

**THE INFLUENCE OF DIGITAL PAYMENT AND SALES PROMOTION TOWARDS
CUSTOMER PURCHASE INTENTION AT CONVENIENCE STORES (CASE STUDY OF
ALFAMART AND ALFAMIDI IN CITRALAND, MANADO)**

*PENGARUH PEMBAYARAN DIGITAL DAN PROMOSI PENJUALAN TERHADAP MINAT BELI
PELANGGAN DI TOKO SERBA ADA (STUDI KASUS ALFAMART DAN ALFAMIDI DI
CITRALAND, MANADO)*

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Abstract: The digitalization has become the new era that penetrate so many lives area including business. With the advantages offered by the digitalization, businesses like retail industry adopted the technology to facilitate their shopping and transaction related activities. From availability of digital payment to sales promotion, it is all used to influence the customer purchase intention. Alfamart and Alfamidi are the main role in Manado's retail industry with the highest number of stores. With the changes in consumer lifestyle, consumer also shift into modern markets as they can fulfill the consumers daily necessities complete with advanced facilities. The objective of this study is to find out the factors affecting the customer purchase intention using four dependent variables which are Digital Payment, Sales Promotion, Perceived Ease of Use, Perceived Usefulness, and an independent variable that is Purchase Intention. This study uses a quantitative method and multiple linear regression to analyze the influence of the dependent variables toward the independent variable. This study shows that Digital Payment, Perceived Ease of Use and Perceived Usefulness has no significant effect to the customer purchase intention while Sales Promotion has a significant effect to the customer purchase intention. From the result, there are recommendations offered such as increasing the availability of digital payment and raise the product awareness, simplify, and enhance the technology and to maintain and be creative with the sales promotion.

Keywords: digital payment, financial technology, convenience store.

Abstrak : Digitalisasi telah menjadi era baru yang merambah begitu banyak bidang kehidupan termasuk bisnis. Dengan keuntungan yang ditawarkan oleh digitalisasi, bisnis seperti industri ritel mengadopsi teknologi untuk memfasilitasi aktivitas belanja dan transaksi mereka. Dari ketersediaan pembayaran digital hingga promosi penjualan, semuanya digunakan untuk mempengaruhi niat beli pelanggan. Alfamart dan Alfamidi merupakan peran utama dalam industri ritel Manado dengan jumlah toko terbanyak. Dengan perubahan gaya hidup konsumen, konsumen juga beralih ke pasar modern karena dapat memenuhi kebutuhan sehari-hari konsumen lengkap dengan fasilitas canggih. Tujuan dari penelitian ini adalah untuk mengetahui faktor-faktor yang mempengaruhi niat beli pelanggan dengan menggunakan empat variabel terikat yaitu Pembayaran Digital, Promosi Penjualan, kemudahan penggunaan yang digunakan, kegunaan yang dirasakan, dan variabel independen yaitu minat beli. Penelitian ini menggunakan metode kuantitatif dan regresi linier berganda untuk menganalisis pengaruh variabel terikat terhadap variabel bebas. Penelitian ini menunjukkan bahwa Pembayaran Digital, Perceived Ease of Use dan Perceived Usefulness tidak berpengaruh signifikan terhadap niat beli pelanggan sedangkan Promosi Penjualan berpengaruh signifikan terhadap niat beli pelanggan. Dari hasil tersebut, ada rekomendasi yang ditawarkan seperti meningkatkan ketersediaan pembayaran digital dan meningkatkan kesadaran produk, menyederhanakan, dan meningkatkan teknologi serta mempertahankan dan berkreasi dengan promosi penjualan.

Kata Kunci: pembayaran digital, teknologi keuangan, toko serba ada.

INTRODUCTION

Research Background

The development of technology is currently very fast and will continuously change over time. Where the advancement of technology develops in accordance with the improvement of the human brain and is required to make it easier for people to carry out their activities. Along with the development of technology in Indonesia, many new companies known as start-ups have sprung up and started developing technology-based or fintech-based financial services. Fintech refers to the use of technology to provide financial solutions to be more effective and efficient

In Indonesia, digital payment methods have developed rapidly and are mostly developed by banks and fintech companies. Digital payments offered by fintech companies are smartphone-based electronic money. OVO from PT Visionet Internasional, Go-Pay from PT GOJEK Indonesia, DANA from PT Espay Debit Indonesia Koe are some of the largest electronic money companies in Indonesia. Meanwhile, digital payments issued by banks include card-based electronic money such as Flazz (Bank BCA), e-money (Bank Mandiri), BRIZZI (Bank BRI) and TapCash (Bank BNI), mobile banking (m-banking), sms banking, and internet banking (i-banking).

Sales Promotion is a way to stimulate product purchases quickly and increase the purchasing power of consumers through direct persuasion (Tjiptono, 2008). The sales promotion strategy carried out by Alfamart is to present discounts or price discounts such as cheap redemption programs, scheduled promos every month or every weekend known as the JSM Alfamart Promo, besides that there are also special promotions for AKU (Alfamart-Ku) and Ponta members in the form of shopping vouchers or the opportunity to take part in a lucky draw. Similar with Alfamart, Alfamidi also offers several sales promotion strategy which provide discounts and promotions such as Tebus Murah or another exciting price program, super savings, and monthly promotion. They also offer Membership that provides benefits as exchangeable points, birthday surprise and many other events.

Research Objectives

1. To find out whether digital payments positively influence the purchase intention of the customer of Alfamart and Alfamidi Citraland Manado.
2. To find out whether the sales promotions offered positively influence the purchase intention of the customer of Alfamart and Alfamidi Citraland Manado.
3. To find out whether the perceived ease of use positively influence the purchase intention of the customer of Alfamart and Alfamidi Citraland Manado.
4. To find out whether the perceived usefulness positively influence the purchase intention of the customer of Alfamart and Alfamidi Citraland Manado.
5. To find out whether digital payment, sales promotion, perceived ease of use and perceived usefulness silmutaneously influence the purchase intention of the customer of Alfamart and Alfamidi Citraland Manado.

THEORITICAL FRAMEWORK

Marketing

According to Kotler and Armstrong (2008), marketing is a process in which companies create value for customers and build strong relationships with customers, with the aim of capturing value from customers in return.

Consumer Behavior

According to Mangkunegara (2002), consumer behavior is the actions taken by individuals, groups or organizations that are related to the decision-making process in obtaining, using economic goods or services that are can be influenced by the environment.

Technology Acceptance Models

TAM is a relationship between the benefits of an information system and convenience for users. The main purpose of TAM is to explain each accepted determinant of a technology and can explain how the user behavior for various end-user computing technologies or end-user computing.

Financial Technology (Fintech)

Fintech or financial technology is a technology-based industry in financial services that makes innovations to facilitate financial services and makes it easier for people to access financial products in making transactions.

Digital Payment

Digital payment or e-payment is defined as a payment system that allows users to make payments for goods or services purchased using a digital device that has an application in it.

Sales Promotion

Sales Promotion is an activity carried out by business actors in providing customer offers in the form of promos, discounts, coupons, salespeople and resellers in the form of an invitation, direct persuasion to buy a good or service.

Purchase Intention

Tyagi and Kumar (2004) defined purchase intention as the stage of evaluation of decisions leading consumers to form preferences among the brands in the choice.

Previous Research

Nikma Yucha, Setiawan Setiawan, Ninnasi Muttaqin, Ratna Ekasari, and Kemal Farouq Mauladi (2020) determined the differences that take place with purchasing decisions using digital payment systems with OVO Indonesia smart applications. By using the paired T-test sample test method and testing the regression class assumptions, it is expected we will document the comparison between cash and digital payment systems as regards changes in consumers' buying interest behavior towards goods. Data is obtained by purposive sampling using special characteristics for smart application users. The results show that digital payments are developing very quickly, but cash payments still dominate due to the unavailability of complete facilities and infrastructure to support digital payment systems other than in cities.

Seidou Hafissou (2020) investigated the influence of store formats and sales promotion on consumers selecting retail store. The data was collected through an online survey of 230 Indomaret consumers in Bandung, and were analyzed using SmarPLS 3. The results reveal that both store format and sales promotion significantly influence on consumers' purchase decision.

Fan Yun Pai, Chien Ping Chen, Tsu-Ming Yeh, and Massoud Metghalchi (2017) investigated the effects of brand image, promotion activities, and perceived value on consumers' purchase intention in convenience stores. The empirical analysis confirms the significantly positive impacts from all the variables on purchase intention and highlights the strong influences of functionality in brand image, monetary promotion in promotion activities, and monetary price in perceived value. We found that the perceived value plays a more influential role in determining the purchase intention, compared with the impacts from brand image and promotion activities. Monetary promotion activities exhibit a strongly positive impact on purchase intention through promotion itself and increasing perceived value.

Conceptual Framework

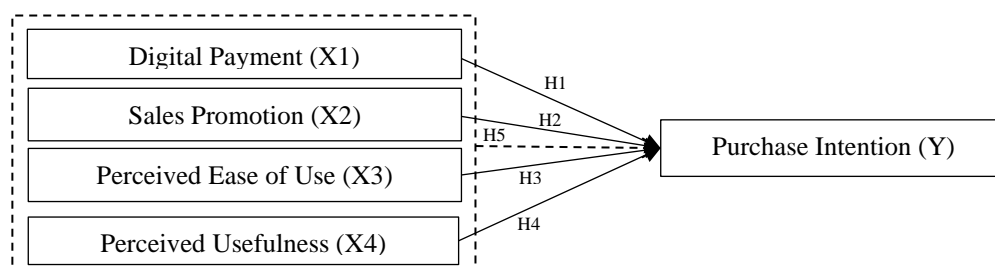


Figure 1. Conceptual Framework

Source: Literature Review (2021)

Research Hypothesis

- H1: Digital Payment has a significant influence on Purchase Intention.

- H2: Sales Promotion has a significant influence on Purchase Intention.
- H3: Perceived Ease of Use has a significant influence on Purchase Intention.
- H4: Perceived Usefulness has a significant influence on Purchase Intention.
- H5: Digital Payment, Sales Promotion, Perceived Ease of Use, and Perceived Usefulness have significant influence on Purchase Intention.

RESEARCH METHOD

Research Approach

This research is classified into quantitative methods because the data in this research is supported by numbers, analytics and measurement. This research will find out the effect of Digital Payment, Sales Promotion, Perceived ease of use, Perceived Usefulness on Purchase Intention.

Population, Sample, Sampling Technique

The population in this study are Alfamart and Alfamidi customers in the Citraland area, Manado who have used digital payments and have ever experienced purchasing a product by sales promotions. For the sampling, because the number of populations of Alfamart and Alfamidi customers is unknown, therefore I uses the formula Hair et al. (2014) which states that a large sample can cause the research method to be sensitive and it will be difficult to get a good measurement. So, in this study the sample size was determined based on the calculation where the total indicators which 21 times by 5 so the total sample become 105. In this study, used convenience sampling, which is part of the non-probability sampling. By using convenience sampling I took respondents randomly to customers who were shopping at Alfamart and Alfamidi with the criteria that has been mentioned earlier.

Data Collection Method

The data used in this study is primary data where data is obtained directly from respondents or individuals who match the criteria in the research subject, and the data collection used based on questionnaires only in form of Google form.

Table 1. Operational Definition of Research Variables

Variable	Conceptual Definition	Indicators
Digital Payment (X1)	Digital payment is defined as a payment system that allows users to make payments for goods or services purchased using a digital device that has an application in it (Putra, 2016)	<ol style="list-style-type: none"> 1. Speed in making payment activities 2. Convenience features in making payments 3. Ease of making payments
Sales Promotion (X2)	Sales promotion is various sets of incentive tools, most of which are short term, which are designed to stimulate the faster and greater purchase of a particular product or service by consumers or traders (Kotler, 2005)	<ol style="list-style-type: none"> 1. Promotion Frequency 2. Quality Promotion 3. Promotion Quantity 4. Promotion Time 5. Accuracy or suitability of promotional goals
Perceived Ease of Use (X3)	Perceived ease of use is how information technology users in different jobs will affect acceptance of the ease of using information technology with the same system (Heslin, 1996).	<ol style="list-style-type: none"> 1. Easy to learn 2. Can do what the user wants easily 3. Increased user skills by using technology 4. Easy to operate.
Perceived Usefulness (X4)	Perceived usefulness is the extent to which a person believes that using a technology will improve his job performance (Davis et al, 1989).	<ol style="list-style-type: none"> 1. Make work easier 2. Helpful 3. Increase productivity 4. Increase effectiveness 5. Develop job performance.
Purchase Intention (Y)	Purchase intention is a form of behavior and consumers who wish to buy or choose a product based on their experience, use and desire for a product (Kotler and Keller, 2016)	<ol style="list-style-type: none"> 1. Intention to buy products 2. Intention to recommend products 3. Intention to make the product the first choice 4. Intention to find out about the product to be purchased

Data Analysis Method

Validity and Reliability Test

Validity test is a test conducted to test how good the instrument to be tested is (Sekaran and Bougie, 2013). The purpose of the validity test is to analyze how big the level of accuracy of an instrument to measure the theory under study. Besides being valid, the instrument must also be reliable. The instrument is said to be reliable if the measuring instrument obtains consistent results (Sugiyono, 2004). Reliability shows a consistency of a measurement scale. In contrast to validity, reliability focuses more on consistency and accuracy.

Multiple Linear Regression

Multiple linear regression takes into account the effect of two or more independent variables with the dependent variable. The multiple linear regression equation in this study can be formulated as follows:

$$\gamma = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

$$PI = \alpha + \beta_1 DP + \beta_2 SP + \beta_3 PEU + \beta_4 PU + \varepsilon$$

γ = Purchase Intention

α = constant value

X_{1-3} = Regression Coefficient

X_1 = Digital Payment

X_2 = Sales Promotion

X_3 = Perceived Ease of Use

X_4 = Perceived Usefulness

ε = Error

RESULT AND DISCUSSION

Result

Validity and Reliability test

From the result from the SPSS software, the correlation index value between the Dependent Variables including Digital Payment (X_1), Sales Promotion (X_2), Perceived Ease of Use (X_3), and Perceived Usefulness (X_4) and the Independent Variables which is Purchase Intention (Y) shows a value that is greater than 0.3 and the significance value is below 0.05. All the variables show positive relationship, Digital Payment (0.801), Sales Promotion (0.728), Perceived Ease of Use (0.786), Perceived Usefulness (0.837) and Purchase Intention (0.661). This mean the research instrument of this study is considered valid. The result shown indicates the value of Cronbach's Alpha of 5 items from this research is 0.792. Theoretically, the minimum value or acceptance limit of Cronbach's Alpha is 0.6. Since $0.792 > 0.6$. The research instrument is considered reliable.

Multiple Linear Regression Analysis

Table 2. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.401	1.583		2.780	.006
	Digital Payment	-.027	.098	-.036	-.278	.781
	Sales Promotion	.166	.045	.342	3.704	<.001
	Perceived Ease Of Use	.168	.127	.194	1.327	.187
	Perceived Usefulness	.133	.099	.188	1.336	.185

a. Dependent Variable: Purchase Intention

Source: SPSS Output (2021)

Based on the Multiple Linear Regression equation above, it can be interpreted that:

- The constant value of 4.401 means that in a ceteris paribus condition where all the independent variables are equal to zero, the value of Purchase Intention (Y) as the dependent variable will be 4.401
- The coefficient value of Digital Payment (X_1) that is -0.027 means that that if there is one unit increase in Digital Payment (X_3), the Purchase Intention (Y) will be decrease by 0.027.

- The coefficient value of Sales Promotion (X2) that is 0.166 means that if there is one unit increase in Sales Promotion (X2), the Purchase Intention (Y) will improve and increase by 0.166
- The coefficient value of Perceived Ease of Use (X3) that is 0.168 means that if there is one unit increase in Perceived Ease of Use (X3), the Purchase Intention (Y) will improve and increase by 0.168
- The coefficient value of Perceived Usefulness (X4) that is 0.133 means that if there is one unit increase in Perceived Ease of Use (X3), the Purchase Intention (Y) will improve and increase by 0.133.

Table 3. The Goodness of Fit: Coefficient of Correlation (R) and Coefficient of Determination (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.552 ^a	.305	.277	2.75162

a. Predictors: (Constant), Perceived Usefulness, Sales Promotion, Digital Payment, Perceived Ease of Use

b. Dependent Variable: Purchase Intention

Source: SPSS Output (2021)

From the table above (Table), the value of R (0.552) meets the requirement of the standard test value of the R test and the R² shows a value of 0.305 or 30.5%. This result indicates that the independent variable of this study only had an impact of 30.5% on Purchase Intention and the remaining 69.5% came from external factors that were not discussed in this study.

Test of Classical Assumptions

Normality Test

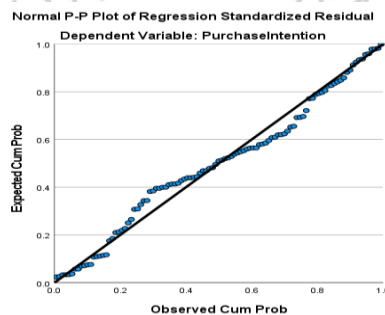


Figure 1. Normality Test
Source: SPSS Output (2021)

The table shows that the dots are spread near to the diagonal line and are following the direction of the diagonal line. Therefore, the normalization test result is accepted and it means that the data of this research is normally distributed.

Heteroscedasticity Test

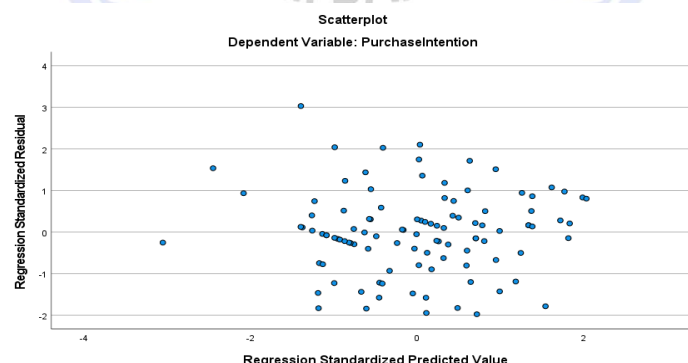


Figure 2. Heteroscedasticity Test
Source: SPSS Output (2021)

The graph above shows that the dots are spread above and below 0 (zero) on the Y axis. This indicates that there is no heteroscedasticity in this regression.

Multicollinearity Test**Table 4. Multicollinearity Test**

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	4.401	1.583		2.780	.006					
Digital Payment	-.027	.098	-.036	-.278	.781	.362	-.028	-.023	.422	2.369
Sales Promotion	.166	.045	.342	3.704	<.001	.453	.347	.309	.816	1.226
Perceived Ease Of Use	.168	.127	.194	1.327	.187	.408	.132	.111	.324	3.088
Perceived Usefulness	.133	.099	.188	1.336	.185	.445	.132	.111	.350	2.859

a. Dependent Variable: Purchase Intention

Source: SPSS Output (2021)

The table above show the tolerance values of Digital Payment (0.422), Sales Promotion (0.816), Perceived Ease of Use (0.324) and Perceived Usefulness (0.350) while the VIF value is Digital Payment (02.369), Sales Promotion (1.226), Perceived Ease of Use (3.088) and Perceived Usefulness (2.859). From these results, the VIF value of each variable is less than 10, and the tolerance value is more than 0.1 which means this study is free from multicollinearity.

Hypothesis Testing**Table 5. F-Test**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	332.423	4	83.106	10.976	<.001 ^b
Residual	757.139	100	7.571		
Total	1089.562	104			

a. Dependent Variable: Purchase Intention

b. Predictors: (Constant), Perceived Usefulness, Sales Promotion, Digital Payment, Perceived Ease of Use

Source: SPSS Output (2021)

From the table above, it is known that the significance value for the influence of X1, X2, X3, and X4 simultaneously on the Y variable is <0.01 and less than 0.05 and the F-count value is 10,976 > F table. From this data, it can be concluded that the influence of Digital Payment, Sales Promotion, Perceived Ease of Use, and Perceived Usefulness simultaneously on Purchase Intention.

Table 6. T-Test

Variable	t _{count}	t _{table}	Description
Digital Payment (x1)	-.278	1.669	Rejected
Sales Promotion (x2)	3.704	1.669	Accepted
Perceived Ease Of Use (X3)	1.327	1.669	Rejected
Perceived Usefulness (X4)	1.336	1.669	Rejected

Source: SPSS Output (2021)

Discussion**Digital Payment and Purchase Intention**

Digital Payment as a payment system that is currently been introduced to the market as the latest mean of payment has shown a growing pattern. Many people start to use it as it is on a mission to penetrate parts of the world. In Manado itself, the digital payment has been introduced to the market especially on retail market or specifically the convenience store. The hypothesis test of Digital Payment influence towards the Purchase Intention shows there is no significant effect and for that the hypothesis is rejected. The result is similar with the research conducted by Yucha et al. (2020) that states that even though the digital payment is developing very quickly, the cash payment still dominates due to the unavailability of complete facilities and infrastructure to support the digital payment system other than in cities. The limited availability of digital payment in Manado may be one of the reasons why people still unfamiliar with the method and prefer to use cash payment and mostly,

they still have a strong connection with cash as they thought it is more convenient and easier to use cash than digital payment.

Sales Promotion and Purchase Intention

To persuade a potential customer to buy a product, sales promotion mostly being used as a short-term tactic by the seller. Free samples, discounts, buy one get one free promotion, cashback etc are examples of sales promotion. Both fintech company and retailer take the advantage of sales promotion to boost it sales. This research is analyzing how significant the influence of sales promotion on purchase intention and according to the hypothesis test, it shows that there is a significant effect of sales promotion on purchase intention which mean the hypothesis is accepted. The result is similar with the previous research conducted by Hafissou (2020) that indicate that the sales promotion significantly influence the consumer's purchase decisions with the supporting indicators such as coupons, shopper cards etc are very influential on the purchase decisions. This shows that by utilizing the sales promotion will influence the customer purchase intention that will also boost the sales and it will be a good strategy especially for both fintech company and retailers in this case is convenience store to apply the sales promotion strategy.

Perceived Ease of Use and Purchase Intention

As a measurement of how by using a certain technology or a system will facilitate the activities and make it easier. In this case, the perceived of use is the technology of digital payment that hopefully will facilitate the payment system or make the purchase activity easier. But somehow on this research, the hypothesis test shows a result that the perceived ease of use has no significant effect on purchase intention which resulting the hypothesis to be rejected. The result is similar to the research conducted by by Gunawan, Ali, and Nugroho (2019) which stated that the perceived ease of use has insignificant impact on purchase decision however it has positive impact. It means that the perceived ease of use not directly influence the customer purchase intention but since it shows a positive impact, there is a chance for the perceived ease of use to influence the purchase intention. The reality that people still depend on cash for transaction and the lack of digital payment availability might be the reason why there is no significant effect of perceived ease of use towards purchase intention as consumer has not yet realize how this technology can facilitate and make the transaction easier.

Perceived Usefulness and Purchase Intention

Besides measuring how a system makes an activity easier, the benefit of using a technology or system can also be measured and known as the perceived usefulness. How helpful a system, how well it improves the performance of its user are things to note about the perceived usefulness. Like how the provision of sales promotion and its features can provide a desired output for both buyer and seller. One of the hypotheses of this research is Perceived Usefulness has no significant influence on Purchase Intention and through the hypothesis test, the hypothesis is rejected as the result shows no significant influence of perceived usefulness towards purchase intention. The result is similar to the previous research mentioned before by Gunawan, Ali, and Nugroho (2019) which stated that perceived usefulness has positive and insignificant impact on purchase decision. Although it is not significantly influencing the purchase decision, it shows a positive impact which means there is a chance for it to influence the customer purchase intention. Similar with the variable before, as customer did not get used with this technology as the availability is still limited, consumer is still lack of awareness both the product (digital payment) and the benefit which makes this perceived usefulness has no significant impact towards the purchase intention.

Digital Payment, Sales Promotion, Perceived Ease of Use, Perceived Usefulness and Purchase Intention

Digital payment is one of the means used by customers today to make transactions easily and quickly. Sales promotion is a supporting factor for customers to make purchases, so currently many Fintech companies are collaborating to provide sales promotions through E-wallet applications so that they can boost purchases. To test whether there has been a simultaneous influence of independent variable towards the dependent variable and also to test whether the fifth hypothesis of this research is acceptable; the f test was conducted and it shows a positive result. The result is similar with several previous research including The research by Hasfissou (2020) that indicate the sales promotion significantly influence the consumer's purchase decisions with the supporting indicators such as coupons, shopper cards etc are very influential on the purchase decisions. This shows that by utilizing the sales promotion will influence the customer purchase intention that will also boost the sales and it will be a good

strategy. This research also similar with previous research by Rahmiati and Yuannita (2020) that indicate the Perceived Usefulness and Perceived Ease of Use have significant effect on purchase intention.

CONCLUSION AND RECOMMENDATION

Conclusion

1. Digital Payment has no significant influence on Purchase Intention. Thus, the first hypothesis which states that the Digital Payment has a significant influence of Purchase Intention is rejected.
2. Sales Promotion has a significant influence on Purchase Intention. Thus, the second hypothesis which states that the Sales Promotion has a significant influence of Purchase Intention can be accepted.
3. Perceived Ease of Use has no significant influence on Purchase Intention. Thus, the third hypothesis which states that the Perceived Ease of Use has a significant influence of Purchase Intention is rejected.
4. Perceived Usefulness has no significant influence on Purchase Intention. Thus, the fourth hypothesis which states that the Perceived Usefulness has a significant influence of Purchase Intention is rejected.

Recommendation

Recommendations that can be put forward in further research include:

1. The availability of digital payment needs to be increased especially in the convenience store as it is the closest business with the community. As people become more aware and familiar with digital payment and its advantages, there is no doubt they are going to shift from cash and use the digital payment. Along with increasing the availability, increasing the product knowledge also will be necessary so that consumers will understand the use and how to use the digital payment.
2. The sales promotion activities should be maintained and shared. The wider the promotion shared, the higher the awareness. But it is important to promote widely but wisely as well to select the right target and objectives.
3. By simplifying the technology or system will make it easier for customer to use it especially those who are not really familiar with today's technology.
4. Fintech can develop the belief of usefulness of digital payments by enhance its security and privacy so the customer will find it useful to use it as a payment method.
5. Convenience store can also enhance its sales promotion and the benefit of using the promotion (higher cashback, higher points etc.) to make its customer feel the usefulness of this system and increase its influence towards the purchase intention.

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