

## The Effect of Using E-Payment and Social Media on Purchasing Decisions at Alfamart in Medan City

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### ABSTRACT

Companies carry out marketing strategies in order to achieve sales targets by means of sales promotions offered and provide ease of transactions in the form of the availability of digital wallet payment tools with the aim that consumers make purchasing decisions on a product. This study aims to analyze the effect of e-payment and social media both partially and simultaneously on purchasing decisions at Alfamart in Medan. This research is descriptive research with a quantitative approach. The sample amounted to 110 respondents Alfamart consumers with random sampling techniques selected through non-probability sampling with incidental sampling techniques. Data was collected through a questionnaire. The collected data were analyzed by multiple linear regression. The results showed that the significance of the influence of the e-payment variable ( $X_1$ ) and Instagram social media ( $X_2$ ) on the purchasing decision variable ( $Y$ ) was 45.2% that the independent variables ( $X_1$  &  $X_2$ ) could have an influence on the dependent variable ( $Y$ ) while the remaining 54.8% was influenced by other factors that came from outside this research model such as price, product quality, promotion, location, satisfaction, and various other variables.

**Keywords:** Alfamarts, E-Payment, Purchase Decision, Social Media

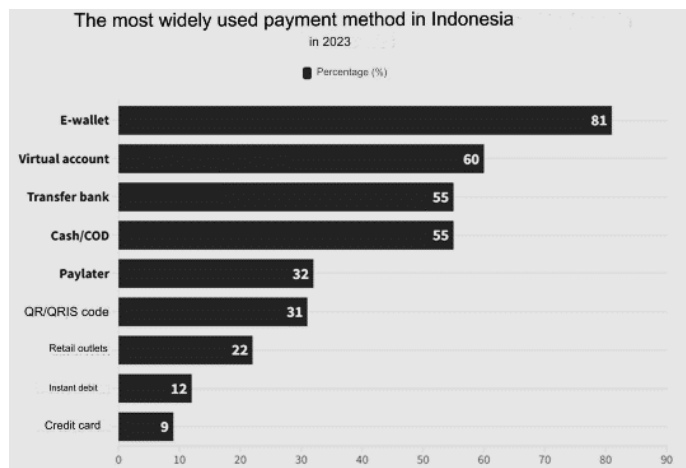
### INTRODUCTION

The rapid development of digital technology has caused changes in the mindset and lifestyle of Indonesian society. The development of digital technology has an impact in various fields, including the economy. In Indonesia, the main change in the economic sector is the payment system which changes with the times (Durrutun Nabila & Sulistyowati, 2020). Along with the development of the retail business at this time the retail business is no longer managed in a traditional way, but in a modern way so that it becomes an innovative, dynamic and competitive business. The intense competition in the retail business is inseparable from the proliferation of shopping centers both local, national and international with various scales and segments targeted. This competition spurs business people in the retail sector to always be the retail of choice for customers and retain their customers (Rahman et al., 2022). In addition, in E-Payment there are various types of payment methods that are commonly used, namely, credit cards, debit, and mobile applications (e-wallets). Recent research conducted by Insight Asia titled 'Consistency That Leads: 2023 E-Wallet Industry Outlook' also shows that digital wallets are increasingly becoming people's preferred payment method, compared to cash and bank transfers. The research shows that 74% of respondents actively use digital wallets for their various financial transactions. The use of digital wallets outperforms other payment methods such as cash (49%), bank transfers (24%), QRIS (21%), Paylater (18%), debit cards (17%) and VA transfers (16%). This research involved 1,300

respondents and was conducted in seven major cities in Indonesia including Jabodetabek, Bandung, Medan, Makassar, Semarang, Palembang and Pekanbaru from September 19 to September 30, 2022 (Institute, 2023).

The use of E-money is very effective compared to the use of paper money, because consumers do not have to have the right money for transactions. E-money also provides more efficient and effective transactions compared to cash payments, such as small-value payments (micro payments). So nowadays there are some people who have relied on various types of payments using e-money. This technology-based innovation has begun to enter the realm of Indonesian economic transactions which also provides solutions to facilitate payment problems by creating a scan system. Technology like this is able to change the way consumers live in shopping and transactions. Seeing the rapidly growing use of electronic money in Indonesia, it certainly affects and facilitates consumers in using e-payments, which are trade transactions carried out digitally based on the internet. It is also possible for companies to provide digital payment services or e-payments that are designed not only to be used for online transactions, but can also be done in offline transactions so that people will find it easier to use digital payments wherever they are. E-payment is a payment system that uses internet facilities as an intermediary. This payment method also makes it easy between the seller and the buyer, only with an internet connection and a smartphone, the payment process can be done easily and quickly. No wonder that nowadays more and more retail companies are choosing e-payment as a payment method (Devi Lianovanda, 2022)

**Figure 1.** The most widely used payment methods in Indonesia



**Source:** Bank Jombang, 2023

In Figure 1, it can be explained that the payment method most widely used by Indonesians in the period of 2023 is e-wallet. E-Wallet or digital wallet is a financial transaction application-based service that can be used on mobile devices or smartphones with internet networks as an intermediary for storing money and using it as a payment method. Examples of the most widely used e-wallets are OVO, Gopay, DANA, ShopeePay.

Consumer behavior based on current market developments makes consumers want to be pampered. This encourages the creation of markets with certain models according to consumer needs. Some examples of modern markets that exist today are Alfamart, Alfamidi, Indomaret, Carefour, Transmart, Berastagi Supermarket and other modern markets. Consumers who used to shop in traditional markets to meet their needs with a smelly, dirty, and hot market atmosphere, but now consumers can shop in modern markets with a clean, cool, comfortable atmosphere and can choose their own products according to their needs and desires. These varied market conditions make consumers more

selective in making purchases and more critical in their purchasing behavior. One of the most popular markets currently in Medan is Alfamart (Efendy & Lesmana, 2018).

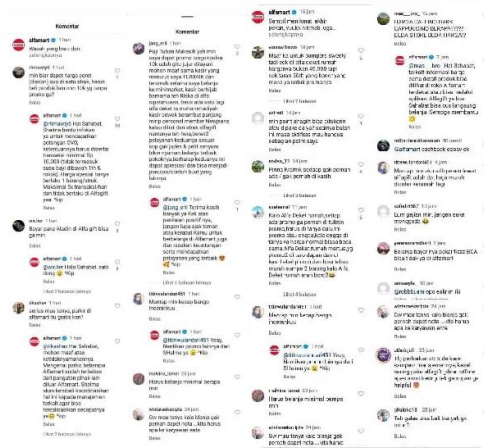
PT Sumber Alfaria Trijaya as the business entity of Alfamart is a retail company founded by Djoko Susanto in 1989. Alfamart has a vision "To become a leading retail distribution network owned by the wider community with an orientation towards empowering small entrepreneurs, fulfilling consumer needs and expectations, and being able to compete globally." In order to achieve the company's vision, alfamart carries out the company's mission by providing satisfaction to customers through high-quality products and services, being the best in everything it does and upholding high business ethics, building an entrepreneurial spirit and business partnerships to build the country, building a trusted global organization and benefiting all parties(Alfamart, n.d.).

Based on data from Bisnis.com Corporate Communications GM Alfamart Rani Wijaya said, until December 2022, the number of Alfamart outlets increased to 17,816 outlets from the previous year of 16,492 outlets. She said Alfamart's target in 2023 is to open outlets in Eastern Indonesia (Gunawan, 2023). Alfamart's modern market sells almost all consumer needs, both primary and secondary needs. In addition to competitive prices, the quality of the products is also relatively good. And what's interesting is that Alfamart's position is in almost every area in the city of Medan. It is very easy to find Alfamart outlets. Wherever we go, throughout the city of Medan we will easily find Alfamart along the way. That's why Alfamart is one of the modern markets that is very popular with consumers (Efendy & Lesmana, 2018).

One of the current information and communication technologies that has been widely used by people in conducting virtual social interactions is social media (Suwardi & Yusuf, 2021). As a retail company, Alfamart promotes by utilizing social media. Social media is not something that sounds familiar to Indonesians (Bate'e, 2019). Social media can be used as a promotional or advertising medium, including Instagram. One of the social media that is very crowded and famous in Indonesia today is Instagram. Instagram is not just a photo application, but a new way of communicating through images. So often, Instagram is used for promotional or advertising purposes (Lininati, 2018). Alfamart also uses social media as a promotional and advertising medium. In this study, researchers made a problem limitation that focuses on Instagram social media. Judging from the @alfamart Instagram account which joined in July 2012 and was verified as an official account in December 2015 to date (2023) the @alfamart account has 3.5 million followers on its Instagram, Judging from the @alfamart Twitter account which joined in January 2010 to date (2023) the @alfamart account has 361. 285 followers on Twitter, then on the @alfamart Facebook account which joined in January 2010 to date (2023) the @alfamart account has 2 million followers on Facebook, and also posts that are always updated on various social media with interesting promos every week.

Citing data from uici.ac.id (Muhtar, 2023) until January 2023, the number of social media users in Indonesia reached 167 million people. This number is equivalent to 78% of the total number of internet users in Indonesia, which reached 212.9 million. From this data, it can be interpreted that social media users in Indonesia continue to grow and develop over time. Social media is actually a medium for socialization, interaction, and attracting other people to see and visit links that contain information about products and services, and can also be used as the easiest and cheapest marketing medium (Bate'e, 2019). Based on Napoleon Cat data, there were 116.16 million Instagram users in Indonesia until August 2023. This number increased by 6.54% compared to the previous month which amounted to 109.03 million users. When compared to a year earlier, the number of Instagram users in Indonesia increased by 11.8%. In August 2022, the number of Instagram users in the country was recorded at 103.95 million users(Rizaty, 2023).

**Figure 2.** Consumer comments on alfamart posts



Based on the picture above, it can be seen that there is still a lack of company attention in understanding social media marketing so that mistakes occur, including providing incomplete information, ignoring comments from social media visitors, promotions provided on social media do not match reality. Alfamart uses Instagram social media as a promotional medium but it can be seen in alfamart posts that many consumers actively provide comments on almost every post, some give positive comments and some also give complaints, and from the alfamart also does not seem to respond to all existing comments. With promotion on Instagram, it is hoped that it can bring wider opportunities to increase the quantity of product sales where the content provided on the Instagram page is able to captivate the attention of potential buyers so that it can influence the purchasing decisions of followers or other Instagram users.

Purchasing decision is an action taken by consumers due to the existence of impulses or motives that are felt so as to generate interest or encouragement to meet needs (Manik, 2018). Purchasing decision is a problem-solving process consisting of analyzing or recognizing needs and wants, searching for information, evaluating sources of selection of alternative purchases, purchasing decisions, and behavior after purchase (Situmorang, 2021). Purchasing decisions will occur if consumers have found a product according to the desired criteria from the method of payment to the service received by the customer (Sastriani Ritonga, 2022). Purchasing decision is a process of assessing and selecting from various alternatives in accordance with certain interests by making a choice that is considered the most profitable ((Putra, 2020). Purchasing decisions refer to the final purchasing behavior of consumers, both individuals and households by considering the place of purchase, the desired purchase model, brand, time to buy. buy and the amount of money spent and how to pay (Safira Ayulianti, 2022).

## LITERATURE REVIEW

### *E - Payment*

According to (Astuti, 2022) the electronic payment tool used is electronic money. Compared to non-cash payment instruments, electronic money has many advantages such as fast, convenient and efficient. Electronic payment systems are defined as the exchange of value between parties conducting commercial transactions through information and communication technology networks. This payment system emerged in the business world due to the increasing number of online stores and online transactions carried out by the wider community, and the emergence of e-commerce led to the development of payment systems as a form of service that provides many convenience to consumers. payment options. E-commerce basically relies on non-cash payments, so it is necessary for e-commerce to develop an electronic payment system (Safira Ayulianti, 2022). According to (Devica & Ubaya, 2022) also explains that digital currency is a

substitute for physical currency, and digital currency can also be called electronic currency. Digital wallet is a technological innovation that allows consumers to make transactions more easily (Durrotun Nabila & Sulistyowati, 2020). According to (Nikma YUCHA, Setiawan SETIAWAN, Ninnasi MUTTAQIIN, Ratna EKASARI, 2020) Digital payment platforms can be expanded, with high development costs and low marginal costs. E- Payment indicators (Safira Ayulianti, 2022) are: 1. Independence; 2. Interoperability and portability; 3. Security; 4. Ease of Use.

### **Social Media**

According to (Al-Youzbaky & Hanna, 2022) explains that social media marketing is the use of social media platforms to promote company products. Social media is an effective means of business promotion because it can be accessed by anyone, making the promotion network wider (Bate'e, 2019). Social media is a place where people gather to share information and make new friends and interact with other friends online (Sastriani Ritonga, 2022). According to (Suwardi & Yusuf, 2021) promotions on social media influence the products that users offer with unique and interesting content displayed on the application homepage. According to (Rahman et al., 2022) Through social media marketing a company or businessman can introduce and market the products or services offered to consumers. Social Media Indicators (Suwardi & Yusuf, 2021), namely: 1. Building connections with potential buyers via the media they use (Relationship); 2. Contact between sellers and prospective buyers (Communication); 3. Intensity of interaction between sellers and prospective buyers (Interaction); 4. Can provide complete information and attract the attention of prospective buyers (Message / Information).

### **Purchase Decision**

According to (Astuti, 2022) with the digital payment system service, consumers can make electronic payment services a mandatory step before deciding to purchase a product. A Study Shows Electronic Payments Can Affect Purchasing Decisions. Purchasing decisions are actions taken by consumers to decide to buy the goods or services they need (Bate'e, 2019). According to (Kumbara, 2021) purchasing decisions are the attitude of a consumer in deciding to choose a product to get the desired satisfaction. This behavior is the behavior of consumers deciding to buy when using a fixed product, if the product changes, consumers will make a repurchase decision. Purchasing decisions are a process or action taken by consumers after going through considerations before choosing a product or service (Safira Ayulianti, 2022)). According to (Lininati, 2018) purchasing decisions arise because of every concept of an object or product, consumer confidence in the product, the lower the consumer confidence in the product, the lower the consumer purchasing decision. Indicators of Purchasing Decisions (Kumbara, 2021), namely: 1. Stability in a product; 2. Habit of buying products; 3. Giving recommendations to others.

## **RESEARCH METHOD**

### **Research Model**

The method used in this research is quantitative research method, which can be interpreted as a research method based on the philosophy of positivism to examine certain populations / samples, sampling techniques are usually randomized, data collection using research tools, data analysis is quantitative / statistical, and the aim is to test predetermined assumptions (Suryadin, 2022) The types and sources of data needed in this study are: Primary data, namely data obtained directly from the object of research

or from consumers as a sample questionnaire. The data collection method in this study is a questionnaire in which the researcher will ask questions to the subject and collect answers from alfamart consumer respondents.

### Population and Sample

Population is the entire research subject and a set of variables related to the problem under study. Population is a collection of factors that we can use to reach certain conclusions (Suryadin, 2022). Samples must be taken from the entire research population and considered representative of the population as a whole. A sample is a small part of a population taken according to certain procedures so that it can represent the population (Suryadin, 2022). Sampling in this study uses non-probability sampling, which is a sampling technique where not all members of the population in the same position have the opportunity to be selected as a sample. The sampling method uses incidental sampling, which is a sampling method carried out by using anyone who is encountered by chance as a sample. In general, a sample size of more than 100 is better, but a sample size smaller than 100 is acceptable, depending on the research background. The number of samples used in this study was calculated using the Hair et al formula in research that has an unknown population size exactly who are the people of Medan who use digital wallets and social media. The following is the calculation:  $N = 5 - 10 \times$  the number of indicators used. In this study, there are 11 indicators, so the sample size needed is a number:  $N = 110$  samples. From the above calculations, the number of samples to be studied is 110 respondents. To obtain the data results from these variables, the authors transformed the qualitative data from the questionnaire into quantitative data by giving weights or scores to the questionnaire. To determine the value of the answer to each question, a Likert scale is used, which is a scale that can show consumer responses to the characteristics of a product.

## RESULTS

**Table 1.** Variable Test & Reability Test

Validity		R count	R table	Criteria	Conclusion	Cronbach's Alpha Grades	Conclusion
E-Payment	X1.1	0,781	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid	0,919	Reliable
	X1.2	0,814	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	X1.3	0,781	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	X1.4	0,803	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	X1.5	0,786	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	X1.6	0,840	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	X1.7	0,823	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	X1.8	0,806	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
Social Media	X2.1	0,805	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid	0,925	Reliable
	X2.2	0,812	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	X2.3	0,855	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	X2.4	0,858	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	X2.5	0,789	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	X2.6	0,778	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	X2.7	0,789	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		

	X2.8	0,827	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
<b>Purchase Decision</b>	Y1	0,805	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid	0,861	Reliable
	Y2	0,784	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	Y3	0,794	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	Y4	0,817	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	Y5	0,799	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		
	Y6	0,650	0,3739	$r_{\text{count}} > r_{\text{table}}$	Valid		

Based on Table 1 above, to assess whether the above values (Item Validity and Item Reliability) are valid and reliable, compare them with  $r_{\text{Table}}$  at  $DF = N - 2$  and Probability 0.05,  $DF$  value in this example: number of samples (30) - 2 = 28,  $r_{\text{Table}}$  at  $DF$  28 Probability 0.05 is 0.3739. The validity test above shows that  $R$  count has a value greater than the  $r_{\text{Table}}$  value (0.3739) so that the results of the questionnaire statement are valid.

Based on Table 1 above, it can be stated that each of the number of items for the E-Payment ( $X_1$ ), Social Media ( $X_2$ ) and Purchase Decision ( $Y$ ) variables has a Cronbach's Alpha which is above 0.6 so that the reliability of each variable is categorized as acceptable.

### Classic Assumption Test

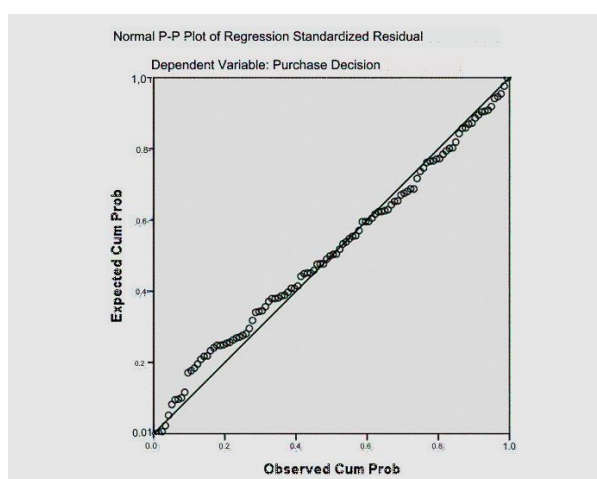
**Table 2.** One Sample Kolmogrov – Smirnov Test

Unstandardized Residual	
N	110
Asymp. Sig. (2-tailed)	0.494

Source : Research Results, 2023 (Data Processed)

Based on Table 2 above, it is known that the significance value of 0.494 is greater than 0.05 (Sig  $F > 5\%$ ), so it can be concluded that the data tested is normally distributed.

**Figure 1.** Normal Probability Plot of Regression



From Figure 1 above, it shows that the data points spread around the diagonal line and follow the direction of the diagonal line, so the regression model fulfills the normality assumption.

**Table 3.** Multicollinearity Test

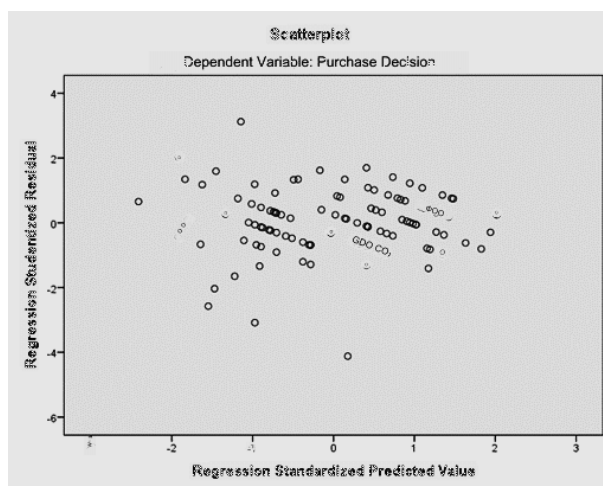
Coefficients <sup>a</sup>		
Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
E - Payment	0.994	1.006
Social Media	0.994	1.006

a. Dependent Variable: Purchasing Decisions

Source : Research Results, 2023 (Data Processed)

Based on Table 3 above, it can be seen that the correlation value for the E-Payment and Social Media variables has a tolerance value (0.994) > 0.1 and a VIF value (1.006) < 10 so it can be concluded that the E-Payment and Social Media variables do not have multicollinearity symptoms.

**Figure 2.** Scatterplot



In Figure 2 above, it can be seen that the points of the scatterplots graph spread randomly (random) and spread above and below the number 0 on the Y axis without forming a certain pattern. It can be concluded that there is no heteroscedasticity.

**Table 4.** Multiple Linear Regression Test

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	31.113	1.471
	E-Payment	-0.259	0.029
	Social Media	0.116	0.055

a. Dependent Variable: Purchasing Decisions

Source : Research Results 2023, (Data Processed)

$$Y = 31.113 - 0.259X_1 + 0.116X_2$$

Based on this equation, it can be concluded as follows:

1. The constant value obtained is 31,113, meaning that if the E-Payment and Social Media variables are 0, the Purchasing Decision remains at 31,113.
2. The value of the Regression Coefficient of Variable  $X_1$  is negative (-) of -0.259, meaning that every increase in the E-Payment variable by 1 unit, the value of the Purchasing Decision will decrease by -0.259.
3. The Regression Coefficient Value of Variable  $X_2$  is negative (+) of 0.116, meaning that every increase in the Social Media variable by 1 unit, the value of the Purchase Decision will increase by 0.116.

**Table 5.** t Test

Model		t	Sig.
1	(Constant)	21.154	0.000
	E-Payment	-8.963	0.000
	Social Media	2.094	0.039

a. Dependent Variable: Purchasing Decisions

Source : Research Results 2023, (Data Processed)

Based on Table 5 of the partial test results above, we can see several things below, including that:

1. In the E-Payment variable ( $X_1$ ) it can be seen that the tcount value (-8.963) < t table (1.984) with a significant level of 0.000 < 0.05 so it can be concluded that there is no significant positive effect partially between E-Payment on Purchasing Decisions at Alfamart.
2. In the Social Media variable ( $X_2$ ) it can be seen that the value of tcount (2.094) > ttable (1.984) with a significant level of 0.039 < 0.05 so it can be concluded that there is a partially significant positive influence between Social Media on Purchasing Decisions at Alfamart.

**Table 6.** F test

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	246.100	2	123.050	44.041	.000 <sup>b</sup>
	Residual	298.954	107	2.794		
	Total	545.055	109			

a. Dependent Variable: Purchase Decision

a. Predictors: (Constant), Social Media, E- Payment

Source : Research Results 2023, (Data Processed )

In Table 6 above, it can be seen that the Fcount value (44.041) > Ftable (3.08) with a significance of 0.000 < 0.05 so it can be concluded that there is a significant influence between E-Payment and Social Media simultaneously on Purchasing Decisions at Alfamart.

**Table 7.** Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.672 <sup>a</sup>	0.452	0.441	1.672

a. a. Predictors: (Constant), Social Media, E- Payment

b. Dependent Variable: Purchase Decision

c.

Source : Research Results 2023, (Data Processed )

Based on the table of the results of the coefficient of determination test above, it can be seen that the R Square value or the coefficient of determination obtained is 0.452, meaning that the Purchasing Decision variable can be explained by the E-Payment and Social Media variables by 45.2%, while the remaining 54.8% is influenced by other factors that come from outside this research model such as price, service quality, product quality, location, satisfaction, and various other variables.

## DISCUSSION

The results of the research conducted show that E-Payment has no significant effect on purchasing decisions. Based on the results of the t-test, it shows that E-Payment does not have a positive and significant influence on Purchasing Decisions at Alfamart, while Social Media partially has a positive and significant influence on Purchasing Decisions at Alfamart. The results of the F-test show that E-Payment and Social Media simultaneously have a positive and significant influence on Purchasing Decisions at Alfamart. In the coefficient of determination test, a figure of 45.2% or 0.452 was obtained. The resulting figure shows that the E-Payment and Social Media variables are able to explain the variation in the Purchasing Decision variable at Alfamart.

This is also in accordance with what is described in research conducted by (Nikma YUCHA, Setiawan SETIAWAN, Ninnasi MUTTAQIIN, Ratna EKASARI, 2020) that payments using digital wallets in Indonesia are not dominant and do not affect product shopping interest because Indonesia is still unfamiliar with technology and still makes many purchases in traditional markets. so that the spread of the use of digital wallets, the impact of convenience is not widespread. Meanwhile, the results shown in the Social Media variable show that this variable has a significant effect on Purchasing Decisions.

## CONCLUSION

Based on the results of research and discussion, it can be concluded that the results of this study prove that E-Payment has no significant effect on customer purchasing decisions at Alfamart and Social Media has a significant effect on customer purchasing decisions at Alfamart and from the results of the coefficient of determination show that the influence of E-Payment and Social Media variables simultaneously on purchasing decisions.

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