

THE INFLUENCE OF SOCIAL MEDIA MARKETING AND DIGITAL PAYMENT ON PURCHASE DECISION OF GEN Z AT MSMEs SUNBAE KAWASAN MEGAMAS MANADO

PENGARUH PEMASARAN MEDIA SOSIAL DAN PEMBAYARAN DIGITAL TERHADAP KEPUTUSAN PEMBELIAN GENERASI Z PADA UMKM SUNBAE KAWASAN MEGAMAS MANADO

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Abstract: In the modern digital era, digitalization plays a crucial role in daily life, especially in business activities. Among its key components, social media marketing and digital payments have become important tools for businesses to remain competitive and adaptable. Both approaches not only improve efficiency but also create opportunities for innovation and market expansion, particularly for MSMEs. This research investigates the effect of social media marketing and digital payments on the purchasing decisions of Gen Z at MSMEs in Sunbae Kawasan Megamas Manado. Using a quantitative method, data were collected from 100 respondents via Google Forms. The results show that both variables significantly influence purchase decisions, emphasizing the need for MSMEs to adopt these digital tools to better engage young consumers, strengthen competitiveness, and increase sales in today's dynamic business environment.

Keywords: Social Media Marketing, Digital Payment, Purchase Decision

Abstrak: Dalam era digital modern, digitalisasi memegang peranan penting dalam kehidupan sehari-hari, khususnya dalam kegiatan bisnis. Kedua pendekatan ini tidak hanya meningkatkan efisiensi, tetapi juga menciptakan peluang inovasi dan perluasan pasar; khususnya bagi UMKM. Penelitian ini bertujuan untuk mengetahui pengaruh pemasaran media sosial dan pembayaran digital terhadap keputusan pembelian generasi Z pada UMKM di Sunbae Kawasan Megamas Manado. Dengan menggunakan metode kuantitatif, data dikumpulkan dari 100 responden melalui Google Form. Hasil penelitian menunjukkan bahwa kedua variabel berpengaruh signifikan terhadap keputusan pembelian. Hal ini menekankan pentingnya bagi UMKM untuk mengadopsi alat digital tersebut guna meningkatkan keterlibatan konsumen muda, memperkuat daya saing, dan meningkatkan penjualan di lingkungan bisnis yang dinamis saat ini.

Kata kunci: Pemasaran Media Sosial, Pembayaran Digital, Keputusan Pembelian

INTRODUCTION

Research Background

The rapid growth of digital technology has transformed the way individuals live, communicate, and conduct business. The digital revolution has brought about innovations that simplify daily activities and reshape economic behavior. Today, nearly all aspects of life from communication and shopping to transportation and financial transactions can be accessed through digital platforms. This shift has encouraged many sectors, especially Micro, Small, and Medium Enterprises (MSMEs), to adopt digital tools to enhance efficiency, expand market reach, and adapt to evolving consumer preferences.

In Indonesia, digital transformation plays a vital role in driving the national economy, particularly through the empowerment of MSMEs as a key pillar of sustainable economic growth. This digital inclusion helps MSMEs reduce operational costs, improve competitiveness, and reach broader audiences through online platforms. As digital transformation accelerates, social media and digital payment systems emerge as two essential components that support MSME growth in the modern business environment.

Social media marketing has become a crucial tool for businesses to reach wider audiences, build customer relationships, and increase brand engagement. Platforms such as Instagram, TikTok, and WhatsApp enable MSMEs

to interact directly with consumers, share appealing content, and enhance brand visibility. Tuten and Solomon (2017) explain that social media marketing allows brands to communicate personally with consumers, improving brand loyalty and encouraging repeat purchases.

Parallel to social media marketing, the adoption of digital payment systems has significantly transformed consumer transaction behavior. Digital payments, including e-wallets, QRIS, and mobile banking, provide faster, more secure, and convenient methods for conducting financial exchanges. Putritama (2019) describes digital payments as a fundamental shift from traditional cash systems to technology-based transactions that enhance accessibility and efficiency. This transition supports financial inclusion and simplifies business operations, especially for MSMEs that rely on customer convenience and transaction efficiency (Darma and Noviana, 2020).

Sunbae Kawasan Megamas Manado serves as an ideal setting to study these dynamics. As a popular culinary destination among Generation Z, Sunbae is home to numerous MSMEs that actively use social media to market their products and digital payments to facilitate transactions. The unique seaside environment, coupled with the digital-savvy habits of young consumers, creates a dynamic marketplace that illustrates the relationship between social media marketing, digital payments, and consumer purchase decisions. These characteristics make Sunbae a relevant and vibrant example of digital adoption among local MSMEs. Therefore, this research investigates how social media marketing and digital payment influence the purchase decisions of Generation Z at MSMEs in Sunbae Kawasan Megamas Manado.

Research Objectives

1. To determine the influence of Social Media Marketing partially on Gen-Z Purchase Decision at MSMEs Sunbae Kawasan Megamas Manado
2. To determine the influence of Digital Payment partially on Gen-Z Purchase Decision at MSMEs Sunbae Kawasan Megamas Manado
3. To determine the influence of Social Media Marketing and Digital Payment simultaneously on Gen-Z Purchase Decision at MSMEs Sunbae Kawasan Megamas Manado

LITERATURE REVIEW

Marketing

According to Kotler and Keller (2016), marketing can be understood as a social and managerial process through which individuals and groups fulfill their needs and desires by creating, offering, and exchanging valuable products with others. Tuten (2022) further elaborates that marketing is the activities, processes, and institutions involved in creating, communicating, delivering, and exchanging valuable offerings between buyers and sellers to achieving both individual and organizational objectives.

Social Media Marketing

Social media marketing is the use of online platforms to promote products, build brand awareness, and interact with consumers. It allows businesses to communicate directly with their audiences through content creation, content sharing, connecting and community engagement (Gunelius, 2021). For MSMEs, it is a cost-effective strategy that increases visibility and customer loyalty (Tuten and Solomon, 2017).

Digital Payment

Digital payment refers to transactions made electronically through mobile wallets, QR codes, or online banking. It provides speed, security, and convenience, replacing traditional cash systems (Darma and Noviana, 2020). The rise of fintech has helped MSMEs become more efficient and competitive (Sivathanu, 2019). During the COVID-19 pandemic, digital payments grew rapidly as consumers shifted to contactless methods (Rivani and Rio, 2021). Popular platforms like OVO, GoPay, and DANA are now essential for younger consumers.

Purchase Decision

The purchase decision is the process where consumers recognize needs, evaluate alternatives, and choose products that best satisfy them (Kotler and Keller, 2016). Factors such as culture, social influence, and digital marketing affect consumer choices (Tjiptono, 2016).

Hanaysha (2022) investigated the effect of four features of social media marketing on the purchase decision of consumers in the fast-food industry. It also aimed to determine if brand trust mediates the relationship between them. Necessary data was gathered from the visitors of different fast-food cafes in UAE via a quantitative online survey. The results confirmed the significance of brand trust in predicting purchase decision. Above all, the findings showed that informativeness, perceived relevance, and interactivity have positive effect on purchase decision. But, it was found that the effect of entertainment on purchase decision is insignificant. The results also confirmed that brand trust mediates the association between only two social media marketing features (interactivity and informativeness) and consumer purchase decision.

Yang (2024) explored the mechanism of social media's influence on consumer purchase decisions. Firstly, it introduces the definition, classification and main functions of social media, and thoroughly analyses the role of social media at each stage of the consumer purchase decision process, including problem identification, information search, alternative evaluation, purchase decision and post-purchase behaviour. Challenges and future research directions of social media marketing such as artificial intelligence, virtual reality, cross-platform integration and social responsibility are further discussed. The study shows that social media significantly shapes consumer purchase behaviour and brand attitudes through content distribution, social authentication and user interaction.

Tang et al. (2021) adopted WeChat as a case study to identify the influential factors that impact consumers' intention to adopt it as digital payment. They identified several core influential factors including service quality, perceived risk, perceived security, perceived ease of use, social influence, compatibility, and age. Qualitative and quantitative analyses were performed to investigate how influential factors affect the adoption of this third-party digital payment platform. The results revealed that all identified factors have a significant influence on consumer's intention to use digital payment, except age.

Conceptual Framework

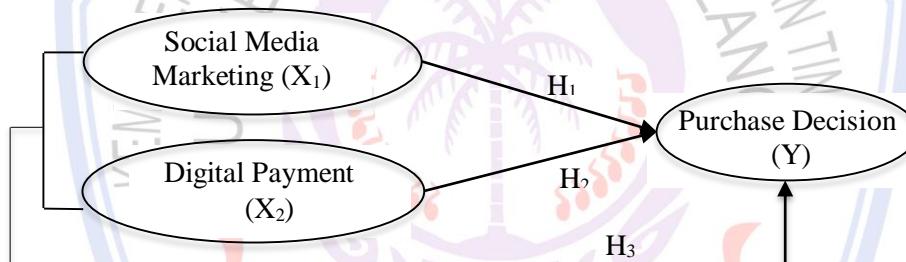


Figure 1. Conceptual Framework

Source: Literature Review

Research Hypothesis

H₁: Social Media Marketing partially influence Gen Z Purchase Decision at MSMEs Sunbae Kawasan Megamas Manado

H₂: Digital Payment partially influence Gen Z Purchase Decision at MSMEs Sunbae Kawasan Megamas Manado

H₃: Social Media Marketing and Digital Payment simultaneously influence Gen Z Purchase Decision at MSMEs Sunbae Kawasan Megamas Manado

RESEARCH METHOD

Research Approach

This research employs a quantitative approach, characterized by a structured, organized, and clear methodology applied consistently throughout all stages, from planning to completion. According to Siyoto and Sodik (2015), quantitative research involves the use of numerical data encompassing data collection, interpretation, and detailed analysis of the obtained results

Population, Sample Size, and Sampling Technique

The population referred to in this study is Generation Z in Manado. To pinpoint the sample size from an unknown population is using the formula from Leedy and Omrod (2005). From the stated formula, the minimum

sample size for this research is 96.4 respondents, but for the purpose of this research, this study will use 100 respondents. The sampling technique uses purposive sampling with the following criteria: gen Z and those who ever visit Sunbae Kawasan Megamas Manado.

Type of Data and Data Source

This research uses both primary data (collected via questionnaires) and secondary data (from journals, books, and institutional reports).

Data Collection Method

Data were gathered using a 7 Likert-scale questionnaire with specific indicators distributed online. The instrument measured the three main variables and ensured consistency in response collection.

Operational Definition and Indicators of Research Variables

Table 1. Operational Definition and Indicators of Research Variables

Variable	Definition	Indicators
Social Media Marketing (H_1)	Social Media Marketing refers to the use of social media platforms and channels to promote products, engage with customers, and build a brand community through interactive connections.	1. Content Creation 2. Content Sharing 3. Connection 4. Community (Gunelius, 2011)
Digital Payment (H_2)	Digital Payment involves the use of electronic media such as QR scans, billing systems, or transfers to complete transactions without using cash.	1. Ease of Use 2. Security 3. Speed 4. Availability 5. Trust (Dahlberg et al., 2008)
Purchase Decision (Y)	A Buying Decision is the process through which a consumer recognizes a need or want, evaluates alternatives, and chooses a product or service to purchase.	1. Product Selection 2. Brand Selection 3. Number of Purchases 4. Payment Method 5. Purchase Timing (Kotler and Keller, 2016:195)

Research Instruments Testing

Validity and Reliability Tests

Validity refers to how well a measuring instrument accurately assesses what it is designed to measure. A test is considered valid when it truly measures the concept or variable evaluate (Mardapi, 2008).

According to Drost (2011), the reliability of data obtained from research instruments can be affected by two kinds of errors: random errors and systematic errors. Random errors result from unpredictable and uncontrollable external factors that may influence certain observations while leaving others unchanged.

Data Analysis Method

Classical Assumption Tests

Normality Test

To determine whether the data come from a normally distributed population, a normality test is conducted. The regression model is considered to meet the normality assumption if the data points are distributed along and follow the direction of the diagonal line or if the histogram shows a pattern resembling a normal distribution (Ghozali, 2011). The study applied classical assumption tests including normality (via P-P Plot), multicollinearity (based on VIF and tolerance values), and heteroscedasticity (via scatterplot).

Multicollinearity Test

The multicollinearity test is used to identify whether there is a correlation between independent variables within the regression model (Ghozali, 2011). Multicollinearity test is detected by Variance Inflation Factor (VIF) or Tolerance value (TOI). Multicollinearity is absent if the tolerance value > 0.10 and the VIF value < 10 , whereas multicollinearity is present if the tolerance value < 0.10 and the VIF value > 10 .

Heteroscedasticity Test

Heteroscedasticity occurs when a clear pattern appears in the data, such as waves or points that spread wider and then narrow. If no visible pattern exists, it indicates the absence of heteroscedasticity. Additionally, tests such as the Park, Glejser, and Black tests can be employed to detect the presence of heteroscedasticity.

Multiple Linear Regression Analysis

According to Sugiyono (2020:2013), multiple linear regression is a tool used to predict how changes in an independent variable will affect dependent variable. The multiple regression equation formula used is as follows:

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

Y = Purchase Decision
 a = Constant
 $\beta_1 \beta_2$ = Regression coefficient of each variable
 X_1 = Social Media Marketing
 X_2 = Digital Payment
 e = error

Coefficient Correlation (R) and Coefficient of Determination (R²)

The multiple correlation coefficient (R) is utilized to determine the strength of the relationship between the dependent variable (Y) and the independent variables (X). Meanwhile, the coefficient of determination (R^2) indicates the percentage of variation in the dependent variable that can be explained by the regression model.

Hypothesis Testing

T-Test and F-Test

T-test is used as a statistical test tool to determine the value of the independent variable on the dependent variable using a partial system of evidence in which: if $T_{count} (sig) > 0,05$ then H_0 is accepted and H_a rejected; and if $T_{count} (sig) < 0,05$ then H_0 is rejected and H_a accepted

The statistical F test is performed to measure the effect of the independent variable on the dependent variable simultaneously. This test is performed by comparing the F-count d F-table where if $F_{count} (sig) > 0,05$ then H_0 is accepted and H_a is rejected; and if $F_{count} (sig) < 0,05$ then H_0 is rejected and H_a accepted.

RESULT AND DISCUSSION

Results

Validity and Reliability Test

Table 2. Validity Test Results

Variable	Indicators	Validity			Result
		r-count	Table r	Sig	
Social Media Marketing (X1)	X1.1	0.800	0.1966	0.000	Valid
	X1.2	0.819	0.1966	0.000	Valid
	X1.3	0.818	0.1966	0.000	Valid
	X1.4	0.807	0.1966	0.000	Valid
Digital Payment (X2)	X2.1	0.751	0.1966	0.000	Valid
	X2.2	0.723	0.1966	0.000	Valid
	X2.3	0.745	0.1966	0.000	Valid
	X2.4	0.619	0.1966	0.000	Valid
Purchase Decision (Y)	X2.5	0.707	0.1966	0.000	Valid
	Y1	0.687	0.1966	0.000	Valid
	Y2	0.805	0.1966	0.000	Valid
	Y3	0.877	0.1966	0.000	Valid
	Y4	0.637	0.1966	0.000	Valid
	Y5	0.816	0.1966	0.000	Valid

Source: Data Processed, 2025

From Table 2 it can be seen that the results of all variable questionnaire items are considered valid because the r count (Pearson Correlations) is greater than its r table (0.1966) with a significance value of $0.000 < 0.05$.

Table 3. Reliability of Test Results

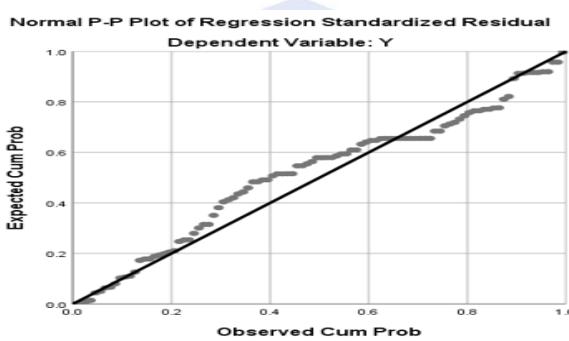
Alpha Cronbach	N item	Status
0.900	14	Reliable

Source: Data Processed, 2025

In this study, the Social Media Marketing (X1) variable includes 4 items, Digital Payment (X2) includes 5 items, and Purchase Decision (Y) includes 4 items. As shown in Table 4.2, the overall Alpha Cronbach value for the 14 items is 0.900, which is higher than 0.60.

Test of Classical Assumptions

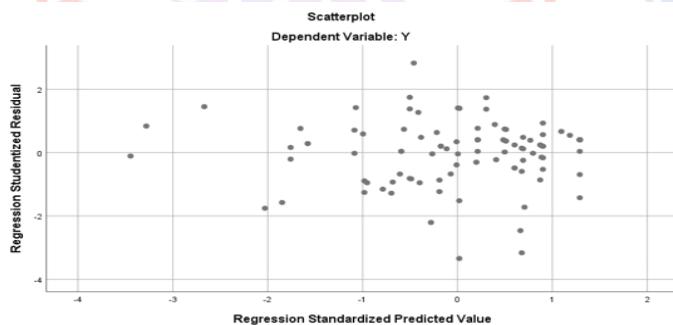
Normality Test

**Figure 2. Normal P-Plot Graph**

Source: Data Processed, 2025

Based on Figure 2, the results of the Normal Probability Plot (P-P plot test) show that the dots follow a diagonal line and show no significant deviations. It can be concluded that the data is distributed normally.

Heteroscedasticity Test

**Figure 3. Heteroscedasticity Tests**

Source: Data Processed, 2025

Figure 3 presents the results of the Scatterplot Test. The results indicate that the residual points are randomly distributed above and below the number 0 on the Y-axis and do not form any specific pattern. This distribution suggests the absence of a clear or systematic pattern in the residuals, indicating that heteroscedasticity is not present in the regression model.

Multicollinearity Test

Result from Table 4, the Tolerance value of each independent variable Social Media Marketing (X1) and Digital Payment (X2), both of which is 0.689. These values are more than 0.10. In addition, the VIF value is 1.452

for Social Media Marketing (X1) and Digital Payment (X2) that is less than 10. Therefore, it can be ensured that there is no problem of multicollinearity.

Table 4. Multicollinearity Test

Model	Coefficients		Status
	Tolerance	VIF	
Social Media Marketing (X1)	0.689	1.452	No Multicollinearity
Digital Payment (X2)	0.689	1.452	No Multicollinearity

a. Dependent Variable : Y

Source: Data Processed, 2025

Multiple Linear Regression Analysis

Table 5. Multiple Linear Regression

Model	Coefficients			T	Sig.		
	Non-Standard Coefficients		Standard Coefficients				
	B	Std. Error					
1 (Constant)	.078	3.316		.024	.981		
Social Media Marketing (X1)	.723	.080	.654	9.012	.000		
Digital Payment (X2)	.388	.123	.229	3.149	.002		

a. Dependent variables: Y

Source: Data Processed, 2025

Regression analysis shows that the regression model formed is:

$$Y = 0.078 + 0.723 X_1 + 0.388 X_2 + e$$

1. A constant value of 0.078 indicates that while Social Media Marketing (X_1) and Digital Payment (X_2) are zero, Purchase Decision (Y) remains at the base level of 0.078.
2. Social Media Marketing (X_1) coefficient of 0.723 indicates that any increase of one unit in Social Media Marketing (X_1) will increase Purchase Decision (Y) by 0.723, if the other variables are considered fixed.
3. An Digital Payment (X_2) coefficient of 0.388 indicates that perceived ease of use contributes more, where each increase of one unit of Digital Payment (X_2) increases Purchase Decision (Y) by 0.388.

Correlation Coefficient (R) and Determination of Coefficient (R^2)

Table 6. Correlation Coefficient (R) and Determination Coefficient (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.805 ^a	.648	.640	2.77139

Source: Data Processed, 2025

Table 6 show R value of 0.805 indicates a strong positive relationship between Social Media Marketing and Digital Payment on Purchase Decision. R Square of 0.648 means that 56,7% of the variation in Purchase Decision can be explained by both independent variables, while the rest is influenced by other factors.

Hypothesis Test

F-Test

Table 7. F-Test

ANOVA ^a					
Model	Number of Squares	Df	Square Average	F	Sig.
1	Regression	1369.983	2	684.992	89.185
	Residual	745.017	97	7.681	
	Total	2115.000	99		

a. Dependent variables: Y

b. Predictor: (Constant), X2, X1

Source: Data Processed, 2025

The F-test results showed an F-value of 89.185, far exceeding the F-value of the table of 89.185, with a significance level of 0.000 (< 0.05). With a degree of freedom (df) of 2 for the model and 97 for the residual (total df = 99), this result confirms that the regression model is simultaneously valid.

T-Test

The results of the t-test in Table 5 showed that:

1. The table shows that Social Media Marketing (X1) has a significant effect on Purchase Decision (Y), with a t-count of 9.012, which is greater than the t-table value of 1.984, and a significance value of 0.000, which is less than 0.05 ($\alpha = 5\%$). Therefore, the second hypothesis (H_2) in this study is accepted.
2. The table also indicates that Digital Payment (X2) has a significant influence on Customer Satisfaction (Y), as evidenced by a t-count of 3.149, which is greater than the t-table value of 1.984, and a significance value of 0.002, which is less than 0.05. Thus, the third hypothesis (H_3) in this study is also accepted.

Discussion

The Influence of Social Media Marketing on Purchase Decision

Social media marketing refers to the use of digital platforms such as Instagram, TikTok, and WhatsApp by marketers to communicate, promote, and build relationships with consumers in the digital marketplace. Unlike traditional marketing methods, social media allows real-time interaction, wider reach, and cost-effective engagement. It enables MSMEs to connect directly with potential customers through interactive features, engaging visuals, and authentic content, creating stronger brand awareness and trust among Generation Z consumers. Based on the t-test results, social media marketing has a positive and significant influence on purchase decisions. The more effectively MSMEs utilize social media particularly Instagram the stronger consumers' tendency to make purchases. Elements such as clear product information, stories and reels, and direct communication channels enhance customer confidence and influence buying behavior. For MSMEs at Sunbae Kawasan Megamas Manado, social media not only serves as a promotional tool but also helps build emotional connections and peer influence, fostering a sense of belonging among young consumers. These findings align with Yang (2024) and Bonaldy et al. (2023) that social media engagement significantly impacts consumer decisions through increased brand awareness. The implication for MSMEs is clear: effective and consistent social media strategies are crucial to attract Gen Z consumers, maintain competitiveness, and improve business performance. Therefore, social media marketing has become a key determinant of purchase behavior, and MSMEs that continue to innovate digitally will have greater opportunities to expand their markets and strengthen customer loyalty.

The Influence of Digital Payment on Purchase Decision

Digital payment refers to the use of electronic transaction systems that allow consumers to conduct financial exchanges without using physical cash. According to Singh and Rana (2017), it involves the transfer of monetary value through platforms such as mobile banking, e-wallets, and QR-based applications. Unlike traditional cash payments, digital payments offer faster, safer, and more convenient alternatives that align with modern consumer lifestyles. In today's technology-driven market, these systems have become essential tools for improving transaction efficiency and customer experience. Based on the regression analysis, Digital Payment has a positive and significant effect on purchase decisions. Convenience, security, and accessibility are the key factors influencing consumers' willingness to complete transactions. For Generation Z, who are accustomed to digital environments and cashless lifestyles, using QRIS, e-wallets, and mobile banking reduces friction during the purchasing process and increases the likelihood of completing a purchase. When consumers perceive payments as fast, secure, and effortless, their trust and satisfaction increase, resulting in stronger purchase intentions. These findings are consistent with Darma and Noviana (2020), Faraz and Anjum (2025), and Ng et al. (2025) that digital payments enhance consumer confidence, satisfaction, and loyalty. In the context of MSMEs at Sunbae Kawasan Megamas Manado, digital payments are no longer a convenience but a competitive necessity. Their implementation demonstrates adaptability to modern consumer expectations and strengthens MSMEs' market position. Therefore, integrating secure and flexible payment systems not only improves operational efficiency but also fosters repeat purchases and long-term customer relationships, reinforcing digital payment as a crucial determinant of purchasing decisions in the digital era.

The Influence of Social Media Marketing and Digital Payment on Purchase Decision

The results of the F-test indicate that Social Media Marketing (X1) and Digital Payment (X2) simultaneously have a significant effect on Purchase Decision (Y). This means that both variables jointly influence the purchasing

behavior of Generation Z consumers at MSMEs Sunbae Kawasan Megamas Manado. In practical terms, the combination of effective promotional activities through platforms such as Instagram and the availability of user-friendly digital payment systems encourages customers to proceed with purchases more confidently and efficiently. This finding supports Kotler and Keller (2016) that consumer purchase decisions are shaped by both promotional efforts and situational factors such as convenience and ease of transaction. Social media serves as a persuasive communication channel that enhances brand perception and engagement, while digital payment acts as a transactional enabler that removes barriers during the buying process. Together, they provide both emotional and functional support for consumer decision-making, creating a seamless digital customer experience. Therefore, when applied simultaneously, social media marketing and digital payment reinforce each other in creating an integrated and effective pathway toward consumer purchase decisions, strengthening the competitiveness and performance of MSMEs in the digital marketplace.

CONCLUSION AND RECOMMENDATION

Conclusion

1. Social Media Marketing and Digital Payment simultaneously have significant impact on the Purchase Decision of Gen Z at MSMEs Sunbae Kawasan Megamas Manado.
2. Social Media Marketing has a significant effect on the Purchase Decision of Gen Z at MSMEs Sunbae Kawasan Megamas Manado.
3. Digital Payment has a significant effect on the Purchase Decision of Gen Z at MSMEs Sunbae Kawasan Megamas Manado

Recommendation

1. MSMEs to enhance social media presence with creative content and influencer collaboration to attract Gen Z, promote digital payments like QRIS, OVO, GoPay, and DANA for easier transactions, and use customer feedback to improve services and strengthen trust.
2. Customer to engage with MSMEs' social media to find offers and support local brands, use digital payments for quick and secure transactions; and share real experiences online to promote Sunbae MSMEs.
3. Further research to compare Gen Z with other age groups to explore digital behavior differences, include variables like influencer credibility or loyalty programs, and use mixed methods for deeper analysis of consumer decisions.

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