The effect of digital marketing and online payment systems on customer purchase intention

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ABSTRACT

CV Tanteri Ceramics, Pejaten, Tabanan Regency which is engaged in the production of ceramics must provide excellent service that is affordable to consumers in various places, then it is applied marketing methods with digital marketing and online payment methods. The purpose of this study was to determine the effect of Digital Marketing and Online Payment Systems on Consumer Purchase Interest. By using a purposive random sampling technique 15 research samples were taken. Data processing was performed using the classic assumption test, multiple linear regression analysis, F simultaneous test, partial t-test, and the coefficient of determination with the help of the SPSS program. The results of the study: (1) Digital Marketing has a positive effect on Consumer Purchase Interest, which can be seen from the significance level of 0.001, which is less than 0.05; (2) Online Payment System has a positive effect on Consumer Purchase Interest, it can be seen from the significance of 0.031 which is less than 0.05; (3) Digital Marketing and Online Payment Systems simultaneously have a positive effect on Consumer Purchase Interest, which can be seen from the significant 0.000, namely less than 0.05. Suggestions that can be given from the results of this study are the management of Pejaten Ceramic Tabanan Tanteri, Tabanan Regency should make policies or regulations related to marketing, and how to pay online to increase the purchasing power of consumers in the Pejaten Ceramic Tanteri CV Tabanan Regency.

Keywords: digital marketing, online payment systems, consumer purchase interest

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INTRODUCTION

Digital online (screen to face) marketing has been widely used and is slowly replacing the conventional (face to face) marketing system that has been in place for a long time. With the right marketing communication strategy, it can prevent companies from losses caused by ineffective and inefficient promotional methods. Digital Marketing is a tool as an intermediary for marketing communications that is currently widely used by social media in introducing products or services. The use of digital marketing by an institution, agency, or company, both government-owned and private, has enormous benefits in the online marketing system and in online payments for goods and services owned.

Digital Marketing is currently in great demand by the public to support various business activities they do. People gradually tend to leave the conventional / traditional marketing model and begin to switch to a modern marketing model called digital marketing. With digital marketing, communication and transactions between sellers and buyers can be done at any time (real time), and can take place globally without any national borders. With digital marketing, sellers and buyers can make transactions without having to meet face to face. Digital

marketing makes transactions faster and easier, whenever and wherever they can be done. This is what encourages many entrepreneurs who decide to try out an online shop business to be able to meet the many interests of buyers.

The internet is an advertising tool that aims to promote and sell products using advertising via the internet with social media that has developed to carry out buying and selling activities and provide information on a brand which is commonly called E-commerce (Arifin, 2008). This internet penetration has also changed the shopping patterns of Indonesians as a prima donna market for e-commerce players, as evidenced by the proliferation of e-commerce businesses that sell various types of products and services, both national and multi-national companies. E-commerce is actually a third party that will bridge the two actors of buying and selling products online. With the development of browsing, online shopping has become an alternative way of purchasing goods because the internet can certainly be classified as something new in the shopping format.

Digital marketing is one of the tools in marketing communication that is currently widely used as a new medium in the marketing world, one of which is by utilizing the popularity of social media as a promotion medium. The shift of marketing to social media such as Facebook, blogs, Twitter, and Instagram has led to a new phenomenon in marketing communication strategies.

Facebook, blogs, Twitter, and Instagram are now considered as one the new marketing communication media which are considered capable of bridging marketing communications for online shop owners, thus creating a communication strategy. New marketing that is able to more quickly market the products that you have for sale.

According to Kotler (2010), online media marketing is in demand because it has several benefits for consumers. Purchasing online is convenient, customers don't have to wrestle with traffic, find a parking space, and walk from store to shop and consumers can order goods 24 hours a day from anywhere and anytime. In addition, according to Kotler, online purchases are interactive and immediate, where buyers can interact with the seller's site to find information and then place orders on the spot. This shows that currently, some people are comfortable shopping online because it can be accessed easily and is not troublesome.

Apart from the online marketing system, digital marketing also includes an online payment system. In the online payment system, people who want to make payments do not have to go to the cashier's counter to submit proof of payment or transact directly at the cashier's counter, but instead, make transactions using this online payment medium called e-payment. By utilizing this online payment confirmation menu form facility, users can make transactions more effectively and efficiently. The payment system in modern times has been widely applied in the online business world. This online payment system is called e-payment, commonly used in e-commerce businesses as well as for payment activities in different places with long distances. With e-payment, users can easily pay using online banking media and confirm payment directly on the e-commerce site.

With an online marketing system and an online payment system, a company should be able to easily offer products to consumers because consumers are interested and interested in buying them. This should also apply to CV. Tanteri Keramik Pejaten Tabanan has used digital marketing and online payment to sell its products. However, it is not certain to what extent digital marketing is applied by CV. The Pejaten Tabanan Ceramics Tanteri has influenced buyers' interest in its products in the form of ceramic charcoal.

From the observation of the initial conditions, it was found that the CV. Tanteri Ceramics Pejaten Tabanan in attracting buyers using conventional methods and by means of digital marketing. Attracting buyers' interest is conventionally done by marketing in hotels and paying directly to buyers. Meanwhile, attracting buyers with digital marketing is by utilizing online media such as blogs, Facebook, Twitter, and Instagram.

LITERATURE REVIEWS
Definition of Digital Marketing
Digital marketing is a marketing activity that uses digital media and is done by humans and sophisticated tools so that it is synonymous with innovation, technology, progress, and development. Digital is a word that means digits from Greek, which means ten fingers, while the general meaning of the word digital is something related to technology. Digital Marketing is one of the marketing media currently in great demand by the public to support various activities. Riskyawan and Ervianty (2019) state that digital marketing communication media can be used as a tool to achieve the awareness of a brand.

Marketing is a series of efforts to convey, disseminate, and offer something in order to achieve certain goals. Digital marketing is marketing that uses existing platforms on the internet to reach target consumers, it can also be referred to as "E-marketing, web marketing, online marketing, or e-marketing or e-commerce is the marketing of products or services via the internet" (Sanjaya and Tarigan, 2009).

Meanwhile, according to Chaffey and Ellis-Chadwick (2016), digital marketing is defined as digital applications and online channels (web, email, database, mobile/wireless, and digital tv) that contribute to marketing activities that aim at achieving profit.

Results of Digital Marketing
1. Traffic, means the results of visits by visitors or audiences on all digital media channels used.

2. Reach, or reach, is how wide and how many people are reached from the published content.
3. Engagement, means the involvement of visitors or adiens such as providing likes, comments, shares, and others.
4. Conversion, is a valuable action from the results of traffic such as: registering forms, contacts, orders, requests, cooperation, or visiting locations of traffic results on all digital channels. The conversion calculation is the number of conversions: the amount of traffic x 100%.
5. Sales, is the result of sales or agreements that are valuable and have a profit value that occurs between the two parties.

Online Payment System
According to Mulyadi (2004) "An online payment system is a computer system that allows users to access data and programs directly through terminal equipment". The type of online system according to Mulyadi (2004) is classified as follows.
1. Online Real/Time Processing
   In an online real / time processing system, transactions are individually entered through the terminal equipment, validated, and used for immediate updating of computer files.
2. Online/Batch Processing
   In an online / batch processing system, individual transactions are entered through terminal equipment, certain validations are performed, and added to a transaction file containing other transactions, and then entered into the system periodically.
3. Online/Memo Update
   Individual transactions are used to update a memo file containing information that has been retrieved from the master file, for example, cash withdrawals via an ATM.
4. Online/Inquiry
   Online / inquiry is limiting users on terminal equipment to make inquiries from the master file. In this system, the master file is updated by another system, usually based on a batch of transactions.
5. Online Downloading/Uploading Processing
   Online downloading/uploading processing relates to the transfer of data from the master file to intelligent terminal equipment for further processing by the user. For example, data at the head office that represents branch transactions can be transferred to terminal equipment at the branch for further processing and for preparing branch financial reports.

Definition of Purchase Interest
According to Assael (2001), purchase interest is the tendency of consumers to buy a brand or take action related to purchases measured by the level of consumers' likelihood to make a purchase. Meanwhile, Abdullah (2011) explained that purchase interest is part of the component of consumer behavior in consuming attitudes, the tendency of respondents to act before the buying decision is actually implemented. Consumer purchase interest is consumer behavior where consumers have a desire to buy or choose a product, based on experience in choosing, using, and even wanting a product (Prayogi & Santosa, 2019).

From the above opinion, it can be said that buying interest is the tendency of consumers to buy a brand or take action related to purchases as measured by the level of consumers' likelihood of making a purchase, where the desire that arises in consumers for a product is the impact of a process of observation and learning. Consumers who have an interest in buying a product show their attention and pleasure towards the product which is followed by the realization of buying behavior.

Important Dimensions and Aspects of Consumer Purchase Interest
According to Ferdinand (2002), there are several dimensions of Consumer Purchase Interest as follows:
1. Transactional interest, namely the tendency of consumers to purchase a certain product that they want.
2. Referential interest, namely the tendency of consumers who already have an interest in buying will suggest that their closest people also purchase the same product.
3. Preferential interest, namely interest that describes the behavior of consumers who have a primary preference for the product, where this preference can only be replaced if something happens to the product of their preference.
4. Exploratory interest, which describes the behavior of consumers who are always looking for information about the product they are interested in and looking for information to support the positive nature of the product.
   According to Schiffman and Kanuk (2007), there are several aspects of consumer buying interest, namely:
(1) Interested in seeking information about products; (2) Consider buying; (3) Interested in trying; (4) Want to know the product; (5) Want to have a product.

There are 4 (four) stages in determining Consumer Purchase Interest for the products or services offered (Kotler, 2010), including:
1. Attention

   At this stage consumers assess a product or service according to their needs, as well as studying the products or services offered.
2. Interest

   At this stage, consumers begin to be interested in buying the products or services offered, after getting more detailed information about the products or services offered.
3. Desire

   At this stage, consumers begin to think and discuss the products or services offered, because the desire and desire to buy begins to emerge.
4. Action

   At this stage, consumers have high stability to buy or use the products or services offered.

Consumer Decision Making Process
According to Kotler and Keller (2018) the purchasing decision process is influenced by a psychological basis which plays an important role in understanding how consumers make purchasing decisions.

Hypothesis
The hypothesis is a temporary answer to the research problem formulation, where the research problem formulation has been stated in the form of a question sentence (Sugiyono, 2017). Based on the theoretical basis and framework of thought above, the research hypotheses can be submitted as follows.
1. Digital marketing has a positive and significant effect on increasing consumer buying interest in CV. Tanteri Ceramics Pejaten Tabanan.
2. The online payment system has a positive and significant effect on increasing consumer buying interest in CV. Tanteri Ceramics Pejaten Tabanan.
3. Digital marketing and online payment systems together have a positive and significant effect on increasing consumer buying interest in CV. Tanteri Ceramics Pejaten Tabanan.

Empirical Studies
There are several studies conducted by other researchers related to this issue. Firstly, the study was conducted by Akhmad Mustajib in 2013. The result showed that the marketing communication strategy carried out by DablonganClothing has not met the stages evaluation of the effectiveness of promotional activities and use of internet marketing communications mix. There are several basic elements of each medium that have not been optimized by Dablongan Clothing to increase sales.

Secondly, the study was conducted by Rachael Abigail Sayeria in 2016. The result showed that Integrated Marketing Communication (IMC) and digital marketing can be used and exploited not only by businesses but also by political campaigns. The use of digital marketing strategies can actually be more useful because it's a much cheaper cost.

Thirdly, the study was conducted by Gita Oktapiana Murtafiah Sahani in 2018. The result showed that there is a positive influence between digital marketing on purchasing decisions on the online buying and selling site Berrybenka.

Lastly, the study was conducted by Fitri Rachmawati in 2018. It showed that the communication strategy through digital marketing for the two business actors is the submission of positioning statements in every Facebook and Instagram post as well as establishing relationships with customers in a fast response on social media.

METHODS
The place of research is at CV. Tanteri Ceramics Pejaten, Tabanan Regency, having its address at Pejaten Village, Kediri District, Tabanan Regency, Bali. According to Usman and Akbar (2006), the population is all values both calculated and measured, both quantitative and qualitative, rather than certain characteristics regarding a complete and clear group of objects. Arikunto (2002) states that if the subject is less than 100 people, it is better to take all so that the research is a population study, then if the number of subjects is large (more than 100) it can be taken 10%-15%, 20%-25% or more. In this study, the sample was determined by purposive random sampling technique so that based on these considerations, the research sample was 15 employees who were only involved in the marketing sector.

Data collection techniques used in this research include: Observation (Observation), interviews (Interview), and questionnaires. In this case, the researcher distributes questionnaires to respondents in an effort to collect

data, and the measurement of the variables uses a Likert scale. According to Croasmun and Ostrom (2011), a Likert-type scale requires a person to respond to a series of statements by indicating whether he or she strongly agrees (SA), agrees (A), is undecided (U), disagrees (D), or strongly disagrees (SD). Surachmad (1985) states that questionnaires can be viewed as a written interview called a questionnaire, where the sample is linked to a list of written questions. It is used for primary data collection for the purposes of data analysis.

The research instrument and its testing were carried out by the instrument validity and reliability tests. Ghozali (2009) states that the validity test is used to measure the validity or validity of a questionnaire. According to Nasution (2011), a measuring instrument is said to be reliable if the tool in measuring a symptom at different times always shows the same measurement results. The analysis used in this research is quantitative analysis the research used to analyze the research data in the form of numbers obtained from addition or measurement. Quantitative data is obtained from respondents' answers to the questionnaire given which covers the problems discussed in this study. To make it easier to analyze the quantitative data obtained from the results of this study, the SPSS analysis program is used. This analysis is used to determine the effect of the influence of digital marketing and online payment systems on the increase in consumer buying interest (study at CV. Tanteri Keramik Pejaten Tabanan). The classical assumption test consists of a normality test, multicollinearity test, and heteroscedasticity test. Hypothesis testing here will use several tests that will be analyzed with the SPSS application. There are also those that are tested, namely the Simultaneous Significance Test (Test f), Partial Significance Test (t test), and the Coefficient Test.

Research Problems

1. How is the influence of digital marketing on increasing consumer buying interest in CV. Tanteri Ceramics Pejaten Tabanan?
2. How is the influence of the online payment system on increasing consumer buying interest in CV. Tanteri Ceramics Pejaten Tabanan?
3. How do digital marketing and online payment systems influence the increase in consumer buying interest in CV. Tanteri Ceramics Pejaten Tabanan?

RESULTS AND DISCUSSION
Results
Results of Testing Research Instruments

TABLE 1. Recapitulation of the Results of the Research Instrument Validity Test

Variable	Indicator	R-Correlation	R-Limit	Information
Digital Marketing (X1)	$X_{1.1}$	0,660	0,3	Valid
	$X_{1.2}$	0,943	0,3	Valid
	$X_{1.3}$	0,618	0,3	Valid
	$X_{1.4}$	0,604	0,3	Valid
	$X_{1.5}$	0,790	0,3	Valid
Online Payment System (X2)	$X_{2.1}$	0,693	0,3	Valid
	$X_{2.2}$	0,499	0,3	Valid
	$X_{2.3}$	0,599	0,3	Valid
	$X_{2.4}$	0,442	0,3	Valid
	$X_{2.5}$	0,698	0,3	Valid
Consumer Purchase Interest (Y)	Y_1	0,496	0,3	Valid
	Y_2	0,363	0,3	Valid
	Y_3	0,369	0,3	Valid
	Y_4	0,865	0,3	Valid
	Y_5	0, 634	0,3	Valid

Source: Primary data processed, 2019

The results of the validity test in table 1 show that all research instruments used to measure the variables of Digital Marketing (X1), Online Payment Systems (X2), and Consumer Purchase Interest (Y) have a calculated r value with a total score of all statement items greater than 0,3. This shows that the statement items in the research instrument are valid and fit for use as a research instrument.

Result of Reliability Test

Testing reliability and validity is necessary and important because testing the reliability and validity is able to provide information on the extent to which a questionnaire is appropriate and reliable in a study. In statistical testing using the Cronbach's Alpha statistical technique with a significance used greater than 0.60 a construct or variable is said to be reliable if it gives a Cronbach's Alpha value > 0.60.

TABLE 2. Recapitulation of Research Instrument Reliability Test Results

No.	Variable	Cronbach's Alpha	Information
1	Digital Marketing (X₁)	0, 769	Reliable
2	Online Payment System (X₂)	0,853	Reliable
3	Consumer Purchase Interest (Y)	0,738	Reliable

The reliability test results are presented in Table 4.2 showing that all research instruments have a Cronbach's Alpha coefficient of more than 0.60. So, it can be stated that all variables have met the reliability or reliability requirements so that they can be used to conduct research.

Classical Assumption Test Results
Normality Test Results
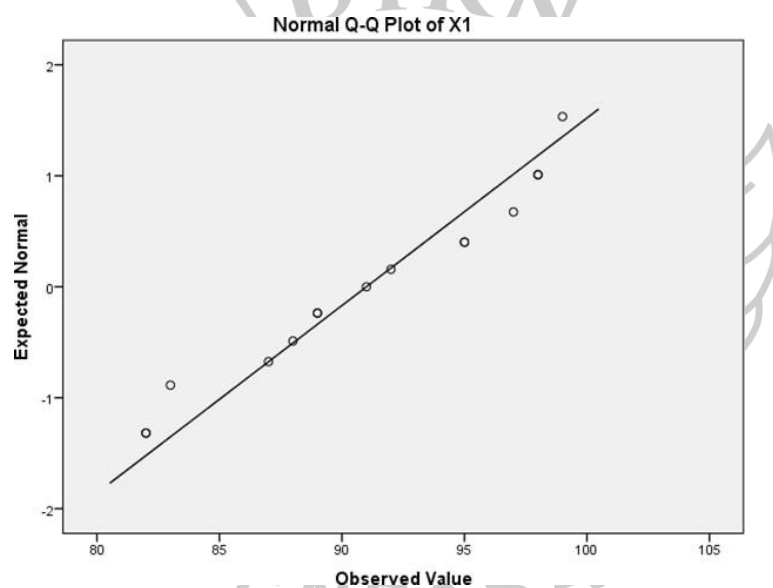Normality testing is a test of normality

FIGURE 1. Results of Normality Test

Based on the picture above, the data spreads around the diagonal line and follows the direction of the diagonal line, so the regression model fulfills the assumption of normality.

Result of Multicollinearity Test

TABLE 3. Result of Multicollinearity Test

Coefficientsᵃ		
Model	Collinearity Statistics	
	Tolerance	VIF
1 Digital Marketing	0.829	1,207
Online Payment System	0.829	1.207
a. Dependent Variable: Consumer Purchase Interest		

Based on the table above, it is found that the Digital Marketing variable has a tolerance greater than 0.1 (0.829> 0.1) and a VIF less than 10 (1.207 <10). The Online Payment System variable has a tolerance greater than

0.1 (0.829> 0.1) and a VIF less than 10 (1.207 <10). Thus, it can be said that there is no multicollinearity.

Result of Heteroscedasticity Test
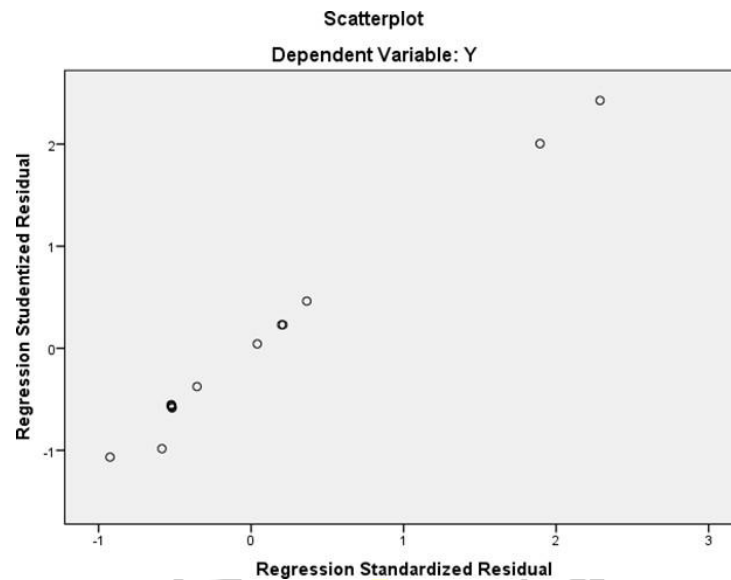
Scatterplot

Dependent Variable: Y

FIGURE 2. Result of Heteroscedasticity Test

Based on the picture above, the data is spread out and there is no clear pattern, so there is no symptom of heteroscedasticity.

Results of Multiple Linear Regression Analysis

TABLE 4. Results of Multiple Linear Regression Analysis

Coefficientsᵃ					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	31,028	7,327		4,235	0,001
Digital Marketing (X1)	2,293	0,541	2,198	4,239	0,001
Online Payment System (X2)	1,294	0,529	1,267	2,443	0,031
a. Dependent Variable: Consumer Purchase Interest (Y)					

Based on the results of the multiple linear regression analysis in the table above, a multiple linear regression model can be made as follows: $Y = 31.028 + 2.293X1 + 1.294X2 + 7.327$.

1. A constant (α) of 31.028 means that if Digital Marketing, Systems, and Online Payments have a constant value at zero, Consumer Purchase Interest will increase by 31.028 units.
2. The digital marketing variable regression coefficient of 2.293 means that if digital marketing increases by one unit, consumer buying interest increases by 2.293 units, assuming the other variables are constant.
3. The regression coefficient of the Online Payment System variable is 1.294 which means that if the Online Payment System increases by one unit, Consumer Purchase Interest will increase by 1.294 units, assuming the other variables are constant.

Result of Simultaneous Significance Test (F Test)

TABEL 5. Result of Simultaneous Significance Test (F Test)

ANOVAᵃ					
Model	Sum of Squares	Df	Mean Square	F	Sig.

1	Regression	494,981	2	247,490	78,253	0,000
	Residual	37,952	12	3,163		
	Total	532,933	14			
a. Dependent Variable: Consumer Purchase Interest						
b. Predictors: (Constant) Digital Marketing, Online Payment System						

Hipotesis:

H_0 : Simultaneously there is no significant effect of Digital Marketing and Online Payment Systems on Consumer Purchase Interest.

H_1 : Simultaneously there is a significant influence of Digital Marketing and Online Payment Systems on Consumer Purchase Interest.

From Table 5, the results of the F test (simultaneous) can be seen that the significant value is 0.000 less than 0.05 (0.000 <0.05) so H0 is rejected. In other words, simultaneously there is a significant influence between Digital Marketing and Online Payment Systems on Consumer Purchase Interest in CV. Tanteri Ceramics Pejaten Tabanan. It can be interpreted that if K Digital Marketing and the Online Payment System increase together, there will be an increase in Consumer Purchase Interest.

Result of Partial Significance Test (t test)

Table 6: Result of Partial Significance Test (t test)

Coefficients^a					

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	31,028	7,327		4,235	0,001
Digital Marketing (X1)	2,293	0,541	2,198	4,239	0,001
Online Payment System (X2)	1,294	0,529	1,267	2,443	0,031
a. Dependent Variable: Consumer Purchase Interest (Y)					

a.   The Effect of Digital Marketing on Consumer Purchase Interest

Hypothesis:

H_0 : There is no significant influence between Digital Marketing on Consumer Purchase Interest at CV. Tanteri Ceramics Pejaten Tabanan.

H_1 : There is a significant influence between Digital Marketing on Consumer Purchase Interest in CV. Tanteri Ceramics Pejaten Tabanan.

From the table Table 6, the result of the t test (partial) can be seen that the significant value for digital marketing is 0.001 less than 0.05 (0.003 <0.05), so H0 is rejected. In other words, there is a significant influence between Digital Marketing on Consumer Purchase Interest in CV. Tanteri Ceramics Pejaten Tabanan. The digital marketing coefficient value of 2.239 is positive, this indicates that the effect of digital marketing on consumer buying interest is positive. The better Digital Marketing, the more it will increase Consumer Purchase Interest.

b.   The Effect of Online Payment Systems on Consumer Purchase Intention

Hypothesis:

H_0 : There is no significant effect of the Online Payment System on Consumer Purchase Intention at CV. Tanteri Ceramics Pejaten Tabanan.

H_2 : There is a significant influence of the Online Payment System on Consumer Purchase Interest at CV. Tanteri Ceramics Pejaten Tabanan.

From Table 6, the results of the t test (partial) can be seen that the significant value for digital marketing is 0.001 less than 0.05 (0.001 <0.05), so H0 is rejected.

In other words, there is a significant influence between the Online Payment System on Consumer Purchase Intention at CV. Tanteri Ceramics Pejaten Tabanan. The coefficient value of the Online Payment System is 1.294, which is positive, this indicates that the effect of the Online Payment System on Consumer Purchase Intention is positive. Increasing the affordability of the Online Payment System will further increase Consumer Purchase Interest.

Determination Coefficient Test

TABLE 7. Result of the Analysis of the Coefficient of Determination

Model Summary^b				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	0,964ª	0,929	0,917	1,778
a. Predictors: (Constant), Digital Marketing, Online Payment System				
b. Dependent Variable: Consumer Purchase Interest				

Based on the table above, it can be seen that the Adjusted R Square value is 0.917 so that the percentage of the contribution of Digital Marketing, Online Payment Systems to Consumer Purchase Interest is 0.917 x 100% = 91.70% with the remaining 08.30% influenced by other variables outside of research.

Discussions
The Effect of Digital Marketing on Consumer Purchase Interest
From the multiple linear regression analysis, it is found that digital marketing (X1) has a partial effect on consumer buying interest. Where the equation obtained is Y = 31,028 + 2,293X1 + 1,294X2 + 7,327. Sig value. = 0.001 <0.05 (very significant). This indicates that digital marketing has a partial and significant effect on consumer buying interest. The regression coefficient value X1 (Digital Marketing) = 2.293, so that Digital Marketing has a positive effect on Consumer Purchase Interest, which means that each one-unit increase in Digital Marketing will increase Consumer Purchase Interest by 2.293.

The Effect of Online Payment Systems on Consumer Purchase Intention
From the multiple linear regression analysis, the results show that the Online Payment System (X2) has a partial effect on Consumer Purchase Intention (Y). Where the equation obtained is Y = 31,028 + 2,293X1 + 1,294X2 + 7,327. Sig value. = 0.031 <0.05 (very significant). This indicates that the Online Payment System has a partial and significant effect on Consumer Purchase Interest. The regression coefficient value X2 (Online Payment System) = 1.294, so that the Online Payment System has a positive effect on Consumer Purchase Intention, which means that each one-unit increase in the affordability of the Online Payment System will increase Consumer Purchase Interest by 1.294.

The Influence of Digital Marketing and Online Payment Systems on Consumer Purchase Intention
From the multiple linear regression analysis, the results show that digital marketing and online payment systems have a simultaneous effect on consumer buying interest. Where the sig. is F test of = 0.000 <0.05 (very significant). This indicates that Digital Marketing and Online Payment Systems have a joint effect on Consumer Purchase Interest. It means that if there is an increase together with Digital Marketing and the Online Payment System, it will also increase Consumer Purchase Interest.

CONCLUSIONS AND SUGGESTION
Conclusions
Based on the results of the research analysis and the results of the discussion in the previous chapter, the conclusions of this study are as follows:
1. Digital Marketing has a positive and significant effect on Consumer Purchase Interest. This means that if digital marketing is getting better, consumer buying interest will increase as well.
2. Online Payment System has a positive and significant effect on Consumer Purchase Interest. This means that if the Online Payment System becomes more affordable, Consumer Purchase Interest will also increase.
3. Digital Marketing, and Online Payment Systems have a simultaneous effect on Consumer Purchase Interest. This means that if Digital Marketing and Online Payment Systems are increasing simultaneously, Consumer Purchase Interest will also increase.

Suggestion
1. For students, the results of this study can be used as a source of literature review in replicating research related to the effect of digital marketing and online payment systems on consumer buying interest. By increasing the number of samples and using more diverse data collection methods.
2. For universities, the results of this research can be used as a source of teaching or case studies related to the effect of digital marketing and online payment systems on consumer buying interest in related subjects.
3. For the Management of CV. Tanteri Ceramics Pejaten Tabanan, the results of this research can be used as a basis for making policies or regulations related to Digital Marketing, and Online Payment Systems in

increasing Consumer Purchase Interest.

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