

Do e-commerce, e-wallet use, and store location affect purchasing intention?

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ABSTRACT

Purpose — *The aim of this study is to examine the effect of e-commerce, e-wallet, and store location on consumer purchasing intention.*

Method — *This research employed a quantitative research method, focusing on customers who had dined at Seblak Jeletet Medan. To gather data from a sample of 100 participants, a random sampling approach was used. The data collection process involved the distribution of questionnaires to all Seblak Jeletet Medan customers. Subsequently, the collected information underwent analysis through multiple linear regression.*

Result — *The findings indicated that the utilization of e-commerce had a notable impact on consumer purchasing intention, e-wallet usage was also influential on consumer purchasing intention, and the geographical location of the store significantly affected consumer purchasing intention.*

Contribution — *This research contributes to academia by precisely elucidating the impact of e-commerce utilization, e-wallet adoption, and store locations as pivotal factors affecting consumer purchasing intention.*

Keywords: *e-commerce usage, e-wallet, store location, purchasing intention*



INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) encompass entrepreneurial activities conducted by individuals or groups with the aim of benefiting both individuals and communities. These entities hold a pivotal role in national economic development, contributing significantly to economic growth, employment, and the equitable distribution of developmental outcomes. In rural areas, MSMEs are viewed as having promising prospects. Their advantages for the national economy include generating employment opportunities, making substantial contributions to the gross domestic product (GDP), and providing effective solutions to economic challenges faced by small and middle-class communities. Conversely, at the regional level, MSMEs in rural areas offer benefits such as increased income, empowerment of local communities (particularly women), fostering entrepreneurial skills, alleviating unemployment, strengthening community cohesion, harnessing local potential, enhancing pre-existing businesses, and instilling a desire for progress, among other positive outcomes ([Idayu et al., 2021](#)).

Micro and small businesses typically operate as family ventures, lack formal incorporation, employ simple technology, utilize local resources, and often go unrecognized as a significant economic sector. Consequently, they are frequently referred to as the informal sector, underground economy, or unregistered sector ([Purba et al., 2021](#)). The presence of these Micro and Small Enterprises (MSMEs) contributes to economic growth and helps alleviate poverty rates in Indonesia, particularly due to the high levels of unemployment ([Rere et al., 2022](#)).

In today's rapidly evolving technological landscape, people are compelled to embrace internet connectivity as an integral part of their lives. A prevalent aspect of this digital lifestyle is online shopping, commonly referred to as e-commerce, which extends to online payments as well.

The emergence of MSMEs in North Sumatra has become more pronounced since the onset of the COVID-19 pandemic, as many individuals who were laid off or lost their jobs have turned to starting their own businesses. Presently, MSMEs are actively transitioning to digital formats to boost their sales. The digital realm has become a pivotal component of all human activities, particularly within the realm of the economy. The surge in digital advertising serves as one of the indicators of global economic advancement. Given the increasingly intricate challenges and emerging competitors, the utilization of e-commerce has become imperative in the business world. Staying attuned to global developments and fostering a culture of creativity is now essential ([Rakanita, 2019](#)).

The financial and technology sector holds a crucial position within the Indonesian economy, necessitating a continuous drive for innovation to remain aligned with societal advancements. E-wallet, a form of financial technology (fintech), represents an innovative approach where transactions are conducted electronically, bypassing the need for physical cash (Aziza, 2021). The introduction of mobile payment systems as a technological breakthrough simplifies transactions, enabling users to fulfill various daily needs digitally, spanning from food purchases to public transportation expenses (Halimah et al., 2022).

This enhanced accessibility to desired products has the potential to boost consumers' purchasing intention, particularly for goods offered by Micro and Small Enterprises (MSMEs), especially within the digital realm. The ease of product discovery, streamlined payment processes, and the convenience of locating desired items through digital platforms all contribute to this, making it advantageous for MSMEs. They are no longer limited to in-person interactions with customers but can also tap into the digital format, expanding their reach to a wider audience.

Within the framework of Islam, human behavior in fulfilling their needs is subject to regulation. In the realm of consumption, Islam provides guidance on how individuals should engage in consumption activities that ultimately benefit their lives. The Quran and Hadith offer directives for human life, steering individuals away from undesirable traits arising from their consumption behaviors. In Q.S Al-Baqarah: 275, Allah permits buying and selling while prohibiting usury, as it is stated:

"Their situation is such because they say that buying and selling is the same as usury, whereas Allah has justified buying and selling and forbidden usury. Whoever receives a warning from his Lord and stops, then what he had earned is his and his affair (is up to) Allah. And whoever repeats it, then they are the inhabitants of Hell; they shall abide therein." (Q.S Al-Baqarah: 275)

The excerpt from Surah Al-Baqarah: 275 conveys Allah SWT's clarification of the distinction between trading and usury. In trading, there exists a fair exchange characterized by a balanced transaction between the seller and the buyer. It results in mutual benefit or profit for both parties, with one party benefiting reasonably in proportion to their efforts. In contrast, usury differs significantly as it lacks this balance. In usury, one party gains disproportionately, and the arrangement lacks fairness and reasonability.

Another contributing factor to the enhancement of purchasing intention is the prevalence of online sales transactions facilitated through widely accessible e-commerce platforms. E-commerce, or Electronic Commerce, represents the

process of conducting buying and selling activities and exchanging products, services, and information over digital networks, including the internet. E-commerce is not limited to large corporations; it is also embraced by micro, small, and medium-sized enterprises (MSMEs) to market their products. The adoption of e-commerce is driven by the potential to reduce costs, save time and energy, and establish competitive pricing in the market. Several indicators in e-commerce, including system quality, information accuracy, service quality, utilization, user satisfaction, and overall benefits.

In the digital age, every business operating in a digital format must also integrate a digital-based payment system. Digital wallets serve as non-cash transaction tools, typically employing applications or card systems as payment instruments, streamlining transactions for users (Rahma et al., 2021). The utilization of digital wallets enhances customer convenience, enabling transactions anytime and anywhere. This ease of transaction fosters a consumer behavior pattern, as consumption involves the use of products or services. When individuals wish to utilize a product, they can either create it themselves or purchase it; in the case of purchasing, this action becomes a consumption activity indirectly (Ma'ruf et al., 2022). The key indicators in evaluating digital wallets encompass their benefits, convenience, security, and user interest.

For the successful operation of a digital-based business, it is essential for the company to carefully consider its location. Placing the company in the right location is a pivotal factor in executing the company's strategy (Imsar, 2018). The precision in selecting a location is among the factors that draw consumers. An easily accessible location close to a bustling area is ideal for attracting customers, thus playing a significant role in boosting product sales. When entrepreneurs or business professionals choose a location for their enterprise, they should take into account several indicators, including accessibility, visibility, traffic flow, availability of space, the surrounding environment, competitor locations, and adherence to government regulations.

Research conducted by Komala and Sugilar (2020) suggests that consumers turn to e-commerce to fulfill a wider range of needs because the services offered not only cater to consumer desires but also offer time and cost savings. Furthermore, a study by Mujahidin (2020) reveal that the millennial generation desires user-friendly fintech e-wallet applications. In addition, research carried out by Husaini (2022) highlights the positive impact of store location on the sales of MSME products at DJ Dimsum Pematangsiantar, emphasizing the importance of strategic location selection in boosting sales.

In light of these findings, the primary objective of this study is to investigate how e-commerce, e-wallet usage, and store location collectively influence consumer

purchasing intention. While prior research has explored the concept of digitalization and its effects on consumer purchasing intention, there remains a need for fresh and consistent insights that can build upon and expand the existing body of research in this area.

METHOD

Research design

This research adopts a quantitative approach with a cross-sectional design, as outlined by [Sugiyono \(2019\)](#). The study's target population comprises individuals who have dined at Seblak Jeletet Medan. To derive a sample size, the study employs the methodology advocated by [Sekaran and Bougie \(2017\)](#), selecting 100 participants from an unidentified population. The data collection method employed is random sampling, with the selection criteria centered around consumers who make purchases at Seblak Jeletet Medan. The analytical technique utilized is Multiple Linear Regression, encompassing various assessments such as validity testing, reliability assessment, normality examination, heteroscedasticity evaluation, multicollinearity analysis, as well as simultaneous (F) and partial (t) hypothesis testing.

Hypothesis development

The use of e-commerce and consumer purchasing intention

E-commerce transactions encompasses the electronic buying and selling of products, involving interactions between consumers and between businesses, facilitated through computer-based intermediaries ([Laudon & Travel, 2015](#)). This mode of transaction extends beyond traditional face-to-face interactions, presenting new opportunities for Micro, Small, and Medium Enterprises (MSMEs) to enhance consumer purchasing intention. Based on this explanation, we propose the following hypothesis:

H1: E-commerce significantly influences consumer purchasing intention

E-wallet and consumer purchase power

According to [Megadewandanu, Suyoto, and Pranowo \(2016\)](#), an e-wallet is defined as a form of digital currency that offers the convenience of shopping without the need to carry physical money, making it a non-cash payment method that can be used for various transactions while engaging in other activities.

Digital wallets, typically employing application or card-based systems, serve as non-cash payment tools that streamline transactions, enhancing ease of use for individuals (Rahma et al., 2021). In contemporary times, there is a universal desire for straightforward, secure, and convenient transactions facilitated by digital wallets. The increasing accessibility and convenience of these services present opportunities for bolstering consumer purchasing intention, particularly in the realm of payment convenience when acquiring products. Based on this explanation, we propose the following hypothesis:

H2: E-wallet significantly influences consumer purchasing intention

Store location and consumer purchasing intention

It is noted that when all factors are nearly equal in value when deciding on a store to visit, consumers tend to opt for the store that is nearest to them (Foster, 2008). This preference is primarily driven by the convenience it offers in terms of saving time and energy. Additionally, this choice results in lower costs for consumers since the store's proximity reduces travel expenses. For a company, selecting the right location is imperative for its success. When deciding on a location, the company needs to exercise caution, as the location's strategic significance can significantly impact the company's overall strategy (Imsar, 2018). Furthermore, the selection of a store's location is a crucial consideration for consumers when choosing a product. Hence, a strategic and easily accessible location presents a significant opportunity to enhance consumer purchasing intention. Based on this explanation, we propose the following hypothesis:

H3: Store location significantly influences consumer purchasing intention

RESULT AND DISCUSSION

Respondents characteristics

This research comprised a sample of 100 respondents from consumers of Seblak Jeletet Medan. The majority of these respondents, accounting for 84%, fell within the productive age group of 18-23 years. Additionally, 4% were aged between 24-27 years, 6% were aged 28-33, 4% were in the 34-37 age range, and 2% were 38 years or older. In summary, it's evident that the dominant consumer demographic for Seblak Jeletet Medan falls within the productive age bracket of 18-23 years, which corresponds to individuals with strong desires for their consumption choices. Moreover, they are inclined to explore viral and unique food offerings. Furthermore, the data reveals that a significant portion of Seblak Jeletet Medan consumers are students, as indicated by the prevalence of

respondents within the 18-23 age group. Their average monthly income for consumption purposes typically ranges from IDR 100,000 to IDR 500,000.

Table 1. Respondents characteristics

Characteristics	Category	Frequency (N)	Percentage (%)
Age	18-23 years old	84	84,0
	24-27 years old	4	4,0
	28-33 years old	6	6,0
	34-37 years old	4	4,0
	>38 years old	2	3,0
Jobs	College Student	60	60,0
	Student	20	20,0
	Worker	20	20,0
Income	100.000-500.000	38	38,0
	500.000-1.000.000	22	22,0
	1.000.000-1.500.000	16	16,0
	>1.500.000	24	24,0
E-Commerce	Shopee	70	70,0
	Gojek	20	20,0
	Grab	10	10,0
E-Wallet	ShopeePay	27	27,0
	GoPay	11	11,0
	OVO	8	8,0
	Dana	54	54,0

Source: Authors (2023)

The data presented in Table 1 also indicates that Seblak Jeletet Medan consumers predominantly utilize Shopee e-commerce. They base their choice on convenience, security, and transactional interest indicators. Furthermore, Shopee offers Shopee Food services, allowing consumers to order Seblak Jeletet Medan products at their convenience. In terms of e-wallet usage, Seblak Jeletet Medan consumers commonly opt for the Dana application when conducting payment transactions. Their selection is influenced by factors such as security, convenience, transactional interest, and the discounts available.

Validity test

The validity test is said to pass if the value of $r_{count} > r_{table}$. Based on the test results below, it shows that all statements from X1 (e-commerce), X2 (e-wallet), and X3 (store location) have passed the validity test because the r value is all greater than the r_{table} value.

Table 2. Validity test result

Statement	R Count	R Table	Description
X1.1	0,73508	0,1966	valid
X1.2	0,917052	0,1966	valid
X1.3	0,773103	0,1966	valid
X1.4	0,744747	0,1966	valid
X1.5	0,917052	0,1966	valid
X2.1	0,855041	0,1966	valid
X2.2	0,845766	0,1966	valid
X2.3	0,884391	0,1966	valid
X2.4	0,80083	0,1966	valid
X2.5	0,781662	0,1966	valid
X3.1	0,817246	0,1966	Valid
X3.2	0,867859	0,1966	Valid
X3.3	0,777143	0,1966	Valid
X3.4	0,879266	0,1966	Valid
X3.5	0,841849	0,1966	Valid
X3.6	0,750067	0,1966	Valid
X3.7	0,782134	0,1966	Valid
X3.8	0,786014	0,1966	Valid
X3.9	0,800298	0,1966	Valid

Source: Processed data (2023)

Reliability test

According to Sugiyono (2019), a reliability test is considered pass when the Cronbach's Alpha value exceeds 0.60. The test results confirm that all variables have successfully passed the reliability test, as their Cronbach's Alpha values exceed the threshold of 0.60. Specifically, the four variables subjected to the reliability test have yielded a Cronbach's Alpha value of 0.904, which is deemed reliable as it surpasses the 0.60 threshold.

Table 3. Reliability test result

Reliability Statistics	
Cronbach's Alpha	N of Items
.904	4

Source: Processed data (2023)

Normality test

The normality test is said to pass if the significance value > 0.05. Based on the results of the normality test using the Kolmogorov-smirnov test, the Asymp. Sig.

(2-tailed) > 0.05. So it can be concluded that all variables passed the normality test.

Table 4. One-Sample Kolmogorov-Smirnov test

		X1	X2	X3	Y
N		100	100	100	100
Normal Parameters ^{a,b}	Mean	16.85	17.79	18.50	38.06
	Std. Deviation	5.816	5.141	4.416	4.803
Most Extreme Differences	Absolute	.086	.084	.086	.084
	Positive	.086	.080	.075	.075
	Negative	-.082	-.084	-.086	-.084
Test Statistic		.086	.084	.086	.084
Asymp. Sig. (2-tailed)		.066 ^c	.080 ^c	.066 ^c	.079 ^c

Source: Processed data (2023)

Multicollinearity test

The multicollinearity test is passed if the VIF value < 10 and the tolerance value is > 0.10. Based on the multicollinearity test result, it shows that the tolerance value of using e-commerce is 0.590, e-wallet is 0.458, and location store is 0.391 and all of them are greater than 0.10. Likewise, the VIF value of e-commerce usage is 1.696, e-wallet is 2.183, and location store is 2.559 and all are greater than 10. So it can be concluded that all variables pass the multicollinearity test.

Table 5. Multicollinearity test result

Model	Collinearity Statistics	
	Tolerance	VIF
E-Commerce (X1)	0,590	1,696
E-Wallet (X2)	0,458	2,183
Location Store (X3)	0,391	2,559

Source: Processed data (2023)

Heteroscedasticity test

The heteroscedasticity test is passed if the sig. value > 0.05. Based on the result of the heteroscedasticity test, it shows that the significant value of e-commerce usage is 0.53, e-wallet is 0.654, and location store is 0.168, all of which are greater than 0.05. So it can be concluded that all variables in this study passed the heteroscedasticity test.

Table 6. Heteroscedasticity test result

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	3,546	1.396		22.835	.010
X1	.094	.048	.174	1.956	.053
X2	.022	.049	.040	0.449	.654
X3	.067	.048	.122	1.385	.168

Source: Processed data (2023)

Simultaneous test (F-test)

The model is considered to have simultaneous effect if the significance value (sig value) is less than 0.05. In the outcomes of the F test conducted, it is evident that the significance value is recorded as 0.0000, signifying that it is less than 0.05. Consequently, it can be deduced that the variables related to the utilization of e-commerce, e-wallet, and store location collectively and simultaneously influence the purchasing intention.

Table 7. F-test result

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	1918.953	3	639.651	168.381	.000 ^b
Residual	364.687	96	3.799		
Total	2283.640	99			

Source: Processed data (2023)

Partial test (t-test)

Based on the test result provided in Table 8 below, the multiple linear regression equation can be expressed as follows:

$$Y = 19.474 + 0.97 X1 + 0.254 X2 + 0.672 X3$$

The constant value of 19.474 signifies that when the values of e-commerce usage (X1), e-wallet (X2), and location store (X3) are all set to zero, the purchasing intention will remain at 19.474.

The regression coefficient for e-commerce usage, which is 0.097, implies that when all other independent variables such as e-wallet and location store remain unchanged, a one percent increase in the e-commerce usage variable will result in a consumer purchasing intention increase of 0.097. Similarly, if the e-wallet usage increases by one percent while the use of e-commerce and location store remains constant, the consumer purchasing intention will rise by 0.254. Furthermore, if the location store increases by one percent while the use of e-commerce and e-wallet remains unchanged, the consumer purchasing intention will increase by 0.672.

Table 8. t-test result

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	19.474	.853		22.835	.000
	X1	.097	.044	.117	2.200	.030
	X2	.254	.056	.272	4.512	.000
	X3	.672	.071	.618	9.479	.000

Source: Processed data (2023)

Hypothesis testing

To test the hypotheses, the t-test was employed at a significance level of 0.05, corresponding to a confidence level of 95%. The degrees of freedom (df) were calculated as $df = n - 2 = 98$, leading to the determination of the critical t-table value as 1.6602. The findings, detailed in the t-test table, provide insights into the hypothesis testing outcomes as follows:

Model 1: This model examines the impact of e-commerce on consumer purchasing intention. The t-value obtained is 2.200, which surpasses the critical t-table value. The significance level associated with the effect of e-commerce usage on consumer purchasing intention is 0.030, smaller than the 0.05 threshold, indicating a significant result. These results suggest that the utilization of e-commerce has a positive influence on consumer purchasing intention. Consequently, hypothesis H1 is accepted, signifying the significant impact of e-commerce usage on consumer purchasing intention.

Model 2: In this model, the focus is on the influence of e-wallet on consumer purchasing intention. The t-value calculated is 4.512, exceeding the critical t-table value. The significance level pertaining to the effect of e-wallets on consumer purchasing intention is 0.00, lower than the 0.05 significance level, indicating a significant outcome. This signifies that e-wallets have a favorable

impact on consumer purchasing intention. As a result, hypothesis H2 is accepted, affirming the significant influence of e-wallets on consumer purchasing intention.

Model 3: This model explores the effect of location store on consumer purchasing intention. The t-value attained is 9.479, surpassing the critical t-table value. The significance level associated with the impact of location store on consumer purchasing intention is 0.00, smaller than the 0.05 significance level, indicating a significant effect. This underscores that the location store plays a positive role in enhancing consumer purchasing intention. Consequently, hypothesis H3 is accepted, confirming the substantial impact of the location store on consumer purchasing intention.

Discussion

The use of e-commerce on purchasing intention

The result demonstrates that e-commerce use significantly influences consumer purchasing intention among Seblak Jeletet Medan consumers, who utilize e-commerce with a focus on security, convenience, and transactional interest indicators. This finding aligns with previous research conducted by [Agnesia & Saputra \(2022\)](#), [Dewiyan \(2021\)](#), [Devita et al. \(2021\)](#), and [Dimiyati et al. \(2022\)](#), all of which have reported a positive and significant impact of e-commerce on purchasing interest.

[Susanto \(2011\)](#) emphasizes that in a highly competitive environment, robust e-commerce serves as a crucial and sustainable differentiator, enhancing a company's competitiveness and attracting buying interest, ultimately boosting sales. The application of e-commerce by Seblak Jeletet MSMEs is a strategic move toward elevating the purchasing intention of their consumers. Therefore, e-commerce becomes an essential tool for capturing consumer attention with the goal of augmenting consumer purchasing intention. A well-executed e-commerce strategy can further solidify this relationship between e-commerce usage and consumer buying interest, ultimately benefiting Seblak Jeletet Medan consumers.

E-wallet on purchasing intention

The t-test outcomes revealed a significant influence of e-wallet on consumer purchasing intention. This finding aligns with research conducted by [Mujahidin \(2020\)](#), [Fuadi \(2022\)](#), and [Sulistiyowati and Paais \(2020\)](#), which consistently report the favorable and substantial effects of e-wallet on purchasing interest.

[Arnould's \(2019\)](#) Consumer Culture Theory introduces the notion that consumer behavior is influenced by a dynamic cultural environment, encompassing behaviors and beliefs. Driven by public concerns related to the transmission of the COVID-19 virus, with the belief that it can be transmitted via physical currency, a unique opportunity has arisen for Seblak Jeletet Medan business entities to adopt e-wallet, facilitating contactless payment transactions for their consumers. Consumers are drawn to digital wallet due to the array of offers and features available on these payment platforms, making it evident that these tools effectively cater to consumer needs and preferences.

The sheer convenience of digital wallet payments provides a solution to various challenges, making e-wallet a preferred choice for consumers when making payments for a wide range of transactions, from food to clothing and more. This enhanced accessibility to seamless payment methods further stimulates consumer purchasing interest.

Store location on purchasing intention

The t-test results presented above reveal a notable impact of the store location variable on consumer purchasing intention. This suggests that Seblak Jeletet Medan consumers place significant importance on factors like strategic location, ample parking space, and overall convenience when assessing store locations. These considerations play a pivotal role in attracting and bolstering consumer purchasing intention. This finding align with the research conducted by [Husaini \(2022\)](#), [Banurea & Aisyah \(2022\)](#), and [Nurlaila et al. \(2021\)](#).

Entrepreneurs leverage the proximity of their businesses to bustling areas to captivate potential consumers ([Imsar & Harahap, 2021](#)). Drawing insights from Mowen and Minor ([Sopiah et al., 2008](#)), who posit that location profoundly shapes and guides consumer purchasing interest, it is evident that location molds consumer behavior through sensory stimulation. However, Seblak Jeletet Medan's scenario diverges from established location store theories. Despite being situated in a densely populated locale with residences, boarding houses, and proximity to schools, Seblak Jeletet Medan does not strictly adhere to conventional location indicators, such as being in an alley or residential area, not fronting main roads, distant transportation access, and limited parking space. Remarkably, Seblak Jeletet Medan's consumers appear relatively unfazed by these deviations from location norms, as they continue to patronize the establishment.

This underscores that while store location retains its influence on purchasing intention, Seblak Jeletet Medan's exceptional case, where purchasing intention

remains robust despite location conditions contrary to established theory, is shaped by other contributing factors. Notably, online promotional activities play a significant role in this phenomenon, contributing to the increased purchasing intention observed.

CONCLUSION

This research enhances our comprehension of the connection between the utilization of e-commerce, e-wallet, and physical store locations concerning consumer purchasing intention. The study highlights that the adoption of e-commerce and e-wallet simplifies product transactions for a significant portion of consumers at Seblak Jeletet Medan. Additionally, the choice of a convenient store location emerges as a pivotal factor in attracting consumer purchasing intention.

These findings underscore that the utilization of e-commerce, e-wallet, and strategic store locations exerts a positive and noteworthy influence on household economic well-being. Recognizing the pivotal role of e-commerce, e-wallet, and store locations in bolstering consumer purchasing intention can serve as a guiding principle for entrepreneurs aiming to enhance their proficiency in implementing these technologies in the future.

The practical implications of this research bear significant relevance for Micro, Small, and Medium Enterprises (MSMEs). It underscores the imperative nature of integrating e-commerce, e-wallet, and strategic store locations to foster heightened consumer purchasing intention. In light of technological advancements, MSMEs are urged to exercise greater selectivity, creativity, and innovation, with a heightened focus on mastering digital-based sales methods.

To advance this research further, future studies might contemplate incorporating additional variables that delve into a broader spectrum of factors, thereby providing a more holistic comprehension of the intricate dynamics influencing consumer purchasing intention.

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