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THE INFLUENCE OF CONSUMER BEHAVIOR AND PRODUCT QUALITY ON CONSUMER DECISION MAKING IN SELECTING DANA AS FINANCIAL TECHNOLOGY MOBILE PAYMENT APPLICATION

Agung Raya*[1], Budi Rustandi Kartawinata[2]
Universitas Telkom, Indonesia*[12]
agungraya10@gmail.com*[1], budi.kartawinata@gmail.com[2]

Abstract: As technology advances and becomes more sophisticated, consumer behavior patterns shift. The presence of such events stimulates diverse corporate industries to compete to develop innovation. Businesses in the field of financial technology also use it (Fintech). DANA is a mobile payment application that supports ATM cards for online purchases. Although DANA is a new program, it is capable of adapting fast to attract users. DANA has proven to be the third most popular app in Indonesia, with the most users and the most downloads. The goal of this research is to analyze the influence of customer behavior and product quality on the selection to use DANA as a mobile payment application. This type of research is quantitative by using descriptive data analysis techniques that use multiple linear hypothesis models with a total of 400 research samples. The results obtained from this study that consumer behavior and quality product have a significant and positive effect on partial (individual) decision making. As the results of simultaneous testing (collectively) on consumer behavior and product quality to consumer decision making in choosing DANA as a mobile payment application has a significant effect and the results are accepted.
Keywords: Consumer Behavior; Decision Making; Mobile Payment; Product Quality

INTRODUCTION

Today's technological advancements are characterized by rapid and dynamic developments. Indirectly, the adoption and use of this technology are rapidly expanding, resulting in a dramatic shift in consumer behavior. Various types of sectors, including the financial technology industry, make use of technological advancements. The evolution of e-commerce has evolved from time to time, but this is nothing more than increasingly sophisticated and modern technology. By simply sliding the gadget screen while connected to the internet, you can now perform activities that previously felt a bit heavy. The internet makes working online much easier (Adytia, 2018). Therefore, the author wants to conduct this research to know about perceptions of consumer behavior, product quality, and decision making on the object of research, namely one of the technology-based companies in the financial sector. In addition, the authors also want to measure the extent to which the independent variables and dependent variables are related either partially or simultaneously.

Fintech growth isn't just about the technology-based financial management of money; digital or electronic wallets, often known as e-wallets, are also on the rise. Digital wallet payments have become popular and most accepted as an emerging payment method in both developed and developing countries. Digital wallets continue to grow and affect many factors such as increased deployment, mobile penetration, financial inclusion, more convenience, faster, and economical (Aulia, 2020). This e-wallet is typically used for a variety of online payment transactions, such as purchasing goods or services. According to information collected from Bank Indonesia, 51 electronic money corporations have been registered and have got approval from the Bank Indonesia. OVO, Go-Pay, ShopeePay, Paytren, DANA, and others are examples of these applications or e-wallets (Devita, 2020).

Mobile Payment is a type of Fintech that allows users to conduct various types of transactions using a cellular network. DANA is one of the mobile payment systems that is currently being developed. DANA is a digital wallet service application that allows you to undertake many types of online purchasing with the help of an ATM card. DANA is a relatively young application, yet it is capable of adapting swiftly and meeting the needs of its users. According to a magazine or iPrice article published in 2020, DANA is presently ranked third in Indonesia in terms of the number of users and the number of application downloads, trailing only Go-Pay (Gojek) and OVO. The low level of use could be because the emergence of DANA is still new. However, this must immediately become the focus of management's attention if you want to grab a larger market share (Rahmayani et al., 2020).

One of the factors that can influence consumers to decide to make a purchase or use a product is because of the quality inherent in the product. Product Quality is a product or service characteristic that depends on its ability to satisfy stated or implied customer needs (Ferhat & Hidayatullah, 2019). Although DANA's performance is pretty good, as evidenced by observations on the Android-based application download service known as the Playstore, many DANA users continue to gripe about the DANA application. This is evident in various Instagram comment fields, as well as the Playstore application's assessment and comment columns.
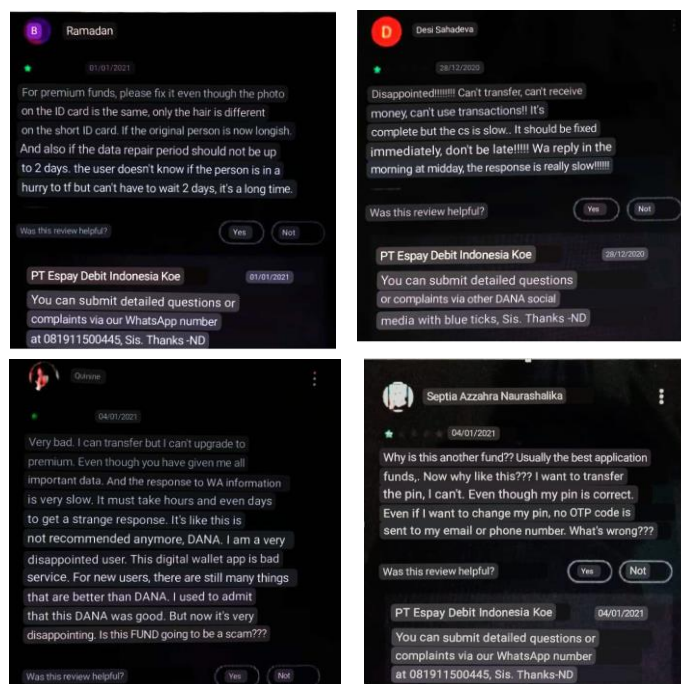

Figure 1. Example of comments about the application of funds
Source: Processed data on Playstore (2021)

According to Figure 1, the application still has to be developed to provide comfort to its users. As a result, the title of this study is "The Influence of Consumer Behavior and Product Quality on Decision Making in Choosing DANA as a Financial Technology Mobile Payment Application" to see the pattern of consumer behavior and product quality in the DANA application.

Consumers or the Customers are valuable assets for any organization. A consumer is an individual or group of individuals who select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires. In other words,

Consumers are the eventual destination of any products or services. The study of these individuals, groups, or organizations is what we call Consumer behavior. The processes by which these organizations select, secure, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society. It blends elements from psychology, sociology, social anthropology, and economics (Vijayalakshmi & Mahalakshmi, 2013).

Understanding consumer behavior is not an easy thing to do. Consumer behavior is very complex because of the many variables that can influence it and have different tendencies to the decision to buy a product or use a service that is expected. Therefore, to facilitate an understanding of consumer behavior, we must study or know the models of consumer behavior (Ferhat & Hidayatullah, 2019).

Consumer behavior, according to Kotler & Armstrong (2014), is the study of how individuals, groups, or organizations choose, acquire, use, and put goods, services, ideas, or experiences to meet their desires and needs. Consumer behavior can be classified into three groups or dimensions: (1) Cultural Factor; (2) Social Factor; (3) Personal Factor.

According to Natakusumah & Yuliati (2016), Purchasing decisions are strongly influenced by the marketing mix of the company. Every consumer has their judgment in deciding a product they will buy, starting from the product, price, place, and promotion terms that suit their needs. Tjiptono & Chandra (2020) write: "Product quality is all the combination of product qualities from marketing, engineering (planning), manufacturing (product), and maintenance that make the items utilized match consumer expectations". The American society for quality control defines quality as the totality of features and characteristics of a product or service that bear on its ability to satisfy stated or implied needs. We can say that the seller has delivered quality whenever the seller's product or service meets or exceeds the customer's expectations (Aribowo & Hadiprawiro, 2013).

Decision-making, according to Siagian (2016), is a systematic approach to the nature of the choices encountered and choosing actions that are the most appropriate actions based on calculations. The most crucial aspect of decision-making is establishing the stages or activities for acquiring information about the scenario in which a choice must be made. According to Supranto in Al-Faraqi (2021), decision-making means choosing one of the many alternatives (at least two alternatives) based on certain considerations or criteria that are considered the most beneficial for the decision-maker. According to Kotler & Armstrong (2014), the aspects of decision making are as follows: (1) Problem Introduction; (2) Search Information; (3) Alternative Evaluation; (4) Buying decision; (5) Post Purchase Behavior.
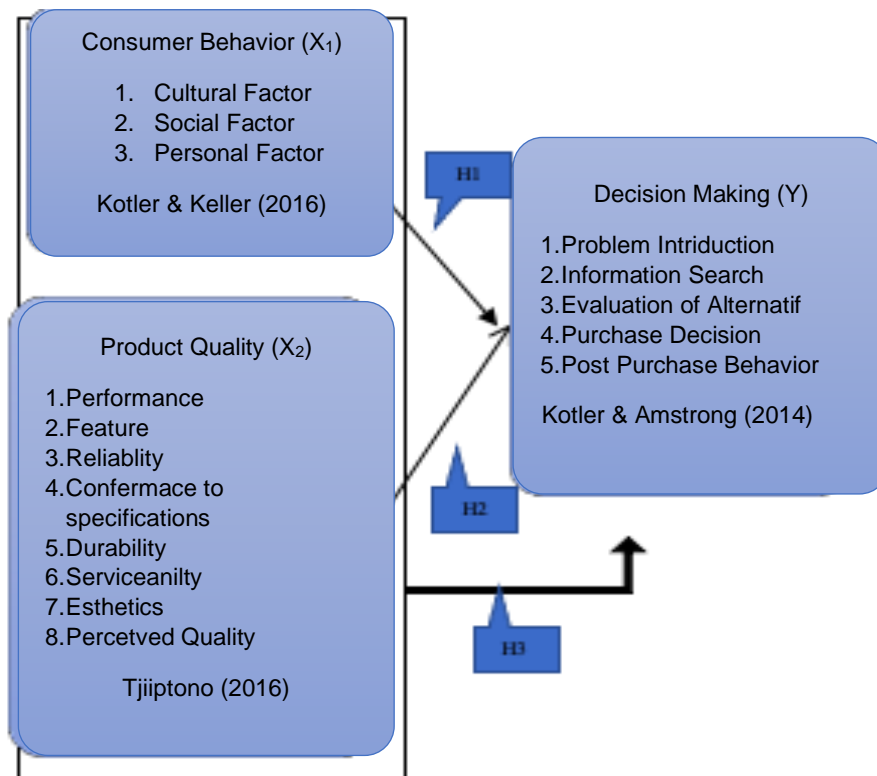
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Figure 2. Framework
Source: (Tjiptono, 2016) (Kotler & Armstrong, 2014) (Kotler & Keller, 2016)

The hypothesis is obtained from the theory that forms the basis for the formation of the research conceptual model, therefore the hypothesis should be made. looking at the conceptual model of the study, the conceptual model shows a logical relationship between two or more variables, therefore the hypotheses made must be expressed in the form of testable statements of relationships between variables. Relationships. These are linked based on the network associations defined in the theoretical framework (Indrawati, 2015).

It is then built on a hypothesis based on the framework above, which incorporates temporary conclusions on the variables researched as follows:

H1: Consumer Behavior has a significant effect on Consumer Decision Making.
H2: Product Quality has a significant effect on Consumer Decision Making.
H3: Consumer Behavior and Product Quality have a significant effect on Consumer Decision Making.

METHODS

This study uses descriptive and causal (conclusive) research methods with a quantitative approach, as indicated by some of the descriptions above. Descriptive research according to Sugiyono (2017) is research conducted to determine the existence of independent variables, focusing solely on one or more variables without comparing or relating them to other factors. Operational Variables consist of independent variables and dependent variables used in this study. This independent variable consists of variables of consumer behavior and product quality. While the dependent variable is decision making. The measurement scale in this study uses an ordinal scale with a Likert scale of five (odd) the measurement scale.

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The population in this study were users of the DANA mobile payment application. According to Kompas.com, which was last published in 2020 regarding the number of users of the DANA application, it was not stated that the users of the DANA application had reached 40,000,000 users (Safitri, 2020). The sample in this study used a non-probability sampling technique, with the type of purposive sampling. The population of DANA application users is 40,000,000 users because of the data and sources that the author believes are valid, then the determination of the number of samples is determined by the Slovin formula. From the calculation results, the sample size for this study was 400 respondents (Wiratna, 2015).

The classical assumption test carried out in this research consists of (1) Normality test: A normality test is used to determine the normal distribution of the data population or not. The normality test used is the Kolmogorov-Smirnov One-Sample test using a significance level > 0.05, then the data will be said to be normally distributed if the significance level is more than 0.05 or 5% (Rahman et al., 2020); (2) Multicollinearity Test; (3) Heteroscedasticity Test: Partial correlation analysis is used to determine the strength of the correlation between the two variables (independent variable and dependent variable) were other variables that are considered influential are controlled or fixed (as control variables). Multiple regression analysis was used to test the hypothesis of the influence of the independent variables on the dependent. Hypothesis testing conducted in this study consisted of: (a) t-test (Partial), (b) F-Test (Simultaneous), and (c) Coefficient of Determination.

RESULT AND DISCUSSION

The results of the description analysis on the variables are obtained as follows:

Consumer Behavior Responses from Respondent. The consumer behavior variable was classified into the good category with a percentage of 71.9% based on the findings of the research conducted.

Table 1. Result Analysis description Consumer Behavior Responses from Respondent

Indicator	No Item	STS 1	TS 2	CS 3	S 4	SS 5	Total	Score Total	Score Ideal	%	Description
Culture	1	12	43	68	187	90	400	1.500	2.000	75%	Good
	2	17	37	93	164	89	400	1.471	2.000	73,55%	Good
	3	12	46	90	170	82	400	1.464	2.000	73,20%	Good
	4	37	67	111	140	46	400	1.294	2.000	64,70%	Pretty Good
Social	5	45	81	84	135	55	400	1.274	2.000	63,60%	Pretty Good
	6	16	51	78	165	90	400	1.462	2.000	73,10%	Good
	7	10	33	97	169	91	400	1.498	2.000	74,9%	Good
	8	16	41	79	166	98	400	1.489	2.000	74,45%	Good
Personal	9	19	48	83	170	83	400	1.444	2.000	72,20%	Good
	10	24	52	80	161	83	400	1.427	2.000	71,35%	Good
	11	20	47	83	173	77	400	1.440	2.000	72%	Good
	12	8	44	83	167	98	400	1.503	2.000	75,15%	Good
Total Score on Consumer Behavior Variables								**17.266**	**24.000**	**71,94%**	**Good**

Source: The results of the author's data processing from google form (2021)

Responses from Respondents on Product Quality. The product quality variable was classified into the good group with a percentage of 76.06 %, according to the findings of the research.

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Table 2. Result Analysis description Quality Product Responses from Respondent

Indicator	No Item	STS 1	TS 2	CS 3	S 4	SS 5	Total	Score Total	Score Ideal	%	Description
Performance	13	8	32	60	184	116	400	1.568	2.000	78,40%	Good
	14	9	33	55	182	121	400	1.573	2.000	78,65%	Good
Feature	15	11	32	77	165	115	400	1.541	2.000	77,05%	Good
	16	18	38	81	160	103	400	1.492	2.000	74,60%	Good
Reliabilty	17	25	35	74	177	89	400	1.470	2.000	73,50%	Good
	18	9	41	60	157	133	400	1.564	2.000	78,20%	Good
Conformance to Specifications	19	9	34	63	185	109	400	1.551	2.000	77,55%	Good
Durabilty	20	22	45	98	168	67	400	1.413	2.000	70,65%	Good
	21	7	39	60	171	123	400	1.564	2.000	78,20%	Good
Serving	22	14	37	107	159	83	400	1.460	2.000	73%	Good
Ability	23	8	36	108	163	85	400	1.481	2.000	74,05%	Good
Aesthetics	24	8	34	83	179	96	400	1.521	2.000	76,05%	Good
Perceived	25	6	33	71	180	110	400	1.555	2.000	77,75%	Good
quality	26	7	41	71	164	117	400	1.543	2.000	77,15%	Good
Total Score on Consumer Behavior Variables								**21.296**	**28.000**	**76,06%**	**Good**

Source: The results of the author's data processing from google form (2021)

Responses from Respondents on Decision Making. The decision-making variables were found to be in the good category with a percentage of 75.80 % based on the findings of the study.

Table 3. Result of Descriptive Analysis of Decision-Making Variables

Indicator	No Item	STS 1	TS 2	CS 3	S 4	SS 5	Total	Score Total	Score Ideal	%	Description
Problem Introduction	27	9	37	66	189	99	400	1.532	2.000	76,60%	Good
	28	13	26	79	158	124	400	1.554	2.000	77,70%	Good
Information	29	9	45	80	156	110	400	1.513	2.000	75,65%	Good
Search	30	14	49	73	165	99	400	1.486	2.000	74,30%	Good
Alternative	31	9	42	66	193	90	400	1.513	2.000	75,65%	Good
Evaluation	32	20	56	71	166	87	400	1.444	2.000	72,20%	Good
Buying decision	33	10	29	85	179	97	400	1.524	2.000	76,20%	Good
Post	34	10	37	61	181	111	400	1.546	2.000	77,30%	Good
Purchase Behavior	26	7	41	71	164	117	400	1.543	2.000	77,15%	Good
Total Score on Consumer Behavior Variables								**13.644**	**18.000**	**75,80%**	**Good**

Source: The results of the author's data processing from google form (2021)

A normality test is used to determine whether the data obtained from the research results are normally distributed or not so that the data can be continued into the regression model (Ghozali, 2018). With the help of IBM SPSS 25, the normalcy test employed in this study uses the Probability Plot approach and the One-Sample Kolmogorov-Smirnov Test, as follows:
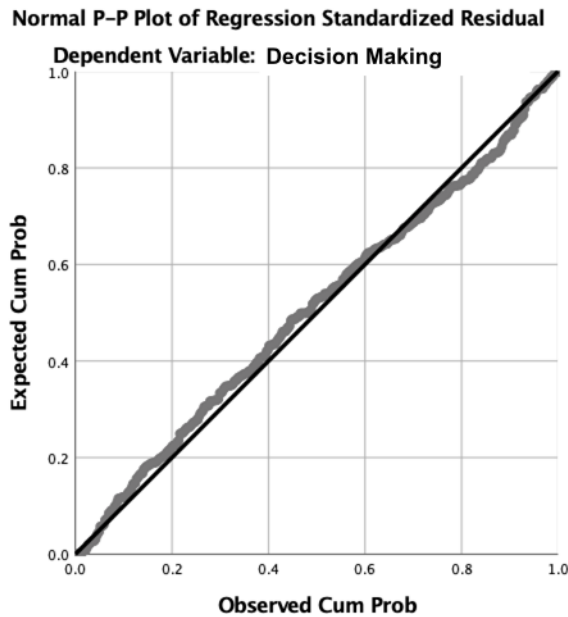
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Figure 2. Graph of P-Plot Normality Test Result
Source: Processed results of SPSS 25 (2021)

According to Figure 3. the data is normally distributed, as indicated by the points/plots spreading and following the diagonal line's orientation.

Table 4. One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		400
Normal Parameters [a,b]	Mean	.0000000
	Std. Deviation	2.64701108
Most Extrene Differences	Absolute	.045
	Positive	.045
	Negative	-.039
Test Statistik		.045
Asymp. Sig. (2 – tailed)		.053
a. Test distribution is Normal		
b. Calculated from data		
c. Lilliefors Significance Correction.		

Source: Processed results of SPSS 25 (2021)

The significance value of 0.53 in the table above, which is the Kolmogorov-Smirnov normality test, indicates that the test is normally distributed because the significance rate (α) ≥ 0.05. According to Indrawati (2015), multicollinearity testing is used to identify the existence or absence of multicollinearity symptoms in multiple linear regression where there should not be a high correlation between independent variables, reducing confidence in the test results.

Table 5. Multicollinearity Test Results

	Coefficients[a]						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1.282	.609		2.106	.036		
Consumer Behavior	.173	.025	.228	6.802	.000	.257	3.890
Product Quality	.477	.022	.737	21.964	.000	.257	3.890
a. Dependent Variable: Decision Making							

Source: Processed results of SPSS 25 (2021)

Based on the results of the aforesaid multicollinearity test on the variables of customer behavior and product quality, the results obtained are VIF 3.890, which means VIF ≤ 10, and tolerance results of 0.257, which means tolerance value > 0.10. As a result, it is possible to conclude that the data in this regression model does not exhibit symptoms of multicollinearity amongst independent variables.

The heteroscedasticity test is used to determine whether there is a variable inequality from one observation's residual to another observation in this regression model. This heteroscedasticity test uses the Scatterplot Graph detection method.
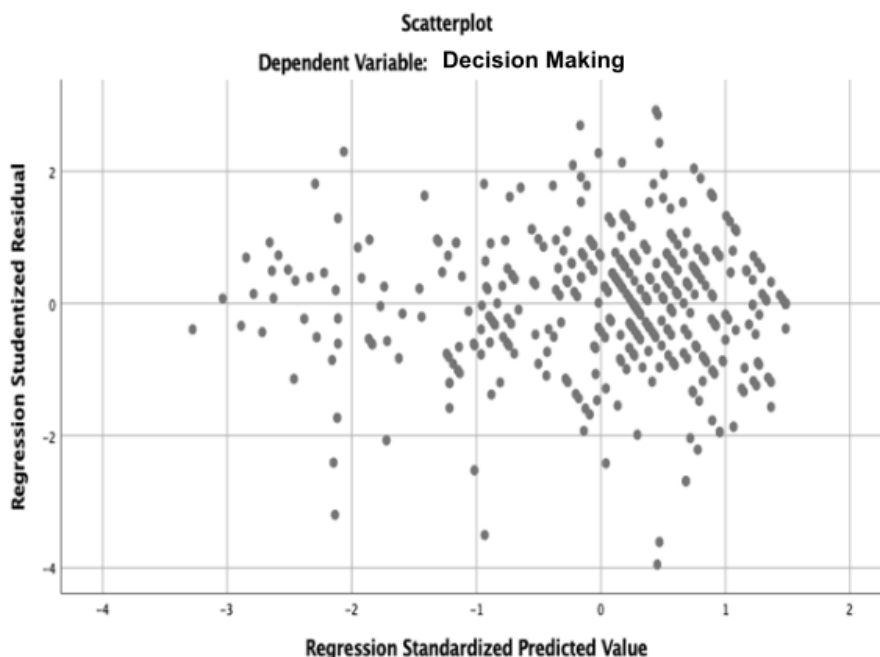

Figure 3. Scatterplot Graph
Source: Processed results of SPSS 25 (2021)

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There is no clear pattern in the image above, the dots are scattered above and below zero. As a result, we can conclude that this test is free of heteroscedasticity. Based on the results of simple correlation analysis (Bivariate Correlation) of the variables between consumer behavior and product quality with the dependent variable, namely decision making, the following results are obtained:

Table 6. Correlation of Consumer Behavior with Decision Making

Correlations		Consumer Behavior	Decision Making
Consumer Behavior	Pearson Correlation	1	863***
	Sig. (2-tailed)		.000
	N	400	400
Decision Making	Pearson Correlation	.863***	1
	Sig. (2-tailed)	.000	
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed)			

Source: Processed results of SPSS 25 (2021)

From the results of a simple correlation analysis between the variables of consumer behavior and decision-making above, the correlation value is 0.863. Thus, it can be concluded that there is a "very strong" relationship between consumer behavior and decision-making. Meanwhile, the direction of the relationship is positive because the value of r is positive, meaning that if consumer behavior increases, decision-making will increase in choosing DANA as a mobile payment application.

Table 7. Correlation of Product Quality with Decision Making

Correlations		Product Quality	Decision Making
Product Quality	Pearson Correlation	1	.934**
	Sig. (2-tailed)		.000
	N	400	400
Decision Making	Pearson Correlation	.934**	1
	Sig. (2-tailed)	.000	
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed)			

Source: Processed results of SPSS 25 (2021)

From the results of a simple correlation analysis between product quality variables and decision-making above, the correlation value is 0.934. This shows that there is a "Very Strong" relationship between product quality and decision-making. Meanwhile, the direction of the relationship is positive because the value of r is positive, meaning that if the quality of the product increases, decision-making will increase in choosing DANA as a mobile payment application.

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Based on multiple linear regression estimation using IBM SPSS version 25, the results are obtained as shown in the following table:

Table 8. Results of Multiple Linear Analysis

		Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.282	.609		2.106	.036		
	Consumer Behavior	.173	.025	.228	6.802	.000	.257	3.890
	Product Quality	.477	.022	.737	21.964	.000	.257	3.890

a. Dependent Variable: Decision Making

Source: Processed results of SPSS 25 (2021)

Based on the findings of the previous multiple linear analysis, the regression equation is as follows:

$$Y= 1{,}282+0{,}173X_1+0{,}477X_2$$

The equation may be summed up as follows:

The constant value of 1.282 says that if the customer behavior variable (X_1) and product quality variable (X_2) both have a value of 0 (zero), then decision making has a value of 1.282, assuming that all other factors that might impact decision making are constant.

The variable regression coefficient on consumer behavior (X_1) is 0.173, indicating a direct link between the consumer behavior variable (X_1) and the decision-making variable (Y). If the consumer behavior variable rises by 1%, decision-making will increase by 0.173 if the other independent variables stay constant.

The regression coefficient on the product quality variable (X_2) is 0.477, indicating a direct link between the product quality variable (X_2) and the decision-making variable (Y). If the consumer behavior variable rises by 1%, the decision-making variable increases by 0.477, assuming the other independent factors stay constant.

The partial hypothesis test also known as the t-test is used to determine the extent to which one independent variable.

Table 9. Partial Test Results (t-test)

		Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.282	.609		2.106	.036		
	Consumer Behavior	.173	.025	.228	6.802	.000	.257	3.890
	Product Quality	.477	.022	.737	21.964	.000	.257	3.890

a. Dependent Variable: Decision Making

Source: Processed results of SPSS 25 (2021)

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Based on the t-test results table above, the t_{table} value is 1.971 with a significance level of 0.05. As a result, the partial test is as follows: (1) The t_{count} of the consumer behavior variable (X_1) is 6.802. This implies that the t_{count} is larger than the t_{table} (6.802 > 1.971), and the significant value is < 0.05. As a result, for the consumer behavior variable, there is a significant and positive effect between consumer behavior and decision making; (2) The t_{count} of the product quality variable (X_2) is 6.802. This implies that the t_{count} is larger than the t_{table} (21,964 > 1.971), and the significant value is < 0.05. As a result, for the product quality variable, there is a significant and positive effect between product quality and decision making.

The simultaneous test, also known as the F-test, was used to assess the influence of independent variables (customer behavior and product quality) on the dependent variable (decision making) at the same time.

Table 10. Simultaneous Test Results (F-Test)

ANOVAa					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	21537.500	2	10768.750	1529.225	.000b
Residual	2795.660	397	7.042		
Total	24333.160	399			
a. Dependent Variable: Concumer_ Behavior					
b. Predictors: (Constant), Product_ Quality, Concumer_ Behavior					

Source: Processed results of SPSS 25 (2021)

According to the F-test results table above, the F_{count} value is 1529.225, which is more than the F_{table} of 3.04, and the significance value is less than 0.05, which is 0.00. Based on these findings, it is possible to conclude that the variables of customer behavior and product quality, either together or simultaneously, have an impact on decision making (accepted).

From the data obtained by the author, the results of testing the coefficient of determination are as follows:

Table 11. Results of the Coefficient of Determination Analysis

Model Summaryb				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.941a	.885	.885	2.654
a. Predictors: (Constant), Product Quality, Consumer Behavior				
b. Dependent Variable: Decision Making				

Source: Processed results of SPSS 25 (2021)

According to the coefficient of determination test listed above, R Square has a value of 0.885 or 88.5 %. This demonstrates that the independent variables, namely customer behavior, and product quality, may explain the dependent variable of decision making. While the remaining 11.5 % (100% -88.5%) is explained by other variables not included in this analysis.

The result of 88.5 % is considered high, indicating that the independent variables analyzed to give a lot of information needed to forecast fluctuations in these variables. Meanwhile, the coefficient "R" acquired a value of 0.941 or 94.1 %, indicating that the link between consumer behavior and product quality on decision making has a very strong effect.

CONCLUSION

Based on the analysis and research results on the "DANA" digital financial service application, it was found that information on the users of this service was more than 40 million users in 2020. A large number of users of this service make consumptive behavior into various assessments, but from the results of research that has been carried out, it is found that the consumer perspective in making decisions on the use of the DANA application is still fairly good. In addition, the results of the partial test in terms of service quality of this application also received a good rating, this is what makes this application ranked third in the category for the number of users and the highest number of downloads on Financial Technology applications in Indonesia in a relatively short time. Although overall the conclusions on the DANA application can still be categorized as good predictions. However, there are still several things that need to be improved to improve the consumer's perspective in choosing the DANA application as well as in terms of quality, which still often experiences errors when consumers fill out balances or transfers. Another suggestion for companies to manage and develop this application that focuses on changing consumer behavior patterns and also the quality of the products provided so that they can continue to adapt according to consumer needs and be able to compete with similar companies.

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