

The Effect Of Digital Marketing And Non-Cash Payments (E-Wallet) on Increasing Student Buying Interest Through Consumer Trust as an Intervening Variable at STKIP Pangeran Antasari Medan

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ABSTRACT

The influence of the use of digital marketing and non-cash payments (E-Wallet) on increasing purchasing power through consumer trust, as an intervening variable in STKIP students. The business environment of a digital marketing company consists of actors and forces originating from outside the marketing management function that influence management's ability to run a digital marketing business in the modern era today. Non-cash payments (E-Wallet) are one of the products in server-based digital payments which are part of financial technology. Digital payment is a non-cash payment system where the payment method is carried out by consumers by making inter-bank transfers based on online payments using certain applications or chips. So that they can use the application easily. Digital payments are server-based

Keywords: digital marketing, e-wallet, purchase interest, trust

INTRODUCTION

Currently, digital technology can provide some progress for Indonesian society, although, in terms of infrastructure, Indonesia is still struggling. This is also supported by the enthusiasm of the community to live hand in hand with digital technology, one of the factors is smartphones and internet penetration so that people can adapt very quickly to this. The use of technology has become commonplace for students along with the rapid flow of globalization, not only for educational purposes but also for matters related to other needs. The rapid development does not seem to be comparable to some students who are still technologically illiterate (gasket). In the increasingly advanced digital era, information technology and e-wallets (tik) have penetrated various aspects of daily life, including the way we conduct financial transactions. E-wallets, as one of the latest innovations in the world of electronic payments, offer convenience and speed in making transactions without having to use cash. During this technological advancement, students are one of the groups that are greatly affected by this change. Students are a group that actively uses technology, especially mobile devices, for various purposes, including finance. With advances in information and communication technology, the world no longer knows boundaries, distance, space, or time (Margaretha, 2017). By using the internet, business people no longer have difficulty obtaining information to support business activities, even now various types of information can be obtained, so information must be filtered to obtain accurate and relevant information (Irmawati, 2011). The internet is a means to meet the needs of the community in running their businesses, one of which is used for marketing or what is known as digital marketing. The right digital marketing strategy can be used to reach the target market segment so that it can increase sales and profits (Hendrawan, Sucahyowati, Cahyandi, Indriyani, & Rayendra, 2019). E-wallet is an electronic application that can be used to pay for transactions online or

offline. Without cards and cash, users only need to bring their smartphones. According to DM Rangkyu (2021), digital wallet products presented by some distribution companies such as ShopeePay, OVO, Gopay, Dana, and Link Aja represent the public's willingness to accept digital media that is also developing in Indonesia, the high population of Indonesia also encourages wide access to support the escalation of e-wallet usage. The use of e-wallets in Indonesia for students is mostly used for payment transaction needs for transportation and online food and beverage delivery services. For use as a payment method for online transportation, YU Chandra, Meyliana, and M.Jhonsons (2020) conducted research by distributing questionnaires to 336 students and took data from 251 students who used online transportation Go-Jek and Grab because they had e-wallets, namely Go-Pay and OVO.

The results are that out of a total of 251 students, they stated that they felt comfortable and safe using e-wallets as their payment method. In a study conducted by Zigi with the Katadata Insight Center (KIC) (Lavinda, 2022), other data was also proven by research conducted by the Jakpat Institute, from 2,496 respondents it was proven that around 68% of e-wallet users were dominated by students. Previous research by Albi (2020) explained that digital marketing has not been very effective in influencing purchasing interest. Meanwhile, Pangkey et al's research (2019) regarding the relationship between artificial intelligence and digital marketing on consumer purchasing interest found that digital marketing characterized by websites, social media, e-mail, and AdWords has a positive relationship with consumer purchasing interest, with e-mail as the lowest indicator. Many factors can influence consumer purchasing interest, including digital marketing and non-cash payments (e-wallets). Thus, the relationship between digital marketing and e-wallet variables with consumer purchasing interest needs to be studied further. The trust factor is very important in shopping transactions using the Internet. The concept of trust in question is that users believe in the developer's ability to guarantee system security so that they do not feel disadvantaged. (Risiko et al., 2021). According to Purba, et al. (2020:154), the perception of benefits is the level of user trust that a particular technology or system can improve their performance at work. In the research of Hong Zhu et.al., (2017:369) it is explained that the factors that determine a person's intention to continue using are the existence of subjective norms and competitor marketing efforts. From the results of the initial observation that the researcher conducted by conducting direct questions and answers to 30 STKIP Pangeran Antasari students regarding this study the results that most STKIP Pangeran Antasari students use e-wallets in transactions, and increased interest in buying a product/goods due to digital marketing on social media and e-wallets as a means of payment and supported by student trust in the seller. Based on this background, the author is interested in researching "The Effect of Using Digital Marketing and Non-Cash Payments (e-Wallet) on Increasing Purchase Interest Through Consumer Trust as an Intervening Variable in STKIP Pangeran Antasari Students".

LITERATURE REVIEW

According to Chaffey and Chadwick (2016:11), digital marketing is an application of the internet and is related to digital technology which is related to traditional e-wallets to achieve marketing goals. This can be achieved by increasing knowledge about consumers such as profiles, behaviors, values, and loyalty levels, then integrating targeted e-wallets and online services according to the needs of each individual. According to Aryani, (2021), the measurement of indicators in digital marketing variables is Accessibility and Informativeness. According to Nugroho (2016), it is explained that E-wallet is a form of electronic payment using a smartphone or gadget, replacing the use of a physical wallet. According to Trihutama (2018), an e-wallet is defined as a type of non-cash transaction with its application online. According to Suyanto (2023:32), the indicators that influence the use of Digital Wallets (E-Wallets) are Credibility,

Compatibility, and Integration. Trust is the belief that someone will find what they want from an exchange partner. Trust involves a person's willingness to behave in a certain way because of the belief that their partner will provide what they expect and a hope that someone has that the promises or statements of others can be trusted (Barnes, 2003: 149). There are several dimensions and indicators to be able to determine consumer trust, one of which according to Kotler and Keller (2016: 225) is the Perception of Willingness to depend and the Perception of Goodness (Benevolence). Interest is the acceptance of a relationship between oneself and something outside of oneself. The stronger or closer the relationship, the greater the interest. According to Djaali (2007: 121), interest is a feeling of preference and a feeling of attraction to something or an activity, without anyone telling it. According to Ferdinand in Septyadi et al., (2022), Purchase interest is identified through purchase interest indicators, namely Transactional interest, Referential interest, and Preferential interest. The following are the results of previous research.

No	Name and Research Year	Research Title	Research Variables	Research result
1.	Joseph Evandro Ernanto & Timothy Febry (2022)	The Influence of Digital Marketing and Customer Relationship Marketing Implementation on Consumer Satisfaction and Repurchase Interest at the Kisah Kita Ngopi Cafe	<i>Digital Marketing</i> (X1), Customer Relationship Marketing (X2), Consumer Satisfaction (Y1) and Repurchase Interest (Y2)	<i>Digital marketing</i> has no influence on repeat purchase intention of Café Kisah Kita Ngopi, Customer relationship marketing has an influence on repeat purchase intention of Café Kisah Kita Ngopi, Digital marketing has no influence on customer satisfaction of Café Kisah Kita Ngopi and Customer relationship marketing has an influence on customer satisfaction of Café Kisah Kita Ngopi. Our Coffee Story
2.	The Last Supper (2022)	The Influence of Digital Marketing and Customer Relationship Marketing on Tourist Decisions with Brand Image as a Mediating Variable	<i>Digital marketing</i> (X1), Customer relationship marketing (X2), Brand image (Y) and tourist decisions (Z)	<i>Digital marketing</i> does not have a positive effect on tourist decisions, Brand image has a positive and significant effect on tourist decisions and Customer relationship marketing has a positive effect on brand image and a positive effect on tourist decisions

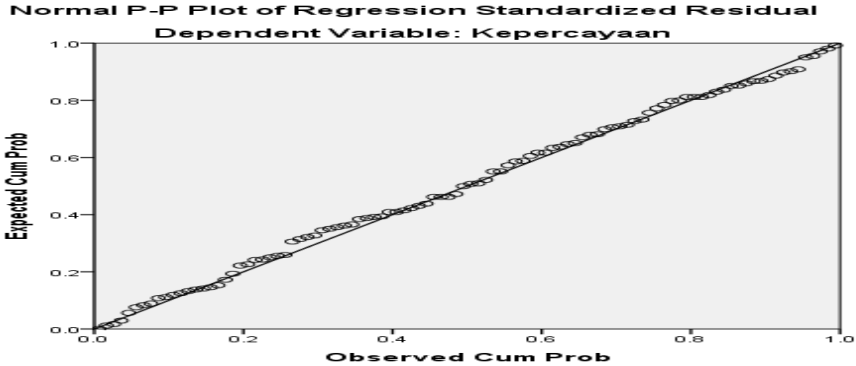
3.	Hansen Brian Santoso in (2021)	The Influence of Digital Marketing on Customer Loyalty with Online Promotion and Customer Experience as Intervening Variables at Starbucks Surabaya	<i>Digital marketing</i> (H1), <i>Customer Experience</i> (H2), <i>Online Promotion</i> (H3) and <i>Customer Loyalty</i> (H4)	Influence <i>Digital Marketing</i> to <i>Online Promotion</i> shows a positive and significant influence value, <i>Digital Influence Marketing</i> to <i>Customer Experience</i> shows a positive and significant influence value, <i>Online Influence Promotion</i> to <i>Customer Loyalty</i> show positive and significant influence value and <i>Customer Experience Influence</i> to <i>Customer Loyalty</i> show influence value Which positive And significant.
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METHODS

This study uses associative quantitative research methods. According to Husein (2013: 149), Quantitative research is a process of finding knowledge that uses data in the form of numbers as a tool to analyze information about what you want to know. According to Sugiyono (2003: 11) Associative research is research that aims to determine the influence or relationship between two or more variables. In this study, the independent variable X1 is digital marketing, X2 is e-wallet, Z is consumer trust and the dependent variable Y is m.

RESULTS

Normality Test



By looking at the normal plot graph above, it can be concluded that the data is spread around the diagonal line and follows the direction of the diagonal line. This shows that the residual data is normally distributed.

Multicollinearity Test

Table 4.19. Multicollinearity Test Table for Sub-Model I

		Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6.757	1.809		3.735	.000		
	Digital Marketing	.444	.075	.500	5.896	.000	.931	1.075
	E-Wallet	.197	.079	.213	2.509	.014	.931	1.075

a. Dependent Variable: Kepercayaan

Source: Data Processing 2024

The results of the multicollinearity test show that the VIF and tolerance values are as follows: The Digital Marketing variable has a VIF value of 1.075 and a tolerance of 0.931. The E-wallet variable has a VIF value of 1.075 and a tolerance of 0.931. From these provisions, if the VIF value <10 and tolerance >0.10 , there are no symptoms of multicollinearity.

Heteroscedasticity Test

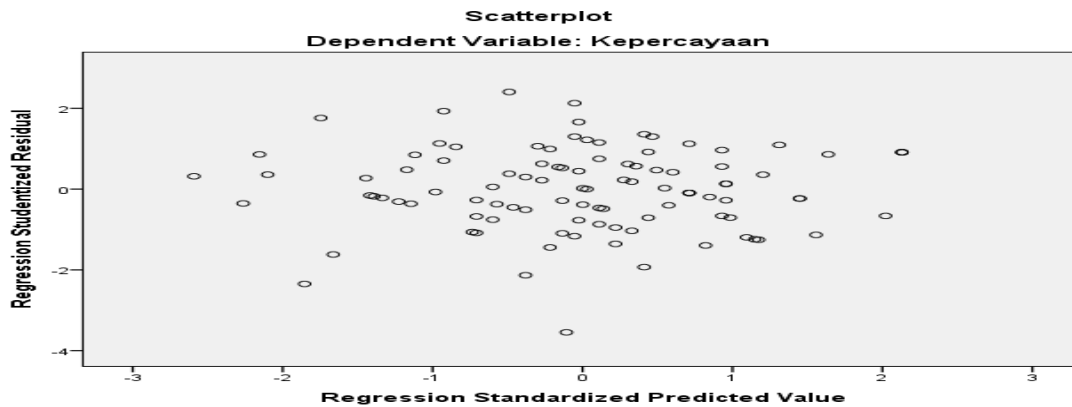


Figure 4.3. Results of Heteroscedasticity Test of Sub Model I

Source: Data Processing 2024

The scatterplot graph in the image above shows that the points are spread randomly and are spread both above and below the number 0 on the Y-axis and do not form a particular regular pattern. This can be concluded that there is no heteroscedasticity in the regression model.

Hypothesis Testing

Table 4.24. Results of t-Test Sub Model I

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.757	1.809		3.735	.000
Digital Marketing	.444	.075	.500	5.896	.000
E-Wallet	.197	.079	.213	2.509	.014

a. Dependent Variable: Kepercayaan

Source: Data Processing 2024

Table 4.26. Results of the t-test of Sub Model II

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.103	1.614		2.542	.013
Digital Marketing	.237	.073	.286	3.232	.002
E-Wallet	.370	.068	.427	5.465	.000
Kepercayaan	.183	.085	.196	2.158	.033

a. Dependent Variable: Minat Beli

Source: Data Processing 2024

Direct Influence Path Analysis

To calculate the direct influence or DE, the following formula is used:

1. The influence of the Digital Marketing variable (X1) on Purchase Interest (Y) is 0.286
2. The influence of the E-wallet variable (X2) on Purchase Interest (Y) is 0.213

Indirect Effect Path Analysis (IDE)

To calculate the indirect influence or IDE, the following formula is used:

3. The influence of the Digital Marketing variable (X1) on Purchase Interest (Y) through Trust (Z), namely $0.500 \times 0.196 = 0.098$
4. The influence of the E-wallet variable (X2) on Purchase Interest (Y) through Trust (Z), namely $0.213 \times 0.196 = 0.042$.

Total Effect Path Analysis

Based on the explanation above, a path diagram can be drawn.

5. The influence of the Digital Marketing variable (X1) on Purchase Interest (Y) is $0.286 + 0.098 = 0.384$.
6. The influence of the Digital Marketing variable (X1) on Purchase Interest (Y) is $0.286 + 0.098 = 0.384$.

Based on the explanation above, the path diagram can be described as follows:

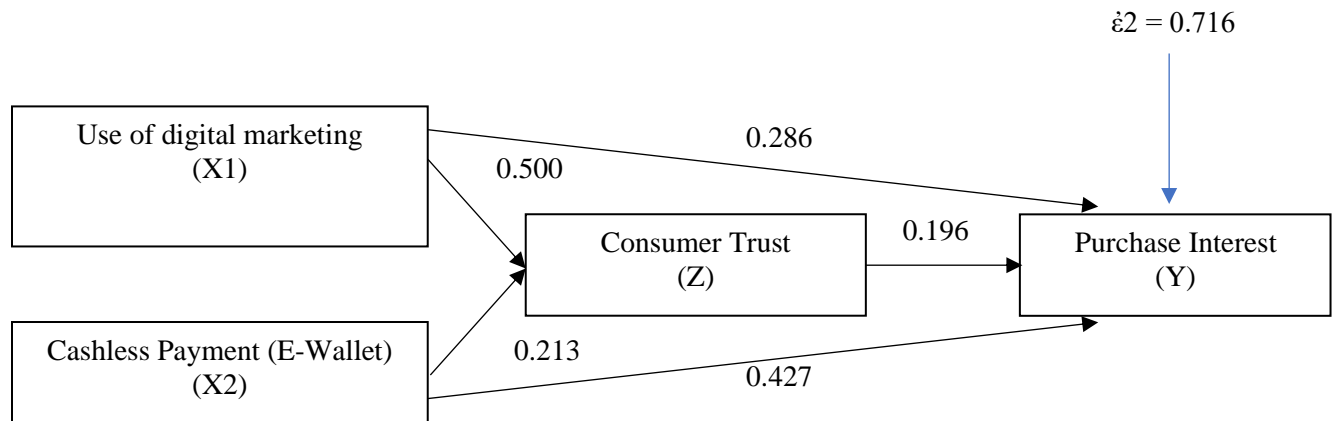


Figure 4.8. Sub Model II Path Diagram

DISCUSSION

The Digital Marketing variable has a positive and significant effect on Trust in STKIP Pangeran Antasari Medan students. The Digital Marketing variable has a regression coefficient value of 0.500 which has a unidirectional effect, which means that every addition or increase in the value of one unit of the Digital Marketing variable score will increase the Trust value of STKIP Pangeran Antasari Medan students by 0.500 per one unit of score. Based on the results of the soil test calculation, it is known that the t value is 4.076, so the calculated t value is 2.023 > t table 1.660, it can be concluded that the Trust variable can mediate the relationship between the influence of Digital Marketing on Purchase Interest. Based on path analysis, it is known that the magnitude of the influence of Digital Marketing (X1) on Purchase Interest (Y) of STKIP Pangeran Antasari Medan students is 35.8%. **The E-wallet variable has a positive and significant effect on Trust in STKIP Pangeran Antasari Medan students.** The E-wallet variable has a regression coefficient value of 0.213 which has a unidirectional effect, which means that every addition or increase in the value of one unit of the E-wallet variable score will increase the Trust value of STKIP Pangeran Antasari Medan students by 0.213 per one unit of score. Based on the results of the soil test calculation, it is known that the t value is 4,300, so the calculated t value is 1.665 > t table 1.660, it can be concluded that the Trust variable can mediate the relationship between the influence of E-wallet on Purchase Interest. Based on path analysis, it is known that the magnitude of the influence of E-wallet (X2) on Purchase Interest (Y) of STKIP Pangeran Antasari Medan students is 24%. **The Digital Marketing variable has a positive and significant effect on Purchase Interest in STKIP Pangeran Antasari Medan students.** The Digital Marketing variable has a regression coefficient value of 0.286 which has a unidirectional effect, which means that every addition or increase in the value of one unit of the Digital Marketing variable score will increase the Purchase Interest value of STKIP Pangeran Antasari Medan students by 0.286 per one unit of score. **The E-wallet variable has a positive but insignificant effect on Purchase Interest in STKIP Pangeran Antasari Medan students.** The E-wallet variable has a regression coefficient value of 0.427 which has a unidirectional effect, which means that every addition or increase in the value of one unit of the E-wallet variable score will increase the Purchase Interest value of STKIP Pangeran Antasari Medan students by 0.427 per one unit of score. **The Trust variable has a positive and significant effect on the Purchase Interest of employees at STKIP Pangeran Antasari Medan**

students. The Trust variable has a regression coefficient value of 0.196 and has a unidirectional influence, which means that every addition or increase in the value of one unit of the Trust variable score will increase the Purchase Interest value of STKIP Pangeran Antasari Medan students by 0.196 per one unit of score.

CONCLUSION

Based on the results of research and discussion conducted by researchers regarding the influence of digital marketing and non-cash payments (e-wallet) on increasing student purchasing interest through consumer trust as an intervening variable at STKIP Pangeran Antasari Medan, then it can be concluded as follows :

1. Digital Marketing has a positive and significant effect on the Trust of STKIP Pangeran Antasari Medan students. This means that this condition proves that better Digital Marketing can increase Trust.
2. E-wallet has a positive and significant effect on the Trust of STKIP Pangeran Antasari Medan students. This means that this condition proves that the better the E-wallet, the more Trust can be increased.
3. Digital Marketing has a positive and significant effect on the Purchase Interest of STKIP Pangeran Antasari Medan students. This means that this condition proves that better Digital Marketing can increase Purchase Interest.
4. E-wallet has a positive but insignificant effect on the Purchase Interest of STKIP Pangeran Antasari Medan students. This means that this condition proves that the better the E-wallet, the more it can increase Purchase Interest but not significantly.
5. Trust has a positive and significant effect on the Purchase Interest of STKIP Pangeran Antasari Medan students. This means that this condition proves that the higher the Trust, the higher the Purchase Interest.
6. The influence of Digital Marketing on the Purchase Interest of STKIP Pangeran Antasari Medan students will be smaller if done through Trust. The direct influence of Digital Marketing on Purchase Interest is greater than the indirect influence of Digital Marketing on Purchase Interest. It can be concluded that the actual relationship of Purchase Interest is more directly influenced by Digital Marketing.
7. The influence of an E-wallet on the Purchase Interest of STKIP Pangeran Antasari Medan students will be greater if it is done through Trust. The direct influence of E-wallet on Purchase Interest is smaller than the indirect influence of E-wallet on Purchase Interest. It can be concluded that Trust can mediate the influence of E-wallet on Purchase Interest.

LIMITATION

This research can also be used as a reference for further research on digital marketing, E-wallet, purchasing interest, and consumer trust and supporting HR theories and the limitations of this research.

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