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The Dynamics of Cashless Payment Readiness and Functional Servicescape on Consumers' Visiting Decisions at Coffee Shops in the Multatuli Area, Medan.

Stefanie[1], Isra Rafika Sihombing[2], Ezra Justin Chandra[3], Mutiara Dewi Lubis[4]
Sekolah Tinggi Ilmu Ekonomi Eka Prasetya Medan [1,2 3 4]
Jl. Merapi No. 08, Pusat Ps., Kec. Medan Kota, Kota Medan, North Sumatera, 20212

Email : Xtracell7462@gmail.com

ABSTRACT

This study examines the effects of Cashless Payment Readiness and Functional Servicescape on consumers' Visiting Decisions at coffee shops in the Multatuli Area, Medan City. The research used a quantitative associative approach involving 120 respondents selected through purposive sampling. Data were collected using a five-point Likert-scale questionnaire and analyzed using IBM SPSS. The analysis included validity, reliability, classical assumption, multiple linear regression, t-test, F-test, and coefficient of determination tests. The results show that Cashless Payment Readiness has a positive and significant effect on Visiting Decisions, with a regression coefficient of 0.560, a t-value of 7.475, and a significance level of 0.000. Functional Servicescape also has a positive and significant effect, with a regression coefficient of 0.713, a t-value of 7.262, and a significance level of 0.000. Simultaneously, both variables significantly affect Visiting Decisions, as indicated by an F-value of 46.896 and a significance level of 0.000. The coefficient of determination (R^2) is 0.445, meaning that both variables explain 44.5% of the variation in Visiting Decisions, while the remaining 55.5% is explained by other factors outside this study. These findings highlight the importance of convenient cashless payment methods and a functional environment in influencing consumers' decisions to visit coffee shops in the Multatuli Area, Medan City.

Keywords: Cashless Payment Readiness; Coffee Shops Functional; Multatuli Area, Medan; Servicescape; Visiting Decisions.

INTRODUCTION

The Indonesian culinary industry is rising with urban lifestyles. Millennials and Gen Z work, socialise, and play at coffee shops. These developments boosted hospitality and gastronomy. According to Badan Pusat Statistika Provinsi Sumatera Utara (2025), Medan City's GDP climbed 5.07% in 2024 while the hotel and food service industry rose 14.50%. Coffee shops benefit from gourmet demand. Business success increasingly depends on a visit experience that meets consumers' needs and tastes, not just product quality.

Medan has gourmet eateries like Multatuli Complex. Coffee cafes and warung kopi are common in this culinary and leisure region. Multatuli is a competitive culinary cluster with various tourist locations. Google Maps and culinary directories reveal over 15 coffee shops and cafés in Warkop Iwan, Ramah Tamah, Amel and Ihsan, Nazar, Udin, Darbi, Emen, Mizi Andesgo, Alwi, and Agem. Companies must build goods and visitor experiences to compete and influence. Coffee booth attendance varies per company. Companies must know coffee stall preferences.

Competition forces Multatuli coffee shop (warkop) proprietors to consider customer travel choices. Comfortable servicescapes with good layout, lighting, cleanliness, and support

facilities are included. Conditions affect customer perceptions and decisions Bitner (1992). Consumer service expectations have shifted with digital payments. Customers want quick, safe, and convenient QRIS and e-wallet transactions. Customers like ready cashless payments. Consumers increasingly assess the entire visit, from surrounds to transaction ease.

A well-designed servicescape improves user experiences, whereas perceived convenience, utility, and technological preparedness affect digital payment acceptance, according to Balakrishnan & Lay Gan (2023).
Coffee businesses in Multatuli suffer from competition. Different cafés were lively or quiet. Menu and visit quality influence consumer preferences. In the preliminary study, 85.71% indicated room layout and design influenced comfort, whereas 57.14% regarded Wi-Fi, power outlets, parking, and bathrooms while choosing a coffee stall. 42.86% ignored these benefits (2026 Researcher's Preliminary Survey). People pick coffee booths by location and features. Like Pratiwi and Prabowo (2025), Servicescape improves coffee shop transactions and customer service.

Kotler et al. (2016)'s consumer decision-making process hypothesis explains Multatuli coffee booths' fluctuating attendance. This theory states that the purchasing decision process includes problem recognition, information search, alternative evaluation, buy choice, and post-purchase conduct. After determining consumer preferences, this poll analyses coffee shops' comfort, facilities, atmosphere, and payment options. Customers choose a coffee establishment and arrange future visits. Kotler et al. (2016) state that the purchasing decision process begins before and continues after the purchase, making consumer experience crucial for repeat visits.

People increasingly select cafés and coffee shops for experience, service, and comfort, according to surveys. Servicescape, location, and advertising improve Café Richeese Factory Rantauprapat sales, according to Silalahi et al. (2023). Rezeki et al. (2025) discovered servicescape affects Medan Ming Kopi sales. Servicescape favourably and considerably impacts Medan Warkop & Fresh Milk Kakilima purchases, state Sagala & Nasution (2026). Studies suggest customers rank a business's look, comfort, and experience. No one has analysed Servicescape or cashless payment readiness to explain Multatuli coffee-stall consumers' visits. Further study is needed to fill this gap.

Environment and digital payments increasingly affect coffee stand choice. Multatuli Area coffee stall consumers Generation Z and Millennials choose QRIS or e-wallets for speed, convenience and security. When technology or digital payments fail, some customers stop buying. This shows North Sumatra's digital payment ecosystem growth. Digital payment system QRIS, says Bank Indonesia. In Q2 2024, QRIS serviced 32.71 million retailers and 50.50 million customers. Digital payments for consumers and businesses are coming. Visitors and purchasers face cashless transactions (Bank Indonesia, 2024).

The Parasuraman (2000) TRI requires cashless Multatuli coffee booth payments. Technological readiness is the willingness to achieve goals using new tech, per Parasuraman (2000). This readiness comprises optimism, creativity, discomfort, and insecurity. Hope and creativity boost tech adoption, but loss and uncertainty inhibit it. Surveys show tech-savvy clients use QRIS and e-wallets more. Coffee stand visits and transaction convenience can rise with cashless payments.

Consumer cashless payment preparedness affects restaurant choices. Balakrishnan and Lay Gan (2023) say simplicity, usefulness, and technology readiness push cashless payments. QRIS boosts culinary MSMEs' customers' purchases, report Putra et al. (2025). Cashless preparedness affects coffee shop customers' purchases and propensity to accept digital payments instead of QRIS, according to Alzura and Dewi

(2025). It was found by Ikhlash and Afifah (2024). Data reveals people pick restaurants based on digital payment system usability. This study hypothesises cashless payment readiness affects Multatuli, Medan City coffee stand visits.

Many Multatuli coffee shops' servicescapes scare clients, according to our field research. In 8,555 Google Maps reviews at Warkop Agem Senyum Ketawa, customers complained that the dining room was heated when full, the smoking area was visible, parking was limited, and noise disrupted talks and work Despite fast service, facilities required comfort. These data imply that consumer experience is affected by more than food and service quality. Noise, ventilation, sitting comfort, layout, and support facilities matter. Good service keeps consumers coming back (Researcher's observation based on 8,555 Google Maps ratings of Warkop Agem Senyum Ketawa, accessed July 2026).

Table 1.
Displays Warkop Agem Senyum Ketawa reviews

Category	Number	Percentage
Positive (5-Star dan 4-Star Ratings)	7,671	88.9%
Neutral (3-Star)	590	6.8%
Negative (2-Star dan 1-Star Ratings)	294	3.4%
Total	8,555	100%

Table displays 8,555 Warkop Agem Senyum Ketawa reviews: 88.9% positive, 3.4% negative. Environmental concerns plague the famous coffee business.

Servicescape Theory Bitner (1992) states that service providers' physical environments affect consumers' cognitive, emotional, and behavioural reactions. Servicescape includes space, function, signs, symbols, and artefacts. Cleaning, lighting, amenities, temperature, noise, aroma, and space affect stay, buy, and return. Functioning servicescape may impact Multatuli, Medan coffee stall comfort and visits.

Previous research supports this. Hasibuan et al,Rezeki et al,Sagala and Nasution (2023, 2025, 2026) found that servicescape greatly effects Rantauprapat and Medan café and coffee stall purchases. Ko (2021) found facility and service attractiveness increases return intention, while Sharita et al. (2022) showed servicescape does. Serving clients well helps Multatuli, Medan coffee shops get repeat business.

Digital payments and functioning servicescape were assessed separately as purchase or visit criteria.Hasibuan et al. (2023) and Silalahi et al. (2023) examined servicescape without cashless payment preparedness, whereas Alzura & Dewi (2025) and Putra et al. (2025) tested QRIS or digital payments without servicescape. Operating servicescape and cashless payment readiness affect consumer visits differently.

Few studies have examined Medan's Multatuli Area's competitive coffee-stall clusters. Most target modern cafes, restaurants, and culinary MSMEs. Understanding how cashless payment readiness and servicescape affect Multatuli, Medan coffee-stall visits. These qualities are applied to a coffee-stall MSME to cover service marketing literature conceptual and contextual gaps.

Multatuli's competitive coffee-stall industry demands MSMEs to identify client visit determinants. Servicescape's layout, comfort, and cashless payment readiness may boost customer service and competitiveness. The findings should help culinary MSMEs and consumer visiting choice research. “The Effect of Cashless Payment Readiness and Functional Servicescape on Consumers’ Visiting Decisions at Coffee Stalls in the

Multatuli Area, Medan" can help culinary MSMEs compete by optimising digital payment systems and physical environment management.

LITERATURE REVIEW

Visiting Decision (Y)

Needs, information search, alternatives, decision-making, and post-visit experiences influence destination choice. Kotler et al. (2016) characterise consumer decision-making as problem identification, information search, alternative evaluation, purchase decisions, and post-purchase behaviour. Customer experience, amenities, service quality, transaction convenience, and environment might impact coffee stand (warkop) visits.

Previous research demonstrates these characteristics influence customer choices. Environment, service quality, contentment, and customer experience affect return intentions, claim Christie and Shu (2024), Ermansyah et al. (2024), Haifa et al., (2020), Lee (2022), and Sharita et al. (2022) discovered that Servicescape strongly impacts Pekanbaru coffee-shop purchases (t = 2.078; sig. = 0.040). At Medan's Maimun Palace, Qadisa Putri Maharani and Petrus Loo (2023) found that digital marketing and service quality influence tourist decisions.

This study assesses visiting decisions using problem detection, information search, alternative appraisal, decision-making, and post-visit behaviour, per Kotler et al. (2016). Thus, visiting decisions need needs assessment, information collecting, alternative analysis, coffee stall selection, and encounter evaluation.

Cashless Payment Readiness (X1)

Cashless Payment Readiness is consumers' digital payment readiness. Benefits, innovation, familiarity, security, and system reliability. Humbani and Wiese (2018) discovered that digital payment marketing affects consumer preparedness, whereas Balakrishnan and Lay Gan (2023) found that usefulness, convenience, and technological readiness affect mobile payment adoption.

Cashless preparedness in Indonesia implies accepting digital payments, according to Ikhlash and Afifah (2024). TRI and Technology Acceptance Model study show technology affects digital payment uptake. Comparative advantage, compatibility, innovativeness, and competitive pressure promote MSMEs' mobile payment adoption, argue Aprisca and Aligarh (2024). QRIS represents digital payment technology in this study, whereas Cashless Payment Readiness measures consumer acceptance of cashless transactions.

The Technology Readiness Index (TRI) by Parasuraman (2000) measures cashless payment optimism, innovativeness, discomfort, and insecurity. Innovation shows readiness to test new technologies, optimism shows optimistic outlooks, discomfort shows perceived challenges, and insecurity shows security, privacy, and technology threats. These traits determine coffee stall consumers' QRIS cashless payment readiness.

Functional Servicescape (X2)

Functional Servicescape simplifies consumer lives. Warkops and coffee cafes service clients. Servicescape the physical environment in which services are provided can influence consumers' perceptions, emotions, and actions, argues Bitner (1992) Appearance may draw customers to a coffee shop.

Many studies have linked servicescapes to culinary consumer behaviour. Café comfort, atmosphere, and amenities impact sales, according to Devi et al. (2025) and Hasibuan et al. (2023). Silalahi et al. (2023) liked servicescape. Rezeki et al. (2025) Sagala and Nasution (2026) and Sharita et al. (2022) related servicescape to coffee consumer choices. These findings suggest that restaurants' amenities impact client satisfaction.

Functional Servicescape Theory suggests three study themes, per Bitner (1992). Customers first experienced lighting, temperature, aroma, music, ventilation, and noise. Second, mobility, seating, Wi-Fi, power outlets, bathrooms, and parking. Third, signs, logos, colours, decorations, and interior design mark the business.

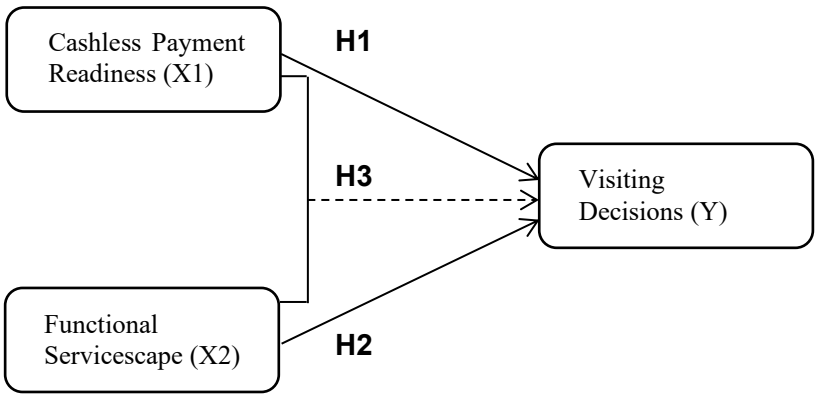


Figure 1. Conceptual Framework

Based on the theories, previous studies, and conceptual framework, the research hypotheses are formulated as follows:

H1: Cashless Payment Readiness has an effect on consumers' Visiting Decisions at coffee stalls (warkop) in the Multatuli Area, Medan City.

H2: Functional Servicescape has an effect on consumers' Visiting Decisions at coffee stalls (warkop) in the Multatuli Area, Medan City.

H3: Cashless Payment Readiness and Functional Servicescape simultaneously have an effect on consumers' Visiting Decisions at coffee stalls (warkop) in the Multatuli Area, Medan City.

RESEARCH METHOD

Sinaga (2023) used quantitative, associative Stats to evaluate Multatuli, Medan City coffee stand (warkop) visits, Cashless Payment Readiness, and Functional Servicescape assumptions.
From July to September 2026, Multatuli, Medan City, North Sumatra coffee booths hosted the study. Local coffee stand customers were counted. Hair JR. et al. (2010) advised 5–10 times the research indicators for sample size owing to demographic uncertainties. With 12 indications, 60–120 samples were taken. For variety, 120 responses were chosen. Purposive sampling selected research participants who were at least 17 years old, had visited a Multatuli coffee stand (warkop), had made cash or cashless transactions (QRIS, e-wallet, mobile banking), and were willing to participate

Books, scientific journals, articles, BPS, Bank Indonesia surveys, and secondary data were used. Questionnaires, observation, and literature reading are quantitative research data gathering procedures, per Sinaga (2023). Tried 3 methods.

Cashless Payment Readiness (X_1) was measured using the Technology Readiness Index proposed by Parasuraman (2000), which consists of optimism, innovativeness,discomfort, and insecurity. The wording of the insecurity items in the questionnaire was revised into positive statements so that higher scores consistently indicated greater readiness to use cashless payments. Therefore, reverse coding was not required for these items.

In 2023, IBM SPSS was used for data analysis, including validity, reliability, assumption tests, multiple linear regression, t-tests, F-tests, and R^2 to assess the impact of independent factors on the dependent variable.

RESULTS

This study examined how Cashless Payment Readiness (X_1) and Functional Servicescape (X_2) impact Visiting Decisions (Y). With 120 respondents, IBM SPSS analysed questionnaire data. Analyses included validity, reliability, normalcy, multicollinearity, heteroscedasticity, multiple linear regression, t-test, F-test, and R^2 coefficient.

Table 2.
Validity Test

Variable	I	II	III
	Statement	r-count	r-table
Cashless Payment Readiness (X1)	X1.1	0,678	0,179
	X1.2	0,654	0,179
	X1.3	0,707	0,179
	X1.4	0,673	0,179
	X1.5	0,673	0,179
	X1.6	0,701	0,179
	X1.7	0,684	0,179
	X1.8	0,694	0,179
	X1.9	0,697	0,179
	X1.10	0,715	0,179
	X1.11	0,739	0,179
	X1.12	0,747	0,179
Functional Servicescape (X2)	X2.1	0,723	0,179
	X2.2	0,663	0,179
	X2.3	0,732	0,179
	X2.4	0,728	0,179
	X2.5	0,754	0,179
	X2.6	0,713	0,179
	X2.7	0,677	0,179
	X2.8	0,673	0,179
	X2.9	0,751	0,179
Visiting Decisions (Y)	Y1	0,723	0,179
	Y2	0,693	0,179
	Y3	0,740	0,179
	Y4	0,725	0,179
	Y5	0,598	0,179
	Y6	0,681	0,179
	Y7	0,703	0,179
	Y8	0,665	0,179

Y9	0,680	0,179
Y10	0,673	0,179
Y11	0,689	0,179
Y12	0,625	0,179
Y13	0,726	0,179
Y14	0,647	0,179
Y15	0,677	

In Table 1, Cashless Payment Readiness (X1) had r-count values from 0.654 to 0.747 and Functional Servicescape (X2) from 0.663 to 0.754. The Visiting Decisions (Y) variable has 0.598–0.740 r-count. Each count number surpassed 0.179 in the r-table. Thus, 12 X1, 9 X2, and 15 Y claims were valid and could be studied.

Table 3.
Reliability Test

Variable	I	II
	Cronbach's Alpha	Description
Cashless Payment Readiness (X1)	0,903	Reliabel
Functional Servicescape (X2)	0,879	Reliabel
Visiting Decisions (Y)	0,918	Reliabel

X1, X2, and Y have Cronbach's Alpha values of 0.903, 0.879, and 0.918, respectively, according to Table 2. These values were more than 0.70, making all study equipment dependable.

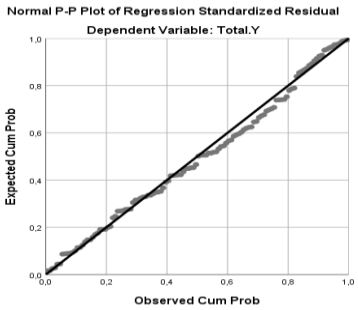


Figure 2. Normality Test

The One-Sample Kolmogorov-Smirnov test checked residual values for normality. The test results showed a 0.057 Test Statistic and a 0.200 Asymp. Sig. (2-tailed). As the significance value was greater than 0.05, the residual data were normally distributed and the regression model met the normality criteria.

Table 4.
Multicollinearity Test

Variable	I	II
	Tolerance	VIF
Cashless Payment Readiness (X1)	0,975	1,026
Functional Servicescape (X2)	0,975	1,026

In Table 3, the Tolerance value for both variables was 0.975 > 0.10, with VIF values of 1.026 and 1.028 < 10. Therefore, the regression model did not show multicollinearity.

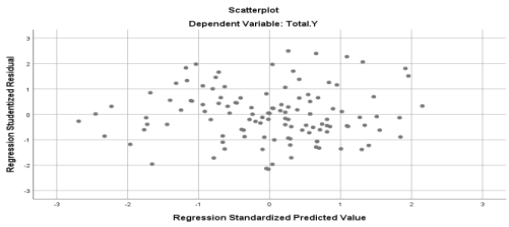


Figure 3. Heteroscedasticity Test

The heteroscedasticity test employing a scatterplot showed that the residual points were scattered above and below 0 on the Y-axis without a pattern. Therefore, the regression model did not show heteroscedasticity.

Table 5.
Multiple Linear Regression & t-Test

Model	Unstandardized Coefficients		
	B	T	Sig
Constant	8,257	1,546	0,125
Cashless Payment Readniess (X1)	0,560	7,475	0,000
Functional Servicescape (X2)	0,713	7,262	0,000

Visiting Decisions = 8.257 + 0.560 Cashless Payment Readiness + 0.713 Functional Servicescape + e

Table 4 shows 8.257 Visiting Decisions with 0% Cashless Payment Readiness and Functional Servicescape. Cashless Payment Readiness's 0.560 regression coefficient boosts Visiting Decisions. Functional Servicescape regression coefficient 0.713 promotes Visiting Decisions. The partial test results for Cashless Payment Readiness indicated a t-value of 7.475 and a significance value of 0.000 < 0.05. Cashless payment readiness substantially impacts visits. Functional Servicescape, with a t-value of 7.262 and a significance value of 0.000 < 0.05, favourably impacts Visiting Decisions.

The simultaneous test (F-test) shows an F-value of 46.896 with a significance level of 0.000 < 0.05. Thus, Cashless Payment Readiness and Functional Servicescape influence Visiting Decisions concurrently.

The R^2 test yields a R Square value of 0.445. Cashless Payment Readiness and Functional Servicescape explain 44.5% of Visiting Decisions, whereas non-research factors explain 55.5%.

DISCUSSION

The Effect of Cashless Payment Readiness on Visiting Decisions

Visitor Decisions Improve with Cashless Payment Readiness (t-value = 7.475; Sig. = 0.000; coefficient = 0.560). Warkops (cashless coffee vendors) are growing. Parasuraman (2000) Technology Readiness Index optimism, innovation, discomfort, and insecurity explain this. These affect tech adoption. Indonesian academics Ikhlash and Afifah (2024) found that technological readiness impacts customers' propensity to accept digital payments over cash. This confirms Alzura and Dewi (2025) Balakrishnan & Lay Gan (2023) and Putra et al. (2025), who found that digital payment readiness or

convenience affects customer decisions Culinary clientele may prefer honesty. Cashless Payment Readiness and Functional Servicescape are investigated via warkop visits in Multatuli, Medan City, a coffee-stall MSME cluster. Coffee cafes must readily accept cashless payments. Supports H1.

The Effect of Functional Servicescape on Visiting Decisions

The results indicate that Functional Servicescape has a positive and significant effect on Visiting Decisions (B = 0.713, t = 7.262, p < 0.001), supporting H2. This finding suggests that the physical environment and functional facilities of coffee shops contribute to consumers' decisions to visit. According to Bitner (1992), servicescape encompasses ambient conditions, spatial layout and functionality, as well as signs, symbols, and artifacts that shape consumers' perceptions of a service environment.

Previous studies have also examined the relationship between servicescape and consumer behavior. Arsa and Cahyaningratri (2022) found that servicescape had a positive and significant effect on purchasing decisions at coffee shops in Semarang. Rezeki et al. (2025) examined servicescape in relation to consumer purchasing decisions at Ming Kopi in Medan City, while Hasibuan et al. (2023) investigated its relationship with purchasing decisions at Café Ayos Coffee in Rantauprapat. Silalahi et al. (2023) also examined servicescape in relation to purchasing decisions at Café Richeese Factory in Rantauprapat. Meanwhile, Sharita et al. (2022) investigated servicescape in relation to revisit intention. These outcomes should be distinguished because purchasing decisions, visiting decisions, and revisit intention represent different consumer behaviors. Therefore, the findings of previous studies provide related evidence but should not be interpreted as examining exactly the same outcome as the present study.

The present study differs from these previous studies by focusing specifically on consumers' visiting decisions at coffee shops in the Multatuli Area, Medan City. The findings indicate that a functional and comfortable physical environment is an important consideration in consumers' decisions to visit. Coffee shop owners should therefore pay attention to room comfort, spatial arrangement, cleanliness, and supporting facilities to improve the service environment.

The Effect of Cashless Payment Readiness and Functional Servicescape on Visiting Decisions

Cashless Payment Readiness and Functional Servicescape strongly impact Visiting Decisions (F-value = 46.896; Sig. = 0.000), explaining 44.5% of variation and 55.5% due to other variables. This suggests that digital transaction convenience and environmental comfort may impact customer decisions. Technical readiness and atmosphere impact consumer behaviour, claim Parasuraman (2000) and Bitner (1992). These findings corroborate Alzura and Dewi (2025) Hasibuan et al. (2023) Putra et al. (2025) Sharita et al. (2022) and Silalahi et al. (2023) digital payments and servicescape studies. Different variables may impact restaurant selections, explaining similarities. Modelling these elements in a Medan City Multatuli coffee-stall (warkop) cluster. Thus, coffee-stall owners must enhance cashless payment and surroundings. So H3 is supported.

CONCLUSION

Cashless Payment Readiness positively and dramatically affects coffee stand visitors in Multatuli, Medan City. Cashless payment readiness influences coffee stand choice. Functional Servicescape positively and significantly influences Visiting Decisions, revealing that consumers choosing a coffee stall examine physical surroundings, spatial arrangement, facility operating, and supporting factors. Cashless Payment Readiness and Functional Servicescape significantly impact Visiting Decisions, accounting for 44.5% of variance ($R^2 = 0.445$). Factors beyond the research model affect 55.5%.

RECOMMENDATION

Multatuli coffee-stall (warkop) operators should accept QRIS and e-wallets for fast, safe, and transparent cashless payment, according to research. Business owners should also improve the Functional Servicescape's atmosphere, table and seating arrangements, spatial circulation, cleanliness, lighting, supporting amenities, and consumer-appropriate signs or information. Since 55.5% of Visiting Decisions variation is explained by factors outside the research model, future researchers can add variables, research objects, or study sites to better understand local culinary company customer behaviour.

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