

## THE EFFECT OF PROMOTIONS, BRAND IMAGE, AND SERVICE FEATURES ON THE DECISION TO USE THE LINKAJA SHARIA E-WALLET IN THE CITY OF MALANG

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### Abstract

This study aims to analyze the effect of promotion, brand image, and service features on the decision to use the LinkAja Sharia e-wallet in Malang City. The rapid development of financial technology and intense competition among e-wallet providers highlight the importance of understanding the factors influencing decision to use, particularly for sharia-based services with relatively lower adoption rates. This research employs a quantitative approach using questionnaire data collected from 100 respondents. The sampling technique used is non-probability sampling with the purposive sampling method. Data analysis was conducted using IBM SPSS 23 software, including validity, reliability, classical assumption tests, and multiple linear regression analysis. The results indicate that promotion, brand image, and service features each have a positive and significant effect on decision to use. Simultaneously, all variables significantly influence the decision to use the LinkAja Sharia e-wallet.

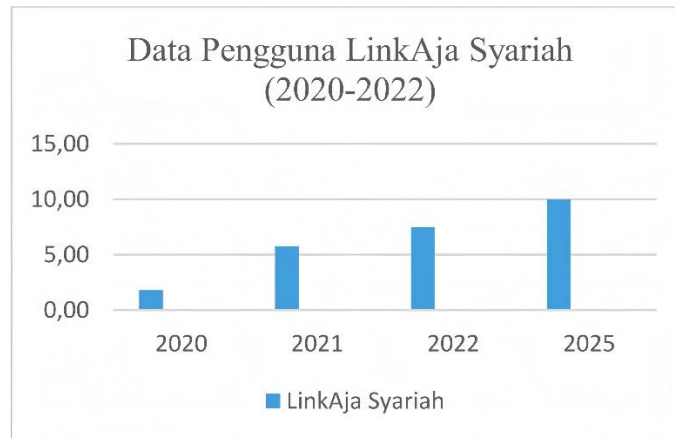
**Keywords:** promotion; brand image; service features; sharia e-wallet

### INTRODUCTION

Rapid advancements in information technology have brought about significant changes in various aspects of life, particularly in financial transaction systems. Digital transformation is driving society to shift from conventional payment methods to electronic payment systems that are more efficient, faster, and more convenient. This innovation not only enhances the convenience of transactions but also alters the consumption patterns of the public in their daily economic activities (Fitroti et al., 2025). According to data from APJII (2025), the number of internet users in Indonesia has reached over 229 million people, indicating a high level of readiness among the public to adopt digital technology. One such development is financial technology (fintech), particularly digital payment services in the form of e-wallets. E-wallets have become an integral part of modern life because they offer ease of access, time efficiency, and security in transaction (Bella et al., 2023). Data from GoodStats (2025) indicates that approximately 80% of Indonesians use e-wallets as their primary digital payment method. This high figure reflects that the public is becoming increasingly accustomed to cashless payment systems supported by advancements in digital technology.

As the use of e-wallets continues to grow, competition among service providers is becoming increasingly fierce. Platforms such as ShopeePay, GoPay, OVO, Dana, and LinkAja

are competing to attract users through service innovations and marketing strategies. In this context, LinkAja stands out as a service resulting from the collaboration of State-Owned Enterprises (SOEs) that offers both conventional and Sharia-based digital financial services. The presence of LinkAja Sharia serves as an alternative for those seeking digital financial services aligned with Sharia principles. This service offers various features that not only support financial transactions but also provide facilities for religious obligations such as zakat, infak, sedekah, and wakaf (ZISWAF) (Jamin, 2022).



**Figure 1. LinkAja Sharia e-Wallet User Data**

Source: LinkAja (accessed March 24, 2025)

In Figure 1, despite its advantages, the adoption rate of LinkAja Sharia remains relatively lower than that of its competitors. The data shows that the number of LinkAja Sharia users increased from 1.6 million in 2020 to 5.8 million in 2021 (a 263% increase), then rose to 7.5 million in 2022 (a 29% increase), and reached approximately 8 million users in 2023 with 7% growth, and is projected to reach 10 million by 2025. Although the number of users continues to rise, the slowing growth rate indicates challenges in sustaining user adoption over the long term. This phenomenon indicates that an increase in the number of users does not always correspond to an increase in the service's competitive appeal. Although LinkAja Sharia has great potential as a Sharia-based e-wallet, its popularity remains lower than that of some competitors who employ more aggressive marketing strategies. This situation suggests that certain factors influence the public's decision-making when choosing an e-wallet service. From a marketing perspective, the decision to use a product is influenced by various factors such as promotions, brand image, and service features (Kotler & Armstrong, 2016). However, in the context of e-wallets, the influence of these three factors remains a subject of debate and is not yet fully consistent.

Promotions are one of the key factors in attracting consumer attention and increasing interest in using a product. Promotional programs such as cashback, discounts, and bonus balances are common strategies used by e-wallet providers to increase the number of users. Several studies indicate that promotions have a positive and significant influence on the decision to use e-wallets, as they provide added value through discount programs, cashback, and other incentives (Endriyanto & Indrarini, 2022). On the other hand, some studies have

found that the influence of promotions is not always dominant, especially if users prioritize utility and service convenience over short-term incentives (Nisa et al., 2025). This highlights differing perspectives on the effectiveness of promotions in influencing digital consumer behavior.

In addition to promotions, brand image also plays a crucial role in building consumer trust. A positive brand image can enhance perceptions of safety, reliability, and the quality of services provided (Keller, 2015). A similar debate also exists regarding the brand image variable. Several studies suggest that brand image has a significant influence on decision to use because it builds trust and positive perceptions of the service (Fadhlurrahman & Tantra, 2023). However, research conducted by Febriyanti & Amaro (2024) indicates that brand image does not have a significant effect, particularly among younger generations who prioritize convenience and practical benefits over brand image. This discrepancy in results suggests that the role of brand image in the context of e-wallets remains inconclusive.

In addition, service features are also a key factor influencing the decision to use an e-wallet. Features that are comprehensive, user-friendly, and tailored to users' needs enhance the convenience of transactions. LinkAja Sharia offers various features such as bill payments, mobile top-ups, QRIS transactions, and integrated ZISWAF services, which serve as a unique selling point for users (Endriyanto & Indrarini, 2022). However, several studies indicate that the mere presence of features is insufficient; they must be supported by an optimal user experience. This raises a debate regarding the extent to which service features directly contribute to decision to use.

Based on these findings, there is a research gap characterized by inconsistent results regarding the influence of promotions, brand image, and service features on e-wallet decision to use. Furthermore, most previous studies have focused primarily on conventional e-wallets such as GoPay, OVO, and Dana, so research on Sharia-based e-wallets remains relatively limited. This study offers novelty by integrating these three variables within the context of Sharia-based e-wallets, specifically LinkAja Sharia, and by utilizing the latest data reflecting current digital consumer behavior. Furthermore, the study is conducted in the city of Malang, which has a high level of transaction digitization. Data indicates that the volume of digital transactions via QRIS in Malang City during the first quarter of 2025 reached 18.2 million transactions with a value of approximately Rp 1.6 trillion, an increase of nearly 50% compared to the previous period (TimesIndonesia, 2025). This demonstrates that the people of Malang have a high level of digital payment adoption, making it relevant to examine the factors influencing the decision to use e-wallets.

The intensifying competition among e-wallet service providers in Indonesia makes this research highly urgent. Changes in public behavior, with people becoming increasingly reliant on digital transactions, also demand fast, secure, and reliable services. The government, through Bank Indonesia, continues to promote digital financial inclusion through the GNNT and QRIS programs. Meanwhile, the development of the Islamic economy in Indonesia shows a positive trend. The National Committee on Islamic Economics and Finance (KNEKS) aims to position Indonesia as a global hub for the Islamic economy by 2029 (BusinessInsight, 2025). In this context, Sharia-based e-wallets such as LinkAja Sharia play a crucial role. Their existence

serves as a key instrument in driving Sharia financial inclusion within society. The success of this service not only impacts economic well-being but also contributes to strengthening the identity of the Islamic economy on a global scale. Therefore, companies need to understand the factors influencing decision to use. These factors include promotion, brand image, and service features. The right strategies across these three aspects are key to attracting consumer interest. Thus, companies can maintain their market share while attracting new users.

The phenomenon of financial technology development in Malang is not merely about the adoption of new systems, but reflects a dynamic shift in how modern society interacts with financial services. Therefore, this study uses Consumer Behavior Theory introduced by Philip Kotler in 1967 in his book “Marketing Management: Analysis, Planning, and Control” as its grand theory. Through this approach, an individual’s decision to choose a product or service is viewed as the result of a complex interaction between external stimuli and the individual’s internal characteristics (Kotler & Keller, 2016). In this context, promotional variables act as marketing stimuli designed to attract attention and trigger immediate transaction responses (Rahi et al., 2023), while the trusted brand image of LinkAja Sharia acts as a critical psychological factor that mitigates transaction risks and reinforces consumer trust (Hamzah et al., 2023). On the other hand, the availability of comprehensive and practical service features serves to fulfill the functional traits and structural utility expected by technological platform users (Baxi et al., 2024). It is this integration between marketing stimuli (promotions), perceived reputation (brand image), and tangible benefits (service features) that simultaneously influences consumers’ cognitive processes, ultimately leading to the final stage of economic behavior: the decision to use LinkAja Sharia e-wallet in Malang.

Based on the above discussion, this study aims to analyze the influence of promotions, brand image, and service features on the decision to use the LinkAja Sharia e-wallet in Malang. This study is expected to contribute to the development of literature on digital consumer behavior and serve as a basis for service providers in formulating more effective marketing strategies to increase the use of Sharia-based e-wallets.

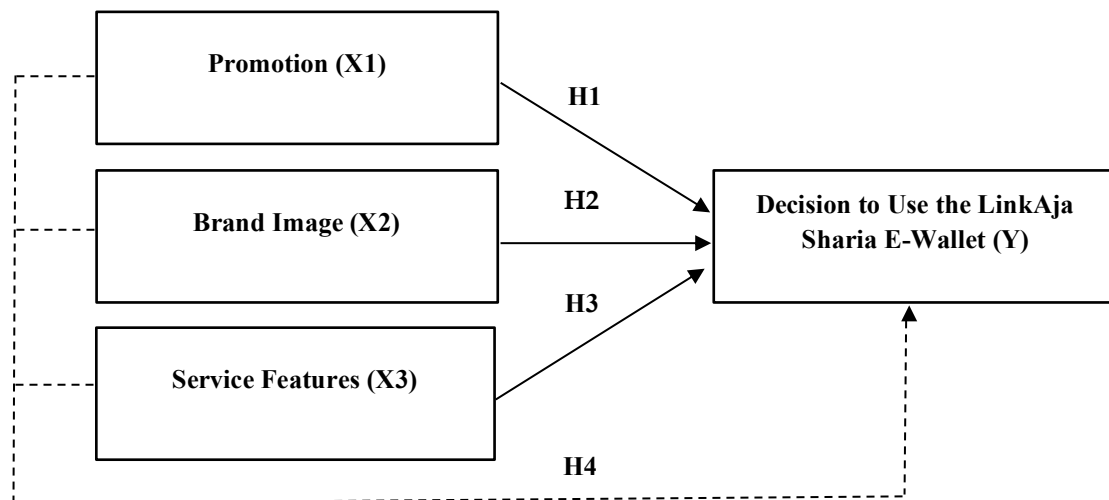
## **METHODS**

A population is a generalizable group consisting of: objects or subjects with specific qualities and characteristics identified by the researcher for analysis and subsequent drawing of conclusions (Sugiyono, 2019). The population used in this study consists of residents of Malang City who use the LinkAja Sharia e-wallet, with the research specifically focused on Malang City. According to data published by the Malang City Portal, there are five subdistricts in the city of Malang: Klojen, Blimbing, Kedungkandang, Lowokwaru, and Sukun.

Sugiyono (2019) explains that a sample is a portion of the total population that shares the same characteristics as the population. When the population is very large and the researcher cannot analyze every element due to limitations in funding, human resources, or time, the researcher may use a sample drawn from that population, and the conclusions derived from the sample can be generalized to the entire population. In accordance with the research to be conducted on promotion and brand image, the data sample consists of users of the LinkAja Sharia e-wallet in Malang City, covering the subdistricts of Klojen, Blimbing, Kedungkandang,

Lowokwaru, and Sukun. In this study, the sampling technique used in this study was nonprobability sampling with a purposive sampling method, which involves the deliberate selection of samples based on specific criteria relevant to the research objectives. This method allows researchers to obtain more specific and in-depth data from suitable respondents. The sample criteria include residing in Malang City, having a LinkAja Sharia e-wallet account, and having made at least one transaction. The sample size was determined using the Malhotra formula, which is the number of questions multiplied by 5 Septiani & Muzayanah (2024). With a total of 20 questions, a minimum sample size of 100 respondents was obtained, which was deemed sufficiently representative of the study population.

This study employs a quantitative method. Sugiyono (2019) states that a quantitative research method can be defined as a research approach grounded in post-positivist philosophy, used to investigate the natural conditions of the research subject. This method is used to investigate a specific population or sample and collect data using research instruments, then analyze the data quantitatively using an associative approach. The purpose of this approach is to describe and test the stated hypotheses (Suryati & Safitri, 2025). The objective of this study is to determine the influence of the variables of promotion, brand image, and service features on the decision-making of LinkAja Sharia e-wallet users in Malang City.



**Figure 2. Research Framework**

H1 : Promotions Have a Positive and Significant Impact on the Decision to Use the LinkAja Sharia E-Wallet in Malang.

H2 : Brand Image Has a Positive and Significant Impact on the Decision to Use the LinkAja Sharia E-Wallet in Malang.

H3 : Service Features Have a Positive and Significant Impact on the Decision to Use the LinkAja Sharia E-Wallet in Malang.

H4 : Promotions, Brand Image, and Service Features Have a Positive and Significant Impact on the Decision to Use the LinkAja Sharia E-Wallet in Malang.

This study used a 5-point Likert scale to measure each statement item, with a score range from 1 (Strongly Disagree) to 5 (Strongly Agree). In this study, promotions (X1), brand image (X2), and service features (X3) serve as independent variables, while the decision to use an e-wallet serves as the dependent variable. The following is an overview of the questionnaire used in this study.

**Table 1. Research Questionnaire**

No	Variabel	Indicator	Reseach Instrument	Scale
1.	Promotion (X1) (Kotler & Armstrong, 2008)	Advertising	The advertisements posted by LinkAja Sharia on social media have made the public aware of LinkAja Sharia	Likert
		Sales Promotion	LinkAja Sharia offers sales promotions such as special offers or cashback	
		Public Relation	The variety of payment methods available through LinkAja Sharia can help strengthen ties with the community, as this service is widely available at various shopping centers, including malls and retail stores.	
2.	Brand Image (X2) (Wijaya, 2013)	Brand Identity	The ease with which a logo can be recognized and distinguished	Likert
		Brand Personality	The extent to which a brand is able to convey a specific character	
		Brand Association	The strength of the brand association with its product category	
		Brand Attitude & Behavior	The degree to which promises align with reality	
		Brand Benefit & Competence	Level of concern for the environment and the general public	
3.	Service Features (X3) (Poon, 2008)	Easy Access to Information About the App	Provides easy access to information about the LinkAja Sharia app and its features	Likert
		Wide Range of Features Offered	LinkAja Sharia offers a wide range of features	
		Wide Range of Public Payment Services	LinkAja Sharia offers a wide range of transaction services	
		Innovative Service Features	There is information about product innovations in the features of the LinkAja Sharia service, which sets it apart from other products	
4.	Decision to Use E-Wallets (Y) (Kotler & Armstrong, 2016)	Product Choice	The range of LinkAja Sharia's products and services	Likert
		Brand Choice	The level of excellence of LinkAja Sharia's products and services Brand trust level of the LinkAja Sharia e-wallet	
		Dealer Choice	The popularity of the LinkAja Sharia e-wallet brand Number of offline partner merchants Number of online partner merchants	

The data analysis technique used in this study employs a quantitative analysis method with the assistance of IBM SPSS (Statistical Product and Service Solutions) software. This analysis aims to determine the influence of the variables of promotion, brand image, and service features on the decision to use the LinkAja Sharia e-wallet in Malang City. A quantitative approach was used because this study examines the relationships among variables formulated in the hypotheses (Kotler & Keller, 2012).

## RESEARCH RESULTS AND DISCUSSION

### RESULTS

The analysis of respondent characteristics provides an overview of the profile of LinkAja Sharia e-wallet users in Malang City. The respondents involved come from diverse backgrounds in terms of gender, age range, and employment status thus reflecting the diversity of users in real life. This diversity indicates that e-wallet usage is not limited to specific groups but has reached various segments of society. Nevertheless, the analysis of respondent characteristics is used solely as supporting information, while the primary focus of the study remains on testing the relationship between promotions, brand image, and service features on the decision to use the LinkAja Sharia e-wallet.

#### Validity Test

**Table 2. Validity Test Results**

<b>Variabel X1 – Promotion</b>	<b><i>Pearson Correlation</i></b>	<b>Sig. (2-tailed)</b>	<b><i>Description</i></b>
X1.1	0,436	0,000	Valid
X1.2	0,463	0,000	Valid
X1.3	0,560	0,000	Valid
X1.4	0,564	0,000	Valid
X1.5	0,578	0,000	Valid
<hr/>			
<b>Variabel X2 – Brand Image</b>	<b><i>Pearson Correlation</i></b>	<b>Sig. (2-tailed)</b>	<b><i>Description</i></b>
X2.1	0,406	0,000	Valid
X2.2	0,307	0,000	Valid
X2.3	0,495	0,000	Valid
X2.4	0,462	0,000	Valid
X2.5	0,596	0,000	Valid
<hr/>			
<b>Variabel X3 – Service Features</b>	<b><i>Pearson Correlation</i></b>	<b>Sig. (2-tailed)</b>	<b><i>Description</i></b>
X3.1	0,328	0,000	Valid
X3.2	0,330	0,000	Valid
X3.3	0,484	0,000	Valid
X3.4	0,450	0,000	Valid
X3.5	0,568	0,000	Valid
X3.6	0,516	0,000	Valid
<hr/>			
<b>Variabel Y – Decision to Use E-Wallets</b>	<b><i>Pearson Correlation</i></b>	<b>Sig. (2-tailed)</b>	<b><i>Description</i></b>
Y1	0,817	0,000	Valid
Y2	0,615	0,000	Valid

Y3	0,663	0,000	Valid
Y4	0,732	0,000	Valid

Source: Processed SPSS Data, 2026

Based on Table 2. presented above, all items of the Promotion variable (X1) showed Pearson correlation scores exceeding 0.196, with the highest value of 0.578 for item X1.5 and the lowest value of 0.436 for item X1.1. This indicates that all items of the Promotion variable (X1) are valid. For the Brand Image variable (X2), all items also show Pearson correlation values above 0.196, with the highest value of 0.596 for item X2.5 and the lowest value of 0.307 for item X2.2. Therefore, all items in the Brand Image variable (X2) are considered valid. Furthermore, for the Service Features variable (X3), all six items show Pearson correlation values above 0.196, with the highest value of 0.568 on item X3.5 and the lowest value of 0.328 on item X3.1. Thus, all items in the Service Features variable (X3) are valid. Finally, for the Decision to use E-Wallet variable (Y), all four items showed Pearson correlation values above 0.196. The highest value was 0.817 for item Y1, and the lowest was 0.615 for item Y2. This means that all items in the Decision to Use E-Wallet variable are valid. In conclusion, all items in the Promotion (X1), Brand Image (X2), Service Features (X3), and Decision t Use E-Wallet (Y) variables can be considered valid because their Pearson correlation values exceed the critical value of 0.195. Therefore, all items are valid and suitable for use in further analysis.

### Reliability Test

**Table 3. Reability Test Result**

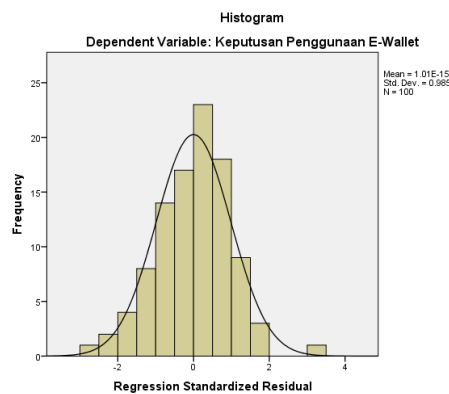
	<i>Cronbach's Alpha</i>	<i>N of Items</i>
Promotion	0,673	5
Brand Image	0,751	5
Service Features	0,705	6
Decision to Use E-Wallets	0,836	4

Source: Processed SPSS Data, 2026

Based on Table 3. presented above, reliability testing is used to measure the consistency of a variable. A questionnaire item is considered reliable if respondents' answers are consistent or stable over time. Research instruments must not only be valid but also reliable based on the results of the reliability test; all variables in this study were found to be reliable (Sugiyono, 2019). The standard used to determine whether a variable is reliable is a Cronbach's Alpha value of at least 0.60. Based on the data above, the Promotion variable (X1) has a Cronbach's Alpha value of 0.673, Brand Image (X2) of 0.751, Service Features (X3) of 0.705, and Decision to Use E-Wallet (Y) of 0.836. These values indicate that the research instrument has a good level of consistency and is considered reliable, thus capable of producing stable data even when used repeatedly at different times.

### Normality Test

The normality test aims to determine whether the error terms or residuals in a regression model are normally distributed or not (Sugiyono, 2019). In this study, normality testing was performed using the Kolmogorov-Smirnov test. The decision criterion for this test is that if the significance level (Sig.) is greater than 0.05, the data are considered to be normally distributed. Conversely, if the significance level (Sig.) is less than 0.05, the data are not normally distributed. The results of the normality test using the Kolmogorov-Smirnov method in this study are presented in the following table.



**Figure 3. Result of the normality Test Using a Histogram**

Source: Processed SPSS Data, 2026

The histogram above shows that the residual distribution tends to follow a normal pattern, characterized by a symmetrical distribution of data around the zero value. Thus, it can be concluded that the regression model satisfies the assumption of normality.

**Table 4. Normality Test Result**  
**One-Sample Kolmogorov-Smirnov Test**

Unstandardized Residual		
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.57634415
Most Extreme Differences	Absolute	.064
	Positive	.064
	Negative	-.055
Test Statistic		.064
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

Source: Processed SPSS Data, 2026

Based on Table 4. presented above, the normality test aims to determine whether the error terms or residuals in a regression model are normally distributed (Sugiyono, 2019). The results of the normality test show that the significance value of the residuals is 0.200, which is greater than 0.05. This indicates that the data in this study are normally distributed.

### Multicollinearity Test

**Table 5. Multicollinearity Test Result**

Model	Coefficients <sup>a</sup>		
		Collinearity Statistics	
		Tolerance	VIF
1	Promotion	0,804	1,244
	Brand Image	0,777	1,286
	Service Features	0,694	1,441

a. Dependent Variable: Decision to Use E-Wallets

Source: Processed SPSS Data, 2026

Based on Table 5. presented above, it can be seen that the tolerance value is  $> 0.1$  and the VIF value is  $< 10.00$ . This indicates that the variables Promotion (X1), Brand Image (X2), and Service Features (X3) do not exhibit multicollinearity; therefore, it can be concluded that there is no strong correlation among these independent variables.

### Heteroscedasticity Test

**Table 6. Heteroscedasticity Test Result**

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	T	
1 (Constant)	3.117	1.816		1.716	.089
Promotion	.057	.064	.101	.896	.373
Brand Image	-.026	.077	-.038	-.333	.740
Service Features	-.099	.073	-.165	-1.367	.175

a. Dependent Variable: ABS\_RES1

Source: Processed SPSS Data, 2026

Based on Table 6. presented above, the results of the heteroscedasticity test for the variables promotion (X1), brand image (X2), and service features (X3) show that the significance level (Sig.) is greater than 0.05 or 5%. This indicates that all variables in this study are free from heteroscedasticity.

### Multiple Linear Regression Analysis

Multiple linear regression is used to predict the magnitude of the effect of two or more independent variables on the dependent variable, as well as to determine whether there is a relationship among these variables (Sugiyono, 2019).

**Table 7. Result of Multiple Linear Regression Analysis**

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	-11,197	3,027		-3,700	,000
	Promotion	,407	,107	,318	3,824	,000
	Brand Image	,334	,128	,221	2,613	,010
	Service Features	,460	,121	,340	3,801	,000

a. Dependent Variable: Decision to Use E-Wallets

Source: Processed SPSS Data, 2026

Based on the results in the table above, it is found that the constant term is -11.197, the coefficient for promotions (X1) is 0.407, the coefficient for brand image (X2) is 0.334, and the coefficient for service features (X3) is 0.460. The beta coefficient value for the promotion variable (X1) of 0.318 indicates that promotion has a positive influence on the decision to use e-wallet. This means that if promotion increases by one unit, the decision to use e-wallet will increase by 0.318 units, assuming all other variables remain constant. The beta coefficient value for the brand image variable (X2) of 0.221 indicates that brand image has a positive effect on the decision to use e-wallet. This means that a one-unit increase in brand image will increase the decision to use e-wallet by 0.221 units, assuming all other variables remain constant. Meanwhile, the beta coefficient value for the service features variable (X3) of 0.340 indicates that service features have a positive effect on the decision to use e-wallet. This means that a one-unit increase in service features will increase the decision to use e-wallet by 0.340 units, assuming all other variables remain constant.

### t-test

**Table 8. t-test Result**

Model		Coefficients <sup>a</sup>				Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients		Tolerance	VIF
		B	Std. Error	Beta	T		
1	(Constant)	-11.197	3.027		-3.700	.000	
	Promotion	.407	.107	.318	3.824	.000	.804 1.244

Brand Image	.334	.128	.221	2.613	.010	.777	1.286
Service Features	.460	.121	.340	3.801	.000	.694	1.441

a. Dependent Variable: Decision to Use E-Wallets

Source: Processed SPSS Data, 2026

The results of the t-test indicate that the Promotion variable (X1) has a significance value of  $0.000 < 0.05$ , indicating that Hypothesis (H1) is accepted. The t-test results show that the Promotion variable has the highest calculated t-value of 3.824, making it the most dominant factor influencing the decision to use LinkAja Sharia in Malang. This dominance demonstrates that direct economic incentives remain the primary draw for digital consumers in Malang. Amid fierce competition in the e-wallet market, promotions such as cashback, balance bonuses, or discounts have proven highly effective as a trigger to attract public interest, particularly among students and the younger generation in this educational city, who are highly price-sensitive. Furthermore, the Brand Image variable (X2) has a significance value of  $0.010 < 0.05$ , indicating that Hypothesis (H2) is accepted. Although it has a significant influence, the Brand Image variable makes the smallest contribution, with a t-value of 2.613. This finding indicates the intense competition in the digital market in Malang, where consumers have been massively exposed to conventional competitors such as GoPay or ShopeePay, which entered the market much earlier. LinkAja Sharia's status as a secure state-owned enterprise (SOE) product does instill trust, but a well-known brand name alone is not strong enough to drastically change consumer behavior. Consumers in Malang tend to prioritize immediate benefits; while they value the religious image and security, the decision to adopt the platform is only truly made if it offers tangible economic benefits (promotions) and app features relevant to their daily needs. Furthermore, the Service Features variable (X3) obtained a significance value of  $0.000 < 0.05$ , indicating that Hypothesis (H3) is accepted. The Service Features variable also exerts a very strong influence, with a t-statistic of 3.801. The strength of this variable is driven by the availability of specific services such as the integration of ZISWAF features (Zakat, Infak, Sedekah, and Wakaf) and public payment services within a single, integrated state-owned enterprise ecosystem. Given the religious nature of Malang's population and its high mobility, the ease of access that facilitates both religious obligations and daily practical needs serves as a crucial supporting pillar. The combination of aggressive promotion and comprehensive Sharia service features positions this app as a comprehensive embodiment of the Muslim digital lifestyle.

### F-test

An F-test is conducted to determine whether the independent variables simultaneously (collectively) influence the dependent variable (Sugiyono, 2019). If the calculated F-value is greater than the critical F-value, then H1 is accepted and H0 is rejected, meaning there is a significant simultaneous effect of all independent variables on the dependent variable.

**Table 9. F-test Result**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	216.189	3	72.063	28.122	.000 <sup>b</sup>
	Residual	246.001	96	2.563		
	Total	462.190	99			

a. Dependent Variable: Decision to Use E-Wallets

b. Predictors: (Constant), Service Features, Promotion, Brand Image

Source: Processed SPSS Data, 2026

Based on the results of the F-test in Table 9, it is evident that the calculated F-value of 28.122 is greater than the critical F-value of 2.699 (calculated  $F > \text{critical } F$ ). Furthermore, the significance value of 0.000 is less than 0.05. Thus,  $H_a$  is accepted and  $H_0$  is rejected. This indicates that the variables of promotion, brand image, and service features simultaneously have a significant effect on the decision to use an e-wallet. The findings of this study have important implications for the evolution of Muslim consumer behavior in Malang. There is a shifting trend in which consumers no longer merely pursue the “halal label” symbolically, but also demand transparent service quality that meets global technological standards. For the digital financial industry, these findings indicate that to win over the market in an educational hub and economic center like Malang, service providers must not rely solely on promoting religious narratives. They must be able to integrate worldly needs (transaction efficiency) with spiritual needs within a seamless ecosystem. Digital Islamic financial inclusion in Malang will continue to grow if it can prove itself as a practical solution that is not only religiously sound but also functionally superior amidst the fast-paced modern lifestyle.

### Coefficient of Determination Analysis ( $R^2$ )

The coefficient of determination ( $R^2$ ) is used to indicate the extent to which the independent variable explains the dependent variable (Sugiyono, 2019). The coefficient of determination ranges from  $0 \leq R^2 \leq 1$ . If  $R^2 = 1$ , the regression model indicates that the independent variable perfectly explains the dependent variable.

**Table 10. Results of The Coefficient of Determination Analysis**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.684 <sup>a</sup>	.468	.451	1.601

a. Predictors: (Constant), Service Features, Promotion, Brand Image

b. Dependent Variable: Decision to Use E-Wallets

Source: Processed SPSS Data, 2026

Based on the results of the R-squared test in Table 10, it is found that the coefficient of determination (Adjusted R-squared) is 0.451. This indicates that the variables of promotion, brand image, and service features account for 45.1% of the variance in the decision to use the LinkAja

Sharia e-wallet, while the remaining variance is influenced by other variables outside the scope of this study.

## **DISCUSSION**

This study aims to analyze the influence of promotions, brand image, and service features on the decision to use the LinkAja Sharia e-wallet in Malang. Based on the questionnaire distribution results, the majority of respondents were women, accounting for 63%, while men accounted for 37%. Data analysis was conducted to test the influence of these three variables on the decision to use the LinkAja Sharia e-wallet in Malang City, with the results discussed as follows.

### **The Effect of Promotions on the Decision to Use the LinkAja Sharia E-Wallet**

The results of the partial tests indicate that the promotion variable has a significance level below 0.05 and a calculated t-value greater than the critical t-value, thus accepting the first hypothesis. These findings suggest that promotions have a significant effect on the decision to use the LinkAja Sharia e-wallet in Malang City. Various forms of promotion, such as cashback, discounts, balance bonuses, and other offers, provide direct benefits that consumers perceive, thereby encouraging them to choose services that offer higher economic value compared to other alternatives. These research results align with studies by Nurdiana & Kusuma (2025) and Nisa et al., (2025), which state that promotions have a positive and significant effect on both the decision and interest in using the LinkAja Sharia e-wallet. Thus, promotions are an effective marketing strategy for attracting attention and encouraging the decision to use the LinkAja Sharia e-wallet service.

### **The Effect of Brand Image on the Decision to Use the LinkAja Sharia E-Wallet**

Based on the results of the t-test, the brand image variable has a significance level below 0.05 and a calculated t-value greater than the critical t-value. This indicates that brand image has a significant effect on the decision to use the LinkAja Sharia e-wallet, thus supporting the second hypothesis. A positive brand image fosters perceptions of safety, trustworthiness, and quality, thereby enhancing consumer confidence in using the service. These findings align with the research by Fadhlurrahman & Tantra (2023) and Chandra (2024), who found that brand image has a positive and significant influence on the decision to use LinkAja. However, these results differ from the study by Febriyanti and Amaroh (2024), which stated that brand image does not have a significant effect on the decision to use LinkAja Sharia among Generation Z in Tuban Regency. Therefore, the better the brand image of LinkAja Sharia, the higher the tendency for consumers to decide to use the service.

### **The Influence of Service Features on the Decision to Use the LinkAja Sharia E-Wallet**

Based on the results of the t-test, the service features variable has a significance level of less than 0.05, with a calculated t-value greater than the critical t-value. This indicates that service features have a significant effect on the decision to use the LinkAja Sharia e-wallet, thus supporting the third hypothesis. The comprehensiveness of features, ease of access, and perceived benefits for users are key factors influencing usage decisions, as they provide

convenience and efficiency in transactions. These research results align with studies by Endriyanto & Indrarini (2022) and Bahtiar et al., (2025), which state that service features have a positive and significant influence on both interest in and the decision to use the LinkAja Sharia e-wallet. Thus, the more comprehensive and innovative the features provided, the greater the likelihood that users will choose and use LinkAja Sharia as a digital transaction tool.

### **The Influence of Promotion, Brand Image, and Service Features on the Decision to Use the LinkAja Sharia E-Wallet**

Based on the results of the simultaneous test (F-test), a significance value of less than 0.05 was obtained, and the calculated F-value was greater than the table F-value. This indicates that, collectively, the variables of promotion, brand image, and service features have a significant influence on the decision to use the LinkAja Sharia e-wallet. The decision to use the service is not influenced by a single factor but is the result of a combination of various complementary factors, where promotion plays a role in attracting initial consumer interest, brand image builds trust, and service features provide a convenient and beneficial user experience. These research results align with the study by Nurdiana & Kusuma (2025), which found that promotions and service features influence the decision to use LinkAja Sharia, as well as Chandra (2024) study, which stated that promotions and brand image simultaneously have a significant influence on the decision to use an e-wallet. Therefore, improving the quality of promotions, strengthening brand image, and developing service features simultaneously are important factors in increasing the decision to use the LinkAja Sharia e-wallet.

### **CONCLUSION**

This study concludes that promotions, brand image, and service features have a simultaneous and partial positive and significant effect on the decision to use the LinkAja Sharia e-wallet in Malang City. Theoretically, these results strengthen the literature on Sharia fintech by demonstrating that the adoption of digital-religious financial services remains dependent on classic marketing tools adapted for the modern era. From a practical and managerial perspective, these findings indicate that meeting sharia-oriented transactional needs must be supported by a strong product image and a mature application functionality. For the broader Sharia fintech industry, this research confirms that to compete with conventional service providers, Sharia digital wallet providers cannot rely solely on the Sharia compliance label; rather, they must excel in providing utility and intensive brand communication to the local community.

Based on these findings, the key marketing strategy recommendation for LinkAja Sharia's management is to design more targeted and educational promotional programs, for example through active collaboration with Muslim communities, zakat collection agencies, and halal SMEs in Malang City to strengthen the brand's image as a trusted pioneer in digital sharia transactions. Additionally, service features need to be continuously improved to better facilitate religious and social needs, such as integrating qurban payments, automatic daily infak, and halal product detection features, so that the app has a strong competitive edge. For future research in the field of Sharia fintech literature, it is recommended to expand the scope of the study or add

moderating variables such as the level of Sharia financial literacy and religiosity to capture consumer behavior dynamics more comprehensively.

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