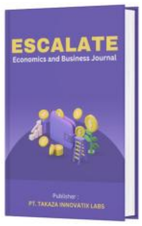
Escalate: Economics and Business Journal
https://journal.takaza.id/index.php/escalate

Vol. 4, no. 03, 2026, pp. 254-265
E-ISSN: 3025-4213

E-mail:escalate@takaza.id



Convenience and payment methods are determinants of students' shopping decisions in boarding houses in the Padang Bulan area, Medan.

Ester Agnesya Nainggolan [1]✉, Darwis Robinson Manalu [2]
Program Studi Sistem Informasi, Fakultas Ilmu Komputer, Universitas Methodist Indonesia, Medan, Sumatera Utara
Corresponding Author e-mail: esteragnesia49@gmail.com, manaludarwis@gmail.com

Article History:
Received: 17-07-2026
Revised: 22-07-2026
Accepted: 01-08-2026

Keywords: comfort; payment method; price; service; shopping decisions.

***Abstract**: Shopping decisions among boarding-house students are influenced by various factors related to the characteristics of shopping locations, including price, service, convenience, product availability, and payment methods. This study aims to analyze the influence of these factors on the shopping decisions of boarding-house students in the Padang Bulan area, Medan, at minimarkets and traditional markets. This research employed a quantitative approach using a survey method with a purposive sampling technique. The sample consisted of 120 boarding-house students who had experience shopping at both minimarkets and traditional markets in the research area. Data were collected through a questionnaire using a five-point Likert scale and analyzed using multiple linear regression analysis with the support of validity, reliability, and classical assumption tests. The results indicate that price, service, convenience, product availability, and payment methods simultaneously have a significant effect on students' shopping decisions, with an F-test significance value of 0.000 and a coefficient of determination (R^2) of 0.669. Partially, convenience and payment methods have a positive and significant influence on shopping decisions, while price, service, and product availability do not have a significant effect. Among the variables studied, payment methods have the strongest influence, followed by shopping convenience. These findings indicate that transaction flexibility and a comfortable shopping environment are important considerations for boarding-house students when choosing shopping locations. Therefore, minimarket and traditional market managers should improve shopping convenience and provide more diverse payment options to increase competitiveness among student consumers.*

How to Cite:
Escalate :
. *4*(03). pp. 254-265 https://doi.org/10.61536/escalate.v4i03.566

https://doi.org/10.61536/escalate.v4i03.566

Introduction

The development of information technology has brought changes in various aspects of life, including the way individuals obtain and utilize information to support decision making.(Indah & Hsb, 2023). For boarding students, the need for information is essential in determining where to shop to meet basic needs. The Padang Bulan area, Medan is one of the educational areas densely populated by boarding students because of its proximity to a number of universities and surrounded by various minimarkets and traditional markets, so that boarding students in this area have many choices of shopping places with different characteristics, so research is needed to determine the factors that influence their shopping decisions.(Aisyah et al., 2025).

Consumer behavior in choosing where to shop has also changed along with these developments. Modern minimarkets offer convenience, comfort, and a more organized service system.(Istiqomah, 2024), while traditional markets offer direct interaction with sellers as well as a variety of certain products(Sagala et al., 2024). Shopping decisions are not only influenced by one factor, but by various interrelated factors such as price, service, convenience, availability of goods, and available payment methods.(Alamsyah et al., 2024).

Previous studies generally only focused on consumer preferences or satisfaction in general without specifically examining the factors that influence the shopping decisions of boarding house students, even though this group has its own characteristics due to limited time, budget, and daily needs that must be met independently.(Syah et al., 2025)Therefore, this study was conducted to analyze the influence of price, service, comfort, availability of goods, and payment methods on the shopping decisions of boarding students in the Padang Bulan area, Medan, at minimarkets and traditional markets using the multiple linear regression method.(Prasetio et al., 2024)This study aims to (1) analyze the influence of these five variables simultaneously and partially on shopping decisions, and (2) identify the variables that most dominantly influence them.

Literature Review and Hypothesis Development

Consumer Behavior

Consumer behavior is the study of how individuals select, purchase, use, and evaluate products or services to satisfy their needs and wants.(Erli Yanti1*, 2022)This behavior is influenced by cultural, social, personal, and psychological factors which together shape a person's preference for a product or shopping location.(Alamsyah et al., 2024). According to(Piyoh et al., 2024), perceptions formed from experience, needs, motivations, and social environment also determine how consumers assess a shopping place before finally making a decision.

This consumer behavior theory is the main basis for this research, because the decision of boarding students in choosing to shop at minimarkets or traditional markets is basically the result of the interaction of various external factors (price, service, convenience, availability of goods, payment methods) with the internal perceptions of the consumers themselves.

Shopping Decisions

A shopping decision is a process that consumers go through in selecting and determining the product or service to be purchased after considering various available alternatives, and is the result of an evaluation of the consumer's needs, information and perceptions of a product or service.(Sagala et al., 2024)This process generally goes through five stages, namely need recognition, information search, alternative evaluation, purchasing decision, and post-purchase evaluation.

Study(Putri et al., nd)Research shows that store atmosphere and service quality influence consumer purchasing decisions, indicating that shopping decisions do not stand alone but are shaped by a combination of various shopping location attributes. For boarding students, these attributes include price, service, convenience, product availability, and payment methods offered by minimarkets and traditional markets.

Minimarkets and Traditional Markets

A minimarket is a modern retail outlet that provides daily necessities with a self-service system, an orderly layout, and comfortable facilities for consumers, and offers the convenience of shopping through a relatively complete range of products and various payment methods.(Hidayah & Amin, 2021)On the other hand, traditional markets are places where sellers and buyers meet to transact directly through a bargaining system, with the advantages of relatively flexible prices, closer social relationships, and the availability of fresh products.(Prasetio et al., 2024).

(Syah et al., 2025)found that the development of modern minimarkets also influences the sustainability of traditional markets in urban areas, so that these two types of shopping places compete to attract consumer interest, including groups of boarding students who have their own shopping characteristics due to limited time and budget.(Prasetio et al., 2024).

Price

Price is the amount that consumers must pay to obtain the benefits of a product or service, and is often the main consideration in making shopping decisions because it is directly related to the consumer's economic capabilities.(Piyoh et al., 2024)For students living in boarding houses, price is a crucial factor, given that most have limited budgets to meet daily needs. Price is measured by affordability, price-to-quality ratio, price competitiveness, and price-to-benefit ratio.

The Influence of Price on Shopping Decisions

(Piyoh et al., 2024)This study demonstrates that price significantly influences purchasing decisions, with the perception of affordable prices and product quality increasing consumer willingness to purchase. When boarding students perceive a shopping location's prices as competitive and commensurate with the benefits they receive, their willingness to shop there increases. Based on this description, the following hypothesis is proposed.

H1: Price influences the shopping decisions of boarding students at minimarkets and traditional markets.

Service

Service is an activity provided by service providers or sellers to consumers to fulfill needs and provide satisfaction, where good service can increase consumer comfort and form a positive perception of the shopping place.(Sagala et al., 2024)Service is measured through employee friendliness, speed of service, readiness to help consumers, and accuracy of service.

The Influence of Service on Shopping Decisions

Responsive and friendly service quality is considered capable of creating a positive shopping experience, thus encouraging consumers to return to choose that shopping place.(Erli Yanti1*, 2022)The better the service students receive in boarding houses, the more likely they are to shop there. Based on this description, the following hypothesis is proposed.

H2: Service influences the shopping decisions of boarding students at minimarkets and traditional markets.

Shopping Convenience

Shopping comfort is a condition that consumers feel when carrying out purchasing activities in an environment that is safe, clean, easy to access, and provides convenience in obtaining the goods they need, and is one of the important factors that influences consumer behavior because it can create a pleasant shopping experience.(Muhammad Nizar Fauzi Romzi1, Subagyo2, 2022). Convenience is not only related to the physical condition of the shopping place, but also includes product layout, ease of access, quality of service, and a supportive environment.

The Influence of Shopping Convenience on Shopping Decisions

https://doi.org/10.61536/escalate.v4i03.566

(Putri et al., nd)The results show that store atmosphere influences consumer purchasing decisions, indicating that the comfort of the shopping environment is an important consideration in choosing a shopping location. The higher the level of comfort perceived by boarding students, the greater their tendency to decide to shop there. Based on this description, the following hypothesis is proposed.

H3: Convenience influences the shopping decisions of boarding students at minimarkets and traditional markets.

Product Availability

Availability of goods is the ability of a business to provide products that consumers need in sufficient quantities, various types, and available when consumers need them, and is an important factor in trading activities because it is directly related to the seller's ability to meet consumer needs.

The Influence of Goods Availability on Shopping Decisions

If the product a consumer is looking for is readily available and easily accessible, they are more likely to make a purchase; conversely, limited product availability can encourage consumers to switch to another shopping destination. Product availability has been shown to have a positive and significant impact on consumer shopping decisions, with the greater the availability of the product offered, the greater the likelihood of a consumer making a purchase.(Putri et al., nd). Based on the description, the hypothesis proposed is as follows.

H4: The availability of goods influences the shopping decisions of boarding students at minimarkets and traditional markets.

Payment Methods

Payment methods are the means consumers use to complete transactions to purchase goods or services. Advances in information technology have led to the emergence of various digital payment methods that offer convenience and speed in transactions.(Marzuki Pilliang, Tri Kristianti, Okpatrioka, 2026)Common payment methods include cash, debit cards, credit cards, digital wallets (e-wallets), and QRIS.

The Influence of Payment Methods on Shopping Decisions

(Marzuki Pilliang, Tri Kristianti, Okpatrioka, 2026)explains that the ease of transactions through digital payment methods also supports consumer decision-making when shopping. Boarding students, as a group closely connected to digital technology, tend to prefer shopping places that offer practical payment methods such as QRIS and digital wallets. Therefore, the more diverse and convenient payment methods available, the greater their tendency to shop there. Based on this description, the following hypothesis is proposed.

H5: Payment methods influence students' shopping decisions at minimarkets and traditional markets.

The Simultaneous Influence of Price, Service, Convenience, Availability of Goods, and Payment Methods on Shopping Decisions

Shopping decisions are not only influenced by one factor, but by various interrelated factors such as price, service, convenience, availability of goods, and available payment methods.(Erli Yanti1*, 2022). These five factors collectively form a consumer's overall assessment of a shopping location, so the interaction between these factors is thought to contribute to the extent to which boarding students tend to make decisions about where to shop. Based on this description, the following hypothesis is proposed.

H6: Price, service, comfort, availability of goods, and payment methods simultaneously influence the shopping decisions of boarding students at minimarkets and traditional markets.

Framework of thinking

https://doi.org/10.61536/escalate.v4i03.566

Based on the theoretical study and hypothesis development that have been described, this study places price (X1), service (X2), comfort (X3), availability of goods (X4), and payment method (X5) as independent variables that are suspected to influence the shopping decisions (Y) of boarding students at minimarkets and traditional markets, both partially and simultaneously. The framework of this study is depicted in Figure 1.

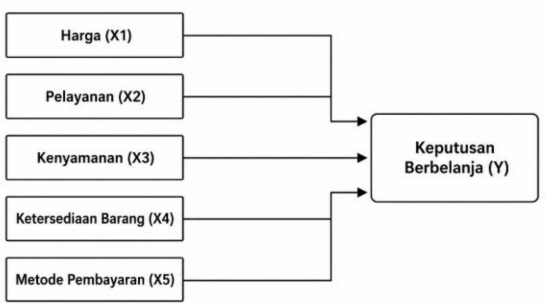


Figure 1.Framework of Relationships Between Research Variables

Research methods

This research method uses a quantitative approach with primary and secondary data as the basis for analysis. Primary data were obtained directly through questionnaires distributed to student boarders who served as study respondents, while secondary data were sourced from scientific literature and publications related to consumer behavior and decisions when shopping at minimarkets and traditional markets.

The population in this study were students who lived in boarding houses and had shopped at both minimarkets and traditional markets, with an unknown population size. The sampling technique used was purposive sampling, which is the determination of the sample based on certain criteria that are in accordance with the research objectives, including students who lived in boarding houses, had shopped at minimarkets, and had shopped at traditional markets. Based on these criteria, 120 respondents were obtained who met the requirements as research samples, this number has exceeded the minimum sample limit required for multiple regression analysis with 20 research indicators.

In this study, instrument measurements were conducted using a Likert scale ranging from 1 to 5, ranging from disagree to strongly agree. Prior to the core analysis stage, data quality testing was conducted, including validity and reliability tests, to ensure the research instrument accurately and consistently measured the intended variables. Next, a series of classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, were applied to ensure the data met statistical estimation requirements before hypothesis testing was conducted.

Data analysis was performed using multiple linear regression techniques using SPSS software to determine the effect of price, service, comfort, product availability, and payment methods on student boarding house shopping decisions. Hypothesis testing was evaluated through individual parameter significance tests (t-tests) to see the influence of each variable partially, and simultaneous significance tests (F-tests) to see the influence of all independent variables together. Meanwhile, the strength of the model in explaining variations in the dependent variable was measured through analysis of the coefficient of determination (R^2).

To answer the research objectives, a multiple linear regression model was used with five independent variables as in the general equation (1) below.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 \quad (1)$$

Description: Y = shopping decision; a = constant; b_1-b_5 = regression coefficient; X_1 = price; X_2 = service; X_3 = convenience; X_4 = product availability; X_5 = payment method.

Results and Discussion

Respondent Profile

The respondents in this study were 120 students living in boarding houses in the Padang Bulan area of Medan who had shopped at minimarkets and traditional markets in the area. Respondent

https://doi.org/10.61536/escalate.v4i03.566

characteristics based on gender, age, and length of stay in the boarding house are presented in Tables 1 to 4.

Table 1. Profile of Research Respondents

No	Information	Amount
1	Boarding Students	120
2	**Total Respondents**	**120**

Of the 120 respondents who were the research sample, all of them were boarding students who had shopped at both minimarkets and traditional markets in the Padang Bulan area, Medan.

Table 2. Respondent Characteristics Based on Gender

Gender	Number of people)	Percentage (%)
Man	31	25.8
Woman	89	74.2
Total	**120**	**100**

There were 31 male respondents (25.8%), while there were 89 female respondents (74.2%), so the majority of respondents in this study were female boarding students.

Table 3. Respondent Characteristics Based on Age

Respondent Age	Number of people)	Percentage (%)
17–20 Years	50	41.7
21–24 Years	54	45.0
> 24 Years	16	13.3
Total	**120**	**100**

Respondents aged 17-20 years numbered 50 people (41.7%), those aged 21-24 years numbered 54 people (45.0%), and those aged over 24 years numbered 16 people (13.3%), so that the majority of respondents were in the 21-24 year age range.

Table 4. Respondent Characteristics Based on Length of Stay in Boarding House

Length of Stay in Boarding House	Number of people)	Percentage (%)
< 1 Year	39	32.5
1–2 Years	29	24.2
> 2 Years	52	43.3
Total	**120**	**100**

Source: Processed primary data (2026)

Respondents who lived in boarding houses for less than 1 year numbered 39 people (32.5%), 1-2 years numbered 29 people (24.2%), and more than 2 years numbered 52 people (43.3%), so that the majority of respondents had lived in boarding houses for more than 2 years.

The majority of respondents were female (74.2%) and aged 21-24 (45.0%). Based on length of stay in the boarding house, 43.3% of respondents had lived there for more than two years, indicating that most respondents had sufficient experience in independently meeting their daily needs, including making shopping decisions.

Instrument Test and Classical Assumptions

https://doi.org/10.61536/escalate.v4i03.566

Validity testing was conducted to determine whether each statement item in the questionnaire was able to accurately measure the variables being studied. The test results showed that all 29 statement items in variables X1 to Y had calculated r values between 0.553 and 0.872, greater than the table r (0.179) at a significance level of 5%, so all items were declared valid.

The reliability test uses the Cronbach's Alpha value, with the reliable criteria if the value is greater than 0.60. Classical assumption tests include the normality test (Kolmogorov-Smirnov), multicollinearity test (Tolerance and VIF), and heteroscedasticity test (Glejser method). The results of the normality test show a significance value of Unstandardized Residual of 0.076 (> 0.05), so the data is normally distributed. A summary of the results of the validity test (range of calculated r values per variable), reliability, multicollinearity, and heteroscedasticity is presented in Table 5 to Table 5.

Table 5. Results of the Validity Test of the Research Instrument

Indicator	r count	r table	Information
Price Aspect			
X1.1	0.784	0.179	Valid
X1.2	0.848	0.179	Valid
X1.3	0.639	0.179	Valid
X1.4	0.872	0.179	Valid
Service Aspects			
X2.1	0.698	0.179	Valid
X2.2	0.650	0.179	Valid
X2.3	0.790	0.179	Valid
X2.4	0.768	0.179	Valid
X2.5	0.585	0.179	Valid
Comfort Aspect			
X3.1	0.790	0.179	Valid
X3.2	0.837	0.179	Valid
X3.3	0.644	0.179	Valid
X3.4	0.748	0.179	Valid
X3.5	0.814	0.179	Valid
Availability Aspect of Goods			
X4.1	0.553	0.179	Valid
X4.2	0.736	0.179	Valid
X4.3	0.756	0.179	Valid
X4.4	0.784	0.179	Valid
X4.5	0.809	0.179	Valid
Payment Method Aspects			
X5.1	0.761	0.179	Valid
X5.2	0.821	0.179	Valid
X5.3	0.790	0.179	Valid
X5.4	0.601	0.179	Valid
X5.5	0.764	0.179	Valid
Shopping Decisions			
Y1	0.796	0.179	Valid
Y2	0.642	0.179	Valid

https://doi.org/10.61536/escalate.v4i03.566

Indicator	r count	r table	Information
Y3	0.745	0.179	Valid
Y4	0.717	0.179	Valid
Y5	0.838	0.179	Valid

All statement items in variables X1 to Y have a calculated r value greater than the table r (0.179), so that all 29 items are declared valid and suitable for use as research instruments.

Table 6. Reliability Test Results

Variables	Cronbach's Alpha	N of Items	Information
X1	0.790	4	Reliable
X2	0.731	5	Reliable
X3	0.823	5	Reliable
X4	0.770	5	Reliable
X5	0.803	5	Reliable
Y	0.804	5	Reliable

All variables have Cronbach's Alpha values above 0.60 (X1 = 0.790; X2 = 0.731; X3 = 0.823; X4 = 0.770; X5 = 0.803; Y = 0.804), so all variables are declared reliable.

Table 7. Normality Test Results

Variables	Kolmogorov-Smirnov Sig.	Criteria	Information
Unstandardized Residual	0.076	Sig. > 0.05	Normal

The Kolmogorov-Smirnov significance value on the Unstandardized Residual is 0.076 (> 0.05), so the residual data is stated to be normally distributed.

Table 8. Multicollinearity Test Results

Coefficientsa

		Unstandardized Coefficients		*Standardized Coefficients*			*Collinearity Statistics*	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	,551	,237		2,324	,022		
	X1	,055	,069	,062	,792	,430	,479	2,087
	X2	-,072	,092	-,069	-,775	,440	,363	2,755
	X3	,374	,110	,372	3,403	,001	,244	4,099
	X4	,131	,113	,133	1,160	,248	,223	4,488
	X5	,361	,096	,376	3,778	,000	,293	3,414

a. Dependent Variable: Y

All independent variables have a Tolerance value above 0.10 and a VIF below 10, so there is no multicollinearity between independent variables in the regression model.

Table 9. Heteroscedasticity Test Results

Coefficientsa

	Unstandardized Coefficients		*Standardized Coefficients*		
Model	B	Std. Error	Beta	t	Sig.
(Constant)	,277	,160		1,735	,085

https://doi.org/10.61536/escalate.v4i03.566

X1	,007	,047	,020	,151	,880
X2	,050	,062	,123	,800	,425
X3	,006	,074	,016	,084	,933
X4	-,110	,076	-,285	-1,451	,149
X5	,064	,064	,169	,988	,325

a. Dependent Variable: ABS_RES2

All Glejser test significance values are above 0.05 (X1 = 0.880; X2 = 0.425; X3 = 0.933; X4 = 0.149; X5 = 0.325), so the regression model does not experience symptoms of heteroscedasticity.
Source: Processed primary data (2026)

Note: Table r value = 0.179 (α = 5%); all 29 statement items have r Calculated > r Table so they are declared valid. The Kolmogorov-Smirnov normality test shows a Sig. Unstandardized Residual value of 0.076 (> 0.05), so the data is normally distributed. All variables have Tolerance > 0.10 and VIF < 10 (free from multicollinearity); all Sig. Glejser values > 0.05 (free from heteroscedasticity).

Results of Multiple Linear Regression Analysis

The results of multiple linear regression analysis between price (X1), service (X2), convenience (X3), availability of goods (X4), and payment method (X5) on shopping decisions (Y), along with the results of the t-test, F-test, and coefficient of determination, are presented in Tables 10 to 13.

Table 10. Results of Multiple Linear Regression Analysis Test

	Unstandardized Coefficients		Standardized Coefficients		
Model	**B**	**Std. Error**	**Beta**	**t**	**Sig.**
(Constant)	,551	,237		2,324	,022
X1	,055	,069	,062	,792	,430
X2	-,072	,092	-,069	-,775	,440
X3	**,374**	,110	,372	3,403	,001
X4	,131	,113	,133	1,160	,248
X5	**,361**	,096	,376	3,778	,000

Table 11. t-Test Results

Variables	t Count	Sig.	Information
Price Aspect (X1)	0.792	0.430	Not Significant
Service Aspect (X2)	-0.775	0.440	Not Significant
Comfort Aspect (X3)	3,403	0.001	Significant
Availability of Goods (X4)	1,160	0.248	Not Significant
Payment Method (X5)	3,778	0,000	Significant

The results of the t-test show that convenience and payment methods have a significant influence on shopping decisions (Sig. < 0.05), while price, service, and availability of goods do not have a significant influence (Sig. > 0.05).

Table 12. F Test Results

ANOVA

	Model	*Sum of Squares*	*df*	*Mean Square*	F	Sig.
1	Regression	49,254	5	9,851	45,998	,000b
	Residual	24,414	114	,214		
	Total	73,668	119			

a. Dependent Variable: Y
b. Predictors: (Constant), X5, X1, X2, X3, X4

The significance value of the F test of 0.000 (<0.05) shows that price, service, convenience, availability of goods, and payment methods simultaneously have a significant influence on shopping decisions.

https://doi.org/10.61536/escalate.v4i03.566

Table 13. Results of the Coefficient of Determination (R^2) Test
Model Summary

Model	R	*R Square*	*Adjusted R Square*	*Standard Error of the Estimate*
1	,818a	,669	,654	,46277

a. Predictors: (Constant), X5, X1, X2, X3, X4

The R^2 value of 0.669 indicates that 66.9% of the variation in shopping decisions can be explained by the five independent variables, while the remaining 33.1% is influenced by other variables outside this research model.
Source: Processed primary data (2026)
Note: F count = 45.998; Sig. F = 0.000; R = 0.818; R^2 = 0.669; Adjusted R^2 = 0.654; Std. Error of the Estimate = 0.46277.
Based on Table 10, the multiple linear regression equation is obtained as follows.

$$Y = 0{,}551 + 0{,}055X_1 - 0{,}072X_2 + 0{,}374X_3 + 0{,}131X_4 + 0{,}361X_5 \quad (2)$$

The constant value of 0.551 indicates the magnitude of the shopping decision when all independent variables are held constant. The regression coefficients for convenience (0.374) and payment method (0.361) are positive and the largest coefficients, indicating that these two variables make the largest contribution to increasing shopping decisions.

The t-test results show that convenience (Sig. = 0.001) and payment method (Sig. = 0.000) have a significant effect on shopping decisions (Sig. <0.05), so H3 and H5 are accepted. Price (Sig. = 0.430), service (Sig. = 0.440), and availability of goods (Sig. = 0.248) do not have a significant effect, so H1, H2, and H4 are rejected. The F-test results show a significance value of 0.000 (<0.05), so H6 is accepted and the five independent variables simultaneously have a significant effect on shopping decisions. The coefficient of determination (R^2) value of 0.669 indicates that 66.9% of the variation in shopping decisions can be explained by the five independent variables, while the remaining 33.1% is influenced by other variables outside this research model.

Discussion

The results of multiple linear regression analysis show that price, service, convenience, availability of goods, and payment methods simultaneously have a significant effect on students' shopping decisions at minimarkets and traditional markets, with a significance value of the F test of 0.000 ($p < 0.05$) and a coefficient of determination (R^2) of 0.669. This value indicates that 66.9% of the variation in students' shopping decisions can be explained by the five independent variables in this study, while the remaining 33.1% is influenced by other factors outside the model, such as location, promotion, and consumer lifestyle. However, partially not all variables are proven to have a significant effect on shopping decisions, as described below.

The test results show that price does not significantly influence the shopping decisions of boarding students (sig. 0.430 > 0.05), thus H1 is rejected. This finding contrasts with the general view that price is the primary consideration in purchasing decisions (Piyoh et al., 2024). This difference is thought to occur because the price difference for basic necessities between minimarkets and traditional markets is relatively insignificant for boarding students, so price is no longer the primary differentiator in determining where to shop. Boarding students appear to prioritize convenience and ease of transactions over the nominal price difference of the product.

The service variable was also shown to have no significant effect on shopping decisions (sig. 0.440 > 0.05), thus H2 was rejected. This result is inconsistent with the findings of Sagala et al. (2024) who emphasized the important role of service in shaping consumer satisfaction and decisions. This discrepancy is likely due to the shopping patterns of boarding students, which tend to be fast, simple, and oriented towards fulfilling daily needs practically, so that interaction with employees or the quality of personal service are not primary considerations compared to the ease of obtaining needed goods.

https://doi.org/10.61536/escalate.v4i03.566

In contrast to the two previous variables, shopping convenience is proven to have a positive and significant effect on shopping decisions (regression coefficient 0.374; sig. 0.001 < 0.05), so H3 is accepted. This finding strengthens the research results of Putri et al. (nd) which showed that store atmosphere and service quality influence consumer purchasing decisions. This indicates that safe, clean, organized, and easily accessible shopping conditions are quite strong considerations for boarding students, considering that they routinely shop to meet their daily needs.

The availability of goods in this study was also not proven to have a significant effect on shopping decisions (sig. 0.248 > 0.05), so H4 was rejected. This condition indicates that the basic needs of boarding students are generally available evenly in both minimarkets and traditional markets, so that the availability of goods is no longer a significant differentiating factor in determining the choice of shopping place. Consumers tend to consider the completeness of products as a basic requirement that is already met in both types of shopping places, not as a competitive advantage.

On the other hand, payment methods were shown to have a positive and significant effect on shopping decisions (regression coefficient 0.361; sig. 0.000 < 0.05), thus H5 was accepted, and even became the variable with the most dominant contribution (Standardized Coefficients Beta of 0.376). This finding is in line with the view of Marzuki Pilliang et al. (2026) who stated that the development of digital payment methods provides convenience and speed of transactions for its users. As a group close to digital technology, boarding students tend to prefer shopping places that offer payment conveniences such as QRIS, digital wallets, and debit cards, because they are considered more practical and efficient than conventional cash payments.

In addition to the partial hypothesis testing results, the descriptive statistics also provide additional insight into respondents' tendencies. The indicator indicating convenience in shopping at minimarkets obtained an average score of 3.92, indicating that the majority of boarding students tend to feel more comfortable shopping at minimarkets than at traditional markets. This trend is in line with the finding that convenience and payment methods, two attributes more synonymous with the modern minimarket shopping experience, are actually the most dominant factors influencing boarding students' shopping decisions. Meanwhile, prices, service, and availability of goods, which are relatively similar between minimarkets and traditional markets, are no longer significant differentiating factors for this consumer group.

Overall, the findings of this study suggest that student boarding house shopping preferences are shifting toward transaction efficiency and a comfortable shopping environment, rather than solely considering price, personal service, or product availability. This implication is crucial for traditional market operators to adopt digital payment methods and improve the convenience of the shopping environment to remain competitive in attracting student consumers.

Conclusion

This study concludes that shopping convenience and payment methods are factors that drive students' shopping decisions at minimarkets and traditional markets in the Padang Bulan area of Medan, with payment methods being the most dominant factor, while price, service, and product availability did not prove to be the main differentiators. Simultaneously, these five factors continue to play an important role in shaping shopping decisions. This finding confirms that students' shopping preferences are currently driven more by transaction efficiency and the convenience of the shopping environment than by price, personal service, or product availability alone. It also enriches the consumer behavior literature by demonstrating a shift in preferences among young consumers accustomed to digital convenience. This study has limitations in the model used, which does not include other variables such as location, promotion, product quality, image of the shopping place, and consumer lifestyle. It also has limitations in the scope of respondents, which is limited to students living in one area, so the results cannot be generalized widely. Future research is recommended to add relevant independent, mediating, or moderating variables, as well as expanding the number of respondents and the scope of the research area so that the results can be better generalized to a wider consumer group.

Bibliography

Aisyah, N., Subhan, E. S., & Ramadhan, R. (2025). *Pengaruh Strategi Pemasaran dan Kepuasan Pelanggan terhadap Keputusan Pembelian pada UMKM Kuliner Bakso Mawar di Kabupaten*

https://doi.org/10.61536/escalate.v4i03.566

Dompu. *1*, 1–4.

Alamsyah, N. A., Fikri, M. A., Dahlan, U. A., & Korespondensi, E. (2024). *PENGARUH DIGITAL MARKETING TERHADAP KEPUTUSAN PEMBELIAN : PERAN MEDIASI PERILAKU KONSUMEN*. *7*(2), 128–144. https://doi.org/10.30587/jre.v7i2.8250

Erli Yanti1*, S. E. (2022). *Analisis Perbandingan Kualitas Pelayanan dan Strategi Pemasaran Terhadap Kepuasan Konsumen Pada Pasar Modern dan Pasar Tradisional Di Kota Bima*. *5*(5), 408–414. https://doi.org/http://dx.doi.org/10.32493/drb.v5i5.21488

Hidayah, B., & Amin, C. (2021). *Analisis Pola Spasial dan Faktor Pemilihan Lokasi Minimarket di Kabupaten Klaten*. *22*(2), 171–182. https://doi.org/http://dx.doi.org/10.23887/mkg.v22i2.36806 Analisis

Indah, M., & Hsb, Y. A. (2023). *HUBUNGAN ANTARA POLA KONSUMSI DAN PENDIDIKAN PADA MAHASISWA DI KOTA MEDAN*. *1*(1), 95–100. https://jurnaluniv45sby.ac.id/index.php/jmcbus/article/view/499/477

Istiqomah, N. H. M. (2024). *MEMAHAMI PERILAKU KONSUMEN: TINJAUAN ASPEK PSIKOLOGIS DALAM KEPUTUSAN PEMBELIAN DAN STRATEGI PEMASARAN*. *3*(3), 71–82.

Marzuki Pilliang, Tri Kristianti, Okpatrioka, Y. A. T. (2026). *Peran Sistem Informasi dalam Mendukung Pengambilan Keputusan: Systematic Literature Review (SLR)*. *1*, 13–25. https://doi.org/https://doi.org/10.56861/computatio.v1i1

Muhammad Nizar Fauzi Romzi1, Subagyo2, W. W. (2022). *BERBELANJA TERHADAP KEPUTUSAN*. *76*, 670–675.

Piyoh, D. Dela, Rahayu, A., Dirgantari, P. D., & Pembelian, K. (2024). *Pengaruh harga terhadap keputusan pembelian*. *08*(01), 1–6.

Prasetio, D., Putra, P., & Kramadibrata, B. S. (2024). *Pengaruh Kebutuhan Konsumen dan Kualitas Produk terhadap Preferensi Belanja Pasar Tradisional Pesing Koneng di Jakarta Barat*. *4*. https://doi.org/https://doi.org/10.61132/jusbit.v1i3.271

Putri, M. A., Manajemen, S., & I, U. P. I. Y. A. (n.d.). *Pengaruh Atmosfir Toko , Kualitas Layanan dan Ketersediaan Produk Terhadap Keputusan Pembelian di Gramedia Harapan Indah Bekasi*. *7*(3), 208–218. https://doi.org/10.37817/IKRAITH-EKONOMIKA

Sagala, M. F., Nasution, N. L., & Nasution, M. F. (2024). *Pengaruh Fasilitas , Harga , Perilaku Konsumen , dan Daya Tarik Terhadap*. *4*, 8238–8255. https://doi.org/https://j-innovative.org/index.php/Innovative Pengaruh

Syah, B. B., Sabriyah, H., Kospa, D., Haidir, H., Studi, P., Wilayah, P., Teknik, F., Indo, U., & Mandiri, G. (2025). *ANALISIS PERKEMBANGAN MINIMARKET MODERN DAN PASAR TRADISIONAL DI KECAMATAN ALANG-ALANG LEBAR*. 77–84. https://doi.org/http://journal.unmasmataram.ac.id/index.php/GARA

https://doi.org/10.61536/escalate.v4i03.566