Almana : Jurnal Manajemen dan Bisnis
Volume 7, No. 3/ December 2023, p. 448-459
ISSN 2579-4892 print/ ISSN 2655-8327 online
DOI: 10.36555/almana.v7i3.2179

The Effect of Product Display and Digital Payment on Impulse Buying

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Abstract: Sales in the retail business continue to increase. In the April 2022 Real Sales Index (IPR), there was an increase in monthly retail sales of 6.8%. Therefore, competition in retail is getting tougher with many emerging competitors. So, a strategy is needed in running the retail business, one of which is a strategy in the product structuring system and also the payment system. This raises interest in analyzing the effect of product displays and digital payments on impulse purchases. This study aims to examine the effect of product displays and digital payments both partially and simultaneously on impulse buying. This study uses quantitative research with the sampling technique used is purposive sampling. The population in this study were consumers who had visited, shopped, and used digital payments at Metro Swalayan Malang with a total sample of 165 obtained through a questionnaire. This study uses SPSS tools with multiple linear regression analysis techniques. The results of the study found that product displays had a significant effect on impulse buying, digital payments did not have a significant effect on impulse buying, and simultaneously product displays and digital payments had a significant effect on impulse buying at Metro Swalayan Malang.
Keywords: Digital Payment; Impulse Buying; Product Display

INTRODUCTION

The development of the retail business is currently happening rapidly (Purwanto, 2021). Gunawan (2022) wrote that the Ministry of Commerce stated that after being hit by COVID-19 some time ago, the retail business is now starting to get excited again. The data for April 2022 stated that retail sellers experienced an increase of around 6.8%. This development in the retail business is considered a promising opportunity so many new retail business actors have started to emerge. Therefore, competition in the field of retail business is becoming increasingly stringent. Business actors must be able to apply the right strategy to their business so that they can maintain the continuity of their retail business and make it grow.

In planning strategies that will be applied to retail businesses, businesses need to understand the needs of consumers, who can change at any time due to tastes and lifestyles accompanied by technological developments. There need to be innovations in running a retail business. One form of innovation in the retail business is a store with a minimarket outlet format with a self-service system (Syahrizka, 2018). In a retail business with this model, it is necessary to pay attention to the arrangement of products so that they can attract consumers to buy when they are in a shopping area. Apart from that, innovation can be made in the payment system in retail businesses by utilizing technology such as making digital payments. That way, the company will provide convenience to consumers which is expected to be an attraction for consumers to make impulse purchases.

Product display is the activity of arranging products in a way that is arranged or hanging so that it can attract consumers to see product details (Utami, 2018). Attractive and attractive product displays are considered to be able to attract consumers to make impulse purchases. This is to research conducted by Febriyanti et al. (2021) and Herdiany et al. (2021) which states that product displays have a positive and significant effect on impulsive purchases. Whereas the results of research conducted by Rusmiyati et al. (2020), and Kertiana and Artini (2019) stated different results, namely product

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displays did not have a significant effect on impulse buying. Meanwhile, research conducted by Oky and Maria (2020), and Akbar and Tricahyadinata (2020) stated that product displays did not affect impulse buying.

In addition to implementing a competitive strategy in the product arrangement system, retail businesses can also utilize technology as a strategy in the payment system, namely with digital payments. Digital payments are non-cash payments that can be made using technology (Puspita, 2019). Digital payments can be made via e-money, mobile banking, internet banking, and e-wallets by utilizing technology in the form of computer networks and digital systems. There is previous research conducted by Mary and Antony (2022) regarding digital payments which states that digital payments have a significant effect on impulse buying. This is following research conducted by Sari et al. (2021) which states that e-wallets have a significant effect on impulsive purchases and research conducted by Yong et al. (2023) which states that the enjoyment obtained from using e-wallets has a significant effect on impulsive purchases. The research conducted by Panasea et al. (2022) related to e-wallets which is a type of digital payment stated that e-wallet has no significant effect on impulse buying and research conducted by Megowati (2020) which states that e-wallet has no significant effect on impulse buying.

According to, impulsive buying or unplanned buying is a sudden purchase without considering the consequences or it can also be in the form of buying a product that is different from the plan. This impulsive purchase can occur because of the stimulus which includes product displays and digital payments. One of the retailers that implement *product display* and *digital payment* is Metro Swalayan Malang. Where in Metro Swalayan Malang various payment media are using digital technology and paying attention to the product arrangement system.

From the description that has been presented, this research was carried out which aims to measure and test the effect of product displays and digital payments on impulse buying. The results of this research are expected to be a guide in planning strategies in the field of retail business.

METHODS

This study uses descriptive quantitative research, where quantitative research is a method used to test certain theories by examining the relationship between variables. According to, quantitative research is a research method for examining a certain population or sample based on the philosophy of positivism, with data analysis in the form of numbers measured using research instruments to test hypotheses until conclusions are found. This study uses descriptive analysis which is a form of analysis used to describe the variables in detail from the data collected.

The sampling in this study used a non-probability technique with a purposive sampling method, where purposive sampling is a data collection technique with a certain consideration (Sugiyono, 2018). The data in this study is primary data obtained by distributing questionnaires via Google form to 165 respondents where the questions asked will be measured using a Likert scale. Respondents who were used as samples met several considerations or criteria, namely having visited, shopped, and made digital payments at Metro Swalayan Malang.

Before conducting data analysis and hypothesis testing, validity and reliability tests were first carried out. The validity test is carried out to prove that the measuring instrument used can measure what is being measured or in other words, this validity test shows whether the statements on the questionnaire can explain what is to be measured. Data is said to be valid if $R_{count} > R_{table}$ and its significance is <0.05 (Ghozali, 2018). The reliability test is a measure that shows the extent to which the instrument or measuring

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instrument can be trusted and relied upon. Data is said to be reliable if Cronbach alpha > 0.60.

This study used data analysis techniques, namely multiple linear regression analysis to determine the effect of product display (X1) and digital payment (X2) on impulse buying (Y) both partially and simultaneously at Metro Swalayan Malang and answer the established hypothesis. Before testing the hypothesis, a classic assumption test was carried out which consisted of a normality test, multicollinearity test, and heteroscedasticity test.

In the hypothesis test, a determination test (R^2), t-test, and f-test were carried out. The determination test (R^2) was carried out to determine the influence of the independent variable on the dependent variable (Ghozali, 2018). The t-test or partial test is to determine the effect of the independent variables individually on the dependent variable, the independent variable is said to have a partial effect on the dependent variable if the significance value is <0.05. The f test or simultaneous test is used to determine the relationship between the effect of the independent variables simultaneously on the dependent variable (Ghozali, 2018), a variable is said to have a simultaneous effect if its significance value is <0.05.

RESULTS AND DISCUSSION

Research conducted on 165 respondents found that the majority of consumers in Metro Swalayan Malang were women, who were dominated by consumers with an average age of 17-25 years, using e-wallets and spending an average of IDR 20,000 - IDR 100,000. Below is a table of respondent profiles:

Table 1. Profile of Respondents

Profile	Criteria	Percentage	Amount
Gender	Man	28.5%	47
	Woman	71.5%	118
Age	17-25 years	83.6%	138
	26 - 35 years	11.5%	19
	36 - 45 years	4.2%	7
	>45 years	0.6%	1
Payment Medium	E-money	29.1%	48
	Internet banking	5.5%	9
	Mobile Banking	24.2%	40
	E-wallets	41.2%	68
Average Spend	IDR 20,000 - IDR 100,000	69.7%	115
	Rp. 100,001 - IDR 200,000	22.4%	37
	IDR 200,001 - IDR 300,000	7.3%	12
	> IDR 300,000	0.6%	1

Source: Data processed by researchers (2023)

Validity Test

The validity test was carried out on 33 items from product display variables (X1), digital payments (X2), and impulse buying (Y). All items are declared valid because $R_{count} > R_{table}$ and the significance value is <0.05. These results can be seen in table 2 below:

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Table 2. Validity Test Results

Variable	Item	R_{count}	R_{table}	Significance (<0,05)	Information
Product Display (X1)	X1.1	0,676	0,153	0,000	Valid
	X1.2	0,728	0,153	0,000	Valid
	X1.3	0,761	0,153	0,000	Valid
	X1.4	0,737	0,153	0,000	Valid
	X1.5	0753	0,153	0,000	Valid
	X1.6	0,661	0,153	0,000	Valid
	X1.7	0,760	0,153	0,000	Valid
	X1.8	0,768	0,153	0,000	Valid
	X1.9	0,794	0,153	0,000	Valid
	X1.10	0,792	0,153	0,000	Valid
Digital Payment (X2)	X2.1	0,760	0,153	0,000	Valid
	X2.2	0,529	0,153	0,000	Valid
	X2.3	0,762	0,153	0,000	Valid
	X2.4	0,830	0,153	0,000	Valid
	X2.5	0,762	0,153	0,000	Valid
	X2.6	0,727	0,153	0,000	Valid
	X2.7	0,807	0,153	0,000	Valid
	X2.8	0,788	0,153	0,000	Valid
	X2.9	0,743	0,153	0,000	Valid
	X2.10	0,797	0,153	0,000	Valid
	X2.11	0,785	0,153	0,000	Valid
	X2.12	0,772	0,153	0,000	Valid
Impulse Buying (Y1)	Y1.1	0,724	0,153	0,000	Valid
	Y1.2	0,702	0,153	0,000	Valid
	Y1.3	0,661	0,153	0,000	Valid
	Y1.4	0,743	0,153	0,000	Valid
	Y1.5	0,640	0,153	0,000	Valid
	Y1.6	0,882	0,153	0,000	Valid
	Y1.7	0,854	0,153	0,000	Valid
	Y1.8	0,847	0,153	0,000	Valid
	Y1.9	0,830	0,153	0,000	Valid
	Y1.10	0,705	0,153	0,000	Valid
	Y1.11	0,661	0,153	0,000	Valid

Source: Data processed by researchers (2023)

Reliability Test

The results of the reliability test on all research variables showed that the value of Cronbach's alpha on the product display variable was 0.910 > 0.6, on the digital payment variable was 0.928 > 0.6, and on the impulse buying variable was 0.923 > 0.6. of the three variables, it is known that the Cronbach alpha value is> 0.6, which means that the instrument in the study can be trusted or reliable.

Table 3. Reliability Test Results

Variable	Cronbach alpha	Cut off	Information
Product Display (X1)	0,910	0,6	Reliable
Digital Payment (X2)	0,928	0,6	Reliable
Impulse Buying (Y1)	0,923	0,6	Reliable

Source: Data processed by researchers (2023)

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Descriptive Analysis

In this research, the questions in the questionnaire were assessed using a Likert scale. There are 33 question items from three variables in the research. In the product display variable, the item related to "Products arranged at Metro Swalayan Malang are easy to see" is the item that has the highest mean with an average value of 4.315 and the item that has the lowest mean is "Attractive product arrangement" with an average value of 4.133. These results can be seen in table 4 below:

Table 4. Product Display Variable Description

		Respondent's Answer					Average
		SD	D	N	A	SA	
X1.1	F	0	2	15	99	49	4,182
	%	0	1,2	9,1	60	29,7	
X1.2	F	0	0	12	94	59	4,285
	%	0	0	7,3	57	35,8	
X1.3	F	0	0	19	74	72	4,315
	%	0	0	11,5	44,8	43,6	
X1.4	F	0	0	16	89	60	4,267
	%	0	0	9,7	53,9	36,4	
X1.5	F	0	4	25	78	58	4,152
	%	0	2,4	15,2	47,3	35,2	
X1.6	F	0	1	16	84	64	4,279
	%	0	0,6	9,7	50,9	38,8	
X1.7	F	0	4	15	84	62	4,236
	%	0	2,4	9,1	50,9	37,2	
X1.8	F	0	3	16	87	59	4,224
	%	0	1,8	9,7	52,7	35,8	
X1.9	F	0	2	14	78	71	4,309
	%	0	1,2	8,5	47,3	44	
X1.10	F	0	3	27	80	54	4,133
	%	0	1,8	16,4	48,5	33,3	
Total variable Product display							4,238

Source: Data processed by researchers (2023)

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Meanwhile, in the digital payment variable, the item related to "Digital payments at Metro Swalayan Malang can be made via e-money, internet banking, mobile banking, and e-wallet during operational hours" is the item that has the highest mean with a value of 4.606 and the lowest item is " Digital payments require an internet network", with a value of 4.370. These results can be seen in Table 5 below:

Table 5. Digital Payment Variable Description

		Respondent's Answer					Average
		SD	D	N	A	SA	
X2.1	F	0	1	5	55	104	4,588
	%	0	0,6	3	33,3	63	
X2.2	F	2	2	16	58	87	4,370
	%	1,2	1,2	9,7	35,2	52,7	
X2.3	F	0	1	7	52	105	4,582
	%	0	0,6	4,2	31,5	63,6	
X2.4	F	0	1	12	53	99	4,515
	%	0	0,6	7,3	32,1	60	
X2.5	F	0	1	4	54	106	4,606
	%	0	0,6	2,4	32,7	64,2	
X2.6	F	0	4	16	54	91	4,400
	%	0	2,4	9,7	32,7	55,2	
X2.7	F		1	10	63	91	4,479
	%	0	0,6	6,1	38,2	55,2	
X2.8	F	0	1	10	52	102	4,539
	%	0	0,6	6,1	31,5	61,8	
X2.9	F	0	2	11	48	104	4,533
	%	0	1,2	6,7	29,1	63	
X2.10	F	0	2	17	56	90	4,418
	%	0	1,2	10,3	33,9	54,5	
X2.11	F	0	1	13	55	96	4,491
	%	0	0,6	7,9	33,3	58,2	
X2.12	F	0	2	13	58	92	4,455
	%	0	1,2	7,9	35,2	55,8	
Total variable Digital payment							4,498

Source: Data processed by researchers (2023)

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Meanwhile, for the dependent variable, namely impulse buying, the item related to "Consumers easily decide to make purchases while at Metro Supermarket Malang" is the item that has the highest mean of 3.842 and the item that has the lowest mean is "Consumers Don't Pay Attention to Product Benefits while at Metro Malang Supermarket", with a value of 2.703. These results can be seen in Table 6 below

Table 6. Impulse Buying Variable Description

		Respondent's Answer					Average
		SD	D	N	A	SA	
Y1.1	F	9	17	66	49	24	3,382
	%	5,5	10,3	40	29,7	14,5	
Y1.2	F	5	18	47	67	28	3,582
	%	3	10,9	28,5	40,6	17	
Y1.3	F	2	14	44	71	34	3,727
	%	1,2	8,5	26,7	43	20,6	
Y1.4	F	3	11	45	73	33	3,733
	%	1,8	6,7	27,3	44,2	20	
Y1.5	F	1	10	36	85	33	3,842
	%	0,6	6,1	21,8	51,5	20	
Y1.6	F	42	34	27	40	2	2,800
	%	25,5	20,6	16,4	24,2	13,3	
Y1.7	F	43	40	24	40	18	2,703
	%	26,1	24,2	14,5	24,2	10,9	
Y1.8	F	41	38	32	31	23	2,745
	%	24,8	23	19,4	18,8	13,9	
Y1.9	F	41	38	32	29	25	2,758
	%	24,8	23	19,4	17,6	15,2	
Y1.10	F	5	11	44	62	43	3,758
	%	3	6,7	26,7	37,6	26,1	
Y1.11	F	6	8	46	66	39	3,745
	%	3,6	4,8	27,9	40	23,6	
Total variable Impulse buying							3,343

Source: Data processed by researchers (2023)

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Classic assumption test

Normality test

Based on the results of the normality test conducted using the Kormogorov-Smirnov test with the SPSS tool, it is known that the significance value obtained is 0.410 > 0.05, which means that the data in this study are normally distributed.

Table 7. Kolmogorov-Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test		Unstandardized the Residue
N		165
Normal Parameters [ab]	Means	0E-7
	Std. Deviation	8.91519260
Most Extreme Differences	Absolute	.069
	Positive	.050
	Negative	-.069
Kolmogorov-Smirnov Z		.888
asymp. Sig. (2-tailed)		.410

a. Test distribution is Normal.
b. Calculated from data

Source: Data processed by researchers (2023)

Multicollinearity Test

From the Multicollinearity test conducted, it is known that the VIF value of the product display and digital payment variables is 1.878 < 10 and the tolerance value is 0.532 > 0.10. This shows that there is no correlation between the independent variables, in other words, free from multicollinearity.

Table 8. Multicollinearity Test Results

Model	Unstandardized Coefficients		Coefficient Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constanta)	10.275	6.667		1.541	.125		
1 DISPLAY	.429	.190	.232	2.262	0.25	.532	1.878
PAYMENT	.154	.159	.099	.968	.334	.532	1.878

a. Dependent Variable: Impulsive

Source: Data processed by researchers (2023)

Heteroscedasticity Test

From the heteroscedasticity test conducted in Table 9 below, it is known that the significance value of the product display variable is 0.785 and the significance value of the digital payment variable is 0.273. This shows that the regression model in this study did not occur heteroscedasticity because the significance value was > 0. 05.

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Table 9. Heteroscedasticity Test Results

Model		Coefficients [a] Unstandardized Coefficients B	std. Error	Standardized Coefficients Betas	t	Sig.
	(Constant)	001	002		.594	.554
1	DISPLAY	.036	.132	040	.273	.785
	PAYMENTS	.074	.067	.160	1,099	.273
a. Dependent Variable: ABS_RES1						

Source: Data processed by researchers (2023)

Multiple Linear Regression Analysis

Table 10. Multiple Linear Regression Analysis

Model	Coefficients Unstandardized Coefficients B	std. Error	Standardized Coefficients Betas	t	Sig.
(Constant)	10.275	6,667		1,541	.125
1 DISPLAYS	.429	.190	.232	2,262	.025
PAYMENTS	.154	.159	.090	.968	.334
a. Dependent Variable: IMPULSIVE					

Source: Data processed by researchers (2023)

Y = 10.275 + 0.429X1 + 0.154X2 + e

From the regression equation model, the interpretation is as follows: (1) The constant value of 10.275 indicates the value of the *impulse buying variable* (Y) if *the product display* (X1) and *digital payment* (X2) variables are zero; (2) The regression coefficient of *the product display variable* (X1) is 0.429 which if *the product display* increases by one unit then *impulse buying* increases by 0.429 assuming other variables are not thorough in this study; (3) The regression coefficient of the *digital payment variable* (X2) is 0.154, AND if *digital payments* increase by one unit, *impulse buying* will increase by 0.154 assuming other variables are not examined in this study.

Analysis of the Coefficient of Determination

Table 11. Coefficient of Determination

Model	Summary models R	R Square	Adjusted R Square	std. Error of the Estimate
1	.308 [a]	0.95	.840	8,970
a. Predictors: (Constant), PAYMENT, DISPLAY				

Source: Data processed by researchers (2023)

From Table 11, it is known that the R square value is 0.095, which means that the product display and digital payment variables can explain the impulse buying variable by 9.5% and the remaining 90.5% is influenced by other variables outside the study.

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T-Test

Based on the t-test that has been done, it is known that the significance value of the product display variable is 0.025 <0.05, which means that it partially has a significant effect on impulse buying and the significance value of the digital payment variable is 0.334> 0.05 which means that it partially has no significant effect on impulse buying.

Table 12. T-Test Results

Coefficients					
Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
	B	**std. Error**	**Betas**		
(Constant)	10.275	6,667		1,541	.125
1 DISPLAYS	.429	.190	.232	2,262	.025
PAYMENTS	.154	.159	.090	.968	.334

a. Dependent Variable: IMPULSIVE

Source: Data processed by researchers (2023)

F-Test

Based on the f-test that has been done, it is known that the product display and digital product variables simultaneously have a significant effect on the impulse buying variable with a significance value of 0.0000 <0.05.

Table 13. F-Test Results

ANOVA[a]					
Model	**Sum of Squares**	**df**	**MeanSquare**	**F**	**Sig.**
Regression	1367875	2	683,937	8,500	.000 [b]
1 residual	13034.828	162	80,462		
Total	14402.703	164			

a. Dependent Variable: IMPULSIVE
b. Predictors: (Constant), PAYMENT, DISPLAY

Source: Data processed by researchers (2023)

CONCLUSION

In an era of increasingly fierce competition in the retail business, business people must be able to implement the right strategies to maintain company sustainability, one of which is knowing the factors that encourage consumers to make impulse purchases. In this research, testing, and analysis were carried out regarding the factors that cause impulse buying at Metro Swalayan Malang by paying attention to product displays and digital payment methods. The results of the research that has been carried out show that the appearance of the product can significantly influence a consumer to make an impulse purchase because it will make the product provided visible to the consumer so that the consumer is interested in making a purchase. Meanwhile, digital payments do not have a significant effect on impulse purchases. This is because if we look at the respondent's profile, it is known that the majority of Metro Swalayan Malang consumers are Generation Z with average spending still relatively low, namely Rp. 20,000 - Rp. 100,000 so many payments are made in cash. Simultaneously, product display and digital payments have a significant effect on impulse buying. This can be used as a reference in strategic planning in the retail business, such as arranging products attractively and placing them in the right position by making digital payment systems easy, such as providing an internet network for consumers who want to make digital payments.

Submitted: April 11, 2023; Revised: November 25, 2023;
Accepted: November 27, 2023; Published: December 28, 2023;
Website: http://journalfeb.unla.ac.id/index.php/almana/article/view/2179

Almana : Jurnal Manajemen dan Bisnis
Volume 7, No. 3/ December 2023, p. 448-459
ISSN 2579-4892 print/ ISSN 2655-8327 online
DOI: 10.36555/almana.v7i3.2179

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