



## The Influence of Using Online Shopping Applications and Digital Payment on Purchase Decisions of Klik Indomaret Application Users in Kupang City

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### ABSTRACT

The purpose of this study is to examine the impact of utilizing an online shopping application (Klik Indomaret) and digital payment systems on Klik Indomaret application users' purchase decisions in Kupang City. According to the literature review, online shopping applications improve the convenience and efficiency of shopping, while digital payment solutions facilitate and secure transactions. The study used a quantitative approach with multiple linear regression analysis and included 96 Klik Indomaret users. The findings indicate that both the online shopping application and the digital payment system have a considerable influence on purchasing decisions, with a coefficient of determination of 73.6%. The debate emphasizes the value of individualized application features and transaction security in building consumer confidence. The study's conclusion underlines that the deployment of the Klik Indomaret application and digital payment systems has the potential to transform customers' long-term buying habits in Kupang City, boost customer loyalty, and support Indomaret product purchases.

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## INTRODUCTION

Marketing is a crucial activity for a firm to achieve its aims. According to Kamuri et al (2023), marketing is a crucial technique that allows businesses to obtain what they need through interactions with other parties. Marketing activities play an important role in distributing products to the public in order to suit their requirements or aspirations. Marketing is sometimes thought to be only the action of selling goods and services, but it also includes product creation, providing, and delivery to consumers or other parties.

Every business has a different approach when it comes to marketing in order to make sure that the products it promotes may reach the intended target market. One of the most important elements in accomplishing a company's goals is its marketing plan. A set of methodical plans and actions to accomplish the predetermined market objectives is known as marketing strategy. In this situation, marketing strategy encompasses not just product sales but also the company's ability to comprehend and efficiently satisfy the requirements and wishes of its customers. According to Kotler and Keller (2016), a strong marketing strategy should be founded on an examination of the internal and external business environments to identify the company's strengths and weaknesses, as well as market opportunities and threats. Thus, the company can select the best plan to get a competitive advantage in an increasingly changing market. The correct marketing plan can help the company grow brand visibility, improve consumer interactions, and increase sales volume

and revenue. Furthermore, good marketing techniques assist businesses in differentiating themselves from competitors, increasing their ability to survive and grow in the face of fierce competition.

The advancement of information and digital technology has altered many parts of the business sector, including corporate marketing techniques. The digital revolution, which includes improvements in the internet, smartphones, and numerous digital platforms, has resulted in a more dynamic and competitive business climate (Kamuri et al., 2023). The advancement of digital technology not only alters how businesses engage with customers but also allows them to gain a better understanding of consumer behavior through analytic data (Kotler and Keller, 2016). Companies can thereby design more individualized and targeted marketing tactics, enhancing the effectiveness with which they reach their target market. Furthermore, digital technology enables organizations to market more efficiently, such as through social media, email marketing, digital adverts, and online shopping apps, the impact of which can be tracked in real time.

The utilization of web applications with a variety of functions is one of the most effective marketing methods in today's digital world. Online shopping applications not only make it easier for customers to complete transactions, but they also provide a more comfortable and efficient shopping experience. Product search, product reviews, and secure and rapid digital payment systems all contribute to higher consumer satisfaction and repeat purchases. According to Tuten and Solomon (2020), incorporating digital technology into marketing strategies enables businesses to develop stronger ties with their customers through content personalization, loyalty programs, and interactive communication. Thus, the usage of online apps with advanced capabilities, such as digital payment, not only improves corporate efficiency but is also critical to winning competition in an increasingly digital marketplace.

The relationship between online shopping applications and digital payments with consumer purchase decisions can be examined using theoretical approaches and phenomena connected to consumer behavior in the digital age. According to the Theory of Planned Behavior (Ajzen, 1991), three major aspects influence consumer purchasing decisions: attitude, subjective norm, and perceived behavioral control. Consumer attitudes toward the ease and security of digital transactions, social norms that encourage the use of technology, and the applications' ease of access and convenience all influence purchasing decisions in the context of online shopping applications and digital payments. This phenomenon is fueled by technical improvements that allow consumers to perform transactions more swiftly, safely, and easily, enhancing consumer trust and happiness.

In summary, online shopping apps and digital payments affect consumer purchase decisions through a variety of processes. First, the ease of access to product information and navigation inside the application make it easier for customers to search, compare, and select products that match their needs. Second, the application's features, such as product reviews, personalized suggestions, and discount or rebate schemes, can boost consumer trust and enhance buy intent. Third, fast, secure, and simple digital payment removes psychological and practical barriers to transactions, improving the likelihood of consumers completing the purchase process. Thus, the combination of online shopping applications and digital payment not only facilitates transactions but also greatly influences customer buying decision-making. Ajzen (1991); Kim & Sundar (2012); Tiago & Veríssimo (2014).

PT. Indomaret Prisma (Indomaret), which has a leading retail network in Indonesia, including the city of Kupang, is using the creation of the Klik Indomaret application as one of its marketing initiatives to increase its competitiveness in the digital era. This application was created as part of Indomaret's efforts to address the demands of customers who are increasingly reliant on digital technology for shopping transactions. By including numerous elements that make it easier for customers to shop online, Klik Indomaret not only becomes a successful marketing tool, but it also improves Indomaret's position as one of Indonesia's top modern retailers. According to Kotler and Keller (2016), digital marketing methods like this enable businesses to create stronger relationships with customers, enhance operational efficiency, and broaden market reach.

The Klik Indomaret app uses a variety of functions to help and influence consumer purchase decisions. Users are most interested in features such as product search, product recommendations based on buying history, and appealing specials and discounts. Furthermore, this program includes a product review feature that allows users to share their product-related experiences, assisting other users in making purchasing decisions. As a result, Klik Indomaret not only makes it easier for customers to shop but also offers a more personalized and engaging shopping experience. The Klik Indomaret application also includes capabilities

that allow customers to track their order status in real time, enhancing transparency and consumer trust. This capability also enables Indomaret to improve its delivery service, ensuring that products reach customers fast and safely. Thus, Klik Indomaret not only provides a handy online purchasing platform, but it also improves Indomaret's reputation as a firm that values customer pleasure. According to Kim and Sundar (2012), such elements are part of a digital marketing strategy that can boost consumer trust and impact purchasing decisions.

The digital payment system connected with the Klik Indomaret online shopping application makes transactions easier for users, increasing the possibility that they will make a purchase. Consumers can complete transactions swiftly and securely utilizing digital payment options such as e-wallets, bank transfers, and credit/debit card payments. According to Slade et al (2015), digital payment systems connected with online shopping applications enable users to conduct transactions without carrying cash, boosting convenience and efficiency in shopping and supporting consumer purchasing decisions. Furthermore, the digital payment system connected with Klik Indomaret has modern security features such as data encryption and two-factor authentication, which reduce the danger of cybercrime and boost consumer confidence. As a result, consumers feel safer and more comfortable conducting transactions through the application, boosting the possibility that they will make a purchase choice. Tiago and Verissimo (2014) found that a safe and user-friendly digital payment system is a significant influence in consumers' decision to utilize online shopping apps. Thus, integrating online shopping applications with advanced digital payment systems is critical to increasing efficiency and effectiveness in reaching target markets.

As previously explained, the purpose of this study is to examine how the Klik Indomaret online shopping application and digital payments affect Kupang City consumers' purchase decisions. This study focuses on how users' shopping decisions are influenced by the Klik Indomaret application and digital payment system. Additionally, this study has limitations, namely concentrating on the ways in which digital payment systems and the Klik Indomaret online shopping application impact consumers' decisions to buy. Though careful generalization of the research findings is necessary, taking into account the variables and geographic constraints, it is anticipated that the findings of this study will offer insightful information for the creation of digital marketing strategies for retail businesses, especially Indomaret.

## LITERATURE REVIEW

### Online Shopping Applications

Online shopping applications are digital platforms that enable consumers to search for, select, and purchase products or services using mobile or desktop devices. According to Kotler and Keller (2016), online shopping applications are a key component of digital marketing strategies since they allow businesses to improve the convenience and efficiency of buying for consumers. This program typically includes functionality such as product search, suggestions, product reviews, and an integrated payment mechanism.

Indicators used to judge the success of online shopping applications are:

- **Easy to Use.**  
This indicator measures how easy it is for users to search for product information and make purchases using the application.
- **Important Features.**  
This indicator evaluates the availability of crucial elements in an online shopping application, such as product search, recommendations, and user ratings and reviews, which aid in customer purchasing decisions.
- **Transaction Security**  
This indicator is intended to examine consumers' or users' views of the security of personal data and transactions on online shopping applications.
- **User Satisfaction.**

This indicator measures consumer satisfaction with the buying experience provided by the online shopping application.

### **Digital Payment**

Digital payments are a type of financial transaction that employs technology to enable the electronic transfer of funds. Slade et al (2015) define digital payments as a variety of ways, including bank transfers, credit/debit cards, digital wallets (e-wallets), and QR codes. Digital payments have become a significant aspect of the online purchasing ecosystem because they provide ease, speed, and security during transactions.

Adoption and user satisfaction with digital payments are measured using the following indicators:

- **Transaction Ease.**  
This metric assesses users' perceived convenience of making payments using digital methods.
- **Transactional Security.**  
This indicator is designed to examine users' impressions of the security of financial data and transactions conducted using online payment systems.
- **The Availability of Payment Methods.**  
This statistic evaluates the completeness and range of digital payment methods given or offered to users.
- **Transaction Speed.**  
This statistic evaluates the time it takes for users to complete a transaction using digital payment methods.

### **Purchase Decision**

The buying decision is the process that consumers go through before deciding to purchase a product or service. Kamuri et al (2024) identified three major elements that influence purchasing decisions: attitude, subjective norm, and perceived behavioral control. Product quality, pricing, discounts, and ease of access to information are all elements that impact purchasing decisions when shopping online.

Indicators used to measure purchasing decisions are:

- **Product Awareness.**  
This statistic assesses how well consumers are aware of the products available.
- **Interest in The Product.**  
This indicator is designed to determine the level of consumer interest in the product based on the data provided.
- **Product Evaluation.**  
This indicator tries to better understand how consumers compare and evaluate products before making a purchasing decision.
- **Purchase Intention.**  
This indication refers to consumers' wants and desires to make a purchase.
- **Take A Purchase Action.**  
This metric is related to consumers' real activities when purchasing things.

### **Relationship Between Concepts**

In the context of digital commerce, online shopping applications, digital payments, and purchase decisions are inextricably linked and influence each other. Online shopping applications serve as platforms for consumer-product interactions, with features that make it easy to search, evaluate, and transact. Digital payment, as an essential component of online shopping applications, enables customers to execute transactions swiftly, securely, and conveniently (Slade et al., 2015). The combination of these two principles has a substantial impact on consumer purchasing decisions since the application and digital payment system provide convenience and trust, increasing the possibility of customers completing a purchase.

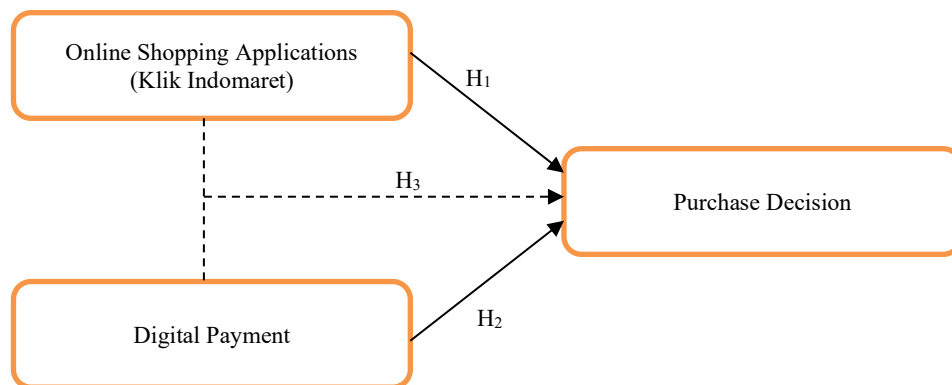
Next, characteristics linked to online shopping applications influence purchasing decisions, such as ease of navigation, availability of vital features, and information quality. Consumers who are comfortable using

the application and have access to secure payment methods are more likely to make a purchase. According to (Kamuri et al., 2024), purchasing decisions are also influenced by consumers' attitudes and perceptions of transaction ease and security, which are in turn influenced by the quality of the application and digital payment systems.

Thus, the link between the three notions can be described as follows: Online shopping apps and digital payments affect consumer purchase decisions by improving convenience, security, and transaction simplicity. Consumers who are pleased with their shopping experience on the app and believe in the digital payment system are more likely to make purchases and may even become repeat customers. As a result, establishing effective marketing strategies in the digital era requires a thorough understanding of all three principles.

Based on the explanation of the relationship between these concepts, the hypothesis of this study is as follows:

- $H_0$ : There is no significant link, either partially or concurrently, between the online shopping application (X1) and digital payment methods (X2) and purchasing decisions (Y) among Klik Indomaret app users in Kupang City.
- $H_1$ : The online shopping application (X1) has a substantial partial effect on purchasing decisions (Y) among Klik Indomaret app users in Kupang City.
- $H_2$ : Digital payment methods (X2) have a substantial partial influence on purchasing decisions (Y) among Klik Indomaret app users in Kupang City.
- $H_3$ : The online shopping application (X1) and the digital payment method (X2) have a strong simultaneous influence on purchasing decisions (Y) among Klik Indomaret app users in Kupang City.



**Figure 1.** Research Framework

## RESEARCH METHOD

This research is associative in nature, aiming to identify the relationship or influence between two or more variables. The method used is quantitative, where quantitative research involves the collection of data in numerical form to obtain information about the topic being studied (Sugiyono, 2020).

According to Siregar (2016), a variable is a concept that can have various values, both quantitative and qualitative, that can change. Sekaran (2006) also defines a variable as the object of research or the main focus of a study. In this study, there are two independent variables, namely Online Shopping Applications (X1) and Digital Payment (X2), while the dependent variable being examined is Purchase Decision (Y).

This study's demographic includes all Klik Indomaret application users in Kupang City who have made purchases through the application. The sample is a subset of the population chosen for representation in the research (Sugiyono, 2020). The sampling approach employed is random sampling—specifically,

simple random sampling— which gives each member of the population an equal chance of being chosen as a sample. Because the population size in this study is not yet known for sure, the sample size is determined using the Limeshow formula as follows:

$$n = \frac{Z^2 \cdot p \cdot (1 - p)}{d^2}$$

Explanation:

- n : The number of samples needed  
 Z : Z value with a 95% confidence level (1.96)  
 p : The expected proportion value from the sample (0.5)  
 d : The desired margin of error is 10% (0.10).

$$\frac{n = 1.96^2 \cdot 0.5 \cdot (1 - 0.5)}{0.10^2} \quad \frac{n = (3.8416 \times 0.25)}{0.10} \quad \frac{n = 0.9604}{0.10} \quad n = 96.04$$

Thus, the sample size for this research is 96.

Questionnaires are used as a data collection technique to gather primary data regarding the influence of online shopping applications and digital payments on the purchasing decisions of users of the Klik Indomaret application in Kupang City, while secondary data can be obtained from relevant reports or records, such as Klik Indomaret transaction data, the number of active users, or demographic data of users in Kupang City, and other relevant research findings, as supplements.

Multiple linear regression was utilized to analyze the data in this study. This analysis technique was chosen because it can assess the simultaneous influence of multiple independent variables on the dependent variable. This method also enables researchers to control additional variables that could affect the results. Thus, this study can provide a clear picture of the impact of online shopping applications and digital payment on Klik Indomaret users' purchase decisions in Kupang City.

## RESULTS AND DISCUSSIONS

### RESULTS

#### Results of Multiple Linear Regression Analysis

Multiple linear regression analysis is used to determine the influence between independent variables and the dependent variable, specifically between Online Shopping Application (X1) and Digital Payment (X2) on Purchase Decision (Y). The results of the multiple linear regression analysis using the SPSS 25 program produced the following model:

$$Y = 0,528 + 0,932X_1 + 0,751X_2$$

The model above has the following meaning:

1. The regression model constant shows a value of Y equal to 0.528 when the Online Shopping Application (X1) and the Digital Payment (X2) are both equal to 0.
2. The regression coefficient for the Online Shopping Application variable (X1) is 0.932. This explains that every increase in Online Shopping Application (X1) by one unit, while keeping Digital Payment (X2) constant, will result in an increase in Purchase Decision (Y).
3. The regression coefficient for the Digital Payment variable (X2) is 0.751. This explains that every increase in Digital Payment (X2) by one unit, while Online Shopping Application (X1) remains constant, will result in an increase in Purchase Decision (Y).

#### Results of T-Test (Partial Test)

The t-test or regression coefficient test is used to determine whether there is a partial or individual effect of the independent variable on the dependent variable (Sugiyono, 2020). In this study, the t-test was

conducted using the SPSS 25 program. The criterion used is that if  $t\text{-calculated} > t\text{-table}$  or  $\text{sig} < \alpha = 0.05$ , then  $H_0$  is rejected and  $H_a$  is accepted, which means there is a partial influence between the Online Shopping Application variable (X1) and the Digital Payment variable (X2) on the Purchase Decision variable (Y). Conversely, if  $t\text{-calculated} < t\text{-table}$  or  $\text{sig} > \alpha = 0.05$ , then  $H_0$  is accepted and  $H_a$  is rejected, which means there is no partial influence between the Online Shopping Application variable (X1) or the Digital Payment variable (X2) on the Purchase Decision variable (Y). Determining the t-table using the formula " $df = n - K - 1$ " (n: number of respondents and K: number of independent variables). Thus,  $df = 96 - 2 - 1 = 93$ . The t-table value for 93 is 1.985.

**Table 1. T-Test (Partial Test) Results**

		Coefficients <sup>a</sup>			t	Sig
Model		Unstandardized Coefficients	Standardized Coefficients			
		B	Std. Error	Beta		
	(Constant)	18.634	4.696		3.965	0.00
1	Online Shopping Application	.616	.092	.639	6.433	0.00
	Digital Payment	.583	.067	.571	4.821	0.00

a. Dependent Variable: Purchase Decision

Source: Primary Data Processed, 2025

From table 1 above, it can be seen that the t-statistic value of the Online Shopping Application variable (X1) is 6.433 > the t-table value of 1.985, and the situational Online Shopping Application (X1) has a sig value (0.00) <  $\alpha$  (0.05). Thus, it can be understood that the Online Shopping Application variable (X1) partially affects the Purchase Decision variable (Y).

Next, from Table 1 above, it can be seen that the t-statistic value of the Digital Payment variable (X2) is 4.821 > the t-table value of 1.985, and the motivation variable (X2) has a sig value (0.00) <  $\alpha$  (0.05). Thus, it can be understood that the motivation variable (X2) partially affects the Purchase Decision variable (Y).

From table 1 above, it can be seen that the t-statistic value of the Online Shopping Application variable (X1) is 6.433 > the t-table value of 1.985, and the situational Online Shopping Application (X1) has a sig value (0.00) <  $\alpha$  (0.05). Thus, it can be understood that the Online Shopping Application variable (X1) partially affects the Purchase Decision variable (Y).

Next, from Table 1 above, it can be seen that the t-statistic value of the Digital Payment variable (X2) is 4.821 > the t-table value of 1.985, and the motivation variable (X2) has a sig value (0.00) <  $\alpha$  (0.05). Thus, it can be understood that the motivation variable (X2) partially affects the Purchase Decision variable (Y).

### Results of F-Test (Simultaneous Test)

The f-test is intended to determine whether there is an effect the influence of independent variables together with dependent variable. This test is also referred to as the test model feasibility, or more commonly known as the testsimultaneous model. This test identifies the regression model that estimated to be feasible or not. Feasible here means model that is estimated to be suitable for explaining the influence of independent variables on the dependent variable (Sugiyono, 2020).

The decision-making criteria for the f-test in this study are that if the  $F\text{-calculated} > F\text{-table}$  or  $\text{sig} < \alpha = 0.05$ , then  $H_0$  is rejected and  $H_a$  is accepted. In other words, there is an influence between the Online Shopping Application variable (X1) and the Digital Payment variable (X2) together or simultaneously on the Purchase Decision variable (Y). Conversely, if the  $f\text{-calculated} < f\text{-table}$  or  $\text{sig} > \alpha = 0.05$ , then  $H_0$  is accepted and  $H_a$  is rejected. In other words, there is no influence between the Online Shopping Application variable (X1) and the Digital Payment variable (X2) together or simultaneously on the Purchase Decision variable (Y).

**Table 2.** F-Test (Simultaneous Test) Result.

ANOVA <sup>b</sup>						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.882	2	10.264	29.573	.001 <sup>a</sup>
	Residual	13.155	37	.348		
	Total	41.977	39			
a.	Predictors: (Constant), Online Shopping Application, Digital Payment					
b.	Dependent Variable: Purchase Decision					

a. Predictors: (Constant), Online Shopping Application, Digital Payment

b. Dependent Variable: Purchase Decision

Source: Primary Data Processed, 2025

From table 2 above, it can be seen that the calculated f-value (29.573) > the table f-value (3.10) and sig (0.01) >  $\alpha$  (0.05). This explains that the Online Shopping Application variable (X1) and the Digital Payment (X2), together or simultaneously, have an effect on the Purchase Decision variable (Y).

### Coefficient of Determination (R Square)

R-squared, commonly known as the coefficient of determination, is a statistical measure used in regression analysis to determine how well the regression model explains the variance of the dependent variable based on the independent variable.

**Table 3.** R Square Results.

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate
1	.523 <sup>a</sup>	.736	.525	6.155

a. Predictors: Online Shopping Application, Digital Payment

b. Dependent Variable: Purchase Decision

Source: Primary Data Processed, 2025

The coefficient of determination test results in Table 3 above show that the Online Shopping Application variable (X1) and the Digital Payment variable (X2) influence the Purchase Decision variable (Y) for users of the Klik Indomaret application in Kupang City by 0.736, or 73.6%, while the remaining 26.4% is influenced by other factors.

According to Field (2018), the categories used to evaluate correlation coefficients are critical because they provide a clear framework for understanding the strength and direction of the association between two variables. Researchers can better evaluate data analysis results by categorizing correlation coefficient values as "strong," "moderate," "weak," or "no relationship." This not only aids in data-driven decision-making but also makes it easier to communicate research findings to others, especially people with no statistical experience. Thus, correlation coefficient interpretation becomes a vital tool for more effective and relevant data analysis and interpretation.

**Table 4.** Category Interpretation of The Coefficient Determination

Coefficient Interval	Relationship Level
0.00 – 0.199	Very Weak
0.20 – 0.399	Weak
0.40 – 0.599	Currently
0.60 – 0.799	Strong
0.80 – 1.000	Very Strong

Source: Sugiyono, (2018: 231).

Based on the coefficient of determination test results in table 3 (0.736 or 73.6%) and the interpretation categories of the coefficient of determination results in table 4, it is possible to conclude that the online shopping application variable (X1) and the digital payment variable (X2) have a strong relationship with the purchase decision variable (Y) among Klik Indomaret app users in Kupang City.



## DISCUSSION

### **The Impact of Using Online Shopping Applications on Purchase Decisions Among Klik Indomaret Application Users in Kupang City.**

The multiple linear regression analysis revealed that the Online Shopping Application variable (X1) had a regression coefficient of 0.932. This suggests that for every one unit rise in the use of online shopping applications, Purchase Decisions (Y) will increase by 0.932 units, while the Digital Payment variable (X2) remains unchanged. The partial test (T-Test) indicates a substantial influence, since the t-statistic value (6.433) exceeds the t-table value (1.985) and the significance level (0.000) is less than  $\alpha = 0.05$ . This demonstrates that the Online Shopping Application "Klik Indomaret" has a direct and considerable impact on its users' Purchasing Decisions in Kupang City.

Online shopping applications such as Klik Indomaret have a big impact on Kupang residents' purchase decisions. The application's simplicity and ease of use are major influences in purchase decisions. Klik Indomaret allows people to make transactions more quickly and efficiently without leaving their homes. Features in online shopping applications, such as rapid product search, clear price information, and several payment alternatives, make the buying process more convenient, so consumers are more likely to buy things without physically visiting the store (Sari & Widyastuti, 2020).

Furthermore, the adoption of the Klik Indomaret app influences purchasing decisions by providing individualized shopping experiences. This program includes capabilities that recommend products based on previous searches and purchases. This feature makes users believe that the program understands their requirements and preferences, boosting the possibility of a purchase. Notifications of limited stock or discounts that are about to expire can also prompt faster purchasing decisions (Kurniawan, 2019). In Kupang City, where society is becoming increasingly digitalized, online shopping applications such as Klik Indomaret are getting more popular, particularly among the younger generation, who are more technologically savvy.

Furthermore, using the Klik Indomaret application allows users to compare pricing and read product reviews in less time, which encourages product purchases. This boosts consumer confidence in making better-informed purchasing decisions, which are also influenced by psychological variables including satisfaction and security in online transactions (Kotler & Keller, 2016). In the future, the usage of online shopping applications such as Klik Indomaret can increase consumer loyalty and turn Kupang City residents' shopping habits into something more modern and efficient.

### **The Impact of Digital Payment on Purchase Decisions Among Klik Indomaret Application Users in Kupang City.**

The Digital Payment variable (X2) has a considerable impact on Purchasing Decisions, with a regression value of 0.751. This suggests that for every one unit rise in the use of Digital Payment, the Purchase Decision (Y) increases by 0.751 units, while the Online Shopping Application variable (X1) remains unchanged. The partial test (T-test) for this variable yields significant findings, with t-count (4.821) > t-table (1.985) and significance (0.000) <  $\alpha = 0.05$ . This suggests that Digital Payment has a significant impact on purchase decisions among Klik Indomaret app users in Kupang City.

In addition to ease, digital payment systems impact purchasing decisions via promotional offers and discounts, which are frequently linked to the usage of specific payment methods. For example, Klik Indomaret users are more inclined to make purchases if they earn rewards or discounts while utilizing specific digital payment methods. This suggests that financial incentives provided through digital payment methods can be a significant factor in increasing transaction volume. Dijkstra (2019) discovered that when there are unique incentives linked with digital payment methods, consumers are more likely to make purchases since it adds value to their experience. This phenomenon will become more visible in Kupang City as society is rapidly digitalized.

The impact of digital payment systems on purchasing decisions is also influenced by trust and security concerns. Users of Klik Indomaret in Kupang City are hesitant to employ digital payment methods if they believe the system is insecure or open to fraud. As a result, trust in the platform and payment methods is critical to growing the adoption and use of digital payments. Suhartanto (2020) demonstrates that consumer trust in digital payment systems has a major influence on purchasing decisions. Thus, digital payment service

providers must ensure that the digital payment systems they provide are secure, dependable, and simple to use, thereby increasing user trust and, ultimately, transaction volume.

### **The Influence of Using Online Shopping Applications and Digital Payment on Purchase Decisions of Klik Indomaret Application Users in Kupang City**

Based on the results of the simultaneous test (F-test), the developed regression model is shown to be significant in explaining the variance in purchase decisions. The F-value ( $29.573 > F\text{-table } (3.10)$ ) and significance ( $0.001 < \alpha = 0.05$ ) show that the independent variables (online shopping application and digital payment) have a significant impact on the dependent variable (buy decision). The coefficient of determination (R squared) is 0.736, or 73.6%, indicating that the online shopping application and digital payment variables account for 73.6% of the variance in purchase decisions. Meanwhile, the remaining 26.4% is influenced by factors not considered in the model.

Click Indomaret, an online shopping platform built by Indomaret, provides convenient access for quick and practical buying. This program can promote consumer purchase interest by providing features such as product search, a user-friendly interface, and appealing promos and discounts. Furthermore, the incorporation of digital payment options into the program simplifies the transaction procedure. The combination of shopping convenience and quick payment methods makes consumers more comfortable, which leads to more purchases. Kotler and Keller's (2016) consumer behavior theory posits that convenience and simplicity of shopping are major determinants in purchase decisions.

In a broader sense, the adoption of online shopping apps and digital payment systems has the potential to alter long-term customer behavior. Personalization options in the Klik Indomaret app, such as product recommendations based on purchasing history, can help consumers feel more understood and provide them a stronger motive to buy. Furthermore, the application's advertising and discounts can induce customer shopping impulses. Schiffman and Wisenblit (2015) discuss how customization and marketing can boost consumer pleasure and loyalty to a company. Thus, the adoption of the Klik Indomaret app and digital payment methods influences customer purchase decisions in Kupang City, as well as their long-term shopping behavior.

## **CONCLUSION**

In a broader sense, the adoption of online shopping apps and digital payment systems has the potential to alter long-term customer behavior. Personalization options in the Klik Indomaret app, such as product recommendations based on purchasing history, can help consumers feel more understood and provide them a stronger motive to buy. Furthermore, the application's advertising and discounts can induce customer shopping impulses. Schiffman and Wisenblit (2015) discuss how customization and marketing can boost consumer pleasure and loyalty to a company. Thus, the adoption of the Klik Indomaret app and digital payment methods influences customer purchase decisions in Kupang City, as well as their long-term shopping behavior.

Next, Indomaret can leverage click Indomaret app customers' shopping history data to make more accurate product recommendations and improve purchasing selections. There is also a need for efforts to create awareness about the benefits of using the Klik Indomaret online shopping app and digital payment methods, particularly in communities where digital technology is becoming more prevalent, such as Kupang.

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