Proceeding of International Business and Economic Conference (IBEC) Vol. 5 No. 1, pp. 913-925, November,2026
http://conference.eka-prasetya.ac.id/index.php/ibec

The Influence of Digital Marketing and Digital Payment on Spare Parts Purchase Decisions at PT. Calispo Multi Utama in Medan

Kevin[1*], Claudie Tiofanny[2], Vinzenzo Yawrent[3], Erward Zufti[4]
Sekolah Tinggi Ilmu Ekonomi Eka Prasetya[1,2,3,4]
Jl. Merapi No.8, Pusat Ps., Medan Kota Subdistrict, Medan City, North Sumatra 20212

*Corresponding author: kevinchandraa24@gmail.com

ABSTRACT

The ever-evolving nature of the business environment has led to increased competition among firms, necessitating the implementation of effective business strategies. One area that has felt this impact is the automotive sector, particularly the auto parts division. As a result, there is a growing need for technologies that can improve a company's growth and operational efficiency, including digital marketing and digital payment systems. This research seeks to explore the influence of digital marketing and digital payments on the purchasing choices for auto parts at PT. Calispo Multi Utama in Medan. The study's target population consists of the customers of PT Calispo Multi Utama in Medan, using purposive sampling, and a sample of 170 respondents was chosen following the methodology proposed by Hair et al. The initial findings indicate that, when evaluated independently, digital marketing significantly affects the purchasing decisions for auto parts at PT Calispo Multi Utama in Medan. Furthermore, the results imply that digital payments also contribute to the decision-making process regarding the purchase of spare parts at PT Calispo Multi Utama in Medan. The overall findings suggest that both digital marketing and digital payments jointly influence the purchasing decisions for spare parts at PT Calispo Multi Utama in Medan.

Keywords: digital marketing, digital payment, products, purchase decision, sparepart.

INTRODUCTION

In the contemporary business landscape, the intensifying competition among companies necessitates the implementation of effective business strategies. The automotive sector, which encompasses motorcycles, has notably experienced the effects of this competition and the evolving consumer trends. Motorcycles are gaining traction due to their contribution to public mobility and everyday activities (Christ & Manik, 2023). As the variety of models and brands available in the market expands, consumer interest in motorcycles continues to rise (Sinaga et al., 2024). Furthermore, there is a growing trend in transactions related to vehicle parts, driven by an increased public awareness regarding the significance of proper vehicle maintenance (Kurniawan, 2025). The rise of electric motorcycles is also impacting the demand for spare parts (BikincabangID, 2025). Table 1 below illustrates the data concerning the number of motorcycles in circulation and the quantity of motorcycle repair shops in Indonesia from 2020 to 2024.

Table 1.
Data on the Number of Motorcycles in Indonesia (2020–2024)

Year	Number of motorcycles (unit)	Percentage Growth in the Number of Motorcycles
2020	115.023.039	-
2021	120.042.298	4,36%
2022	126.952.280	5,76%
2023	133.051.310	4,81%
2024	139.450.013	4,81%

Source: (Badan Pusat Statistik, 2026)

Table 1.1 presented above indicates that the number of motorcycles in Indonesia has consistently increased from 2020 to 2024, with the most significant growth recorded in 2022 at 5.76 percent. To maintain competitiveness in this sector, repair shops must adapt to contemporary trends and enhance product quality, variety, and service standards.

Medan is one of the cities in Indonesia with a substantial motorcycle population, totaling 3,005,371 units (Arifani, 2025). This significant number of motorcycles presents opportunities for repair shops, including the sale of spare parts and the provision of high-quality products to satisfy market demand (Sinaga et al., 2025).

One notable auto parts company in North Sumatra is PT. Calispo Multi Utama. Established in 1999, PT. Calispo Multi Utama specializes in the distribution of motor vehicle parts. It serves as a distributor for PT. Astra Otoparts Tbk, marketing Aspira Roda Dua spare parts across the sales regions of North Sumatra Province and Nanggroe Aceh Darussalam, with a total of 809 two-wheeler outlets. This study was conducted at PT. Calispo Multi Utama, situated at Jl. Selamat Ketaren Kompleks, Jl. MMTC Logistik C No. 5, Sidodadi, Medan Timur District, Medan City, North Sumatra 20223.

The findings from an initial pre-survey conducted with 25 customers of PT. Calispo Multi Utama revealed challenges associated with digital marketing and fintech. The results of the pre-survey showed that the majority of customers encountered difficulties due to insufficient information available on PT. Calispo Multi Utama's digital platform. Despite the current digital era, where customers tend to seek information through digital media such as Instagram and Google, the available digital payment options are quite limited, restricted to only a few banks. Consequently, customers incur administrative fees when transferring funds, which adds a financial burden on them.

Digital transformation and globalization have significantly altered the business environment in Indonesia. These transformations not only impact production and distribution processes but also have a profound effect on consumer behavior regarding purchasing decisions (Hartono & Lazuardi, 2025). The purchasing decision represents a critical phase in the process through which consumers select and acquire products, influenced by a variety of factors (Agustin & Badi'ah, 2025). As noted by Gustina et al. (2025), a purchase decision is an action undertaken by a customer after assessing various alternatives to identify the most suitable option to fulfill their needs. Factors such as payment methods and digital marketing can significantly influence a customer's purchasing decision.

Research conducted by (Bachri et al., 2023; Hannan et al., 2023; Wahyudi et al., 2024) suggests that an increase in digital marketing utilization can enhance customer satisfaction and influence purchasing decisions. Conversely, a study by (Nurjihan & Subaweh, 2021) indicates that digital payments have an impact on customers' purchasing decisions, while research by (Madhani et al., 2026) proposes that there is no significant correlation between digital payments and customers' purchasing decisions. Furthermore, research by (Apriandi et al., 2023) demonstrates a simultaneous effect of digital marketing and digital payments on customer purchasing decisions.

The emergence of the digital age has created new avenues for businesses to present their products online, thereby increasing potential profits (Chen & Dedy Lazuardi, 2023). As noted by Rezeki et al. (2023), digital marketing encompasses business activities focused on promoting products or services and enhancing brand visibility through digital platforms, including the internet. Marketing efforts on social media and the use of digital discounts have been shown to effectively foster customer loyalty, while consumer data is leveraged to customize marketing strategies in accordance with consumer preferences and prevailing consumption trends (Willia et al., 2025).

Digital transformation is fundamentally reshaping the economy, changing how individuals and organizations engage in business, and disrupting conventional systems (Willia et al., 2025). In contemporary times, transactions are no longer exclusively dependent on physical currency but also incorporate digital money. Fahimah and Harsono (2023) assert that a digital payment system is an online payment method that allows consumers to acquire products. Data from Yonatan (2025) reveals that the value of electronic money transactions in the first quarter of 2025 reached Rp 207.57 trillion, subsequently increasing to Rp 231.65 trillion in the next quarter. Furthermore, data from QRIS Interactive (2025) indicates that transactions conducted via QRIS experienced a remarkable increase, with year-on-year growth reaching 162% (YoY).

Most prior research has typically investigated the impacts of digital marketing and fintech in isolation, primarily concentrating on sectors such as e-commerce, small and medium enterprises (SMEs), and general retail. In contrast, studies that explore both factors concurrently within the context of automotive spare parts distribution companies are notably scarce. Consequently, this study seeks to evaluate the effects of digital marketing and digital payment on the purchasing decisions for spare parts at PT. Calispo Multi Utama Medan. It is anticipated that this research will contribute to the existing literature in marketing management and offer strategic insights for the company to enhance its digital marketing efforts and technology-driven payment solutions, thereby improving customer purchasing decisions.

LITERATURE REVIEW

Digital Marketing

As noted by Putri & Arif (2023), digital marketing, commonly known as digital marketing, encompasses all marketing efforts carried out through internet-connected devices, employing a range of strategies and digital media to connect with potential customers via online communication channels. Additionally, Qibtiyana & Ali (2023) describe digital marketing as the promotion and market research carried out through online digital media, leveraging various platforms such as social media. Furthermore, Ardani (2022) defines digital marketing as an effort to promote and market a brand through digital media. According to Muhajir & Bilgies (2022), digital marketing is a prevalent marketing strategy employed to advertise goods and services to consumers by utilizing diverse distribution channels. Zed et al. (2025) also characterize digital marketing as the application of digital media and the internet to promote products or services in pursuit of marketing goals.

From these definitions, it can be inferred that digital marketing encompasses all initiatives undertaken in the domain of online marketing through digital media to promote and market a brand.

As noted by Putri & Marlien (2022), the components of digital marketing encompass a website, search engine marketing, web banners, social networks, email marketing and affiliate marketing.

Digital Payment

Titasari (2024) defines digital payments as payment methods that utilize electronic media, including internet banking, mobile banking, and e-wallets. Moreover, Andriani et al. (2023) describe digital payments as electronic payment instruments where monetary value is

stored in designated electronic media. Additionally, Fahimah & Harsono (2023) characterize a digital payment system as a method of payment that functions online through the internet, allowing consumers to acquire products. Rizkiyah et al. (2021) assert that digital payment represents a technological advancement that provides the public with a fresh perspective on cashless transactions, which are significantly more convenient and secure. Siswanti (2023) further explains that digital payment refers to a payment system executed via the internet. Typically, companies collaborate with various banking institutions to facilitate digital payment services.
From these definitions, it can be inferred that digital payment is a method of payment that employs electronic media, wherein monetary value is stored in a specific electronic medium to facilitate consumer purchases.
As noted by Zahra et al. (2023) the components of digital payment encompass perceptions of usefulness, usability, credibility, social influence, and behavioral intention.

Purchase Decision
As stated by Situmorang (2022), a purchase decision is a problem-solving endeavor performed by an individual to determine the most suitable course of action from multiple behavioral options, and it is regarded as the optimal choice in the purchasing process after navigating through the stages of decision-making. Additionally, Akbar et al. (2022) define a purchase decision as a consumer's determination to either buy or refrain from buying a product; this decision-making process entails selecting one among various problem-solving alternatives with tangible outcomes. Moreover,Sinaga et al. (2024) reiterate that a purchase decision reflects a consumer's choice regarding the acquisition of a product. Nurliyanti et al. (2022) further elaborate that a purchase decision involves a process where consumers identify products by collecting information about specific items or brands and assess the performance of these products and their alternatives to determine which is most appealing; consequently, the consumer's decision may involve adjustments to mitigate risk. Loo et al. (2024) describe a purchase decision as an action taken by an individual to select a product influenced by impulses, motives, or environmental factors such as culture and family.
Therefore, it can be concluded that a purchase decision is a problem-solving activity conducted by consumers among various alternative solutions, culminating in a definitive action.
As noted by Nurliyanti et al. (2022), the components of purchase decision encompass product selection, brand selection, choice of purchasing channel, purchase quantity, timing of purchase, and payment method.

RESEARCH METHOD

This study was conducted at PT Calispo Multi Utama, located at Jl. Selamat Ketaren Complex, Jl. MMTC Logistik C No. 5, Sidodadi, East Medan District, Medan City, North Sumatra 20223. The research period extended from August 2026 to September 2026. A quantitative methodology was utilized in this research, which involves the analysis of data through statistical methods; consequently, the collected data and the results obtained are presented in numerical form (Sahir, 2022). The type and source of data employed in this study are primary data, which are directly acquired from research participants by individual researchers or organizations (Amruddin et al., 2022). The data collection method for this study will consist of a questionnaire, where the researcher will pose questions to the subjects and collect responses from customers of PT Calispo Multi Utama. As highlighted by Situmorang & Pane (2024), a questionnaire acts as a research instrument that includes a series of questions formatted in a standardized manner to meet the researcher’s needs.
The population includes all subjects being studied, whereas the sample is a subset of that population intended for analysis (Sugiyono, 2022). Purposive sampling methodology

was employed as the sampling technique. According to Sahir (2022), purposive sampling is executed in accordance with predetermined criteria. The inclusion criteria for this investigation mandated that participants be individual customer who present on research period in PT Calispo Multi Utama. The sample size for this research was calculated using the formula proposed by Hair et al. (2022) which said the ideal sample size is determined based on the number of indicators or statements in the questionnaire. This research particularly targeting residents of Medan who have purchased spare parts from PT Calispo Multi Utama. The calculation is as follows: N = 5–10 times the number of indicators used. Since this study utilizes 17 indicators, the required sample size is: N = 170 samples.

Table 2.
Indicators Used in Research

Variable	Definition	Indicators	Scale
Digital Marketing	Digital marketing encompasses all initiatives undertaken in the domain of online marketing through digital media to promote and market a brand	Website, search engine marketing, web banners, social networks, email marketing and affiliate marketing (6 indicators; 12 questionnaire items)	Likert
Digital Payment	Digital payment is a method of payment that employs electronic media, wherein monetary value is stored in a specific electronic medium to facilitate consumer purchases	Perceptions of usefulness, usability, credibility, social influence, and behavioral intention (5 indicators; 10 questionnaire items)	
Purchase Decision	Purchase decision is a problem-solving activity conducted by consumers among various alternative solutions, culminating in a definitive action	Product selection, brand selection, choice of purchasing channel, purchase quantity, timing of purchase, and payment method (6 indicators; 12 questionnaire items)	

Source: literature review, 2026

RESULTS

Prior to primary data collection, the research instrument was pilot-tested with 30 respondents to evaluate the validity and reliability of the items. The results of the instrument testing are presented in Table 3.

Table 3.
Validity and Reliability Test Results

Variable		R count	Cronbach's Alpha
Digital Marketing	Q1	0.799	0.948
	Q2	0.857	
	Q3	0.808	
	Q4	0.762	
	Q5	0.864	
	Q6	0.800	
	Q7	0.894	
	Q8	0.870	
	Q9	0.766	
	Q10	0.796	
	Q11	0.635	
	Q12	0.777	
Digital Payment	Q1	0.592	0.807

Variable		R count	Cronbach's Alpha
	Q2	0.612	
	Q3	0.633	
	Q4	0.552	
	Q5	0.638	
	Q6	0.497	
	Q7	0.729	
	Q8	0.752	
	Q9	0.795	
	Q10	0.479	
Purchase Decision	Q1	0.865	0.968
	Q2	0.802	
	Q3	0.773	
	Q4	0.857	
	Q5	0.899	
	Q6	0.842	
	Q7	0.852	
	Q8	0.891	
	Q9	0.831	
	Q10	0.905	
	Q11	0.934	
	Q12	0.934	

Source: research output, 2026

The validity test results for all variables indicate that the calculated r-value surpasses the table r-value. Following the criteria for validity testing, this suggests that all statements related to each variable have been confirmed as valid. The recorded Cronbach's Alpha values for all variables were found to be greater than 0.6, indicating that all variables under examination can be deemed reliable.

Table 4.
One Sample Kolmogorov – Smirnov Test Results

	Unstandardized Residual
N	170
Asymp.sig (2-tailed)	0.200

Source: research output, 2026

Referring to Table 4 mentioned earlier, it is evident that the recorded Asymp.sig (2-tailed) value is 0.200, which exceeds 0.05 (Sig F greater than 5%); thus, it can be concluded that regression residuals did not reject residual normality.

Table 5.
Multicollinearity Test Results

Coefficients[a]			
		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	Digital marketing (X_1)	0.706	1.417
	Digital payment (X_2)	0.706	1.417
a.Dependent variable: purchase decision			

Source: research output, 2026

From Table 5 above, it is observable that the correlation values for the variables indicate a tolerance value exceeding 0.1 and a VIF below 10, signifying that none of the variables exhibit signs of multicollinearity.

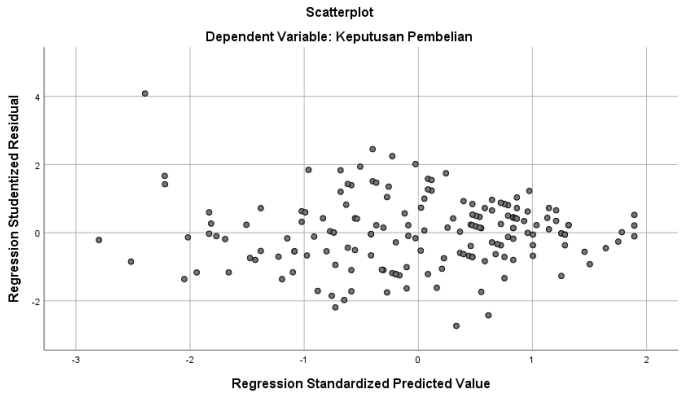


Figure 1. Heteroskedasticity Test Result / Scatterplot Graph
Source: research output, 2026

In Figure 1 above, it is apparent that the points on the scatterplots are distributed irregularly and are spread both above and below the 0 mark on the Y-axis without forming a distinct pattern. This leads to the conclusion that heteroscedasticity is absent.

Table 6.
Multiple Linear Regression Analysis

Model		Unstandardized Coefficients			
		B	**Std. Error**	t	Sig
1	(Constant)	9.050	3.206	2.823	0.005
	Digital marketing (X_1)	0.499	0.057	8.818	0.001
	Digital payment (X_2)	0.387	0.083	4.687	0.001
a.Dependent variable: purchase decision					

Source: research output, 2026

Purchase decision = 9.050 + 0.499Digital marketing + 0.387Digital payment + e
Based on this equation, we can infer:
The constant value of 9.050 signifies that when both the digital marketing and digital payment variables are set to 0, the purchase decision remains at 9.050.
The regression coefficient for the digital marketing variable is positive (+) at 0.499, which indicates that for every 1-unit increase in the digital marketing variable, the purchase decision increases by 0.499. In a similar manner, the regression coefficient for the digital payment variable is also positive (+) at 0.387, suggesting that for each 1-unit increase in the digital payment variable, the purchase decision will rise by 0.387.
In the context of digital marketing, the calculated t-value of 8.818 is greater than the critical t-value of 1.974 and significance < 0.05. Consequently, it can be inferred that the digital marketing variable has a significant impact on the decision to purchase spare parts at PT. Calispo Multi Utama Indonesia. Additionally, regarding the digital payment variable, the calculated t-value of 4.687 also exceeds the critical t-value of 1.974 and significance < 0.05. Therefore, it can be concluded that the digital payment variable significantly influences the decision to purchase spare parts at PT. Calispo Multi Utama Medan.

Table 7.
F test results

Model		F	Sig
1	Regression	102.407	0.001
a. Dependent Variable : purchase decision (Y)			
b. Predictors: (Constant), digital marketing (X_1), digital payment (X_2)			

Source: research output, 2026
It is noted that df 1 = 167, df 2 = 2, and the F-table value is 3.05.

The calculated F(2,167)=102.407, p<0.001. Consequently, it can be inferred that the digital marketing and digital payment variables exert a significant simultaneous influence on the purchasing decisions for spare parts at PT. Calispo Multi Utama Medan.

Table 8.
Coefficient of Determination Test Results

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.742	0.551	0.545	3.228
a. Predictors: (Constant), digital marketing (X_1), digital payment (X_2)				
b. Dependent Variable : purchase decision (Y)				

Source: research output, 2026

The value of 0.551 indicates that the regression model accounts for 55.1% of the observed variance in purchase-decision scores in this sample; it does not mean that digital marketing and digital payment influence 55.1% of purchasing decisions. The remaining 44.9% is unexplained variance and cannot be attributed specifically to pricing, promotions, or marketing strategies because these factors were not tested.

DISCUSSION

Following the research findings and hypothesis testing, the subsequent step is to formulate the research discussion as follows:

The results from the initial hypothesis test revealed that the digital marketing variable had a calculated t-value of 8.818 and p-value < 0.001. This comparison leads to the acceptance of the hypothesis in this study, indicating that the digital marketing variable significantly influences the decision to purchase spare parts at PT. Calispo Multi Utama Medan. Through digital marketing, consumers can access details about spare parts, including types, specifications, prices, promotions, quality, and availability. The effectiveness of PT Calispo Multi Utama Medan's digital marketing initiatives directly influences the ease with which consumers can find information about the spare parts available. Easily accessible and engaging information can enhance consumer attention, interest, and confidence, ultimately motivating them to make a purchase.These findings are corroborated by other studies, including (Apriandi et al., 2023; Bachri et al., 2023; Hannan et al., 2023; Wahyudi et al., 2024).

From the outcomes of the second hypothesis test, it was determined that the digital payment variable exhibited a calculated t-value of 4.687 and p-value < 0.001. Consequently, the hypothesis test in this study is accepted, indicating that the digital payment variable significantly influences the decision to purchase spare parts at PT. Calispo Multi Utama Medan. Accessible payment methods can enhance consumer satisfaction. Customers are not limited to cash transactions and can finalize purchases more swiftly and conveniently. Should PT Calispo Multi Utama Medan provide digital payment solutions that are user-friendly, secure, rapid, and dependable, customers will experience greater ease in acquiring their spare parts. These results are corroborated by additional studies, including (Apriandi et al., 2023; Nurjihan & Subaweh, 2021). This finding differs from (Madhani et al., 2026)

The findings from the third hypothesis test indicated that, when analyzed together, the digital marketing and digital payment variables produced a calculated F-value of 102.407 and a p-value < 0.001. A comparison showed that the calculated F-value of 102.407 is greater than the critical F-value of 3.05, and the p-value < 0.001 is below 0.05. The model explains 55.1% of the observed variance in purchase-decision scores in this sample; 44.9% remains unexplained. Digital marketing is instrumental in presenting products to consumers and supplying them with relevant information, whereas digital payments facilitate the transaction process for consumers. For instance, a consumer encounters a

promotion for spare parts from PT Calispo Multi Utama Medan via digital media. After expressing interest and gathering the required information, the consumer proceeds to place an order. The payment can then be made using QRIS or a bank transfer. Therefore, digital marketing assists consumers in progressing to the point of interest and desire to purchase, while digital payments enable them to finalize their transactions. These findings are supported by (Apriandi et al., 2023; Bachri et al., 2023; Hannan et al., 2023; Nurjihan & Subaweh, 2021; Wahyudi et al., 2024).

CONCLUSION

The findings of this study reveal that digital marketing has a significant partial influence on consumers' decisions to purchase spare parts at PT. Calispo Multi Utama Medan. Similarly, the implementation of digital payment contributes significantly to purchasing decisions when considered independently. Furthermore, the simultaneous test confirms that digital marketing and digital payment jointly have a significant effect on consumers' decisions to purchase spare parts at PT. Calispo Multi Utama Medan.
Based on these findings, the company has an opportunity to strengthen its purchasing performance by optimizing its digital marketing activities and payment facilities. PT. Calispo Multi Utama Medan is encouraged to broaden its promotional activities by complementing conventional media, such as brochures and flyers, with more effective digital channels. In addition, providing a wider range of digital payment alternatives may offer greater convenience to customers, simplify the transaction process, and potentially encourage them to make purchases of spare parts.

RECOMMENDATION

According to the research outcomes, it is recommended that PT. Calispo Multi Utama Medan optimize its digital marketing approach by actively engaging with social media platforms, enhancing the company's website, utilizing online marketplaces, and investing in digital advertising to broaden its market presence and improve customer interaction. Additionally, the company should provide thorough, precise, and captivating information regarding its spare parts, along with consistent digital promotions to foster consumer trust and stimulate purchasing interest. Moreover, it is advisable for the company to expand its fintech capabilities by offering a variety of digital payment options, including QRIS, e-wallets, mobile banking, debit/credit cards, and secure, user-friendly installment payment services. The facilitation of transactions, bolstered by an effective digital marketing strategy, is anticipated to improve customer convenience, accelerate the purchasing process, and encourage increased purchases of spare parts at PT. Calispo Multi Utama Medan.

REFERENCES

Agustin, D., & Badi'ah, R. (2025). The influence of store atmosphere and customer experience on purchasing decisions through customer satisfaction as an intervening variable. *Journal of Management : Small and Medium Enterprises (SMEs)*, *18*(1 SE-Articles). https://doi.org/10.35508/jom.v18i1.20242

Akbar, M. A., Rezeki, R., & Gustina, I. (2022). Analysis of the effect of promotion and brand image on customer purchase decisions. *Jurnal Manajemen Bisnis Eka Prasetya Penelitian Ilmu Manajemen*, *8*(1), 96–107. https://doi.org/10.47663/jmbep.v8i1.233

Amruddin, Priyanda, R., Agustina, T. S., Ariyantini, N. S., & Rusmayani, N. G. A. L. (2022). *Metode penelitian kuantitatif*. Penerbit Pradina Pustaka.

Andriani, B. F., Rosmanidar, E., & Diniah, Z. (2023). Pengaruh digital payment shopeepay dan locus of control terhadap perilaku konsumtif mahasiswa. *Journal of Student Research*, *1*(5), 192–212. https://doi.org/10.55606/jsr.v1i5.1699

Apriandi, D., Najmudin, N., Karnowati, N., & Prakoso, F. (2023). How digital payment and social media marketing affect purchase decisions of Subang culinary SME customer, Indonesia. *International Journal of Science, Technology & Management*, *4*(4), 768–773. https://doi.org/10.46729/ijstm.v4i4.861

Ardani, W. (2022). Pengaruh digital marketing terhadap perilaku konsumen. *Jurnal Tadbir Peradaban*, *2*(1), 40–47. https://doi.org/10.55182/jtp.v2i1.102

Arifani, U. (2025). *10 kota dengan jumlah kendaraan bermotor terbanyak di Sumatera Utara 2025, teratas dijuluki Paris van Sumatra*. Ayobandung.Com. https://www.ayobandung.com/umum/7915601115/10-kota-dengan-jumlah-kendaraan-bermotor-terbanyak-di-sumatera-utara-2025-teratas-dijuluki-paris-van-sumatra

Bachri, S., Putra, S. M., Farid, E. S., Darman, D., & Mayapada, A. G. (2023). The digital marketing to influence customer satisfaction mediated by purchase decision. *Jurnal Aplikasi Manajemen*, *21*(3), 578–592. https://doi.org/10.21776/ub.jam.2023.021.03.03

Badan Pusat Statistik. (2026). *Jumlah kendaraan bermotor menurut provinsi dan jenis kendaraan (unit)*. https://www.bps.go.id/id/statistics-table/3/VjJ3NGRGa3dkRk5MTlU1bVNFOTVVbmQyVURSTVFUMDkjMw==/jumlah-kendaraan-bermotor-menurut-provinsi-dan-jenis-kendaraan--unit---2023.html?year=2024

BikincabangID. (2025). *Peluang usaha bengkel motor: tetap relevan di tahun 2025*. Bikincabang.Id. https://bikincabang.id/uncategorized/peluang-usaha-bengkel-motor-tetap-relevan-di-tahun-2025/

Chen, M., & Dedy Lazuardi. (2023). The influence of social media influencers and café atmosphere on purchase decision at Café T1311 Medan. *PROCEEDING INTERNATIONAL BUSINESS AND ECONOMICS CONFERENCE (IBEC)*, *2*(2), 81–91. https://doi.org/10.47663/ibec.v2i1.85

Christ, & Manik, D. E. M. (2023). Pengaruh kualitas pelayanan dan diferensiasi produk terhadap keputusan pembelian suku cadang motor Sinar Jaya Motor. *Manajemen Ekonomi Akuntansi Bisnis Digital Dan Kewirausahaan*, *1*(1), 1–9. https://ejurnal.mitrakreasicendekia.com/index.php/mekanisda/article/view/5

Fahimah, H. M., & Harsono, M. (2023). Literature review of the evolution of payment system paradigms: from cash to cashless with digital payment. *Social, Humanities, and Educational Studies (SHES): Conference Series*, *6*(3), 11–18. https://doi.org/10.20961/shes.v6i3.81553

Gustina, I., Lazuardy, D., Wahyuni, P., & Rinaldi, M. (2025). Faktor-faktor yang mempengaruhi keputusan pembelian pada Café Kokoro. *Jurnal Manajemen Dan Akuntansi Medan*, *7*(1), 45–56. https://doi.org/https://doi.org/10.47709/jumansi.v7i1.5233

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A primer on partial least squares structural equation modeling (PLS-SEM)* (3rd ed.). SAGE Publications.

Hannan, S., Piramita, S., & Purba, J. H. V. (2023). A digital marketing strategy using social media marketing to increase consumer purchase decisions mediated by brand perception. *Jurnal Aplikasi Manajemen*, *21*(3), 818–829. https://doi.org/10.21776/ub.jam.2023.021.03.18

Hartono, A., & Lazuardi, D. (2025). The effect of innovation and fintech (financing access) on repurchase intention in msmes kampung baru village: pengaruh inovasi dan fintech (akses pembiayaan) terhadap repurchase intention pada UMKM di Kelurahan Kampung Baru. *PROCEEDING INTERNATIONAL BUSINESS AND ECONOMICS CONFERENCE (IBEC)*, *4*(1), 205–216. https://doi.org/10.47663/ibec.v4i1.307

Kurniawan, R. (2025). *Pasar otomotif Indonesia melesat, transaksi suku cadang naik 23%*. Metrotvnews.Com. https://www.metrotvnews.com/read/bD2CMgYM-pasar-otomotif-indonesia-melesat-transaksi-suku-cadang-naik-23

Loo, P., Maryati, D. E., Sinaga, H. D. E., & Situmorang, I. R. (2024). *Mengungkap keterkaitan content marketing & ulasan pelanggan pada keputusan pembelian di TikTok*. Pena Persada Kerta Utama.

Madhani, A. R., Fauzi, M., & Wijayanti, R. (2026). The marketing mix and cashless payments as determinants of purchasing decisions among mobile coffee SMES, moderated by islamic business ethics. *ADILLA : Jurnal Ilmiah Ekonomi Syari'ah*, *9*(2), 148–168. https://doi.org/10.52166/adilla.v9i2.12807

Muhajir, A., & Bilgies, A. F. (2022). Pengaruh digital marketing dan strategi promosi terhadap peningkatan penjualan pada CV. Sinar Terang Gresik. *ADILLA : Jurnal Ilmiah Ekonomi Syari'ah*, *5*(2), 36–50. https://doi.org/10.52166/adilla.v5i2.3197

Nurjihan, G., & Subaweh, I. (2021). The influence of website quality and digital payments on consumer purchase decisions on e-commerce websites: consumer buying interest as a mediation variable. *International Research Journal of Advanced Engineering and Science*, *6*(3), 181–184.

Nurliyanti, N., Anestesia Arnis Susanti, & Baruna Hadibrata. (2022). Pengaruh harga, promosi dan brand image terhadap keputusan pembelian (literature review strategi marketing manajemen). *Jurnal Ilmu Hukum, Humaniora Dan Politik*, *2*(2), 224–232. https://doi.org/10.38035/jihhp.v2i2.982

Putri, A., & Arif, M. (2023). Pengaruh digital marketing dan inovasi produk terhadap pendapatan. *Jesya*, *6*(1), 194–208. https://doi.org/10.36778/jesya.v6i1.915

Putri, P. M., & Marlien, R. . (2022). Pengaruh digital marketing terhadap keputusan pembelian online. *Jesya (Jurnal Ekonomi & Ekonomi Syariah)*, *5*(1), 25–36. https://doi.org/10.36778/jesya.v5i1.510

Qibtiyana, M., & Ali, H. (2023). Pengaruh digital marketing terhadap keputusan pembeli online. *Jurnal Humaniora, Ekonomi Syariah Dan Muamalah*, *1*(3), 172–182. https://siberpublisher.org/JHESM/article/view/134

QRIS Interactive. (2025). *Tumbuh 162%, QRIS jadi tulang punggung transaksi digital Juli 2025*. Qris.Interactive.Co.Id.

Rezeki, S., Sukmayana, D., Mulyana, A., Syahreza, D. S., & Suryaman. (2023). *Pemasaran digital*. Mitra Cendekia Media.

Rizkiyah, K., Nurmayanti, L., Machdy, R. D. N., & Yusuf, D. (2021). Pengaruh digital payment terhadap perilaku konsumen di era revolusi industri 4.0 (studi kasus pengguna platform digital payment OVO). *Management Insight: Jurnal Ilmiah Management*, *16*(1), 107–126. https://doi.org/10.33369/insight.16.1.107-126

Sahir, S. H. (2022). *Metodologi penelitian*. Universitas Medan Area.

Sinaga, H. D. E., Gultom, P., & Suhpina, S. (2024). Pengaruh promosi dan citra merek terhadap keputusan pembelian sepeda motor Honda di PT. Indah Sakti Motorindo. *Journal of Science and Social Research*, *7*(1), 38–43.

Sinaga, H. D. E., Situmorang, I. R., & Tantra, Z. (2025). The influence of sales promotion and customer relationship management on customer purchase decisions for products of PT. Auto Star Mandiri Teknotama Medan. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, *8*(2), 7370–7386. https://doi.org/https://doi.org/10.31538/iijse.v8i2.7063

Siswanti, T. (2023). Pengaruh literasi keuangan digital dan sosial ekonomi terhadap pemanfaatan digital payment dengan budaya sebagai variabel moderating. *Jurnal Bisnis Dan Akuntansi Unsurya*, *8*(1). https://doi.org/10.35968/jbau.v8i1.1017

Situmorang, I. R. (2022). Effect of service quality and relational marketing on consumer purchasing decisions at PT. Garuda Teladan Biscuid Binjai North Sumatra. *Jurnal Manajemen Bisnis Eka Prasetya Penelitian Ilmu Manajemen*, *8*(2), 229–242. https://doi.org/10.47663/jmbep.v8i2.248

Situmorang, I. R., & Pane, Y. (2024). Dampak harga dan kualitas rasa terhadap loyalitas masyarakat dalam berbelanja di Tau Kua Heci Medan. *Journal of Society Bridge*, *2*(1), 12–22. https://doi.org/10.59012/jsb.v2i1.36

Sugiyono. (2022). *Metode penelitian kuantitatif, kualitatif, dan R&D*. CV. Alfabeta.

Titasari, H. I. (2024). Pengaruh e-commerce dan digital payment terhadap pendapatan usaha mikro kecil menengah (UMKM) di Daerah Istimewa Yogyakarta. *Sunan Kalijaga: Islamic Economics Journal*, *2*(1), 25–51. https://doi.org/10.14421/skiej.2023.2.1.1750

Wahyudi, E., Friyanto, F., Borahima, B., & Sudarjo, S. (2024). Systematic literature review: the role of product quality and digital promotion on purchasing decisions. *JMK (Jurnal Manajemen Dan Kewirausahaan)*, *9*(1), 28. https://doi.org/10.32503/jmk.v9i1.5189

Willia, S., Ade Gunawan, & Lazuardi, D. (2025). The influence of financial technology and digital marketing on customer satisfaction of Aroma Bakery and Cake Shop (Case study of Generation Z Lubuk Pakam). *PROCEEDING INTERNATIONAL BUSINESS AND ECONOMICS CONFERENCE (IBEC)*, *4*(1), 730–747. https://doi.org/10.47663/ibec.v4i1.325

Yonatan, A. Z. (2025). *Nilai transaksi uang elektronik Indonesia tembus Rp262 Triliun Q3 2025*. GoodStats. https://data.goodstats.id/statistic/nilai-transaksi-uang-elektronik-indonesia-tembus-rp262-triliun-q3-2025-ZqPTo

Zahra, S. N., Hidayatulloh, D. S., & Astuti, Y. (2023). Pengaruh digital payment QRIS terhadap perilaku konsumtif mahasiswa fakultas ekonomi dan bisnis Universitas Telkom (Studi kasus pada Pujasera TEL-U). *Cakrawala Repositori IMWI*, *6*(1),

1117–1132. https://cakrawala.imwi.ac.id/index.php/cakrawala/article/view/330/423

Zed, E. Z., Indriani, S., & Wati, S. F. (2025). Pengaruh digital marketing terhadap keputusan pembelian konsumen di era e-commerce. *Jurnal Penelitian Ekonomi Manajemen Dan Bisnis*, *4*(1), 171–180. https://doi.org/10.55606/jekombis.v4i1.4740