.000
2019	Rp. 2.209.107.000
2020	Rp. 1.987.234.400
2021	Rp. 1.903.448.580
2022	Rp. 1.881.728.337

Sources: PT. Belanja Online Ekspres Nusantara, 2023

In the existing table, it can be seen that the total sales volume for 2018 was IDR. 2,245,569,000 and in 2019 it was IDR. 2,209,107,000. For 2020 it will reach Rp. 1,987,234,4000, while in 2021 the total Sales Volume decreased and only amounted to IDR. 1,903,448,580 and for 2022 Sales Volume will reach around Rp. 1,881,728,337. This decline is known to be due to the use of digital payments which is not yet effective and efficient accompanied by poor service delivery.

In terms of the digital payment phenomenon, the payment system provided by PT. Belanja Online Ekspres Nusantara often experiences disruptions and when consumers want to make payments, they have to go through various complicated processes, which makes some consumers reluctant to make repeat purchases. Apart from that, the lack of consumer trust in companies makes consumers less comfortable making digital payments because they are afraid that it will be used by irresponsible parties to commit fraud and so on. However, many people still don't understand the existence of digital payments, especially the elderly and people who live in rural areas. Below are attached some of the results of reviews from consumers who have made purchases at PT. Belanja Online Ekspres Nusantara:

Figure 1. PT. Belanja Online Ekspress Nusantara Review Results
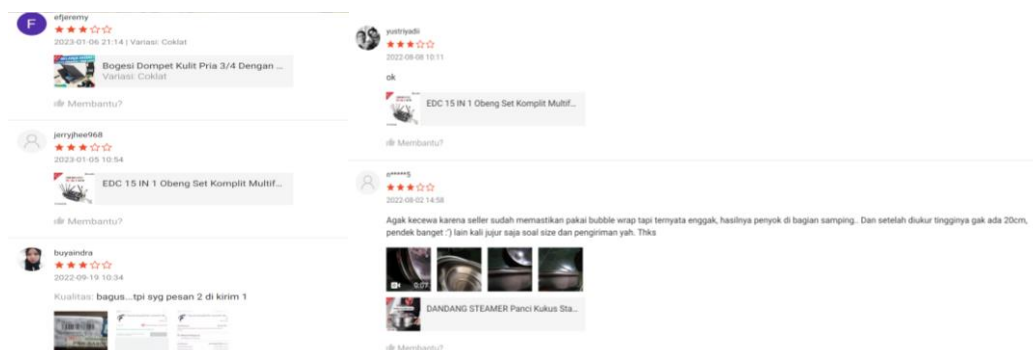
Sources: Shopee, 2023

Based on the figure above, it can be seen that there are still many consumers who give a 3 star rating, which is related to the phenomenon of service quality from PT. Belanja Online Ekspress Nusantara is known that the services provided by the company still often give a feeling of disappointment to consumers who want to try to make a purchase because it is known that apart from the slow response provided by the company, sometimes the facilities or features provided by the company for consumers while shopping often experience problems. errors or mistakes that result in consumers having to frequently enter and leave the application and re-order. Some of these things make consumers decide not to make repeat purchases.

LITERATURE REVIEW

Sales Volume

Sales Volume is a quantitative measure used to assess the number of goods or services sold by a company in certain periods (Supriyati et al. 2023). Sales Volume Level is an achievement expressed quantitatively in terms of physical or level or units of a product (Husna, 2020). Sales Volume is a measure that shows the number of products that have been sold (Alimin, et al. 2022). Sales Volume can be interpreted as the composition of Sales Volume which is the relative combination of various types of products towards the total Sales Volume revenue in a company (Seto et al. 2023). Sales Volume Level is the total Sales Volume assessed in units by the company in a certain period to achieve maximum profit so that it can support company growth (Ngalimun, et al. 2019).

Thus, based on the opinions of several experts above, researchers can conclude that Sales Volume is a measure that shows how many or how large the number of products or services are sold within the time period targeted or determined by a company so that the company can make future marketing decisions. . There are several indicators of Sales Volume, namely (Ngalimun, et al. 2019): Achieve Sales Volume Levels, Make a profit, Supports growth.

Digital Payment

Digital payment is a payment method or process that is carried out electronically without involving cash or physical payment instruments (Heryana, et al. 2022). Digital payments are payment transactions that are processed and received electronically. Digital payment is an electronic payment made through electronic devices or media without using conventional money (Samekto, 2021). Digital payments are payments made online where money is stored, managed and submitted in the form of digital information and the payment process is initiated via electronic payment tools (Silalahi, 2023). Digital payment is an electronic payment system that allows users to carry out transactions via electronic media without having to use cash (Nasution, et al. 2019).

Based on the opinions of the experts above, it can be concluded that digital payment is a process of transferring value from one payment account to another payment account by utilizing digital devices such as smartphones or using digital communications such as computers.

Digital payment indicators include (Heryana, et al. 2022): Convenience in using digital payments, Ease of access to use digital payments, Benefits felt by digital payment users.

Service Quality
Service Quality is a comparison between the level of service delivered by the company compared to consumer expectations which is realized through fulfilling consumer needs and desires as well as the accuracy of delivery in matching or exceeding consumer expectations (Tjiptono and Chandra, 2019). Service Quality is a form of consumer assessment of the level of service received and the expected level of service (Ismainar, 2019). Service quality is the result of a comparison between consumer expectations and actual service performance and is also one of the most important elements that consumers consider when purchasing a product (Sudarso, 2020).

Service Quality is the ability of service providers to serve users of goods or services (Mutiawati, et al. 2019). Service quality is how consumers respond to the services they consume or feel (Santoso, 2019). Based on the opinions of the experts above, it can be concluded that Service Quality is all forms of activities carried out by companies to meet consumer expectations and can also be interpreted as services or services delivered by companies in the form of convenience, speed, relationships, abilities and friendliness which are addressed through attitudes and traits in providing services to consumers.

The Quality Dimensions for measurement are (Tjiptono and Chandra, 2019): Reliability (Namely the ability to serve the promised satisfactorily), Responsiveness (Namely the willingness to help and provide services responsively), Guarantee (Includes things such as knowledge, competence, courtesy and trustworthiness of employees and is free from physical danger, risk or doubt), Empathy (Ease of establishing relationships, effective communication, personal attention, and understanding of consumers' individual needs), Physical evidence (Physical facilities, equipment, and means of communication for consumers).

Conceptual Framework
The following conceptual framework will be used in the research, namely:

Figure 2. Conceptual Framework
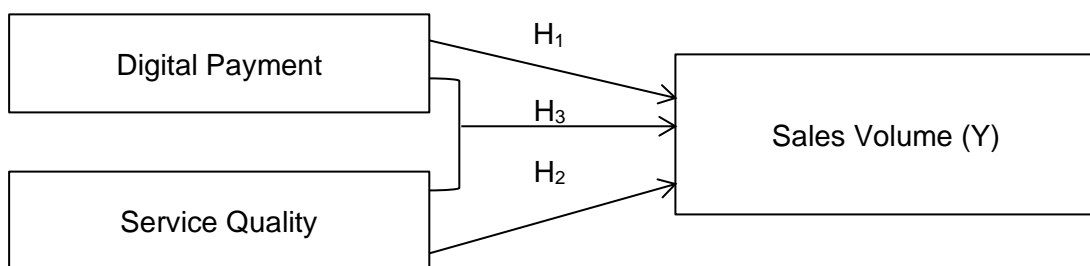
Research Hypothesis
Based on the conceptual framework above, the following research hypothesis can be created:
H_1:   There is an influence of Digital Payments on Sales Volume at PT. Belanja Online Ekspress Nusantara.
H_2:   There is an influence of Service Quality on Sales Volume at PT. Belanja Online Ekspress Nusantara.
H_3:   There is an influence of Digital Payments and Service Quality on Sales Volume at PT. Belanja Online Ekspress Nusantara.

RESEARCH METHODOLOGY

Associative research is research aimed at finding out the relationship between two or more variables. With this research, a theory can be built that can function to explain, predict and control a symptom (Sugiyono, 2019). This type of research also uses associative causality, where associative causality is the formulation of a research problem that asks about the relationship between two or more variables. A causal relationship is a relationship that is cause and effect. In this research there are independent variables (which influence) and dependent variables (influenced) (Sugiyono, 2019).

The location of the research was PT. Express Nusantara Online Shopping. The research time is planned from July 2023 to September 2023.

Population is an object of concern in an analysis. This object is like a population in a place that is observed and obtains a characteristic. A sample is a population from which some objects are taken and considered representative of that population for analysis of its characteristics (Pasaribu, et al. 2020). The population used is all consumers who make purchases at PT. Express Nusantara Online Shopping for the 2022 period, the exact number of which is not yet known. Due to the unknown population size, the sampling technique uses the Hairs formula where the number of indicators is 11 indicators multiplied by 10 to obtain the maximum sample, resulting in a research sample of 110.

Data collection was carried out through a questionnaire consisting of primary and secondary data. Primary data is the result of filling out a questionnaire from a number of respondents and they are consumers selected as samples (Manik, 2018). Library study activities include collecting library sources and are often the longest in research. The most important research library sources are data sources from research reports which are usually published in scientific journals, theses, dissertations, or in scientific seminars. Other library sources such as textbooks, the internet, encyclopedias and others can help as additional information (Sholihah, 2020). Documentation study is a method of searching for written data regarding the thing being researched where the data can be used to test, interpret and predict or make conclusions (Pranama, 2020).

A questionnaire or questionnaire is a list of questions divided into several categories (Miaz, et al. 2020). A questionnaire is a collection of written questions to be answered by a group of research respondents (Nagdalena, 2021). The Likert scale has 5 answer choices for each item, namely as follows (Karyanti, 2018):
1.   Strongly Agree (SS) with a rating scale of 5
2.   Agree (S) with a value scale of 4
3.   Doubtful (RR) with a value scale of 3
4.   Disagree (TS) with a value scale of 2
5.   Strongly Disagree (STS) with a value scale of 1

For the type of data that will be used in this research, the researcher will use quantitative data where quantitative statistical data means quantity so that quantitative data prioritizes the amount of data (n). Quantitative data is data in the form of numbers. The characteristic is that the data is always in numerical form (Wahyudi, 2017). There are 2 data sources, namely (Sholihin, 2020):
1.   Primary Data
         Primary data sources refer to the origin of data collected by researchers

directly for their research. Primary data collection can be done in several ways such as interviews, observations, surveys, experiments or direct measurements of research objects.
2. Secondary Data
    Secondary data is an indirect source collected by researchers such as using data that has been collected, combined and interpreted by other parties, including databases, literature review articles, and so on.

Good validity is very necessary in research to avoid biased research results. The analytical tool commonly used is Bivariate Pearson (Pearson Moment Product), which is an analysis that correlates the value of items per item to the total score of items with decision making criteria, namely if $r_{count} \geq r_{table}$ then the instrument or question items are significantly correlated with the total score (declared valid). However, on the other hand, if $r_{count} < r_{table}$ then the correlation between items is considered low and declared invalid (Marzuki, et ak. 2020). Generally, reliability tests are used to measure the reliability of questionnaires or interview results which are aimed at ensuring whether the questionnaire or list of interview questions can be relied upon to explain the research being conducted. To find out the results of the reliability test, it is usually done by interpreting the Cronbach's Alpha value, where if the Cronbach's Alpha value is < 0.6, it can be concluded that the data in the research cannot be relied on to explain the research results (Marzuki, et ak. 2020).

The classical assumption test consists of:
1. Normality Test
    The aim of the normality test is to see whether the residual values are normally distributed or not. A good regression model has residual values that are normally distributed (Duli, 2019). The histogram output explains the data graph and to see whether the data distribution is normal or not. For measurement, if the histogram shape follows a normal curve that forms a mountain or bell, the data will have a normal distribution (Priyatno, 2018). The Normal Probability Plot of Regression output explains the data graph in order to see whether the data distribution is normal or not by measuring if the shape of the Normal Probability Plot of Regression graph follows a normal diagonal line then the data will be considered normally distributed (Priyatno, 2018). Normality testing with statistics can use the One Kolmogorov Smirnov method, the test criteria are if the significance value is > 0.05, then the data is normally distributed. If the significance value is <0.05, then the data is not normally distributed (Priyatno, 2018).
2. Multicollinearity Test
    The multicollinearity test aims to test whether in the regression model a high or perfect correlation is found between the independent variables. If perfect multicollinearity occurs between independent variables, then the regression coefficient of the independent variable cannot be determined and the standard error value becomes infinite. If the multicollinearity between variables is not perfect but high, then the regression coefficient of the independent variable can be determined, but it has a high standard error value, which means the regression coefficient value cannot be estimated correctly. The cutoff value that is generally used to indicate the presence of multicollinearity is tolerance < 0.1 or the same as the Variance Infaltion Factor (VIF) value > 10 (Supriadi, 2020).
3. Heteroscedasticity Test
    The heteroscedasticity test aims to test whether in the regression model

there is inequality of variance from the residuals of one observation to another observation. The measurement method uses a Scatterplot where if there is a certain pattern, such as points that form a certain regular pattern, then heteroscedasticity is identified and vice versa if there is no clear pattern, and the points are spread above and below the number 0 on the Y axis , then heteroscedasticity does not occur (Riyanto and Hatmawan, 2020).

Regression analysis is a technique for building equations and using these equations to make predictions. The research analysis model used to answer the research hypothesis is multiple linear regression analysis. Multiple linear regression analysis has the following formulation (Purnomo, 2019):

$$Y = a + b_1X_1 + b_2X_2 + e$$

Information:
Y   = Sales Volume
a   = Contant
b_{1-2} = Regression Coefficient
X_1 = Digital Payment
X_2 = Service Quality
e   = Standard Error (5%)

The t test is used to determine whether the independent variables partially have a real effect on the dependent variable or not. The degree of significance used is 0.1. If the significance value is smaller than the degree of confidence, the alternative hypothesis is accepted, which states that a variable partially influences the dependent variable. The t statistical test basically shows how far an independent variable partially influences the dependent variable. The form of testing is as follows (Mulyono, 2018):
H0 is accepted if: $t_{table} > t_{count}$, Hα is accepted if: $t_{count} > t_{table}$

This hypothesis testing is intended to find out a joint interpretation of the parameters, which means how much influence the independent variables have on the dependent variable together. In this research, the Fcount value will be compared with the Ftable value, at a significance level (α) = 10%. The criteria for assessing the hypothesis in the F test are (Riyanto and Hatmawan, 2020):
H0 is accepted if: $F_{count} < F_{table}$, Hα is accepted if: $F_{count} > F_{table}$

Determination analysis or also called R Square which is symbolized by R2 is used to determine the magnitude of the influence of the independent variables (X) together on the dependent variable (Y) where the smaller the value of the coefficient of determination, this means the influence of the independent variable (X) on the dependent variable (Y) is getting weaker. Conversely, if the coefficient of determination value is closer to 1, then the influence of the independent variable on the dependent variable is stronger (Herlina, 2019). The greater the R2 value, the better the model used. However, it should be noted that each addition of an independent variable to the model will increase the R2 value, so that later interpretation errors can occur in determining the best regression model. A good model is a model that has a high R2 value with a minimum number of independent variables (Kurniawan and Yuniarto, 2019).

RESULT AND DISCUSSION

Normality Test
The following normality test results using a histogram graph can be seen below:
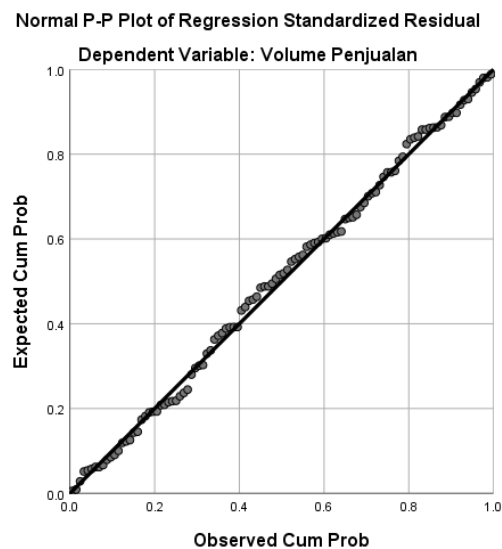
Figure 3. Histogram Graphic
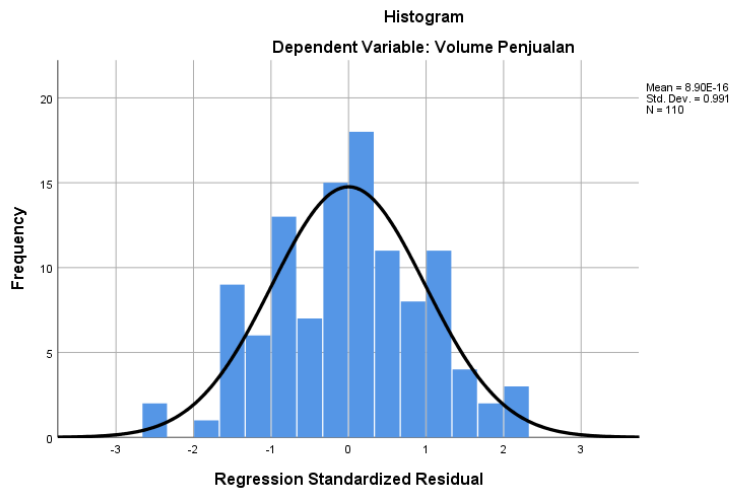
Source: Processed Research Data Results, 2023

Based on the figure above, it can be seen that the line forms a bell, not to the left or right. This shows that the data is normally distributed and meets the assumptions of normality.

The following are the results of normality testing using the normal probability plot of regression graph which can be seen below:

Figure 4. Normal Probability Plot of Regression Graphic

Source: Processed Research Data Results, 2023

Based on the figure above, it can be seen that the data (points) are spread around the diagonal line and follow the diagonal line. So from this figure it can be concluded that the residuals of the regression model are normally distributed.

The following normality test results using the one sample Kolmogorov Smirnov test can be seen below:

Table 2. One-Sample Kolmogorov Smirnov Test

		Unstandardized Residual
N		110
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.51366858
Most Extreme Differences	Absolute	.039
	Positive	.039
	Negative	-.039
Test Statistic		.039
Asymp. Sig. (2-tailed)		.200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Processed Research Data Results, 2023

Based on the table above, the results of the Kolmogorov-Smirnov normality test prove that the significance value is greater than 0.05, namely 0.200, so it can be concluded that the data is classified as normally distributed.

Multicollinearity Test
The following multicollinearity test results can be seen in the table below:

Table 3. Multikolinearitas Test

| Coefficients[a]							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.204	1.803		.668	.506		
	Pembayaran Digital	.433	.055	.521	7.869	.000	.991	1.009
	Kualitas Pelayanan	.309	.044	.467	7.045	.000	.991	1.009
a. Dependent Variable: Volume Penjualan								

Source: Processed Research Data Results, 2023

Based on the table above, it can be seen that all variables have a tolerance value of more than 0.1 and a VIF value of less than 10, which can be concluded that there were no problems found in the multicollinearity test.

Heteroscedasticity Test
The following multicollinearity test results can be seen in the table below as follow:

Figure 5. Grafik Scatterplot

Scatterplot
Dependent Variable: Volume_Penjualan
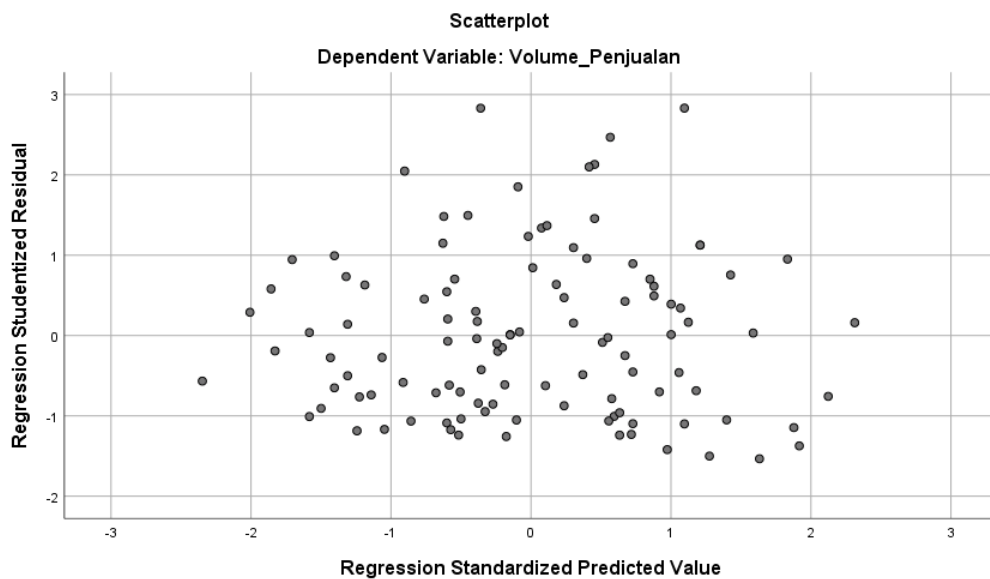
Source: Processed Research Data Results, 2023

Based on the scatterplot graph presented, it can be seen that the points are spread randomly and do not form a clear pattern and spread both above and below zero on the Y axis. This means that there is no heteroscedasticity in the regression model, so the regression model can be used to predict achievement based on input from the independent variable.

Multiple Linear Regression Analysis
The following results of multiple linear regression analysis testing can be seen in the table below:

Table 4. Multiple Linear Regression

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.204	1.803		.668	.506		
	Pembayaran Digital	.433	.055	.521	7.869	.000	.991	1.009
	Kualitas Pelayanan	.309	.044	.467	7.045	.000	.991	1.009
a. Dependent Variable: Volume Penjualan								

Source: Processed Research Data Results, 2023

$$Y = 1,204 + 0,433 \ X_1 + 0,309X_2 + e$$

Based on the equation above, it can be described as follows:
1. The constant (α) = 1,204 shows a constant value, if the value of the independent variable (X_1) is: Digital Payments and the variable (X_2) is: Service Quality with a value of 0, then the Sales Volume is: still worth 1,204.
2. The coefficient X1(b1) = 0.433 shows that the Digital Payment variable (X_1) has a positive effect on Sales Volume of 0.433. This means: for every increase in the Digital Payment value (X_1) by 1 unit, the Sales Volume value will increase by 43.3%.
3. The coefficient X2(b2) = 0.309 indicates that the Service Quality variable (X_2) has a positive effect on Sales Volume of 0.309. This means: for every

increase in the Service Quality value (X_2) by 1 unit, the Sales Volume value will increase by 30.9%.

Partial Hypothesis Test (t Test)

The following partial hypothesis testing results can be seen in the table below:

Table 5. Partial Hypothesis Testing

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.204	1.803		.668	.506		
	Pembayaran Digital	.433	.055	.521	7.869	.000	.991	1.009
	Kualitas Pelayanan	.309	.044	.467	7.045	.000	.991	1.009
a. Dependent Variable: Volume Penjualan								

Source: Processed Research Data Results, 2023

Based on the table above, it can be seen that:
1. In the Digital Payment variable (X_1) it can be seen that the value of t_{count} (7.869) > t_{table} (1.981) with a significance of 0.000 < 0.05 so it can be concluded that there is a significant positive influence between Digital Payments on Sales Volume.
2. In the Service Quality variable (X_2), it can be seen that the value of t_{count} (7.045) > t_{table} (1.981) with a significance of 0.000 < 0.05 so it can be concluded that there is a significant positive influence between Service Quality and Sales Volume.

Simultaneous Hypothesis Test (F Test)

The following results of simultaneous hypothesis testing can be seen in the table:

Table 6. Simultaneous Hypothesis Testing

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	792.635	2	396.317	61.572	.000[b]
	Residual	688.720	107	6.437		
	Total	1481.355	109			
a. Dependent Variable: Volume Penjualan						
b. Predictors: (Constant), Kualitas Pelayanan, Pembayaran Digital						

Source: Processed Research Data Results, 2023

Based on the table above, it is known that the value of F_{count} (61.572) > F_{table} (3.08) with a significance level of 0.00 < 0.05, so it can be concluded that there is a significant influence between Digital Payments and Service Quality on Sales Volume.

Coefficient of Determination

The following results of the coefficient of determination test can be seen in the table:

Table 7. Coefficient of Determination Test Results

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.731ᵃ	.535	.526	2.537
a. Predictors: (Constant), Kualitas Pelayanan, Pembayaran Digital				
b. Dependent Variable: Volume Penjualan				

Source: Processed Research Data Results, 2023

Based on the table above, the adjusted R Square (R^2) value which has been correlated with the number of variables and sample size so that it can reduce the element of bias if there are additional variables or additional sample sizes obtained is 0.526. This means that the influence of Digital Payments and Service Quality on Sales Volume is: 52.6% and the remaining 47.4% is influenced by other factors originating from outside this research model.

Discussion

The Effect of Digital Payments on Sales Volume
In the Digital Payment variable (X_1) it can be seen that the value of t_{count} (7.869) > t_{table} (1.981) with a significance of 0.000 < 0.05 so it can be concluded that there is a significant positive influence between Digital Payments on Sales Volume. The coefficient $X_1(b_1)$ = 0.433 shows that the Digital Payment variable (X_1) has a positive effect on Sales Volume of 0.433. This means: for every increase in the Digital Payment value (X_1) by 1 unit, the Sales Volume value will increase by 43.3%.

The Influence of Service Quality on Sales Volume
In the Service Quality variable (X_2), it can be seen that the value of t_{count} (7.045) > t_{table} (1.981) with a significance of 0.000 < 0.05 so it can be concluded that there is a significant positive influence between Service Quality and Sales Volume. The coefficient $X_2(b_2)$ = 0.309 indicates that the Service Quality variable (X_2) has a positive effect on Sales Volume of 0.309. This means: for every increase in the Service Quality value (X_2) by 1 unit, the Sales Volume value will increase by 30.9%.
The Influence of Digital Payments and Service Quality on Sales Volume
The value of F_{count} (61.572) > F_{table} (3.08) with a significance level of 0.00 < 0.05 so it can be concluded that there is a significant influence between Digital Payments and Service Quality on Sales Volume. The adjusted R Square (R^2) value which has been correlated with the number of variables and sample size so that it can reduce the element of bias if there are additional variables or additional sample size obtained is 0.526. This means that the influence of Digital Payments and Service Quality on Sales Volume is: 52.6% and the remaining 47.4% is influenced by other factors originating from outside this research model.

CONCLUSION

Conclusion
The conclusion that researchers can draw from the results of this research is that digital payments have a positive and significant effect on sales volume at PT. Express Nusantara Online Shopping. Service Quality has a positive and significant effect on Sales Volume at PT. Express Nusantara Online Shopping. Digital Payments and Service Quality have a positive and significant effect on Sales Volume at PT. Express Nusantara Online Shopping. The managerial impact: PT. Express Online Shopping is expected to increase sales volume for the products

offered using digital payments which can make it easier for consumers to make transactions so that they are willing to make purchases and also accompanied by increased use of good service quality so that consumers feel satisfied after purchasing and will return to buy the company's products if need it. Thus, by making improvements to digital payments and improving service quality, sales volume can increase.

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