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DIGITAL PAYMENT, E-COMMERCE, AND SOCIAL MEDIA EFFECTS ON HALAL CULINARY PURCHASE DECISIONS: EVIDENCE FROM YOGYAKARTA, INDONESIA

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Information	Abstract:
<p>Article History:</p> <p>Received : 13.07.2025 Revised : 14.10.2025 Accepted : 09.12.2025</p> <p>Keywords: E-Payment; E-Commerce; Social Media; Purchase Decisions; Halal Culinary.</p>	<p><i>The development of science and technology in the food sector enables food or beverage production to be carried out quickly and efficiently. One aspect that has received attention is the need for halal food or drinks. The concept of "halal" in Islam refers to anything that is permissible under Islamic law. This study aims to analyze the influence of e-payment, e-commerce, and social media on halal culinary purchase decisions in Yogyakarta (Case Study of Dimsum Narawi Consumers). The method used in this study is quantitative, with primary data collected. The population in this study consists of visitors who have purchased Dimsum Narawi in Yogyakarta. The sampling technique is purposive, with a sample of 100 respondents, and Levene's test is used. Primary data were collected through a questionnaire using Google Forms. The data analysis technique uses SmartPLS version 3.0. The results showed that the e-payment variable (X1) and social media (X3) affected purchase decisions, whereas the e-commerce variable (X2) did not.</i></p>

A. INTRODUCTION

The development of science and technology in the food sector enables food or beverage production to be carried out quickly and efficiently. One aspect that has received attention is the need for halal food or drinks. The concept of *halal* in Islam refers to anything that is permissible under Islamic law. Increasing consumer awareness of the halal status of food or beverage production indicates a positive trend in the halal culinary business. The Global Islamic Economy Report 2021 estimates the market value of halal food and drinks at 1.4 trillion US dollars,

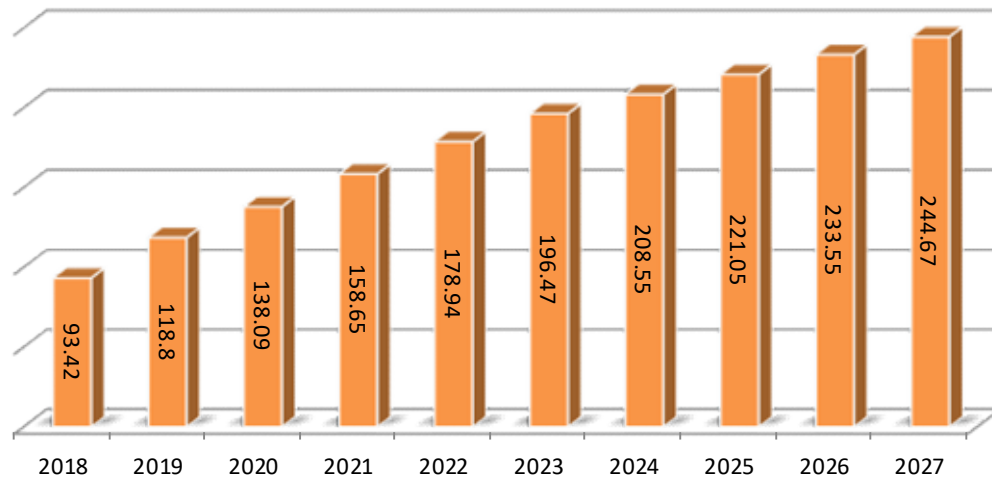
indicating substantial potential for the industry. Demographic data from the Muslim Population by Country - World Population Review (2024) indicates that Indonesia has the highest Muslim population globally, with 84.35% of its entire population adhering to Islam (Damayanti et al., 2024)

The halal industry involves the production of commodities in accordance with sharia principles, ensuring that the products are of high quality, healthy, safe, and undamaged, so they may be consumed, enjoyed, or used. Indonesia's status as a country with the largest Muslim population places it as the focal point of the world's halal business. Product quality criteria and living standards have been aligned with halal standards. Halal food refers to food that is controlled by Islamic law, known as *halalan thayyiban*, which means halal (allowed) and of good quality. While all halal foods are considered good, it is important to note that not all good foods are allowed (Putra et al., 2024)

The primary aspect that may affect purchase choices is electronic payment. The electronic money payment system (e-payment) is unequivocally a viable alternative for payment methods or temporary fund storage. Now, e-payment has evolved and is widely used by the Indonesian populace, either in the form of cards (e-money) or application-based systems that facilitate services, particularly for transactions (Mulyana & Wijaya, 2018). Gopay is a popular digital wallet platform among the public, with 71% of users. Then the second place is OVO at 70 percent. Conversely, users of other digital wallet services, such as Dana, ShopeePay, and LinkAja, constitute a smaller percentage. In the survey, the highest use of digital wallets was for online shopping (79%), credit purchases (78%), money transfers (78%), checking transaction history (70%), and bank transfers (69%) (Putra et al., 2024)

The second factor influencing purchasing decisions is e-commerce. E-commerce is an online shopping platform for buying and selling goods and services over the internet. Now people are more interested in buying necessities online because prices are much lower than in physical stores. Business people use e-commerce to make it easier for interested buyers to buy their products and market their business on a large scale (Wahdia & Rintasari, 2023)

Figure 1. Number of E-Commerce Users in Indonesia



According to Market Insight Statistics, the number of users of online marketplaces or e-commerce in Indonesia reached 178.94 million in 2022. This figure rose by 12.79% from the previous year, which had 158.65 million users. The graph indicates a continual growth in e-commerce consumers in Indonesia. The figure is anticipated to attain 196.47 million consumers by the end of 2023 and persist in rising till 2027 (Nurul Aida & Mujiburrahman, 2023).

The third element that might affect shopping choices is social media. Social media refers to platforms or applications that enable users to create and share content while engaging with others. Social media enables users to disseminate content rapidly and in real time via cellphones, tablets, laptops, and PCs (Nur Shadrina & Sulistyanto, 2022). According to prior figures, Facebook has 3.04 billion users, solidifying its status as the world's largest social networking platform. YouTube has 2.5 billion subscribers, solidifying its position as the leading platform for video sharing and consumption. WhatsApp and Instagram rank third, both with 2 billion users. WhatsApp is renowned for its messaging service, but Instagram is preferred for sharing images and videos. TikTok, with 1.5 billion subscribers, exemplifies its swift ascent as the preeminent platform for short-form video output (Larson, 2025).

Dimsum Narawi is a culinary establishment founded on January 17, 2024, in Tasikmalaya, focusing on dimsum dishes that blend classic flavors with modern

innovations to attract a range of consumer segments. Since its inception, the franchise has built popularity through consistent product quality and an active social media digital marketing strategy. One of its branches, Alfamidi Super Tegalrejo, is in Jogja and leverages its strategic location in the city center to reach more customers. This branch has been operating since January 1, 2025 (Artin Septia Wati & Anomsari, 2025).

The development of digital technology has changed consumer behavior patterns, including in the culinary sector. Digital services such as food ordering through apps, customer reviews, and electronic payment systems are now an integral part of purchasing decisions. On the other hand, the demand for halal products is also increasing, especially among Muslim consumers who seek halal assurance not only in foodstuffs but also across the entire business process, including distribution and service. Digital marketing, which includes various platforms such as social media, search engines, and email marketing, has become an important means for business actors to attract consumers' attention and influence purchasing decisions (Desty Febrian et al., 2025).

B. LITERATURE REVIEW

Halal Culinary

Halal cuisine is a sector of the food industry that uses technological processes in accordance with Islamic regulations, or Sharia, to produce halal goods. Authorized institutes issue halal marks or certificates to enhance the halal status of goods. Since the Organization of the Islamic Conference (OIC) was founded in the early 1970s, the halal business has expanded considerably across Muslim and non-Muslim countries. Non-Muslims are increasingly recognizing the advantages of halal goods, including cleanliness, safety, and nutritional value. The halal lifestyle directly influences the rising demand for halal goods (Dani Umbara & Faqih Supandi, 2022).

Food ingredients are raw materials processed to produce food products. The ingredients used are an important factor in predicting the interest in processed food products. In relation to the interest in purchasing a processed food product that is halal, this decision underscores the importance of the composition of the ingredients

used to make processed foods, which has a significant positive influence on Muslim buyers' interest in purchasing halal products (Saputro et al., 2022).

Purchase Decision

Peter and James in Foster (2016) assert that the purchase decision represents the consumer's process of deciding to acquire various products and brands, commencing with the recognition of needs, followed by information search, evaluation of information, execution of the purchase, and concluding with post-purchase evaluation. Kotler and Armstrong (2016) assert that purchase choices constitute an element of consumer behavior, which is the examination of how individuals or groups ascertain, acquire, and use items, ideas, or experiences to fulfill consumer demands (Kandau & Munawaroh, 2023).

According to Kotler (2015), purchasing decisions involve selecting and purchasing goods or services based on information about the product and existing needs and desires. This process generates data that is important for future purchasing decisions. For marketers, understanding the stages in a purchase decision is crucial because it directly affects the success of a marketing strategy. Marketers must know who is making the decision, the type of decision being taken, and the steps in the process (Widarma & Ridja Rusdi, 2024).

E-Payment

According to Firmansyah (2013), e-Payment is a digital payment process that supports e-commerce and benefits trade by improving consumer services and reducing time and effort (Siska et al., 2024). Electronic payment (e-payment) is a system used for the digital transfer of funds between two parties. Methods of electronic payment include debit and credit cards, financial transfers, electronic wallets, online banking, and electronic finance. The advantages of using electronic payments include time efficiency, reduced risk of financial loss, minimal transaction costs, enhanced security, improved process efficiency, and increased sales. E-payment services, also known as non-cash payment systems, are online financial transactions between purchasers and vendors (Kilay et al., 2022). Research conducted by Sudung Simatupang, Ernest Grace, Christine Dewi Nainggolan, and Nelly

Ervina indicates that the e-payment variable influences buying choices (Simatupang et al., 2024).

H0 E-payment partially has no effect on the purchase decision

H1 E-payment partially affects the purchase decision

E-Commerce

Mahir Pradana (2015) defined E-commerce as the practice of purchasing and selling commodities over the internet or transferring products, services, and information via information networks, particularly the internet, highlighting its digital essence and worldwide accessibility. By leveraging information technology, e-commerce has a significant impact on various parties, including businesspeople, consumers, and society at large. In essence, the development of e-commerce not only affects individual entities but can also contribute to the economic growth of a region (Kinanthi & Kusuma, 2025) Armstrong & Kotler (2012) define E-commerce as an online medium accessible to individuals via a computer, utilized by entrepreneurs to conduct business operations and employed by consumers to obtain information, initiated with the provision of informational services to assist consumers in making decisions (Ramdhani et al., 2022). Research by Riki Fitriana and Umar Chadhiq shows that e-commerce variables affect purchasing decisions (Fitriana & Chadhiq, 2022).

H0 E-commerce has no effect on purchase decisions

H2 E-commerce partially affects purchasing decisions

Social Media

Social media is a platform that emphasizes user presence, enabling activities and partnerships. Social media is an online platform that enhances user interactions and fosters social connections. Social media is a marketing communication strategy that uses electronic media (online) to engage customers or businesses via multiple formats (pictures, text, etc.) to enhance awareness, brand image, and sales (Gitama et al., 2023) Content marketing is a business marketing strategy in which companies plan, create, and distribute content that has value and relevance to attract, acquire, and engage target consumers. The main goal of content marketing is to encourage potential customers to become real customers (Putri et al., 2023) Research by Evita

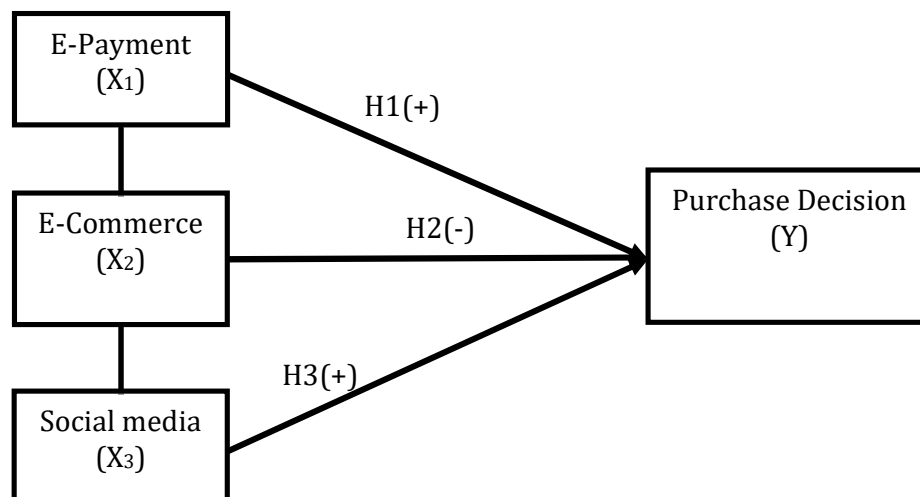
Martiani, Didik Harjadi, and Ilham Akbar shows that social media has an effect on purchasing decisions (Martiani et al., 2024).

H0 Social media has no effect on purchasing decisions

H3 Social media partially affects purchasing decisions

This research is a research conducted by (Nuraeni et al., 2024) which uses e-Payment and e-commerce variables, and this study uses additional social media variables. Based on the previous explanation and theory, the framework of thought in this study can help formulate research hypotheses.

Figure 2. Conceptual Framework



This framework of thought is based on the Theory of Reasoned Action (TRA), which was developed from the Theory of Planned Behavior (TPB), which is behavior that is determined by the desire of each individual to do or not do a behavior that refers to individual perception (Ketut et al., 2025).

C. METHODOLOGY

The method used in this study is a quantitative method with data taken in the form of primary data (Nuraeni et al., 2024) The population in this study consists of visitors who have purchased Dimsum Narawi in Yogyakarta. Because there is no data related to the number of people who have bought Dimsum Narawi culinary products,

the number of samples was determined using the unknown population formula (Pasmawati & Pegi Andrian, 2023) A sample of 100 respondents was selected using a purposive sampling approach, in which participants were chosen based on specific criteria. Primary data were collected through surveys sent via Google Forms, while secondary data were sourced from academic articles. This research used a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) to assess the independent and dependent variables. The investigation used SmartPLS 3.0 to assess the impact of independent factors on purchase choices.

Table 1. Operational Definitions and Variable Indicators

Variable	Operational Definition	Indicator
E-Payment (X1)	Electronic payment (e-payment) is a system that facilitates the electronic transfer of funds between two parties. Methods of electronic payment include debit and credit cards, financial transfers, e-wallets, electronic banking, and e-finance.	<ol style="list-style-type: none"> 1. Security 2. Ease of use 3. Transaction fees 4. Efficient 5. Belief
E-Commerce (X2)	Mahir Pradana (2015) defined E-commerce as the practice of purchasing and selling commodities over the internet or transferring products, services, and information via information networks, particularly the internet, highlighting its digital essence and worldwide accessibility.	<ol style="list-style-type: none"> 1. Quality of service 2. Time and energy 3. Informative 4. Ease of use 5. Consumer reputation
Social media (X3)	Social media is a marketing communication strategy that use electronic media (online) to engage customers or businesses via diverse formats (pictures, text, etc.) to enhance awareness, corporate image, and sales.	<ol style="list-style-type: none"> 1. Interesting content 2. Interaction between consumers and sellers 3. Consumer-to-consumer interaction 4. Ease of finding information 5. Trust level on social media
Buyer's Decision (Y)	According to Kotler (2015), purchasing decisions involve selecting and purchasing goods or services based on information about the product and existing needs and	<ol style="list-style-type: none"> 1. Interests or interests 2. Wants or needs

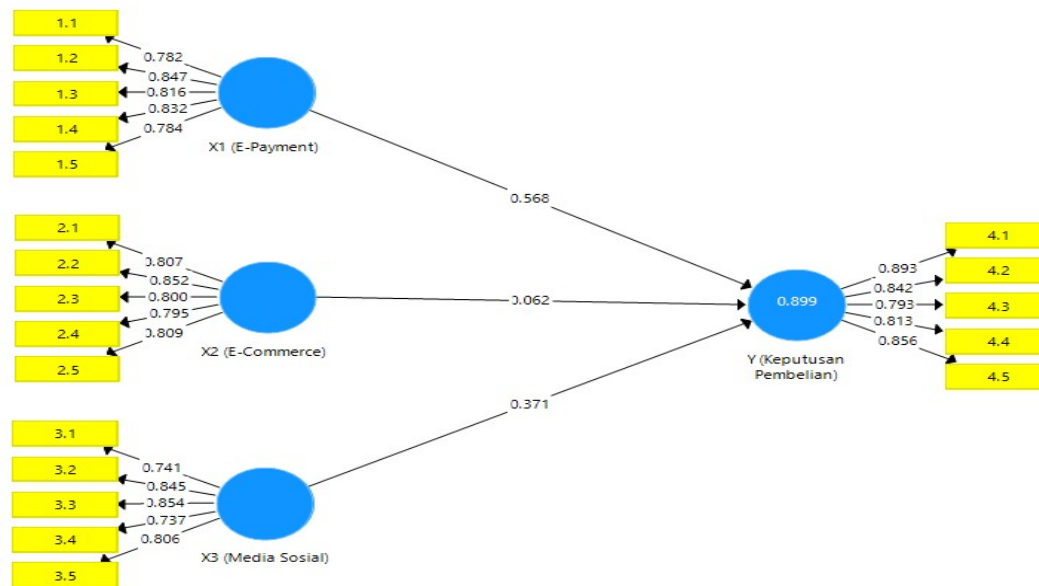
desires. This process generates data that is important for future purchasing decisions.	3. Habit
	4. Payment methods
	5. Price

D. RESULT AND ANALYSIS

This research collected demographic data using a questionnaire administered to 100 participants. The first segment indicates that the study's respondents were mostly male, with 24 individuals (24% of the total), while the remaining 76 (76%) were female. As for the age range of respondents in this research year, 30% were 20-25 years old, 49% were 26-30 years old, 19% were 31-35 years old, and 2% were >36 years old. The last level of education obtained by the respondents was 17% (high school), 13% (D3), 61% (S1), and 9% (S2). The respondents' occupations were: 4% students, 44% students and employees, and 8% housewives. Finally, there is the frequency of purchases made by consumers: 4% daily, 17% weekly, 28% monthly, and 51% rarely.

If the data exhibit an outside loading value greater than 0.7, it may be retained for further testing or deemed genuine and trustworthy. If the outer loading value is below 0.7, it is advisable to eliminate the data. However, in this test's results, all indicator values are above 0.7. This means that, out of a total of 20 indicators, all have an outer loading value above 0.7. From the results of the outer model test in Table 2 using SmartPLS 3.0, all outer model values are > 0.7. Therefore, this indicator is valid and reliable.

Figure 3. Model SEM PLS



Source: processed with SmartPLS 3.0 (2025)

Table 2. Outer Loading Value

Item	X1 (E-Payment)	X2 (E-Commerce)	X3 (social media)	Y (Purchase Decision)
1.1	0.782			
1.2	0.847			
1.3	0.816			
1.4	0.832			
1.5	0.784			
2.1		0.807		
2.2		0.852		
2.3		0.800		
2.4		0.795		
2.5		0.809		
3.1			0.741	
3.2			0.845	
3.3			0.854	
3.4			0.737	
3.5			0.806	
4.1				0.893
4.2				0.842
4.3				0.793
4.4				0.813
4.5				0.856

Source: Processed with SmartPLS 3.0

Based on the outer loading, all factor values are above 0.7. Then, the results of the reliability and validity tests should be displayed, which can be observed in detail in the following table:

Table 3. Reliability and Validity

Item	Cronbach's Alpha	Rho_A	Composite Reliability	AVE
X1 (E-Payment)	0.871	0.874	0.907	0.660
X2 (E-Commerce)	0.872	0.874	0.907	0.661
X3 (Social media)	0.856	0.860	0.897	0.637
Y (Purchase Decision)	0.895	0.896	0.923	0.706

Source: Processed with SmartPLS 3.0

Cronbach's Alpha Test

This test is deemed acceptable if its result is more than or equal to 0.80. Table 3 indicates that all values of the variables, including both the independent variable (X) and the dependent variable (Y), exceed 0.80. The measurement of these variables is dependable.

Composite Reliability Test

The threshold for the Composite Reliability test is 0.70 or above. Table 3 indicates that all variable values exceed 0.80. These variables can be measured reliably.

Extraction of mean variance (AVE)

AVE tests assess the validity and reliability of data. The AVE value is considered legitimate if it exceeds 0.5 and is also larger than the cross-loading value. Table 3 indicates that all variable values exceed 0.50. The measurement of these variables is dependable.

The coefficient of determination for evaluating the extent of the endogenous construct via the value of the exogenous construct. The coefficient of determination, denoted as R^2 , ranges from 0 to 1.

Table 4. R-Square Value

Item	R Square	R Square Aadjusted
Y (Purchase Decision)	0.899	0.896

Source: Processed with SmartPLS 3.0

The results of the study showed that the R-Square value was 0.896, indicating that the model used is relatively strong.

The hypothesis test in this study uses the SEM SmartPLS application with bootstrapping, a P value of < 0.05 , and an error rate limit of 5%; the hypothesis is accepted if the significance level is below 5%.

Table 5. Hypothesis Test Results

Item	Original Sample (O)	Sample Mean (M)	Standard Deviation	T Statistics	P Values
X1 (E-Payment) -> Y (Purchase Decision)	0.568	0.528	0.667	3.667	0.000
X2 (E-Commerce) -> Y (Purchase Decision)	0.062	0.084	0.522	0.522	0.602
X3 (social media) -> Y (Purchase Decision)	0.371	0.391	0.697	2.697	0.007

Source: Processed with SmartPLS 3.0

T Test Analysis

The E-Payment variable (X1) exhibits a t-statistic of 3.667 and a p-value of 0.000, which is less than 0.05, indicating that the X1 variable significantly influences the purchase decision. The E-Commerce variable (X2) has a t-statistic of 0.522 and a p-value of 0.602, which exceed 0.05, indicating that X2 does not significantly influence the purchase decision. The social media variable (X3) exhibits a t-statistic of 2.697 and a p-value of 0.007, which is less than 0.05, indicating that the X3 variable significantly influences purchasing choices.

The Influence of E-Payment on Purchase Decisions

Based on the results of the hypothesis test in Table 5, it is evident that E-Payment has a significant effect on the purchase decision ($p\text{-value} = 0.000 < 0.05$). With electronic payments, consumers can pay quickly and easily without carrying cash or visiting a physical location. Every company must appropriately establish security and trust in its e-payment system. The available payment methods include credit cards, digital wallets, and online bank transfers, and these advantages can significantly affect one's purchasing decisions. If the electronic payment system is considered safe and reliable, consumers will feel more comfortable in making online transactions. The suitability of the right electronic payment can increase the number of consumers who use electronic payments because electronic payments are more effective and efficient so as to making consumers satisfied with the security and trust of electronic payment systems (Simatupang et al., 2024) Based on research conducted by (Naifahrani Balqis et al., 2022) states that e-payments affect buyers' decisions. This is possible because it allows consumers to make transactions quickly and efficiently without cash or physical credit cards, thereby reducing transaction barriers and simplifying the payment process.

The Influence of E-Commerce on Purchase Decisions

Based on the results of the hypothesis test in Table 5, it is known that E-Commerce does not have a significant effect on purchase decisions, as $0.602 > 0.05$. In some contexts, e-commerce is seen only as an information medium or an alternative to shopping, but it has not been able to encourage consumers to make actual transactions. Lack of trust in e-commerce platforms, concerns about the security of personal data, and the risk of products not meeting expectations are the main reasons why consumers are not fully confident in making purchases through digital platforms. Research conducted by Rahmadani and Saputra states that e-commerce has no effect on purchase decisions. This shows that, in the halal culinary marketing strategy, the presence of e-commerce alone is not sufficient to drive increased purchases. A more integrated approach is needed, including strengthening brand image, ensuring product quality, leveraging trusted consumer reviews, and providing responsive customer service to build consumer trust in food purchases on digital platforms.

Thus, business actors must not only be present in e-commerce but also actively build reputation and credibility to fully leverage their potential.

The Influence of Social Media on Purchase Decisions

Based on the results of the hypothesis test in Table 5, it is known that social media has a significant effect on purchasing decisions, with a p-value of $0.007 < 0.05$. Social media is an important tool for companies to use as a marketing medium and as a way to reach consumers. Based on this, social media is considered highly effective at influencing consumers to make purchases online and offline because information is easily accessible, allowing them to get the latest updates on the desired product at any time. The effectiveness of using social media as a marketing tool can be used well by companies to influence consumers to purchase products (Maisaroh & Wibisono, 2022) Research conducted by Fadhilah and Galih Ginanjar Saputra (2021) in (Putri et al., 2023) demonstrates that, in the realm of social media, marketing materials have a greater impact on customer buying decisions. Creating video content that aligns with customer requirements. Business professionals may first assess customer demand patterns while generating content. Research by (Mahpud et al., 2024) indicates that social media positively influences shopping choices.

E. CONCLUSION

The results show that e-payment and social media have a significant influence on consumer purchase decisions, whereas e-commerce does not. The implications of these findings are that halal culinary business actors such as Narawi Dimsum need to prioritize integrating an easy, safe, and reliable digital payment system to provide consumers with a convenient way to transact. In addition, social media marketing strategies need to be optimized to maximize their effectiveness in building brand image, disseminating product information, and attracting consumer attention. On the other hand, the lack of a significant effect indicates the need to evaluate how to use the platform. It may be necessary to increase consumer trust, improve service quality, and present product information more convincingly to make e-commerce more effective as a sales channel. Therefore, the synergy between an efficient payment

system and a strong social media strategy is the main key to driving the growth of the halal culinary business in the digital era.

Today's E-payment system is one of the solutions for making purchase decisions. The study's results show that e-payment can significantly influence purchase decisions. This means that when consumers have a certain amount of funds stored in their digital payment system, it will indirectly motivate consumers to make purchases. E-commerce has no significant effect on consumer purchase decisions. This shows that e-commerce alone is not enough to encourage consumers to make purchases; other factors, such as price, promotion, and trust, have a stronger influence. Social media has a significant influence on purchasing decisions because consumers are more likely to make a purchase when they receive adequate information through social media promotions.

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