The Influence of Digital Marketing Strategies and Digital Payments on UMKM Buying Decisions in the Digital Era

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Abstract: This study aims to identify the influence of digital marketing strategies and digital payments on buyer decisions in UMKM in the digital era. With the rapid development of technology, digital marketing and payments have become crucial aspects in business activities. The research method used is a survey with 53 respondents who are UMKM buyers. Data were collected through questionnaires and analyzed using multiple linear regression techniques. The results of the study show that the Digital Marketing Strategy Variable shows a t_{count} of -0.076. Meanwhile, the t_{table} value = -1.054 so that $t_{count} > t_{table}$ (-0.076 > -1.054) with a significance probability of (0.297 > 0.05). The Digital Payment Variable shows a t_{count} of 0.040. Meanwhile, the t_{table} value = 0.273 so that $t_{count} > t_{table}$ (0.040 < 0.273) with a significance probability of 0.786 > 0.05. The implication of this finding is that digital marketing strategies and digital payments have an influence on buyer decisions, although not significantly. This research contributes to the literature on digitalization in UMKM businesses and provides insights for UMKM actors to improve their marketing strategies and payment methods.

Keywords: MSMEs, Digital Marketing Strategy, Digital Payments, Purchasing Decisions

Introduction

When digitalization is fully utilized, we enter the era of the digital revolution 4.0 in everyday life, information technology and the internet must be there. Starting from children under the age of 18 to adults are often seen using smartphones and these electronic devices to access the internet. (Aris Ariyanto, 2021) With the rapid advancement of global technology in the era of advanced digitalization, almost every consumer continues to receive many notifications from marketers. Current technological advances allow companies to expand the scope of marketing a product by using technology that can reach its customers interactively (Hayati, 2024; Nasrabadi, 2024; Nuseir, 2024). Customers can visit a website or online store to buy a product, without having to go out of the house. The more visitors to a website or online store, the more potential buyers there are (Primadhita et al., 2018). The company's need for digital marketing is increasing along with the increasing enthusiasm of customers for the online shopping transaction system (Afzal, 2024; Kulikova, 2024; Li, 2024). Online media has good and promising potential for companies, both large-scale businesses and micro, small, and medium-scale businesses in facilitating

marketing information, bringing consumers closer together, and reaching various groups (Puspitasari et al., 2019).

Market players are encouraged to be able to follow these advances because technology is developing so rapidly. Marketplaces and social media can be ideas to help UMKMs get easier access to more marketing opportunities. (Pelani, 2023: 13247) Therefore, an entrepreneurial model is needed that can change to accommodate new technologies. This then becomes the basis for the concept of digital entrepreneurship. This business model is the result of entrepreneurship and digital technology that come together to create a unique new business phenomenon (Ilieva, 2024; Souissi, 2024). Along with the development of technology, it has a great influence on the payment system, one of which is business transactions which are used to establish relationships between the two parties. The payment system is one of the pillars that can support the existence of a financial reporting system, which initially used physical money, now switching to using a digital payment system or often referred to as electronic money (e-money). (Tarantang, et. al, 2019).

In this case, digital marketing has also developed. The increasing competition in the business world means that marketing strategies and media are also appropriate to use today (Djasurovna, 2024; Tarnanidis, 2024). With digital marketing, communication and transactions can be done at any time and can be global. The increasing number of social media users means increasing opportunities in the business world. As digital progress has begun to grow rapidly, types of jobs that require physical abilities are now relatively easy because they can be replaced by automatic machine devices. Thus, technological advances provide comfort and convenience for its users. Based on this, further research is needed on the influence of digital marketing strategies and digital payments on UMKM buyer decisions in the digital era. So the purpose of this study is to find out how digital marketing strategies and digital payments affect UMKM buyer decisions in the digital era.

Methodology

The research method used in this journal includes a description of the population, sample, data collection techniques, and data analysis techniques.

• Population and Sample: This study used a sample of 53 respondents from UMKM buyers.
• Data Collection Technique: Data was collected through a questionnaire distributed online to respondents.
• Data Analysis Technique: Data was analyzed using a quantitative method with a regression analysis technique to test the effect of independent variables (digital marketing strategies and digital payments) on the dependent variable (buyer decisions).

Hypothesis Framework

Based on the theoretical framework and hypothesis formulation, the hypothesis framework model can be presented as follows:
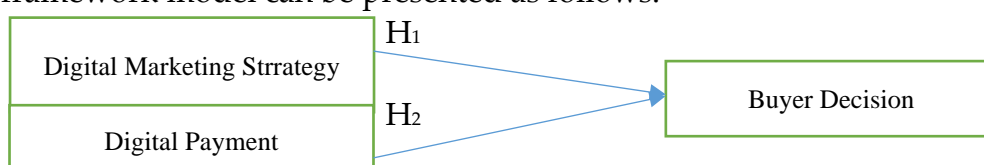
There are 3 hypotheses that can be made, including:

H1: Digital Marketing Strategy influences buyer decisions,

H2: Digital Payment influences buyer decisions.

H3: Digital Marketing Strategy and Digital Payment influence Buyer Decisions.

Result and Discussion

Validity Test

The validity test was carried out by comparing the Sig (2-tailed) value on each question item with a significance level of error (5% or 0.05). The validity test is fulfilled if the Sig (2-tailed) value is smaller than the significance value of the error (5% or 0.05). Based on the validity test analysis carried out using SPSS Statistics Version 25 software, the results of the validity test for each variable are as follows:

Tabel 1. Validity Test Results

Correlations

		X1	X2	Y
X1	Pearson Correlation	1	.185	-.195
	Sig. (2-tailed)		.185	.162
	N	53	53	53
X2	Pearson Correlation	.185	1	-.024
	Sig. (2-tailed)	.185		.864
	N	53	53	53
Y	Pearson Correlation	-.195	-.024	1
	Sig. (2-tailed)	.162	.864	
	N	53	53	53

Based on the table of validity test results for the digital marketing strategy variable (X) above, it can be seen that the results of the validity test for each question item on the variable where all question items have a Sig (2-tailed) value that is smaller than the error significance value or the specified error rate so that the validity test is met. This means that each question on the digital marketing strategy variable (X) can be declared valid or can represent the variable.

Reliability Test

Tabel 2. Reliability Test Results

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	94.5094	30.139	.000	.689
X1.2	96.4151	24.055	.489	.626

X1.3	96.6226	25.778	.381	.649
X2.1	94.5094	30.139	.000	.689
X2.2	95.0000	28.423	.272	.672
Y	95.4151	29.632	.040	.692

Reliability test is to find out to what extent the results of the measurement remain consistent, and if the measurement is carried out twice or more on the symptoms and also the use of the same measuring instrument. And internally, the reliability of the measuring instrument can be tested in analyzing the consistency of the items that already exist in the instrument, namely with certain techniques. The reliability in the table above is> 0.6, then the questionnaire is said to be reliable.

Normality Test

The normality test is carried out to see whether the residual value is normally distributed or not. In a good regression model, it has a residual value that is normally distributed.

Tabel 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		53
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.52128642
Most Extreme Differences	Absolute	.240
	Positive	.240
	Negative	-.231
Test Statistic		.240
Asymp. Sig. (2-tailed)		.000[c]

The Kolmogorov-Smirnov statistical test value is 0.240 with a significance value of Asymp. Sig. (2-tailed) of 0.000. The significance value is less than 0.05, thus it can be said that the data is normally distributed and suitable for use.

Multicollinearity Test

The multicollinearity test aims to ensure that there is no very strong relationship between the independent variables in the regression model. Multicollinearity can cause problems in interpreting regression results, because it is difficult to determine the individual influence of each independent variable.

Tabel 4. Multicollinearity Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1(Constant)	4.076	.773		5.270	.000		
X1.2	-.076	.072	-.150	-1.054	.297	.977	1.023
X1.3	.025	.083	.043	.301	.765	.971	1.030
X2.2	.040	.148	.039	.273	.786	.993	1.007

Based on the results in the Coefficient table, it is found that the Digital Marketing and Payment Strategy variables have a tolerance value of 0.977, 0.971 or > 0.1 and also a VIF value of 1.023, 1.030 or < 10. This explains that there are no symptoms of multicollinearity in the three independent variables in the regression model. From these results, it can be concluded that there is no problem of multicollinearity between the independent variables (digital marketing strategy and digital payment) in the regression model. This means that each independent variable does not have a very strong relationship with each other, so it can be interpreted individually in the model.

Multiple Linear Regression Analysis

A simple regression analysis is to study whether two or more variables have an influence or relationship or not, and measure the strength of their influence, and make applications based on the strength or weakness of the influence or relationship.

Tabel 5. Multiple Regression Analysis Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.165[a]	.027	-.032	.53701

Multiple linear regression analysis is used to see the influence between two or more independent variables on the dependent variable. Based on the results of the analysis, the Adjusted R Square value of -0.032 indicates that the independent variables in the model are only able to explain 3.2% of the variation in the dependent variable. This indicates that there are other factors outside the model that influence the Decision of UMKM buyers.

T Test (Partial Hypothesis)

The t test is to test at a significant level by the influence on the independent variable which is partial to the dependent variable. In the t test, it can be done using the help of the

SPSS program with the following assessment criteria: - If the magnitude of the probability of significance is less than 0.05 then Ha is accepted

Tabel 6. T Test Results

Coefficients[a]

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	4.076	.773		5.270	.000
X1.2	-.076	.072	-.150	-1.054	.297
X1.3	.025	.083	.043	.301	.765
X2.2	.040	.148	.039	.273	.786

Based on the results of the t-test, the digital marketing strategy variable with a Sig. value of $0.297 > 0.05$ and digital payments with a Sig. value of $0.765 > 0.05$. Overall, the results of the T-test show that partially, the digital marketing strategy and digital payment variables do not have a significant influence on the Decision of UMKM buyers in the digital era in this study.

F Test (Simultaneous Hypothesis)

Tabel 7. Anova Table

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	.398	3	.133	.460	.712[b]
Residual	14.130	49	.288		
Total	14.528	52			

The F test is used to test the effect of all independent variables simultaneously on the dependent variable. From the table above, the significance value (Sig.) Is $0.712 > 0.05$, which indicates that simultaneously, digital marketing strategies and digital payments do not have a significant effect on UMKM buyer decisions in this digital era.

Hypothesis Test

The Digital Marketing Strategy variable shows a t_{count} of -0.076. Meanwhile, the t_{table} value = -1.054 so that $t_{count} > t_{table}$ (-0.076 > -1.054) with a significance probability of (0.297 > 0.05). These results prove that Digital Marketing Strategy has a negative effect on UMKM Buyer Decisions in the digital era. This means that Hypothesis-1 is accepted. The Digital Payment variable shows a t_{count} of 0.040. Meanwhile, the t_{table} value = 0.273 so that $t_{count} > t_{table}$ (0.040 < 0.273) with a significance probability of 0.786 > 0.05. These results prove that Digital Payments have no significant effect on UMKM buyer decisions in the digital era.

The Influence of Digital Marketing Strategy on Buyer Decisions

The results of this research analysis show that Digital Marketing Strategy has a negative effect on UMKM buyer decisions in the digital era. This means that these results show that statistically, Digital Marketing Strategy has a negative effect on UMKM buyer decisions in the digital era. The results of this study have a negative effect due to negative responses from buyers, excessive information on the internet, negative perceptions of brands, low quality content, and poor user experience on websites or applications.

The Influence of Digital Payments on Buyer Decisions

The results of this research analysis show that Digital Payments do not have a significant effect on UMKM buyer decisions in the digital era. This means that these results show that statistically, Digital Payments do not have a significant effect on UMKM buyer decisions in the digital era. The results of this study have no effect due to technical problems, lack of payment method options, buyer security and privacy, and a complicated payment process.

The Influence of Digital Marketing Strategy and Digital Payment on Buyer Decisions

In previous studies using the regression coefficient test calculation, the results of the digital payment variable (X2) of 0.27 were positive, which means that if there is an additional 1 unit of the digital payment variable, where other factors remain consistent, so that an increase in the digital payment factor of 0.27 means that digital payments have a contribution of 0.27 to the buyer's decision variable. Purchasing decisions apparently require digital marketing in the current era to attract consumer interest and it turns out to play a very important role in a person's purchasing decision because in addition to making it easier for consumers, it also makes it easier for UMKMs. Digital payments also affect buyers' decisions to be interested in UMKM goods/services, with faster and more affordable time efficiency, consumers will be more interested in buying UMKM products.

Conclusion

The conclusion that can be made is that digital marketing strategies have an effect on buyer decisions. The Digital Marketing Strategy variable shows a tcount of -0.076. Meanwhile, the ttable value = -1.054 so that tcount > ttable (-0.076 > -1.054) with a significance probability of (0.297> 0.05). Digital payments do not have a significant effect on buyer decisions where the Digital Payment Variable shows a tcount of 0.040. Meanwhile, the ttable value = 0.273 so that tcount < ttable (0.040 < 0.273) with a significance probability of 0.786 > 0.05.

Purchasing decisions apparently require digital marketing in the era of technological development, it turns out to play a very important role in a person's purchasing decision. because in addition to making it easier to buy, it also makes it easier for UMKMs to market their products. So it can be said that the influence of digital marketing provides a very significant movement towards interest in purchasing decisions. Apart from the digital payment system and digital marketing that influence purchasing decisions.

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