

# **The Influence of Digital Money and Digital Marketing on Consumer Shopping Decisions Through E-Commerce**

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## **Abstract**

Technological developments can change various sectors of life, one of which is the economic sector. Technological developments have given rise to new transaction tools, namely digital money, which itself can be used to replace currency which is already commonly circulating in society. Digital money itself is an electronic means of exchange that can be accepted as a legal and accepted means of payment or in short, digital money is money that has been digitized. Digital money itself means electronic money, digital transaction tools, digital currency, money stored in chips, and digitized rupiah. Technological developments also have an influence on advertising strategies where digital advertising or marketing is starting to emerge. The aim of the research is to measure the level of influence of digital money and digital marketing on shopping decisions via e-commerce, especially Tokopedia and Shopee. This research uses the SMART-PLS analysis method, using the Linkert measurement method for 100 respondents with a survey method using a questionnaire for data collection. From this research, the results show that there is a positive and significant influence for the digital money variable on shopping decisions, then there is a positive and significant influence for the digital marketing variable on shopping decisions, then there is a positive and significant influence for the decision variable to shop via e-commerce . Furthermore, there is a negative and insignificant influence for the digital money variable on e-commerce, then there is a negative and insignificant influence for the digital marketing variable on e-commerce, then there is a negative and insignificant influence for the digital money variable on the decision to shop via e-commerce. -commerce, and finally there is a negative and insignificant influence for digital marketing variables on shopping decisions via e-commerce.

**Keywords:** Digital Money; Digital Marketing; Shopping Decisions; E-Commerce

## 1. Introduction

### 1.1. Background of the problem

Increasingly developing technology can change various sectors of life, one of which is the economic sector. Technological developments have given rise to new transaction tools, namely digital money, which itself can be used to replace currency which is already commonly circulating in society. Digital money itself means electronic money, digital transaction tools, digital currency, money stored in chips, and digitized rupiah. Digital money is stored in certain electronic media such as OVO, Dana, Gopay and Shopeepay which can be used at any time for the purpose of being a legal transaction tool using a transfer system between user accounts of these electronic media.

The use of digital money or electronic money itself can provide convenience and efficiency in its use according to research (Genady, 2018). According to (Yunusi & Friyatmi, 2022) There is a positive relationship between the ease of using electronic money and the decision to shop. Meanwhile, according to (Antasari, 2020) that electronic money is easy to use for shopping.

According to (Anggreini & Qomar, 2021) There are still several obstacles in using electronic money, including signal limitations when making digital transactions. This can disrupt the transaction process. According to (Priambodo & Prabawani, 2016) Errors still found in recharging electronic money can make transactions difficult. Meanwhile, according to (Rahmawati et al., 2018) a number of electronic money reading machines are sometimes found to be damaged which can hinder transactions.

Technological developments have also influenced the advertising and marketing sectors, where initially marketing could only be done offline by distributing brochures, shop banners, putting up billboards, or word of mouth marketing. However, at this time, various types of digital marketing have emerged to attract the interest of buyers, where digital marketing itself is created on available online media.

Digital marketing has the meaning of activities to promote a brand so that potential buyers are interested in having that brand, digital marketing also means the use of digital media or social media where marketing does not need to approach the target market directly, an activity to attract buying interest from marketing targets through social media, using technology for advertising, and introducing a product to the public using online

media platforms. There are many kinds of digital marketing, such as pop up advertising, websites, and other content on social media which can influence other people.

Digital marketing can have a positive impact on the ease of shopping which according to (Candra Irawan, 2020) Maximizing digital marketing can influence shopping decisions because it can make it easier to introduce products. This is supported by (Najwah & Chasanah, 2023) that digital marketing such as viral marketing can drive shopping decisions. Then obey (Herosian & Samvara, 2020) One of the factors that can have an influence on increasing people's purchasing power is digital marketing, which has a dominant influence on purchases.

But according to (Mustika & Kurniawati, 2022) that digital marketing has a low influence on customer interest and purchasing decisions. Powered by (Izzah Nur Masyithoh & Ivo Novitaningtyas, 2021) that digital marketing does not completely have a significant influence on customers' interests and purchasing decisions. The same thing was said by (SE, MM, 2019) that there are other factors that can influence purchasing interest than digital marketing itself.

So these many changes can certainly affect consumers in terms of economic life, especially in terms of transactions. Existing changes encourage consumers to adapt to these changes and begin to accept technological developments which can have both positive and negative influences on consumers. One of the positive influences of digital money and digital marketing is the ease of shopping for consumers which can encourage shopping decisions. A shopping decision is an act of deciding to shop with full awareness

A shopping decision can also mean a determination to make a transaction, a shopping decision can be interpreted as an intention to buy and sell goods or services, a shopping decision is taking action to spend money, apart from that a shopping decision can also be interpreted as a desire to make a transaction. A shopping decision is deciding to give a certain amount of money to get an item

According to (Ridho et al., 2021) that many people like to decide to shop via e-commerce. This is supported by (Izzah Nur Masyithoh & Ivo Novitaningtyas, 2021) which confirms that digital marketing can increase customer buying interest through e-commerce. Meanwhile, according to (Romla & Ratnawati, 2018) The decision to shop via e-commerce can be influenced by ease of shopping and ease of obtaining information

However, according to (Munaldi & Mutiara, 2022) that there are still many internet disturbances that can interfere with purchasing decisions via e-commerce. In line with this, (Agustini, 2017) believes that the presence of inconsistencies in goods and being susceptible to fraud can discourage someone from purchasing through e-commerce. Research from (Ulfa, 2019) shows that there is still a lot of fraud and inappropriateness in online shopping, which of course can have an impact on decreasing buying interest

Digital money or digital marketing itself certainly requires online media as a form of container or platform for its operation. One online media that provides digital money and digital marketing features is e-commerce. E-commerce itself means all forms of buying and selling carried out through electronic media. Another definition of e-commerce is a form of economic activity such as transactions carried out online using online media and goods delivery services.

E-commerce itself can function as a forum which can provide a place for sellers and buyers to make online transactions to make it easier so that there is no need for direct physical interaction between sellers and buyers. E-commerce itself can take the form of Shopee, Tokopedia, Lazada, Tiktokshop, and so on. E-commerce can mean online transactions, online markets, providers of all online needs, as well as a platform that provides a place for virtual transactions.

So with this paper the author is interested in studying further about "The Influence of Digital Money and Digital Marketing on Consumer Shopping Decisions via E-Commerce".

## **Literature Review**

### 2.1. Theoretical review

#### 2.1.1. Digital Money Theory

Technological developments can give birth to a new type of money, namely digital money, which can shift the use of currency in terms of payment for transactions carried out and can be legally and legally accepted by all levels of society so that digital money itself can be used en masse. According to (Mulvi Aulia, 2021) emphasized that digital money is a means of payment which is a derivative of currency/Rupiah, only the nominal value is stored in electronic media, and

not issued by Bank Indonesia. Digital money provides many benefits and conveniences for users. According to (Marsela et al., 2022) The use of digital money and e-wallets itself has started to become popular for use by the public because it is more effective and efficient in transactions. Apart from that, people also trust transactions via electronic money more because it provides many conveniences and advantages.

According to (Olatokun & Owoeye, 2012) in (Sibuea et al., 2023) There are 4 indicators, namely:

- a) using digital or electronic money is a good idea,
- b) using digital or electronic money is quite fun,
- c) using electronic money makes transactions safe and comfortable,
- d) makes it easy to manage finances.

According to (Dewi et al., 2017) There are 3 indicators for digital money, namely:

- a) benefits and advantages

The benefits of using information technology are obtained from technology users' trust in the technology used, which in this context is digital money.

- b) ease of use

Ease of use can be a benchmark for someone to use digital money or electronic money in their daily lives.

- c) trust.

Digital money or electronic money is something new and of course trust in its use is an important thing in determining its use.

### 2.1.2. Digital Marketing Theory

According to (Sikki et al., 2021) Digital Marketing or digital marketing itself is a variety of efforts carried out in marketing activities using equipment that can be connected to the internet as well as various strategies and digital media, with the main aim of being able to communicate with marketing targets using online communication channels in order to influence the targets. marketing to conduct transactions. This is in line with (Wati, nd) according to which digital marketing is marketing in terms of goods and services that are targeted, measurable and interactive using digital technology. Meanwhile, according to (Mucholil et al., 2021) Marketing activities are carried out

using internet media, whether via computers, laptops or cellphones, both for offering products, payment and delivery of a product and must emphasize design to attract consumer interest.

According to (Saputra et al., 2020) There are four indicators to determine digital marketing's marketing success:

- a. Transaction indicators are indicators that look at payments from consumers, which only look at transactions rather than consumers, so they can reduce costs and time.
- b. An indicator of an incentive program is that something interesting and unique about a program can certainly attract the interest of consumers.
- c. Design indicators are indicators that assess the appearance, visuals and impressions generated by digital marketing. Digital marketing that is unique and can attract interest and is interactive can provide positive value.
- d. Interactive indicators are indicators that can assess the reciprocal relationship between a company or marketer and marketing targets with the aim of finding out the information and impressions obtained from customers after marketing.

Digital money and digital marketing itself can basically make it easier for someone to make transactions regarding a particular product. Digital money and digital marketing itself can influence the shopping decisions of each individual in their use. Ease of shopping according to (Antari et al., 2014) is an activity to make a decision about carrying out a transaction which includes determining what to buy, carrying out the transaction and making the decision is obtained from previous activities.

### 2.1.3. Shopping Decision Theory

According to (Yunita, 2022) emphasizes that a shopping decision is a decision making with various considerations that have been made from several alternative choices from the point of view of selection until the transaction is carried out. Then obey (NIKMAH, 2020) emphasizes that shopping decisions are an attitude and determination to carry out transactions.

Another opinion by (Harahap, 2022) A purchasing decision or shopping decision is a thought in which a person evaluates various options and decides on one product from among the many choices. The next opinion expressed by (Sandora, 2020) Purchasing decisions are the determination of consumers to determine the decision to make a purchase or transaction, and from the number of consumer transactions it can be seen that the company's goals have been

achieved.(Sitanggang & Damiyana, 2022)Purchasing decision means a final reaction from someone to buy a product or service against several other alternative products and services which is carried out consciously by analyzing several possibilities of these alternatives along with their consequences and the final decision to consciously buy the product or service at the agreed price.

In purchasing decisions according to Abzari in(CS Putri, 2016)There are four indicators that can measure consumer interest in purchasing decisions, namely:

- a. Consumers have the desire to make purchases or transactions regarding the products or services offered (Transactional)
- b. Consumers can recommend a product or service after using it and providing satisfaction (Referential Interest)
- c. Consumers prefer to buy or transact on a product or service offered among other similar products because they have previously used that product (Preferential Interest).
- d. Consumers have the desire to search for information and data related to products before making a transaction (exploratory interest)

#### 2.1.4. E-commerce Theory

One of the media that provides the use of digital money and digital marketing strategies is e-commerce, where the platform accommodates the use of digital money and digital marketing which were discussed previously. According to the opinion of(Ummah, 2018)E-commerce is a new form of trade between sellers and buyers using electronic media. This is supported by opinion(Hermiati et al., 2021)which states that e-commerce is electronic buying and selling activities carried out on the internet network. Then obey(Filbert & Wulandari, 2018)quoted from Hidayat (2008:7) who explains that there are several things that make e-commerce superior to offline transactions, namely the variety of products offered, the place to sell products is via the internet which can be accessed anywhere and anytime, payment methods can be made anywhere. without having to meet in person, and there is customer service that is always helpful.

Meanwhile, according to(Ayu & Lahmi, 2020)E-commerce is an online marketing system with internet access via websites, mobile applications and browsers used for business transactions and has several types of systems such as business to customer (B2C), business to business (B2B), customer to customer (C2C). ). According to(Rehatalanit, 2016)also explained the same thing, that e-commerce is a marketing system using electronic media that offers various advantages such as discounts, good service quality, and the information presented is also accurate.

According to (Sopannah et al., 2020) there are 6 indicators that can be used to measure decisions using e-commerce, namely:

- a. System quality
- b. Information accuracy
- c. Quality of service
- d. Utilization
- e. Satisfaction of use
- f. benefit

## 2.2.Matrix

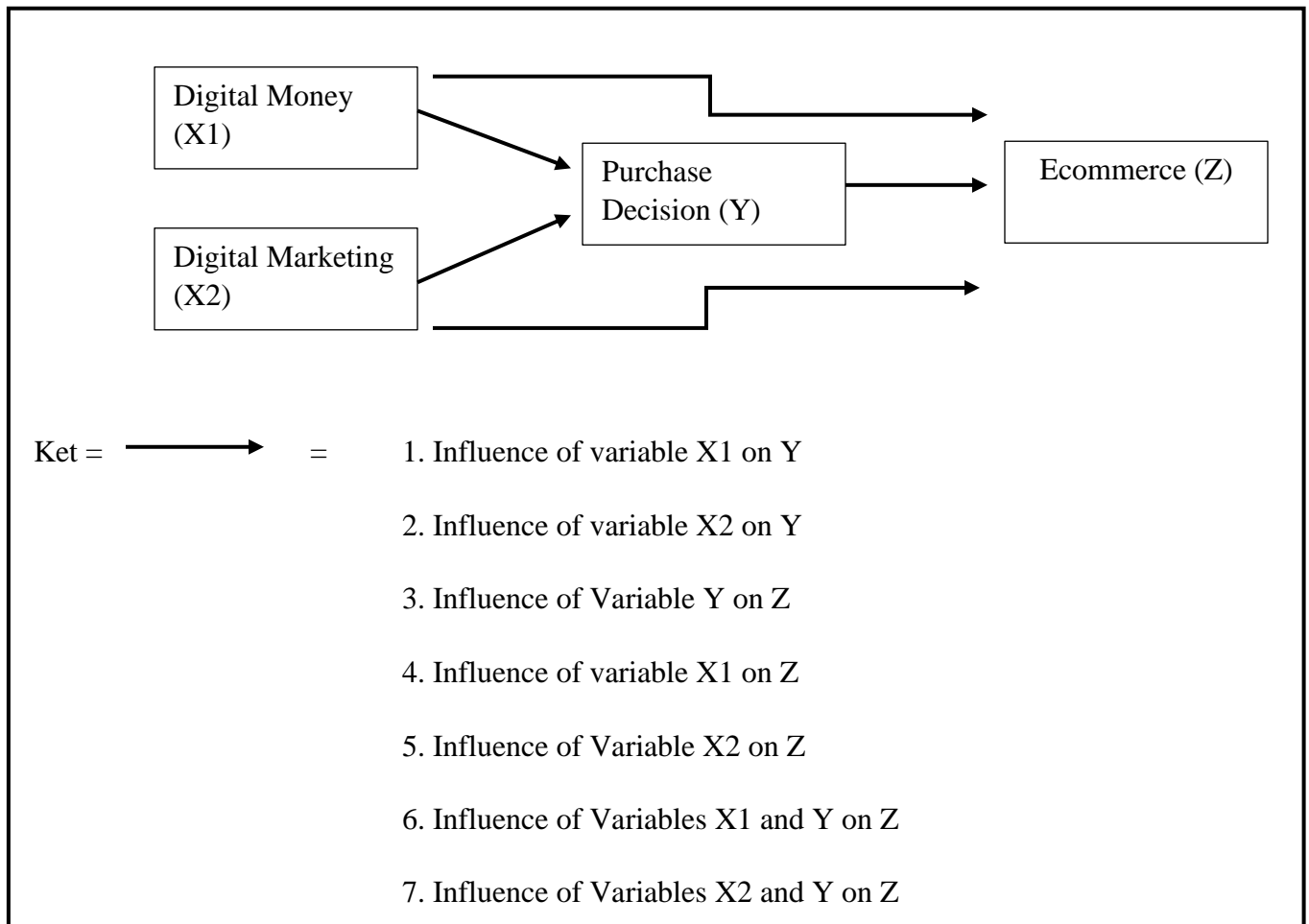
*Table 1matrix*

No	Variables	Dimensions	Indicators
1	Digital money	Use	<ol style="list-style-type: none"> <li>1. Ease of use</li> <li>2. Safety in use</li> <li>3. Trust in use</li> </ol>
2	Digital marketing	Interactive	<ol style="list-style-type: none"> <li>1. Transaction</li> <li>2. Design</li> <li>3. Interactive</li> </ol>
3	Shopping decisions	Consumer interest	<ol style="list-style-type: none"> <li>1. Transactional interest</li> <li>2. Preferential interest</li> <li>3. Exploratory interest</li> </ol>
4	<i>Ecommerce</i>	Use	<ol style="list-style-type: none"> <li>1. System quality</li> <li>2. Information accuracy</li> <li>3. Quality of service</li> </ol>



### 2.3. Framework of Thinking (Hypothesis)

Based on the information above, a framework of thought can be formulated as the basis for the hypothesis that digital money and digital marketing in carrying out transactions are thought to have an influence on making decisions to purchase products online through e-commerce, as shown in the image below:



H01: There is an influence of digital money on shopping decisions

Ha1: There is no influence of digital money on online shopping decisions

H02: There is an influence of digital marketing on online shopping decisions

Ha2: There is no influence of digital marketing on online shopping

H03: There is an influence of the use of shopping decisions on e-commerce

Ha3: There is no influence on the use of shopping decisions on e-commerce

H04: There is an influence of digital money on purchasing decisions via e-commerce

Ha4: There is no influence of digital money on purchasing decisions via e-commerce

H05: There is a positive influence between digital marketing through e-commerce.

Ha5: There is no positive influence between digital money through e-commerce.

H06: There is a positive influence between digital money on shopping decisions via e-commerce

Ha6 ; There is no positive influence between digital money on shopping decisions via e-commerce

H07: There is a positive influence between digital marketing on shopping decisions via e-commerce

Ha7: There is no influence between digital marketing on shopping decisions via e-commerce

### **3. Research Methods**

In this study, the research approach used was quantitative methods. The quantitative approach is a research procedure that produces statistical data in the form of numbers for each indicator you wish to observe. The quantitative research approach uses numbers by collecting data, explaining and interpreting the results of the data that has been obtained and processed.

The method used in this research uses a survey method. The survey method is a method that uses a questionnaire as an instrument used to collect research data needed to measure the level of influence of digital money and digital marketing on shopping decisions via e-commerce.

#### **3.1. Population and Sample**

The population used in this research is all people who have used, shopped, viewed products, seen advertisements on Tokopedia and Shopee e-commerce. Meanwhile, for sampling itself, Linkert theory is used (Utami & Hanum, 2007) so that a sample of approximately 100 respondents was obtained who assisted in the research.

Meanwhile, data collection in this research uses a non-probability sampling technique in the form of purposive sampling, namely taking samples by considering various specific characteristics that are in accordance with the required characteristics, for example consumers who have shopped through Tokopedia or Shopee, have accessed the Tokopedia website or

application or Shopee, search for Tokopedia and Shopee in the search engine, and see product advertisements from Tokopedia or Shopee.

### **3.2.Data Analysis**

PLS analysis is a data analysis method that will be used by researchers. The Structural Partial Least Square (SEM-PLS) equation model, which will be assisted by SmartPLS 3.0 software, is used in PLS analysis, a data analysis approach. A statistical calculation method that compares dependent and independent variables is called PLS analysis. Measurement testing (Outer Model) and structural testing (Inner Model) are two stages in smartPLS analysis.

## **4. Results and Discussion**

The status characteristics of the 100 respondents who had filled out the questionnaire distributed showed that 92% of the 100 respondents were students while 8% were workers. Of the 100 respondents, 92% of the use of digital money and e-commerce was dominated by students, especially in the East Jakarta area.

The research results explain that the digital money (X1) and digital marketing (X2) variables have a positive influence on consumer shopping decisions which can be an opportunity for business people, especially in e-commerce applications, to use digital money as a payment method in order to provide convenience for consumers in shopping and can increase consumer shopping decisions and provide benefits for business people. Apart from that, good digital marketing methods can also provide benefits in improving consumers' shopping decisions. One digital marketing method that can be applied is the marketing method via social media networks, or digital marketing using the live streaming method.

### **4.1.Test results on the outer model**

The aim of measuring the outer model is to test convergent validity, discriminant validity, AVE, Cronbach's alpha and composite reliability which are obtained through calculations using the PLS algorithm.

## 1. Convergent Validity

*Table 2. convergent validity*

	Digital Money	Digital Marketing	Shopping Decisions	Ecommerce
UD1	0.820			
UD2	0.782			
UD3	0.820			
WW 1		0.799		
WW 2		0.869		
PD3		0.742		
KB1			0.778	
KB2			0.852	
KB3			0.850	
EC1				0.798
EC2				0.895
EC3				0.775

Based on the data in table 3 above, it can be seen that each indicator for each variable meets the convergent validity criteria, namely a value of  $> 0.7$ , which means that all existing indicators can be said to be valid and can meet the existing criteria.

## 2. Discriminant Validity

*Table 3. discriminant validity*

	Digital Money	Digital Marketing	Shopping Decisions	Ecommerce
UD1	0.820	0.292	0.366	0.259
UD2	0.782	0.249	0.363	0.306

UD3	0.820	0.291	0.312	0.231
WW 1	0.259	0.799	0.295	0.367
WW 2	0.309	0.869	0.308	0.343
PD3	0.258	0.742	0.273	0.276
KB1	0.353	0.144	0.778	0.194
KB2	0.336	0.315	0.852	0.373
KB3	0.386	0.382	0.850	0.457
EC1	0.204	0.258	0.293	0.798
EC2	0.303	0.378	0.492	0.895
EC3	0.301	0.368	0.253	0.775

Based on the data in table 4 above, it can be seen that the cross loading factor value of each indicator for the variable construct is greater than the construct for other variables, which can prove that the data above meets the criteria.

### 3. Average Variance Extracted(AVE)

Table 4. AVE

Variable	AVE	Criteria	Information
Digital money	0.652	>0.5	Valid
Digital marketing	0.648	>0.5	Valid
Shopping decisions	0.685	>0.5	Valid
Ecommerce	0.679	>0.5	Valid

In table 5 It can be seen that all existing variables have exceeded 0.5, namely the AVE test limit. It can be interpreted that all variables are valid.

#### 4. Composite Reliability

Table 5. Composite reliability

Variable	Composite reliability	Criteria	Information
Digital Money	0.735	>0.7	Reliability
Digital Marketing	0.736	>0.7	Reliability
Shopping Decisions	0.815	>0.7	Reliability
Ecommerce	0.812	>0.7	Reliability

In table 6, it can be seen that all variables in this study have a value of >0.7, which meets the value criteria *Composite reliability* and can be said to be reliable and meet the criteria.

#### 5. Cronbach's Alpha

Table 6. Cronbach's Alpha

Variable	Cronbach's Alpha	Criteria	Information
Digital money	0.734	>0.7	Reliability
Digital Marketing	0.727	>0.7	Reliability
Shopping Decisions	0.778	>0.7	Reliability
Ecommerce	0.766	>0.7	Reliability

In table 7 it can be seen that all variable values in this study have a value of > 7, which means all variables meet the criteria *Cronbach's Alpha* and reliable.

#### 4.2.Inner Model Test Results

The inner model is a test that can show the relationship between the independent latent variable and the dependent variable. This method can also be called a hypothesis testing method. This research is explained using the R-square test and Q-square test.

*Table 7. inner model*

Testing	Test Results	Criteria
Coefficient of Determination (R-square)		
Shopping decisions	0.239	Weak
Ecommerce	0.276	Weak

##### 1. R-square test

The R-Square test or coefficient of determination is used to measure the magnitude of the influence of the independent variable in influencing the dependent variable. In table 8 it can be seen that the shopping decision variable is influenced by the digital money and digital marketing variables by 23.9% and the remaining 76.1% is influenced by other factors that are not included in this research model. Meanwhile, the e-commerce variable is influenced by digital money and digital marketing variables by 27.6% and the remaining 72.4% is influenced by other factors.

##### 2. Path coefficient test results and hypothesis testing

When using the SmartPLS 4.0 program, the criteria for accepting the hypothesis are carried out by bootstrapping, so that we can find out the relationship between the influence of the independent variable on the dependent variable. A hypothesis can be said to be accepted and significant if the P-value < 0.5 and the t-statistic value > t-table. The results of the path coefficient test and hypothesis test are as follows:

*Table 8. Hypothesis testing*

Variable	Original sample (O)	Sample mean(M)	Standard Deviation(STDEV)	T statistic( O/STDEV )	P-VALUE
X1>Y	0.349	0.344	0.134	2,606	0.011
X1>Z	0.114	0.100	0.143	0.799	0.426

X2>Y	0.243	0.254	0.101	2,400	0.018
X2>Z	0.267	0.249	0.136	1,962	0.053
Y>Z	0.292	0.308	0.124	2,351	0.021

### **The Influence of Digital Money Variables (X1) on Shopping Decisions (Y)**

In the table it is known that the digital money variable has a positive and significant influence on the shopping decision variable, where it can be seen that the P-value is  $<0.05$ , which indicates that digital money has a positive and significant influence on shopping decisions. This is in line with research (Antasari, 2020) which explains that the use of digital money itself can increase a person's shopping decisions positively and significantly. It can be interpreted that the hypothesis  $H_{o1}$  is proven.

This is supported by (Hasan, 2020) which confirms that the use of digital money can influence shopping decisions, in line with (Hendarsyah, 2016) which emphasizes that the use of digital money can improve shopping decisions, especially because of the ease of transactions and guaranteed security.

### **Influence of Digital Money Variables (X1) on E-commerce (Z)**

The table also explains that digital money has no influence on e-commerce, because the P-value is  $> 0.05$ , which indicates that digital money has no effect on e-commerce. This is in line with (Monica, 2021) which explains that digital money does not have the influence of e-commerce. This means that the  $H_{a4}$  hypothesis is proven and the  $H_{o4}$  hypothesis is rejected.

Furthermore, according to (Laksmi & Permana, 2018) and (Rahmayuni, 2018) also emphasized that the use of digital money has no influence on e-commerce, but there are still many other factors that can influence it.

### **Influence of Digital Marketing Variables (X2) on Shopping Decisions (Y)**

Furthermore, the table also explains that digital marketing variables have a positive and significant influence on shopping decision variables because the P-value is  $<0.05$ , which explains that the influence of digital marketing on shopping decisions is positive and significant. This is in line with research (Fauzi et al., 2023) which confirms that digital marketing has a positive and significant influence on shopping decisions, especially in times of technological development such



as today. It can be interpreted that according to the results of this research, the Ho2 hypothesis can be accepted.

This is in line with (Devi, 2023) which explains that digital marketing has a positive and significant influence on consumers' shopping decisions. Furthermore (PM Putri & Marlien, 2022) adding that the influence of digital marketing on shopping decisions is indeed positive, considering that the range of marketing that can be covered is very broad.

### **Influence of Digital Marketing Variables (X2) on E-commerce (Z)**

The table also confirms that the digital marketing variable has no influence on the e-commerce variable because the P-value is  $>0.05$ , which means that the digital marketing variable has no influence on the e-commerce variable, which is supported by (Ulfa, 2019) which states that digital marketing does not have a positive effect on e-commerce because there is still massive fraud occurring. Which means that Ha5 can be accepted and rejects Ho5. Meanwhile, according to (Nafsi, 2023) Digital marketing cannot have any influence on e-commerce. This is supported by (Wardana et al., 2023) which states that digital marketing cannot have an influence on e-commerce because there are still other influencing factors.

### **Influence of Shopping Decision Variables (Y) Through E-commerce (Z)**

Furthermore, the table also confirms that shopping decision variables can be influenced and mediated by e-commerce variables which show a P-value  $<0.05$ , which means that shopping decisions can be influenced and mediated by e-commerce which is positive and significant which is supported by (Ardyanto, 2015), And (Aulia, 2023) who agree that shopping decisions can be influenced and mediated by e-commerce because of the ease of use in e-commerce, good service, guaranteed systems and tight security. These results prove that Hypothesis Ho3 is proven.

(Sandora, 2020) also added that shopping decision variables can be influenced positively and significantly by e-commerce variables because of the ease of operation of e-commerce so that it can attract users' interest in shopping.

## **5. Specific indirect effective results**

*Table 9. Specific indirect effective*

Variable	Original sample (O)	Sample mean(M)	Standard Deviation(STDEV)	T - statistic( O/STDEV )	P-VALUE
X1>Y>Z	0.102	0.104	0.062	1,643	0.103
X1>Y>Z	0.071	0.083	0.055	1,284	0.202

### **The Influence of Digital Money Variables (X1) on Shopping Decisions (Y) Via E-commerce (Z)**

Based on the table, it can be seen that the P-value is  $0.103 > 0.05$ , so the digital money variable has no significant effect on shopping decisions via e-commerce. Thus, hypothesis 6 cannot be accepted so that the digital money variable has a negative and significant influence on shopping decisions via e-commerce because the t-statistic is smaller than the t-table (1.96) and  $P\text{-value} > 0.05$ . The  $H_{o6}$  hypothesis was not proven while the  $H_{a6}$  hypothesis was proven.

This is in line with research(Purnamawati & Satvika, 2022)which explains that the e-commerce variable does not influence the decision to shop with digital money because there are still other factors that can influence it, such as the ease of use variable.

### **Influence of Digital Marketing Variables (X2) on Shopping Decisions (Y) Via E-commerce (Z)**

Based on the table, it can be seen that the P-value is  $0.202 > 0.05$ , so the digital marketing variable has no significant effect on shopping decisions via e-commerce. Thus,  $H_{o7}$  cannot be accepted so that the digital marketing variable has a negative and significant influence on shopping decisions via e-commerce because the t-statistic is smaller than the t-table (1.96) and  $P\text{-value} > 0.05$ . Hypothesis  $H_{o7}$  is not proven and  $H_{a7}$  is proven

## **5. Conclusions and Suggestions**

### **5.1.Conclusion**

This study discusses the influence of digital money and digital marketing on shopping decisions via e-commerce. The research results show that it can show:

1. The research results show that the influence of digital money on shopping decisions is positive and significant, which means that the use of digital money can increase shopping decisions because of the convenience, security and trust of users.
2. The research results show that the influence of digital marketing on shopping decisions is positive and significant, indicating that there is an influence of digital marketing on shopping decisions. The more the quality of digital marketing increases, the more shopping decisions will increase, apart from that, the ease of finding information can also have an influence on digital marketing on shopping decisions.
3. The research results show that shopping decisions can be influenced by e-commerce. E-commerce as a moderating variable can influence shopping decisions positively and significantly due to the quality of service and ease of use of e-commerce itself.
4. Digital money has no effect on e-commerce or is negative and significant because there are still several other factors that can influence it
5. Digital marketing has no effect on e-commerce or is negative and significant because there are still several frauds and discrepancies found
6. Digital money does not influence shopping decisions via e-commerce because there are many other factors that can have an influence apart from digital money.
7. Digital marketing does not have an influence on shopping decisions via e-commerce because there are many other factors that can have an influence apart from digital money.

## 5.2.Suggestion

This research provides several suggestions that can be applied in business practice.

1. Businesses that use digital money can improve a consumer's shopping decisions.  
One way to improve consumer shopping decisions is by providing digital payment methods such as via Qris, or other e-wallets so that it can make it easier for consumers to pay and can attract interest in their shopping decisions.
2. Businesses can improve system quality and accuracy of information on e-commerce to increase consumer trust.  
Good system quality and the accuracy of information from e-commerce can increase consumer trust so that this can encourage consumers to use e-commerce to shop and do business based on that sense of trust.

### 3. Digital marketing can influence shopping decisions

This is proven by the research results explaining that digital marketing has a positive influence on someone's shopping decisions so that business people can see these opportunities and can advertise their products interactively online.

### 4. Businesses through e-commerce that have certain discounts can increase consumer shopping interest.

Providing discounts on e-commerce can help to increase consumer shopping interest because the prices offered are relatively cheaper compared to the same products on other e-commerce.

## 5.3.Limitations and Opportunities for Future Research

This research has several limitations as follows:

1. This research only involved 100 respondents, so the results of the research cannot be widely generalized and only focus on the East Jakarta area. Of course, this affects the results of the research because it is limited to the East Jakarta area only and does not involve respondents in other areas.
2. This research only involves Tokopedia and Shopee e-commerce, so the results of this research may not be applicable to other e-commerce. So the research results obtained only cover the Tokopedia and Shopee e-commerce variables
3. This research only involves digital money and digital marketing variables, so the results may be different from the results on other variables related to shopping decisions and of course influence the research results obtained.
4. This research only examines e-money such as GOPAY, SHOPEEPAY, and OVO so that the impact on the research results is not extensive only on the segmentation of people who use e-money. This can then be done by increasing the number of respondents so that the research is broader and involves e-commerce in addition to Tokopedia and Shopee. Apart from that, research can be carried out by adding other variables related to shopping decisions, such as the influence of word of mouth and purchase satisfaction. Thus, research can make a greater contribution in the future.

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