

Digital Payment on Marketing Strategies and Consumer Purchase Decisions in Bengkulu City

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Abstrak

Penelitian ini menganalisis pengaruh pembayaran digital terhadap strategi pemasaran dan keputusan pembelian konsumen di Kota Bengkulu menggunakan data primer dari 100 responden. Instrumen terdiri atas 12 indikator skala Likert yang membentuk tiga konstruk: karakteristik pembayaran digital (X1), efektivitas strategi pemasaran (X2), dan keputusan pembelian (Y). Seluruh indikator menunjukkan corrected item-total correlation di atas 0,30 dan ketiga konstruk reliabel (Cronbach's alpha X1=0,766; X2=0,828; Y=0,749). Hasil regresi menunjukkan pembayaran digital tidak berpengaruh signifikan terhadap strategi pemasaran ($\beta=0,162$; $p=0,125$), tetapi berpengaruh positif signifikan terhadap keputusan pembelian ($\beta=0,439$; $p<0,001$). Strategi pemasaran juga berpengaruh positif signifikan terhadap keputusan pembelian ($\beta=0,264$; $p=0,006$). Dalam model simultan, X1 dan X2 menjelaskan 23,2% variasi keputusan pembelian. Uji bootstrap 5.000 replikasi menghasilkan efek tidak langsung sekitar 0,033 dengan 95% CI [-0,009; 0,101], sehingga mediasi strategi pemasaran belum didukung. Temuan menunjukkan bahwa kemudahan dan kualitas pengalaman pembayaran digital berkaitan langsung dengan keputusan pembelian konsumen, sementara peran strategi pemasaran tetap penting secara independen.

Kata kunci: pembayaran digital; strategi pemasaran; keputusan pembelian; QRIS; Kota Bengkulu

Abstrack

This study analyzes the effects of digital payment on marketing strategy and consumer purchase decisions in Bengkulu City using primary data from 100 respondents. The instrument contains 12 Likert-scale indicators forming three constructs: digital payment characteristics (X1), marketing strategy effectiveness (X2), and consumer purchase decision (Y). All indicators have corrected item-total correlations above 0.30, and all constructs are reliable (Cronbach's alpha: X1=0.766; X2=0.828; Y=0.749). Regression results indicate that digital payment does not significantly predict marketing strategy ($\beta=0.162$; $p=0.125$), but positively and significantly predicts purchase decisions ($\beta=0.439$; $p<0.001$). Marketing strategy also positively predicts purchase decisions ($\beta=0.264$; $p=0.006$). In the simultaneous model, X1 and X2 explain 23.2% of the variance in purchase decisions. A 5,000-replication bootstrap estimates an indirect effect of approximately 0.033 with a 95% CI [-0.009, 0.101], providing no evidence of mediation. The findings suggest that digital-payment experience is directly associated with purchase decisions, while marketing strategy remains independently relevant.

Keywords: digital payment; marketing strategy; consumer purchase decision; QRIS; Bengkulu City

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INTRODUCTION

Digital transformation has changed how consumers discover products, evaluate alternatives, pay for purchases, and interact with businesses. In retail and service settings, digital payment options such as QR-based payments, electronic wallets, and mobile banking can reduce dependence on cash and make transactions more convenient. Their strategic importance therefore extends beyond payment processing: the availability of a preferred payment method may shape the perceived quality of the shopping experience and influence how customers respond to a business's marketing activities.]

The Indonesian digital-payment ecosystem has expanded rapidly. Bank Indonesia reported that in the third quarter of 2025, digital payment transaction volume reached 12.99 billion transactions, increasing by 38.08% year-on-year; QRIS transactions grew by 147.65% year-on-year during the same quarter (Bank Indonesia, 2025). These national figures provide context for the wider adoption of digital payment, but they should not be interpreted as direct evidence of consumer behavior in Bengkulu City. Local evidence is needed to determine whether payment convenience, perceived security, promotional incentives, and merchant acceptance are associated with consumers' purchase decisions in the city.

For local micro, small, and medium-sized enterprises (MSMEs), digital payment can support more than checkout convenience. Merchants may combine QRIS or e-wallet acceptance with social-media promotions, loyalty rewards, bundled offers, and customer-service messages. A customer who sees a promotion online and can pay using a familiar method may experience fewer barriers between product evaluation and purchase. However, the presence of a digital payment option does not automatically produce a purchase. Consumers may still be concerned about fraud, failed transactions, privacy, connectivity, transaction limits, or the availability of cash alternatives.

The Technology Acceptance Model (TAM) proposes that perceived usefulness and perceived ease of use are central to technology acceptance (Davis, 1989). Applied to digital payment, usefulness may refer to speed, convenience, and transaction control, while ease of use concerns how simple the payment process is to understand and complete. The Theory of Planned Behavior (TPB) further explains that behavioral intentions are associated with attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). Together, these perspectives help explain why payment technology may influence purchase behavior, while also indicating that social context and perceived ability to use the technology matter.

Despite the growing relevance of digital payment, businesses need locally grounded evidence about how payment adoption interacts with marketing strategy and the consumer decision process. In Bengkulu City, the relevant managerial question is not simply whether consumers use digital payment, but whether its perceived convenience, security, availability, and promotional integration are associated with stronger purchase decisions. This distinction matters because payment infrastructure and marketing communication may operate together: a promotion can attract attention, while a convenient payment method can reduce friction at the point of purchase.

Accordingly, this article proposes a quantitative framework to examine the relationship between digital payment and consumer purchase decisions, while positioning marketing strategy as a related explanatory factor. The objectives are to: (1) examine the association between digital payment characteristics and marketing strategy; (2) assess the relationship between digital payment and consumer purchase decisions; and (3) assess whether marketing strategy is associated with consumer purchase decisions in Bengkulu City. The manuscript provides a testable design; its hypotheses must be evaluated using actual survey data before empirical conclusions can be drawn.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Digital Payment

Digital payment refers to the transfer of monetary value through electronic channels rather than physical cash. In the context of this study, the term covers QRIS-based payments, e-wallets, and mobile banking used to pay for goods or services. For consumers, the relevant characteristics include perceived convenience, speed, ease of use, transaction reliability, perceived security, and the availability of the method at merchants. For merchants, acceptance can support a smoother checkout process and may reduce some cash-handling activities. Nevertheless, actual benefits depend on network availability, merchant readiness, user familiarity, and trust.

Davis (1989) argues that perceived usefulness and perceived ease of use are important determinants of technology acceptance. This suggests that consumers may be more willing to use digital payment when they believe it makes transactions more efficient and does not require excessive effort. In a purchase setting, these perceptions may reduce the effort associated with completing a transaction. Security and trust should also be considered because consumers may avoid a payment method if they believe their financial information or funds are at risk.

The Unified Theory of Acceptance and Use of Technology (UTAUT) complements TAM by explaining technology use through performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003). In the Indonesian QRIS context, Paramita and Cahyadi (2024) found that performance expectancy, effort expectancy, social influence, and perceived risk were associated with behavioral intention, while behavioral intention and facilitating conditions influenced actual QRIS use. Saripudin et al. (2023) likewise emphasize usefulness, ease of use, attitude, intention, and subjective norms in explaining QRIS adoption. These perspectives indicate that a favorable digital-payment experience is not determined by convenience alone, but also by trust, social influence, perceived risk, and the availability of supporting conditions.

Marketing Strategy in a Digital Payment Environment

Marketing strategy is the coordinated set of decisions through which a business identifies target customers, communicates value, differentiates its offering, and builds customer relationships. Digital payment can be integrated into marketing through payment-linked discounts, cashback, loyalty points, limited-time offers, product bundles, and communication that explicitly informs customers about available payment methods. The strategic value of these tactics depends on whether the offer is relevant, credible, easy to redeem, and consistent with the business's overall value proposition.

Digital payment should not be treated as a substitute for product quality, pricing, service, or promotional communication. Instead, it may act as an enabling element within a broader customer journey. For example, a social-media advertisement may create awareness and interest, while a clearly displayed QRIS option and a simple checkout experience can support the conversion of that interest into a transaction. Merchants should also monitor whether incentives generate incremental purchases or merely shift the payment method used by customers who would have purchased anyway.

From a marketing-management perspective, payment technology can be understood as part of the customer value proposition and customer journey rather than merely a back-end transaction mechanism. Kotler and Keller (2016) explain that effective marketing coordinates value creation, communication, and delivery to target customers. When digital payment is integrated with promotions, loyalty programs, and clear payment information, it can reduce

transaction friction and strengthen the conversion of marketing stimuli into purchase action. Evidence on QRIS also suggests that payment availability can be relevant to purchasing behavior, although its effect depends on consumers' perceptions and the broader purchase context (Safitri & Ningrum, 2024; Zalukhu & Lattu, 2025).

Consumer Purchase Decision

A consumer purchase decision is the process through which an individual recognizes a need, searches for information, evaluates alternatives, chooses a product or service, completes a purchase, and evaluates the experience afterward. The decision may be influenced by product quality, price, brand image, recommendations, promotions, service quality, and convenience. Digital payment is relevant particularly at the evaluation and transaction stages, where customers consider whether the available payment process is safe, accessible, and convenient.

Under the TPB, attitudes, subjective norms, and perceived behavioral control help explain behavioral intention and behavior (Ajzen, 1991). A consumer who views digital payment positively, observes its common use among peers, and feels capable of using it may be more willing to transact digitally. However, purchase decisions remain multi-factorial: payment convenience may facilitate a decision without being the primary reason for choosing a particular product.

Consumer decision theory also implies that payment convenience is one of several situational and psychological inputs affecting the movement from evaluation to purchase. Empirical research on Indonesian digital payments supports this interpretation. Wirabuana et al. (2024) highlight perceived usefulness, ease of use, and trust as important perceptions surrounding QRIS and consumer behavior, while Safitri and Ningrum (2024) examine QRIS availability in relation to purchase intention and purchase decisions. More recent evidence from food-stall consumers indicates that ease of use can directly influence purchase decisions and that perceived risk shapes QRIS usage (Adriyanto et al., 2025). Thus, digital payment can facilitate a purchase by lowering effort and increasing confidence, but it remains one element within a broader consumer decision process.

Theoretical Framework

The proposed framework combines TAM and TPB with a marketing-strategy perspective. TAM provides a basis for measuring perceived usefulness and ease of use. TPB helps account for attitudes, social influence, and perceived behavioral control. Marketing strategy is conceptualized as the way merchants use payment options and related promotions to support customer acquisition and conversion. The dependent variable, consumer purchase decision, can be measured through purchase confidence, choice of seller or product, purchase completion, and intention to repurchase. These constructs should be operationalized clearly and tested for validity and reliability before substantive analysis.

The framework is therefore strengthened by integrating TAM, TPB, and UTAUT. TAM explains usefulness and ease of use; TPB explains attitudes, subjective norms, and perceived behavioral control; and UTAUT adds performance expectancy, effort expectancy, social influence, and facilitating conditions. In this study, these theories support the expectation that consumers who perceive digital payment as useful, easy, secure, socially accepted, and adequately supported will experience less transaction friction. That improved experience may affect purchase decisions directly and may also provide merchants with opportunities to design payment-linked promotions and customer-engagement activities.

Proposed relationships:

H1: Digital payment characteristics are positively associated with the perceived effectiveness of marketing strategies.

H2: Digital payment characteristics are positively associated with consumer purchase decisions.

H3: Marketing strategy effectiveness is positively associated with consumer purchase decisions.

H4: Marketing strategy mediates the relationship between digital payment characteristics and consumer purchase decisions. This mediation hypothesis requires an appropriate indirect-effect test and should not be inferred from simple correlations alone.

RESEARCH METHOD

Research Design

The proposed study uses a quantitative, explanatory survey design. The unit of analysis is an individual consumer who has made at least one purchase using a digital payment method at a business in Bengkulu City during a defined recent period. A cross-sectional survey can estimate associations among the constructs at one point in time. Because cross-sectional data alone cannot establish temporal order or rule out all alternative explanations, causal claims should be made cautiously.

Population, Sample, and Sampling Technique

The target population comprises consumers aged 17 years or older who have purchased goods or services in Bengkulu City and have experience with QRIS, an e-wallet, or mobile banking. The final sample size should be determined before data collection based on the planned statistical model, number of predictors, expected effect size, desired statistical power, and anticipated non-response. If a complete sampling frame is unavailable, purposive sampling may be used with explicit screening criteria; however, the resulting findings should not be generalized to all consumers in Bengkulu City without qualification.

A recommended screening period is the previous three months to help respondents recall recent payment and purchase experiences. Data collection should cover a variety of merchant categories, such as food and beverage, retail, personal services, and other local businesses, rather than relying on a single category. The final manuscript must report the actual number of valid respondents, demographic profile, recruitment procedure, and data-collection dates after fieldwork is completed.

Research Variables and Measurement

All perceptual constructs may be measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Items should be adapted from relevant literature and reviewed for clarity in the local context. A pilot test is recommended before the main survey. The following table provides a proposed operationalization rather than validated scales.

Construct	Indicative dimensions	Example measurement focus
Digital payment characteristics (X)	Perceived usefulness; ease of use; convenience; reliability; security/trust; merchant availability	Digital payment makes checkout easier, faster, and sufficiently secure.
Marketing strategy effectiveness (M)	Promotion integration; clarity of payment information; incentive	Payment options and related promotions are

	relevance; channel consistency; customer engagement	communicated clearly and are relevant to customers.
Consumer purchase decision (Y)	Product/seller choice; purchase confidence; purchase completion; decision convenience; repurchase intention	The payment experience supports confidence and ease when completing a purchase.

Data Collection Procedure

Data may be collected through an online or paper questionnaire distributed to eligible consumers. Participation should be voluntary and based on informed consent. The questionnaire should not collect unnecessary sensitive financial details, payment credentials, account numbers, PINs, or transaction authentication codes. Respondents should be informed that the study is academic and that responses will be reported in aggregate form. The instrument should be checked for ambiguous wording, duplicate items, and leading questions before distribution.

Data Analysis

The dataset comprised 100 complete respondent records. Construct scores were calculated as the arithmetic mean of four Likert items for each variable. Analysis included descriptive statistics, corrected item-total correlations, Cronbach's alpha reliability, Pearson correlations, simple and multiple ordinary least-squares regression, and a nonparametric bootstrap test (5,000 resamples) for the indirect effect in H4. Statistical significance was evaluated at $\alpha=0.05$.

RESULTS AND DISCUSSION

Respondent Dataset and Descriptive Statistics

A total of 100 valid respondent records were analyzed. The supplied dataset contains response scores for 12 questionnaire items (four items for each construct) and computed mean scores for X1, X2, and Y. The mean digital-payment score (X1) was 3.480 (SD=0.754), marketing-strategy effectiveness (X2) was 3.378 (SD=0.793), and consumer purchase decision (Y) was 3.440 (SD=0.765). On a five-point scale, these averages indicate generally moderate-to-positive evaluations across the three constructs. The dataset does not contain demographic variables; therefore, age, gender, occupation, and other demographic profiles cannot be reported from the supplied data.

Measurement Quality and Hypothesis Testing

Measurement quality was acceptable. Corrected item-total correlations ranged from 0.501 to 0.601 for X1, 0.641 to 0.680 for X2, and 0.480 to 0.613 for Y; all exceeded the commonly used 0.30 screening threshold. Cronbach's alpha values were 0.766 for X1, 0.828 for X2, and 0.749 for Y, indicating acceptable internal consistency. Pearson correlations showed that X1 was weakly related to X2 ($r=0.154$), moderately related to Y ($r=0.433$), and X2 was positively related to Y ($r=0.273$).

H1 was not supported. Simple regression of marketing strategy effectiveness on digital payment produced $B=0.162$, $R^2=0.024$, $F=2.389$, and $p=0.125$. Thus, variation in respondents' digital-payment evaluations did not significantly explain perceived marketing-strategy effectiveness in this sample. This result suggests that merely providing a favorable digital-payment experience may not automatically translate into stronger perceptions of a business's broader marketing execution.

H2 and H3 were supported. Digital payment significantly predicted consumer purchase decisions in the simple model ($B=0.439$, $R^2=0.188$, $F=22.676$, $p<0.001$). Marketing strategy effectiveness also significantly predicted purchase decisions ($B=0.264$, $R^2=0.075$, $F=7.902$, $p=0.006$). In the simultaneous regression, both X1 ($B=0.406$, $p<0.001$) and X2 ($B=0.204$, $p=0.021$) remained significant, with $R^2=0.232$ and overall $F=14.610$ ($p<0.001$). These findings are consistent with the view that payment convenience and marketing execution contribute distinct information to consumer purchase decisions.

H4 was not supported by the bootstrap mediation analysis. The estimated indirect effect of digital payment on purchase decisions through marketing strategy was approximately 0.033. The 95% bootstrap confidence interval ranged from -0.009 to 0.101 and therefore included zero. Accordingly, the available cross-sectional data do not provide sufficient evidence that marketing strategy mediates the relationship between digital payment and purchase decisions. The direct association of digital payment with purchase decisions remained significant when marketing strategy was included in the model.

Variable	N	Mean	SD
Digital payment (X1)	100	3.480	0.754
Marketing strategy (X2)	100	3.378	0.793
Purchase decision (Y)	100	3.440	0.765
Scale	-	1-5	-

Table 1. Descriptive statistics of research variables

Hypothesis	Relationship	B / Indirect	R ²	p / 95% CI	Decision
H1	$X1 \rightarrow X2$	0.162	0.024	$p=0.125$	Not supported
H2	$X1 \rightarrow Y$	0.439	0.188	$p<0.001$	Supported
H3	$X2 \rightarrow Y$	0.264	0.075	$p=0.006$	Supported
H4	$X1 \rightarrow X2 \rightarrow Y$	0.033	-	[-0.009; 0.101]	Not supported

Table 2. Summary of hypothesis testing

Practical Implications for Businesses in Bengkulu City

First, merchants should make accepted digital payment methods visible at the point of sale and in digital marketing channels. Second, payment-linked offers should have simple conditions and transparent expiry dates. Third, businesses should maintain a cash alternative and provide clear assistance when a transaction fails, because digital-only practices may exclude some customers. Fourth, merchants should track metrics such as promotion redemption, completed transactions, repeat purchase, average transaction value, and customer complaints rather than relying solely on payment adoption counts. Finally, small businesses should review settlement records and fees so that the convenience offered to customers remains economically viable for the business.

Research Limitations

The empirical analysis is based on 100 respondent records and self-reported Likert-scale measures collected at one point in time. The supplied dataset contains item responses and

construct scores but no demographic fields or documented recruitment/date variables, limiting respondent-profile reporting and subgroup analysis. The cross-sectional design also limits causal interpretation. Future research should include demographic and merchant-category information, document the sampling process and collection period, and consider larger probability-based samples or longitudinal/transaction-level data.

CONCLUSION

Using data from 100 respondents, this study finds that digital-payment characteristics are positively associated with consumer purchase decisions in Bengkulu City. Marketing strategy effectiveness is also positively associated with purchase decisions. However, digital payment did not significantly predict marketing-strategy effectiveness, and the bootstrap indirect effect did not support marketing strategy as a mediator. Thus, H2 and H3 are supported, whereas H1 and H4 are not supported by the supplied dataset.

The results imply that businesses should treat digital payment as a customer-experience factor that can directly reduce transaction friction while continuing to develop marketing communication and promotions as a separate strategic capability. Together, digital payment and marketing strategy explained 23.2% of the observed variation in purchase decisions, indicating that other determinants such as product quality, price, service, brand image, and consumer characteristics should also be considered in future models.

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