THE INFLUENCE OF QUALITY AND INNOVATION ON PURCHASING DECISIONS THROUGH COMPETITIVE ADVANTAGE USING DIGITAL PAYMENT

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Abstract- Financial technology, or fintech, aims to make it easier for people to access digital-based financial products, facilitate transactions, and increase financial literacy. Digital payment is one of the fintech products used by the public as a means of payment. Digital payment can be used as a transaction tool through merchants and various e-commerce and directly through the application. The study aimed to determine the effect of innovation and product quality on competitive advantage and its impact on purchasing decisions using digital payments. The research method used in this study uses quantitative methods and survey implementation. The population of this study includes respondents who are users of digital payment products, namely OVO, with a sampling technique, namely simple random sampling. The number of samples used in the study was 100 respondents. The analysis technique used is Structural Equation Modeling (SEM) with the help of SmartPLS software. The results showed that there is a positive and significant influence between product quality variables on the company's competitive advantage, and there is a positive and significant influence between product innovation variables on the company's competitive advantage. The product quality variable has a positive influence on purchasing decisions. Product innovation has a positive and significant effect on purchasing decisions, and competitive advantage variables have a positive and significant effect on consumer purchasing decisions.

Keywords: Competitive advantage; Digital payment; Innovation; Purchase decision; Quality.

1. INTRODUCTION

The progress of a business is certainly the hope and aspiration of the business owner who runs the business as outlined in the vision and mission of the business. Efforts are needed in all aspects to run the business process to achieve the vision and mission proclaimed by a business. Various efforts will be made to advance a business, including innovating various aspects of the products being traded, from innovating modified product variants to make a difference from its competitors, marketing and promotion techniques, and the technology used in payment transactions.

Digital payment is one of the fintech products used by the public as a means of payment. Digital payment provides a new view for the public about non-cash payments that are more practical and safer in transactions. Digital payment has a variety of attractive offers, easy payment methods, and practical and lucrative benefits provided by digital wallet developers to the user community (Budyastuti, 2020). Digital payment can be a transaction tool through merchants and various e-commerce. In addition to transactions that can be made at various merchants and e-commerce, e-wallets can also be used directly through applications with various features offered for various transactions (Puspita, 2019).

Product quality is an essential concept in creating a product. A quality product is a product that customers receive according to their needs and desires. According to Kotler & Keller (2016), a product can be offered to the market for attention, possession, use, or consumption to satisfy their desires or needs. Therefore, companies need to understand consumers' needs and wants. Product innovation is another factor that can influence the adoption of digital payment applications. Product innovation is a combination of different processes that influence each other. Product innovation is a new product or service introduced to the market. Product innovation is categorized as new products for the world, new product lines, additions to existing new product lines, improvements and revisions to new products, redefinition, and cost reduction. In global competition, companies must be able to modify their products to add value to their products and meet consumers' needs and tastes (Djodjobo & Tawas, 2014).

Every company is required to be able to compete in terms of creating and maintaining loyal buyers. Retaining customers must be a higher priority than efforts to attract new customers. An effective marketing strategy must include finding new prospects and retaining existing ones. According to Lancaster & Massingham (2004), competitive advantage is the advantage gained by applying competitive strategies to build a profitable and sustainable position against market forces that determine industry competition. Firms have an advantage over competitors by offering consumers more excellent value than competitors. Companies need to analyze competitors and customers to achieve this competitive advantage.

A purchasing decision is a consumer decision-making process that combines knowledge to choose two or more alternative products that are influenced by several factors, including quality, price, location, promotion, convenience, service, and others. According to Kotler & Keller (2016), the decision-making process is an integration process used to combine knowledge to evaluate two or more alternative behaviors and choose one of them. Consumer decisions are a problem-solving approach to human activities to buy goods or services to fulfill their wants and needs.

Successful innovation is simple and focused. It must be specific, clear, and have a workable design. In the process, it creates new customers and markets. Several factors influence product innovation. Six factors can influence product innovation, including adequate demand; products by the existing marketing structure; new products are more mainstream and

more profitable; existing financial capabilities; capabilities that do not violate the law; and adequate management capabilities to handle (Ningrum, Fitra, & Sanjaya, 2020).

Competitive advantage can also be seen as the value that a company can create to differentiate itself from its competitors. The price consumers can measure the value created and are willing to pay for the services provided. If consumers see that these services can generate the expected benefits, then consumers will buy and make repeat purchases. (Petzer, Steyn, & Mostert, 2008). A competitive advantage allows a company to obtain a higher profit than the average advantage obtained by competitors in the industry. The competitive advantage can also be seen from the company's position in the competition, which is analyzed by looking at the strengths and weaknesses of the company when compared to its competitors.

Product quality factors can affect the competitive advantage of a company. Product quality must be considered to satisfy consumers with the products produced. Quality includes service products, people, processes, and the environment. According to Kotler & Armstrong (2018), product quality is one of the central positioning tools for marketers. Product quality directly impacts product or service performance; therefore, product quality affects competitive advantage.

H1: There is an effect of Product Quality on Competitive Advantage.

Innovation is one of the strategies that is always carried out by every company, including businesses in the craft sector. Innovation is a process of turning opportunities into marketable ideas. Innovation is more than just a good idea. The role of innovation includes essential aspects that can provide added value in achieving the company's competitive advantage. In innovating, companies need to develop a formal and comprehensive strategy. This strategy reveals the company's goals in innovating by explaining what is being innovated and how (Lestari, Budianto, & Setiawan, 2020).

H2: There is an effect of Product Innovation on Competitive Advantage.

Product quality needs the primary attention of companies or producers, considering that product quality is closely related to consumer decision problems. Product quality is related to the problem of consumer decision making which is the goal of marketing activities carried out by the company (Ernawati, 2019). A company must pay attention to the quality of the products it creates because product quality is an essential factor that influences consumers' decisions in purchasing a product or service. The better the quality of a product, the more interest consumers will have in buying the product. A company can be superior to its competitors by providing good product quality. Therefore, a company must understand consumer desires to create products of good quality and meet consumer expectations.

H3: There is an effect of Product Quality on Purchasing Decisions.

Another factor that can influence purchasing decisions is product innovation. In creating a product, innovation is needed to differentiate the product from its competitors and what makes the product far superior to similar products. A company must be more innovative in producing a product to attract consumers to buy the product. Innovation is one of the crucial things that a company must always apply if it wants to retain its customers. Product innovation can provide more choices that follow consumer desires.

H4: There is an effect of Product Innovation on Purchasing Decisions.

Product Competitive Advantage can also affect consumer purchasing decisions on a product. Having a competitive advantage means that the company has good advantages in

several fields to win the competition. For this reason, an excellent strategy to increase competitive advantage with other products will influence consumer purchasing decisions. The better the company provides through its products, the better the response given by consumers and the ability to form sustainable purchases of products owned by the company.

H5: There is an effect of Competitive Advantage on Purchasing Decisions.

2. RESEARCH METHODOLOGY

The research design used is survey research by distributing questionnaires. The data sources from distributing questionnaires are then processed to obtain accurate results. Survey research, according to Sugiyono (2019), is research conducted using questionnaires as a research tool on large and small populations, but the data studied is data from samples taken from these populations to find relative events, distributions, and relationships between variables, sociological and psychological. The unit of analysis addressed in this study is a person who participates as a user of the OVO digital payment service. This data collection is only used once simultaneously, and if it is done again in a new period. The questions on the questionnaire use a Likert scale consisting of 5 answer choices, namely Strongly Agree (5), Agree (4), Moderately Agree (3), Disagree (2), and Strongly Disagree (1).

The operational definition is an explanation of the meaning of terms that explain operationally the research to be carried out. This operational definition contains an explanation of the terms used in the study. The variable is an attribute or trait of a person, object, or activity in which there is a particular variation, then set by the researcher to study and draw conclusions at the end of the study. With operations in a study, researchers can determine a variable's measurements (Siyoto & Sodik, 2015).

Quality is a dynamic condition related to products, services, human resources, processes, and the environment that meet or exceed expectations (Tjiptono & Chandra, 2012). Performance, Features, Reliability, Conformance specification, and Serviceability are the indicators. Product innovation is a combination of various processes that influence each other (Kotler & Keller, 2016), with indicators being Product Expansion, Product Imitation, and New Products.

Competitive advantage is gained by applying strategies to build a profitable and sustainable position against market forces that determine industry competition (Lancaster & Massingham, 2004). The indicators are product uniqueness, competitive prices, and not easy to find or imitate. Purchasing decisions are a problem-solving approach to human activities to buy goods or services to fulfill their wants and needs (Kotler & Keller, 2016). Product, Brand Choice, Distributor Choice, Purchase Time, and Payment Method are indicators.

In conducting this research, the questionnaire given to respondents using a Likert scale used to measure the perception, attitudes, or opinions of a person or a group regarding an event or social phenomenon that occurs based on the operational definition that a researcher has determined as a reference for obtaining data from respondents through a questionnaire. Population refers to the entire group of people, events, or things of interest that the researcher wants to investigate. A population is a group of people, events, or exciting things that researchers want to make conclusions about (based on sample statistics). The population in this study is all digital payment users. According to Sekaran & Bougie (2019), the sample is a population subset. The sample consists of several members selected from the population formulated by the researcher.

The sampling technique that will be used here is probability sampling technique with a simple random sampling method. The probability sampling technique provides equal opportunities for each member of the population to be selected as a sample member. The

sample random sampling technique is a way of taking samples from members of the population using randomization without paying attention to the levels of the population members. The sample in this study is people who know OVO digital payment products and use OVO digital payment in making financial transactions at least once. The number of samples taken in the study was 100 respondents.

The validity test aims to measure whether a question item is valid in the questionnaire; a questionnaire is valid if the questions can reveal something that will be measured by the questionnaire (Ghozali, 2018). The validity measurement in this study uses the correlation technique between the scores of the question items and the total score of the construct or variable by comparing the r table value with the Correlation value at the Cronbach alpha output. The statement in the questionnaire is declared valid if r result > r table. A reliability test is a measurement to show the extent to which the measurement is biased (error-free), thus showing the measurement's accuracy, consistency, and persistence. The reliability measurement of this instrument uses the Cronbach Alpha (α) technique. Cronbach Alpha interprets the correlation between the scale created and all existing variable scales.

Reliability is tested with an internal consistency approach using the Cronbach alpha (α) coefficient. The reliability test was carried out only on statement items that had been declared valid, while invalid items were declared invalid or did not need to be continued for the reliability test. According to Usman and Sobari (2013), the Cronbach Alpha value of 0.6 to 0.7 is the lowest limit for accepting reliability, and if the Cronbach Alpha value is 0.6 - 0.8, then reliability is in the high category. The basis for decision-making is that if Cronbach's alpha value ≥ 0.70, the variable is reliable.

The data analysis is used to process research results to obtain a conclusion. By looking at the theoretical framework, the data analysis technique used in this study is quantitative, using the SEM (Structural Equation Modeling) model or structural equation model. The data analysis method used in this research is the Component or Variance Structural Equation Model, where the data processing uses the Partial Least Square (Smart-PLS) version 3.0 program. According to Hair, Black, Babin, & Anderson (2014), multivariate analysis is one of the data analysis methods. Meanwhile, multivariate analysis, according to (Juliandi, 2018), is a statistical analysis method for analyzing several variables simultaneously.

The outer model design is essential, including reflective or formative models; researchers specify the relationship model between the latent construct and its indicators, whether reflective or formative, based on theory, previous empirical research, or rationale. To test the outer model with a reflective model includes Convergent Validity related to the principle that a construct's manifest variables (measuring indicators) are interconnected or highly correlated. The concurrent validity value in SEM-PLS can be seen from the loading factor value for each construct indicator. The loading factor value must be greater than 0.7 for confirmatory research, while for exploratory research, the loading factor value that is still tolerated is 0.6-0.7; however, for the initial stage of developing a measurement scale, a loading factor value of 0.5-0.6 is still considered sufficient.

The measurement model with reflexive indicators is assessed based on cross-loading measurements with constructs. To assess discriminant validity is to compare the square root value of each construct's average variance extracted (AVE) with the correlation between constructs and other constructs in the model. Discriminant validity of the reflective measurement model can be calculated based on the cross-loading value of the manifest variable on each latent variable. Suppose the correlation between a latent variable and each of its indicators (manifest variables) is more significant than the correlation with other latent variables. In that case, the latent variable can predict its indicators better than other latent

variables. In addition, discriminant validity can also be calculated by comparing the square root value of the average variance extracted (AVE). Discriminant validity can be achieved if the AVE value is more than 0.5.

Composite Reliability and Cronbach Alpha testing aim to test the validity of instruments in a research model. If all latent variable values have a Composite reliability value and Cronbach alpha ≥ 0.7, the construct has good reliability, or the questionnaire used as a tool in this study is consistent. The structural model is evaluated using R-square for endogenous constructs, the Stone-Geisser Q-square test for predictive relevance, and the t-test and significance of the structural path parameter coefficients. In assessing the model with PLS, you can see the R-Square for each endogenous latent variable. The interpretation is the same as in regression. Changes in the R-Square value can be used to assess the effect of certain exogenous latent variables on endogenous latent variables and whether they have a substantive effect.

The structural model design or inner model is a model that describes the relationship between constructs (latent variables), where the construct concept is clear and easy to define. Path diagrams are constructed using path models that explain the pattern of relationships between latent variables and their indicators so that visualizing the relationship between indicators and their constructs and the relationship between constructs will make it easier for researchers to see the model comprehensively. R-square (r^2) testing according to Ghozali & Latan (2015) is used to assess how much influence certain independent latent variables have on the dependent latent variable. The criteria for the R-square value 0.75 can be considered a robust model; an R-square value of 0.50 is moderate, and if the R-square value is 0.25, the model is weak. The test statistic used is the t-statistic or t-test; the test is carried out with a t-test, with a critical value of p-value 0.05 using a significance level α of 5% and a t-table value of 1.96. If the t-statistics value is greater than the t-table, then H0 is rejected, meaning the model parameters are significant.

3. RESULT AND DISCUSSION

In this study, the questionnaire was distributed online through social media. The questionnaire in this study is divided into three parts: screening questions, respondent description profiles, and the research questions section, which consists of questions regarding product quality variables, product innovation, competitive advantage, and purchasing decisions. Gender consists of male and female to determine the proportion of male and female respondents. The gender of the respondents can be seen in Table 1 as follows:

Table 1. Respondent's Gender

	Frequency	Percent
Male	60	60.0
Female	40	40.0
Total	100	100.0

Based on Table 1 above, it can be seen that 60 respondents, or 60%, are men and 40 women, or 40%. The field findings show that male respondents dominate respondents who use OVO digital payment. The age of respondents can be seen in Table 2.

Table 2: Age of Respondents

	Frequency	Percent
16 - 27 Years	87	87.0
28 - 39 Years	8	8.0
40 - 51 Years	5	5.0
Total	100	100.0

Based on Table 2 above, it can be seen that the most dominant respondents are in the age range of 16 - 27 years, with a total number of respondents of 87 people or 87%. Then, at the age of 28 - 39 years with a total of 8 or 8%, and age 40 - 51 years with a total of 5 respondents or 5%. From this data, the average age of the respondents is most dominant between 16-27 years and is among young people and students who like to use digital products in making payment transactions. Respondent occupation data was obtained by distributing questionnaires to as many as 100 respondents. The following Respondent Group Data is shown in Table 3.

Table 3. Employment Status of Respondents

	Frequency	Percent
Students	11	11.0
Graduate Students	49	49.0
Self Employed	5	5.0
Employee	27	27.0
Entrepreneur	3	3.0
Others	5	5.0
Total	100	100.0

Based on Table 3, the most dominant respondents are graduate students, with a total number of respondents of 49 people or 49%. Then employees with 27 or 27%, and students with 11 respondents or 11%. From this data, the most dominant respondents are students who are considered to use digital payment products such as OVO.

Outer model testing is done with three tests. These tests include convergent validity, discriminant validity, and composite reliability tests. Convergent validity testing is carried out to show the outer loading or loading factor value. An indicator is declared to meet convergent validity in a suitable category if the outer loading value > 0.7. The outer loading value of each indicator is more than 0.7. Based on the data presentation in Table 4.4 above, it is known that each indicator of the research variable has an outer loading value > 0.7. The variables used are considered sufficient to meet the requirements of convergent validity. Apart from observing the outer loading value, validity can also be known through other methods, namely by looking at the average variant extracted (AVE) value for each indicator, which must be more than 0.5 for a good model. The AVE value of each variable is greater than 0.5. The Average Variant Extracted value of the research variables is more than 0.5, indicating that each variable has met the validity requirements.

The last step in evaluating the outer model is to test the reliability of the model. The reliability test used the Composite Reliability and Cronbach's Alpha indicators. Composite Reliability and Cronbach's Alpha testing aims to test the reliability of instruments in a research model or measure internal consistency, and the value must be above 0.60. If all latent variable values have a Composite Reliability or Cronbach's Alpha value ≥ 0.70, the construct has good reliability, or the questionnaire used as a tool in this study is consistent.

Table 4. Composite Reliability Test

Variable	*Cronbach's Alpha*	*Composite Reliability*	Remark
Product Quality	0.903	0.928	*Reliable*
Product Innovation	0.786	0.874	*Reliable*
Competitive Advantages	0.925	0.947	*Reliable*
Purchasing Decision	0.942	0.954	*Reliable*

Based on Table 4, it can be seen that the results of testing composite reliability and Cronbach's alpha show a good value; all latent variables are reliable because all latent variable values have composite reliability and Cronbach's alpha values ≥ 0.70. It can be concluded that the questionnaire used as a research tool has met reliability or consistency. The coefficient of determination test is carried out to determine how much exogenous latent variables can explain the ability of endogenous latent variables. Based on the test results in Table 5, it can be concluded that the Purchase Decision variable has an influence of 0.568 or around 56.8%, and the Competitive Advantage variable has an influence of 0.650 or around 65% in the research model conducted. Hypothesis testing in this study was carried out by looking at the T-statistics and P-value values. The research hypothesis can be declared accepted if the t-table value < t-count with the t-table value is 1.96. The following are the hypothesis test results obtained in this study through inner model testing:

Table 5. Hypothesis Testing (t-test)

Hypothesis	Original Sample	t- Statistic	Conclusion
H1	0.288	3.623	Accepted
H2	0.618	9.574	Accepted
H3	0.292	2.651	Accepted
H4	0.543	5.491	Accepted
H5	0.261	2.025	Accepted

Based on the data presentation in Table 5, it can be seen that all the hypotheses proposed in this study can be accepted because the effect shown has a t-count value owned by each variable used in the study has a value greater than the t-table determined in the study. Based on the results of data analysis that has been carried out, product quality has a significant influence on increasing the competitive advantage of OVO digital payment products. Users can feel the quality of the products offered by OVO digital payment with the features and convenience offered. The better the product offers ease and comfort of use; the competitive advantage of the product will be formed. OVO digital payment has good product quality, so it can increase the company's competitive advantage.

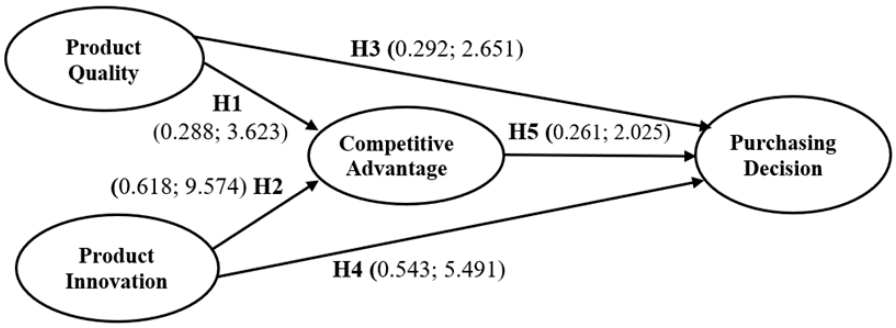

Figure 1. Hypothesis Test Result

Based on the results of the data analysis that has been carried out, product innovation has a significant influence on increasing the competitive advantage of OVO digital payment products. Innovation is needed to increase the competitive advantage of the company. The role of innovation includes essential aspects that can provide added value in achieving the company's competitive advantage. In innovating, companies need to develop a formal and comprehensive strategy. This strategy reveals the company's goals in innovating by explaining what is being innovated and how. Then, based on the results of the data analysis that has been carried out, product quality has a significant influence on purchasing decisions for OVO digital payment products. Product quality is one of the factors that influence purchasing decisions. A company must pay attention to the quality of the products it creates because product quality is an essential factor that influences consumers' decisions in purchasing a product or service. The better the quality of a product, the more interest consumers will have in buying the product.

Based on the results of the data analysis that has been carried out, product innovation has a significant influence on purchasing decisions for OVO digital payment products. In creating a product, innovation is needed to differentiate the product from its competitors and what makes the product far superior to similar products. A company must be more innovative in producing a product to attract consumers to buy the product. Looking at the research results, the innovations that OVO digital payments have made have encouraged consumers to make purchases. Based on the data analysis that has been carried out, competitive advantage has a significant influence on purchasing decisions for OVO digital payment products, showing that OVO digital payment has a level of competitive advantage compared to other similar products. The competitive advantage is obtained from the results of improving product quality and the existence of innovations carried out on an ongoing basis to increase consumer decisions in making a purchase.

Product quality significantly affects competitive advantage in OVO digital payment products, showing that the quality currently owned can form a competitive advantage for OVO. Some of the statements supporting this study's results include the level of effectiveness that OVO has as a digital payment in meeting consumer demand and the completeness of OVO's features, making it easier to use. Product innovation significantly influences the competitive advantage of OVO digital payment products and shows that the company has made innovations related to product development to achieve a competitive advantage in the market. Several statements that support this research lie in the design of OVO digital payment products, which have their characteristics and are easily remembered by the public.

Product quality significantly affects purchasing decisions, showing that the quality of products owned by OVO digital payment can increase purchasing decisions in product use. Product innovation significantly influences purchasing decisions for OVO digital payment products, showing that product innovation carried out by companies can shape purchasing decisions on OVO digital payment products. By innovating, a company is considered to pay attention to the products sold so that people become interested in purchasing decisions.

Competitive advantage significantly affects purchasing decisions, showing that the formation of competitive advantages in OVO digital payment products impacts purchasing decisions. By having competitive advantages, companies can market their products well so that people will find them easy to purchase. For further research can conduct studies on different types of fintech, such as peer-to-peer lending services.

4. LIMITATION

This test can reflect the influence of innovation as a way of business competition at this time when the research conducted is in the field of digital payments. However, digital payments are only part of the fintech types currently, so it is necessary to research other types of fintech services.

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