

DIGITAL PAYMENT AND BRAND IMAGE INFLUENCE CONSUMERS' PURCHASING DECISIONS IN THE FOOD SECTOR

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Abstract

The central government has established the ITE Law No. 11 of 2008 on information and electronic transactions with the aim of improving trade and the national economy and improving public welfare. This is evidenced by the presence of several online payment programs or also known as digital payment applications that provide the ability to make non-cash payments through online transactions. The source of data in this study was obtained from the questionnaire (primary) distributed to the community in Mekargalih Village, Jatiluhur District, Purwakarta Regency. By sampling using non-probability sampling technique with purposive sampling method using slovin formula so that the sample obtained in this study as many as 291 respondents. In addition to ease of payment, another decision in the purchase of products on online shopping platforms is the brand image that affects the purchase intention of consumers. Complaints of payment through the ShopeePay application are perceived by consumers as an obstacle in purchasing, so this study was conducted to determine the effect of digital payments and brand image on purchasing decisions. Based on the results of research conducted, digital payment (X1) and brand image (X2) simultaneously affect the purchase decision. Based on the coefficient of determination test obtained the value of R square (R²) of 0.872. This value can be interpreted that digital payments and brand image are able to influence purchasing decisions by 87.2%.

Keywords: *Digital Payment, Brand Image, Purchase Decision*

1. Introduction

E-commerce is a part of e-business that describes a transaction process of buying, selling or purchasing products, services/services and information using computer networks. A modern way for consumers to make transactions over the internet is through e-commerce. A product can be marketed with the internet online for both customers and businesses. E-commerce efficiently utilizes information technology to improve business efficiency, the buying and selling process, and the development of other new goods and services. The quality of a business can be used to judge whether an online transaction is of good or bad quality (Wijoyo et al., 2023).

E-commerce is popular in Indonesia one of them is Shopee.co.id. Shopee is included in the type of e-commerce with the category of consumer to consumer (C-2-C). The purchase of goods online is increasing due to the enormous growth of internet usage. Online shopping allows people to buy things anytime and anywhere without having to go to a physical store or shopping center, which makes it popular all over the world. This rapid technological advancement can also trigger high interest from sellers and buyers in the online shopping business (Mulyana, 2021).

In today's modern era, information technology is developing quite rapidly. It is this development that subsequently affects the lifestyle in society. Technology is becoming more and more necessary in today's world as it advances. Everything has become more affordable, efficient and effective thanks to this modern technology. The spread of this technological development has been almost throughout all aspects of human life. One of them is the process of trading or buying and selling.

Shopee is a well-known marketplace in the community. In addition to offering products such as goods, Shopee also offers a feature between online food messages called ShopeeFood. The development of ShopeeFood has become one of the brands or brands that are quite popular among the public until now. According to Fitriani & Novitaningtyas (2022), PT Shopee Internasional Indonesia is ready to compete with companies that have similar features to companies such as GooFood and GrabFood in other applications. ShopeeFood started operations in april 2020 and initially only sold canned food, bread, soft drinks and processed foods. At the beginning of 2021, they began to cooperate with other food and beverage companies to order food and drinks, which brought them more partners to fulfill customer orders.

The central government on April 21, 2008 issued the ITE Law in Indonesia which is officially referred to as Law (UU) number 11 of 2008 on information and Electronic Transactions. This law has several articles that regulate various aspects of the use of Information Technology and electronic transactions.

According to Article 4 of law (UU) number 11 of 2008, the utilization of Information Technology and electronic transactions is regulated for the purpose of:
Improving the intelligence of the nation into a form of improving the quality of information in the world;

Improve the development of the country's economy and trade in order to raise public welfare;

Improve the effectiveness and efficiency in serving the public;

Open opportunities for each individual to express their abilities and thoughts in the field of utilizing information technology as well as possible and have a sense of responsibility; and

Provide confidence in the safety, legal certainty and justice for the organizers and users of Information Technology.

In Article 17 of law (UU) No. 11 of 2008 also states that:

The organizer of electronic transactions can be carried out in an open or also closed scope.

Several parties conducting electronic transaction activities as mentioned in Paragraph (1) must have good faith in carrying out electronic interactions and/or documents during the transaction and/or exchange of electronic information.

Other policies regarding electronic transaction providers in accordance with what is meant in Paragraph (1) have been regulated by government regulations.

In addition, the Central Government on March 11, 2014 also issued a trade law contained in law (UU) No. 7 of 2014 on trade. Article 65 states that:

It is the responsibility of all business owners to provide accurate and complete information.

Merchants may not use electronic means to sell goods and services that do not contain the information or documents referred to in Paragraph 1.

The use of electronic technologies referred to in Paragraph 1 must comply with the laws and General Customs in the field of electronic information and communications..

Statement of data and information as intended in Paragraph (1) contains:

Legality and corporate identity as a distributor or manufacturer;

Technical requirements for supplied products;

Qualification of services offered;

Determination of prices and methods of payment of goods and / or services; also

How to deliver goods;

If there is an agreement to conduct a commercial transaction through an electronic system, then a business entity or person can resolve the situation through a court or other means of settlement.

Financial Technology (Fintech) is the latest development in the financial services industry that transforms conventional business structures into modern ones. Initially, payments were made using cash but today, it can be done quickly from close to long distance with just one device, namely a smartphone. With Fintech, people who live far from banks or city centers can also benefit (syaefullah & Maryatih, 2023).

In accordance with the law passed on November 29, 2019. Law (Law) Number 80 of 2019 Article 60 on payments in trade through electronic systems, namely:

- (1) Within the PSME, parties can pay electronically.
- (2) The currency used in the PSME is the legal tender currency.
- (3) Payments through electronic payment systems in Paragraph 1 with other banking systems may be regulated by law.
- (4) Electronic payment authorization must be obtained from an authorized service provider in accordance with regulations and/or the banking system.
- (5) Domestic and/or foreign PPMSE companies may use payment services to facilitate electronic payments.
- (6) Domestic PPMSE and foreign PPMSE shall report to the minister on cooperation as referred to in paragraph 5.

Chapter 64 also states that:

- (1) The entrepreneur is responsible for any goods and/or services provided by post or other means of delivery:
 - a. Security of goods and/or services;
 - b. Comply with product and/or service eligibility and conditions;
 - c. Confidentiality of products and/or services;
 - d. The quality and/or service provided; and
 - e. Procedures for the delivery of goods and/or services in a commercial contract for electronic goods and/or services.
- (2) Information about the delivered goods must be provided by business actors.
- (3) It is impossible for a business person to burden the consumer with the obligation to pay for the delivered goods without a contractual basis.

The process of selling and buying or making transactions in this modern era, can be done directly without having to meet or meet physically between producers and consumers to be able to make transactions anytime and anywhere. Unlike in the past through conventional markets, buyers and sellers no longer need to meet face to face to complete transactions. this process is demonstrated by the emergence of several online purchase programs, sometimes referred to as digital payment applications that allow online payment capabilities.

Digital Payment or commonly called digital payment is one of the financial services that have many functions, especially in online transaction services that use online platforms. In line with that, many business actors are starting to leave traditional business practices or conventional markets and switch to modern business practices by utilizing digital media. Thanks to digitization, this communication and transaction can be done at any time and can also be accessed worldwide, so this provides ease of communication for businesses with their consumers (Daud et al., 2022).

Brand image is one of the elements that influence consumer intentions when making a purchase. Consumers will choose a brand they are familiar with either through previous consumers who used that product or from information gathered from various sources. The impression that consumers and the public have of a brand as a reflection of their perception of the brand is known as brand image (Pandiangan et al., 2021).

Brand image is an important consideration. When choosing a product to buy, consumers will consider the brand image. Information and past experience of the brand associated with confidence in a brand that has a positive image. A positive image on a brand will better allow buyers to make transactions.

Ordering food or drinks online on the Marketplace is currently a fairly popular community habit, because the activity is very easy to do and can save time, cost and energy. One of the marketplaces that many customers visit is the Shopee marketplace and in which there are Online Food Delivery Services (OFDS) or online food delivery features ShopeeFood, in this marketplace many consumers have difficulty in determining the best product because there are several products that are also available similar stores with different characteristics, so the goods ordered are not in accordance with what comes.

The following is the percentage of applications that are most used by the public for online food delivery in Indonesia 2023:

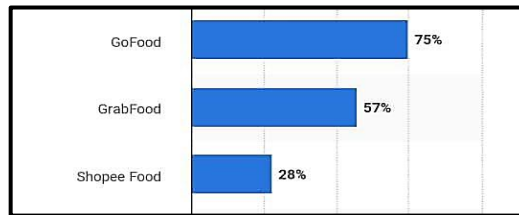


Figure 1 The Most Popular Online Food Delivery Application In Indonesia

sources: Statista (www.statista.com)

Based on figure 1 above, it shows that GoFood is at the first level with a percentage of 75%, in the second rank of online food delivery service brand GrabFood shows a percentage of 57% and the last is ShopeeFood at 28%. GoFood topped the list of online food delivery services that are most widely used by Indonesian people with a much larger percentage compared to other online food delivery brands. Indirectly explained that consumers who choose online food delivery applications using the GoFood application are larger than other brands.

Based on the observations made, of course, many consumers make certain considerations in choosing a brand to order food online. The number of the same competitors makes ShopeeFood ranked last considering that the ShopeeFood application itself is a newcomer who began to be present in Indonesia in 2020. Then e-commerce ShopeeFood chosen as the object of research.

Further, the population is arranged based on the age group of productive age. Where the population or people who are in the age range at the age of 15-55 years, into the productive age category. This fact shows that Indonesia is one of the countries with a high productive age population (Goma et al., 2021). So, the following table is compiled:

Table 1 The number of Mekargalih Purwakarta villagers by age group in productive age

Age	M	W	Total
15-25	1.083	1.056	2.139
26-40	1.177	1.154	2.331
41-55	1.100	1.094	2.194
Total overall			6.664

Source: Mekargalih Village Data (2024)

The above data indicate that the productive age ranges between 15 and 55 years. It is undeniable that in this technological era, most of those who live directly side by side with technological developments are people of productive age. Similarly, the use of food delivery messages online. This application can not be done by all ages. This application cannot be used by people of all ages, but this is usually done by people of productive age..

Based on this, a pre-survey was conducted on the number of users of the ShopeeFood application in the community in Mekargalih Purwakarta Village.

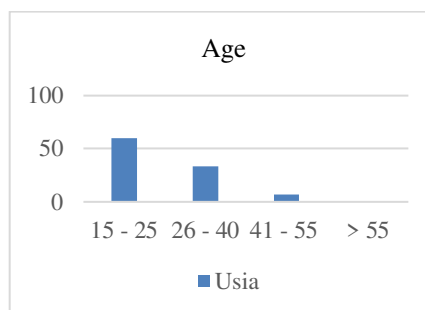


Figure 2 number of ShopeeFood users in Mekargalih Village

Source: Processed By The Author (2024)

Based on the picture above, it can be seen that 60% of people who use the ShopeeFood food delivery application are people aged 15-25 years, then there are 33.3% of people aged 26-40 years and 6.7% of people aged 41-55 years.

Furthermore, a pre-survey survey was conducted on the residents of Mekargalih Purwakarta village about the ease of online transactions and the brand image of the ShopeeFood application. The results showed some complaints as follows:

Table 2 List Of Complaints

No	Complaints
1	ShopeeFood application is a bit difficult to make online transactions or payments
2	Payments over the internet cannot be made using a personal account or bank directly the only way to make payments is through ShopeePay
3	Refunds are time consuming
4	The brand image of the ShopeeFood app is hard to remember
5	The photo shown about the product does not match the expected image
6	Many product descriptions are incomplete.
7	Bad product despite on star reviews has high quality

Source: Processed By The Author (2024)

From the results of the pre-survey, it is known that the online food delivery application using the ShopeeFood application has experienced many complaints from the public, especially in the online payment process to the lack of complete information about the product.

As the data that has been explained previously, it can be concluded that the number of ignorance or lack of people who understand this technology causes difficulties and many errors in buying products online. In making transactions or payments online using the ShopeeFood application is to use ShopeePay. The payment cannot be made directly through the bank account owned by the buyer. To use ShopeePay procedurally, consumers are required to fill in a certain amount of funds in their respective ShopeePay accounts and this certainly requires capital. So it becomes a problem when consumers can not make transactions in cash. For some people it is not an obstacle, but for some people it becomes an obstacle when someone does not hold money in cash and lack of understanding of the payment method through ShopeePay on the ShopeeFood application. As well as the many competitors in the online food or beverage delivery business that are almost similar, it makes it difficult for some people to remember that the Shopee brand or brand also has an online food delivery feature, namely through ShopeeFood.

2. Method

Quantitative research identifies populations and research samples using instruments or tools whose validity and reliability are required to produce objective research (Veronica et al., 2022).

In this study, the authors used two sources of data namely:

1. Primary Data

Source data obtained directly through subjects related to research is the meaning of primary data. This primary Data merupakan data that directly provide data to data collectors (Suryani et al., 2020).

2. Secondary Data

The type of data obtained and extracted from the second source is a secondary data source, obtained by researchers from existing data sources (Oktaviani Dewi, 2019).

The population in this study is Mekargalih Village community with productive age.

Table 3 total population of RW 03 Mekargalih village by age group in productive age

Age	M	W	Total
15 - 25	185	184	366
26 – 40	181	168	349
41 – 55	172	176	348
Total overall			1.063

Source: Mekargalih Village Data (2024)

Based on the above data, shows that the population in this study is a community in RW03 Mekargalih village with productive age recorded in village data totaling 1,063 people.

To determine or establish the right sample, the researcher needs a solid understanding of the sample. In simple terms, this sample is a part of the population that serves as a source of research data. In other words, this sample is a portion of the population that describes the population as a whole (Amin et al., 2023).

This study uses purposive sampling method with non-probability technique by considering certain factors such as:

1. People of productive age.
2. People who have ShopeeFood application.
3. People who have used the ShopeeFood application.

The researcher selects the element that is considered the most important representative or desired characteristic (Avianti et al., 2023).

This study uses the slovin formula to calculate the number of samples from a population that is already known. Slovin formula used in the study is as follows:

$$n = \frac{N}{1 + Ne^2}$$

Sumer: Amin et al. (2023)

Description :

n: Number of samples

N: Population Size

e : Fault tolerance limit

After doing the calculations, the researchers found that the error tolerance limit for this study was 5% or 0,05. The calculation result is calculated using the slovin formula as follows:

$$\begin{aligned}
 n &= \frac{N}{1 + Ne^2} \\
 n &= \frac{1.063}{1 + 1.063(0,5)^2} \\
 n &= \frac{1.063}{1 + 1.063(0,0025)} \\
 n &= \frac{1.063}{1 + 2,6575} \\
 n &= \frac{1.063}{3,6575} \\
 n &= 291
 \end{aligned}$$

So that from the calculation results using slovin calculation obtained the number of samples in this study is equal to 291. This means that the sample in this study is as many as 291 people respondents.

Data collection is at the core of every research activity. Data collection is the process of collecting and measuring information about the variables under study, in an established systematic way that allows one to answer the questions asked, test hypotheses and evaluate the results (Avianti et al., 2023).

The questionnaire given to respondents is a research instrument used to measure the variables studied. In this study used likert scale 1-5, the following is an explanation table likert scale conducted in this study:

Table 4 likert scale

No	Code	Description	Value
1	STS	Strongly Disagree	1
2	TS	Disagree	2
3	R	Hesitating	3
4	S	Agree	4
5	SS	Strongly Agree	5

Source: Processed By The Author (2024)

Two independent variables used are digital payment and brand image. Then there is one dependent variable (bound) in this study is the purchase decision. The following is the concept of operational variables in research:

Table 4 Variable Operational Concepts

Variable	Variable Definition	Indicators	Scale
Digital Payment	Payment methods made electronically using digital devices such as smartphones, computers, or credit cards. (Rahayu & Mulyadi, 2023)	1. Promo offered 2. Ease of transaction 3. User safety	Likert
Brand Image	Consumers choose a product that has become known through their experience with it and the information they obtain from various sources. (Pandiangan et al., 2021)	1. Brand association advantages 2. The power of brand association 3. Peculiarities of brand associations	Likert
Acquittal Decision	The process by which a customer finds a product by searching for information about a particular product or	1. Problem identification 2. Information search 3. Evaluation of alternatives 4. Purchase decision 5. Post buyer behavior	Likert

Variable	Variable Definition	Indicators	Scale
	brand and assessing how good the product and its alternatives are in order to choose which product they want most (Nurliyanti et al., 2022)		

Source: Processed By The Author (2024)

Knowing the measuring instrument to test whether it is valid and reliable then test the instrument. Because, by using a reliable and valid way in the collection of files expected results in the study were declared reliable and valid (Jannata & Tura, 2024).

The purpose of the study itself is to solve the problem that is the focus of research. If there is a hypothesis and an answer to a research problem that requires substantiated research, then the problem, hypothesis, and research objectives are each other and guide the data analysis process. Methodologically, the process of simplifying quantitative data for easy understanding is known as data analysis (Octaviani & Sutriani, 2019).

This study uses Structural Equation Modeling - Partial Least Square (SEM-PLS). The method of data analysis used is to use the SmartPLS version 3 application that will produce data processing and conclusions that serve to make decisions or analysis results.

SmartPLS 3 Software is one of the component-based SEM or variance-based SEM programs used to analyze data (Solling Hamid & M Anwar, 2019). SEM himself according to Al Hakim (2022) is an abbreviation of Structural Equation Modeling which can be defined as one of the modeling techniques in statistical covariance analysis with cross-sectional statistical features in linear models and general models. This SEM consists of modeling factor analysis (factor analysis), Regression (regression), path analysis (path analysis) and growth curve on latent variable modeling.

Partial least square (PLS) regression is a technique of reducing predictors to a set of smaller uncorrelated components and performing least squares regression on these components instead of the original data (Sukwika, 2023).

In PLS-SEM used two levels of testing, the first is the measurement model (outer model) and the second is the structural model (inner model). These two measurement steps focus on design as an evaluation process. This means to assess the validity and reliability of a research. Research ideas and designs cannot be tested in correlational models and predictions unless they pass those tests (Solling Hamid & M Anwar, 2019).

Test Measurement Model (Outer Model)

Measurement Model (outer model) is the initial stage in the evaluation model. Solling Hamid & M Anwar (2019) explained that the stage in PLS-SEM is called the construct validity test. It consists of convergent validity as well as discriminant. One way to assess the validity is to examine the weakness of the relationship between the contract and the questions asked, as well as the weakness of the relationship between other variables.

Construct Validity Test

Construct validity consists of convergent validity and discriminant validity. Here's the explanation:

1. Convergent Validity

In the SmartPLS program, convergent validity is based on the principle that the measurement

construct should have a high correlation. The value of loading factor for each indicator construct Rule of Thumb can be seen from the reflective indicator validity test using SmartPLS program as convergent validity assessment. This value can be seen through the value of loading factor $>0,7$ for confirmatory research and between $0,6$ to $0,7$ for exploratory research, and the value of Average Variance Inflation Factor (AVE) is also required to be greater than $0,5$ (Solling Hamid & M Anwar, 2019).

2. Discriminant Validity

In terms of discriminant validity, essentially measurements of different constructs are not required to have a high correlation. The cross-loading value is a way to assess the discriminant validity of reflective indicators. If the Ave root for each construct is greater than the correlation between the construct and other constructs in the model, then the model has sufficient discriminant validity. This value for each variable must be greater than $0,70$ (Solling Hamid & M Anwar, 2019).

Determination of discriminant validity value can be measured based on Heterotrait-Monotrait ratio Matrix (HTMT), Cross Loading and Fornell-Larcker Criterion. $HTMT < 0,9$ then all constructs are declared valid. Construct loading value greater than $>$ cross loading then it can be stated that the model has qualified discriminant validity (Sukwika, 2023).

Reliability Test

In addition to testing validity, PLS-SEM also tests reliability. This test is used as evidence that the instrument measures construct accuracy, consistency and accuracy. Cronbach's Alpha and Composite Reliability are two ways of measuring construct reliability with reflective indicators. Rule of Thumb Composite Reliability value should be higher than $0,70$. But using Cronbach's Alpha will give a smaller value (less than estimated), so it's better to use Composite Reliability (Solling Hamid & M Anwar, 2019).

Multicollinearity Test

Multicollinearity is used as a way to know if in a regression model there is a perfect or near perfect linear relationship between some or all of the independent variables, when there is a correlation or relationship between variables using VIF. Another more objective way is to use the Variance Inflating Factor (VIF) and tolerance values. Multicollinearity is said to exist if the value of $VIF > 10$ and / or tolerance value $< 0,01$. If the value of $VIF < 10$, it is free from multicollinearity and if $VIF > 10$, multicollinearity will occur (Susanti, 2022).

Structural Model Test (Inner Model)

This second stage is the estimation of the structural (inner) model. Some components used to estimate the structural model are R-squared, F-squared, and Q-squared values. The R-squared value is used to calculate the rate of difference between the independent variable and the dependent variable.

An R-Square of 0.75 indicates a strong model, 0.50 indicates a moderate model, and 0.25 indicates a weak model. Both F-square values are used to evaluate the magnitude of the influence between variables. The value of F square is 0.02 in small group, 0.015 in medium group, and 0.35 in large group. Thirdly, the Q-square is a test that shows how suitable the observed values are. Positive Q value > 0 , and the value < 0 is considered negative) (Solling Hamid & M Anwar, 2019).

Hypothesis Test

Hypothesis testing method is used to test the relationship between the independent variable and the dependent variable. Path analysis or model analysis that has been created is used to perform this test. Correlation results are measured by assessing the path coefficient and its significance compared to the results of the research hypothesis. to check the hypothesis test results at once. Path coefficients are used to determine the value of the respective path coefficients. The significance level of the hypothesis can be calculated statistically by calculating its significance level—in this case, the significance level is 5% . The confidence level at $0,05$ rejects the hypothesis. Then the p-value, also

known as the probability or chance value, is the value that will indicate the probability of the picture that a data will be generalized in the population, with a 95% chance of a correct decision and a 5% chance of a wrong decision (Oktriani, 2020).

The hypothesis test in the study as follows:

1. If the p-value is less than 0,05, it is significant.
2. If the p-value is greater than 0,05, it is not significant.

3. Result and Discussion

The results of quantitative research derived from data obtained through surveys, observation and dissemination of questionnaires, analyzed using SmartPLS 3.

This study aims to analyze the influence of Digital Payment and Brand Image on consumer purchase decisions using the ShopeeFood application, as many as 291 respondents who have made food purchases online. The target is the Mekargalih Village community in RW03 Purwakarta.

The distribution of questionnaires was carried out using a likert scale of 1-5. This study uses 2 independent variables consisting of digital payment and brand image and 1 dependent variable is the purchase decision. Discussion based on descriptive statistics consists of:

Descriptive By Gender

From the results of the distribution of questionnaires in 291 communities in Mekargalih village to ShopeeFood users, the following data were obtained on the characteristics of respondents based on gender:

Table 5 Gender Characteristics

Gender	Total Respondent	Percentage
Men	104	35,7%
Women	187	64,3%
Total	291	100%

Sumber: diolah oleh penulis (2024)

Based on the table above, this study uses respondents as many as 291 samples of society where the male sex as much as 35.7% and 64.3% of women. This shows that the decision to buy food online is mostly done by women.

Descriptive By Age

Obtained data based on the age of respondents as follows:

Table 6 Age Characteristics Of Respondents

Age	Total	Percentage
15-25	137	47,1%
26-40	100	34,4%
41-55	54	18,6%
Total	291	100%

Source: Processed By The Author (2024)

Based on the table above, it can be seen that the majority of respondents based on their age are at the age of 15-25 years as many as 137 respondents or 47.1%. Followed by respondents aged 26-40 years as many as 100 respondents or 34.4%. And age 41-55 there are as many as 54 respondents or 18.6%.

Descriptive By Occupation

Also obtained data based on the work of respondents ShopeeFood application users. The following respondents by occupation:

Table 7 Job Characteristics

Job	Total	Percentage
Student	110	37,8%
TNI / Polri	2	0,7%
PNS	7	2,4%
Private Employees	87	29,9%
Self-employed	30	10,3%
Housewife	42	14,4%
Other	13	4,5%
Total	291	100%

Source: Processed By The Author (2024)

The results of the table above, obtained data based on job respondents. students / masiswa as much as 37.8%, TNI/Polri as much as 0.7%, civil servants as much as 2.4%, employees as much as 29.9%, self-employed as much as 10.3%, Housewives 14.4% and others as much as 4.5%. This indicates that online food purchases are dominated by students.

Frequency Of Shopping Using ShopeeFood

From the results of the questionnaire obtained characteristic data respondents based on the frequency of online food shopping using ShopeeFood application as follows:

Table 8 Respondent Spending Frequency

Shop at ShopeeFood				
		Frequency	Percent	Valid Percent
Valid	One time	22	7,6	7,6
	Twice	91	31,3	31,3
	Three times	178	61,2	61,2
	Total	291	100	100

Source: Processed By The Author (2024)

Based on the table above, it can be seen that the majority of respondents have a frequency of spending on the ShopeeFood application more than 3 times as many as 178 respondents or 61.2%. as for the frequency of shopping 2 times as many as 91 respondents or worth 31.3% and 22 respondents or 7.6% as much as 1 time purchase.

Descriptive Analysis Of Respondents

Based on the results of research conducted on 291 respondents through the dissemination of questionnaires. Analysis of this description is one approach that can be used to simplify the data and facilitate understanding. The lowest score on these variables was given a score of 1 and the highest score was given a score of 5. Here is the calculation of the average score of answers made:

Interval = (maximum value-minimum value) / number of categories

$$= (5-1) / 5$$

$$= 4/5$$

$$= 0,8$$

Using the above calculation, the range of five minus one divided by five will produce 0.8. Based on the category of respondents ' answers can be explained as follows:

1.00-1.80 = very low
 1.81-2.60 = low
 2.61-3.40 = enough
 3.41-4.20 = height
 4.21– 5.00 = very height

Descriptive Variables According To Respondents

Respondents ' responses to each statement in the variables are as follows:

Table 9 Results of respondents (Digital Payment)

No	Statement	Mean	Categories
Promo Offered			
X1.1	Making payments using ShopeePay on the ShopeeFood application costs less than other applications.	4.02	Height
X1.2	Many vouchers are offered when making payments using ShopeePay.	4.15	Height
Ease Of Transaction			
X1.3	The transaction process using ShopeePay is very easy to do.	4.17	Height
X1.4	ShopeePay can improve efficiency and effectiveness in making transactions on the ShopeeFood application.	4.06	Height
User Safety			
X1.5	Transactions using ShopeePay guarantee the security of the balance directly to the merchant account (resto).	4.08	Height
X1.6	Trust the shopeepay balance in the ShopeeFood application is guaranteed to be safe even though it has not been used for a long time.	4.08	Height

Source: Processed By The Author (2024)

Based on the table above, explains that the respondent's answer on the variable digital payment shows the average assessment of respondents included in the category agreed with the highest value located at X1.3 of 4.17.

Table 10 Results of respondents (Brand Image)

No	Statement	Mean	Categories
Brand Association Advantages			
X2.1	ShopeeFood application has many advantages provided such as free postage vouchers and discounts or cashback.	4.12	Height
X2.2	The service provided by ShopeeFood is fast and timely delivery.	4.10	Height
The Power Of Brand Associations			
X2.3	The most popular online food delivery application is ShopeeFood.	3.99	Height
X2.4	ShopeeFood has a wider network of sellers (restaurants) compared to other applications.	3.94	Height
Uniqueness Of The Brand Association			
X2.5	ShopeeFood application Memiliiki uniqueness in brands that are easy to remember.	4.16	Height
X2.6	The Logo on the ShopeeFood app is attractive and easily recognizable.	4.19	Height

Source: Processed By The Author (2024)

Based on the table above, explains that the respondent's answer on the variable digital payment shows the average assessment of respondents included in the category agreed with the highest value located at X2.6 of 4.19.

Table 11 Results Of Respondents (Purchase Decision)

No	Statement	Mean	Categories
Problem Identification			
Y.1	Purchase products as needed.	4.16	Height
Y.2	ShopeeFood is a quality online food or drink delivery application that is	4.14	Height

easy to get the
desired product.

Information Search			
Y.3	Ease in buying food or beverage products based on store rating.	4.13	Height
Y.4	Never get obstacles in obtaining information about products in ShopeeFood.	3.96	Height
Evaluation Of Alternatives			
Y.5	Feel satisfied if the product is in accordance with the desired.	4.20	Height
Y.6	ShopeeFood has a good prestige value.	4.09	Height
Purchase Decision			
Y.7	Feel confident about the quality of food or drinks offered on the ShopeeFood application.	4.10	Height
Y.8	Decide to buy food or drinks online using the ShopeeFood application because the products sold are diverse choices.	4.07	Height
Post-Purchase Behavior			
Y.9	Feel satisfied buying products through ShopeeFood because it is very easy and as expected.	4.00	Height
Y.10	Will make a re-purchase and recommend it to others.	4.11	Height

Source: Processed By The Author (2024)

Based on the table above, explains that the respondent's answer on variable digital payment shows the average assessment of respondents included in the category agrees with the highest value located at Y5 of 4.20.

Verification Analysis Results

After testing the effect of digital payment and brand image on purchasing decisions, the next step is to conduct a series of quantitative analyzes in accordance with the objectives of the study.

In this study, hypothesis testing using partial least square (PLS) analysis using SmartPLS3 application. The following is a model scheme of this research PLS program:

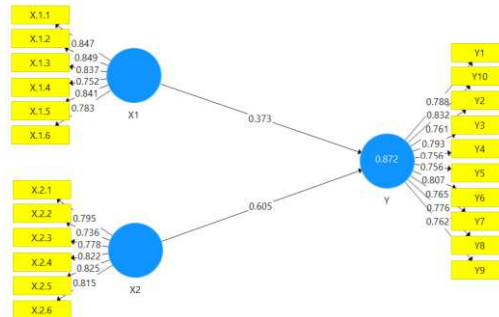


Figure 3 model scheme

Source: Processed By The Author (2024)

The image above shows a schematic model using the SmartPLS3 program. The test was conducted by evaluating the measurement model (Outer Model) and structural model (Inner Model).

Test Outer Model

Construct Validity Test

a. Convergent Validity

The purpose of this convergent validity test is to ascertain whether the relationship between the indicator and its latent variable is valid or not. In testing the validity of this convergence using outer loadings. An indicator is said to be in a good category if the outer loadings >0.70 . Here is the value of the outer loadings of each indicator on the variables of the study:

Table 12 Outer Values Of Variables

Variable	Indicators	Outer Loadings	Description
Digital Payments (X1)	X1.1	0,847	Valid
	X1.2	0,849	Valid
	X1.3	0,837	Valid
	X1.4	0,752	Valid
	X1.5	0,841	Valid
	X1.6	0,783	Valid
Brand Image (X2)	X2.1	0,795	Valid
	X2.2	0,736	Valid
	X2.3	0,778	Valid
	X2.4	0,822	Valid
	X2.5	0,825	Valid
	X2.6	0,815	Valid
Repair Decision (Y)	Y1	0,788	Valid
	Y2	0,832	Valid
	Y3	0,761	Valid
	Y4	0,793	Valid
	Y5	0,756	Valid
	Y6	0,756	Valid
	Y7	0,807	Valid
	Y8	0,765	Valid
	Y9	0,776	Valid
	Y10	0,762	Valid

Source: Processed By The Author (2024)

In testing the validity of this convergence using outer loadings. An indicator is said to be in a good category if the outer loadings >0.70 . From the table above, provide information about the value

of the outer loadings of each variable. Each variable in this study has a value greater than 0.70. This shows that every indicator in this study is valid and qualified.

b. Discriminant Validity

Discriminant validity tests are performed to ensure that the ideas for each latent variable are different from the ideas for the other variables. The default value must be greater than 0.70. The results of discriminant validity testing by looking at the cross loading value are as follows:

Table 13 Discriminant Validity Values

	Digital Payment (X1)	Brand Image (X2)	Repair Decision (Y)
X1.1	0,847	0,636	0,705
X1.2	0,849	0,728	0,758
X1.3	0,837	0,679	0,708
X1.4	0,752	0,603	0,627
X1.5	0,841	0,650	0,699
X1.6	0,783	0,644	0,743
X2.1	0,688	0,795	0,724
X2.2	0,596	0,736	0,670
X2.3	0,622	0,778	0,707
X2.4	0,690	0,822	0,749
X2.5	0,620	0,825	0,735
X2.6	0,668	0,815	0,749
Y1	0,680	0,731	0,788
Y2	0,645	0,693	0,761
Y3	0,709	0,732	0,793
Y4	0,678	0,692	0,756
Y5	0,666	0,668	0,756
Y6	0,733	0,750	0,807
Y7	0,624	0,730	0,765
Y8	0,619	0,715	0,776
Y9	0,682	0,642	0,762
Y10	0,710	0,726	0,832

Source: Processed By The Author (2024)

The table above shows that the value of the loading factor for each indicator of the latent variable has the highest value when compared with other latent variables. This shows that each latent variable has a high discriminant validity.

To determine discriminant validity, the Average Variance Extracted (AVE) method is used if each indicator has a value greater than 0,5. The results of the AVE method are as follows:

Table 15 Discriminant Validity Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)	Description
Digital Payment	0,671	Valid
Brand Image	0,633	Valid
Repair Decision	0,608	Valid

Source: Processed By The Author (2024)

Based on the table above, shows that the Ave value of the variable digital payment >0.50 with a value of 0.671. For Ave value of Brand Image variables >0.50 with a value of 0.633. And the AVE

value of the purchase decision variables >0.50 with a value of 0.608. It can be concluded that each of these variables has a good Discriminant Validity.

Reliability Test

a. Cronbach's Alpha

In this study, to measure the reliability of a construct with SmartPLS application is done with Cronbach's Alpha. The following reliability test conducted:

Table 16 Reliability

	Cronbach's Alpha	Standar Reabilitas	Description
Digital Payment	0,901	0,70	Reliabel
Brand Image	0,884	0,70	Reliabel
Repair Decision	0,924	0,70	Reliabel

Source: Processed By The Author (2024)

Based on the table above, shows that the value of Cronbach's Alpha of the variable digital payment >0.70 with a value of 0.901. For Cronbach's Alpha value of the brand image variable >0.70 with a value of 0.884. For Cronbach's Alpha value of the purchase decision variable >0.70 with a value of 0.924. It can be concluded that each variable already has a value of Cronbach's Alpha >0.70 which means it has entered into the criteria of reliable.

b. Composite Reliability

To test the reliability of variable indicators, a composite reliability test is used. The variable can be said to have met the reliability Composite if the reliability composite value of each variable is greater than 0.70 (>0.70). The following composite test in this study:

Table 17 Composite Reliability

	Composite Reliability	Standar Reabilitas	Description
Digital Payment	0,924	0,70	Reliabel
Brand Image	0,912	0,70	Reliabel
Repair Decision	0,939	0,70	Reliabel

Source: Processed By The Author (2024)

Based on the table above, shows that the value of Composite Reliability of variable digital payment >0.70 with a value of 0.924. For the value of Composite Reliability of brand image variables >0.70 with a value of 0.912. For the value of Composite Reliability of purchase decision variables >0.70 with a value of 0.939. Which means that each variable has a composite reliability value greater than 0.70. This shows that the three variables above are reliable.

Multicollinearity Test

The purpose of multicollinearity testing is to determine the multicollinearity between variables by assessing the correlation between independent variables. The following are the results of multicollinearity test in this study:

Table 18 VIF

Inner VIF Values	VIF	Description
Digital Payment > Repair Decision	2,969	Non Multicollinearity
Brand Image > Repair Decision	2,969	Non Multicollinearity

Source: Processed By The Author (2024)

Based on the table above, the results of multicollinearity testing with the results of digital payment variables on the purchase decision amounted to 2,969 and brand image variables on the purchase decision also amounted to 2,969. From each variable the value of VIF <5. Thus, there is no collinearity between constructs or it can be said that there is no multicollinearity problem.

Test Inner Model**Coefficient Of Determination (R^2)**

The value of the so-called coefficient of determination shows how much the independent variable contributes to the dependent latent variable. The following results resulted from the analysis carried out with the SmartPLS application:

Table 19 Coefficient Of Determination

	R Square (R^2)	R Square Adjusted
Repair Decision (Y)	0,872	0,871

Source: Processed By The Author (2024)

Based on the table above, R Square can show that brand image and digital payments have the ability to influence purchasing decisions by 87.2%. The remaining other factors of 12.8% were not described in the study.

F-Square

F-Square is a value used to assess the magnitude of the influence between variables. Based on the analysis, the following F-Square values obtained in this study:

Table 20 Value Of F-Square

	Repair Decision (Y)
Digital Payment (X1)	0,366
Brand Image (X2)	0,965

Source: Processed By The Author (2024)

Based on the table above, explains that the variables X1 and X2 have a value >0.035 which means that the value of F-square into a large category.

Predictive Relevance (Q^2)

Predictive Relevance is a test performed to determine the value of the resulting observation is good or not. Here is the value of Q-Square with blindfolding method:

Tabel 21 Value Of Q-Square

	SSO	SSE	Q^2 (=1-SSE/SSO)
Digital Payment (X1)	1746,000	1746,000	
Brand Image (X2)	1746,000	1746,000	
Repair Decision (Y)	2910,000	1395,587	0,520

Source: Processed By The Author (2024)

The value obtained by Q^2 is above 0.520. Based on the results of the analysis, the Predictive Relevance in this study has a good value because the value of $Q^2 > 0$.

Hypothesis Test

In the hypothesis test will be analyzed by looking at the significance of the relationship between the constructs indicated by the value of T-statistics by looking at the output of the PLS calculation results that is in the bootstrapping section to see the T-statistics. The indicator can be said to be valid if it has a p - value of less than 0.05 (<0.05). Here are the results of testing bootstrapping to see the results:

Table 22 Path Coefficients

	Original Sampel (O)	Sampel Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STD EV)	P Values
X1>Y	0,373	0,369	0,039	9,593	0,000
X2>Y	0,605	0,608	0,038	15,971	0,000

Source: Processed By The Author (2024)

Description:

X1 = Digital Payment

X2 = Brand Image

Y = Purchase Decision

Based on the table above, hypothesis testing can be done as follows:

1. The first hypothesis: Digital Payment (X1) affects the purchase decision (Y). The result of the p-Values is 0.000, which means that the value is <0.05 . So it can be concluded that there is an influence of Digital Payment on consumer purchase decisions using the ShopeeFood application.
2. Second hypothesis: Brand Image (X2) affects the purchase decision (Y). The result of the p-Values is 0.000, which means that the value is also <0.05 . So it can be concluded that there is an influence of Brand Image on consumer purchase decisions using the ShopeeFood application.

Discussion

The Influence Of Digital Payments On Purchasing Decisions

H1: Digital payment affects consumers ' purchasing decisions using the ShopeeFood application.

Based on the test results, Digital Payment (X1) has a significant effect on the purchase decision (Y). Digital Payment statements have a significant impact on purchasing decisions. This is evidenced by the value of P-Values of 0.000 where the value is smaller than 0.05. Therefore, the first hypothesis that states digital payment has a significant influence on purchasing decisions is proven to be true.

The indicator in the digital payment variable that has the most influence on purchasing decisions is the indicator of ease of transaction. Based on the results of descriptive analysis of respondents,

the largest value is at the point of statement number three, namely the transaction process using ShopeePay is very easy to do, showing the highest average with a value of 4.17.

The results are supported by research conducted by Fauzi et al (2023) that consumers are more interested in using digital payment systems than cash payments, where the data that has been tested is valid, that digital payments greatly influence purchasing decisions.

The Influence Of Brand Image On Purchasing Decisions

H2: Brand image affects consumer purchasing decisions using the ShopeeFood application.

Based on the test results, Brand Image (X2) has a significant effect on purchasing decisions (Y). A Brand Image statement has a significant impact on purchasing decisions. This is evidenced by the value of P-Values of 0.000 where the value is smaller than 0.05. Therefore, the second hypothesis which states that brand image has a significant influence on purchasing decisions is also proven to be true.

Indicators in the brand image variables that most influence the purchasing decision is the indicator of the uniqueness of the brand association. Based on the results of descriptive analysis of respondents, the largest value is at the point of statement Number Six, the logo on the ShopeeFood application is attractive and easily recognizable, showing the highest average value of 4.19.

The results of this study are in line with Dairina's research (2022) which states that brand image has a significant impact on the progress of a company. Depending on how the consumer sees his product, the formation of the image and how much the level of sales of the company's products is associated with the development of a business that encourages consumers to buy more goods.

This research is also supported by research conducted by A. J. Sari et al (2022) suggest that brand image has a significant or positive effect on consumer purchasing decision making. Product quality in the eyes of customers. Brand image is a concept that guides consumers in evaluating a brand. This means that a particular name is considered good or bad.

The Influence Of Digital Payments And Brand Image On Purchasing Decisions

H3: Digital payment and brand image influence consumer purchase decision using ShopeeFood application.

Based on the results of the inner model, Digital Payment (X1) and Brand Image (X2) simultaneously affect the purchase intention. Based on the coefficient of determination obtained the value of R square (R²) of 0,872. The value can be defined so that digital payments and presentations influence purchase decisions by 87,2%, and the remaining 12,8% are influenced by digital payments and other digital formats, which are not covered in the study. From the H3 statement, it can be concluded that digital payment (X1) and brand image (X2) affect the customer's intention to make a purchase decision using the ShopeeFood application.

The results of this study are also in line with those conducted by Ranius (2014) that when someone wants something to be done easily and done simply, consumers can access the internet and choose products from online stores. After selecting the desired product and confident in its brand reputation based on its specifications, then make a payment by credit card, bank transfer, or phone banking or internet banking. Next, the consumer will wait for the product to be delivered to the specified address.

This research is also reinforced by Aziza & Dinni Anfasa (2021) in their research that electronic applications of financial service providers can facilitate payment transactions. With the installation of online payment applications as electronic payment media, it will certainly provide consumer attraction to make purchasing decisions and brand image or brand image is also a consumer benchmark for the quality of a particular brand.

Brand ideals can be a great attraction for consumers to make a purchase decision. so that digital payments and brand image have a positive effect on purchasing decisions.

4. Conclusion

This study was conducted in Mekargalih village where people who have used and bought food or drinks online using the ShopeeFood application to determine the effect of digital payment and brand image on consumer purchase decisions using the ShopeeFood application.

Based on the results of research and discussion that has been done, in accordance with the problems that have been formulated in the previous chapter, the authors draw the following conclusions:

1. Digital Payment partially has a significant effect on consumer purchasing decisions using the ShopeeFood application. The better Digital Payment will make it easier for users and can improve consumer purchasing decisions in choosing the higher ShopeeFood application.
2. Brand Image is partially a significant influence on consumer purchasing decisions using the ShopeeFood application. The results of these findings mean that the better the image of the ShopeeFood brand in front of consumers, the higher the level of trust and confidence of consumers in making purchasing decisions in the ShopeeFood application.
3. Digital payment and brand image simultaneously influence and significantly influence consumer purchasing decisions using the ShopeeFood application. The better digital payment and brand image will improve purchasing decisions in choosing the higher ShopeeFood application. Conversely, if both factors tersebut less good then the purchase decision of consumers will also decline.

5. Acknowledgments

An award can contribute to the community, especially the people of Mekargalih Village, Purwakarta Regency who are willing to support the implementation of this research, so that the results can be a reference for community online shopping activities and the development of services for ShopeeFood customer satisfaction.

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7. Biographies

Septiana Amanda

The second of three children, she studied as an active student of STIE Wikara Purwakarta Management Study Program who struggled in economic science education so that later she was able to practice and contribute to the community

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Housewife works as a mompreneur and lecturer, developing skills in the field of trainers so that they can contribute knowledge insights to the development of broad human resources to support the creation of superior human resources.