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The Influence of Price and Payment Method on Purchase Decisions at Sakinah Sukolilo Supermarket Surabaya

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ABSTRACT

This study aims to analyze the influence of prices and payment methods on consumer purchase decisions at Sakinah Sukolilo Supermarket Surabaya. Changing shopping behaviors and the increasing use of digital payments encourage the need to evaluate both factors in the context of local retail. The study used a quantitative approach with a sample of 96 respondents obtained through the Cochran formula. Data were collected using a Likert scale questionnaire and analyzed through validity, reliability, classical assumptions, and multiple linear regression tests. The results of the study show that prices and payment methods have a positive and significant effect both partially and simultaneously on purchase decisions. An Adjusted R^2 value of 0.620 indicates that both variables explain 62% of the variation in purchasing decisions. Payment methods are the dominant variable with the highest beta coefficient value. These findings confirm that the ease and efficiency of digital payments and competitive pricing play an important role in increasing consumers' propensity to make purchases.

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Introduction

In recent years, the retail industry in Indonesia has experienced increasingly fierce competition with the emergence of various new brands, competitive pricing strategies, and service innovations. Retailers need to understand the factors that influence consumer purchasing decisions. Research by Hendarto et al (2023) proves that prices, product design, location, and store atmosphere have a significant effect on purchasing decisions, so the right pricing strategy is the key to competitiveness in the modern retail market. In line with this, the value of Indonesia's retail market is projected to grow by USD 49.9 billion in the period 2025 to 2029 with an annual growth rate (CAGR) of around 4.7 percent. This projection shows that the expansion of retail channels, both physical and digital, is a major force in driving the growth of the national retail industry (Technavio Research, 2025).

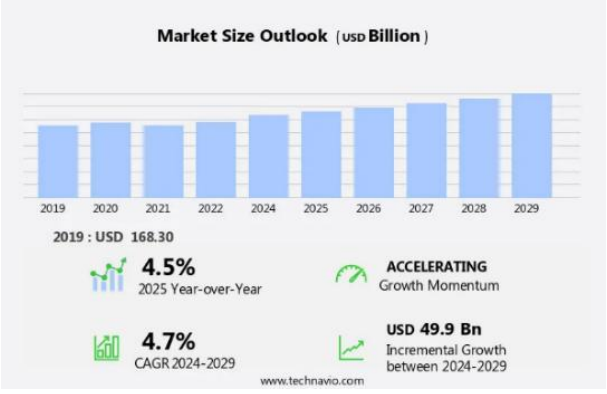

Figure 1. Historical Indonesian retail market size data 2019-2023 and forecast 2025-2029
Source: https://short-url.org/1hvvt

https://doi.org/10.47134/jobm.v3i2.188

This growth is also supported by changes in consumer behavior that increasingly prioritize efficiency, convenience, and a fast and practical shopping experience. Furthermore, Syaputra et al (2025) explained that modern consumers now demand speed, convenience, and a shopping experience that is integrated in harmony between offline and online channels. This condition encourages retailers to adopt omni-channel strategies and strengthen digital integration to remain competitive in the midst of increasingly dynamic market competition.

Before the COVID-19 pandemic, most transactions in Indonesia's retail sector were still carried out in cash, especially in conventional stores and traditional markets. However, the situation has changed drastically since the emergence of the pandemic in 2020, when social restrictions, concerns about physical contact, and the recommendation to maintain social distancing pushed people to switch to digital payment systems. This change is not only temporary, but also an important catalyst in accelerating the adoption of financial technology in the retail sector.

According to research by Szumski (2022), the pandemic accelerated digital transformation significantly, especially in the behavior of consumers who previously preferred cash payments. The study shows that more than 60% of consumers in developing countries have switched to digital payment methods such as mobile banking, QR-based payments (including QRIS in Indonesia), and e-wallets during the pandemic. The results of the study also confirm that the perception of the security and convenience of digital transactions has increased rapidly due to the need to transact without physical contact during the global health emergency.

Payment convenience is one of the important factors that affect consumer convenience and purchase decisions, especially in the fast-paced digital era. An easy, secure, and flexible payment system is the main consideration for consumers in choosing where to shop. In line with this, Bank Indonesia (2025) emphasized that the national payment system needs to adapt to the development of digital technology through the implementation of the Indonesian Payment System Blueprint (SPI) 2025, which focuses on banking digitalization and digital economic-financial integration. This effort is realized through various electronification programs such as local government transactions, social assistance, and transportation that aim to improve the efficiency and inclusiveness of the financial system. The shift from cash to non-cash payments also provides significant benefits in the form of efficiency, ease of access, transparency, and more accurate economic planning. This digital transformation in the payment system is in line with the development of retail businesses in Indonesia which continue to innovate and integrate technology, one of which is the Sakinah Supermarket.

The history of the establishment of sakinah began with Islamic boarding schools that tried to compete in the retail business field by using the concept of Islamic business in all its work operations. Sakinah Supermarket has various branches with very strategic locations (Nurchoiri et al., 2024). The problem of the price of supermarkets is of course taking the price in the middle of the competitors (not too expensive or too cheap). However, in various branches of Sakinah Supermarket, basic necessities, ATK, and household appliances are superior products. Supermarkets do not sell cigarettes, alcoholic beverages, and products that contain elements of alcohol. The promotions used in Sakinah Supermarket use 2 media, namely offline and online. In terms of offline, using brochures and price cards which are always updated every two weeks and one month, to go online through social media networks whose notabe is specifically for buying and selling, namely the Lazada application where the promotional operations are the same as offline which is updated every two weeks and one month.

In this context, Sakinah Supermarket is present as one of the local retailers that operates with sharia values and is strategically located near campus and residential areas. Based on the results of the researcher's initial observations from April to September 2025, some daily necessities products at Sakinah Supermarket have lower average prices than large retail chains such as Indomaret and Alfamart. This position is an attractive competitive advantage for consumers with middle-to-lower purchasing power. However, changes in people's increasingly digital shopping behavior require Sakinah to continue to adapt to technological developments and new consumer preferences.

According to Putri et al., (2024) consumer behavior after the COVID-19 pandemic has undergone a significant transformation, where the digitization of transactions not only increases efficiency, but also shapes consumer perception of the professionalism of a business. Therefore, the combination of competitive prices and modern payment methods is an important factor to understand in the context of consumer purchase decision-making at local retailers such as Sakinah Supermarket.

The results of initial observations show that there are fluctuations in purchases at Sakinah Supermarket which may be influenced by the price strategy and the variety of payment methods offered. Price is the most sensitive factor for consumers, especially in daily necessities. Consumers' perception of price, whether it is considered cheap, reasonable, or expensive, affects how they value a product. At Sakinah Supermarket, the lower price strategy compared to major competitors is an added value, but it still needs to be balanced with modern and efficient services to be able to maintain customer loyalty. However, until now, there has been no quantitative research that specifically examines how prices and payment methods interact in influencing purchasing decisions. In fact, an empirical understanding of the relationship between price and payment methods is essential for managerial

decision-making and improving business competitiveness.

Purchase decisions are ultimately the result of the interaction between price and ease of payment. Competitive pricing may lose traction if the available payment options are limited, while the flexibility of digital payments can increase purchase intent even if prices are relatively higher. Research by Widiani et al., (2023) shows that factors of income, education, transaction value, ease of use, and risk awareness have a significant effect on the choice of digital payment methods in modern retail. These findings confirm that payment methods are now not just complementary, but have become an integral part of the consumer shopping experience. Santia et al., (2022) also found that prices and payment methods have a significant effect both partially and simultaneously on purchase decisions in e-commerce. Based on these findings, this study seeks to analyze the influence of these two variables in the context of Sakinah Supermarket, in order to gain a deeper understanding of the most dominant factors in shaping consumer purchase decisions.

Thus, this study is important to analyze and understand the influence of prices and payment methods on purchase decisions at Sakinah Supermarket. The results of the research are expected to make a theoretical contribution to the development of marketing science, as well as practical input for local retail managers in designing business strategies that are adaptive to digital developments and modern consumer needs.

Literatur Review

Price

According to Suhardi et al., (2022) price is a very important factor in business because it is a tool that consumers can control after an exchange occurs. In addition, price is also a tool that consumers control after the exchange of goods or services. According to Baruno & Sari, (2022) Price is the amount that consumers pay to buy a product or exchange part of the product, and it affects the company's profitability. According to Chua & Tsiaplias, (2024) the perception of price fairness has a significant influence on consumer satisfaction and loyalty. Prices that are considered fair can foster trust and increase repurchase intentions, while prices that are considered unreasonable have the potential to reduce purchase interest even though the quality of the product is relatively good. Indicators of price include:

1. Affordability *:* the extent to which consumers rate the price of a product to be reasonable to their purchasing power; this indicator is often measured by the scale of perceptions of whether the price is "affordable" by respondents (Lin et al., 2022)
2. Value *for money / Price-quality ratio*: the extent to which consumers judge that price is proportional to the quality or benefit of the product; an important indicator because it mediates the relationship between price and satisfaction/purchase intent (Zhao et al., 2021)
3. Price *sensitivity / Price elasticity at individual level:* a measure of how much buying interest changes when prices change (e.g. price tolerance threshold, point at which consumers retreat) (Lin et al., 2022)
4. Price *fairness perception*: consumer perception of whether the price is fair or not (including reactions to *dynamic pricing*, shipping costs, etc.); price fairness often lowers purchase intention (Zhao et al., 2021)
5. Discount *depth & promotion type:* the amount of discounts, frequency of promotions, and framing of promotions (e.g. nominal vs. percentage discounts) affect the perception of value and urgency of purchases. Price framing techniques also affect consumer reactions (Alnes & Haugom, 2024)
6. Relative/ *competitive price:* how competitive the price is compared to competitors (Lin et al., 2022)

Payment Methods

Payment methods are the means or mechanisms used by consumers or business people to complete financial transactions in exchange for goods or services. Payment methods include various forms, such as cash payments, bank transfers, credit/debit cards, and electronic payments through digital wallets or the Handayani QR code system, (2021). In the digital and modern context, payment methods are evolving rapidly, following the advancement of financial technology (fintech) that emphasizes convenience, security, and speed of transactions. The existence of various payment options, both digital and non-digital, can increase efficiency and a sense of security in transactions. The digital method (e-payment) includes bank transfers, digital wallets, debit/credit cards, and the QRIS system, while the non-digital method includes direct cash payments or Cash on Delivery (COD). A study by Purwandari et al (2022) shows that the transition from COD to e-payment is influenced by expectations of ease of use, economic benefits, as well as aspects of consumer security and trust. In addition, research by Priyawan et al. (2023) states that e-money has the potential to shift the role of cash in retail transactions due to the convenience and efficiency it offers. Consumers will also consider whether they will buy an item based on the extent to which the terms and payment methods are in their favor, for example in terms of convenience, level of security, or level of satisfaction obtained (Muzaffirah et al., 2025). The indicators of payment methods according to Handayani (2021) and Maulana (2024) include:

1. Convenience*:* Assess the extent to which payment methods are considered easy and practical to use by consumers.
2. Effectiveness*:* Refers to the ability of a payment method to complete transactions quickly and without problems

3. Minimizing *Fraud:* Measures the level of security of payment methods in preventing fraud and financial risks.

Purchase Decision

According to Schiffman et al. (2021), purchasing decisions reflect the final decision of consumers to allocate resources, time, money, and energy to the products or services they choose. This process involves several stages, ranging from the recognition of needs to post-purchase behavior, which is influenced by factors such as value perception, trust in the brand, and previous experience Dwinanto & Yunita, (2022). This research supports the statement of Hidayat et al. (2021) who found that consumer trust and value perception have a positive influence on purchase decisions in e-commerce transactions in Indonesia. So the purchase decision is the final stage in the consumer decision-making process that involves selecting a particular product or service to buy based on several influencing considerations. This decision reflects the results of a series of evaluation processes conducted by consumers before making a transaction. According to Alviansyach et al., (2024) the indicators of purchase decisions include the following:

1. Consumer need recognition: Assessing the extent to which consumers are aware of the needs that drive them to purchase a product
2. Information search: Measures the extent to which consumers seek information before deciding to buy a product
3. Alternative evaluation: Describes the consumer's process of assessing and comparing different product options
4. Purchase: Assess the consumer's final decision to purchase a product
5. Post-purchase behavior: Measuring consumer satisfaction and behavior after making a purchase

Concept Framework

The conceptual framework in this study uses free variables in the form of price and payment methods as well as the bound variable, namely the purchase decision.

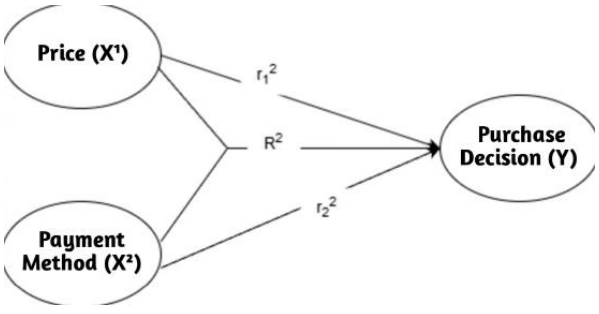

Figure 2. Conceptual framework of the research

Description:
R^2 : Influence of variables X1 and X2 on Y simultaneously
r_1^2 , r_2^2 : Influence of variables X1 and X2 on Y partially

Hypothesis

A hypothesis is a provisional statement or initial conjecture in a research. The relationship between the variables in this study has the following hypothesis, H1: "It is suspected that prices and payment methods simultaneously have a significant effect on purchase decisions at Sakinah Supermarket". H2: "It is suspected that the price and payment method partially affect the purchase decision at Sakinah Supermarket". H3: "It is suspected that the price has a dominant influence on purchases at Sakinah Supermarket"

Research Method

Types of Research

The research uses numerical data and statistical analysis to test hypotheses and draw conclusions that are general. This research focuses on measuring relevant variables, identifying relationships between variables, and generalizing findings to a wider population. Quantitative research is a systematic and objective approach to data collection and analysis that involves the use of numerical data to collect and analyze valid and reliable information about a particular phenomenon or problem.

Research Time and Location

This research was carried out at Sakinah Supermarket located on Jalan Raya Sukolilo, Surabaya, East Java. This location was chosen because Sakinah Supermarket is one of the local retailers that is quite well-known in the Sukolilo area and has diverse consumer characteristics, ranging from students to the community around housing. This supermarket also implements a competitive pricing system and offers a variety of payment methods, both cash and digital, so that it is in line with the research focus on the influence of prices and payment methods on purchase decisions.

The time for the research to be carried out is from September to November 2025. The period includes the preparation stage of research instruments, distribution of questionnaires to respondents, data collection, and analysis of research results. The selection of the time range is adjusted to the stable operating conditions of supermarkets and the relatively constant level of consumer visits, so that the data obtained is expected to be more representative to describe consumer purchasing behavior at Sakinah Supermarket.

Population and Sample

The population in this study includes all visitors to Sakinah Market who visited in the last six months, namely between April and September 2025. The population criteria are focused on individuals who are 17 years old and older and have made purchase transactions at Sakinah Market using cash and e-payment methods. The selection of these criteria is based on the consideration that respondents with these characteristics are considered to have direct experience of the transaction process and

service interactions that are the focus of the research

The sample was determined by the probability sampling method with a custom random sampling approach, where each member of the population who met the criteria had an equal chance of being selected as a respondent. The number of populations is unknown, so the sample measurement is determined using the Cochrane formula to keep the results representative, with the following formula

$$n \frac{z^2 pq}{e^2}$$

Description:
n : number of samples required
Z : Confidence level 5% = 1,96
e : Sampling error (10%)
p : True odds = (0.50)
q : Wrong chance = (0.5)
By using the formula above, the calculation is obtained as follows:

$$n = \frac{(1,96)^2 x (0,5) x (0,5)}{(0,1)^2}$$

$$n = \frac{3,8416 \times 0,25}{(0,1)^2}$$

$$n = \frac{0,9604}{(0,1)^2}$$

n=96,04 = 96

From the results of the calculation of the formula, the number of samples that were rounded up to 96.

Data Collection Techniques

Questionnaire

The main instrument used in this study was questionnaires. The questionnaire consisted of a number of closed-ended statements on a 5-point Likert scale, in which respondents were asked to rate how much they agreed with each statement (1 = strongly disagree, 5 = strongly agree). The questionnaire includes three main sections:

1. The first section contains the demographic information of the respondents
2. The second part includes a statement regarding pricing and payment methods
3. The third part contains statements related to consumer satisfaction.

Literature Studies

In addition to questionnaires, this study also uses literature studies to obtain relevant theoretical foundations from books, journals, and previous research that support the analysis of this research.

Data Analysis Techniques

The data analysis techniques used in this study include instrument tests consisting of validity and reliability tests, multiple linear regression tests, classical assumption tests consisting of normality tests, multicollinearity tests, heteroscedasticity tests, and hypothesis tests consisting of F tests, t tests, and determination coefficient tests

Instruments Test

In the instrument test, it includes validity test and reliability test.

Validity Test

According to (Ghozali, 2021), the validity test is used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if each question is accurately able to reveal or measure the concept that is the target of measurement by the questionnaire. The test criterion is that if the calculation > rtable at the significance level (α = 0.05) the research instrument is considered valid, on the other hand, if the calculation < rtable, then the research instrument is considered invalid.

Reliability Test

According to Ghozali, (2021), reliability is a tool to measure a questionnaire that is an indicator of variables or constructs. A questionnaire is said to be reliable if the respondent provides consistent or stable answers over time. The tool used to measure reliability is Cronbach's Alpha. In this test, the researcher also used a value limit of 0.6, so that an instrument is considered reliable if the value of Cronbach's Alpha ≥ 0.6, and vice versa, if the value of Cronbach's Alpha < 0.6, then the instrument is unreliable (Ghozali, 2021).

Classic Assumption Test

The classical assumption test is used to check whether the multiple regression model used is correct. According to Ghozali, (2021), classical testing on research data involves several assumption tests, namely: normality test, heteroscedasticity test, and multicollinearity test.

Normality Test

According to Ghozali, (2021), the normality test is used to determine whether the distribution of the regression model is normal or not. The assumption of normality is an important requirement for testing the significance of regression coefficients. A good regression model must have a normal or near-normal distribution, making it suitable for statistical testing.

Heteroscedasticity Test

According to Ghozali, (2021), the heteroscedasticity test was carried out to test whether there was a residual variance disparity between one observation result and another observation in the regression model. If the residual variance results are fixed, the condition is called Homoskedasticity, and if it is different, it is called Heteroscedasticity. Good regression requires the absence of heteroscedasticity, which is a condition in which the residual variance of the model is constant (homoskedasticity).

1. Heteroscedasticity Detection: Indicated if the distribution of residual points in the scatter plot forms a distinctly regular pattern (e.g., funnel, wavy, or widening pattern then narrowing).
2. Ideal Conditions (Non-Heteroscedasticity): Achieved if

residual points are spread randomly, without forming a pattern, and spread above and below zero on the Y axis.

To ensure this assumption is met in this study, we will use a visual scatter plot analysis and are supported by a formal statistical test, the Glejser Test.

Multicollinearity Test

The Multicollinearity test is used to ensure that there is no significant correlation between independent variables in the regression model. The ideal regression model should have independent variables that are not correlated with each other, or so-called orthogonal (Ghozali, 2021). The multicoloniarity test criterion, the Tolerance value ≤ 0.10 or equal to the VIF value ≥ 10 indicates the existence of multicollinearity between independent variables with the regression model. The recommended values in indicating the absence of multicollinearity problems are the Tolerance value > 0.10 and the VIF value < 10.

Multiple Linear Regression Analysis

Multiple linear regression analysis is a statistical method to test the influence of two or more independent variables (X) on one dependent variable (Y) (Ghozali, 2021). The analysis formulation model used in this study is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Description:
Y : Purchase Decision variable
α : constant
β_1 : Variable Regression Coefficient Price
X_1 : Price variable
β_2 : variable regression coefficient Payment method
X_2 : Payment Method variable
E: Error Rate

Hypothesis Test

Simultaneous Test (F Test)

The F test basically shows whether all independent variables simultaneously have an influence on the dependent variables (Ghozali, 2021). The criteria for decision-making are as follows.

- If the F_count > F_table and significance level < 0.05, then Ho is rejected and Ha is accepted.
- If the F_count < F_table and significance level > 0.05, then Ho is accepted and Ha is rejected.

Partial Test (t-Test)

The t-test is used to show how significant the individual influence of one independent variable is on the dependent variable (Ghozali, 2021). The criteria for decision-making are as follows.

- If the t_hitung > t_tabel and significance level < 0.05, then Ho is rejected and Ha is accepted. This means that there is a significant positive influence.
- If the t_hitung < t_tabel and significance level > 0.05, then Ho is accepted and Ha is rejected. This means that there is no significant positive influence.

Coefficient Determination Test (R2)

According to Ghozali (2021), the coefficient of determination (R2) basically shows how well a model can explain the variation of dependent variables. The value of the determination coefficient ranges from zero to one. A small R2 value means that the independent variable is less able to explain the change in the dependent variable. A value that is close to one means that the independent variable provides almost all the information needed to predict the variation of the dependent variable. The higher the coefficient of determination in a regression model, the better the model will be. The coefficient of determination (R2) is calculated by the following formula:

$$KD = r^2 \times 100\%$$

Description:
KD = Coefficient of determination
r^2 = Multiple correlation coefficient

Research Result

Validity Test

Table 1. Validity Test Results

Variable	Question Items	r_{count}	r_{table}	Remarks
PRICE (X_1)	X1.1	1,000	0,1689	Valid
	X1.2	0,661	0,1689	Valid
	X1.3	0,664	0,1689	Valid
	X1.4	0,690	0,1689	Valid
	X1.5	0,319	0,1689	Valid
	X1.6	0,612	0,1689	Valid
	X1.7	0,239	0,1689	Valid
	X1.8	0,271	0,1689	Valid
	X1.9	0,205	0,1689	Valid
	X.1.10	0,558	0,1689	Valid
	X.1.11	0,384	0,1689	Valid
	X.1.12	0,439	0,1689	Valid
	X.1.13	0,594	0,1689	Valid
	X1.14	0,597	0,1689	Valid
	X1.15	0,596	0,1689	Valid
	X1.16	0,615	0,1689	Valid

	X1.17	0,587	0,1689	Valid
	X1.18	0,633	0,1689	Valid
PAYMENT METHODS (X_2)	X2.1	0,631	0,1689	Valid
	X2.2	0,684	0,1689	Valid
	X2.3	0,533	0,1689	Valid
	X2.4	0,474	0,1689	Valid
	X2.5	0,452	0,1689	Valid
	X2.6	0,540	0,1689	Valid
	X2.7	0,527	0,1689	Valid
	X2.8	0,573	0,1689	Valid
	X2.9	0,561	0,1689	Valid
	X2.10	0,570	0,1689	Valid
	X2.11	0,555	0,1689	Valid
	X2.12	0, 522	0,1689	Valid
PURCHASE DECISION (Y)	Y.1	0,584	0,1689	Valid
	Y.2	0,540	0,1689	Valid
	Y.3	0,620	0,1689	Valid
	Y.4	0,496	0,1689	Valid
	Y.5	0,417	0,1689	Valid
	Y.6	0,459	0,1689	Valid
	Y.7	0,491	0,1689	Valid
	Y.8	0,394	0,1689	Valid
	Y.9	0,373	0,1689	Valid
	Y.10	0,477	0,1689	Valid
	Y.11	0,600	0,1689	Valid
	Y.12	0,523	0,1689	Valid
	Y.13	0,510	0,1689	Valid
	Y.14	0,529	0,1689	Valid
	Y.15	0,539	0,1689	Valid

Source: SPSS 2025 Data Processing Output Results (processed by researchers)

Based on the results of the validity test in the table above, it is known that all question items in the variables Price (X1), Payment Method (X2), and Purchase Decision (Y) have a value of r calculated > r of the table (0.1689). Thus, all question items are declared valid and can be used for the next stage, namely the reliability test.

Realiability Test

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Remarks
PRICE (X1)	0,939	Reliable
PAYMENT METHODS (X2)	0,955	Reliable
PURCHASE DECISION (Y)	0,962	Reliable

Source: SPSS 2025 Data Processing Output Results (processed by researchers)

Based on the results of the reliability test in the table above, Cronbach's Alpha value for the variable Price (X1) is 0.939, Payment Method (X2) is 0.955, and Purchase Decision (Y) is 0.962. All values greater than 0.6, so it can be concluded that all variables in this study are reliable and can be used for subsequent analysis.

Classic Assumption Test

Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal Parameters[a,b]	Mean	.9064094
	Std. Deviation	3.16816352
Most Extreme Differences	Absolute	.083
	Positive	.083
	Negative	-.056
Test Statistic		.083
Asymp. Sig. (2-tailed)		.103[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Figure 3. Normality Test Results

Based on the results of the normality test, an Asymp value was obtained. Sig (2-tailed) is 0.103. Because the significance value is less than 0.05, it can be concluded that the research data is not normally distributed. Thus, the data in this study can still be used for further analysis because the deviation of normality is not severe and the number of research samples is sufficient.

Heteroscedasticity Test

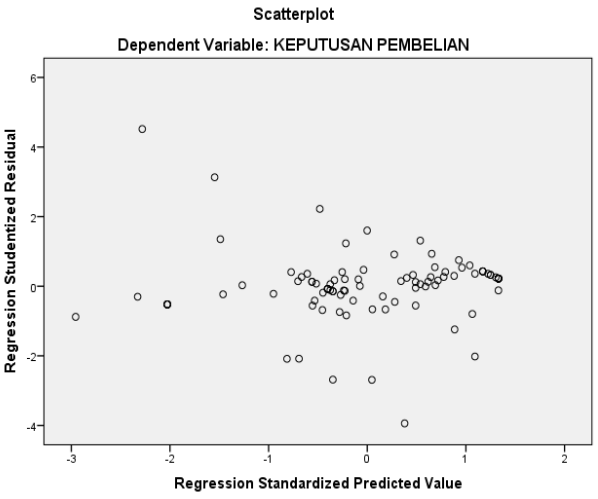

Figure 4. Chart Test Results in *Scatter Plots*

Based on the results of the heteroscedasticity test in the image above, it can be seen that the data points are scattered randomly, both above and below the zero axis, and do not form a certain regular pattern such as constricting or widening It can be concluded that there are no symptoms of heteroscedasticity in the regression model.

Multicollinearity Test

The following are the results of the Multicollinearity Test:

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	HARGA	.426	2.345
	METODE PEMBAYARAN	.426	2.345

a. Dependent Variable: KEPUTUSAN PEMBELIAN

Figure 5. Multicollinearity Test Results

Based on the table above, the following results were obtained:

1. The VIF value for the Price variable (X1) is 2.345 < 10 with a Tolerance value of 0.426 > 0.10, then the independent variable Price is declared to have no symptoms of multicollinearity.
2. The VIF value for the Payment Method variable (X2) is 2.345 < 10 with a Tolerance value of 0.426 > 0.10, then the independent variable of Payment Method is also declared to have no symptoms of multicollinearity.

Multiple Linear Regression Test

The following are the results of multiple linear regression analysis presented in the table below:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.507	4.358		2.181	.032
	HARGA	.202	.079	.247	2.546	.013
	METODE PEMBAYARAN	.767	.126	.589	6.078	.000

a. Dependent Variable: KEPUTUSAN PEMBELIAN

Figure 6. Results of multiple linear regression analysis test

Based on the results of multiple linear regression analysis in the table above, the regression model equation is obtained as follows:

$$\mathbf{Y = 9{,}507 + 0{,}202X_1 + 0{,}767X_2 + e}$$

Based on the multiple linear regression model above, it can be explained as follows:

1. The value of constant (a) is 9.507, which means that if the variables Price (X_1) and Payment Methods (X_2) are zero, then the Purchase Decision variable (Y) has a value of 9.507.
2. The Price regression coefficient (X_1) is 0.202 and has a positive value, meaning that every increase in Price by one unit will increase the Purchase Decision (Y) by 0.202 assuming the other variables are fixed.
3. The Payment Method regression coefficient (X_2) is 0.767 and is also positive, which means that every increase in the Payment Method by one unit will increase the Purchase Decision (Y) by 0.767 assuming the other variables remain the same.

Hypothesis Test

F Test (Simultaneous)

The F test was carried out to find out whether there was a simultaneous influence between the variables Price (X1) and Payment Method (X2) on the Purchase Decision (Y).

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5559.611	2	2779.805	78.380	.000[b]
	Residual	3298.296	93	35.466		
	Total	8857.906	95			

a. Dependent Variable: KEPUTUSAN PEMBELIAN

b. Predictors: (Constant), METODE PEMBAYARAN , HARGA

Figure 7. Simultaneous Test Results (F)

Based on the results of ANOVA's calculations, an F value of 78.380 was obtained with a significance value (Sig.) of 0.000. The F value of a table with $df_1 = 2$ and $df_2 = 93$ is 3.094 (at a significance level of 0.05). Since F is calculated (78.380) > F table (3.09) and the value of Sig. (0.000) < 0.05, it can be concluded that simultaneously the variables Price (X1) and Payment Method (X2) have a significant effect on the Purchase Decision (Y).

t Test (Partial)

The t-test is used to determine whether the variables Price (X1) and Purchase Method (X2) partially have a significant effect on the Purchase Decision (Y). Obtained t table of 1.985 from the calculation df = n – k – 1 = 96 – 2 – 1 = 93 with a significance level of 0.05 (two-way test). The results of the hypothesis test (t-test) can be seen in the following table:

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	9.507	4.358		2.181	.032
	HARGA	.202	.079	.247	2.546	.013
	METODE PEMBAYARAN	.767	.126	.589	6.078	.000

a. Dependent Variable: KEPUTUSAN PEMBELIAN

Figure 8. Partial Test Results (t)

Based on the results of the t-test presented in the table above, the following information was obtained:

1. The Price t-test (X1) obtained a calculated t value of 2.456 with a significance level of 0.000. Because t calculates (2.546) > t table (1.985) and significance (0.013 < 0.05), H_0 is rejected and H_1 is accepted, meaning that the Price variable (X1) has a positive and partially significant effect on the Purchase Decision (Y). This result shows that the higher the price that consumers have, the greater the tendency of consumers to make purchasing decisions.
2. The t-test of the payment method (X2) obtained a calculated t-value of 6.078 with a significance level of 0.000. Because t counts (6.078) > t table (1.985) and significance (0.000 < 0.05), H_0 is rejected and H_2 is accepted, meaning that the Payment Method variable (X2) has a positive and partially significant effect on the Purchase Decision (Y). This result shows that the better the Payment Method for the product, the higher the purchase decision made by the consumer.
3. Although Hypothesis 3 (H3) suspects that Price has a dominant effect, the results of the comparison of Standardized Coefficients Beta values show otherwise. The Beta Value of the Price is 0.247, while the Payout Method is 0.589. Because Payment Methods have a larger Beta coefficient, these variables are proven to have a dominant influence on Purchase Decisions. Thus, Hypothesis 3 (H3) is rejected.

Coefficient Determination Test (R2)

The following are the results of the determination coefficient (R^2) presented in the table below:

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.792[a]	.628	.620	5.955

a. Predictors: (Constant), METODE PEMBAYARAN , HARGA

b. Dependent Variable: KEPUTUSAN PEMBELIAN

Figure 9. **Coefficient Determination Test** Results **(R^2)**

Based on the results of the determination coefficient test above, the Adjusted R Square value is used to determine how much the independent variable is able to explain the dependent variable. From the Model Summary table, the Adjusted R Square value is 0.620. This means that 62% of the variation of the dependent variable of the Purchase Decision (Y) can be explained by two independent variables, namely Price (X1) and Payment method (X2). While the remaining 38% (100% - 62%) were influenced by other variables outside this study. An R value of 0.792 also indicates a strong and positive relationship between independent variables (Price and Payment Methods) and dependent variables (Purchase Decisions).

Conclusion

Based on the results of the study on the Influence of Price and Payment Method on Purchase Decisions at Sakinah Sukolilo Supermarket Surabaya, it can be concluded that:

1. Price (X1) has a positive and significant effect on purchasing decisions. The results of the t-test showed the value of t-calculated > t-table and sig. < 0.05. This means that the more competitive and clear the price structure offered, the higher the tendency of consumers to make a purchase. Reasonable prices and in accordance with value perception are important factors in attracting consumers.
2. Payment Method (X2) has a positive and significant effect on the purchase decision. Easy, fast, secure, and diverse payment methods have been proven to increase consumer interest and convenience in transactions. Digital payments (QRIS, e-wallets) are becoming an essential element of the modern shopping experience.
3. Payment Method is the most dominant variable in influencing purchase decisions. This is evident from the Standardized *Coefficients Beta value* of the variable X2 which is greater than X1. Today's consumers prioritize the practicality and efficiency of transactions, so the diversity of payment methods has a significant influence.
4. Simultaneously, Price and Payment Method had a significant effect on Purchase Decisions.With an Adjusted R^2 value of 0.620, both variables were able to explain the purchase decision by 62%, while 38% were influenced by other variables outside the study.

Advice

Sakinah Supermarket is advised to maintain and improve a competitive pricing strategy, especially on basic necessities products that are the main preferences of consumers. Price information needs to be presented in a clearer, more consistent, and up-to-date manner to

increase transparency and customer trust. On the other hand, management needs to expand the choice of digital payment methods and ensure the quality of transaction services that are fast, easy, and have minimal technical constraints. Consumers are also expected to take advantage of digital payment methods to gain efficiency and potential additional benefits such as cashback or special promos. For future researchers, it is recommended to expand the scope of variables, such as promotion, service quality, location, or shopping experience, as well as involve a larger sample so that the results of the study become more comprehensive and representative.

Recommendation

Sakinah Supermarket is recommended to develop a digital payment system through integration with various digital wallet platforms that provide loyalty programs such as points, cashback, and special discounts. Price strategy innovation also needs to be improved, for example through bundling programs, weekly savings offers, or flash discounts that are able to attract consumer interest more effectively. Education on the use of digital payment methods needs to be clarified through visual media, informative banners, and direct assistance from cashiers for customers who are not used to using digital transactions. In addition, periodic monitoring of transaction patterns and the effectiveness of marketing strategies needs to be carried out so that management is able to adjust policies appropriately according to the dynamics of consumer needs and retail market developments.

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