

# THE INFLUENCE OF THE UTILIZATION OF QRIS AND DIGITAL MARKETING STRATEGIES ON PURCHASE DECISIONS THROUGH CONSUMER SATISFACTION IN MSMEs AT THE STATE UNIVERSITY OF JAKARTA

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## Abstract

This study aims to analyze the effect of QRIS utilization and digital marketing strategies on purchase decisions, mediated by consumer satisfaction, among students of the State University of Jakarta who have made purchases at MSMEs. This research employs a quantitative approach using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method with SmartPLS, involving 85 student respondents. The results indicate that QRIS utilization has a positive and significant effect on consumer satisfaction and purchase decisions (H1 and H3), while digital marketing strategies also positively influence consumer satisfaction and purchase decisions (H2 and H4). Furthermore, consumer satisfaction is proven to have a positive and significant effect on purchase decisions (H5) and mediates the relationship between QRIS utilization and purchase decisions, as well as between digital marketing strategies and purchase decisions.

## 1. INTRODUCTION

It is essential to comprehend consumer needs when developing a company plan. This knowledge not only makes customers feel that their needs are being met, but also fosters trust, which eventually results in loyalty through relevant payment methods and product innovation. In essence, marketing is the practice of comprehending and fulfilling consumer demands, not simply sales or advertising. This will improve consumer happiness, which will ultimately affect the decision of whether or not to buy a particular item or service.

The level of competition between micro, small, and medium-sized businesses (MSMEs) is rising and becoming more inescapable. There are a number of risks and possibilities in this competition, both from external and internal sources. To stay competitive in a shifting commercial environment, MSMEs must constantly adapt to consumer trends and changes. Companies are compelled to constantly improve their performance, including turnover, as a result of rising competition. Effective marketing performance is demonstrated by actions that successfully increase turnover by increasing sales volume and improving customer satisfaction.

Numerous customers in this age of technological progress find QRIS (Quick Response Code Indonesian Standard) to be more convenient to use. To make payment transactions easier in Indonesia, Bank Indonesia created the QRIS, a national QR code-based payment system. QRIS was created in partnership with the payment industry and Bank Indonesia to make transactions quicker, simpler, less expensive, more secure, and more trustworthy. Indonesia's usage of QRIS continues to grow at a rate that is really noteworthy year after year.

| Tahun | Volume Transaksi | Nominal Transaksi |
|-------|------------------|-------------------|
| 2020  | 124,11 juta      | Rp8,21 triliun    |
| 2021  | 374,69 juta      | Rp27,63 triliun   |
| 2022  | 1 miliar         | Rp99,98 triliun   |
| 2023  | 2,14 miliar      | Rp226 triliun     |
| 2024  | 6,24 miliar      | Rp659,93 triliun  |

**Figure 1. Volume dan Nominal Transaksi QRIS 2020 - 2024**

Source: Authors (2025)

The number of users has increased to between 57 and 59 million, and the number of merchants the majority of whom are small and medium-sized businesses has increased to between 39 and 42 million, thanks to the significant increase in QRIS adoption, with annual transaction volumes now surpassing 15 billion (above the original target), according to data from Bank Indonesia and the Indonesian Payment System Association (ASPI) up to the end of 2025. The nominal value of the transaction volume in 2024 was IDR 659. 93 trillion, with about 6. 24 billion transactions. The growth in 2025 was exponential, indicating widespread acceptance by the general public and small and medium sized enterprises.

Digital marketing is a contemporary marketing approach that employs digital technology, the internet, and social media to advertise goods or services. Kotler and Keller (2016) state that digital marketing enables businesses to target a larger audience, establish direct relationships, and offer a more individualized purchasing experience. Digital marketing is a relevant approach for micro, small, and medium-sized businesses (MSMEs) with limited capital, especially those located near campuses like the Jakarta State University (UNJ), given the fierce competition and diverse range of products. It is also comparatively less expensive than traditional marketing. Creative advertising, easy access to information, and simple payment options are frequently appealing to students as the main customers. QR codes function as a digital marketing channel here, providing not only a payment option but also advertising capabilities through links to product catalogs, social media, and customer loyalty programs.

Kotler and Keller (2014) define purchase intention as a consumer behavior that is driven by an object and reflects the wish and desire to acquire a product. According to Kurniawan's 2020 study, consumers' intentions to purchase products are influenced by their plans to do so over a specific time frame. The interaction between consumers' demands, opinions, and perceptions of products or brands has an impact on their purchasing choices (Beneke & Justin, 2015).

The use of QRIS in digital marketing offers advantages such as low costs for merchants, efficient transactions, integrated promotional opportunities, and a modern image. However, challenges remain, such as dependence on internet connectivity, differences in digital literacy, and limited understanding of how to integrate QR codes into a holistic marketing strategy. Although QRIS has been quickly accepted, marketing function optimization still needs to be encouraged through training and best practices.

Customer happiness is a significant mediating factor in this situation. Not only is customer satisfaction the end outcome of excellent service and marketing, but it also acts as a mediator between digital marketing strategies (such as the use of QRIS) and students' purchasing intents or choices. The use of QR codes in digital marketing improves client satisfaction by providing a simple, quick, secure, and integrated transaction experience along with personalized promotions. Consumer satisfaction then translates into increased purchase intent, as they perceive that their needs are best addressed and their transaction experience is positive. The mediating function of customer satisfaction in the link between digital payment technologies (like QRIS) and loyalty or buying decisions has been supported by several earlier research. In this relationship, satisfaction serves as a bridge that enhances the beneficial impacts of marketing strategies on consumer behavior.

This study is crucial, given the aforementioned explanation, in examining the degree to which the usage of QR codes in digital marketing affects the purchasing behavior of students at MSMEs around Jakarta State University, with consumer satisfaction as an intervening variable. The anticipated advantages of this research are both theoretical and practical. This research enhances our understanding of mediation mechanisms in the context of digital marketing in the MSME sector by theoretically integrating payment technology (QRIS) and marketing tactics into a satisfaction-based decision model, hence adding to the body of knowledge on digital payments and MSMEs. Practically, this research may offer advice on how MSME participants can leverage QR codes as a powerful marketing tool in addition to a means of payment. Additionally, this study's findings may aid governments in extending QRIS and accomplishing a cashless society through various programs.

The paper " The Influence of the Utilization of Qris and Digital Marketing Strategies on Purchase Decisions through Consumer Satisfaction in MSMEs at the State University of Jakarta" is quite pertinent. This study seeks to advance our understanding of the link between digital technology, marketing tactics, customer satisfaction, and

student consumer behavior, all of which are essential for the progress of science as well as the sustainability of MSMEs as a key component of the national economy.

## **2. LITERATURE REVIEW**

The focus of this research is to analyze and explain the relationship between four main variables, namely the use of QRIS (X1), digital marketing strategy (X2), consumer satisfaction (Z), and purchase decision (Y) in MSMEs operating within the State University of Jakarta (UNJ). This research focuses on how the use of digital payment technology in the form of QRIS and the implementation of digital marketing strategies by MSMEs can shape consumer experience, increase customer satisfaction, and ultimately influence consumer decisions to buy the products offered.

### **2.1 Theoretical and Conceptual Background**

#### **2.1.1 Qris (X1)**

QRIS is a comprehensive digital payment system based on QR codes that aims to make transactions between consumers and micro, small, and medium enterprises (MSMEs) easier. In addition to being a transaction tool, QRIS is a service modernization approach that enhances operational efficiency, transaction speed, and recording precision while also offering contactless payment alternatives. From the consumer's perspective, QRIS offers convenience, speed, and security that are consistent with a cashless lifestyle, particularly among younger generations like students.

Psychological variables like perceived ease, benefits, security, and social advice contribute to the acceptance of QRIS. The simplicity of usage and perceived advantages of QRIS are positive aspects that foster real use under the Technology Acceptance Model (TAM). Ultimately, using QRIS improves the overall transaction experience, which is a key component of client happiness.

#### **2.1.2 Digital marketing strategy (X2)**

Digital marketing plans include any marketing activities carried out via digital media with the goal of creating value, communicating, and building customer relationships. This strategy allows micro, small, and medium sized businesses (MSMEs) to increase their market at a relatively low cost via platforms such as online marketplaces, Instagram, TikTok, and WhatsApp Business.

Digital marketing has changed how customers acquire information, evaluate products, and form judgments about quality. Visual material, customer reviews, and interactive communication (comments, messages, feedback) promote trust, engagement, brand identification, and brand perception. Engaging in engaging, responsive conversations makes customers feel valued, which increases their overall experience and happiness.

#### **2.1.3 Consumer satisfaction (Y)**

Customer satisfaction is defined as the consumer's emotional response to their experience following the purchase or usage of a product/service, or when the perceived performance either meets or surpasses their expectations. The quality of the products, the speed of service, the digital experience, the ease of payment, and social interaction all have an impact on customer satisfaction when it comes to MSMEs.

Theoretically, the main connection between digital marketing strategies, payment technology (QRIS), and real purchasing decisions is client satisfaction. The use of QRIS provides convenience and speed in transactions, which reduces friction during payment, whereas effective digital marketing strategies provide complete information and build trust prior to the transaction. The blending of the two leads to a flawless and positive consumer experience, which, in the end, increases happiness. As a result of this pleasure, future repurchases as well as present purchasing decisions are strongly motivated.

#### **2.1.4 Purchase Decision (Z)**

The purchase decision is the final stage in the consumer decision-making process, after evaluating needs, information, financial resources, and previous experiences. According to consumer behavior theory, purchase decisions are influenced by internal factors (perceptions, motivations, beliefs) and external factors (technology, marketing, social incentives).

In this research model, purchasing decisions are directly and indirectly influenced by QRIS and digital marketing strategies. The indirect influence occurs through consumer satisfaction as an intermediary: a smooth transaction experience (QRIS) and satisfying information and interactions (digital marketing) increase satisfaction, which in turn strengthens purchase intent and actual purchasing decisions. Direct effects can also occur, for example, when the convenience of QRIS triggers impulse purchases or convincing digital marketing content drives direct conversions.

#### **2.1.5 Technology Acceptance Model (TAM)**

The Technology Acceptance Model (TAM) explains technology adoption through perceived ease of use and perceived usefulness, which influence attitude, behavioral intention, and actual usage. In the context of QRIS, ease of use (simple scanning procedures) and usefulness (speed, security, efficiency) encourage a positive attitude from consumers and MSMEs toward this technology. TAM supports the assumption that adopting QRIS will enhance the transaction experience, which contributes to consumer satisfaction and ultimately affects purchasing decisions.

## **2.2 Empirical Review and Hypothesis**

### **2.2.1 The use of QRIS has a positive effect on Consumer Satisfaction (H1)**

Numerous empirical studies show that using QRIS in transactions between MSMEs greatly improves client satisfaction by providing convenience, speed, and payment security. A study carried out in DKI Jakarta (Lonardi & Legowo, 2021) found that QRIS is perceived to be simple to use and beneficial, which cultivates positive client perceptions that ultimately result in improved transaction experiences and increased overall well-being.

Furthermore, a national poll of the MSME industry (Wirabuana et al. , 2024) revealed that QRIS use enhances transaction efficiency and consumer choice, as well as improves emotional well-being by making payments easier. The TAM framework (Zahra et al. , 2023) suggests that these factors are particularly important for young urban consumers in places like Jakarta. These results support H1, which posits that the use of QRIS (through the indicators of ease of use, speed, security, and practical benefits) would enhance customer satisfaction in MSMEs in the vicinity of Jakarta State University (UNJ).

### **2.2.2 Digital Marketing Strategy has a Positive Effect on Consumer Satisfaction (H2)**

According to empirical evidence, small and medium-sized businesses (SMEs) benefit from digital marketing tactics that boost client satisfaction. According to a study conducted by Prananta et al. (2024) on culinary SMEs in Jakarta and the surrounding area, the use of social media platforms like Instagram and TikTok—including high-quality content and responsive interactions—has a favorable impact on customer satisfaction by fostering trust and delivering educational experiences prior to making a purchase.

Additionally, a research on SMEs in metropolitan regions (Bachri et al. , 2023) demonstrates that digital marketing improves customer interaction, which has a positive correlation with emotional satisfaction because customers perceive themselves as being more appreciated and have access to more thorough information. This empirical evidence backs up H2, which states that successful digital marketing tactics (such as compelling content, two-way communication, and internet promotions) will improve customer happiness.

### **2.2.3 The use of QRIS has a positive effect on Purchase Decisions (H3)**

Several empirical investigations have demonstrated the immediate impact of QRIS on consumer behavior. According to research on culinary SMEs in Jakarta (Alzura & Dewi, 2024), QRIS has a substantial impact, accounting for 75. 4% of the variance in purchase choices, primarily because to the convenience and speed of transactions, which promote impulsive purchases. The regression coefficient is 0. 717, and the p-value is less than 0. 001. The perceived advantages of QRIS influence usage intention, which in turn leads to real purchase choices, as shown by another study conducted inside a larger TAM framework (Zalukhu & Lattu, 2025). Despite the indirect impact through customer satisfaction being more prevalent, the direct impact remains significant and therefore backs H3. (such as compelling content, two-way communication, and internet promotions) will improve customer happiness.

### **2.2.4 Digital Marketing Strategy Has a Positive Effect on Purchase Decisions (H4)**

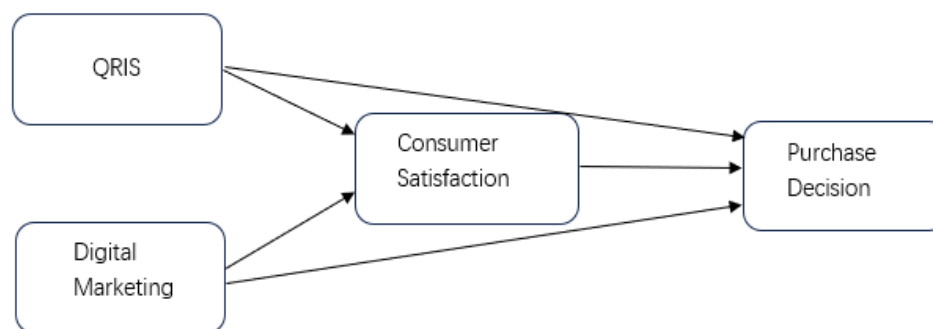
It has been demonstrated that MSMEs' purchasing decisions are directly influenced by digital marketing methods. According to study on MSMEs in the food and beverage industry in the Jakarta region (Handayani & Putra, 2023), Instagram and TikTok advertisements greatly influence consumer behavior by raising brand recognition and visual persuasion.

Similar research (Saputra, 2022) shows that informative material and interactive online communication are the key drivers of direct conversions, as customers are more likely to buy after reading comprehensive information online. These results corroborate the hypothesis that digital marketing strategies may have an impact on consumer behavior regardless of pleasure routes.

### **2.2.5 Digital marketing strategy has a positive effect on consumer purchase decisions in MSMEs (H5)**

Numerous empirical studies have supported the mediating effect of customer happiness in similar models. In Indonesia, the use of QRIS in small and medium-sized enterprises (SMEs) is determined by customer happiness when making purchasing decisions, according to a study on digital transactions there (Nurananda et al. , 2023). In a similar vein, research on digital marketing (Prananta et al. ,2024) reveals that customer satisfaction mediates the link between digital engagement and customer loyalty, as well as the link between repeated transactions.

By integrating digital marketing with QRIS, customers have a seamless experience from the first piece of information to the final transaction. Because of this, customer satisfaction is the main connection that amplifies how each independent variable affects purchase decisions. These findings corroborate H5, regardless of whether customer satisfaction plays a role in the mediation of this relationship in whole or in part.



**Figure 2. Conceptual Model of the Study**

Source: Authors (2025)

### 3. RESEARCH METHODOLOGY

Quantitative data is data that can be included in the scale of statistical measurement. The facts and phenomena in this data are not expressed in natural language, but in numerical form (Priadana, Sidik, Sunarsi, 2021). Quantitative data is data that describes the results of calculations or measurements presented in numerical form, and therefore quantitative data is often called numerical data. Quantitative data can be measured or calculated directly as numbers. In the context of this study, the quantitative approach is considered the most appropriate because the research variables, namely QRIS Usage, Digital Marketing Strategy, Customer Satisfaction, and Purchase Decision, are explained operationally and can be measured with numerical indicators through the Likert scale. Therefore, the relationship between variables can be tested empirically through regression analysis techniques and mediation tests.

Thus, quantitative research offers a strong methodological basis for answering research problems, testing hypotheses, and producing conclusions based on accurate and scientifically accountable data.

#### 3.1 Research Design

This study uses the Partial Least Squares-based Structural Equation Modeling (PLS-SEM) method, which is implemented through SmartPLS software version 4.0. The decision to use this method is based on its ability to analyze complex relationships among various variables simultaneously within a single model, including testing direct effects, indirect effects, and mediating effects. This method is highly suitable for exploratory and predictive research, especially in situations where the data distribution does not fully meet the normality assumption as is the case in this study.

PLS-SEM is also very popular in consumer behavior and marketing management studies because it is highly flexible for models that include latent variables with both direct and indirect relationships. The main objective of this study is to understand how the implementation of digital marketing strategies and QRIS affects consumer purchasing decisions in SMEs at Jakarta State University (UNJ). Consumer satisfaction is used as a mediating variable linking these two independent variables to the dependent variable.

#### 3.2 Population and Sample

The population studied in this study includes all active students at Jakarta State University who have made purchases at campus SMEs, such as canteens, food stalls, street vendors, and small shops in the UNJ environment. Choosing UNJ students as respondents is very reasonable because they are the main consumers of campus SMEs and are often involved with two important elements of this study: (1) digital payment through QR codes that are widely used by retailers on campus, and (2) digital marketing content such as promotions on Instagram, TikTok, or WhatsApp, which are often used by SMEs to attract the attention of students. Frequent and continuous interactions make UNJ students the right source of information to provide accurate data about their experience with QR codes, exposure to digital marketing strategies, satisfaction levels, and their purchasing decisions.

The sampling method applied is non-probabilistic and purposive, where respondents are selected based on certain criteria that have been determined by the researcher to achieve the research objectives. Here are the inclusion criteria for the sample:

- a. Active student at Jakarta State University.
- b. Have you ever bought a product or service from an SME that operates at Jakarta State University.
- c. Using the QRIS payment method for transactions with the UKM.
- d. Viewing, reading, or interacting with digital marketing content such as uploads on social media, online advertisements, or digital catalogs that come from SMEs in UNJ.
- e. Willing to fill out the questionnaire honestly, completely, and without pressure.

From these criteria, as many as 85 respondents were successfully recruited and considered qualified for analysis.

### 3.3 Data Collection Method

The initial data collection was carried out through a questionnaire that had been carefully prepared to assess the research variables. This questionnaire is distributed directly (physically on campus) and online (via Google Forms or WhatsApp) to increase the number of responses received. All questions in the questionnaire are closed and use a five-point Likert scale (1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree) so that respondents can give answers easily and to simplify quantitative data analysis.

This questionnaire instrument is made by taking examples from previous research and adapted to the context of SMEs at UNJ. This questionnaire aims to assess four main constructs:

- a. Use of QRIS (easy to use, fast, safe, and how often to use).
- b. Digital Marketing Strategy (content quality, how often it is displayed, interaction, and ad appeal).
- c. Customer Satisfaction (level of satisfaction with the overall transaction and service experience).
- d. Purchase Decision (intention to buy again, giving recommendations, and decisions taken).

### 3.4 Data Analysis Technique

After the data collection is completed, the analysis is carried out using the Partial Least Squares (PLS) method through the SmartPLS 4 software. This method aims to simultaneously assess the measurement model (external model) and structural model (internal model).

#### 3.4.1 Measurement Model (Outer Model)

The measurement model shows how the indicator being observed is connected to the latent construct. This model serves to evaluate the construction validity and reliability of measuring instruments. Some aspects examined include:

- a. Convergent and Discriminant Validity

Convergent validity is reached when the indicator that measures the same construct has a high correlation level, which is shown by a factor load above 0.70 and an extracted average variance (AVE) of more than 0.50. The discriminant validity is assessed using the Fornell-Larcker criterion (the square root of AVE is higher than the correlation with other constructs) and cross-loading analysis (each indicator has the highest charge in its own construct).

- b. Reliability Test

Reliability is measured using Cronbach alpha and composite reliability (CR). A construct is considered reliable if both values are above 0.70. The structural model is applied to examine the relationships among latent constructs, including both direct and indirect (mediation) effects. The quality of the structural model is assessed based on the following criteria:

- a. R-Square ( $R^2$ )

The  $R^2$  value reflects the ability of the independent variables to explain the dependent variable, with the following classifications:

1.  $R^2 \geq 0.75$  indicates a strong explanatory power
2.  $R^2$  around 0.50 indicates a moderate explanatory power
3.  $R^2$  around 0.25 indicates a weak explanatory power

- b. Q-Square ( $Q^2$ )

$Q^2$  is used to evaluate the predictive relevance of the model. A  $Q^2$  value greater than zero indicates that the model has good predictive capability.

### 3.5 Hypothesis Testing

Hypothesis testing in SmartPLS is conducted by evaluating path coefficients and p-values to determine the significance of the relationships among variables.

Path Coefficient:

1. A positive path coefficient indicates a direct and positive relationship between variables.
2. A negative path coefficient indicates an inverse relationship.

P-Value:

1. If  $p < 0.05$ , the relationship is considered statistically significant.
2. If  $p > 0.05$ , the relationship is considered not statistically significant.

Both direct effects and indirect effects are analyzed using the bootstrapping technique in SmartPLS.

### 3.6 Mediation Analysis

Mediation analysis is conducted to examine the role of the mediating variable in influencing the relationship between the independent and dependent variables. The mediation effect is evaluated by analyzing the total effect, direct effect, and indirect effect.

The strength of the mediation effect is further assessed using the F-Square ( $f^2$ ) value with the following criteria:

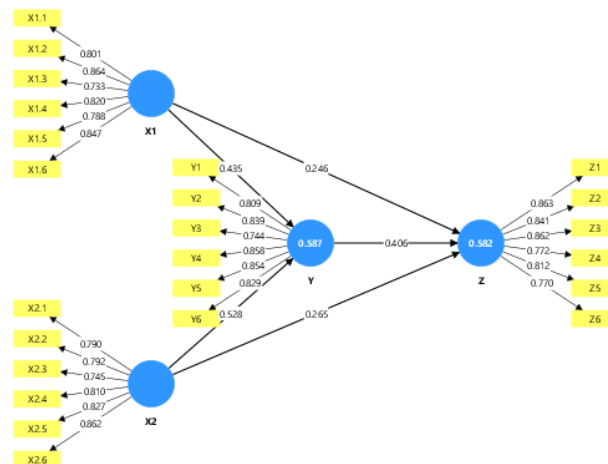
1. 0.02 indicates a small effect
2. 0.15 indicates a medium effect
3. 0.35 indicates a large effect

If the  $f^2$  value is below 0.02, the mediation effect is considered weak or insignificant.

## 4. RESULT AND DISCUSSION

### 4.1 Result

In this study, 85 active students from the Jakarta State University (UNJ) were involved. All respondents had direct experience using QRIS payments for transactions at small and medium enterprises (SMEs) operating around the campus, such as cafes, food shops, street vendors, or small stores near UNJ. They had also been exposed to and engaged with digital content from these businesses, such as promotional messages on Instagram, TikTok, WhatsApp Business, or online catalogs. Data were collected through a questionnaire until complete and valid responses were obtained.



**Figure 3. Outer Loading Evaluation**

Source: Authors (2025)

By using the partial least squares structural equation modeling (PLS-SEM), the SmartPLS analysis yielded the following key results. UNJ student consumers are more satisfied with QRIS and digital marketing strategies; high customer satisfaction leads to more purchase decisions. In addition to having an indirect effect through customer satisfaction, both strategies also have a direct effect on the purchase decision. Customer satisfaction has been shown to be a partial mediating variable connecting the two independent variables with the purchase decision. Menurut Chin (1998), the research model falls into the category of moderate to strong explanatory power and can explain 58.7% of the variation in consumer satisfaction and 58.2% of the variation in purchase decisions. These findings suggest that SMEs in campus areas can use digital payment technologies like QRIS with successful digital marketing strategies to improve customer experience and affect young people's purchasing behavior.

The evaluation of the measurement model (outer model) shows very satisfactory results. All indicators for each construct have external loading values above 0.70, ranging from 0.753 - 0.864 for QRIS usage, 0.745 - 0.862 for digital marketing strategy, 0.744 - 0.899 for consumer satisfaction, and 0.770 - 0.863 for purchase decisions. This indicates that each indicator strongly represents the respective latent construct. Convergent validity is also successfully achieved, as the Average Variance Extracted (AVE) values for all constructs are higher than 0.50, namely 0.656 for QRIS, 0.648 for digital marketing, 0.677 for consumer satisfaction, and 0.674 for purchase decisions meaning that more than 60% of the variance in each construct is explained by its indicators. The indicators also have the highest loadings on their respective constructs. Therefore, the measurement model is considered fully valid and reliable. Moreover, the cross-loading analysis and Fornell-Larcker criterion ensure discriminant validity; as a result, the measurement model is declared fully valid and consistent.

|                   | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics ( O/STDEV ) | P values |
|-------------------|---------------------|-----------------|----------------------------|--------------------------|----------|
| <b>X1 -&gt; Y</b> | 0.435               | 0.434           | 0.077                      | 5.686                    | 0.000    |
| <b>X1 -&gt; Z</b> | 0.246               | 0.251           | 0.098                      | 2.510                    | 0.012    |
| <b>X2 -&gt; Y</b> | 0.528               | 0.532           | 0.074                      | 7.161                    | 0.000    |
| <b>X2 -&gt; Z</b> | 0.265               | 0.274           | 0.094                      | 2.822                    | 0.005    |
| <b>Y -&gt; Z</b>  | 0.406               | 0.398           | 0.132                      | 3.086                    | 0.002    |

**Figure 4. Relationship Between Variables**

Source: Authors (2025)

In the evaluation of the structural model (inner model), the R-squared value for customer satisfaction is 0.587, indicating that the use of digital marketing strategies and QRIS contributes 58.7% of the variation in customer satisfaction. Meanwhile, the R-squared value for purchase decisions is 0.582, indicating that the three previous variables account for 58.2% of the variation in purchase decisions. The use of QRIS has a significant impact on

customer satisfaction ( $f^2 = 0.428$ ), digital marketing strategies have an even greater impact ( $f^2 = 0.629$ ), and customer satisfaction has a moderate impact on purchase decisions ( $f^2 = 0.163$ ).

Hypothesis testing using the bootstrapping technique shows that all relationships between variables are positive and statistically significant ( $p\text{-value} < 0.05$ ). The use of QRIS has a significant effect on consumer satisfaction (path coefficient = 0.435), digital marketing strategies have a stronger effect on consumer satisfaction (path coefficient = 0.528), and consumer satisfaction has a significant effect on purchase decisions (path coefficient = 0.406). In addition, there is a significant direct effect of QRIS (path coefficient = 0.245) and digital marketing (path coefficient = 0.265) on purchase decisions. Further mediation analysis confirms that consumer satisfaction significantly mediates the relationship between QRIS and digital marketing with purchase decisions, with the mediation being partial.

## 4.2 Discussion

The use of QRIS has a positive and significant impact on the satisfaction of UNJ student consumers, because the ease, speed, and security of the transactions offered reduce obstacles in the daily payment process on campus. This smoother transaction experience makes consumers feel more comfortable and satisfied, in line with the Technology Acceptance Model (TAM) and the findings of Lonardi & Legowo (2021) in the Jakarta area, which emphasize the role of perceived ease of use and usefulness in increasing QRIS user satisfaction, especially among the younger generation.

Digital marketing strategies actually have a more dominant influence on consumer satisfaction compared to QRIS. Engaging visual content, transparent product information, and responsive interactions through social media make students feel more informed, valued, and emotionally connected to MSMEs before making a transaction. These results support the research by Prananta et al. (2024) and Bachri et al. (2023), which show that digital marketing in urban MSMEs is more effective in building satisfaction than payment technology alone.

High consumer satisfaction has been proven to encourage more positive purchasing decisions, including tendencies for repeat purchases and recommending products to friends. Consumers who are satisfied with the overall experience, both regarding marketing information and payment convenience, usually have greater confidence in making purchase decisions, in line with classical consumer behavior theory that places satisfaction as an important predictor of loyalty.

In addition, consumer satisfaction serves as a key linking mechanism between the use of QRIS and digital marketing strategies as well as purchasing decisions. A consistent experience from the initial stage (exposure to digital marketing content) to the final stage (payment via QRIS) enhances satisfaction levels, which in turn reinforces purchasing decisions. This partial mediation aligns with the findings of Nurananda et al. (2023) and Alzura & Dewi (2024) in the context of Indonesian SMEs, where consumer satisfaction plays an important role as a bridge between technological innovation and digital marketing efforts toward final purchasing behavior.

Overall, this study provides empirical evidence that a combination of QRIS and a well-integrated digital marketing strategy can be a highly effective approach for SMEs in campus environments like UNJ to enhance satisfaction and drive purchasing decisions among young consumers.

## 5. CONCLUSION

Based on the results of data analysis, it can be concluded that the proposed research model shows very strong empirical support. The implementation of QRIS and digital marketing strategies give a positive and significant impact on customer satisfaction and purchasing decisions from SME consumers at Jakarta State University. All the hypotheses proposed in this study are proven to be true, indicating that the ease of using digital payment technology and the effectiveness of digital marketing communication play an important role in influencing consumer behavior among students, especially the younger generation who are accustomed to the digital ecosystem.

This study provides a clear theoretical contribution to the literature on SMEs and digital commerce, by combining the use of payment technologies such as QRIS and digital marketing strategies into one decision-making model based on satisfaction. This model deepens the theoretical understanding of the synergy between innovation in digital transactions and online marketing efforts, with customer satisfaction serving as the main bridge that links the functional aspects of technology and promotion with actual purchasing decisions. This research not only strengthens the theory of the Technology Acceptance Model (TAM) and digital consumer behavior, but also provides a new holistic framework for SME research in the context of higher education.

From a practical point of view, the results of this study show that small and medium businesses on campus need to see QRIS not only as a payment method, but as an important component of a larger digital service. Successful digital marketing efforts including attractive social media content and quick response must continue to be improved, because it has been proven to have a major impact on customer satisfaction. Universities such as Jakarta State University and local governments are advised to provide support in digital literacy training, online marketing, and QRIS implementation programs for small and medium enterprises in order to accelerate the shift towards a cashless business ecosystem and strengthen the competitiveness of small and medium enterprises in the digital age.

However, there are some limitations in this study. A small sample size (85 participants) and a focus on one university (Jakarta State University) can make the results difficult to apply to a broader context regarding small and

medium businesses in Indonesia. Therefore, it is recommended for further research to increase the number of samples that include various types of small and medium businesses in more diverse locations, as well as to associate other variables such as consumer confidence, risk perception, or loyalty to enrich the model and provide a broader view of digital consumer behavior patterns in small and medium enterprises.

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