

FINANCIAL INCLUSION THROUGH E-WALLETS: A BESITANG CASE STUDY ON PROMOTIONS, BRAND IMAGE AND PURCHASE BEHAVIOR

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Received: 23 November 2024 Accepted: 03 Februari 2025 Published: 03 Februari 2025

Article Url: <https://journal.iainlangsa.ac.id/index.php/ebis/article/view/9897>

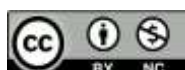
Abstract

This study explores how e-wallets promote financial inclusion in Besitang, a non-metropolitan Indonesian city. We investigate the influence of features, promotions, and brand image on e-wallet purchasing decisions. A quantitative survey targeting 100 smartphone-owning workers and students was conducted. Analysis revealed that all three factors (features, promotions, and brand image) have a significant positive impact on e-wallet usage ($p < 0.05$). Together, they explain 80.7% of the variation in purchasing decisions, highlighting their crucial role in e-wallet adoption. These findings emphasize the importance of e-wallet providers implementing innovative features, attractive promotions, and a strong brand image to drive financial inclusion in non-metropolitan areas. The study offers valuable insights for e-wallet companies and opens avenues for further research on e-wallet adoption drivers.

Keywords: Financial Inclusion, E-Wallets, Non-metropolitan, and Purchase Behavior

THE INTRODUCTION

The digital era has ushered in a revolution in how we manage our finances. Cash, the traditional method of payment, is steadily losing ground to e-wallets, driven by their convenience, security, and efficiency (Daspro & Ljubica, 2021; Katanić et al., 2021; Savira & Chotiyaputta, 2020). E-wallet, ShopeePay, is a prime example of this shift, leveraging technological advancements and internet connectivity to provide a seamless and secure way to conduct transactions (Sofiana, 2023). E-wallet adoption stems from a desire for both security and convenience. They address the vulnerability of carrying cash (Katanić et al., 2021; Ruslim & Alexandra, 2023; Simanjorang, 2022). by offering a secure digital



alternative. Furthermore, e-wallets like ShopeePay streamline transactions and influence purchasing decisions through partnerships with numerous merchants, both online and offline. (Kiew et al., 2022; Putri et al., 2022). This versatility, encompassing features like bill payments, money transfers, and top-ups, incentivizes consumers to adopt e-wallets for their everyday needs. The path to a purchasing decision is paved with numerous considerations. Three key factors heavily influence this process: the functionalities a product offers, the availability of attractive promotions, and the reputation associated with the brand.

Existing research highlights the interplay between features (e.g., ease-of-use) and network reliability in influencing e-wallet adoption. Brand image, encompassing consumer trust, also plays a significant role. Positive recommendations foster trust, while data security concerns deter adoption (BESHIR & ZELALEM, 2020; Fitri Fadilah Widyaputri & Edy Yusuf Agung Gunanto, 2023). This knowledge gap is particularly relevant in Besitang Region, a non-metropolitan area with limited internet access and low public understanding of e-wallets. This study aims to investigate how ShopeePay's features, promotions, and brand image influence purchasing decisions in Besitang, contributing to e-wallet adoption strategies for similar regions in Indonesia.

Besitang faces a unique set of challenges that differentiate it from urban counterparts. The region's limited internet coverage and low public understanding of e-wallet functionality contribute to slow adoption rates. Furthermore, inadequate education about the benefits and security of digital transactions leads to skepticism among potential users. Addressing these issues is crucial not only for increasing e-wallet adoption but also for advancing financial inclusion and the digital economy in the region. This study seeks to bridge the gap by exploring effective strategies tailored to such semi-urban contexts.

This knowledge gap surrounding e-wallets and their influence on consumer behavior acts as a double-edged sword. It hinders not only e-wallet adoption

within Besitang, but also restricts the overall growth of the digital economy in the region. To address this, this study investigates how ShopeePay's features, promotions, and brand image affect purchasing decisions. Thus, the study investigated the factors in a non-metropolitan context, which aims to contribute valuable knowledge and inform marketing strategies for wider e-wallet adoption across similar regions in Indonesia.

LITERATURE REVIEW

Feature

Features are special functions offered by products to complement the basic benefits of a product in meeting consumer needs. Product features are useful for distinguishing a product from competitors' products. Product features are developed based on customer needs, and also based on trends to determine which features are most suitable and needed by consumers. Products that have innovative features can be an additional attraction for consumers (Girsanget.al, 2020). With innovative features, it will add to the selling value of the product and encourage consumers to make purchases. In addition, according to Hoe and Mansori (2018) features are additional characteristics that increase the attractiveness of the product for customers. Features are also a secondary aspect of a product's performance. The three indicators of features according to Hoe and Mansori (2018) are (1) The product has additional features, (2) the product is more useful when compared to other similar products, (3) the product has additional appeal to consumers (Indrawan Wijaya & Immanuel, 2023)

Promotion

Promotion is a critical element of the marketing mix, essential for acquiring and retaining customers. It involves various strategies and tools aimed at increasing product awareness, attracting customers, and ultimately driving sales. Promotions play a significant role in building customer-brand

relationships, fostering brand loyalty, and encouraging repeat purchases (Benedek, 2024; Fadel & Konis, 2024). Effective promotional strategies can lead to higher brand engagement and positive word-of-mouth activities (Lee et al., 2018).

Promotional activities significantly impact consumer purchasing decisions through various mechanisms.(Lee et al., 2018). Promotions not only provide economic incentives but also affect how consumers feel about their shopping experience. Effective communication of promotions can enhance their attractiveness beyond the economic benefits (Raghubir et al., 2004).

Brand Image

Brand Image is the overall impression that consumers have about a brand, formed through continuous efforts by the brand owner, such as product quality and advertising campaigns, and authenticated through consumer experiences (Lukácsi et al., 2014).

Brand image plays a significant role in influencing consumer purchasing decisions across various industries. Brand image directly affects consumers' purchase intentions by creating cognitive associations and emotional connections with the brand (Chen et al., 2021). A positive brand image can enhance perceived quality and trust, leading to higher purchase intentions (Ligery et al., 2019).

Brand image is a critical determinant of purchasing decisions, influenced by factors such as perceived quality, trust, and social media engagement. Understanding these dynamics can help businesses develop effective branding and marketing strategies to enhance consumer purchase intentions (An et al., 2020).

Purchasing Decisions

According to Kotler and Keller translated by Tjiptono, Purchase decision as a decision stage where consumers actually make a purchase of a product. The

decision to buy or not to buy is part of the element inherent in individual consumers called behavior which refers to real physical actions. Buchari Alma (2011: 96) argues that purchasing decisions as a consumer decision are influenced by the financial economy, technology, politics, culture, product, price, location, promotion, physical evidence, people and process, thus forming an attitude on consumers to process all information and draw conclusions in the form of responses that appear what products to buy (Apriansyah et al., 2022).

In the theory of purchasing decisions, according to Kottler and Keller (2021), the purchasing decision process goes through five stages, namely problem recognition; the buying process begins when the buyer realizes a problem or need triggered by internal or external stimuli. Information search at this stage, consumers search and collect information about products and brands from various sources of information, and these sources of information influence purchasing decisions (Program, 2024).

METHODOLOGY

This study employed a quantitative approach, analyzing numerical data collected through questionnaires. The quantitative method follows a structured process involving data collection, processing, and analysis (Weyant, 2022). This study utilized a quantitative research design to investigate the influence of ShopeePay's features, promotions, and brand image on purchasing decisions in Besitang, a non-metropolitan area in Indonesia.

Research Design

This approach is particularly appropriate for this research due to examine the relationships between variables, which explored the relationships between three independent variables, features, promotions, and brand image, and one dependent variable, purchasing decisions (Ali et al., 2022; Creswell & Poth, 2018). Furthermore, the approach also targeted to measure the construct brand



image and purchasing decisions, which is relying on respondent perceptions captured through scaled survey items, this approach allows for quantification of these concepts and their relationships with the other variables.

Instrument

A survey method was utilized for data collection. This method relies on questionnaires distributed to a sample population to gather information (Chu, PH. and Chang, 2017; Krawczyk et al., 2017). The instrument targeted to contribute knowledge on e-wallet usage beyond Besitang region. The survey focused on representative samples, allows for the findings to be statistically generalized to a broader population of non-metropolitan Indonesia with similar characteristics. This enables insights applicable to e-wallet adoption strategies in these regions.

The Sample Demography

The research targeted the community of Besitang, Indonesia. The study timeframe spanned March 2023 to December 2023 to ensure sufficient time for data collection and analysis. While the entire Besitang population (46,938) represented the research population, purposive sampling was employed to select a representative sample size. Utilizing the Slovin formula, a minimum of 100 respondents was identified to ensure data accuracy and reliability.

The Procedure of Data Collection

Data was collected through questionnaires distributed to the target sample. These questionnaires contained written questions or statements for respondents to answer, providing direct information for the research (Sari et al., 2023).

The Procedure of Data Analysis

the data was processed and analyzed to extract relevant and valuable insights for the research. This analysis aimed to comprehensively examine the influence of features, promotions, and brand image on e-wallet purchasing decisions within Besitang.

Ethical Consideration

This research will adhere to ethical research principles to ensure the protection of participant information and privacy, which is endorsed by the act of conduct from the Research and Publication office of IAIN Langsa.

RESULT AND DISCUSSION

The Instrument Validity

The table below presented the results of the validity test conducted on various indicators measured against specific variables. Each indicator was assessed for validity by comparing its calculated correlation coefficient (r_{count}) with a pre-determined table value (r_{table}) of 0.1966. Indicators with a r_{count} value exceeding the r_{table} value were considered valid.

Tebel 1. Validity Test Result

Variable	Indicator	r_{count}	r_{table}	Conclusion
Feature	X1.1	0,881	0,1966	Valid
	X1.2	0,866	0,1966	Valid
	X1.3	0,917	0,1966	Valid
	X1.4	0,894	0,1966	Valid
Promotion	X2.1	0,867	0,1966	Valid
	X2.2	0,880	0,1966	Valid
	X2.3	0,833	0,1966	Valid
	X2.4	0,905	0,1966	Valid
	X2.5	0,866	0,1966	Valid
	X2.6	0,349	0,1966	Valid
Brand Image	X3.1	0,899	0,1966	Valid
	X3.2	0,850	0,1966	Valid
	X3.3	0,902	0,1966	Valid
	X3.4	0,864	0,1966	Valid
	X3.5	0,832	0,1966	Valid
Purchasing Decisions	X3.1	0,899	0,1966	Valid
	X3.2	0,850	0,1966	Valid
	X3.3	0,902	0,1966	Valid
	X3.4	0,864	0,1966	Valid
	X3.5	0,832	0,1966	Valid

Source: the primary Data primer was processed by SPSS Ver. 20 apps

The analysis revealed that all indicators measured for each variable (Features, Promotions, Brand Image, and Purchasing Decisions) possessed calculated correlation coefficients ($r_{\text{calculated}}$) exceeding the pre-determined table value (r_{table}) of 0.1966. This signifies that all indicators tested in this study demonstrate validity. The consistently high $r_{\text{calculated}}$ values, as shown in the table, suggest that the measurement instruments employed in this research effectively and reliably captured the intended variables.

The Instrument Reliability

To ensure the consistency and reliability of the measurement instruments used in this study, a reliability test was conducted. This test employed Cronbach's Alpha coefficient; a common statistic used to assess internal consistency. A Cronbach's Alpha value exceeding the minimum standard of 0.60 indicates good reliability.

Tabel 2. Reliability Test Result

Variable	Cronbach's Alpha	Standard	Conclusion
Feature (X1)	0,912	0,60	Reliabel
Promotion (X2)	0,890	0,60	Reliabel
Brand Image (X3)	0,915	0,60	Reliabel
Purchasing Decisions (Y)	0,931	0,60	Reliabel

Source: the primary Data primer was processed by SPSS Ver. 20 apps

Table 2 demonstrated the high level of consistency achieved by the measurement instruments used in this study. Reliability was assessed using Cronbach's Alpha coefficient, with a minimum acceptable value of 0.60. As shown in the table, the Cronbach's Alpha values for each variable are well above this threshold: Features (X1) = 0.912, Promotions (X2) = 0.890, Brand Image (X3) = 0.915, and Purchasing Decisions (Y) = 0.931. These exceptional values indicated that the instruments effectively measure their respective variables with high internal consistency. This level of reliability strengthens the confidence that the data collected is consistent and valid, providing a solid foundation for further analysis and interpretation within this study.

Classic Assumption Test

Normality Test

1. Kolmogorov-Smirnov test

The test determined the probability distributions on the relationships between variables (features, promotions, brand image) and a dependent variable (purchasing decisions).

Table 3. The result of Kolmogorov-Smirnov test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	1.51300042
Most Extreme Differences	Absolute	.107
	Positive	.107
	Negative	-.090
Kolmogorov-Smirnov Z		1.066
Asymp. Sig. (2-tailed)		.206

a. Test distribution is Normal

b. Calculated from data

Source: the primary Data primer was processed by SPSS Ver. 20 apps

Based on the table above, it projected the Asymp. Sig. (2-tailed) value for the Kolmogorov-Smirnov normality test is 0.206 > 0.05, indicating that the data is normally distributed.

2. Histogram Test Result

The histogram presented bellow visualizes the distribution of the standardized residuals from the regression analysis. This figure inspection helps assess whether the residuals follow a normal distribution. Ideally, the histogram should depict a bell-shaped curve, indicating that the residuals are evenly distributed around the mean with no significant skewness. In this case, the histogram exhibits a bell-shaped pattern, suggesting that the residuals adhere to a normal distribution.

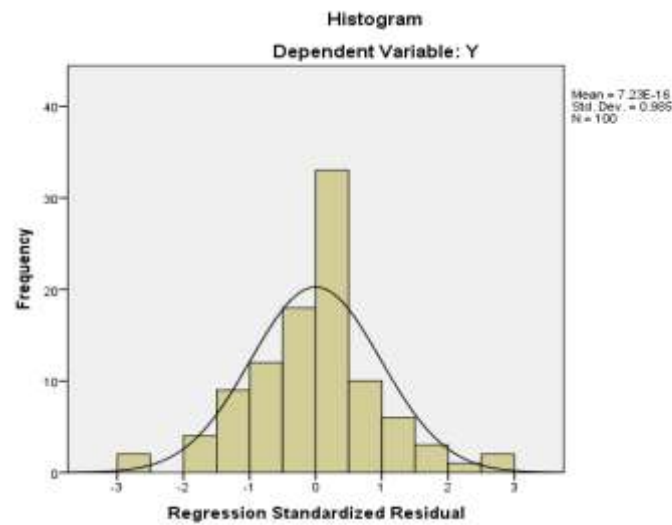


Figure 1. Histogram test Result

(Source: the primary Data primer was processed by SPSS Ver. 20 apps)

Normality testing, visualized by the histogram above, is crucial to ensure the validity and reliability of regression analysis results. A bell-shaped curve, as seen here, indicates that the normality assumption is met. This allows us to confidently interpret the regression analysis conducted and proceed with further analysis based on this data.

3. Normal Probability Plot Test

The normal P-P plot (see below) revealed a scattered distribution of data points around the diagonal line. This pattern suggests that the residuals are normally distributed, which is a key assumption for valid regression analysis results. Normal distribution of residuals, as shown by the P-P plot, strengthens the confidence in our regression analysis. This ensures the validity of the estimated coefficients and hypothesis tests.

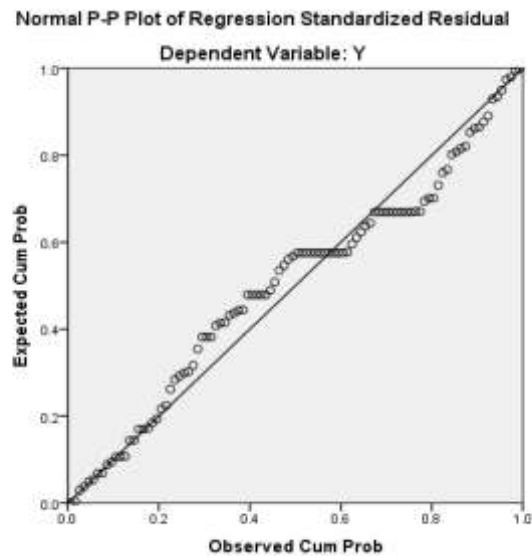


Figure 2. The result of Normal P-P Plot Test

(Source: the primary Data primer was processed by SPSS Ver. 20 apps)

Therefore, the regression model effectively analyzes how features, promotions, and brand image influence e-wallet purchasing decisions in non-metropolitan areas.

Multicollinearities Test

The table reveals no concerning multicollinearity among the independent variables (X1, X2, and X3).

Table 4. The result of Multicollinearities

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
X1	.289	3.465
X2	.295	3.395
X3	.264	3.783

a. Dependent Variable: Y

Source: the primary Data primer was processed by SPSS Ver. 20 apps

This is because all Tolerance values exceed 0.264, indicating a weak correlation between any two variables. Furthermore, all independent variables have Tolerance values greater than 0.10, which is equivalent to Variance Inflation Factor (VIF) values below 10.00. In regression analysis, these conditions suggest that multicollinearity is not a significant issue, and the

model's results are likely reliable. The analysis revealed no significant multicollinearity among the independent variables (X_1 , X_2 , and X_3). This is evident from two key indicators: Variance Inflation Factor (VIF) values and Tolerance values. All VIF values fall below 3.783, indicating a weak correlation between any two variables. Additionally, all Tolerance values are above a commonly used threshold. These conditions together suggest that the independent variables in the regression model are not excessively influencing each other, and the results obtained is considered reliable.

The Linearity tests

The table below revealed a significant linear relationship between the Features variable (X_1) and Purchasing Decisions (Y).

Tabel 5. The Linearity tests X_1 to Y

		Sum of Squares	df	Mean Square	F	Sig.
Y * X ₁	(Combined)	942.302	12	78.525	25.502	.000
	Between Groups	800.547	1	800.547	259.987	.000
	Linearity					
	Deviation from Linearity	141.755	11	12.887	4.185	.000
	Within Groups	267.888	87	3.079		
Total		1210.190	99			

Source: the primary Data primer was processed by SPSS Ver. 20 apps

The significance level (p-value) of 0.000, which is less than the commonly used threshold of 0.05. A p-value less than 0.05 indicates that it is probability to reject the null hypothesis of no linear relationship and conclude that Features have a statistically significant impact on Purchasing Decisions. The highly significant p-value (0.000) confirms a strong linear relationship between Features (X_1) and Purchasing Decisions (Y). This justifies the use of linear regression for analyzing how e-wallet features impact consumer behavior in non-metropolitan areas. The linear relationship strengthens our confidence in the model's ability to accurately estimate the influence of features on purchasing decisions. Accordingly, the next table projected about the Linearity tests X_2 to Y .

Tabel 6. the Linearity tests X2 to Y

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Y * X2	(Combined)	1012.206	15	67.480	28.630	.000
	Between Groups	903.929	1	903.929	383.517	.000
	Linearity	108.278	14	7.734	3.281	.000
	Deviation from Linearity	197.984	84	2.357		
	Within Groups	1210.190	99			
Total						

Source: the primary Data primer was processed by SPSS Ver. 20 apps

Similar to Features, with the table 6 above, the Promotions (X2) also demonstrate a significant linear relationship with Purchasing Decisions (Y) (p-value = 0.000). This confirms that changes in promotional strategies directly impact consumer behavior, following a linear pattern. This finding validates the use of linear regression to analyze the influence of e-wallet promotions. Prior to the above, here the last linearity, X3 to Y, is as follow:

Tabel 7. the Linearity tests X3 to Y

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Y * X3	(Combined)	995.832	14	71.131	28.206	.000
	Between Groups	839.816	1	839.816	333.014	.000
	Linearity	156.016	13	12.001	4.759	.000
	Deviation from Linearity	214.358	85	2.522		
	Within Groups	1210.190	99			
Total						

Source: the primary Data primer was processed by SPSS Ver. 20 apps

A significant p-value (0.000) again indicates a strong linear relationship between Brand Image (X3) and Purchasing Decisions (Y). This confirms that a positive brand perception directly influences consumer behavior, following a linear trend.

Heteroskedasticities test

The random scatter of residuals around the zero line in the plot below suggested homoscedasticity, meaning the variance of the residuals remains constant across the predictor range.

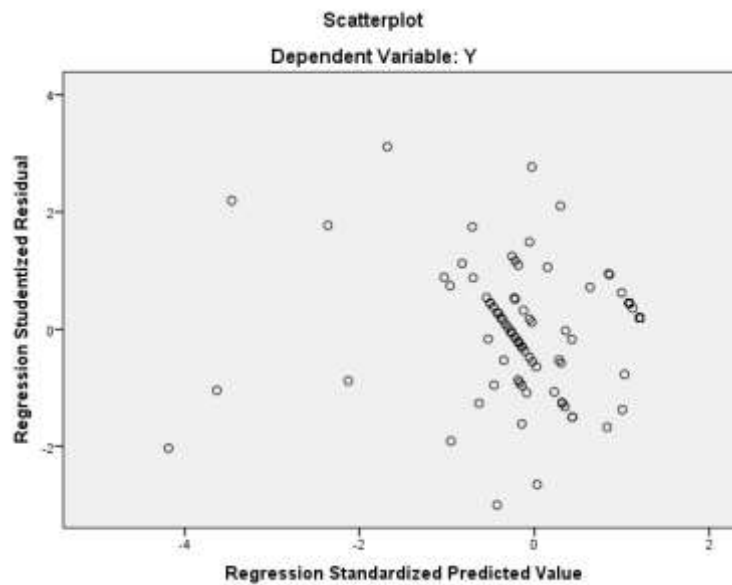


Figure 3. The Result of Scatterplot test

(Source: the primary Data primer was processed by SPSS Ver. 20 apps)

The table confirmed the absence of heteroscedasticity, a potential issue in regression analysis. The random scatter of residuals around zero in the plot (homoscedasticity) indicates no violation of the assumption of constant variance in the regression analysis. This strengthens the confidence in our model's ability to accurately assess how Features, Promotions, and Brand Image influence e-wallet Purchasing Decisions in non-metropolitan areas. This lays a solid foundation for reliable conclusions and recommendations. Furthermore, to support the heteroscedasticity the researcher also conducted Glejser test.

The Glejser test results (all p-values > 0.05) indicate no significant evidence of heteroscedasticity. This confirms that the variance of residuals is constant across the model, upholding a key assumption of linear regression analysis.

Tabel 8. The Glejser test results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.315	.606		5.469	.000
	X1	-.087	.058	-.268	-1.517	.132
	X2	-.011	.041	-.048	-.276	.783
	X3	-.020	.053	-.069	-.372	.711

a. Dependent Variable: ABS_RES

Source: the primary Data primer was processed by SPSS Ver. 20 apps

The high p-values (>0.05) in the Glejser test confirm homoscedasticity (constant variance) in the model. This ensures unbiased estimates and reliable interpretation of how Features, Promotions, and Brand Image influence purchasing decisions. This strengthens the validity of the linear regression model for analyzing e-wallet marketing strategies in non-metropolitan areas, ultimately leading to more accurate insights.

Autocorrelation tests

The Durbin-Watson statistic in the table 9 below is 2.152. While values above +2 might indicate negative autocorrelation, this range is inconclusive.

Tabel 9. Autocorrelation tests result

Model Summary^b

Model	Durbin-Watson
1	2.152 ^a

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

b. Dependent Variable: Y

Source: the primary Data primer was processed by SPSS Ver. 20 apps

For a more definitive assessment and to ensure no autocorrelation, the Durbin-Watson test was conducted. The obtained DW value (2.152) falls within the acceptable range ($1.7364 < DW < 2.3869$), confirming the absence of autocorrelation. This is crucial for reliable estimates and reduces the risk of misinterpreting the results. Therefore, the regression model effectively analyzes the impact of Features, Promotions, and Brand Image on e-wallet Purchasing Decisions in non-metropolitan areas.

The Multiple Linear Regression Analysis

Multiple Linear Regression Analysis projected to quantify the precise relationships the ShopeePay features, promotions, and brand image on purchasing decisions.

Tabel 10. The Multiple Linear Regression Analysis Result
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.575	.968		1.626	.107
1 X1	.247	.092	.220	2.677	.009
X2	.380	.066	.467	5.742	.000
X3	.272	.085	.276	3.212	.002

a. Dependent Variable: Y

Source: the primary Data primer was processed by SPSS Ver. 20 apps

By using these equations:

$$Y = 1,575 + 0,247 X_1 + 0,380 X_2 + 0,272 X_3 + 0,193 e$$

Where the explanation of regression analysis results

1. Constant Value (Intercept). The constant value of 1.575 indicates that if there are no changes in the independent variables, namely Feature (X₁), Promotion (X₂), and Brand Image (X₃), then the dependent variable, Purchase Decision (Y), will increase by 1.575 units. This is the baseline value reflecting the influence of other factors not included in the model.
2. Beta Coefficient of Feature Variable (X₁). The beta coefficient for the Feature variable (X₁) is 0.247. This means that if all other variables remain constant and the Feature variable (X₁) increases by 1 unit, the Purchase Decision (Y) will increase by 0.247 units or 24.7%. This indicates that e-wallet features have a significant positive influence on purchase decisions.
3. Beta Coefficient of Promotion Variable (X₂). The beta coefficient for the Promotion variable (X₂) is 0.380. This means that if all other variables remain constant and the Promotion variable (X₂) increases by 1 unit, the Purchase Decision (Y) will increase by 0.380 units or 38%. This result shows that promotions have a highly significant influence on consumer purchase decisions.

4. Beta Coefficient of Brand Image Variable (X_3). The beta coefficient for the Brand Image variable (X_3) is 0.272. In other words, if all other variables remain constant and the Brand Image variable (X_3) increases by 1 unit, the Purchase Decision (Y) will increase by 0.272 units or 27.2%. This indicates that a positive brand image significantly affects purchase decisions.
5. Error Term Value (e). The error term value is 0.193 or 19.3% (1 - Adjusted R Square), indicating that 19.3% of the variation in the Purchase Decision (Y) is influenced by other factors not included in this model. This means that besides Feature (X_1), Promotion (X_2), and Brand Image (X_3), there are other variables that also influence consumer purchase decisions which are not explained by this regression model.

The regression analysis confirmed that features, promotions, and brand image all significantly impact consumer decisions to use e-wallets. While the model explained a substantial portion of this behavior, other factors remain. These findings offer valuable insights for developing marketing strategies and improving e-wallet features to attract more users.

The Examination of Hypothesis

Uji Coefficient Determination Test (R^2)

The Adjusted R Square value of 0.807 or 80.7% indicates that the regression model used in this study has very good ability to explain variability in the dependent variable, Purchase Decision using E-Wallets (Y), among residents of Besitang.

Tabel 11. Coefficient Determination Test (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.902 ^a	.813	.807	1.536

a. Predictors: (Constant), X_3 , X_2 , X_1

Source: the primary Data primer was processed by SPSS Ver. 20 apps

The analysis explains 80.7% of the variation in e-wallet purchase decisions. This means features, promotions, and brand image are strong predictors of consumer choices. However, 19.3% remains unexplained by these factors,

suggesting other influences like customer service, security, or personal preferences. While the model is robust, future research should explore these additional factors to optimize marketing strategies for e-wallet adoption in non-metropolitan areas.

The F tests (Simulant)

The F-value of 138.880, (table 12) which is greater than the critical F-value of 2.699, and the significance value (Sig.) of 0.000, which is less than 0.05, indicate that the results of this regression analysis are highly statistically significant.

Tabel 12. The F test (Simulant)

ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	983.562	3	327.854	138.880	.000 ^b
	Residual	226.628	96	2.361		
	Total	1210.190	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X₃, X₂, X₁

Source: the primary Data primer was processed by SPSS Ver. 20 apps

The analysis rejects the hypothesis of no influence (H₀) from features (X₁), promotions (X₂), and brand image (X₃) on e-wallet purchase decisions (Y) in Besitang. This confirms a statistically significant collective influence (H_a) of these factors on consumer choices. In simpler terms, variations in e-wallet use are substantially explained by features, promotions, and brand image. This highlights the importance of these aspects for influencing consumer decisions and driving e-wallet adoption.

The T test (Partial)

The results of partial regression analysis (see table 13) indicated that each independent variable has a significant influence on the dependent variable, which is the purchase decision using E-Wallets (Y) among residents of Besitang.

Tabel 13. The T test (Partial)Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.575	.968		1.626	.107
1 X1	.247	.092	.220	2.677	.009
X2	.380	.066	.467	5.742	.000
X3	.272	.085	.276	3.212	.002

a. Dependent Variable: Y

Source: the primary Data primer was processed by SPSS Ver. 20 apps

Accordingly, the T test projected these influences:

1. Features (X1): A t-value of 2.677 (greater than 1.985) and a significance level (Sig.) of 0.009 (less than 0.05) confirm that features significantly influence e-wallet purchase decisions (Y) in Besitang. This suggests that enhancing features encourage more purchases.
2. Promotions (X2): The high t-value (5.742) and very low Sig. (0.000) indicate a strong positive influence of promotions (X2) on purchase decisions (Y). Effective promotions substantially increase e-wallet use by consumers.
3. Brand Image (X3): Similar to features and promotions, a t-value of 3.212 (above 1.985) and Sig. of 0.002 (less than 0.05) confirm a significant positive impact of brand image (X3) on purchase decisions (Y). This highlights the importance of building a strong and positive brand image for e-wallets

Based on the analysis, all three independent variables - Features (X1), Promotions (X2), and Brand Image (X3) - have a statistically significant positive influence on e-wallet purchase decisions (Y) in Besitang. This suggests that consumers are more likely to use e-wallets when they offer a wider range of features, have effective promotional strategies, and maintain a strong positive brand image. These findings highlight the importance for e-wallet providers in these areas to drive e-wallet adoption in non-metropolitan communities.



Discussion

The Features Drive E-Wallet Adoption in Besitang

The analysis confirms that features (X_1) significantly influence e-wallet use (Y) in Besitang. This is evident from the t-value (2.677) exceeding the critical value (1.985) and the significance level (0.009) being lower than 0.05. These findings suggest that a diverse range of features in e-wallets, such as ease of payment, security, and access to services, significantly impact consumer decisions. Given the prevalence of smartphone ownership among residents (mostly workers and students), such features become key attractions, motivating e-wallet adoption. Similar results were found in researchers, it highlighted the general importance of features in influencing consumer behavior, both for physical products and digital services (Savira & Chotiyaputta, 2020; Yang et al., 2021). Therefore, the e-wallet providers in Besitang should prioritize developing and improving features that cater to user needs. User-centric features can boost user satisfaction and drive consistent e-wallet adoption in the district.

Promotions Drive E-Wallet Use in Besitang

The analysis strongly supports the positive impact of promotions (X_2) on e-wallet use (Y) in Besitang. This is evident from the high t-value (5.742, exceeding the critical value of 1.985) and the very low significance level (0.000, much lower than 0.05). These results indicate that effective promotions, like discounts and cashbacks, significantly influence consumer decisions. This is particularly relevant for Besitang's working population, who are likely to be attracted by such incentives. Promotions not only offer direct benefits but also make e-wallets appear more appealing compared to traditional methods or competitors. Similar to online shopping research by Setiawan et.al., the promotions emerge as a powerful marketing tool across physical products and digital services like e-wallets (Setyawan, 2021; Stone & Fathoni, 2022). The study highlighted the importance of promotions for Besitang's e-wallet providers.

Developing creative and engaging promotional campaigns like discounts, cashbacks, and limited-time offers attract and retain customers. Additionally, personalizing promotions based on user behavior further enhance effectiveness.

Brand Image Matters for E-Wallet Adoption in Besitang

The analysis confirms a significant impact of brand image (X_3) on e-wallet use (Y) in Besitang. This is shown by the t-value (3.212, exceeding the critical value) and the significance level (0.002, lower than 0.05). A strong and positive brand image influences consumer trust in the e-wallet. Given the high school education level and digital familiarity of many respondents (mostly working adults), user reviews and experiences hold significant weight. Positive testimonials can strengthen brand image and encourage e-wallet adoption. Similar to Aziza's on online food purchases, a positive brand image is crucial across various contexts (Azizah, 2023). This emphasizes the importance of brand image building for e-wallet providers in Besitang. Building a strong brand image is key to attracting and retaining customers. E-wallet providers can achieve this by focusing on service quality, prompt response to user concerns, effective marketing campaigns, and engaging social media presence.

Combined Impact of Features, Promotions, and Brand Image

The analysis confirms that features (X_1), promotions (X_2), and brand image (X_3) all significantly influence e-wallet use (Y) in Besitang ($p < 0.000$, $F = 138.880 > 2.699$). This means improvements in all three areas can lead to more frequent e-wallet use. These factors work together, not just independently. Diverse features enhance convenience, making e-wallets attractive for daily transactions (Redita Nur Yulianti & Gunawan, 2022; Savira & Chotiyaputta, 2020). Compelling promotions, like cashbacks and discounts, further incentivize e-wallet use. Finally, a strong brand image builds trust and loyalty, crucial for a sustainable user base, by considering the holistic marketing strategy, which

having focus on developing innovative features, engaging promotional campaigns, and continuously building brand image, and a combined effect, which addressing all three factors, e-wallet providers can capture user attention, encourage frequent use, and build loyalty, ultimately strengthening their market position (Che Nawi et al., 2022; Nimansa & ..., 2021).

This study highlights the significant influence of features, promotions, and brand image on e-wallet adoption in Besitang. However, external factors such as digital literacy, cash-based transaction habits, and limited internet access may also play a role. For example, low digital literacy may reduce trust in e-wallets, while a preference for cash transactions and poor internet infrastructure further hinder adoption.

Future research should consider these external variables and their interactions with features, promotions, and brand image to provide a more comprehensive understanding of e-wallet adoption. Longitudinal studies could also track changes in consumer behavior as digital literacy improves and internet access expands. These insights would enrich the literature and inform strategies for promoting financial inclusion in semi-urban areas.

The results of this study provide several practical implications:

1. **Community-Based Marketing Strategy:** Leveraging local community networks to expand e-wallet adoption through culturally relevant education and promotional campaigns.
2. **Digital Education:** Enhancing digital literacy in the community through training and workshops, focusing on the benefits and security of using e-wallets.
3. **Partnership with MSMEs:** Offering incentives to small and medium-sized enterprises (SMEs) to encourage the use of e-wallets in daily transactions.

CONCLUSION

This study examined how promotions, brand image, and features influence e-wallet adoption. The analysis revealed all three factors significantly impact

purchase decisions. The promotions (discounts, cashback) directly incentivize e-wallet use and make them more attractive compared to traditional methods. Moreover, the features (convenience, value-added services) enhance user experience and encourage frequent e-wallet use. Actually, the brand image (trust, positive reviews) builds consumer confidence and loyalty, driving further adoption. Accordingly, these findings highlight the importance of a holistic marketing strategy for e-wallet providers in non-metropolitan areas. By focusing on all three aspects - promotions, features, and brand image - e-wallet companies can effectively attract new users, encourage frequent use, and foster long-term loyalty, ultimately achieving greater financial inclusion through wider e-wallet adoption in Besitang and similar communities (Gama Putra Brahmanta & Nuruni Ika Kusuma Wardhani, 2021; Grabowski, 2015).

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