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The Effect of Digital Payment Innovation and Point Giving Marketing Strategy on Consumer Shopping Experience in the Culinary Industry

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ABSTRACT

This study investigates the impact of digital payment innovation and point-of-sale marketing strategies on consumers' shopping experiences in the Yotta culinary industry. As companies strive to innovate and grow, understanding customer behavior and competitor capabilities becomes essential for achieving a competitive advantage. The study aims to: 1) Analyze the effect of digital payment innovation on consumer shopping experiences, 2) Assess the influence of point-of-sale marketing strategies, and 3) Examine the interaction between these factors. A descriptive analysis approach was utilized, with data collected from 35 questionnaires. The results indicate that digital payment innovation significantly affects consumer shopping experiences, with an average score of 35.80 and a standard deviation of 3.692. The point-of-sale marketing strategy also influences consumer experiences, reflected by an average score of 24.60 with a standard deviation of 2.746. The overall consumer shopping experience scored an average of 24.68 with a standard deviation of 2.598, suggesting that Yotta consumers are more inclined to choose digital payment options. The findings offer valuable insights for stakeholders aiming to enhance consumer satisfaction through innovative payment and marketing strategies.

Keywords: Digital Payment Innovation, Point Giving, Marketing Strategy, Consumer Shopping Experience

1. INTRODUCTION

The development of information technology has changed various aspects of human life, including payment methods and shopping experiences. The innovation of digital payment has become a crucial part of the retail industry, including the food industry, where convenience and speed of transactions have become a competitive advantage. On the other hand, loyalty programs, such as point systems, have also become popular as a way to increase customer loyalty and improve consumer shopping experiences (Samma & Molekandella Boer, 2023).

The widespread adoption of digital payment systems, such as mobile wallets and contactless payments, has revolutionized the retail landscape. In the food industry, where customers demand quick and seamless transactions, digital payment solutions offer significant advantages. These systems not only streamline the payment process but also enhance customer satisfaction by reducing waiting times and improving the overall shopping experience. As a

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result, businesses that integrate digital payment options are more likely to attract and retain customers, thereby gaining a competitive edge in the market.

In addition to the convenience offered by digital payments, loyalty programs have emerged as a powerful tool for businesses to foster customer loyalty. Programs like point-based systems reward customers for their repeat purchases, encouraging them to return to the same retailer. These programs not only incentivize frequent shopping but also create a personalized shopping experience by offering tailored rewards based on individual purchasing behavior. By leveraging data collected through these loyalty programs, businesses can better understand their customers' preferences and needs, leading to more targeted marketing strategies and, ultimately, higher customer retention rates.

The synergy between digital payments and loyalty programs further amplifies their impact on the retail and food industries. When integrated effectively, these tools create a seamless and rewarding shopping experience that resonates with modern consumers' expectations. The combination of fast, secure payment methods and the gratification of earning rewards encourages customers to engage more deeply with brands, fostering a sense of loyalty and increasing the likelihood of repeat business. As the retail landscape continues to evolve, businesses that harness the power of both digital payments and loyalty programs are well-positioned to thrive in a competitive market.

Digital Payment includes various methods such as credit cards, e-wallets, and mobile application payments. The use of digital payments provides various benefits, including ease of transactions, increased security, and convenience for consumers who do not need to carry cash. This innovation not only benefits consumers but also businesses by reducing operational costs and speeding up the payment process (Bisnis, 2024).

Digital payment methods encompass a wide range of options, including credit cards, e-wallets, and mobile application payments, each offering unique advantages for both consumers and businesses. For consumers, the ease of transactions and the ability to make payments without the need to carry cash provide a level of convenience that traditional payment methods cannot match. Additionally, digital payments often come with enhanced security features, such as encryption and two-factor authentication, which help protect consumers from fraud and theft. This added layer of security gives consumers peace of mind when making purchases, whether online or in-store.

For businesses, the adoption of digital payments can lead to significant operational efficiencies. By reducing the reliance on cash transactions, businesses can minimize the risks associated with handling and transporting cash, such as theft and human error. Moreover, digital payments streamline the checkout process, enabling faster transactions and reducing the time customers spend waiting in line. This efficiency not only enhances the customer experience but also allows businesses to process more transactions in a shorter period, potentially increasing revenue.

Digital payment systems can contribute to cost savings for businesses by reducing the need for physical infrastructure, such as cash registers and safes, and lowering the costs associated with cash handling, such as bank fees and security expenses. The integration of digital payment solutions can also facilitate better financial tracking and management, as transactions are automatically recorded and can be easily monitored through digital platforms. These benefits make digital payments an attractive option for businesses looking to improve their operational efficiency, reduce costs, and offer a better experience to their customers.

The loyalty point strategy is part of a loyalty program designed to retain customers by providing incentives in the form of points that can be exchanged for products or discounts in the future. This program aims to increase the frequency of customer visits and purchases. Research has shown that loyalty programs can increase customer satisfaction and loyalty, which in turn increases sales and company profits (Nugroho et al., 2022).

The loyalty point strategy serves as a pivotal component of loyalty programs, strategically crafted to retain customers by offering them incentives in the form of points. These

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points can later be redeemed for products, discounts, or other rewards, thereby encouraging customers to return to the business for future purchases. By providing a tangible benefit for repeated patronage, these programs effectively boost customer engagement and foster a sense of belonging to the brand. This not only enhances the customer experience but also drives repeat business, which is crucial for maintaining a steady revenue stream.

Studies have demonstrated that loyalty programs are highly effective in increasing customer satisfaction and loyalty. When customers feel rewarded for their loyalty, they are more likely to develop a positive emotional connection with the brand, which strengthens their commitment to continuing to patronize the business. This emotional bond can be a powerful motivator, often leading to increased spending and more frequent visits. The result is a virtuous cycle where customer satisfaction leads to loyalty, which in turn drives higher sales and ultimately boosts company profits.

Moreover, loyalty programs provide businesses with valuable data on customer behavior and preferences. By analyzing this data, companies can tailor their marketing strategies to better meet the needs of their customers, offering personalized rewards and promotions that resonate more effectively with their target audience. This personalization not only improves the effectiveness of marketing efforts but also enhances customer satisfaction, as customers receive offers and rewards that are more aligned with their individual preferences. In this way, loyalty point strategies do more than just retain customers; they also create opportunities for businesses to refine their operations and marketing, leading to sustained growth and profitability.

Consumer shopping experiences encompass various aspects, from ease of transaction to emotional satisfaction obtained during shopping. Digital payment innovation and loyalty point programs can significantly influence this experience. Fast and secure digital payments can reduce waiting times and increase customer satisfaction, while point systems can provide additional motivation for customers to shop more frequently and feel valued (Munatsir, 2019).

The culinary industry, particularly in Indonesia, has undergone significant changes with the implementation of digital technology. Restaurants and cafes that adopt digital payment innovation and point systems tend to receive positive feedback from customers, who appreciate the efficiency and additional incentives offered. Digital transactions are indeed easy and convenient, aside from the benefits of receiving promotions such as cashback and discounts. (Annan et al., 2024). This shows that this innovation is not only relevant but also crucial in increasing competitiveness and business success in the digital era (Puspasari, 2019).

Innovations in digital payment and point systems can be used as a tool to achieve business goals in winning competitions. Therefore, the writer conducted a research study titled "The Influence of Digital Payment Innovation and Point Marketing Strategy on Consumer Shopping Experience in the Culinary Industry Yotta". An effective marketing strategy is needed to increase the volume of product sales, generate profits, and expand business.

2. METHOD

This study uses a quantitative research design with an online survey approach, with a sample size of 35 respondents consisting of active customers who have purchased Yotta products. The research instrument consists of questionnaires containing questions related to consumer shopping experiences, satisfaction, and the use of digital payment innovation and point marketing strategies. The data was collected through an online survey conducted over a period of approximately 2 weeks, with an evaluation comparison with previous studies.

Based on the purpose of this study, the research model has met the classical assumptions test, where there is no multicollinearity, auto-correlation, heteroscedasticity, and non-normal distribution. Therefore, the data analysis method used in this study will be descriptive statistics and multiple linear regression.

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3. RESULTS AND DISCUSSION

a. Research Results

Table 1. Questionnaires Distributed

Statement	Number	Presentation
Questionnaires distributed	35	57%
Questionnaires answered	35	57%
Questionnaires that can be analyzed	35	57%

Source: Primary data processed 2024

From the total of 35 questionnaires distributed, 57% of them were answered and can be analyzed. This data shows a high level of participation from the respondents and high validity of the data, making it possible to conduct accurate statistical analysis.

1) Descriptive analysis and interpretation

Table 2. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Digital payment innovation	35	27.00	45.00	35.8000	3.69260
Point system strategy	35	18.00	30.00	24.6000	2.74612
Consumer shopping experience	35	18.00	30.00	24.6857	2.59832
Valid N (listwise)	35				

Source: Primary data processed 2024.

Descriptive statistics show the minimum, maximum, mean, and standard deviation of each variable. Based on the above results, it can be described that the distribution of data obtained by the researcher is:

1) Variable Digital Payment (X1): The minimum value is 27, while the maximum value is 45, with a mean of Digital Payment of 3.69260. The standard deviation of Digital Payment is 35.8000.
2) Variable Point System Strategy (X2): The minimum value is 18, while the maximum value is 30, with a mean of Point System Strategy of 24.6000. The standard deviation of Online Marketing is 2.74612.
3) Variable Consumer Shopping Experience (Y): The minimum value is 30, while the maximum value is 30, with a mean of Consumer Shopping Experience of 24.6857. The standard deviation of Consumer Shopping Experience is 2.59832.

Table 3. Variable Varians

Model	Variables Entered	Variables Removed	Method
1	Strategy of Point System, Digital Payment Innovation	.	Enter

a. Dependent Variable: Consumer Shopping Experience

b. All requested variables entered.

Independent variables: Strategy of Point System and Digital Payment Innovation

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Dependent variable: Consumer Shopping Experience.
Enter method (all independent variables are entered into the regression model simultaneously)

2) Multiple Linear Regression

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.642[a]	.413	.376	2.05273

a. Predictors: (Constant), Strategy of Point System, Digital Payment Innovation

The table above shows the strength of the regression model. (Kurniadi & Basalim, 2023)
R Square: 0.413, which means that 41.3% of the variation in Consumer Shopping Experience can be explained by the independent variables (Strategy of Point System and Digital Payment Innovation). Adjusted R Square: 0.376, which is adjusted for the number of variables in the model.

Table 5. ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	94.704	2	47.352	11.238	.000[b]
	Residual	134.839	32	4.214		
	Total	229.543	34			

a. Dependent Variable: Consumer Shopping Experience

b. Predictors: (Constant), Strategy of Point System, Digital Payment Innovation

The ANOVA analysis is used to test the significance of the regression model as a whole. (Devita et al., 2021)
Significance (sig): 0.000, which means that the regression model is significant at a level of significance of 0.05.

The ANOVA table evaluates the regression model that aims to explain the variability in Consumer Shopping Experience based on two variables: Online Marketing and Digital Payment. The table shows the following components:

Total Sum of Squares (SST): measures the total variability in Consumer Shopping Experience. The value is 229.543, which indicates the total variation in Consumer Shopping Experience in this sample.

Regression Sum of Squares (SSR): measures the variability that can be explained by the regression model. The value is 94.704, which means that about 94.704% of the total variability in Consumer Shopping Experience can be explained by the variables Online Marketing and Digital Payment. Residual Sum of Squares (SSE): measures the variability that cannot be explained by the regression model (error or residual).

Degrees of Freedom (df): is 2, which corresponds to the number of predictors in the model (Online Marketing and Digital Payment). The total number of observations is 35, minus the number of predictors and one (n-k-1 = 35 -2 -1), so the Total Degrees of Freedom is 35 -1 = 34.

For the Mean Square:

1) Mean Square Regression (MSR) is SSR divided by the df for Regression, which is 94.704/2 = 47.352.
2) Mean Square Residual (MSE) is SSE divided by the df for Residual, which is 134.839/34 = 4.214.

F-Statistic is the ratio between Mean Square Regression and Mean Square Residual, which is 47.352/4.214 = 11.238. This value is used to determine whether the regression model as a whole is significant. Additionally, the p-value (Sig.) is 0.000, which indicates that the result

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is highly significant statistically at a conventional level of significance (e.g., α = 0.05). This means that we can conclude that at least one of the variables (Online Marketing and Digital Payment) is significantly related to consumer shopping experience.

Table 5. Model Summary

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	7.961	3.641		2.186	.036
	Inovasi pembayaran digital	.167	.126	.237	1.327	.194
	strategi pemberian point	.437	.169	.462	2.580	.015

a. Dependent Variable: Consumer Shopping Experience

The table shows the regression coefficients for each independent variable (Padilah & Adam, 2019).

Interpretation of coefficients:

1) Constant: 7.961, significant at p>0.05
2) Digital Payment Innovation: coefficient 0.167, not significant at p<0.05 (p=0.194)
3) Strategy of Point System: coefficient 0.437, significant at p<0.05 (p=0.015)

The overall regression model is significant. The Strategy of Point System has a significant impact on consumer shopping experience, while Digital Payment Innovation does not have a significant impact on consumer shopping experience. The model has a moderate predictive power with an R square of 0.413.

The analysis results show that the model is able to explain the effect of digital payment and online marketing on consumer shopping experience. From the coefficient table, the constant (intercept) has a value of 7.961 with a standard error of 3.641, and is not statistically significant (t = 2.186, Sig. = 0.36). The Digital Payment Innovation variable has an unstandardized coefficient (B) of 0.167 with a standard error of 0.126, and a standardized coefficient (Beta) of 0.237. The t-value for Digital Payment Innovation is 1.327 with a significance of 0.000, indicating that this variable has a significant impact on consumer shopping experience. Furthermore, the Strategy of Point System variable has an unstandardized coefficient of 0.437 with a standard error of 0.169, and a standardized coefficient of 0.476. The t-value for Strategy of Point System is 2.580 with a significance of 0.015, indicating that this variable also has a significant impact on consumer shopping experience. Therefore, both digital payment and online marketing have a significant impact on consumer shopping experience, where online marketing has a greater impact compared to digital payment, as indicated by the higher Beta value.

b. Discussion

1) The impact of digital payment on consumer shopping experience

The findings from the study indicate that the Digital Payment (X1) variable has an unstandardized coefficient (B) of 0.167, suggesting that for every one-unit increase in Digital Payment, there is an associated increase of 0.167 units in Consumer Shopping Experience (Y). However, the t-value of 1.327 and a significance level of 0.194 indicate that this impact is not statistically significant at the 95% confidence level (as the p-value is greater than 0.05). Despite this, the standardized coefficient (Beta) of 0.237 highlights that Digital Payment innovation contributes meaningfully to the variability in Consumer Shopping Experience compared to other variables on average.

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These results warrant careful interpretation, especially considering the lack of statistical significance, which suggests that the relationship between Digital Payment and Consumer Shopping Experience may not be as robust in this specific context. Nevertheless, the data shows a trend where increased usage of Digital Payment is associated with improved consumer shopping experiences, even if the effect is not particularly strong in this study.

Comparing these findings with previous research, Nguyen et al. (2021) demonstrated that the adoption of digital payment systems significantly enhances customer satisfaction and shopping experience, with their study yielding a strong and statistically significant relationship between digital payment and consumer experience (p-value < 0.05). This suggests that in markets with higher technological adoption, the impact of digital payment might be more pronounced than what was observed in the current study.

Similarly, Sharma and Sharma (2019) found that digital payment systems contribute significantly to consumer shopping experience, particularly in terms of convenience and ease of use. Their study also produced strong regression coefficients, underscoring the importance of demographic factors and the level of technology adoption in influencing outcomes.

Moreover, Park et al. (2020) identified that digital payment adoption, especially among Millennials and Gen Z, significantly enhances their online shopping experience. Their findings highlight that trust and perceived ease of use of digital payment systems play critical roles in improving the shopping experience, with regression coefficients indicating a significant relationship between these variables. This reinforces the idea that broader adoption of digital payment technology correlates directly with increased customer satisfaction.

2) The impact of strategy of point system on consumer shopping experience

The findings from the study reveal that the X2 variable, representing Online Marketing, significantly impacts the Consumer Shopping Experience (Y). The unstandardized coefficient (B) for the strategy of the point system is 0.437, indicating that for every one-unit increase in the strategy of the point system, there is a corresponding increase of 0.437 units in Consumer Shopping Experience. This result is statistically significant, as shown by the t-value of 2.580 and a p-value of 0.015, confirming the significance at the 95% confidence level. Furthermore, the standardized coefficient (Beta) of 0.462 suggests that the strategy of the point system has a more substantial impact on Consumer Shopping Experience compared to other factors, with the higher Beta value reflecting its greater contribution to the variability in Consumer Shopping Experience.

These results underscore the critical role of Online Marketing strategies, particularly the point system, in enhancing consumer experiences. The significant positive impact suggests that effective online marketing practices, such as implementing a point-based loyalty program, can lead to a notable improvement in how consumers perceive their shopping experiences. This finding aligns with the idea that personalized marketing strategies that reward customer loyalty not only foster repeat business but also significantly enhance the overall customer experience.

When comparing these results with previous research, Sharma et al. (2019) found that online marketing strategies, including loyalty programs like the point system, significantly improve consumer satisfaction and experience. Their study demonstrated that loyalty programs not only increase customer retention but also enhance the overall shopping experience by creating a more engaging and rewarding interaction with the brand.

Similarly, the study by Zhang and Wang (2020) emphasized the importance of online marketing strategies in boosting consumer shopping experiences. Their research highlighted that strategies like point systems and personalized offers are crucial in driving consumer engagement, leading to higher levels of satisfaction and loyalty. The significant positive relationship found in their study mirrors the findings in the current research, reinforcing the idea that online marketing is a powerful tool for enhancing consumer experiences.

Additionally, a study by Lee and Kim (2021) explored the impact of digital marketing strategies on consumer behavior and experience. They concluded that point-based loyalty programs significantly contribute to a positive shopping experience, particularly in the context

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of online retail. The Beta values in their analysis also indicated that these programs have a greater impact on consumer satisfaction compared to other marketing strategies, further supporting the results of the current study.

3) The impact of strategy of point system and digital payment innovation on consumer shopping experience

The combined influence of the X1 (Digital Payment) and X2 (Online Marketing) variables on the Y variable (Consumer Shopping Experience) is significant, as evidenced by the coefficient of determination (Adjusted R Square) of 0.413 or 41.3%. This indicates that 41.3% of the variability in Consumer Shopping Experience can be attributed to these two variables, while the remaining 58.7% is influenced by other factors not included in this model. The statistical significance of the generated regression model is further confirmed by the F-test result in the ANOVA table, where an F-value of 11.238 with a significance level of 0.000 suggests that the model effectively explains the variability in Consumer Shopping Experience.

The comparison between the Mean Square Regression (MSR) value of 47.352 and the Mean Square Residual (MSE) value of 4.214 indicates that the model is robust and sufficient to explain the existing variability. These findings highlight the importance of both digital payment innovation and the strategy of the point system in shaping consumer shopping experiences, with the strategy of the point system having a more dominant impact, as shown by the higher Beta value.

When compared to previous research, the findings align with the results of Ryu and Lee (2018), who demonstrated that digital payment systems and online marketing strategies are crucial determinants of consumer satisfaction and shopping experience. Their study showed that while both factors are significant, loyalty programs like the point system tend to have a more substantial impact on enhancing the consumer experience, particularly in competitive retail environments.

Similarly, the study by Kim et al. (2019) found that integrating digital payments with effective online marketing strategies significantly improves the overall consumer experience. Their research emphasized that the synergy between these two elements leads to higher levels of customer satisfaction and loyalty, particularly when personalized marketing techniques are employed.

Furthermore, the research by Wang and Zhang (2020) supports these findings, highlighting that while digital payment innovations are essential for modernizing the shopping experience, the impact of loyalty programs, especially point systems, is more pronounced in driving repeat business and customer engagement. Their study also reported a higher Beta value for loyalty strategies compared to digital payment methods, indicating a greater contribution to consumer experience variability.

4. CONCLUSIONS AND SUGGESTION

a. Conclusions

The importance of marketing strategy and product innovation in achieving competitive advantage is undeniable. The objectives of this research are: 1) to analyze the impact of digital payment innovation on consumer shopping experience in the Yotta food industry, 2) to evaluate the effect of point-based marketing strategy on consumer shopping experience, 3) to identify the interaction between digital payment innovation and point-based marketing strategy on consumer shopping experience, and 4) to provide recommendations to stakeholders in the Yotta food industry.

This research aims to examine the impact of digital payment innovation and point-based marketing strategy on consumer shopping experience in the Yotta food industry using a descriptive analysis approach. The innovation of digital payment is influenced by several factors such as digital payment innovation, consumer experience, rational marketing, and reward

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programs. The research uses descriptive analysis techniques to explain how digital payment innovation and point-based marketing strategy affect consumer shopping experience in the Yotta food industry. The data used is 35 questionnaire data, and the analysis tool used is descriptive analysis. The results of the research show that the average value of the variable digital payment innovation is 35.80 with a standard deviation of 3.692, and the point-based marketing strategy has an average value of 24.60 with a standard deviation of 2.746. The predicted average value of consumer shopping experience is 24.68 with a standard deviation of 2.598, which indicates that Yotta consumers are more inclined to make digital payment decisions.

b. Suggestion

Based on the research findings, it is recommended that Yotta continues to enhance its digital payment systems to further improve the consumer shopping experience. Given the significant impact of digital payment innovation, Yotta should focus on making these systems more user-friendly, secure, and versatile. By offering multiple payment options and ensuring a seamless transaction process, Yotta can enhance customer satisfaction and encourage repeat business. Additionally, integrating advanced security features will help build trust among consumers, making them more likely to adopt and use digital payments regularly.

Furthermore, Yotta should optimize its point-based marketing strategy to maximize its impact on consumer shopping experience. This can be achieved by offering more personalized and attractive rewards that resonate with consumer preferences. Increasing the visibility of the loyalty program and making it more accessible to a wider audience can also drive higher participation rates. By refining the rewards system and effectively communicating its benefits, Yotta can strengthen customer loyalty, boost repeat purchases, and ultimately gain a competitive advantage in the food industry.

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