

Analysis of The Drivers of Consumer Purchasing Decisions in The Digital Era: The Role of Social Media Marketing, E-Service Quality, and Payment Safety

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Abstract

The objective of this study is to examine and analyze the influence of consumer purchasing decisions in digital era by considering the influence of social media marketing, e-service quality, and payment safety. The respondents are 120 university students in Bandung, West Java who use digital platform to purchase products or services. The data is collected by distributing questionnaires to the respondents, and analyzed using the multiple regression analysis with SPSS 26. The findings of this study indicate that consumer purchasing decision is positively and significantly influenced by social media marketing, e-service quality, and payment safety. This means that the owners or managers of products and services sold through online platforms must pay attention to these three aspects, as it will increase the consumer purchase decisions, thus enhancing the company's profitability.

Keywords: consumer purchase decisions; social media marketing; electronic service quality; payment security.

1. Introduction

The current trend of online shopping has increased when compared to previous years (Haudi, 2022; Khan, 2019). Many consumers use applications to find information about what is needed to the buying process. An online shop is a place where consumers can search and make purchases directly with service providers. According to Yang, (2020) physical stores are slowly but surely starting to close due to the rise of e-commerce. This is because online stores offer convenience to customers in various aspects (search, payment and delivery). Customers can access anywhere and anytime to make purchases online without having to go to the store. According to Sakas, (2022) the development of e-commerce in Indonesia is growing rapidly due to the increasing growth of internet penetration. In March 2017, internet penetration reached 50% with 104.96 million users. According to Rita et al. (2019), the number of internet users in Indonesia is projected to reach 133.39 million in 2021 to 2022, making Indonesia one of the largest online markets.

The data from Statista (2021) indicate that Indonesia currently has around 28.2 million online shoppers and is projected to increase each year by 3-4% for the coming years. The majority of users are in the age range of 25-34 years and reach 12.8 million users who shop online. With the development of technology and information, it has caused a cultural shift. This can be seen from the behavior of consumers where they used to make purchases traditionally now leading to digital through e-commerce.

According to Santos, (2003) and Hsiao, (2021) physical businesses have been trying to gain a competitive advantage by using e-commerce to interact with customers. Meanwhile, in online business, both customers and competitors can easily enter the market because everyone has a smartphone that makes it easy for them to enter the digital world. In addition, from the customer's perspective, using e-commerce to make purchases is very cheap, because you don't have to go to the store. In online business, promotions that are carried out will be able to influence consumer behavior to make purchases (Pandey, 2018). The flexibility and easiness of building interaction and communicating with customers through social media will allow them to feel close with the company or brand, thus enabling them to make a purchase decision (Aji, 2020; Khan, 2019; Pandey, 2018; Yang, 2020)

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However, the biggest challenge in online business today is related to the services provided. A number of empirical evidence has shown that most consumers feel disappointed with the online services provided, such as late response, unclear information provided, and other technical errors. Due to this condition, one of the key success factors for surviving in a tight e-competitive environment is a service-focused strategy. A company must provide a superior service experience to its customers, so that they will repurchase and be loyal to the company (Moslehpour, 2020). To get good business performance, especially in online business, good promotion and high quality of service are needed in order to increase consumer purchases. Websites and applications with good service quality are the key to success in today's e-commerce and digital business.

Although the quality of online services and social media promotions have been shown to influence purchasing decisions, research linking payment safety to online purchasing decisions is still under-explored. Dewi, (2022); Yap, (2022) suggested that the study on e-commerce business and its safety payment system are still need to be explored further in order to obtain a more thorough explanation. In addition, Fernando, (2021); Prasetyo, (2021) also mentioned the need to examine the influence of e-service quality on online purchase decision in the context of emerging market.

Based on this, the purpose of this study is to fill the research gap by trying to develop a concept regarding the factors that influence online purchasing decisions by looking at the influence of social media promotion, e-service quality and payment safety in the city of Bandung, West Java. This study contributes to the literature by utilizing different theories that are quite rare to be used in marketing research, namely social exchange theory, as most research in consumer behavior usually employ theory of planned behavior (TPB) or theory of reasoned action (TRA). In addition, this research is also expected to contribute to online service providers to consider the factors that can influence online purchasing decisions.

2. Literature Review

2.1. Social Exchange Theory

This theory involves interdependent interactions and adapting actions of others, which results in obligations (Emerson, 1976; Blau, 1964; Khan, 2019). According to Sun, (2020), this interdependent interaction has the potential to produce quality relationships, although this will only occur under certain circumstances. The basic principle in this theory is that existing relationships will develop over time into mutual commitments with loyalty and trust. To achieve this, the two existing parties need to adhere to the rules or norms in the exchange. Norms in this social exchange will form “the normative definition of the situation that is formed among or adopted by the participants in the exchange relationship” Finally, reciprocity as a norm and individual orientation refers to a norm as a standard that describes how a person should behave. In this study, social media marketing, e-service quality, and payment safety that is done by the company is seen as a pleasant treatment for consumers, and this will become a driver for consumers to make a purchase decision.

2.2. Social Media Marketing

The rise of social media has influence various aspects of peoples' lives, including the way they run a business. In marketing context, the rapid development of social media use has become the reasons for the creation of consumers' networks (Haudi, 2022; Ragab, 2020).Nghiem-Phú, (2022) suggested that social media is used as a platform for establishing networks and sharing information. Social media can play a significant role for building customer relationship and affect their decisions and behavior towards a company, a brand, or its products and services (Hasan, 2020). This is due to the fact that the information, conversation, and interaction that occurs flexibly between the consumers and the brand or company. Social media marketing, which can be done through Twitter, Instagram, TikTok, Facebook, or even YouTube, can assist the company to build a customer perception on their products or services (Sikrant, 2020). It can also be an instrument to build consumer awareness for the brand or product itself. In addition, for the company, social media is also seen as a pool of IT data sources that enable them to determine the right strategy through market research and customer analysis (Masuda et al., 2022)

2.3. E-Service Quality

E-service quality is often defined as “the extent to which a website facilitates efficient and effective shopping, purchasing, and delivery of products and services” (Zeithaml et al., 2002; Suhartanto et al., 2019). When consumers carry out transactions with company, they often expect an excellent service from the company. This also occurs on electronic transactions, as customers consider whether the service they receive from the company or brand are good or bad. According to Moslehpour, (2020), e-service quality includes four aspects, namely website design, customer service,

security/privacy, and fulfillment. Customers will assess whether they can obtain enough information from the website, the convenience when using the website, the user interface, and the way they can personalize the website (Fernando, 2021a; Prasetyo, 2021). They will also figure out how their complaints are handled, and the way the administrator of the website or application communicate with them (Zhang, 2019). When customers perceive a good e-service quality, this will lead them to have higher e-satisfaction and e-loyalty (Prasad, 2019; Satpathy, 2019), and have higher purchase decision (Ragab, 2020)

2.4. Payment Safety

When carrying out business through online platforms, most people are face with several issues such as perceived risk and security when they complete the payment. In electronic payment, there are several alternatives that can be used, such as credit card, stored value, mobile payment, m-banking, and even electronic wallets (Yucha, 2020). For some reasons, electronic payment is seen as a flexible and easy way for completing transactions, as it enables customers to pay for the products or services they purchase without having to go to an ATM or bank. Instead, they can just complete the payment from their phone, laptops, tablets, or other gadgets (Dzogbenuku, 2022; Sahi, 2022; Sakas, 2022). However, in making payments, customers often worry about whether their payments are secure, safely received by the company, or about their data and privacy safety (Chang, 2022). Consumers also often worry about credit card fraud and misuse about their private information. According to Chiu, (2022), payment safety for online business can includes aspects such as password protections, fingerprints, facial features, and iris recognition. Singh, (2022) mentioned that customers have several things to consider a payment to be safe or secure, namely confidentiality, data integrity, authentication, anonymity, availability, and non-repudiation.

2.5. Online Purchase Decision

By definition, online purchase decision refers to the act of purchasing a product or service that is done by consumers after they went through selection process of several alternative choices, and carried it through online platforms (Barazanchi, 2022). Moslehpour, (2021) stated that purchase decision consists of five steps, namely problem or need recognition, information search, alternative comparison, final purchase, and post-purchase behavior. Consumers currently carry out their transaction online due to the more flexibility, easier way to compare prices of the products, as well as more available information. The abundant amount of information that can be accessed by customers about the products and services will make them more confident to purchase it (Hasan, 2020). In addition, in online business, customers can access the website or applications of the brand or company anytime through anywhere, and this indicates the flexibility of an online business (Sikrant, 2020)

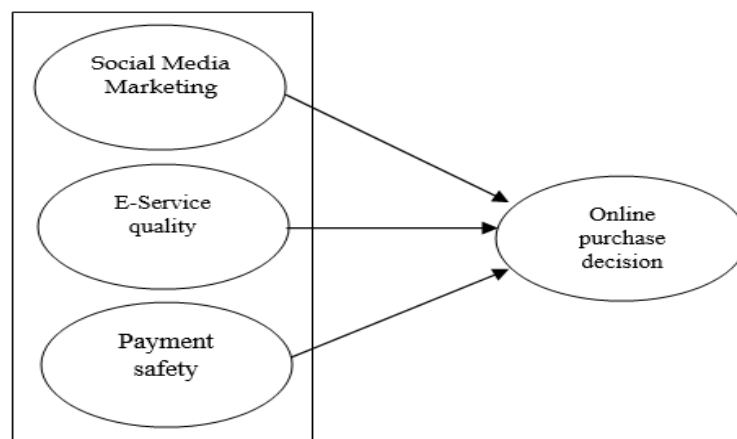


Figure 1. Conceptual framework

2.6. Hypothesis development

2.6.1. Social Media Marketing and Online Purchase Decision

Several studies in the marketing context have found that future marketing will be completely dominated and controlled by social media platforms (Hansopaheluwakan, 2020; Masuda et al., 2022; Wibowo, 2020). Social media platforms are considered as strategic tools for companies to promote or offer products and services to consumers. Aji, (2020) define social media as an online application program or platform that facilitates interaction, collaboration or sharing content. According to Saima, (2020) and Sun, (2020) many companies or business organizations use social media as a marketing strategy and operation as a tool to reach consumers and attract their attention in order to make purchases on the products offered. In the context of social media, various content such as entertainment, interaction, customization and wom are presented to users. Therefore Sanny, (2020) mentions that the role of social media today has become a means for consumers to make purchases of products or services. According to Pandey, the use of social media can be used as a tool for consumers to search for products and ultimately make purchases (Pandey, 2018). Thus, the role of social media becomes very important for companies to reach consumers in various regions more closely through online relationships. According to Ragab, (2020) social media has been explored in various platforms such as Facebook, Instagram (Aji, 2020) , Youtube (Masuda et al., 2022), Shopee (Nghiem-Phú, 2022), as all of these applications can be accessed via smartphone connected to the internet. Several studies have found the role of media and its dimensions (entertainment, interaction, trendiness, customization, and wom) have a positive influence on consumer purchasing decisions. Based on this, the first hypothesis is proposed as follows:

H1. Social media marketing has a positive effect on Online purchase decisions

2.6.2. E-Service Quality and Purchase Decision

According to Dhingra, (2020) the definition of online service quality in its interaction with the website or platform is defined as the extent to which the site or platform facilitates various consumer needs, starting from search to purchase. Thus, companies that have integrated business activities on social media must always pay attention to the services provided. When consumers feel that the service provided by the company is very good, this will increase purchases. Research by Ruanguttamanun, (2022) and Surjandy, (2021) states that 87% of consumers make purchases because they feel good service. Luo, (2020) develop dimensions in measuring the quality of online services that come from service quality, namely, reliability, design, security, and customer service. According to Goutam, (2022) e-service quality involves the process of interacting with websites or platforms before and after online services are received. When a company has transitioned its originally traditional business to digital, it must automatically provide good service to consumers. Several studies have confirmed the positive effect that the better online services provided can increase purchasing behavior for consumers (Goutam, 2022). Based on this, the second hypothesis is proposed as follows:

H2. E-service quality has a positive effect on consumer Online purchase decisions.

2.6.3. Payment Safety and Consumer Purchase Decision

With the development of online services to meet consumer demand, business digital platforms must be able to support the consumer order cycle (Siagian, 2022). In addition, in order to compete in the business, the business platform must also be able to help secure online payments effectively (Sahi, 2022). Initially, mobile payments (m-payments) gained high popularity in China since 2013. The number of transactions at that time increased by 70% from the previous year. M-payment refers to the transfer of monetary value in the mobile environment, and makes the platform the main feature in making payments. According to Kar, (2021) m-payment is a payment that is handled with a mobile device connected to the internet. Along with the increasing growth of online payments, consumers are still skeptical of a transaction. According to Dzogbenuku, (2022) the company must provide facilities to consumers by providing security for a transaction. Prete, (2022) stated that payment safety is a service that is felt in the form of security in transactions when consumers make digital payments. According to Daud, (2022) companies that provide convenience and security in payments using the platform tend to make purchases on the platform. On the other hand, when consumers find reviews about inconvenience in payments, this will reduce the level of consumer purchases. Thus, the third hypothesis is proposed as follows:

H3. Payment safety has a positive effect on consumer online purchase decisions.

3. Methods

This research was conducted using a quantitative approach with the aim of measuring and understanding the causal relationship between variables. The population in this study were students at Widyatama University who used digital platforms to purchase products or services, namely 182 respondents from three majors (management, accounting, informatics engineering). Data was collected by survey method by distributing questionnaires to consumers via google form. The sample was selected as many as 125 respondents using the slovin formula, but 120 questionnaires were returned. This was because consumers gave complete answers. Then the data was then analyzed using multiple regression analysis with the help of SPSS for Windows 26 software to analyze the variables.

3.1. Variable Measurement

This study uses four variables, namely three independent variables: social media marketing, e-service quality, and payment safety, and one dependent variable, namely online purchase decision. Social media marketing is measured using four items developed by (Haudi, 2022). E-service quality is measured using five items developed by (Kennedy, 2022). Payment safety is measured using four items developed by (Yucha, 2020). Finally, online purchase decision is measured using three items developed by Haudi, (2022). These four variables are assessed using Likert scale ranging from 1 to 5, with 1 indicating that the respondents strongly disagree, while 5 indicating that the respondents strongly agree with the statements. Furthermore, the authors assure the validity and reliability of the research constructs and items. The hypothesis test for the data obtained is using data analysis of multiple linear regression using SPSS 25.

4. Result and Discussions

4.1. Characteristics of respondents

Data obtained from 120 respondents in this study showed that the majority of respondents were women (76%). The majority of respondents were aged 20-22 years (36%). This shows that this age range belongs to the millennial generation category who often uses smart phones in making purchases. Furthermore, the majority of respondents are also majoring in management with a percentage of (52%). And lastly, the majority of respondents are also in the frequent category for using applications in searching to purchasing.

Table 1. Profile respondent

	Respondent Profile	Percentage
Gender	Male	24%
	Female	76%
Age	18 - 20 years old	33%
	20 - 22 years old	36%
	22 - 24 years old	18%
	> 25 years old	13%
Major	Management	52%
	Accountancy	31%
	Technical Information	11%
	Industrial Engineering	6%
Intensity of using the app	Often	80%
	Not often	20%

Source: Processed data, 2022

4.2. Descriptive Analysis

The next test is to analyze descriptively to find out respondents' responses to the research variables, namely social media marketing, e-service quality, payment safety and consumer purchase decisions. The results of this response are as follows:

Table 2. Descriptive analysis

Variable	Mean	Information
Social media marketing	3.25	Very high
e-service quality	3.00	Conductive
Payment safety	3.13	High
Consumer purchase decision	3.12	Conductive

Source: Processed data, 2022

4.3. Validity and Reliability Analysis

The results of the validity test on the variables of Social media marketing, e-service quality, payment safety and consumer purchase decisions have a significant value > 0.5 or in other words valid. The reliability tests are as follows:

Table 3. Reliability test

Variabel	Cronbach Alpha	Critics Value	Keterangan
Social media marketing	0.922	0.60	Reliable
e-service quality	0.738	0.60	Reliable
Payment safety	0.938	0.60	Reliable
Online purchase decision	0.817	0.60	Reliable

Source: Processed data, 2022

4.4. Multicollinearity Test

In table 4 it can be seen that the independent variable has a tolerance value of not less than 0.10. The value of Variance Inflation Factor (VIF) also shows that the independent variable has a VIF value of not more than 10. So it can be concluded that the independent variable does not occur multicollinearity

Table 4. Multicollinearity Test

		Coefficients ^a	
Model		Collinearity Statistics	
		Tolerance	VIF
1	Social media marketing	.550	1.818
	e-service quality	.738	1.354
	Payment safety	.672	1.419

a. Dependent Variable: Online purchase decision

Source: Processed data, 2022

4.5. Multiple Regression Analysis

Table 5. Multiple Regression

		Coefficients ^a			t	Sig.	Correlations		
Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta			Zero-order	Partial	Part
1	(Constant)	2.534	2.507		1.091	.278			
	Social media marketing	.379	.120	.179	2.499	.014	.487	2.222	.154
	e-service quality	.351	.102	.379	5.098	.000	.629	2.422	.315
	Payment safety	.371	.113	.293	3.741	.000	.553	3.331	.329

a. Dependent Variable: Online purchase decision

Source: Processed data, 2022

From table 5, the constant value (a) is 2.534, the regression coefficient value for social media marketing (b1) is 0.379, the regression coefficient value for e-service quality (b2) is 0.351 and the coefficient value for payment safety is 0.371. The regression equation that explains the influence of social media marketing, e-service quality and payment safety on consumer purchase decisions is as follows:

$$Y = 2,534 + 0,379 X_1 + 0,351 X_2 + 0,371 X_3$$

The equation can be interpreted as follows:

a = 2,534 means that if the Element of social media marketing, e-service quality and payment safety variables are zero then the consumer purchase Decision variable will be worth 2,534 units, thus it can be seen that the regression lines intersect the Y axis at the point 2,534

b1 = 0.379 means that if the social media marketing variable increases by one unit while the other variables are constant, then the purchase decision variable increases by 0.379 units.

b2 = 0.351 means that if the e-service quality variable increases by one unit while the other variables are constant, then the purchase decision variable increases by 0.351

b3 = 0.371 means that if the payment safety variable increases by one unit while the other variables are constant, then the purchase decision variable will increase by 0.371 units.

4.6. Partial Test and F Test

The t-test was conducted to show how far the influence of one explanatory or independent variable individually explained the variation of the dependent variable. Based on the results of the acquisition of table 5, it can be seen that from these values it can be seen that the t-count value obtained by the social media marketing variable is $2.222 > t$ table (1.97928), according to the hypothesis testing criteria, H_0 is rejected and H_a is accepted. This means that partially, the social media marketing variable has a significant influence on the consumer purchase decision variable. The variable e-service quality is obtained at $2.422 > t$ table (1.97928). This result indicates that the second hypothesis is accepted. This means that partially, the e-service quality variable has a significant effect on the purchase decision. Then finally, the payment safety variable was obtained at $3.331 > t$ table (1.97928), according to the criteria for testing the hypothesis, H_0 was rejected and H_a was accepted. This means that partially, the payment safety variable has a significant effect on the consumer purchase decision variable in online purchases. The simultaneous testing is as follows:

Table 6. F-test

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	207.507	3	69.169	17.729	0.000 ^b
	Residual	474.285	121	3.920		
	Total	681.792	124			

a. Predictor: (Constant), payment safety, e-service quality, social media marketing

b. Dependent Variable: Online purchase decision

Source: Processed data, 2022

As table 6 and Based on the ANOVA test, the calculated F value is 17.729 with a significant value of 0.000. From the calculation of the F table, namely at the level of $\alpha = 0.05$, $df_1 = k - 1 = 4 - 1 = 3$, and $df_2 = n - k = 125 - 4 = 121$ then the F table is 2.68. So when compared, $F_{count} > F_{table}$, which is $17.729 > 2.68$, so it can be concluded that the three independent variables, namely social media marketing, e-service quality and payment safety, simultaneously affect consumer purchase decision variables on online product purchases.

4.7. Coefficient of Determination Test

According to Sekaran (2019), the determinant coefficient (R^2) is a tool to measure how far the model's ability to explain the variation of the dependent variable. The coefficient testing is as follows:

Table. 7. Determination Test

Model	R	R Square
1	.815 ^a	.814

a. Predictor: (Constant), payment safety, e-service quality, social media marketing

b. Dependent Variable: Online purchase decision

Source: Processed data, 2022

From the results of the table 7, the coefficient of determination is 0.814, which means that the effect of the three independent variables on the dependent variable is 81.4%. Meanwhile, 18.6% or the rest is influenced by other variables not examined. The results of testing the coefficient of determination indicate that these three variables have a strong enough influence in explaining the purchase decision variable.

5. Conclusions

Today's social media platforms have become tools for consumers to find information about the need for services or products. For some organizations, social media platforms such as Instagram, Facebook, YouTube, Tiktok, until Twitter have become a strategic tool when promoting to consumers. Several studies on the influence of social media on online purchasing decisions have been investigated by (Hasan, 2020; Haudi, 2022; Khan, 2019), which confirms the findings of the study. In this study, the majority of respondents stated that social media is one of the most frequently used tools in searching for a product. The results of the hypothesis testing also indicate a positive relationship between social media marketing and online purchase behavior. It is also explained by Yang, (2020) that purchase behavior occurs when consumers have searched for the information they need, and one of the tools in finding this information is to use social media platforms. In addition, Bismo, (2019) mentions that today's business organizations are transforming business practices that were originally done traditionally (face to face) to digital. Furthermore, Aji, (2020) states that the role of social media today has become a means for consumers to purchase products or services. This indicates that the better the company utilizes their social media marketing, the more it will increase consumer purchase behavior. This is because social media enables them to obtain information about the product in an easier manner, while it can also act as an effective promotion tool for company.

In addition to the role of social media, this study also explore the influence of e-service quality. In making online purchases, the services provided by company in a website or application can have an influence on consumer behavior in making purchases. Customers who ever experience the service will have a consideration in their mind regarding whether the service they received is a pleasant or unpleasant experience. In this regard, when consumers feel that the service provided by the company is very good, this will increase their purchase behavior. Goutam, (2022) states that 87% of consumers make online purchases because they feel the service is well received. Surjandy, (2021) defines social media as an online application program or platform that facilitates interaction, collaboration or sharing content. Therefore, the better the e-service delivery perceived by customers, the higher their online purchase behavior would be. Finally, we have confirmed that payment safety is one of the other aspects considered by consumers when they want to complete a purchase through online platforms. In this study, payment safety is found to be the driver of customer online purchase behavior. Currently, as many people purchase several products or services online, they have concerns about whether the payment system is safe and secure to be used. Therefore, when the company guarantees that they provide a safe and secure payment system in their website or applications, this will assure consumers to make a purchase decision. The safer the payment system is, the more purchase behavior or decisions will be made by customers.

This study has identified three predictors of consumers' online purchase decision. As the numbers of internet users continue to increase, this also affect consumers' habit to purchase a product or service. Currently, many are using online platforms such as websites or applications to help them find the information, thus make the decision to purchase products or services. Along with its flexible and always available-to-access features, online stores provide convenience to consumers in choosing their desired payment and delivery method, and enable them to search and obtain complete information from a product or service. In this study, we have confirmed that social media marketing, e-service quality, and payment safety as the antecedent of consumers' online purchase decision.

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