

# The Effect of Payment Methods on Purchase Decisions Through Purchase Intentions as an Intervening Variable on Kopi Kenangan Merak in Samarinda

Valdi Haris Maulana<sup>1</sup>, Istimaroh<sup>1\*</sup>

<sup>1</sup> Faculty Business Economy And Politics, Universitas Muhammadiyah Kalimantan Timur, Samarinda, 75124, Indonesia

\*Corresponding Author: [iis.istimaroh@gmail.com](mailto:iis.istimaroh@gmail.com)

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## Abstract

Along with economic growth in the current era of globalization, people are increasingly paying attention to ease of payment. In Indonesia, there is an increase in payment methods that make transactions easier. This study aims to determine the effect of Payment Methods on Purchase Decisions through Purchase Intentions as an intervening variable at Kopi Kenangan Merak in Samarinda. The population in this study are consumers who have purchased products at Kopi Kenangan and have purchased at Kopi Kenangan. This study uses descriptive quantitative type. The sample used in this study was 213 respondents who were taken by non-probability sampling method using accidental sampling. The data collection technique was carried out using a questionnaire in the form of a Google Form link. The data processing method of this research is using IBM SPSS software version 26 and SmartPLS software version 4.0.2. The results in this study indicate that payment methods have a positive and significant effect on purchase decisions, payment methods have a positive and significant impact on purchase intentions, purchase intentions have a positive and significant effect on purchase decisions, payment methods have a positive and significant impact on purchase decisions through purchase intentions as an intervening variable.

## 1. Introduction

Humans are increasingly paying attention to the ease of payment in the current era of globalization. In Indonesia, there is an increase in payment methods that facilitate transactions, divided into cash and non-cash payments. Non-cash payments, such as through e-wallets, are now increasingly popular. (Aryanto, 2022). Bank Indonesia supports the National Non-Cash Movement (GNNT) to educate the public about the benefits of electronic transactions such as security, speed, convenience, and efficiency. (Muzdalifa et al., 2018).

Emotional impulses from external influences and oneself influence purchasing decisions. This process is psychologically important to understand consumers in making purchases. According to Kotler & Armstrong (2018), the purchasing decision process includes problem identification, information search, alternative analysis, purchase decisions, and actions after purchase. Consumer decisions are often influenced by personal desires to fulfill needs. (Batee, 2019; Kumbara, 2021). Digital payment systems such as electronic payments can be a step that is considered before consumers decide to buy (Astuti, 2022).

Kopi Kenangan has shown significant progress over time. In 2020, its sales reached 30 million cups of coffee. By February 2022, Kopi Kenangan had operated 800 outlets in 45 cities in Indonesia after rapid growth, including

the opening of a new branch in Samarinda City on September 20, 2021, which had a positive effect on its sales. (Kenangan, 2023). This achievement demonstrates a well-thought-out strategy as the key to Kopi Kenangan's success. Despite stiff competition from other coffee shop brands, Kopi Kenangan maintains a strong image. Top Brand Award 2020-2023 data shows that in 2020, Kopi Kenangan dominated with a percentage of 39.9%, experiencing fluctuations in the following years but still experiencing an increase in 2022 (Brand Award, 2024). An e-payment system is an innovative payment method that uses electronic media without involving cash. It involves the electronic transfer of value from the payer to the recipient through an online mechanism. E-payment services provide a web-based interface to access and manage bank accounts and conduct remote transactions. (Fatonah et al., 2018). Digital payments include various instruments such as mobile payments, digital wallets, cryptocurrencies, and electronic payments. (Alkhowaiter, 2020). Companies support the use of digital money through integrated applications with electronic payment systems to facilitate non-cash transactions. (Andrianaivo & Kpodar, 2012).

Purchase intention is the consumer's desire to make a purchase, which is reflected in the buyer's attitude towards a product or service. This is an important factor in the purchase decision-making process because it reflects the consumer's commitment to buy the item repeatedly. Purchase intention can be predicted as an effective tool for understanding consumer behavior. (Hajli, 2015; Lee et al., 2020; Lilima, 2020).

Based on previous research, several factors determine purchase decisions through purchase intentions. In addition, preliminary research was conducted to select variables to be tested to influence purchase decisions through purchase intentions. An initial survey was conducted with 40 respondents, and the results showed that the payment methods drove them to purchase Kopi Kenangan. Based on the above explanation, it is necessary to know how consumers perceive the strategy set by the company, which is formulated in the objectives of this study, namely to examine the effect of payment methods on purchase decisions through purchase intentions as an intervening variable. The framework of this research is based on the concept of quantitative research, which starts from the selection of the population and sample and analyzes the results of data processing to meet the research hypotheses and objectives. Based on the research objectives and explanation above, the following hypotheses and framework were developed.

A payment method is the way a buyer pays a seller in a transaction. Electronic-based payments have proven to be more efficient than paper-based payments. (Handayani, 2021). The use of electronic payments is increasingly common as a requirement before purchasing goods. (Astuti & Diansyah, 2022). Research shows that electronic payment methods can influence consumer purchasing decisions. (Batee, 2019; Santia & Maftuchach, 2022). Based on the formulation of the hypothesis above, it can be concluded that:

**H1: Payment Methods have a significant effect on Purchase Decisions**

According to Misra et al. (2019), user attitudes are affected by the use of digital payments, while Chakraborty et al. (2020), showed that purchase intention is also influenced by the use of digital payments. Information technology such as electronic payment systems has facilitated easier transactions. Based on the formulation of the hypothesis above, it can be concluded that:

**H2: Payment Methods have a significant effect on Purchase Intentions**

According to Maurencia et al. (2021), a customer's tendency to buy a brand or make a related purchase action can be measured through the degree to which they are likely to make a purchase. Purchase intention is formed through education, experience, and consumer perspectives, reflecting their purchase commitment. (Ahidin, 2020) Adds that factors such as the product purchased, place, time, method, amount, and reason for purchase influence consumer behavior in making purchasing decisions. Research also shows that purchase intention has a positive and significant influence on purchasing decisions. (Sukma et al., 2024). Based on the formulation of the hypothesis above, it can be concluded that:

**H3: Purchase Intentions have a significant effect on Purchase Decisions**

Haniscara (2021), the research found that Online Customer Reviews and Tagline are positively and significantly related to purchasing decisions through purchase intention as an intervening variable. Lutfi & Nopus (2018), show that purchase intention mediates the relationship between brand trust and purchasing decisions. Abu-Shamaa et al. (2016), found that payment methods, perceived ease of use, and perceived benefits directly predict the intention to use online stores, with trust as a regulator in the relationship between payment methods and online shopping intentions. Aziza's, research shows that purchase intention mediates the relationship between e-wallet usage and purchasing decisions. Based on the formulation of the hypothesis above, it can be concluded that:

**H4: Payment Methods have a significant effect on Purchase Decisions through Purchase Intentions**

## 2. Research Methods

The research begins with planning, data collection, data processing, data analysis, and article writing. This research is quantitative research, namely to determine and analyze the effect of exogenous variables on endogenous variables through intervening variables. Exogenous variables include payment methods (X), endogenous variables are purchasing decisions (Y), and intervening variables are purchase intentions (Z). The indicators of each variable are, namely, indicators of payment methods variables (X): convenience, effectiveness, and minimizing fraud. Then the indicators of the purchase decision variable (Y): are product choice, brand choice, purchase time, and payment method. Then the purchase intention variable indicator (Z): store quality and service. In this study, researchers did not have definite information regarding the number of populations to be studied, therefore to determine the sample size needed in the study, the formula used was the Lemeshow formula. (Lemeshow et al., 1997).

The calculation is done using the Lemeshow formula which will produce a number that represents the number of samples needed for research.

$$n = \frac{1,962 \times 0,5 \times 0,5}{0,1^2}$$

$$n = 96.04$$

The results of calculations using the Lemeshow formula resulted in the required sample size of 96 respondents. To make it easier and get a more rounded number, the number was rounded up to 100 respondents, who will be used as samples in the study.

## 3. Results and Discussions

Of the 213 participants, 50.7 percent were male or 108 people and 49.3 percent were female or 105 people. The majority were in the age range of 18 - 22 years at 56.3% or as many as 120 people, while 23 - 28 years at 33.8% or as many as 72 people, and 29 - 32 years at 7.5% or as many as 16 people. People. While > 33 years as much as 2.3% or as many as 5 people. From this analysis, it can be concluded that the majority of Memories Coffee Cafe customers in Samarinda City are in the age range of 18-22 years. This may be due to the hobby of young people drinking coffee. The majority of participants, 128 people or 60.1% of the total, were students. Furthermore, the data shows that 14 individuals, or 6.6% of the total participants are entrepreneurs. Meanwhile, the private sector accounted for 19.7% or the equivalent of 42 people from the total participants. Other job categories are represented by 28 individuals, which account for 13.1% of the total sample. Based on this distribution, it can be concluded that the main consumers of Kopi Kenangan in the Samarinda City area are dominated by students.

All indicators of payment methods variables, purchase intentions, and purchase decisions have a value above 0.70. Therefore, it can be concluded that all variable indicators are valid. Furthermore, Cronbach Alpha for each construct > 0.70, Composite Reliability for each construct > 0.70, and Average Variance Extracted (AVE) for each construct > 0.50, meaning that all constructs are reliable and valid.

The path analysis test results are used to analyze whether each hypothesis is supported. The following is a path analysis table (Table 1), as well as a picture of the model built (Figure 1):

**Table 1** Result Of Path Analysis Test ( Specific Direct Effect )

No	Variable	Original Sample	T-Statistic	P-Value
1.	PM → PD	0.452	5.364	0.000
2.	PM → PI	0.643	9.228	0.000
3.	PI → PD	0.499	5.591	0.000

**Table 2** Result Of Path Analysis Test ( Specific Indirect Effect )

No	Variable	Original Sample	T-Statistic	P-Value
1.	PM → PI → PD	0.321	4.340	0.000

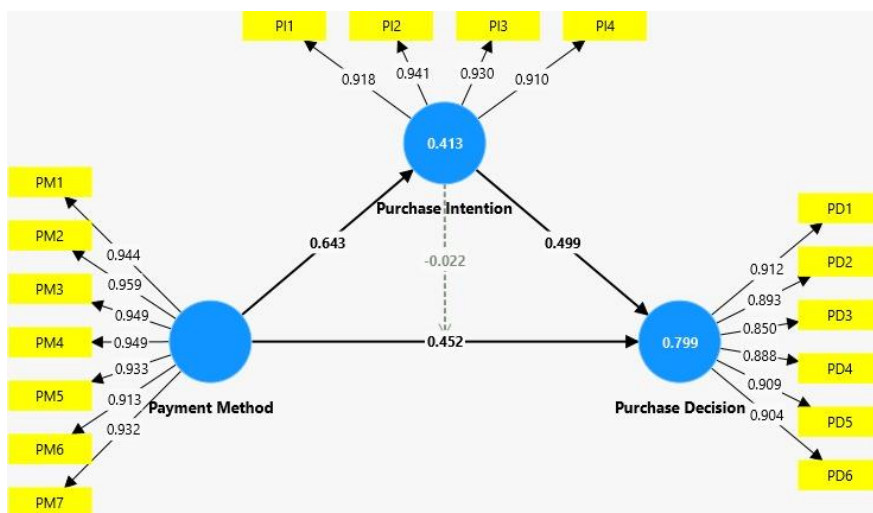


Fig. 1 Structural Model of PLS Algorithm

#### 4. Discussion

These results indicate that the payment methods available at Kopi Kenangan Merak in Samarinda strongly influence purchase decisions without going through the purchase intentions variable. This indicates that the more diverse and easier the payment methods offered by Kopi Kenangan Merak in Samarinda, the more it will increase consumer decisions to make purchases.

The findings in this study are in line with previous research conducted by (Pratiwi, 2023), where they found that payment methods have a positive and significant effect on purchase decisions. However, the results of this study contradict research conducted by (Yucha et al. 2020), they found that payment methods do not have a positive and significant effect on purchase decisions.

These results indicate that the payment methods available at Kopi Kenangan Merak in Samarinda greatly influence purchase intentions. This shows that the more diverse and easier the payment methods offered, the more it will increase consumers' purchase intentions for Kopi Kenangan Merak products in Samarinda. Consumers tend to like a wide selection of payment methods that can facilitate purchase transactions. A complete and convenient payment method will increase consumers' desire to make purchases.

The findings of this study are in line with the study conducted by (Birgau, 2023), which states that there is a significant influence between payment methods on purchase intentions. However, the results of this study contradict research conducted by (Mochtar et al. 2022), they found that payment methods do not have a positive and significant effect on purchase intentions.

These results indicate that purchase intentions strongly influence purchase decisions. This indicates that the higher the consumer's purchase intention, the higher the probability that the consumer will purchase the product. Strong purchase intentions will encourage consumers to make purchasing decisions.

This finding is in line with research conducted by (Diventy et al. 2020), which states that there is a significant influence between purchase intentions on purchase decisions. However, the results of this study contradict the study conducted by (Andriani et al. 2023), which shows that purchase intentions do not have a positive and significant effect on purchase decisions.

These results indicate that payment methods have a positive and significant effect on purchase decisions through purchase intentions as an intervening variable. This means that various and easy payment methods can increase consumer purchase intentions, which in turn will increase consumer purchasing decisions for Kopi Kenangan Merak products in Samarinda. So, purchase intentions act as a mediator between payment methods and purchase decisions.

This finding is in line with research conducted by (Aziza, 2021), which states that purchase intentions can mediate payment methods on purchase decisions. However, the results of this study contradict the study conducted by (Martini, 2019), which shows that purchase intentions cannot mediate payment methods on purchase decisions.

#### 5. Conclusion

From the results of research and discussion related to the effect of Payment Methods on Purchase Decisions through Purchase Intentions as an intervening variable at Kopi Kenangan Merak in Samarinda, it can be concluded

that payment methods have a positive and significant effect on purchase decisions through purchase intentions. This indicates that the higher the consumer's purchase intention, the higher their purchase decision.

Based on the results of research using the SEM-PLS method, it was found that payment methods not only directly affect purchasing decisions, but also through increasing consumer purchase intention. A variety of payment methods increases consumers' purchase intention, which in turn strengthens their purchasing decisions. Therefore, Kopi Kenangan Merak in Samarinda should continue to focus on developing and improving payment methods to maximize consumers' purchase intention and purchase decisions, which will contribute to increased sales and competitiveness in the market.

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## Conflict of Interest

Authors declare that there is no conflict of interests regarding the publication of the paper.

## Author Contribution

The authors confirm contribution to the paper as follows: **study conception and design:** Valdi Haris Maulana, Istimaroh; **data collection:** Valdi Haris Maulana; **analysis and interpretation of results:** Valdi Haris Maulana, Istimaroh; **draft manuscript preparation:** Valdi Haris Maulana, Istimaroh. All authors reviewed the results and approved the final version of the manuscript.

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