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# The Effect of Service Quality and Digital Marketing on Purchase Decisions at PT. Pegadaian, Mengwi Branch Badung Regency

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***Abstract***

*Purchasing decisions represent an important behavioral outcome for financial service institutions offering gold investment and pawn-related products in increasingly competitive markets. This study aims to examine the effects of service quality and digital marketing on purchasing decisions at PT. Pegadaian Mengwi Branch, Badung Regency. An empirical quantitative approach with a causal research design was employed, involving 100 consumers who had purchased gold products at the branch and were selected through purposive sampling. Primary data were collected using a structured questionnaire measured on a five-point Likert scale, while multiple linear regression was applied to assess the partial and simultaneous effects of the independent variables. The analytical procedure was preceded by validity, reliability, normality, multicollinearity, and heteroscedasticity tests to establish the adequacy of the measurement instruments and regression model. The findings indicate that digital marketing has a positive and significant effect on purchasing decisions, with a regression coefficient of 0.391, t-statistic of 4.296, and significance value of 0.000. Service quality also has a positive and significant effect, with a coefficient of 0.407, t-statistic of 4.363, and significance value of 0.000, while the simultaneous test produces an F-statistic of 69.502 with a significance value of 0.000. The coefficient of determination of 0.589 indicates that digital marketing and service quality jointly explain 58.9% of the variation in purchasing decisions. These findings highlight the importance of integrating informative digital marketing, interactive financial communication, and consistent customer-oriented service to strengthen consumer purchasing decisions at PT. Pegadaian Mengwi Branch.*

***Keywords:*** *Digital Marketing, Gold Investment, Purchasing Decisions, Service Quality, PT. Pegadaian.*



## INTRODUCTION

Technological advancement, economic uncertainty, and changing patterns of financial behavior have made investment increasingly important as a mechanism for preserving and accumulating wealth over both the short and long term. Financial institutions, including banks and non-bank financial institutions such as pawnshops, have responded to this development by expanding investment-oriented products, particularly gold-based instruments, which are increasingly accessible to the wider public. Gold investment is generally perceived as an attractive alternative because it can function as a store of value and provide relatively accessible investment opportunities for individuals with different financial capacities (Ismail, 2011). Within the broader marketing perspective, consumers' decisions to purchase financial products are not determined solely by the intrinsic characteristics of the product but are shaped by the information available, perceived value, trust, and interactions experienced throughout the decision-making process (Kotler & Keller, 2016). The growing availability of gold investment products, however, does not automatically eliminate consumers' hesitation, particularly when purchasing decisions involve financial considerations, perceived risk, and uncertainty regarding the quality and credibility of the provider. This condition places service quality and the ability of financial institutions to communicate their products effectively at the center of contemporary competition in financial services. PT Pegadaian, as a non-bank financial institution serving diverse consumer segments, therefore operates in an environment in which the ability to combine reliable services with effective market communication has become increasingly important.

Service quality represents one of the fundamental factors capable of shaping consumers' perceptions, satisfaction, trust, and subsequent behavioral responses toward a company. In service marketing, quality is closely associated with the organization's ability to deliver services that are reliable, responsive, accessible, and consistent with customer expectations (Lupiyoadi & Hamdani, 2015). Consumers who receive fast, accurate, friendly, transparent, and secure services are more likely to develop positive evaluations of the institution, whereas delays, unclear information, and inadequate responsiveness may generate dissatisfaction and weaken the intention to use or purchase the services offered. Empirical evidence increasingly indicates that service quality can contribute directly to purchase decisions, although its influence may vary according to the characteristics of the product, consumer segment, and service environment (Martha et al., 2023). Recent evidence from the gold investment context at PT Pegadaian also indicates that service quality, together with brand trust and price, is relevant to purchase decisions and customer loyalty, while customer satisfaction may alter the strength of these relationships (Fadillah et al., 2025). This suggests that consumers' decisions in financial services are formed through an evaluative process in which the quality of interpersonal and institutional service becomes an important source of confidence. The issue becomes particularly relevant for gold investment products because consumers must assess not only the attractiveness of the investment itself but also the credibility, reliability, and service experience associated with the institution providing it.

The transformation of digital technology has simultaneously changed the way consumers search for information, evaluate alternatives, interact with businesses, and ultimately make purchasing decisions. Digital marketing enables organizations to use internet-based and interactive technologies to establish communication with identified consumers while providing product information through increasingly immediate and personalized channels (Chaffey & Ellis-Chadwick, 2019). The expansion of internet access in Indonesia has reinforced this transformation, as digital platforms have become an increasingly important environment for consumers to obtain information before engaging with financial and commercial services. The Indonesian Internet Service Providers Association reported that internet penetration reached 77.02% of the Indonesian population in 2022, representing more than 210 million users, with infrastructure development and behavioral changes during the COVID-19 pandemic contributing to the expansion of internet utilization (Fajriani, 2023). Digital marketing consequently functions not merely as a promotional instrument but also as an information interface through which consumers can compare products, evaluate credibility, recognize promotions, and reduce uncertainty before purchasing. Previous research has demonstrated that digital marketing can influence consumers' online purchasing decisions, indicating that the quality and accessibility of digital information may become an important determinant of consumer responses (Putri & Marlien, 2022). The increasing integration of digital channels into consumer decision-making has therefore transformed competition from a predominantly physical service environment into an interconnected setting in which offline service experiences and online communication jointly influence perceptions of value and trust.

The relationship between digital marketing and purchasing decisions, however, is not uniformly established across different consumer contexts and product categories. Research examining digital marketing strategies has found that digital communication can significantly support purchasing decisions, yet the effectiveness of such strategies depends on how consumers interpret information and how well the marketing content corresponds to their needs and expectations (Gultom et al., 2025). Other evidence suggests that digital marketing may operate alongside product quality and other marketing variables rather than functioning as an isolated determinant of purchasing behavior (Sesandi et al., 2024). Studies conducted during and after the pandemic further indicate that digital marketing can serve as an intervening mechanism between product and service quality and consumers' behavioral responses, illustrating that digital exposure does not necessarily produce purchasing behavior without supportive perceptions of the underlying offering (Ukamah et al., 2022). This complexity is particularly significant for financial services because consumers may require stronger informational reassurance before committing to products involving investment and monetary value. Recent research on digital transformation also suggests that digital marketing and service quality should be examined together because purchasing decisions increasingly emerge from the interaction between digital engagement and service delivery rather than from a single promotional stimulus (Tarigan et al., 2026). The literature therefore points toward an integrated perspective in which service quality provides experiential and relational assurance while digital marketing provides informational and communicative support, although the empirical strength of these two factors may differ across institutional and geographical settings.

Recent studies provide important evidence concerning the roles of service quality and digital marketing, but several conceptual and empirical limitations remain unresolved, particularly within the specific context of PT Pegadaian. Studies involving Pegadaian have examined variables such as service quality, brand trust, price, customer satisfaction, and digital marketing, yet their findings frequently focus on specific products, demographic groups, or outcomes such as satisfaction and loyalty rather than directly examining purchase decisions in a particular branch setting (Putra & Syarifah, 2026). Research on gold savings at PT Pegadaian has also demonstrated the relevance of service quality-related factors and promotional considerations to consumers' decisions, but the empirical context remains geographically specific and does not fully explain how service quality interacts with the increasingly important digital marketing environment (Yanti & Hidayat, 2023). Other studies have incorporated digital marketing with variables such as brand image, product quality, price, and trust, indicating that purchasing decisions are multidimensional and cannot be adequately explained through promotional exposure alone (Azzahra, 2025). Research on digital marketing, product quality, and consumer decision-making likewise demonstrates that consumers evaluate combinations of functional and communicative attributes when determining whether to purchase a product (Pratama, 2023). The literature also shows that trust, perceived price, and product quality remain relevant in Pegadaian gold-related purchasing decisions, suggesting that the explanatory role of service quality and digital marketing needs to be assessed within a broader consumer evaluation process (Solekha et al., 2026). These inconsistencies indicate a need for branch-level empirical evidence that directly evaluates whether service quality and digital marketing significantly explain consumers' purchase decisions at PT Pegadaian rather than assuming that findings from other products, regions, or consumer segments can be generalized automatically.

The unresolved issue has both scientific and managerial significance because financial institutions increasingly compete not only through products and prices but also through the quality of consumer experiences and the effectiveness of digital communication. Consumer purchasing decisions are formed through a complex psychological and environmental process in which external stimuli can influence perceptions, evaluations, and behavioral responses (Mehrabian & Russell, 1974). Digital marketing may strengthen consumer awareness and access to information, but its influence can remain limited when consumers perceive the service experience as unreliable, inaccessible, or inconsistent with the promises communicated through digital channels. Conversely, high service quality may generate positive experiences without producing optimal purchasing outcomes when consumers have insufficient information about products, benefits, procedures, or promotional opportunities. Evidence concerning service quality, digital marketing, and customer satisfaction confirms that these variables can be interconnected, yet the pathways through which they affect consumer decisions remain context dependent (Sigita & Al-Hakim, 2022). Research on digital marketing and electronic word-of-mouth further demonstrates that consumers' awareness and information-processing processes can shape purchasing decisions, particularly in digitally mediated markets (Purnamasari & Kadi, 2022). PT Pegadaian therefore requires empirical evidence that identifies whether improvements in service delivery and digital marketing are genuinely associated with stronger purchase decisions among consumers at the Mengwi Branch in Badung Regency, rather than relying solely on generalized assumptions derived from broader financial-service or retail studies.

Against this background, the present study is positioned within the intersection of service marketing, digital marketing, and consumer decision-making in the non-bank financial services sector, with PT Pegadaian, Mengwi Branch, Badung Regency serving as the empirical setting. The study specifically examines service quality and digital marketing as explanatory variables for consumers' purchase decisions, allowing the research to address the contextual gap left by studies that have examined these factors separately, focused on different outcomes, or investigated other branches and consumer segments. The research adopts a quantitative approach to empirically assess the relationships among the variables and to provide measurable evidence regarding the extent to which service quality and digital marketing contribute to consumers' purchasing decisions. Its theoretical contribution lies in extending the application of service marketing and digital marketing perspectives to the purchase-decision context of gold-related financial services at the branch level, particularly within an Indonesian regional market. Its methodological contribution lies in providing branch-specific empirical evidence through systematic measurement and statistical analysis of the proposed relationships, thereby complementing findings from previous studies conducted in different institutional and consumer contexts. Practically, the findings are expected to provide PT Pegadaian with a clearer basis for determining whether improvements in service delivery, digital communication, product information, promotional activities, and consumer interaction should be prioritized as mechanisms for strengthening purchasing decisions. The ultimate objective of this research is to determine the effect of service quality and digital marketing on purchase decisions at PT Pegadaian, Mengwi Branch, Badung Regency, while simultaneously contributing evidence that can inform future research on consumer behavior and competitive strategies in digitally transforming financial markets.

## RESEARCH METHODS

This study adopts an empirical quantitative approach with a causal research design to investigate the effect of service quality and digital marketing on purchase decisions at PT. Pegadaian, Mengwi Branch, Badung Regency. The population consists of consumers of PT. Pegadaian, Mengwi Branch, who have purchased gold products, with respondents selected through purposive sampling according to predefined criteria relevant to the research objectives (Sugiyono, 2016). The sample size is determined based on the number of measurement indicators, following the guideline of five to ten respondents for each indicator, so that 17 indicators generate a minimum sample of 85 respondents and a maximum of 170 respondents. Primary data are obtained directly from respondents through structured questionnaires, while secondary information is derived from relevant scholarly literature and supporting documents related to service quality, digital marketing, and consumer purchasing behavior. Service quality is operationalized through indicators representing the reliability, responsiveness, assurance, and customer-oriented aspects of service delivery, whereas digital marketing is operationalized through the utilization of digital channels for communication, information dissemination, customer engagement, and marketing activities (Chaffey & Ellis-Chadwick, 2019). Purchase decisions are operationalized through indicators reflecting consumers' consideration and selection processes in deciding to purchase gold products at the branch. The operationalization of all constructs is translated into structured questionnaire items to generate quantitative observations that can be subjected to statistical analysis.

All measurement items are assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) to quantify respondents' perceptions of each research construct. Before hypothesis testing, the instrument is evaluated through validity and reliability procedures to establish the adequacy and internal consistency of the measurement items. The empirical data are subsequently analyzed using multiple linear regression to estimate the partial and simultaneous effects of service quality and digital marketing on purchase decisions. The regression specification is expressed as $Y = \alpha + \beta_1X_1 + \beta_2X_2 + \varepsilon$, where Y denotes purchase decisions, $X_1$ represents service quality, $X_2$ represents digital marketing, $\alpha$ is the constant, $\beta_1$ and $\beta_2$ are the estimated regression coefficients, and $\varepsilon$ represents the error term. Hypotheses concerning the partial effects of the independent variables are tested using the t-test, while the F-test is employed to determine whether the independent variables jointly exert a statistically significant effect on purchase decisions, with $R^2$ used to assess the explanatory power of the estimated model (Ghozali, 2018). Classical assumption tests include normality, multicollinearity, and heteroscedasticity assessments to verify whether the regression model satisfies the fundamental requirements for reliable coefficient estimation and statistical inference. The analytical framework is further supported by empirical evidence showing that service quality and digital marketing constitute relevant explanatory factors in consumer purchase decisions, thereby reinforcing the suitability of the proposed regression approach (Martha et al., 2023).

## RESULTS AND DISCUSSION

### Context of PT. Pegadaian Mengwi Branch and Gold Investment

PT. Pegadaian is a formal non-bank financial institution in Indonesia that provides financing services to communities through collateral-based lending and investment products, positioning the institution as an important component of the national financial system. Its operational role extends beyond conventional pawn financing because the institution also facilitates access to gold investment, savings, and other financial services that respond to changing consumer needs. The development of these products reflects the broader transformation of financial services, in which accessibility, service convenience, and customer-oriented delivery increasingly shape consumer preferences. From a marketing perspective, the ability of a financial institution to communicate product value while maintaining reliable service is closely associated with consumers' willingness to select and purchase financial products (Lupiyoadi & Hamdani, 2015). The combination of physical service delivery and digital communication is particularly relevant for products such as gold savings and gold installments, which require consumers to understand product mechanisms, payment arrangements, and perceived investment benefits before making a purchase. This context makes PT. Pegadaian a relevant empirical setting for examining how service quality and digital marketing contribute to consumers' purchasing decisions.

PT. Pegadaian Mengwi Branch operates as one of the service points providing core Pegadaian products to consumers in Mengwi, Badung Regency, with services encompassing gold pawning, non-gold pawning, vehicle pawning, gold investment, and gold installment facilities. The branch's service portfolio allows consumers to select financing and investment alternatives according to their financial objectives, collateral availability, and purchasing capacity. Gold pawn services provide cash financing secured by gold jewelry or precious metals, while non-gold and vehicle pawn facilities expand the range of collateral-based financing available to customers. Such product diversity requires service personnel to provide accurate information and responsive assistance because consumers may have different levels of financial knowledge and different expectations concerning transaction procedures. Service quality becomes particularly important in financial services because consumers evaluate not only the outcome of a transaction but also the reliability, responsiveness, assurance, and interaction experienced during service delivery (Kotler & Keller, 2016). The operational characteristics of the Mengwi Branch therefore provide an appropriate setting for assessing whether consumers' perceptions of service performance are translated into stronger purchasing decisions.

The investment segment represents an important dimension of PT. Pegadaian Mengwi Branch because gold products provide consumers with an accessible alternative for asset accumulation and long-term financial planning. Gold Savings enables customers to purchase and sell gold balances through relatively flexible transaction mechanisms, while Cicil Emas provides an installment-based mechanism for acquiring gold jewelry or bullion. The availability of these products broadens the function of Pegadaian from a traditional pawn-based institution toward a financial service provider that also supports investment-oriented consumer behavior. Consumer decisions regarding gold products are influenced by perceived usefulness, accessibility, trust, and the ability of the institution to communicate relevant product information clearly. Recent empirical evidence concerning Pegadaian indicates that factors such as brand trust, service quality, and price are relevant in explaining purchase decisions and customer loyalty in gold bullion investment (Fadillah et al., 2025). The relevance of these factors indicates that the purchasing decision for gold products cannot be understood solely from the characteristics of the commodity but must also consider the quality of the financial service environment in which the transaction takes place.

The strategic location of PT. Pegadaian Mengwi Branch provides an opportunity to serve consumers who view gold as both an investment instrument and a financial asset that can be utilized when liquidity is required. Gold can function simultaneously as a store of value and collateral, creating a distinctive relationship between investment behavior and pawn-based financing within the Pegadaian business model. Nevertheless, competition in the gold investment market has intensified as commercial banks and other financial service providers increasingly offer gold-related investment and installment products. Such competition shifts the basis of consumer choice toward factors beyond product availability, including convenience, information accessibility, transaction experience, and perceived institutional credibility. Digital marketing becomes strategically relevant under these conditions because digital channels allow financial institutions to disseminate product information, communicate promotional messages, and maintain interaction with prospective consumers at relatively broad market coverage (Chaffey & Ellis-Chadwick, 2019). The competitive environment therefore creates pressure for the Mengwi Branch to strengthen its digital communication while maintaining service performance capable of converting consumer interest into actual purchasing decisions.

The empirical relevance of digital marketing is also reflected in previous research showing that digital communication and online marketing activities can influence consumers' purchasing decisions by increasing product awareness, facilitating information acquisition, and strengthening interaction between firms and customers. Digital platforms provide opportunities for financial service providers to present gold products through educational content, promotional information, product explanations, and communication mechanisms that reduce informational barriers before purchase. In the context of Pegadaian, this function is particularly important because prospective gold buyers may require information concerning minimum purchase values, installment schemes, transaction procedures, gold prices, and account management before committing to a purchase. Empirical research has demonstrated a positive relationship between digital marketing and purchasing decisions, confirming that digital marketing can operate as a meaningful determinant of consumer choice (Putri & Marlien, 2022). Similar evidence indicates that digital marketing strategies can strengthen purchase decisions when digital communication is aligned with consumer needs and supported by relevant product information (Gultom et al., 2025). These considerations establish a clear empirical rationale for examining digital marketing alongside service quality rather than treating purchasing decisions as a consequence of product attributes alone.

The interaction between digital marketing and service quality provides the central contextual basis for understanding purchase decisions at PT. Pegadaian Mengwi Branch. Digital marketing can generate awareness and stimulate initial consumer interest, whereas service quality becomes important when consumers evaluate the credibility, convenience, responsiveness, and reliability of the institution during the purchasing process. A consumer who encounters attractive digital information may still reconsider a purchase if the subsequent service experience does not meet expectations, indicating that promotional effectiveness and service delivery are interconnected components of the consumer decision process. Empirical research in different business contexts has shown that digital marketing and service quality can jointly contribute to purchasing decisions, supporting the relevance of examining both variables within a single analytical model (Martha et al., 2023). For PT. Pegadaian Mengwi Branch, this relationship is increasingly significant because gold investment involves financial considerations that may require stronger informational support and greater confidence than routine consumer purchases. The empirical setting consequently supports the formulation of a causal model in which digital marketing and service quality are examined as explanatory variables of purchase decisions, providing the basis for the subsequent statistical analysis.

**Measurement Quality and Classical Assumption Testing**

The quality of the research instrument was assessed before estimating the multiple linear regression model to ensure that the questionnaire items adequately represented the constructs of digital marketing, service quality, and purchase decisions. Validity testing was conducted by examining the correlation coefficient between each questionnaire item and its corresponding total construct score, with a coefficient above 0.30 indicating an acceptable level of item validity (Ghozali, 2018). The validity results presented in Table 1 demonstrate that all 16 measurement items across the three constructs exceeded the minimum correlation criterion of 0.30. The correlation coefficients for digital marketing ranged from 0.637 to 0.805, while those for service quality ranged from 0.830 to 0.916. The purchase decision indicators also demonstrated relatively strong item-total correlations, ranging from 0.795 to 0.891. These values indicate that each questionnaire statement had sufficient empirical association with the construct it was intended to measure and could therefore be retained for subsequent analysis.

**Table 1. Results Test Validity**

| No. | Variables | Instrument | Correlation Coefficient | Information |
|---|---|---|---|---|
| 1 | *Digital marketing* (X1) | X1.1 | 0.737 | Valid |
| | | X1.2 | 0.740 | Valid |
| | | X1.3 | 0.678 | Valid |
| | | X1.4 | 0.805 | Valid |
| | | X1.5 | 0.637 | Valid |
| | | X1.6 | 0.707 | Valid |
| 2 | Quality Service (X2) | X2.1 | 0.830 | Valid |
| | | X2.2 | 0.907 | Valid |
| | | X2.3 | 0.854 | Valid |
| | | X2.4 | 0.916 | Valid |
| | | X2.5 | 0.893 | Valid |
| 3 | Buying decision (Y) | Y1 | 0.891 | Valid |

| | | | |
|---|---|---|---|
| | Y2 | 0.849 | Valid |
| | Y3 | 0.857 | Valid |
| | Y4 | 0.795 | Valid |
| | Y5 | 0.839 | Valid |

*Source: Appendix 2 (2026)*

The reliability assessment was subsequently performed to determine whether the indicators within each construct demonstrated adequate internal consistency. Cronbach's Alpha was employed because the measure evaluates the consistency of responses across multiple items representing the same underlying construct. As shown in Table 2, the Cronbach's Alpha coefficient for digital marketing was 0.939, indicating a very high level of internal consistency. The coefficient for service quality reached 0.899, while purchase decisions produced a coefficient of 0.714, with both values exceeding the commonly accepted threshold of 0.70 for reliable research instruments. The comparatively lower coefficient for purchase decisions remains statistically acceptable and indicates that the five indicators provide consistent measurement of consumers' purchasing decision construct. The reliability findings support the use of the instrument for empirical hypothesis testing because measurement consistency reduces the likelihood that observed relationships are primarily attributable to random measurement error (Sugiyono, 2016).

**Table 2. Reliability Test Results**

| No. | Variables | *Cronbach's Alpha* | Information |
|---|---|---|---|
| 1 | *Digital Marketing* (X1) | 0.939 | Reliable |
| 2 | Quality Service (X2) | 0.899 | Reliable |
| 4 | Buying decision (Y) | 0.714 | Reliable |

The normality assumption was examined using the One-Sample Kolmogorov-Smirnov test applied to the unstandardized residuals of the regression model. Normality is important in regression-based inference because substantially non-normal residuals can affect the reliability of statistical significance testing and parameter interpretation. Table 3 shows that the analysis was based on 100 observations, with a residual mean of 0.0000000 and a standard deviation of 2.73897285. The absolute maximum difference was 0.065, while the Kolmogorov-Smirnov test statistic was also 0.065. Most importantly, the Asymp. Sig. (2-tailed) value was 0.200, which exceeds the 0.05 significance level. The residual distribution can therefore be regarded as statistically consistent with the normality assumption, allowing the regression estimates and subsequent hypothesis tests to proceed.

**Table 3. Test Normality (One Sample Kolmogorov-Smirnov)**

| One-Sample Kolmogorov-Smirnov Test | Unstandardized Residual |
|---|---|
| N | 100 |
| Mean | 0.0000000 |
| Standard Deviation | 2.73897285 |
| Most Extreme Differences – Absolute | 0.065 |
| Positive | 0.062 |
| Negative | -0.065 |
| Test Statistics | 0.065 |
| Asymp. Sig. (2-tailed) | 0.200 |

*a. Test distribution is Normal; b. Calculated from data; c. Lilliefors Significance Correction; d. This is a lower bound of the true significance.*

Multicollinearity testing was conducted to determine whether the independent variables contained an excessively strong linear association that could distort the estimated regression coefficients. The assessment employed Tolerance and Variance Inflation Factor (VIF), where a Tolerance value above 0.10 and a VIF below 10 generally indicate the absence of problematic multicollinearity (Ghozali, 2018). As presented in Table 4, both digital marketing and service quality have identical Tolerance values of 0.467. Their respective VIF values are 2.143, which remain substantially below the critical value of 10. These statistics indicate that the two explanatory variables are related but do not exhibit a level of linear dependency that would undermine coefficient estimation. The finding is particularly relevant because both variables represent dimensions of the consumer experience that may naturally interact within financial-service environments, yet their statistical distinction remains adequate for simultaneous regression analysis.

**Table 4. Test Multicollinearity**

| Variables Free | Tolerance |
|---|---|
| Digital marketing | 0.467 |
| Quality Service | 0.467 |

The final classical assumption assessment concerned heteroscedasticity, which was evaluated through a scatterplot of the predicted values (ZPRED) against the studentized residuals (SRESID). The purpose of this procedure was to determine whether the residual variance remained relatively constant across different levels of the predicted dependent variable. Figure 1 shows that the residual points are distributed above and below the horizontal axis without forming a systematic or recognizable pattern. The absence of a discernible funnel, curved, or clustered pattern indicates that the residual variance does not systematically increase or decrease across observations. This condition supports the assumption of homoscedasticity and suggests that the regression coefficients can be interpreted without a substantial concern regarding unequal residual variance. Taken together with the normality and multicollinearity results, the heteroscedasticity assessment confirms that the dataset satisfies the principal classical assumptions required before estimating the multiple linear regression model.

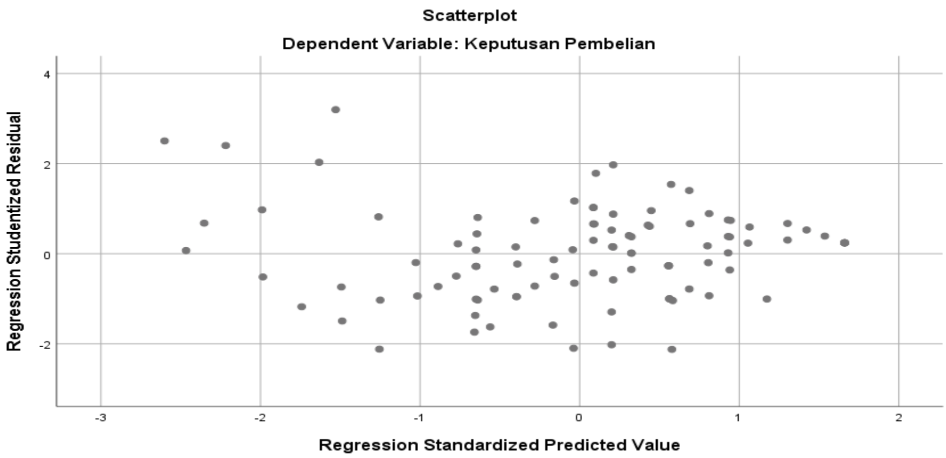


**Figure 1. Heteroscedasticity Test**

The combined measurement and assumption tests provide an adequate statistical foundation for examining the proposed relationships between digital marketing, service quality, and purchase decisions. All questionnaire items satisfy the validity criterion, while the three constructs demonstrate acceptable internal reliability based on their Cronbach's Alpha coefficients. The residuals also satisfy the normality requirement, with a significance value of 0.200, while the Tolerance and VIF statistics indicate that the independent variables can be included simultaneously in the regression equation. The scatterplot further provides no evidence of a systematic heteroscedastic pattern. These findings are important because empirical conclusions regarding purchasing decisions should be based on a model in which measurement quality and statistical assumptions have been adequately addressed. The subsequent regression analysis can therefore focus on estimating the magnitude, direction, and statistical significance of the effects of digital marketing and service quality on purchase decisions at PT. Pegadaian Mengwi Branch.

**Multiple Linear Regression Analysis and Hypothesis Testing**

Multiple linear regression analysis was employed to estimate the magnitude and direction of the effects of digital marketing and service quality on purchase decisions at PT. Pegadaian Mengwi Branch. The analysis used 100 observations and treated digital marketing (X1) and service quality (X2) as independent variables, with purchase decision (Y) as the dependent variable. The estimated coefficients are presented in Table 5, which shows that both independent variables have positive regression coefficients. The coefficient of digital marketing is 0.391, while the coefficient of service quality is 0.407, indicating that improvements in either explanatory variable are associated with higher purchasing decision scores when the other variable is held constant. The standardized coefficients also indicate that service quality has a slightly stronger relative contribution ($\beta = 0.416$) than digital marketing ($\beta = 0.409$). This pattern suggests that both market communication and the quality of direct service are relevant components in shaping consumers' decisions to purchase gold products at the branch.

**Table 5. Results Regression Analysis Multiple Linear**

| Model | Unstandardized Coefficients B | Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|
| (Constant) | 2.442 | 1.450 | — | 1.684 | 0.095 |
| *Digital Marketing* | 0.391 | 0.091 | 0.409 | 4.296 | 0.000 |
| Quality Service | 0.407 | 0.093 | 0.416 | 4.363 | 0.000 |

*Dependent Variable: Purchasing Decision*

The regression equation derived from Table 4.5 is Y = 2.442 + 0.391X1 + 0.407X2, indicating that the dependent variable has a positive association with both explanatory variables. The constant of 2.442 represents the estimated purchase decision score when the values of digital marketing and service quality are held at zero, although this value should be interpreted primarily as a mathematical component of the regression model rather than as a direct behavioral condition. The coefficient of 0.391 for digital marketing means that a one-unit increase in the digital marketing score is associated with an estimated 0.391-unit increase in purchase decisions, assuming service quality remains constant. The coefficient of 0.407 for service quality indicates that a one-unit improvement in perceived service quality is associated with an estimated 0.407-unit increase in purchasing decisions, controlling for digital marketing. The positive direction of both coefficients is theoretically consistent with the view that consumer decisions can be strengthened through effective market communication and favorable service experiences (Kotler & Keller, 2016). The regression estimates therefore provide initial evidence that both explanatory variables operate in the expected direction within the empirical setting of PT. Pegadaian Mengwi Branch.

**Table 6. Results T-Test (Partial Test)**

| Model | Unstandardized Coefficients B | Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|
| (Constant) | 2.442 | 1.450 | — | 1.684 | 0.095 |
| *Digital Marketing* | 0.391 | 0.091 | 0.409 | 4.296 | 0.000 |
| Quality Service | 0.407 | 0.093 | 0.416 | 4.363 | 0.000 |

*Dependent Variable: Purchasing Decision*

The partial significance test demonstrates that digital marketing has a statistically significant positive effect on purchase decisions. As shown in Table 4.6, the digital marketing coefficient is 0.391 with a t-statistic of 4.296 and a significance value of 0.000, which is below the 0.05 threshold. The result supports H1 and indicates that stronger digital marketing activities are associated with higher consumer purchasing decisions at PT. Pegadaian Mengwi Branch. The standardized coefficient of 0.409 further indicates a meaningful relative contribution of digital marketing after accounting for service quality. This finding is consistent with the argument that digital marketing enables firms to distribute information, establish consumer engagement, and facilitate access to product-related information across digital channels (Chaffey & Ellis-Chadwick, 2019). Empirical evidence from previous studies likewise identifies digital marketing as a significant determinant of purchasing decisions, reinforcing the interpretation that digital communication can influence consumer choice when it provides relevant information and supports the purchasing process (Azzahra, 2025).

The partial test also confirms a positive and statistically significant effect of service quality on purchase decisions. Table 4.6 reports a regression coefficient of 0.407, a t-statistic of 4.363, and a significance value of 0.000, providing sufficient statistical evidence to support H2. The standardized coefficient of 0.416 is marginally higher than the corresponding coefficient for digital marketing, suggesting that perceived service quality makes a slightly greater relative contribution to purchasing decisions within the estimated model. This finding is substantively relevant for financial services because purchasing gold involves consumer considerations regarding transaction reliability, employee responsiveness, assurance, and confidence in the service provider. The result also corresponds with evidence from gold investment research at PT. Pegadaian, where service quality has been identified as one of the factors associated with purchase decisions and customer loyalty (Fadillah et al., 2025). The empirical evidence therefore indicates that improving the consumer's direct service experience can strengthen the likelihood that interest in gold products will develop into an actual purchasing decision.

The simultaneous significance of the regression model was examined using the F-test to determine whether digital marketing and service quality jointly explain variation in purchase decisions. Table 7 reports an F-statistic of 69.502 with a significance value of 0.000, which is below the 0.05 significance level. The result indicates that the null hypothesis of no joint effect can be rejected and that H3 is supported. The magnitude of the F-statistic indicates that the explanatory variables collectively provide statistically meaningful information for predicting differences in consumers' purchasing decisions. This finding is consistent with empirical research demonstrating that digital marketing and service quality can operate together as relevant determinants of purchasing decisions rather than functioning as isolated marketing factors (Martha et al., 2023). From a managerial perspective, the result suggests that investment in digital communication is unlikely to achieve its full potential when the service experience accompanying consumer interaction remains inadequate.

**Table 7. Results F Test (Simultaneous Test)**

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Regression | 1064.305 | 2 | 532.152 | 69.502 | 0.000 |
| Residual | 742.695 | 97 | 7.657 | | |
| Total | 1807.000 | 99 | | | |

*a. Dependent Variable: Purchasing Decision*
*b. Predictors: (Constant), Quality Service, Digital Marketing*

The explanatory capacity of the regression model was evaluated using the coefficient of determination, with the results presented in Table 8, The model produces an R value of 0.767 and an $R^2$ value of 0.589, indicating that digital marketing and service quality jointly explain 58.9% of the observed variation in purchase decisions. The adjusted $R^2$ of 0.581 provides a slightly more conservative estimate of the explanatory contribution after accounting for the number of predictors included in the model. The remaining 41.1% of variation is attributable to factors outside the estimated model, which may include consumer trust, price perceptions, product attributes, brand image, financial considerations, or other behavioral factors. The finding indicates that the two variables constitute substantial explanatory components, while also demonstrating that purchasing decisions in gold investment remain multidimensional and cannot be reduced to marketing communication and service delivery alone. Previous research on Pegadaian gold investment similarly demonstrates the relevance of additional factors such as brand trust and price alongside service quality, supporting the interpretation that consumer purchasing behavior is shaped by multiple interrelated considerations (Fadillah et al., 2025).

**Table 8. Results Coefficient of Determination ($R^2$) Test**

| Model | R | R Square | Adjusted R Square | Standard Error of the Estimate |
|---|---|---|---|---|
| 1 | 0.767 | 0.589 | 0.581 | 2.767 |

*a. Predictors: (Constant), Quality Service, Digital Marketing*
*b. Dependent Variable: Purchase Decision*

**Discussion of Digital Marketing, Service Quality, and Purchase Decisions**

The empirical findings demonstrate that digital marketing exerts a positive and statistically significant effect on purchase decisions at PT. Pegadaian Mengwi Branch, as indicated by a regression coefficient of 0.391, a standardized coefficient of 0.409, and a t-statistic of 4.296 with a significance value of 0.000. This relationship indicates that stronger digital marketing practices are associated with greater consumer willingness to proceed from product awareness and information search toward an actual gold purchase. Digital marketing provides a communication mechanism through which Pegadaian can present information regarding gold savings, gold installments, transaction procedures, and investment benefits in a format that is accessible to prospective consumers. The relevance of this mechanism is particularly strong for financial products because consumers commonly require sufficient information before making decisions involving asset ownership and financial commitments. Digital marketing theory emphasizes the capacity of digital channels to facilitate information dissemination, interaction, and customer engagement throughout the consumer decision process (Chaffey & Ellis-Chadwick, 2019). The finding also corresponds with Azzahra (2025), who reported that digital marketing significantly contributes to purchasing decisions, indicating that the observed relationship at the Mengwi Branch is consistent with broader empirical evidence.

The positive coefficient for digital marketing suggests that consumers' purchasing decisions may be strengthened when digital communication provides information that is relevant, understandable, timely, and accessible. In the context of gold investment, digital content can reduce informational uncertainty by explaining product characteristics, purchasing mechanisms, installment options, and other considerations that prospective buyers need before committing their funds. The statistical significance of the coefficient indicates that digital marketing is not merely a supplementary promotional activity but represents an economically relevant component of the purchasing decision process at the branch. Digital marketing can also extend the interaction between Pegadaian and consumers beyond conventional face-to-face encounters, allowing information to be accessed before consumers visit the branch or initiate a transaction. This interpretation is supported by research showing that digital marketing has a significant influence on consumer purchasing decisions through the increased accessibility of product information and digital communication (Putri & Marlien, 2022). Evidence from Gultom et al. (2025) further reinforces the strategic relevance of digital marketing for purchasing decisions, particularly when marketing activities are directed toward attracting consumer attention and converting interest into purchase behavior.

The finding concerning digital marketing is also relevant when viewed alongside the changing structure of retail financial services and consumer behavior in the digital era. Consumers increasingly encounter financial product information through digital platforms, making the quality and consistency of online communication important determinants of how products are perceived before direct interaction with service personnel occurs. For PT. Pegadaian Mengwi Branch, digital marketing can therefore function as an initial gateway through which consumers develop awareness and consideration of gold savings and installment products. The positive relationship found in the regression analysis indicates that greater effectiveness in digital communication is associated with stronger purchasing decisions, although the $R^2$ value confirms that digital marketing does not independently account for all behavioral variation. This interpretation is consistent with findings that digital marketing, product-related information, and consumer communication mechanisms can influence purchasing decisions within increasingly digital market environments (Sesandi et al., 2024). The result also complements evidence that digital marketing can contribute to consumer purchasing decisions when combined with other relevant marketing factors, including service quality and consumer trust (Tarigan et al., 2026). The empirical implication is that digital promotion at the Mengwi Branch should be understood as part of an integrated customer acquisition process rather than as an isolated promotional instrument.

Service quality demonstrates an even slightly stronger standardized contribution to purchase decisions than digital marketing, with an unstandardized coefficient of 0.407, a standardized coefficient of 0.416, a t-statistic of 4.363, and a significance value of 0.000. The statistical evidence supports H2 and indicates that improvements in perceived service quality are associated with higher purchasing decisions among consumers of PT. Pegadaian Mengwi Branch. This finding reflects the importance of reliability, responsiveness, assurance, and customer-oriented service in financial transactions where consumers place considerable importance on confidence and procedural clarity. Service quality may affect purchasing decisions through consumers' evaluation of whether the institution can provide accurate information, efficient transaction procedures, and dependable assistance during the purchase process. In service marketing, perceived service performance is closely associated with consumer evaluation and behavioral responses because customers assess the value of an offering through both the service process and the outcome received (Lupiyoadi & Hamdani, 2015). The result is consistent with the empirical findings of Fadillah et al. (2025), who identified service quality as an important factor associated with purchase decisions in gold bullion investment at PT. Pegadaian.

The stronger standardized coefficient of service quality indicates that the direct service experience has a slightly greater relative association with purchasing decisions than digital marketing within the estimated model. This distinction is analytically important because digital communication may create initial interest, whereas service encounters can determine whether that interest develops into a completed transaction. Consumers purchasing gold products may require assurance regarding transaction security, product information, payment arrangements, and the reliability of employees in responding to questions or concerns. A favorable service experience can reduce perceived uncertainty and strengthen confidence in the institution, particularly when consumers are making investment-related decisions rather than routine low-value purchases. The relationship is compatible with findings from Yanti and Hidayat (2023), which demonstrate the relevance of service-related factors in consumers' decisions concerning gold savings products at PT. Pegadaian. Research involving digital and service dimensions also indicates that service quality remains relevant within increasingly technology-mediated purchasing environments because digital access does not eliminate the importance of human and organizational service performance (Ukamah et al., 2022). The evidence therefore supports a strategic interpretation in which improvements in digital outreach should be accompanied by consistent service delivery at the branch level.

The simultaneous test provides further evidence that digital marketing and service quality jointly contribute to purchase decisions, with an F-statistic of 69.502 and a significance value of 0.000. The $R^2$ value of 0.589 indicates that the two explanatory variables account for 58.9% of the variation in purchasing decisions, while 41.1% remains associated with factors outside the estimated model. This result suggests that purchasing decisions at PT. Pegadaian Mengwi Branch are shaped by an integrated combination of communication and service experiences rather than by a single marketing mechanism. The finding is compatible with empirical research demonstrating that digital marketing and service quality can jointly influence purchase decisions in contemporary business environments (Martha et al., 2023). It also corresponds with evidence from Pegadaian-related research showing that consumer trust, price perceptions, product quality, and other considerations can contribute to purchasing decisions for gold products (Solekha et al., 2026). The results provide a basis for viewing the Mengwi Branch's marketing strategy through an integrated framework in which digital engagement attracts and informs consumers while service quality strengthens confidence at the point of purchase.

## CONCLUSION

The empirical findings confirm that digital marketing has a positive and significant effect on purchasing decisions at PT. Pegadaian Mengwi Branch, as demonstrated by a regression coefficient of 0.391, a t-statistic of 4.296, and a significance value of 0.000. This finding indicates that more effective, innovative, and informative digital marketing can strengthen consumers' willingness to purchase gold pawn and non-pawn products. Service quality also has a positive and significant effect on purchasing decisions, with a regression coefficient of 0.407, a t-statistic of 4.363, and a significance value of 0.000. The slightly higher standardized coefficient of service quality (0.416) compared with digital marketing (0.409) indicates that consumers' direct service experiences have a marginally stronger contribution to purchasing decisions within the research model. The simultaneous test further confirms that digital marketing and service quality jointly have a positive and significant effect on purchasing decisions, reflected by an F-statistic of 69.502 and a significance value of 0.000. The coefficient of determination of 0.589 shows that 58.9% of the variation in purchasing decisions can be explained by digital marketing and service quality, while the remaining 41.1% is associated with other factors outside the model. These findings establish that strengthening digital communication and maintaining high-quality customer service are important strategic considerations for increasing purchasing decisions at PT. Pegadaian Mengwi Branch.

The managerial implications of the findings emphasize the need for PT. Pegadaian Mengwi Branch to integrate digital promotion with informative and customer-oriented service practices. Digital marketing can be strengthened by following current communication trends and developing educational content concerning gold investment, inflation protection, gold savings, installment products, and other relevant financial services through platforms such as Instagram Reels and TikTok. Interactive digital communication should also be supported by practical tools, such as gold installment simulations through the PT. Pegadaian application or website, enabling prospective customers to evaluate payment schemes before making purchasing decisions. Service delivery can be enhanced through trained sales officers who function not only as product representatives but also as friendly and knowledgeable financial advisors capable of explaining product benefits and transaction procedures. Such an approach can increase consumers' confidence when evaluating gold investment and pawn-related products, particularly when financial decisions require clear and trustworthy information. The integration of educational digital content, interactive financial tools, and consultative service is expected to create a more consistent consumer journey from initial product awareness to purchase realization. Future research may extend the analytical model by incorporating variables such as customer trust, price perception, product quality, brand image, and customer satisfaction to explain the remaining variation in purchasing decisions.

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