THE INFLUENCE OF DIGITAL MARKETING AND DIGITAL PAYMENT ON PURCHASE DECISION AT WOMEN FASHION STORE IN MTC MANADO

PENGARUH PEMASARAN DIGITAL DAN PEMBAYARAN DIGITAL TERHADAP KEPUTUSAN PEMBELIAN PADA TOKO FASHION WANITA DI MTC MANADO

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Abstract: This study aims to analyze the influence of digital marketing and digital payment on consumer purchasing decisions. Digital marketing includes various marketing strategies through digital platforms such as social media that aim to increase interaction with consumers. Meanwhile, digital payment includes various electronic payment methods that facilitate transactions between consumers and sellers, such as E-wallet. This research methodology uses a quantitative approach with data collection through questionnaires distributed to 100 consumers who have purchased women's clothing at MTC Manado. Data analysis was carried out using multiple linear regression to determine the effect of each independent variable (digital marketing and digital payment) on the dependent variable (purchase decision). The results of the study show that digital marketing has a positive and significant influence on purchasing decisions, which means that an effective digital marketing strategy can increase consumer interest and trust in making purchases. Digital payment was also found to have a positive and significant influence on purchasing decisions, where the ease and security of the digital payment process encourage consumers to make transactions.

Keywords: Digital Marketing, Digital Payment, Purchase Decision

Abstrak: Penelitian ini bertujuan untuk menganalisis pengaruh digital marketing dan digital payment terhadap keputusan pembelian konsumen. Digital marketing mencakup berbagai strategi pemasaran melalui platform digital seperti media sosial yang bertujuan untuk meningkatkan interaksi dengan konsumen. Sementara itu, digital payment mencakup berbagai metode pembayaran elektronik yang memudahkan transaksi antara konsumen dan penjual, seperti E-wallet. Metodologi penelitian ini menggunakan pendekatan kuantitatif dengan pengumpulan data melalui kuesioner yang disebarkan kepada 100 konsumen yang telah melakukan pembelian pakaian Wanita di MTC Manado. Analisis data dilakukan dengan menggunakan regresi linier berganda untuk mengetahui pengaruh masing-masing variabel independen (digital marketing dan digital payment) terhadap variabel dependen (keputusan pembelian). Hasil penelitian menunjukkan bahwa digital marketing memiliki pengaruh positif dan signifikan terhadap keputusan pembelian, yang berarti strategi pemasaran digital yang efektif dapat meningkatkan minat dan kepercayaan konsumen dalam melakukan pembelian. Digital payment juga ditemukan memiliki pengaruh positif dan signifikan terhadap keputusan pembelian, di mana kemudahan dan keamanan dalam proses pembayaran digital mendorong konsumen untuk melakukan transaksi.

Kata Kunci: Pemasaran digital, Pembayaran Digital, Keputusan Pembelian

INTRODUCTION

Research Background

Technological developments are currently entering the 4.0 era, which means that humans live side by side with technology, this technology even becomes a source of human life. People who cannot keep up with advances in technology will have difficulty carrying out their activities. Technological and digital developments in Indonesia have an impact on many sectors. One of them is the financial sector. Public awareness of the practicality of digital payment methods has resulted in many Indonesian digital payment platforms emerging.

One social media platform is the internet, which is an example of information and communication technology that allows people to interact with each other. The marketing sector used by businesses has been influenced by the increasing use of the internet today. Many business people use internet media as a means of marketing their products online because changes in people's lifestyles. today reflect a transformation towards a more modern and trendy direction, which is influenced by changes in lifestyle, culture, thought patterns, needs and desires. Many marketers have made internet media the main means of marketing their products, using marketing strategies that utilize sophisticated information and communication technology.

Technological and digital developments in Indonesia have an impact on many sectors. One of them is the financial sector. Public awareness of the practicality of digital payment methods has resulted in many Indonesian digital payment platforms emerging. Digital payment is a payment method that utilizes digital technology (smartphones) such as internet networks and a number of devices or applications to get the benefits of practicality, efficiency, speed and ease in transactions. Compared to manual methods, digital payments will enable all financial transactions to be carried out in real time (we can send and receive money right away as soon as the transaction is completed). Digital payments are becoming increasingly well known and almost all internet users in Indonesia have at least one digital payment platform on their smartphone.

Purchasing decisions are related to the payment method that will be used by customers. In the current era of digitalization, people tend to use digital payments which only use smartphones and applications for transactions. Especially transactions via digital payments such as E-wallet and M banking which are already available in shops. Especially when customers only shop online because they see product marketing on social media such as Facebook, TikTok and Instagram. Not only shopping online, but there are also consumers who shop directly in stores but only use digital payments such as e-wallet and M banking for several reasons such as not having cash.

Previous research was conducted by several researchers on the same topic, one of which was research conducted by Listania and Ahmad Zulfahmi (2023) that digital marketing does not have a significant effect on purchasing decisions. Another researcher, Tran (2020) revealed that digital marketing influences purchasing decisions.

Mega Trade Center (MTC) stands in the Megamas Manado area with an area of 43,000 m2 with a 4-story structure. This MTC consists of various kiosks which can be converted as long-term investments that can be rented out to local MSME businesses in the culinary, fashion, computer accessories and barbershop sectors. It is believed that the variety of tenants at MTC is a special attraction for the public of Manado and North Sulawesi, so it can have positive implications for the economy, especially in the trade sector. MTC also allows visitors to get goods at competitive or even cheaper prices, considering that this facility is a trading center for large quantities and retail. Researchers are interested in these findings and are motivated to conduct research with the title The influence of digital marketing and digital payment on purchasing decisions at fashion stores in MTC Manado to prove whether digital marketing and digital payments influence purchasing decisions at MTC Manado fashion stores

Research Objectives
The purposes of this research are:
1. To determine the influence of digital marketing on purchase decision of costumer at woman fashion store in MTC Manado
2. To determine the influence of digital payment on on purchase decision of costumer at woman fashion store in MTC Manado
3. To determine the influence of digital marketing and digital payment on purchase decision of costumer at woman fashion store in MTC Manado

LITERATURE REVIEW

Purchase Decision
Purchase decision refers to the process a consumer goes through to decide whether or not to purchase a particular product or service. It involves several stages and factors that influence the final choice made by the consumer. According to Kotler dan Keller (2016), the purchasing decision process consists of five, namely: Problem recognition, Information search, Alternative Evaluation, purchasing decisions, post-purchase behavior.

Digital Marketing

The process of using digital media to market and promote a brand, good, or service that requires the use of an internet network for its operations is known as "Digital Marketing.". Examples of digital media such as Instagram, Facebook, TikTok and YouTube. Digital marketing has many benefits such as saving costs, easy to reach / access, and is fairly effective. According to Chaffey and Chadwick (2016), digital marketing is the use of the internet and related digital technologies in conjunction with traditional communications to achieve marketing objectives.

Digital Payment

Digital payments are electronic payments by transferring money or making payments over the internet or through digital mode, without the need for cash or physical checks. Digital payments are facilitated by various technologies and platforms, enabling safe and convenient financial transactions. Examples of digital payments are using E-wallet (Ovo, and, go-pay Qris) and M Banking. According to Pram (2016) E-payment (Digital Payment) is a payment method that has internet facilities as an intermediary means. So the E-payment system really makes it easier and helps people to make payments for all types of transactions anytime and anywhere.

Previous Research

Tran (2020) examined the influence of digital marketing on consumer purchase decisions toward fast fashion products. Four major digital channels that are popular with fast fashion consumers are selected for the study, namely social media marketing, blogs and websites, branded mobile apps, and email marketing. A quantitative research methodology was adopted, and the data were collected from 420 consumers through online questionnaires. The findings of the study revealed that there is indeed a relationship between the chosen digital marketing channels and the decisions to buy fast fashion products of the consumers. Hypothesis testing indicated that consumers consider blogs/websites, branded mobile applications, and email marketing as having positive impacts on their purchase decisions, whereas contrary to the expectations, the effect of social media marketing on purchase decisions is negative

Kusnawan et al. (2020) aimed at finding out whether the convenience of digital payments affects the impulsive buying of millennial consumers as the biggest internet service users in Indonesia. Ease of Use is categorized as an independent variable (X) and Impulsive Purchasing is a dependent factor (Y). The questionnaire was processed using the SPSS 20 application and the results of the correlation analysis revealed that the factors studied had a weak relationship, which was only 0.336 (scale 1). While based on the results of the Regression it is obtained that X has a positive effect on Y, and the calculated R^2 results that the Ease of Use variable only contributes 11.3% as the cause of the problem. And the results of hypothesis testing using the t table reinforce this because the value of t arithmetic is greater than the value of t table so that Ho is rejected. Also, H1 is accepted or the ease of use factor doesn't significantly affect the Increase of Impulsive Purchases, and, it is hoped that further research will discover other factors.

Setiawati (2023) aimed to assess how online sales of fruits and vegetables are affected by digital marketing strategies, digital payment options, and pricing. This study uses quantitative data research. This research employs descriptive and verification analysis as its method of data analysis. A descriptive analysis is conducted with respondents using questionnaires to obtain a description of the research variables. SmartPLS is the technique used to verify data—an e-commerce fruit and vegetable consumer sample of 384 respondents. The study results indicate that digital payment and digital marketing variables significantly impact online vegetable and fruit purchasing decisions. Digital payment and digital marketing variables do not significantly affect the prices of vegetables and fruits in e-commerce. The variable of price does not act as a mediator in purchasing decisions.

Research Hypotheses

H1: There is an influence between digital marketing and digital payment on purchase decisions at women fashion store in MTC Manado

H2: There is an influence between digital marketing on purchase decisions at women fashion store in MTC Manado

H3: There is an influence between digital payment on purchase decisions at women fashion store in MTC Manado

Conceptual Framework
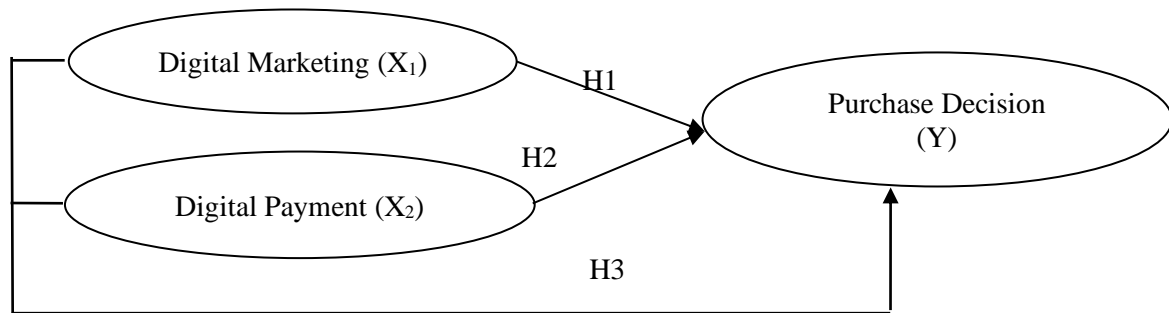
Figure 1. Conceptual Framework
Source: Literature Review

RESEARCH METHOD

Research Approach

This research use a quantitative research methodology. In order to test the established hypothesis, quantitative research methods can be seen as techniques for looking at certain populations or samples, data gathering using research tools, and static data processing. According to Suyitno (2018), quantitative research is research that focuses on presenting data in the form of numbers or qualitative data which is calculated using statistics.

Population, Sample, and Sampling Technique

Sugiyono (2019) state that population is a broad region made up of items or subjects with specific amounts and qualities that are chosen by researchers to be investigated and the findings taken from. In this case, the researcher took the population, namely female customers who like or often shop at the woman fashion store at MTC Manado. The number of samples obtained to facilitate the research was reduced to 97 respondents. The researcher used a quota sampling type non-probability sampling technique in this study because the researcher had previously determined the number of samples to be taken and the sample selection depended on the researcher's judgment.

Type and Data Source

Research conducted uses quantitative data, namely data that is measured or used on a numerical scale. The data collected for this research was obtained through primary sources. The data source from woman costumer who like to buying product fashion in MTC Manado were given questionnaires to complete in order to collect research data.

Data Collection Method

To collect data for this research, the data collection method was carried out by distributing questionnaires using indicators for each variable in creating questionnaire questions which were carried out both in writing and digitally via platforms such as Google Forms, where respondents could directly receive questions and predetermined answer choices. Digital questionnaires will be distributed via WhatsApp or other social media to woman costumer who like to buying product fashion in MTC Manado.

Testing of Research Instruments
Validity Test and Reliability Test

Validity test is a fitness test. To ensure the validity of an item, a comparison is made between the calculated correlation coefficient (calculated r) and the table correlation coefficient (r table). If r is calculated through the r table then the item is valid. To be said to be valid, an instrument item requires a validity index value of ≥ 0.3 (Sugiyono, 2019). As a result, all statements with correlation levels less than 0.3 are deemed to be false and need to be amended.

Reliability testing functions as a tool to assess the consistency or stability of a questionnaire, which functions as an indicator of a particular variable or construct. For a questionnaire to be considered reliable, it must produce consistent answers from individuals over time. The measurements for this research were carried out using

the one shot method where the questionnaire was only given once. A construct or variable must have a Cronbach Alpha value better than 0.60 in order to be considered reliable. When evaluating research criteria, if the Cronbach Alpha value is equal to or greater than 0.60, this indicates a satisfactory level of reliability, while a Cronbach Alpha value of less than 0.60 indicates an acceptable level of reliability.

Classical Assumptions Test
Normality Test
Normality test aims so that the data in the regression model is normally distributed, whether the independent variables and dependent variables are normally distributed or not (Ghozali, 2016).

Heteroscedasticity Test
In the heteroscedasticity test, researchers can check whether there are unequal differences between the residues of one observation and another. One model of regression is a model that fulfills the condition that there is similarity in the variance between the residues of one observation and another, which is called heteroscedasticity (Ghozali, 2016).

Multicollinearity Test
Multicollinearity test aims to determine whether the regression model found a correlation between independent variables r dependent variables. Multicollinearity test is done by observing the value of tolerance and Variance Inflation Factor. If the value is higher than the tolerance value of 0.1 or VIF smaller than 10, then it can be concluded that there is no multicollinearity (Ghozali, 2016).

Multiple Linear Regression Analysis
Multiple linear regression analysis involves testing the linear relationship between one dependent variable and two or more independent variables. To prove the influence of the independent variable on the dependent variable, regression analysis is used. The linear regression model can be stated as follows:

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

Y   = Purchase Decision
α   = Constant
$\beta_1 + \beta_2$ = Regression coefficient (DM & DP)
X1   = Digital Marketing
X2   = Digital Payment
e   = Standart Error

Coefficient of Determination (R^2)
The R^2 value serves as a measure of the proportion of the total variation in customer retention that can be explained by that independent variable. A higher R^2 value signifies a greater percentage of the total variation in customer retention that can be attributed to independent variables. Starting from 0 to 1, the R^2 value offersvaluable insights.

Hypothesis Testing
T-Test (Partial)
This test was carried out by comparing the calculated t-value with the corresponding value in the t-table to find out whether the independent variable had a significant and partial influence on the dependent variable.

F-Test (Simultaneous)
The purpose of the F statistical test is to assess whether the independent and dependent variables in the model together have an influence on each other (Ghozali, 2016). To make a determination based on the F test, the alternative hypothesis (Ha) is considered to have a simultaneous effect if the significance level (sig) is less than 0.05 which means that there is a simultaneous influence between the independent variable and the dependent variable. On the other hand, the hypothesis (H0) is considered to have no effect if the significance level (sig) is greater than 0.05 which indicates that there is no simultaneous influence between the independent and dependent variables.

RESULT AND DISCUSSION

Result
Validity and Reliability Tests
Table 1. Validity test result

Variable	Indicator	Pearson Correlation	Description
Digital Marketing (X1)	X1.1	0.612	Valid
	X1.2	0.631	Valid
	X1.3	0.695	Valid
	X1.4	0.652	Valid
	X1.5	0.751	Valid
Digital Payment (X2)	X2.1	0.462	Valid
	X2.2	0.565	Valid
	X2.3	0.555	Valid
	X2.4	0.544	Valid
	X2.5	0.521	Valid
Purchase Decision (Y)	Y1	0.476	Valid
	Y2	0.576	Valid
	Y3	0.425	Valid
	Y4	0.481	Valid
	Y5	0.508	Valid

Source: Data Processed (2024)

Based on this table, it shows that all indicator statement items from the Digital Marketing (X1), Digital Payment (X2) and Purchase Decision (Y) variables have a Pearson correlation value greater than the r table (0.2973). Thus, all statement items for all variables are declared valid.

Table 2. Reliability test result

Variable	Cronbach's Alpha	Description
Digital Marketing (X1)	0.765	Reliable
Digital Payment (X2)	0.686	Reliable
Purchase Decision (Y)	0.652	Reliable

Source: Data processed (2024)

Based on this table, it shows that all Digital Marketing(X_1), Digital Payment (X_2), and Purchase Decision (Y) variables have a Cronbach's alpha value greater than 0.6. This means that the measuring instrument is reliable.

Classical Assumption Test
Normality Test
Table 3. Normality test result

N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.23866331
Most Extreme Differences	Absolute	.056
		.054
	Positive	
	Negative	-.056
Test Statistic		.056
Asymp. Sig. (2-tailed)		.200[c,d]

Source: Data processed (2024)

After analyzing the results of the One-Sample Kolmogorov-Smirnov Test, the Asymp value was obtained which produced a Sig. (2-tailed) of 0.200. Considering that this value is higher than the significance level of α (0.05), it can be concluded that the remaining data is normally distributed.
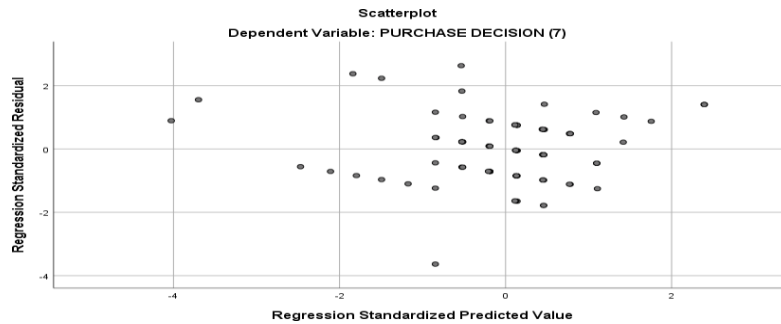
Heteroskedasticity Test

Figure 1. Heteroskedasticity Test Result
Source: Data processed (2024)

From the test results seen in the image above, it can be seen that the points are randomly distributed and do not form a clear pattern. In addition, the distribution of data points occurs above and below the number 0 on the Y axis.

Multicollinearity Test
Table 4. Multicollinearity Test Result

Variable	Tolerance	VIF	Description
Digital Marketing	.973	1.028	Non Multikolinearitas
Digital Payment	.973	1.028	Non Multikolinearitas

Source: Data processed (2024)

The table above shows that the tolerance value of both variables is >0.100 and the VIF value is <10.00, so it can be concluded that there are no symptoms of multicollinearity.

Multiple Linear Regression Analysis
Tabel 5. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	21.378	2.825		7.568	.000		
Digital Marketing	.167	.052	.303	3.194	.002	.973	1.028
Digital Payment	.172	.082	.199	2.100	.038	.973	1.028

Source: Data processed (2024)

Based on the table above, the following linear regression equation is obtained:
$$Y = 4690 + 0{,}311\ X1 + 0{,}295\ X2 + 1.429$$

Based on the equation, it can be explained as follows:
1. Constant (β_0) = 21.378 shows that there is a positive influence. This explains that if Digital Marketing (X1) and Digital Payment (X2) simultaneously or together do not experience changes equal to zero (0) then the amount of Purchase Decision is 21.378.
2. Coefficient ($\beta 1$) = 0.167 shows that there is a positive influence, that if Digital Marketing (X1) increases by 1 unit, then Purchase Decision (Y) will increase by 0.167 units.
3. Coefficient ($\beta 2$) = 0.172 shows that there is a positive influence, that if Digital Payment (X2) increases by 1 unit, then Purchase Decision (Y) will increase by 0.172 units.

Determinant Coefficient Test
Tabel 6. Determinant Coefficient Test Results

Model	R	R Square	Adjusted RSquare	Std. Error ofthe Estimate
1	.589[a]	.351	.134	1.251

Source: Data processed (2024)

From the data presented in the table, it can be seen that there is a strong relationship between digital marketing and digital payment on purchase decisions as indicated by a high multiple correlation coefficient (R) value of 0.589. In addition, the Determination Coefficient (R2) value of 0.351 indicates that digital marketing (X1) and digital payment (X2) contribute around 35.1% of the influence on purchase decisions (Y), while the remaining 64.9% is due to unexplored variables in this study.

Discussion
The Influence of Digital Marketing and Digital Payment on Prchase Decision
      Based on the test results, it shows that the independent variables, namely Digital Marketing (X1) and Digital Payment (X2) have a significant influence on the dependent variable, namely Purchase Decision (Y). This means that every increase or decrease in digital marketing and digital payment will affect the increase or decrease in purchase decisions. This result is the same results as previous studies such as research by Tran (2020) that digital marketing has an influence on purchase decisions. The factor that influences this is the advancement of technology in the current era. Digital technology has many positive influences on the lives of Indonesian people because it provides convenience in anything. As in this study, namely digital marketing that influences purchasing decisions at the woman fashion store at MTC Manado. Digital marketing, which is marketing products via the internet/social media, certainly has many positive impacts on companies or consumers because it can increase their sales only through the internet network. Moreover, according to databoks katadata.co.id, internet users currently number 185 million individual internet users in Indonesia or equivalent to 66.5% of the total national population of Indonesia. Of course, more and more people are accessing social media more often. And also digital payments that have a significant influence on purchase decisions. Digital payments are the choice of many consumers today in making transactions because the ease of transactions is also effective and efficient, for example through e-wallets. The results of this study are also the same as previous research conducted by Setiawati (2023) that digital marketing and digital payments influence purchase decisions

The Influence of Digital Marketing on Purchase Decision
      The test results show that the independent variable Digital Marketing (XI) has a positive and significant partial effect on the dependent variable Purchase Decision (Y). Hypothesis 2 (H2) which states that Digital Marketing has a partial effect on Purchase Decision is accepted, this means that every increase or decrease in Digital Marketing will cause an increase or decrease in Purchase Decision. This means that digital marketing can have a significant effect on purchase decisions because marketing techniques through social media attract consumers to shop at the MTC Manado woman fashion store. Digital marketing can help a business reach a wider audience than through conventional methods so that it can increase product sales from a business. This study provides the same results as the study conducted by Erlangga et al. (2021) that social media marketing has a big impact on customers' purchase decisions.

The Influence of Digital Payment on Purchase Decision
      The test results show that the independent variable, namely Digital Payment (X2), has a partial influence on the dependent variable, namely the Purchase Decision (Y). The hypothesis that states that digital payment has a partial influence on the purchase decision, means that every increase or decrease in digital payment will affect the increase or decrease in the purchase decision. This study is in line with research conducted by Yusuf and Yandri (2021) that digital payment has a significant effect on the purchase decision. Digital payments such as e-wallets provide convenience in transactions in today's era because customers can transact effectively and efficiently using only smartphones and internet networks.

CONCLUSION AND RECOMMENDATION

Conclusion
      Based on research problem and hypothesis the result is:
1. Simultaneously digital marketing and digital payment have a significant effect on purchase decisions.
2. Partially digital marketing has a significant positive effect on purchase decisions.
3. Partially digital payment has a significant positive effect on purchase decisions.

Recommendation
      Based on the results and conclusions of this study, the recommendations that can be given are as follows:

1. Women's fashion business actors in MTC Manado stores can further improve their marketing strategies through digital marketing via social media such as TikTok, which is an application that is widely used or trending in the current era and can reach many audiences by posting products with video/image quality that attracts consumers to buy their products and always update products on social media every day.
2. Further researchers are to look for other variables that have a greater influence than the variables in this study.

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