

The Influence of Service Quality and Digital Payment on Purchasing Decisions at PT. Plangkaraya Semi Mart

Sirwindy¹, Petrus Loo²

Sekolah Tinggi Ilmu Ekonomi Prasetya
Medan, North Sumatera, 20212, Indonesia

Sirwindy988@gmail.com

ABSTRACT

The retail business in the city of Medan is growing day by day, this makes retail business managers have to work harder to stay in the competition. This study aims to analyze the effect of service quality, digital payments influence on purchasing decisions at PT. Plangkaraya Semi Mart. This research is a descriptive research with a quantitative approach. The sample of 104 respondents selected through non-probability sampling were consumers at PT. Plangkaraya Semi Mart. Data collected through questionnaires collected data analyzed by multiple linear regression. The results showed that the quality of service and digital payments had a partial or simultaneous effect on purchasing decisions at PT. Plangkaraya Semi Mart and Service Quality are the most dominant variables affecting purchasing decisions at PT. Plangkaraya Semi Mart. In this study proves that good service quality is able to direct and ultimately will encourage the formation of purchasing decisions. With the existence of digital payments, and the increasing use of digital payment applications indicate that consumers have been fulfilled and satisfied with their needs.

Keywords: Digital Payments, Purchasing Decisions, Service Quality

INTRODUCTION

Business activities are individual activities to produce and sell something organized to produce and sell goods and services to take advantage of the needs of society. According to the Big Indonesian Dictionary (KBBI), business is a commercial business in the world of trade or business fields or trading businesses. In running a business or business, capital is usually needed. Capital can be obtained from personal money or from other people's money called capital holders (Sholihat, 2018).

Based on Indonesia's economic growth in 2018 was 5.17 percent. This achievement is higher than 2017 which was only 5.07 percent, before the COVID-19 pandemic Indonesia's economic growth was only 5.02 percent. Indonesia's economic growth plummeted quite deeply in 2020 at minus 2.07 percent. Indonesia's economic growth a year later or precisely in 2021 managed to accelerate quite high, Indonesia's economic growth in 2021 was 3.69 percent. In 2022 after the COVID-19 pandemic, Indonesia's economic growth has shown improvement. BPS noted that Indonesia's economic growth in 2022 was 5.31 percent, indicating that Indonesia's economic recovery is stronger than the previous two years amid the COVID-19 (Badan Pusat Statistik, 2022) pandemic.

Data from the Central Statistics Agency (BPS) shows that Indonesia's economic growth in the first quarter of 2023 was recorded at 5.03%. Changes in the business environment can occur at any time, so a company must be able to adapt to the development of various technologies today. Advances in technology now open up a lot of opportunities for anyone in starting an online business who previously had to meet directly between

buyers and sellers. Technological developments encourage global competition consumers want high-quality, highly functional, and low-priced products. As time goes by, culture is also increasingly undergoing changes from traditional to modern due to the impact of globalization.

The development of retail in Indonesia started from Hero supermarket since 1971 then this Modern retail business is growing with the emergence of other retail competitors such as Indomaret, Alfamart, Lotte Mart, Ramayana and more and more over time. The development of retail business in Indonesia has an impact on the Indonesian economy in particular because it can absorb labor which in turn is able to increase people's income so as to advance the wheels of economic turnover which will affect all sectors and also affect national income and regional income (kristina, 2022). Especially Medan City, retail competition in the city of Medan is quite a lot, including Suzuya since 1983 followed by Brastagi Supermarket which was established in 1992, Maju Bersama Swalayan, Irian Supermarket and Plangkaraya Semi Mart. PT Plangkaraya Semi Mart is a supermarket that has been established in the city of Medan since 2005. This supermarket has a motto "Fair Price" is a Retail type business located at Jl. Plangkaraya No. 145 which sells fruits, staples, herbal medicines, cosmetics and much more. Currently, Plangkaraya Semi Mart has 2 branches, namely Cemara Asri Pasar Buah & Pondok Indah Pasar Buah.

Service is an important aspect in business so that purchasing decisions can occur but service at PT. Plangkaraya is still considered lacking in serving consumers, there are still consumer complaints due to impolite service from employees, based on reviews on Google reviews in the last 5 years, as many as 30% (Maps, 2023) consumers give dissatisfied ratings of service and it is likely that it will increase if it continues to be left unchecked, it will have consequences for the company.

Operational Development of PT. Plangkaraya Semi mart from the beginning of opening in 2005 this supermarket is still manually in terms of facilities is still limited. Payment is also done manually in calculating consumer purchases still using a calculator then a few years later using a cash register that is systemized through a computer that only types the barcode of goods and is updated with a scan system because competitors such as Suzuya and Brastagi have already used payments only limited to Debit Card, Credit card and cash.

A fast payment system is one of the important things, based on previous research (Nabila & Sulistyowati, 2020) in his research entitled "The Effect of Digital Wallets and Sales Promotion on Purchasing Decisions in Beverage Franchise Businesses" which states that Digital Payments have a positive and significant effect on Purchase Decisions. In 2018, Non-Cash payments have begun to emerge such as, Gopay, Ovo, Dana PT. Plangkaraya sees that competitors have started providing digital payments so that consumers can more easily make transactions.

Based on previous research conducted by (Lianardi & Chandra, 2019) In his research entitled "Analysis of Service Quality, Product Completeness, and Price on Purchasing Decisions at New Week June Supermarkets" the research conducted showed that service quality had a significant positive effect on consumer decisions.

Based on the description of the background that is happening makes researchers interested. This research is very important for the sustainability of the company. The selection of this title is very appropriate and important to complete to conduct research entitled "The Effect of Service Quality and Digital Payment on Purchasing Decisions at PT. Plangkaraya Semi Mart".

LITERATURE REVIEW

Purchasing Decisions

When consumers want to buy a product, a selection will be made based on needs. According to (Sopiyan, 2022) ,(Sudaryanto et al., 2019), Tjiptono, can be concluded the purchase decisions is an evaluation stage, consumers from preferences among brands in the set of choices and possibly also from the intention to buy the most preferred brand. There are several indicators in purchasing decision making (Sopiyan, 2022) namely: Stability in a product is the stability of customer confidence in choosing a product to buy. The habit of buying products is a habit of consumers to buy the same product because the product is as expected. Providing recommendations to others is the willingness of consumers to recommend products that have been felt to friends or family. Making a repeat purchase is the willingness of consumers to come and buy back the product they have bought and feel the quality.

Service Quality

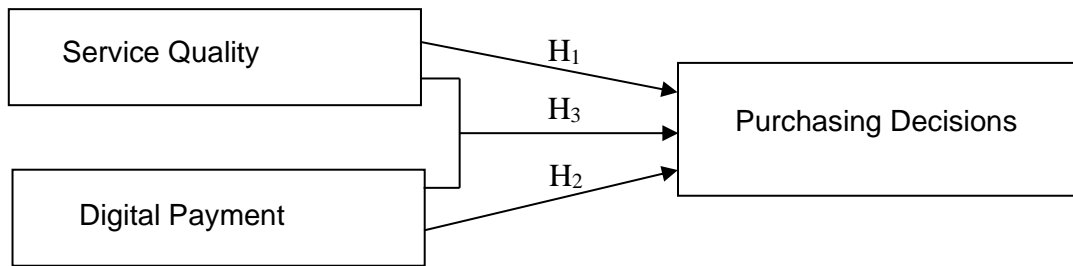
Good service is very important in doing a business. According to (Giningroem et al., 2022), (kristina, 2022), (Kepariwisata & Semarang, 2000), (YUCHA et al., 2020), (Irvan Situmorang & Kusnarli, 2020), (Loo et al., 2021) it can be concluded that service quality is how far the difference between reality and customer expectations for the subscriptions they receive or get. Quality service plays an important role in shaping customer satisfaction, but it is also closely related to creating profits for the company. According to (Tjiptono, 2019) which suggests several Service Quality Indicators including: Reliability of the Company's ability to provide services as promised accurately and reliably, Responsiveness an ability to help provide fast and precise service to customers with clear delivery, Assurance of knowledge of manners and the ability of Company employees to foster customer trust in the Company, Physical Evidence (Tangible) the ability of a Company to show its existence to external parties, Empathy (empathy) provides sincere and individual or personal attention given to customers by trying to understand consumer desires.

Digital Payment

Along with the development of the era, payment systems are increasingly sophisticated from cash to digital-based. According to (Andreti et al., 2018) & (Sinaga et al., 2019) that E-Payment (digital payment) it self is a transaction activity carried out on mobile, so that transactions carried out by all people can be done on one type of device only 38% of many people have used mobile application services, and 47% of many people who use transactions on mobile devices. Businesses are turning to digital-based businesses to sell products and make digital payments as a means of buying and selling transactions (YUCHA et al., 2020). According to (Nabila & Sulistyowati, 2020) and (Nurjihana & Subaweh, 2021) mentioned that the indicators of digital payments are: The ease (easy) of digital wallets is very easy to understand and learn by users because it is useful to meet community activities, Security Digital payments are now safer because even though the mobile phone is lost meaningless and in the digital wallet is lost because it can be downloaded again, Benefits The benefits provided by digital wallets are to help the community make payments more practical and fast, rewards (rewards) many promos and discounts offered to its users.

Conceptual Framework

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



Hypothesis

Based on the framework above, the hypothesis of this study is:

H1: Service Quality influences Purchasing Decisions

H2: Digital Payment have no effect on Purchase Decisions

H3: Digital Payment and Service Quality influence Purchasing Decisions

RESEARCH METHOD

Primary data is a source of data collected directly by researchers. The method of data collection in this study is to give questionnaires to subjects and collect answers from respondents, namely consumers of PT. Plangkaraya Semi Mart which makes purchases in a period of 1 month in September 2023.

According to Hair et al, the minimum number of samples that should be used is 10 times the total number of indicators. In general, samples of more than 100 are better, but sample sizes of more than 100 are acceptable depending on the background of the study. Determination of the minimum number of samples based on the formula Hair $N = 5$ to $10 \times$ the number of indicators this study has 13 indicators, so the samples needed are total: 104 samples to be studied.

The author transforms qualitative data from questionnaires into quantitative data by assigning weights or score scores to questionnaires. The data is analyzed descriptively by means of data obtained from interviews and observations are processed properly so that conclusions are obtained. In determining the answer value of each question, a Likert scale is used, which is a scale that can show consumer responses to the characteristics of a product. The results of the study were obtained through interviews and distribution of questionnaires conducted to respondents. The data obtained from the questionnaire was processed using the SPSS (statistical Product and Science Solution) application, each respondent answered the questionnaire using a Likert scale, namely 5 (strongly agree), 4 (agree), 3 (doubt), 2 (disagree), 1 (strongly disagree).

RESULTS

Characteristics of Respondents

Table 1. Characteristics of respondents by gender

Gender	Number of Respondents	Percentage (%)
Male	42	40,38%
Female	62	59,62%
Total	104	100%

Source : Research Results, 2023 (Data Processed)

Based on table 1 above, in this study respondents amounted to 104 people based on the characteristics of respondents based on gender, namely men totaling 42 people (40.38%)

and female respondents totaling 62 people (59.62%). It can be concluded that overall female respondents dominate more than men.

Table 2. Characteristics of respondents by age

Age	Number of Respondents	Percentage (%)
< 20-30 years	45	43,27%
31-40 years	11	10,58%
> 40 years	48	46,15%
Total	104	100%

Source : Research Results, 2023 (Data Processed)

Based on table 2 Characteristics of respondents based on age, namely respondents aged 20-30 years amounted to 45 people (43.27%), respondents aged 31-40 years amounted to 11 people (10.58%), respondents aged >40 amounted to 48 people (46.15%). This explains that overall, the age of respondents >40 years is more dominant because it has a higher percentage.

Table 3. Characteristics of respondents by occupation

Work	Number of Respondents	Percentage (%)
Self employed	47	45,19%
Private Employees	33	31,73%
civil servants	10	9,61%
Other	14	13,47%
Total	104	100%

Source : Research Results, 2023 (Data Processed)

Based on the table above, it can be seen that respondents who have jobs as self-employed as many as 47 people or (45.19%) of the total respondents. Respondents who have jobs as private employees as many as 33 people or (31.73%) of the total respondents. Respondents who have jobs as civil servants as many as 10 people or (9.61%) of the total respondents. Respondents with other jobs were 14 people or (13.47%) of the total respondents. Thus, the dominant respondent is a consumer who has a job who is self-employed because urban people tend to prefer entrepreneurship.

Characteristics of respondents to previous studies (Lianardi & Chandra, 2019) By gender, 60% are female. This shows that female respondents prefer to shop compared to male respondents. The characteristics of respondents based on age, for the most age is aged between 27 - 36 years as much as 47%. This shows that the age group of 27-36 years is a potential consumer in making purchases because they have started to live independently. The characteristics of respondents based on occupation for the most respondents jobs are Private Employees as much as 45% of the number of correspondents. This shows that an employee tends to buy goods according to daily needs or because he has started to live far away.

Validity and Reliability Test

Based on the results of validity and reliability tests on 24 statements consisting of 8 Service Quality statements, 8 Digital Payment statements, and 8 purchase decision statements. The results of the validity test show that all statement points in the variable X_1 (Service Quality) have a calculated r of > 0.361 , then all variable items X_1 are valid. The results of the validity test show that all statements in the variable X_2 (Digital Payment) have a calculated r of > 0.361 so that the data of all variable items X_2 is valid. The results

of the validity test on variable Y (Purchase Decision) have a calculated r of > 0.361 , so that the data of all variable Y items is valid.

The results of the validity test that each number of items for the variables Service Quality (X_1), Digital Payment (X_2) and Purchase Decisions (Y) has Cronbach's Alpha which is above 0.6 so that the reliability of each variable is categorized as acceptable.

Classic Assumption Test

Table 4. One Sample Kolmogrov – Smirnov Test

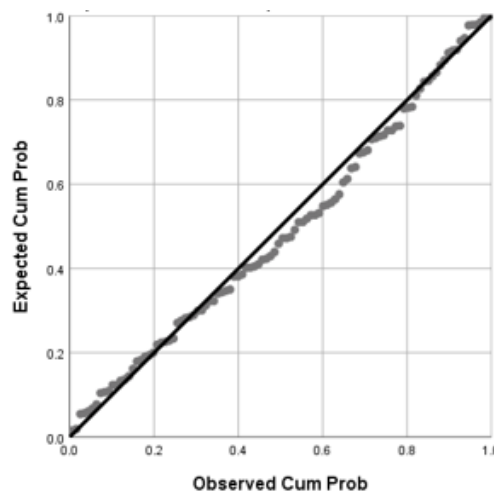
Unstandardized Residual	
N	104
Asymp. Sig. (2-tailed)	0.200

Source : Research Results, 2023 (Data Processed)

Based on Table 4 above, it is known that the significance value of 0.200 is greater than 0.05 (Sig F $>$ 5%), so it can be concluded that the tested data are normally distributed.

Figure 1. Normal Probability Plot of Regression

**Normal P-P Plot of Regression Standardized Residual
 Dependent Variable: Purchasing_Decisions**



Source : Research Results, 2023 (Data Processed)

From Figure 1 above, it shows that the point data spreads around the diagonal line and follows the direction of the diagonal line, so the regression model satisfies the normality assumption.

Table 5. Multicollinearity Test

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Service Quality	0.987	1.013
Digital Payment	0.987	1.013

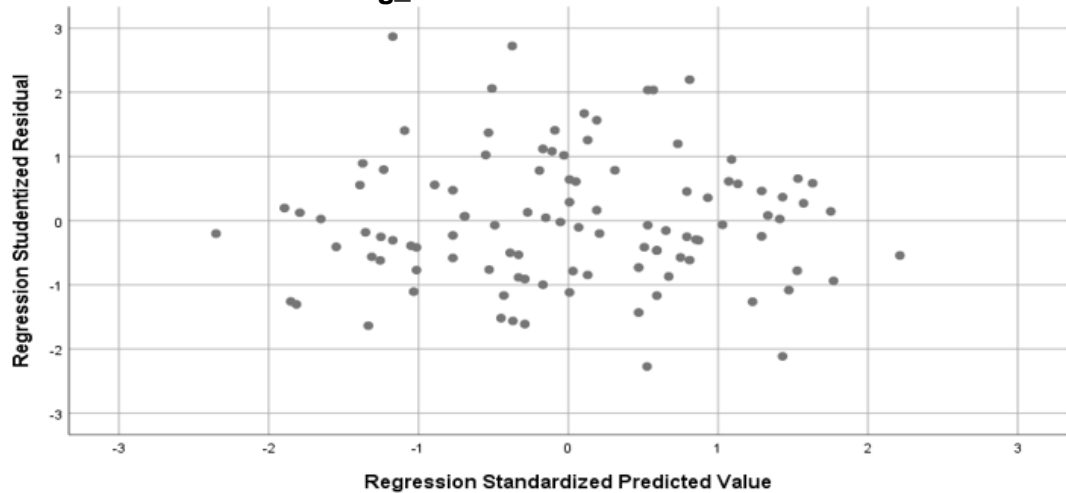
a. Dependent Variable: Purchasing Decisions

Source : Research Results, 2023 (Data Processed)

Based on Table 5 above, it can be seen that the correlation value for the variables Service Quality and Digital Payment has a tolerance value (0.987) > 0.1 and a VIF value (1.013) < 10 so that it can be concluded that the variables of Service Quality and Digital Payment do not have symptoms of multicollinearity.

Figure 2. Heteroscedasticity Test Results Scatterplot

Dependent Variable: Purchasing_Decisions



Source : Research Results, 2023 (Data Processed)

In Figure 2 above, it can be seen that the points of the scatterplots graph spread randomly and are scattered above and below the number 0 on the Y axis without forming a certain pattern. It can be concluded that heteroscedasticity does not occur.

Multiple Linear Regression Test

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$

Information:

- Y = Purchasing Decisions (*dependent variable*)
- X₁ = Service Quality (*independent variable*)
- X₂ = Digital Payment (*variable independent*)
- a = Constant
- b₁, b₂ = Regression coefficient
- e = Error percentage (5%)

The results for multiple linear regression analysis testing can be seen in table 6 as follows:

Table 6. Multiple Linear Regression Test

Model	Unstandardized Coefficients		
	B	Std. Error	
1			
	(Constant)	10.936	2.417
	Service Quality	0.393	0.079
	Digital Payment	0.274	0.065

a. Dependent Variable: Purchasing Decisions

Source : Research Results 2023, (Data Processed)

From table 6 above, it is known that in Unstandardized Coefficients part B obtained a multiple linear regression equation, namely with the following formula:

$$\text{Purchasing Decisions} = 10.936 + 0.393 \text{ Service Quality} + 0.274 \text{ Digital payment} + e$$

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

A constant of 10,936 means that if the Service Quality and Digital Payment variables are 0, the Purchase Decisions remains at 10,936. Variable X_1 of 0.393 indicates that an increase in the variable of Service Quality by 1 unit, then the value of the Purchase Decision will increase by 0.393. Variable X_2 of 0.274 indicates that an increase in the variable Digital Payment of 1 unit then the value of the Purchase Decision will increase by 0.274.

Table 7. t Test

	Model	t	Sig.
1	(Constant)	4.525	0.000
	Service Quality	4.999	0.000
	Digital Payment	4.198	0.000

a. Dependent Variable: Purchasing Decisions

Source : Research Results 2023, (Data Processed)

Based on Table 7 of partial test results above, it can be seen some of the things below including that:

1. In the Service Quality variable (X_1) it can be seen that $t_{\text{calculate}} (4.999) > t_{\text{table}} (1.983)$ with a significant level of $0.000 < 0.05$ so that it can be concluded that H_1 is accepted which means there is an influence between Service Quality (X_1) and Purchasing Decision (Y) at *PT. Plangkaraya Semi Mart*.
2. In the variable Digital Payment (X_2) it can be seen that $t_{\text{calculate}} (4.198) > t_{\text{table}} (1.983)$ with a significant level of $0.000 < 0.05$ so that it can be concluded that H_2 is received which means there is an influence between Digital Payment (X_2) and Purchase Decision (Y) at *PT. Plangkaraya Semi Mart*.

Table 8. F Test

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	395.326	2	197.663	24.027	.000 ^b
	Residual	830.895	101	8.227		
	Total	1226.221	103			

a. Dependent Variable: Purchasing Decisions

b. Predictors: (Constant), Digital Payment, Service Quality

Source : Research Results 2023, (Data Processed)

In Table 8 above, it can be seen that the value of $F_{\text{calculate}} (24.027) > F_{\text{table}} (3.09)$ with a significance of $0.000 < 0.05$ so that it can be concluded that there is a significant influence between Service Quality and Digital Payment simultaneously on Purchasing Decisions at *PT. Plangkaraya Semi Mart*.

Table 9. Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.568 ^a	0.322	0.309	2.868

a. Predictors: (Constant), Digital Payment, Service Quality

b. Dependent Variable: Purchasing Decisions

Source : Research Results 2023, (Data Processed)

Based on the table of determinant coefficient test results above, it can be seen that the R Square (R^2) value or the coefficient of determination obtained is 0.322 meaning that the Purchase Decision variable can be explained by the quality variable of Service and Digital Payment by 32.2% while the remaining 67.8% is influenced by other factors that come from outside this research model such as price, product quality, promotion, location, satisfaction, and various other variables.

DISCUSSION

The Effect of Service Quality on Purchasing Decisions

Based on the results of the research conducted, it is known that H_1 is received which means partially, Service quality (X_1) has a significant effect on purchasing decisions (Y) at PT. Plangkaraya Semi Mart with a significant value of $0.000 < 0.05$ and a value of $0.05 t_{\text{calculate}} (4,999) > t_{\text{table}} (1,983)$. This shows that service quality is one of the important things. The services provided to consumers will affect consumer purchases. If PT. Plangkaraya Semi Mart provides even better service to consumers, so consumers will feel satisfied and allow these consumers to buy the products offered.

This is also in accordance with what is described in research conducted by Based on previous research conducted by (Lianardi & Chandra, 2019) In his research entitled "Analysis of Service Quality, Product Completeness, and Price on Purchasing Decisions at New Week June Supermarkets" the research conducted showed that service quality had a significant positive effect on consumer decisions. The better the quality of service provided by the Company, the greater the consumer's purchase decision on the products provided.

The Effect of Digital Payment on Purchasing Decision

Based on the results of the research conducted, it is known that H_2 is received, which means that partially, Digital Payment (X_2) has a significant effect on purchasing decisions (Y) at PT. Plangkaraya Semi Mart with a significant value of $0.000 < 0.05$ and $t_{\text{calculate}} (4.198) > t_{\text{table}} (1.983)$. This shows that digital payments provide convenience in transactions, this is important because consumers when making purchase decisions but in the transaction process experience difficulties or are not practical, these consumers tend not to buy a product because the transaction process is not smooth. PT. Plangkaraya Semi Mart must realize that the influence of digital payments is also large, so the need for digital payments that vary then purchases will also increase.

In accordance with that in research conducted by (Nabila & Sulistyowati, 2020) in his research entitled "The Effect of Digital Wallets and Sales Promotion on Purchasing Decisions in Beverage Franchise Business" which states that Digital Payments have a positive and significant effect on Purchase Decisions. Providing ease of transaction in the form of the availability of digital payment instruments so that consumers make decisions on a product.

Based on the test results, the coefficient of determining the Purchase Decision at PT. Plangkaraya Semi Mart can be explained by the variables of service quality and digital payments by 32.2% while the remaining 67.8% is influenced by other factors that come

from outside this research model such as price, product quality, promotion, location, satisfaction, and various other variables that can be used as learning for the company.

CONCLUSION

Based on the results of statistical tests on partial tests (t Test), Service Quality variables and digital payments have a partial and significant effect on purchasing decisions. The simultaneous test (Test F) also shows that service quality variables and digital payments simultaneously influence purchasing decisions at PT. Plangkaraya Semi Mart. This research proves that good service quality can lead to and ultimately encourage the formation of purchasing decisions. With the existence of digital payments, and the increasing use of digital payment applications, it indicates that consumers have been fulfilled, satisfied, and fulfilled their needs So in this study, it is expected that PT. Plangkaraya can focus more on improving service quality because of good and quality service accompanied by the ease of digital and varied payments so that it can improve purchasing decisions and be able to compete. PT. Plangkaraya Semi Mart responds well and with this research can help answer the problems that have existed so far so that this company will apply based on research conducted with the hope of purchasing decisions at PT. Plangkaraya Semi Mart can increase by paying more attention to the quality of service and Digital Payment which is currently very widely used in all circles.

REFERENCES

- Andreti, J., Zhafira, N. H., Akmal, S. S., & Kumar, S. (2018). The Analysis of Product, Price, Place, Promotion and Service Quality on Customers' Buying Decision of Convenience Store: A Survey of Young Adult in Bekasi, West Java, Indonesia. *International Journal of Advances in Management and Economics*, 2(6), 72–78. www.managementjournal.info
- Badan Pusat Statistik. (2022). *Indonesia's Economic Growth in the First Quarter of 2022*. <https://www.bps.go.id/pressrelease/2022/05/09/1912/pertumbuhan-ekonomi-indonesia-triwulan-i-2022.html>
- Giningroem, D. S. W. P., Setyawati, N. W., & Supriyanto, S. (2022). The Role of Price and Cashback Offers on Go-Food Purchase Decisions Using Gopay Digital Payments. *Journal of Management Small and Medium Enterprises (SMEs)*, 15(2), 175–186. <https://doi.org/10.35508/jom.v15i2.6712>
- Irvan Situmorang, & Kusnarli. (2020). Analysis of the Effect of Credit Procedures and Service Quality on Credit Making Decisions at Cv. Sahabat Solution. *Eka Prasetya Business Management Journal : Management Science Research*, 6(1), 54–62. <https://doi.org/10.47663/jmbep.v6i1.35>
- Kepariwisataan, P. D., & Semarang, U. S. (2000). *TO KENTUCKY FRIED CHICKEN CUSTOMER SATISFACTION*. 13–23.
- Kristina. (2022). The influence of product quality, price and service quality on customer satisfaction on Pt. Pasar Swalayan Maju Bersama Glugur. *Journal of Scientific Cohesion*, 6(1), 68–78.
- Lianardi, W., & Chandra, S. (2019). Analysis Of Service Quality, Product Completeness, And Price On Purchasing Decisions At Juni Minimarket Pekanbaru. *Entrepreneurship and Business*, 45(1), 45–58. <http://www.ejournal.pelitaIndonesia.ac.id/ojs32/index.php/KURS/index>
- Loo, P., Firmansyah, E., & Caroline, F. (2021). The influence of consumer loyalty, brand equity and customer service quality on customer satisfaction Pt. Asia Mewah Wisata. *Journal Of Management, Accounting, Economic and Business*, 02(01), 56–70.
- Maps, G. (2023). *PlangkarayafruitReview*. <https://www.google.com/maps/place/Palangkaraya+Fruit/@3.5849411,98.679796>

- 7,17z/data=!3m1!4b1!4m6!3m5!1s0x303131b598c75b6b:0x2856863327786ae5!8m2!3d3.5849357!4d98.6823716!16s%2Fg%2F1pzhlg3x?entry=ttu
- Nabila, L. D., & Sulistyowati, R. (2020). THE INFLUENCE OF DIGITAL WALLETS AND SALES PROMOTION ON PURCHASING DECISIONS IN THE BEVERAGE FRANCHISE BUSINESS (Study on Chatime Beverage Consumers at Lippo Plaza Sidoarjo) Layli Durrotun Nabila Raya Sulistyowati. *Journal of Commerce Education*, 8(3), 1034–1040.
- Nurjihhan, 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.
- Sholihat, A. (2018). Pengaruh Sales promotion and service quality towards purchasing decisions at Crema Koffie. *Journal of Chemical Information and Modeling*, 5(1), 1–15. <https://ejournal.unsrat.ac.id/index.php/emba/article/view/34362/32290>
- Sinaga, H. D. E., Irawati, N., & Kurniawan, E. (2019). Financial Technology: Online Loans, Yes Or No. *Jtunas*, 1(1), 14. <https://doi.org/10.30645/jtunas.v1i1.6>
- Sopiyan, P. (2022). The Influence of Digital Marketing and Service Quality on Purchasing Decisions. *Coopetition : Scientific Journal of Management*, 13(2), 249–258. <https://doi.org/10.32670/coopetition.v13i2.1057>
- Sudaryanto, S., Subagio, N. A., Awaliyah, I. N., Wulandari, D., & Hanim, A. (2019). Influence of brand image, price and promotion on consumer's buying decision of fast moving consumer's goods with culture as a moderating variable in basmallah retail store in Indonesia. *International Journal of Scientific and Technology Research*, 8(3), 85–92.
- Tjiptono, F. dkk. (2019). *Customer Satisfaction-Concept, Measurement and Strategy*. CV. Andi Offset.
- YUCHA, N., SETIAWAN, S., MUTTAQIIN, N., EKASARI, R., & MAULADI, K. F. (2020). Digital Payment System Analysis of Buying Decision in Indonesia. *The Journal of Asian Finance, Economics and Business*, 7(10), 323–328. <https://doi.org/10.13106/jafeb.2020.vol7.n10.323>