THE INFLUENCE OF DIGITAL MARKETING AND DIGITAL PAYMENT SYSTEM ON CUSTOMER SATISFACTION AT NUR FABRIC STORE

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ABSTRACT

The purpose of this study is to determine and test the implementation of digital marketing and digital payment systems on customer satisfaction at the Nur Fabric Store. The problem in this study is the lack of implementation of a digital-based marketing system and the lack of implementation of a digital-based payment system. The population in this study were consumers who had made purchases at the Nur Fabric Store and the sample of this study amounted to 130 respondents taken as a purposive sampling sample. The distribution was carried out using Google Form. This study uses a quantitative approach with descriptive statistical analysis techniques and multiple linear regression analysis. The results of the study show that the Digital Marketing variable has a positive and significant effect on customer satisfaction. The Digital Payment variable has a positive and significant effect on customer satisfaction. And the Digital Marketing and Digital Payment variables have a positive and significant effect on Purchase satisfaction
Keywords*: Digital Marketing, Digital Payment, Customer Satisfaction*

INTRODUCTION

Currently, the development of digital technology and information has had a significant impact on various aspects including aspects of business. The development of this technology has an important role in supporting the development and progress of businesses. With the development of digital technology, business actors are required to be able to adapt and utilize advances in digital technology for business interests such as promoting products through digital media and carrying out activities supported and facilitated by technological advances.

The development of digital technology goes hand in hand with the growing use of social media, according to a survey, as many as 49.9 percent or around 139 million of the total population of Indonesia actively use social media as of January 2024. The age group that accesses social media the most is people aged 25-34 years, with a proportion of men of 20 percent and 17.7 percent women (We Are Social).
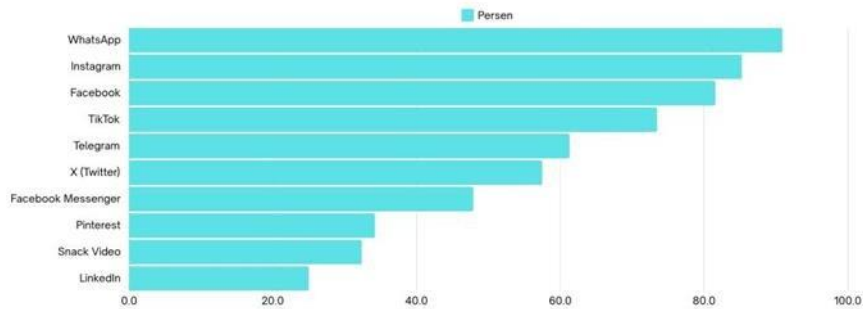
Source:Statista.com

From the image data above, it can be seen that the social media with the most users in Indonesia in 2024 is Whatsapp with a total of 90.9% of users, followed by Instagram: 85.3%, Facebook: 81.6%, TikTok: 73.5%, Telegram: 61.3%. With the high use of Whatsapp social media, this social media is a suitable place for business actors to market or promote their products.

With the development of the world of technology, not only the use of social media is growing, the payment system in economic transactions also continues to experience changes along with the development of technology. The phenomenon of technological progress in the payment system has begun to shift the role of cash as a means of payment into a more effective and efficient digital form. Business actors, especially businesses, must begin to implement a digital payment system to increase customer satisfaction.

Nur cloth shop is a shop engaged in textiles, the Nur cloth shop has been established since 2010 and has had many customers, based on interviews conducted with the owner of the Nur Cloth Shop, currently there are problems with customer satisfaction due to the lack of implementation of digital marketing, especially on social media WhatsApp stories and the lack of a digital payment system. therefore the income of the Nur cloth shop has decreased on a scale. The following is a summary of the income of the Nur cloth shop based on information provided by Mr. Nur Hasan as the owner of the Nur Cloth Shop
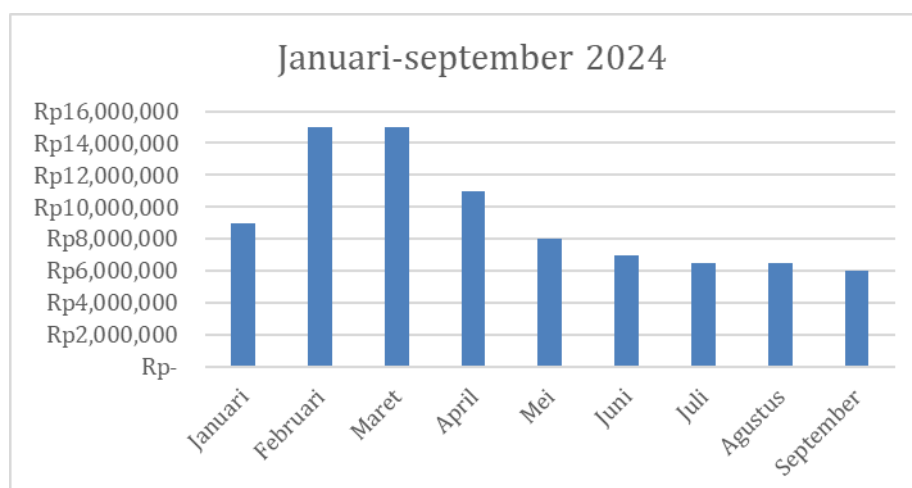
Source: Business owner

The image above shows the fluctuation of income in the last few months, in February and March there was a significant increase in income, but in the following months, namely April to September 2024, there was a significant decrease in income. This can happen due to a lack of satisfaction, resulting in a decrease in repurchase interest. Whatsapp as a social media platform has become a very effective tool for marketing and communicating directly with customers. Through the features on WhatsApp social media, namely WhatsApp story, it allows

business actors to promote products practically and efficiently. However, the lack of understanding of social media makes Nur Cloth Shop face problems in using social media as a promotional medium. This factor is the reason for the lack of marketing on social media and the lack of optimization of the use of WhatsApp social media as a means of interaction with customers affects customer satisfaction and interest.

Integration of all communication activities and online services. Based on the problems experienced by Nur Cloth Shop, namely problems in optimizing digital marketing as a media as a marketing media based on social media. This has triggered a decline in customer satisfaction. And at this time, the era that has entered the industrial era 4.0 is an era that should utilize the internet and technology in everyday life. (Larissa Diva Nabilah & Sonja Andarini, 2023) Industry 4.0 combines automation technology and cyber technology, including automation trends and data exchange in various business technologies such as the Internet of Things (IoT), cloud computing and cognitive computing (Maulidiah et al., 2023). The lack of implementation of digital marketing is one of the factors behind competitors.

Objectives

Based on the background and formulation of the problem, the purpose of this study is to find out:
1. To find out the effect of digital marketing strategies on customer satisfaction.
2. To find out the effect of digital payments on the effectiveness of customer satisfaction.
3. To find out the effect of digital marketing strategies and digital payments simultaneously on customer satisfactionTo provide a clearer picture, here are some of the objectives of this research as follows:

Formulation of the Problem

Based on the background described, the problems in this study can be formulated as follows:
1. Does digital marketing strategy affect customer satisfaction?
2. Does the digital payment system affect customer satisfaction?
3. Do digital marketing strategies and digital payments simultaneously affect customer satisfaction?

THEORETICAL BASIS
Operational Definition of Variables
Customer satisfaction

Customer satisfaction is something that needs to be considered by business people because by achieving customer satisfaction, customer purchasing interest will increase, here are some definitions of customer satisfaction:

According to Santoso (2019) in (Sulistianingsih et al., 2024) Customer satisfaction is part of creating customer value. Because creating customer satisfaction means providing benefits to the company, including the relationship between the company and its customers being harmonious, providing a good foundation or creating customer satisfaction and forming word of mouth recommendations that are beneficial to the company, so that there is interest from customers to buy or use the company's services.

According to Ratnasari (2020) in (Fadhli & Pratiwi, 2021) that consumer satisfaction is the level of feeling where someone states the results of a comparison of the performance of the product/service received and expected.

Definition of Customer Satisfaction according to (Fandy Tjiptono, 2022) Customer satisfaction is a customer response to the difference between expected expectations (certain standards) and the actual product capabilities perceived after consuming the product or service.

According to Octavia, Patwayati, & Suleman (2019:4) in (Cynthia et al., 2022) stated that the definition of customer satisfaction is a feeling from consumers who have assessed the difference between what they receive and feel with expectations.

According to Park in (Irawati & Setiawan, 2023), customer satisfaction is a customer's feeling in response to a product or service that has been consumed.

According to Tjiptono (2019) in (Fadhli & Pratiwi, 2021), consumer satisfaction indicators explain that customer satisfaction indicators are overall customer satisfaction, service satisfaction dimensions, confirmation of expectations, repurchase interest and willingness to recommend.

Digital Marketing

Digital marketing is a new platform for entrepreneurs to market their products more widely by utilizing social media as a promotional medium, the products being promoted will reach consumers more easily, here are some definitions of digital marketing:

According to Tarigan et al (2023) in (Masruroh et al., 2023) Digital marketing is a method of communicating with the public as potential consumers without having to meet each other in person.

According to (Basuki, 2022) digital marketing can be interpreted as a marketing or promotional activity for a brand to reach as many customers as possible in an efficient and relevant way.

According to Neil Patel (2020: 2) in (Erwin Erwin et al., 2023) Digital marketing is all marketing efforts supported by the use of electronic tools and the internet, covering various tactics and channels such as the use of search engines with SEO or SEM, social media, content in marketing, email and others, in order to connect with existing and potential customers.

According to (Chakti, 2022) states that the definition of digital marketing through social media is an internet platform that allows users to present themselves, interact, collaborate, share information with other users, and form social bonds virtually.

According to (Abdul Karim, Kusmanto, 2022) Digital marketing or digital marketing is a form of effort to promote and market a brand using digital media, such as the internet

Informatif The following are some digital marketing indicators according to Yazer Nasdini (2020) in (Lombok & Samadi, 2022) as Accessibility, Interactivity, Entertainment, Trust and Informative.

Digital Payment

Digital payment is one of the innovations in the business world, with the existence of digital payment facilitating the process of purchasing, selling or business transactions, because with digital payment business transactions no longer have to meet in person to be able to make transactions but can be done online.

According to Histori.S, (2022) in (Stefani Marina Palimbong et al., 2023) Digital payment is a type of fintech payment with the help of electronic media as a payment method, for example by using a smartphone to make transactions or payments made by bank transfer, mobile money, and payment cards including credit cards, debit, and prepaid.

According to Saputra (2019) in (Sifwah et al., 2024) Digital payment or referred to as digital payment is a type of payment that uses electronic media such as SMS banking, internet banking, mobile banking and electronic wallets.

According to (Puspita, 2019) Digital payment is a technology-based payment in which the transaction tool no longer requires paper money or checks, making it easier for users.

According to Rizkiyah (2021) in (Stefani Marina Palimbong et al., 2023) Digital payment is a technological product that emerged from technological developments, which introduces a more efficient payment method and is very easy for people to use, where this technology is able to change people's views on payment methods, if in the past people could only use cash as a means of transaction, now with the emergence of digital payment, payments can be made

non-cash where money is stored in a cellphone more practically and safely to use. According to Puspita (2019) in (Adriani & Yuniar, 2023) Digital payment is a technology-based payment where the transaction tool no longer requires paper money or checks, making it easier for users. In payment transactions, the payer and recipient use digital

mode to pay and receive money, all digital payment transactions are carried out online.

Digital payment indicators according to (Riska, 2022) are Perception of ease of use, Perception of benefits, Perception of credibility.

Method, Population and Sample

This study uses a quantitative approach with descriptive statistical analysis techniques and multiple linear regression analysis According to (Sugiyono, 2022) in the population is defined as a generalization area consisting of: objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn. The population of this study is the customers of the Nur Cloth Shop in October, which is 210 people. Based on the calculation results, a sample of 137.5 was obtained and rounded up to 138 respondents to make the calculation process easier. The technique used to collect respondent data is purposive sampling. By distributing questionnaires in the form of a google form link that is distributed online or directly to customers who are in the nur fabric store

RESEARCH RESULTS AND DISCUSSION
Test data instrument
Validity Test

The calculation of the instrument validity test uses Pearson correlation analysis with the help of the SPSS version 29 program. The decision regarding the validity of the item is by comparing the calculated r with the r table. If the calculated r is greater than the r table (rh > rt) then the instrument item is valid, but conversely if the calculated r is smaller than the r table (rh

< rt) then the instrument item is invalid (dropped) and is not used in the study. To find the r table, for α = 0.05. To find the r table, df = N-2; α, it is known that df = 130-2; 0.05. The r table value is 0.174

Tabel 1.Validity Test Results

Variabel	Pernyataan	r hitung	R tabel	Valid
Digital Marketing	X1.1	0.447	0.174	Valid
	X1.2	0.524	0.174	Valid
	X1.3	0.353	0.174	Valid
	X1.4	0.515	0.174	Valid
	X1.5	0.655	0.174	Valid
	X1.6	0.625	0.174	Valid
	X1.7	0.611	0.174	Valid
	X1.8	0.621	0.174	Valid
	X1.9	0.493	0.174	Valid
	X1.10	0.522	0.174	Valid
Digital Payment	X2.1	0.466	0.174	Valid
	X2.2	0.597	0.174	Valid
	X2.3	0.551	0.174	Valid
	X2.4	0.571	0.174	Valid

	X2.5	0.639	0.174	Valid
	X2.6	0.662	0.174	Valid

	X2.7	0.672	0.174	Valid
	X2.8	0.557	0.174	Valid
	X2.9	0.593	0.174	Valid
	X2.10	0.685	0.174	Valid
Customer Satisfaction	X2.1	0.639	0.174	Valid
	X2.2	0.618	0.174	Valid
	X2.3	0.535	0.174	Valid
	X2.4	0.593	0.174	Valid
	X2.5	0.678	0.174	Valid
	X2.6	0.631	0.174	Valid
	X2.7	0.577	0.174	Valid
	X2.8	0.553	0.174	Valid
	X2.9	0.572	0.174	Valid
	X2.10	0.562	0.174	Valid

Source : primary data processed

The results of the validity test using the Pearson correlation instrument from the digital marketing, digital payment and customer satisfaction variables consisting of 10 items show that items 1 to 10 are valid, because the calculated r value (correlation) is greater than the r table (0.174).

Reliability Test

The reliability test in this study used the Cronbach Alpha formula because the questionnaire used in this study did not contain answers with a wrong or zero value.

Table 2.ReliabilityiTest Ressults

Variabeli	Alphai Cronbach	Reliabel
Digital Marketing	0.765	Ya
Digital Payment	0.773	Ya
Customer Satisfaction	0.770	Ya

Source : primary data processed

The reliability test results show that the Digital Marketing and Customer Satisfaction variables have high reliability, because they have a coefficient reliability level of > 0.600. While the Digital Payment variable has very high reliability, because it has a coefficient reliability level of > 0.800.

Multiple Linear Regression Test

Multiple regression is a regression or prediction model that involves more than one independent variable or predictor.

Table 3. Multiple Linear Regression Test Results of Digital Marketing and Digital Payment on Customer Satisfaction

		Coefficients^a				
	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.468	3.089		4.027	< .001
	Digital Marketing	.284	.081	.279	3.526	< .001
		.426	.072	.466	5.886	< .001
	a. Dependent *Digital Payment* Variable: Kepuasan Pelanggan					

Source : primary data processed

In Coefficients, Unstandardized Coefficients column B in Constanta (a) is 12.468, digital marketing score (b) is 0.284, digital payment score (b) is 0.305. Based on these data, the regression equation is obtained Y = 12.468 + 0.284 X1 + 0.426 X2. From the equation above, the coefficient values of digital marketing and digital payment are positive, thus increasing the value of customer satisfaction, the higher the value of digital marketing and digital payment, the higher the customer satisfaction.

Multiple Correlation Test

Multiple correlation analysis was conducted to determine the level of closeness of the relationship between the independent variables in groups (X1 and X2) with the dependent variable, the level of closeness of the relationship between the independent variables and the dependent variable.

Table 4. Correlation Test Results between Digital Marketing and Digital Payment on Customer
Satisfaction

		Model Summary^b		
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.659^a	.434	.425	3.133
a. Predictors: (Constant), Digital Marketing, Digital Payment				
b. Dependent Variable: Kepuasan Pelanggan				

Source : primary data processed

The results of the analysis between digital marketing and digital payment on customer satisfaction obtained a correlation value of 0.659 in column R. Thus, the correlation between digital marketing, digital payment on customer satisfaction at the Nur cloth shop has a correlation value of 0.659 and is included in the "strong" correlation criteria (0.600 - 0.799).

Hypothesis Significance Test

T-test (Partial)

To determine the level of significance of the influence between digital marketing (X1) and digital payment (X2) on purchase satisfaction (Y), the correlation coefficient values with

the t-test results of the calculations are then compared with the t-two test table (t table attached).

Table 5. Results of Partial t-Test Hypothesis Significance Test

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	12.468	3.089		4.027	.001
Digital Marketing	.284	.081	.279	3.526	.001
Digital Payment	.426	.072	.466	5.886	.001
a. Dependent Variable: Kepuasan Pelanggan					

Source : primary data processed

It is known that the value of the digital marketing regression coefficient (X1) is 0.284 with a positive value, digital payment (X2) is 0.426 with a positive value, so it can be said that digital marketing (X1) and digital payment (X2) have a positive effect on customer satisfaction (Y). A positive effect means that the higher (increasing) the value of digital marketing and digital payment, the higher the customer satisfaction at the Nur Cloth Shop. Furthermore, whether the research hypothesis is significant or not, a t-test is carried out with a confidence level of 95%, so the value of $\alpha = 0.05/2$.

Based on the results of the regression analysis, the calculated t value of digital payment was 3.526, which is greater than the t table of 1.978 and the significance value of 0.001 is below

0.05 at a 95% confidence level, so the conclusion is that Ha is accepted.

Based on the results of the regression analysis, the calculated t value of digital payment was 5.886, which is greater than the t table of 1.978, and the significance value of 0.001 is below 0.05 at a 95% confidence level, so the conclusion is that Ha is accepted.

2.1.1 F Test (Simultaneous)

For simultaneous hypothesis testing between digital marketing and digital payments on customer satisfaction, the following are the SPSS output results.

Table 6. Simultaneous F Test Results Based on Anova Table

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	615.338		615.338	49.364	.001[b]
Residual	1.586.885	128	12.398		
Total	2.202.223	129			
a. Dependent Variable: Kepuasan pelanggan					
b. Predictors: (Constant), Digital Marketing, Digital Payment					

Source : primary data processed

It is known that in column F, the F count is 49,364, which is greater than the F table of 2.67 (f table), or by comparing the probability value (sig.F change) = 0.001 <0.05, then the decision is that Ho is rejected and Ha is accepted. It can be interpreted that there is a

significant influence of digital marketing and digital payment simultaneously on customer satisfaction of nur cloth shop.

Multiple Determination Coefficient

Table 7. Results of the Determination Coefficient Test between Digital Marketing and Digital Payment on Customer Satisfaction

Model Summaryᵇ				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.659ᵃ	.434	.425	3.133
a. Predictors: (Constant), Digital Marketing, Digital Payment				
b. Dependent Variable: Kepuasan Pelanggan				

Source : primary data processed

The Adjusted R Square value of 0.425 was obtained then multiplied by 100% according to the determination coefficient test formula (r2x100%), so that the result was 42.5%. Thus, the contribution of digital marketing and digital payment to customer satisfaction is 42.5%. while the remaining 57.5% is influenced by other variables that were not studied, but affect the customer satisfaction variable.

CONCLUSION

Digital marketing has a positive and significant effect on customer satisfaction, this is evidenced by the results of the partial t-test that t count> t table (3526> 1.978) with a significance value of 0.001 below 0.05 at a 95% confidence level. Digital marketing also has a strong level of closeness with a correlation value of 0.529, the amount of digital marketing

contribution to the customer satisfaction variable obtained a result of 27.9%, if projected based on the regression test, the equation Y = 19.829 + 0.539 X1 is obtained which shows a value of

0.539 is positive, so the higher the value of digital marketing at a certain value, the higher customer satisfaction at a certain value.

Digital Payment has a positive and significant effect on customer satisfaction, this is evidenced by the results of the partial t-test that t count> t table (5,886> 1,978) with a significance value of 0.001 below 0.05 at a 95% confidence level. Digital Payment also has a moderate level of closeness with a correlation value of 0.536, the amount of contribution of digital payment to the customer satisfaction variable obtained a result of 37.8%. if projected based on the regression test, the equation Y = 18,494 + 0.563 X2 is obtained which shows a value of 0.563 is positive, so the more effective the implementation of digital payment at a certain value, the more it will increase customer satisfaction at a certain value.

Digital marketing and digital payment have a positive and significant effect on customer satisfaction, this can be proven by the results of the simultaneous F test F count> F table (49,364> 2.67) or by comparing the probability value (sig.F change) = 0.001 <0.05. Also obtained with a correlation value of 0.659 which is included in the criteria for a strong level of closeness. While the contribution of digital marketing and digital payment to customer satisfaction is 42.5% while the remaining 57.5% is influenced by other variables (X) that are not studied but affect customer satisfaction (Y) which can be seen from chapter 2 in the previous research section, namely suspected by product quality variables, product price, service quality, brand awareness, brand image and so on. If projected based on the regression test, the equation Y = 12.468 + 0.284 X1 + 0.426 X2 is obtained, which shows that the coefficient value of X1 is

0.284 and X2 is 0.426 which is positive, so the higher the value of digital marketing and digital payment simultaneously increased to a certain value, the higher the customer satisfaction value at a certain value as well.

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