

## Constructing Perceived Consumer Value Through Digital Payment Adoption and Green Marketing: The Case of KFC Indonesia – Centre Point Medan

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### ABSTRACT

Rapid growth in business has increased competition among companies, leading to the need for effective marketing approaches. This study seeks to examine the relationship between the use of financial technology, green marketing practices, and how customers view their purchasing experience at the KFC branch located in Centre Point, Medan. The study's population included all customers of KFC Centre Point during the research period. A sample of 120 participants was selected, determined through the Hair et al. formula with a 5% margin of error. The findings show that fintech adoption has a partial effect on perceived value at the KFC Centre Point Medan branch, and green marketing also has a partial effect on perceived value. Additionally, both fintech adoption and green marketing together have an impact on perceived value at the KFC Centre Point Medan branch.

**Keywords:** Consumer Value, Digital Financial, Green Marketing, Perceived Value, Transformation

### INTRODUCTION

The fast growth of businesses has resulted in more intense competition among companies, which demands the use of effective marketing strategies. This trend has also intensified competition across different areas such as product offerings, service quality, and promotional efforts (Situmorang, 2023). A well-planned marketing approach can offer consumers a wider range of choices, which is why companies must develop the right strategies. This competitive environment is also present in the fast-food industry. According to data from Puspadini (2024) the fast-food market in Indonesia is expected to reach approximately USD 55.25 billion by 2024 and is projected to grow further to USD 103.76 billion by 2029, representing an average annual growth rate of 13.43%. This growth is reflected in the expansion of numerous new outlets in both urban and rural regions. One of the most well-known fast-food chains in Indonesia is KFC Fried Chicken. KFC Fried Chicken, owned by PT Fast Food Indonesia Tbk, is a restaurant chain that specializes in fried chicken. In 2023, KFC Indonesia had 754 outlets operating in 172 cities and districts across the country. A survey by Amadea (2024), found that 23.6 percent of Indonesians prefer the KFC brand. This popularity has contributed to the widespread presence of KFC outlets throughout Indonesia.

The value that customers believe they receive affects their decision to buy and their loyalty to a company. According to Sumantri et al. (2023), perceived value is the benefit that customers feel they get after making a sacrifice, such as spending money. If customers think the value they get matches the price they pay for products or services, they will feel satisfied. This satisfaction leads to positive responses towards the company, like buying again or telling others about the company. Since KFC has a relatively small market share, it is very important to make current customers buy again (Akbar & Situmorang, 2021). As one of the fast food chains in Indonesia, KFC constantly

works to attract customers by providing promotions, using fintech to make payments easier, offering rewards, and even practicing green marketing to help the environment. However, KFC's profits have been decreasing each year, as shown by the net profits of PT Fast Food Indonesia Tbk (KFC) from 2020 to 2024.



**Figure 1.** Net profits of PT Fast Tbk (KFC Indonesia) from 2020 to 2021.  
 Source: IDX Indonesia

The decrease in sales by PT Fast Food Indonesia Tbk indicates several major difficulties the company has encountered in recent years. A key reason is the reduced ability of people to spend money, which is linked to the country's slowing economy, leading to less frequent fast food purchases. Furthermore, the company has faced a boycott that started in 2023, caused by social and political concerns, which has lowered consumer confidence and brand loyalty. At the same time, rising costs for materials and running the business, such as higher wages and energy bills, have also affected the company's profits. Additionally, strong competition from both local and global fast food brands has added to the difficulties in maintaining sales. Together, these issues have made it harder for PT Fast Food Indonesia Tbk to keep up with the evolving market situation.

Financial technology, commonly referred to as fintech, is an innovation in the payments industry aimed at making it easier for buyers and sellers to conduct transactions. Fintech is a service focused on the financial sector that uses digital technology, specifically software, to provide efficient solutions (Fadilah et al., 2022). As noted by Rahardjo (2021), fintech is short for Financial Technology, which merges financial systems with technological advancements to develop innovations that make financial processes more straightforward. Since the start of the pandemic, fintech has become a significant part of the financial landscape in Indonesia, contributing to a decline in the use of physical cash. Additionally, fintech benefits sellers by providing digital financial records, eliminating the need for traditional bookkeeping methods. Despite these advantages, there are some challenges associated with fintech. These include issues such as payment disruptions caused by weak signal strength, security concerns due to insufficient customer data protection laws and inadequate data security measures by fintech providers, and the fact that not all entrepreneurs accept all types of fintech payments. Some business owners only use fintech services from specific banks to avoid the administrative costs that come with using fintech platforms.

The success of a company in reaching its goals is heavily affected by how well it markets its products (Nainggolan et al., 2022). According to Pratama & Sarudin (2023), green marketing involves a range of activities, such as modifying products, using environmentally friendly packaging materials, creating advertisements that raise awareness about environmental issues, and altering production methods. In addition to promoting products, green marketing can also help increase understanding and support for environmental protection. Many food and beverage companies use green marketing by using recyclable disposable packaging, such as KFC. Previously, KFC used glass plates, but in 2019 they switched to paper plates as an effort to be more environmentally friendly. However, research from Jeff (2024) shows that making paper plates requires a lot of trees as raw materials, and poor waste management leads to these plates being treated as unprocessed waste. In Indonesia, waste management systems are not yet up to standard, so waste that needs to be processed is not handled properly, leading to waste piling up. Switching from glass to paper plates has also caused criticism from customers because it increases the volume of waste. Paper waste can pollute the environment and contribute to health problems related to dirty surroundings. The study contributes to marketing literature by exploring how two relatively under-integrated strategies such as digital payment adoption on how consumers use payment technologies when buying fast-food and green marketing on how eco-friendly messages and practices by a fast-food chain influence consumers, jointly shape perceived consumer value. By focusing on the fast-food sector in Indonesia (specifically KFC Centre Point Medan), it provides empirical evidence of how technology (digital payments) and sustainability messaging (green marketing) interplay in a service/retail context.

## LITERATURE REVIEW

### Digital Payment Adoption

Digital payment adoption represents an innovative development within the financial services industry that has been expanding swiftly in Indonesia in recent years. The integration of fintech has enabled individuals to carry out financial transactions with greater convenience, leading to a more efficient process. As stated by Rahardjo (2021), fintech refers to a financial approach implemented through a technology-based startup model, significantly transforming the way electronic financial transactions are conducted. This includes various services such as mobile payments, interbank money transfers, savings and loan services, fundraising, and asset management. According to Bank Indonesia Regulation Number 19/12/PBI/2017 on the Implementation of Financial Technology (2017) the key indicators of financial technology encompass payment systems, market support, investment and risk management, loan and financing services, capital provision, and other related financial services.

### Green Marketing

Green marketing is a recent development that merges marketing strategies with solutions to public worries about environmental issues. It offers value to businesses as it is seen as helping to promote environmental awareness. This approach aims to boost sales and support environmental progress. According to Pratama & Sarudin (2023), green marketing involves various actions such as altering products, using eco-friendly materials for packaging, creating advertisements that raise awareness about environmental issues, and modifying production methods. The indicators of green marketing, as outlined by Amrita et al. (2024), include green consumers, green consumerism, and green products.

### Perceived Value

Customer perceived value influences how customers act when buying products and services from a company. When customers see greater value, they tend to be more

satisfied with their purchase. As stated by Sebayang & Situmorang (2019), value refers to a belief about the desired outcomes that go beyond specific situations and affect how people make decisions. Wardhana (2024) highlights that customer perceived value is crucial in marketing since it reflects how customers evaluate the overall benefit or usefulness of a product or service based on their view of what they gain compared to what they give. According to Wardhana (2024), the indicators of customer perception include value-in-exchange, value-in-use, and value-in-experience.

## RESEARCH METHOD

This study employed a quantitative method to examine customers of KFC Centre Point between June and August 2025. The population for this research included all customers of KFC Centre Point during the time of the study. Because the exact population size could not be determined, the study applied the formula suggested by (Hair et al., 2017). The research included 12 indicators, and based on that, the minimum number of participants required was calculated as the number of indicators multiplied by 5, which equals  $12 \times 5 = 60$  respondents. The maximum sample size was calculated as the number of indicators multiplied by 10, which equals  $12 \times 10 = 120$  respondents. The researcher decided to use the maximum sample size of 120 respondents. A margin of error of 5% was also applied. The data was collected using a questionnaire, which (Situmorang & Pane, 2024) define as a research tool made up of a series of questions with a structured format designed according to the research requirements. The sampling technique used was simple random sampling. According to Amruddin et al. (2022), this method involves selecting sample units from the population in a way that each unit has an equal and known chance of being included in the sample.

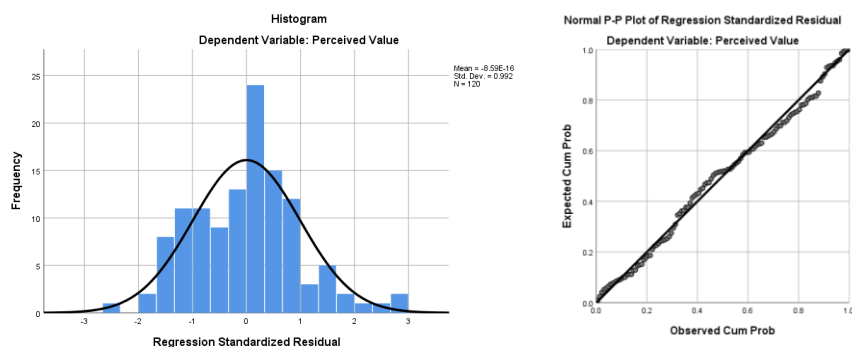
## RESULTS

### Validity and reliability test

In this study, various tests were carried out to assess the questionnaire. The validity test checked if the questionnaire was suitable, while the reliability test looked at how consistent the variables were. The results are based on 26 statements, which include 12 related to Digital Payment Adoption, 6 related to Green Marketing, and 8 related to Perceived Value. The processed data shows that the validity test had values ranging from 0.415 to 0.909, which is above the threshold of 0.361, indicating that the questionnaire is valid at a 5% significance level. The reliability test showed a Cronbach's Alpha value between 0.879 and 0.961, based on responses from 30 participants. These results satisfy the reliability standards since the values are higher than 0.60.

### Normality Test

As stated by Ghozali (2021), the normality test is used to check if the disturbance variable or residuals in a regression model are normally distributed.



**Figure 2.** Histogram and Normality Probability Plot Graph  
 Source: observation findings, 2025

Looking at the Histogram graph, it is clear that the data follows a normal distribution. The data aligns with a straight line above the number 0, and there are no irregularities on either side. On the Normal P-P Plot, the points are closely grouped and follow the same pattern as the diagonal line, which confirms that the assumption of normality in the regression model is met. The results from the Normal P-P Plot graph support the conclusion that the data is normally distributed.

**Table 1.** One Sample Kolmogorov – Smirnov Test Results

Unstandardized Residual	
N	120
Asymp Sig (2-tailed)	0,200

Source: observation findings, 2025

From Table 3, the significance value is 0.200, which is higher than 0.05 (Sig F > 5%). This indicates that the tested data is normally distributed.

### Multicollinearity Assessment

As stated by Ghozali (2021), the multicollinearity assessment is utilized to ascertain the presence of any interrelationships among the independent variables within the regression framework.

**Table 2.** Multicollinearity Assessment Results

Coefficients <sup>a</sup>			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Digital payment adoption	0.989	1.011
	Green marketing	0.989	1.011

a. Dependent Variable: perceived value

Source: observation findings, 2025

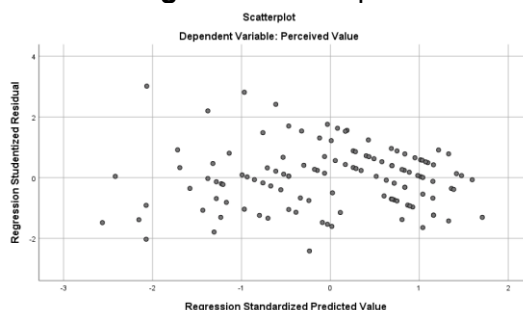
Analyzing the data showcased in Table 4, it is clearly shown that the correlation metrics for both digital payment adoption and green marketing variables reveal a tolerance figure of (0.989), which surpasses 0.1, alongside a VIF figure of (1.011), which falls below 10.

Consequently, the deduction is that there exist no indicators of multicollinearity concerning the digital payment adoption and green marketing variables.

### Heteroscedasticity Testing

As stated by (Ghozali, 2021), the heteroscedasticity test is used to determine if there is a variance inequality from one observation to another in the regression model's residuals.

**Figure 3. Scatterplot**



Source: observation findings, 2025

Looking at Figure 2, the points in the scatterplots appear to be spread out in a haphazard manner, positioned both above and below the zero line on the Y axis, and do not create any identifiable structure. Therefore, we can infer that heteroscedasticity does not exist in this case.

### Multiple Linear Regression Analysis Results

**Table 3. Multiple Linear Regression Analysis Results**

Coefficients <sup>a</sup>			
Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	5.509	1.896
	Digital payment adoption	0.296	0.026
	Green marketing	0.181	0.058

a. Dependent Variable: perceived value

Source: observation findings, 2025

The resulting equation is as follows:

$$\text{Perceived value} = 5.509 + 0.296 \text{ digital payment adoption} + 0.181 \text{ green marketing} + e$$

Based on the aforementioned equation, it can be inferred that:

The unchanging figure discovered to be 5.509 implies that perceived value holds steady at 5.509, even when both the use of financial technology and eco-friendly advertising are nonexistent. The regression coefficient for embracing digital payment adoption shows a positive (+) figure of 0.296, suggesting that the perceived value goes up by 0.296 for every increase of one unit in the use of financial technology. A positive (+) regression coefficient of 0.181 for eco-friendly advertising reveals that for each single-unit rise in eco-friendly advertising, the perceived value rises by 0.181.

### Partial Significance Test (t-test)

The t-test, as stated by Ghozali (2021), The t-test, as stated by Ghozali (2021), fundamentally illustrates the degree to which a single explanatory or independent variable has an impact on describing the dependent variable's variance. The null hypothesis (H0) that is being tested is whether a parameter (bi) equals zero, or



$H_0 : b_i = 0$  ; This indicates whether an independent variable does not significantly explain the dependent variable. The alternative hypothesis ( $H_A$ ) is that a variable's parameter is not equal to zero, or:

$H_0 : b_i \neq 0$  ; This means that the variable significantly explains the dependent variable.

**Table 4. t test results**

Coefficients <sup>a</sup>			
Model		t	Sig
1	(Constant)	2.905	0.004
	Digital payment adoption	11.360	0.000
	Green marketing	3.108	0.002

a. Dependent Variable: perceived value

Source: observation findings, 2025

Concerning the fintech adoption variable ( $X_1$ ), the calculated t-value (11.360) is demonstrably larger than the table t-value (1.980). The variable's significance value is 0.000, which is less than 0.05. This implies that the digital payment adoption variable ( $X_1$ ) holds statistical significance. According to the testing outcomes, one can infer that the digital payment adoption significantly influences the perceived value experienced by customers at PT Fast Tbk. Regarding the green marketing variable ( $X_2$ ), the computed t-value (3.108) exceeds the table t-value (1.980). The significance value associated with the variable is 0.002, which falls below the 0.05 threshold. It can therefore be stated that the green marketing variable ( $X_2$ ) carries statistical significance. Based on the results obtained from the tests, it is reasonable to conclude that green marketing has a noteworthy impact on the perceived value among customers of PT Fast Tbk.

#### Simultaneous test (F test)

According to Ghozali (2021), this type of hypothesis examination is known as an ANOVA significance test, which aims to show if there's a linear relationship between Y and  $X_1$  and  $X_2$ . Should the F value prove significant, implying  $H_A: b_1 \neq b_2 \neq \dots \neq b_k \neq 0$ , it indicates that a minimum of one or possibly all of the independent variables are of significance. Conversely, should the F value lack significance, implying  $H_0: b_1 = b_2 \dots = b_k = 0$ , it means that none of the independent variables hold any significance.

**Table 5. F test results**

ANOVA <sup>a</sup>			
Model		F	Sig
1	Regression	73.897	0,000

a. Dependent Variable : perceived value

b. Predictors: (Constant), digital payment adoption, green marketing

Source: observation findings, 2025

As shown in Table 7, the calculated F statistic is 73.897, assessed at a 95% confidence level, while the table F value is 3.07. Given that the computed F value exceeds the table F value, the null hypothesis ( $H_0$ ) is rejected, and the alternative hypothesis ( $H_a$ ) is supported. The significance level is 0.000, which is less than 0.05. In light of the testing results, it can be inferred that the combined influence of digital payment adoption and green marketing has a substantial positive effect on customer perceived value at PT Fast Tbk.

#### Coefficient of determination ( $R^2$ )

Fundamentally, the coefficient of determination assesses the magnitude to which the model possesses the capability to elucidate the fluctuation present within the dependent variable, as stated by (Ghozali, 2021).

**Table 6.** Coefficient of determination results

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.747	0.558	0.551	1.833
a. Predictors: (Constant), digital payment adoption, green marketing				
b. Dependent Variable : perceived value				

Source: observation findings, 2025

The computation outcomes reveal that the coefficient of determination, denoted as R-squared, which serves to evaluate the model's capacity in explaining the fluctuation of the dependent variable, registers at 0.558. This figure implies that 55.8% of the customer's perceived value at PT Fast Tbk is shaped by both digital payment adoption and green marketing initiatives. Meanwhile, the remaining portion, accounting for 44.2%, is affected by a multitude of other variables that were not scrutinized within the boundaries of this research endeavor.

## DISCUSSION

### How Digital Payment Adoption Impacts Perceived Value

The partial hypothesis testing results indicate that the incorporation of financial technology significantly impacts how customers view the value they receive at PT Fast Tbk. This outcome stems from frequent disruptions in the fintech systems utilized by KFC, coupled with limited payment options across different platforms, leading to unfavorable shopping experiences for customers. Financial technology signifies the integration of finance and technology to streamline customer transactions. As a result, businesses require fintech to enhance customer convenience and efficiency. Moreover, this innovative approach benefits companies by encouraging consumer spending habits. These research findings align with the study conducted by Saif et al. (2024), entitled "Beyond conventions: Unravelling perceived value's role in shaping digital-only banks' adoption. " Their results reveal that perceived value is a substantial factor in deciding whether to embrace digital payment adoption. Furthermore, considerations like perceived convenience, financial effectiveness, potential operational risks, reliability, and environmental consciousness shape the perceived value of fintech.

### How Green Marketing Impacts Perceived Value

Based on the outcomes of hypothesis evaluations done independently, it is evident that green marketing significantly influences how customers at PT Fast Tbk see the value of products. The reason for this is that, despite PT Fast Tbk's claim of utilizing paper plates to cut down on waste, it leads to greater environmental contamination because their handling of it isn't adequate. Marketing strategies that focus on being eco-friendly represent a forward-thinking method that gives businesses a reputation for caring about the environment, as well as incorporating marketing into their operations. It is anticipated that green marketing will make it easier for businesses to take part in efforts to protect the environment and bring in new customers, as consumers become more conscious of environmental issues. These research findings align with a study conducted by Liu et al. (2025) titled "New Products on Purchase Intention: Brand Attitudes, Brand Trust, and Digital Customer Engagement. " The research findings showed that green marketing has the potential to change the way customers view purchases and how they perceive the brand. Consequently, businesses need to be able to effectively use green marketing in their marketing strategies.

### How Digital Payment Adoption and Green Marketing Impacts Perceived Value

After conducting a simultaneous hypothesis test utilizing the F test, the results indicate that fintech adoption and green marketing together have a noteworthy impact on the



perceived value of customers at PT Fast Tbk. The R Square ( $R^2$ ) value, or the coefficient of determination, which was found to be 0.550, implies that digital payment adoption and green marketing account for 55.8% of the variance, while the remaining 44.2% is influenced by other factors not included in this study. The outcome of this investigation corresponds with a study executed by (Saif et al., 2024), entitled "Beyond conventions: Unravelling perceived value's role in shaping digital-only banks' adoption," and also aligns with research undertaken by Mandasari & Sumartini (2020), with their research paper titled "Peran Perceived Value Dalam Memediasi Pengaruh Green Marketing Terhadap Loyalitas (Studi Pada Pengguna Tumbler Starbucks Coffee di Kota Denpasar)".

## CONCLUSION

Environmental conservation has turned into a frequently discussed subject recently, most notably during the rapid economic expansion. Numerous actions are taken by establishments to preserve the natural world while also enhancing the company's profits. The main goal of the study that was performed is to examine the correlation across the variables of digital payment adoption, ecological marketing, and customer perceived value at PT Fast Tbk. The outcomes of the research reveal that, in isolation, the integration of financial technology has a noteworthy impact on the perceived customer value at PT Fast Tbk. The research findings also confirm that environmentally conscious marketing significantly influences how customers at PT Fast Tbk perceive value. Simultaneously, there is a substantial impact of both the embracing of digital payment adoption and eco-friendly marketing on the perceived value by patrons of PT Fast Tbk. Drawing from the results of the coefficient of determination test, it's understood that a notable portion of the changes in customer perceived value at PT Fast Tbk can be attributed to both digital payment adoption and green marketing strategies.

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