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The impact of ease of use and promotion through purchase intention on the purchase decision Shopeepay e-wallet in Jakarta

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ABSTRACT

The problem in this study is the effect of ease of use and promotion on purchasing decisions through purchase intention as an intervening variable and aims to determine the effect of ease of use and promotion on purchasing decisions through purchase intention as an intervening variable that is carried out on shopeepay e-wallet users in Jakarta. This research design is causal by using primary data. The population in this study is shopeepay users in the Jakarta area. The sampling technique in this study used a purposive sampling technique, namely the sampling method with certain criteria while the sample used was 87. For data processing using Smart PLS statistical software. The results showed that the ease of use had a significant effect on purchasing decisions, the promotion variable had a significant effect on purchasing decisions, the convenience variable had no significant effect on purchase intention, the promotion variable had a significant effect on purchase intention, and the purchase decision variable had a significant effect on purchase intention. Meanwhile, the ease of use variable does not have a significant effect on purchase intention through purchasing decisions. And for the promotion variable has a significant effect on purchase intention through purchasing decisions. Therefore, it is expected that the company can pay more attention to the factors that influence purchasing decisions in order to increase the company's revenue and be able to survive in today's tight competition.

Keywords: Ease of Use, Promotion, Purchase Decision and Purchase Intention.

1. INTRODUCTION

In Indonesia today, the widespread use of technology is evident. Internet access has reached even remote areas, presenting a significant opportunity for the banking industry and digital businesses such as e-commerce. The use of electronic money, particularly in the midst of the current COVID-19 pandemic, has increased as it enables people to minimize direct interactions. Electronic money, functioning like regular money, is used for transactions such as purchases, toll payments, etc. These electronic money products are either hardware or software-based, depending on the technology used for storing monetary value (Syamsudin, 2018). Examples include chip-based cards like Brizzi BRI, Tap Cash BNI, Mandiri e-Money, Flazz BCA, and E-wallets such as OVO, Gopay, Dana, Shopeepay, Link Aja, that utilize the internet for facilitating transactions.

The surge in e-wallet usage has intensified competition among financial management businesses to draw users to their digital wallets. The purchase intention using e-wallets peaked after the COVID-19 pandemic was announced by news.detik.com in March 2020. NeuroSensum's research indicated that ShopeePay led the Indonesian digital wallet market in early 2021, outperforming OVO and GoPay, largely due to its integration with Shopee e-commerce and effective promotional strategies. NeuroSensum observed that many e-commerce users employ multiple digital wallets. ShopeePay achieved the highest market penetration at 68%, followed by OVO, DANA, GoPay, and LinkAja.

Tabel 1. E-Wallet in Indonesia

No	E-wallet	Transactions	Average per Month	Most Frequently Used
1	Shopeepay	33%	14.4 kali	35%
2	Ovo	24%	13.5 kali	27%
3	Gopay	19%	13.1 kali	20%
4	Dana	18%	12.2 kali	14%
5	LinkAja	6%	8.2 kali	5%

Sumber: https://katadata.co.id › Digital › Fintech

ShopeePay's dominance in the e-wallet market is also attributed to its integration with Shopee, simplifying online shopping for consumers. The convenience of having all transactions in one app when shopping on Shopee is highly valued (https://katadata.co.id). However, challenges like forgetting the ShopeePay PIN can prevent transactions, leaving the balance unused. Therefore, remembering and knowing the ShopeePay PIN is crucial. Another issue is the time-consuming process of transferring balances from ShopeePay to bank accounts, which can be inconvenient for users needing urgent funds (Sunaryo, 2018). ShopeePay's balance is limited to use within the Shopee app, unlike Dana and Ovo.

Factors influencing e-wallet usage include ease of use. The public's belief in the effortlessness of using specific systems, including digital technology, is crucial (Wibisono, 2018). Technologies designed for convenience encourage greater use, especially with well-targeted promotions. However, many e-wallet users find it challenging to use the applications, despite available guides, leading some to prefer direct transactions (Bahrudin, 2017).

Despite the popularity of e-wallets for their convenience, many are still unfamiliar with their benefits. Increasing the intention to use e-wallets through financial literacy and targeted social media promotions can help. This approach can demonstrate the significant benefits of e-wallets in financial management (Sumardji, 2017). The rapid growth in digital transactions has led banks and startups to create e-wallet products, intensifying the competition to attract users. Focused promotions are essential to maintain e-wallets as a primary choice, as unfocused promotions have been identified as a reason for limited e-wallet usage (Abizar, 2017). Promotion strategies must be targeted to ensure the product reaches the intended audience (Syamsudin, 2019).

In addition to ease of use and promotion, individual uniqueness, preferences, and attitudes towards objects play a role in e-wallet usage. Customer satisfaction, an assessment of product or service features that provide pleasure in fulfilling consumption needs, is influenced by many factors (Budiyanti, 2016).

Smart consumers are likely to choose an e-wallet that is user-friendly and offers benefits, influencing their purchase intention and leading to continuous satisfaction with the e-wallet balance (Maulana, 2020). Studies on ease of use by Yusuf (2017), Nuraini (2017), and Listiana (2021) showed a positive effect on purchase decisions. This contrasts with Anyari's (2018) findings that ease of use doesn't positively affect purchase decisions. Mustafa (2014), Awadji (2018), and Khusni (2018) found a positive influence of promotion on purchase decisions, differing from Zubaidi (2019) and Wiryawan (2019), who found no such positive influence. Munarwan (2019) stated that the purchase intention significantly and positively affects purchase decisions, while Mularman (2020) reported no influence of the purchase intention on purchase decisions.

2. METHODOLOGY

According to Arikunto (2013:73), the population comprises the entirety of the research subjects, characterized by common traits even if the percentage of similarity is minimal. In this study, the population consists of Shopeepay users in DKI Jakarta. Sugiyono (2013:81) defines a sample as a subset of the population that shares its characteristics. When a population is large and it's impractical to study every member due to constraints like funding, manpower, and time, a sample is used instead (Sugiyono, 2008). This research employed a nonprobability sampling method, giving equal opportunity to every population member to be selected as a sample, specifically using purposive sampling (Wati, 2021:91). Since the exact population size was unknown, the Lemeshow formula was used to determine the sample size. According to Ridwan and Akdon (2015), the calculation yielded a minimum sample size of 96 respondents. For this study, questionnaires were sent to 96 samples, but responses were obtained from only 87 respondents.

Data Collection Method

Data Sources Primary data were obtained directly from Shopeepay users in Jakarta through observation and questionnaires. Primary Data, directly obtained from research subjects, including questionnaires and data on the company's condition. Secondary Data, derived from previous research reports, journals, literature, books, and past theses. Literature Study: Reviewing relevant past or present information from journals, articles, books, and documents. Field Study: Direct data collection from the research object, including: a. Questionnaires: Closed-ended questionnaires with Likert scale ratings. b. Observation: Observing actual conditions and issues related to the research subjects. c. Interviews: Used for preliminary studies and in-depth information from a small number of respondents.

Table 2. Measurements

Variable	Concept of Variable	Dimension	Question Indicator	Source
Ease of Use (X1)	Ease of use is the level of user expectation regarding the effort required to use a system	1. Easy to learn 2. Easy to use 3. Clear and understandable 4. Become skillful	1. Ease of use 2. Easy to learn 3. Visually attractive interface 4. Helpful features 5. Competent system performance	Davis (2019:30)
Promotion (X2)	Promotion is a communication method carried out by companies to consumers or target markets, aiming to convey information about products/companies to persuade them to buy.	1. Advertising 2. Sales promotion 3. Personal selling	1. Regular promotion 2. Attractive to buyers 3. Engaging promotion 4. Targeted promotion	K Kotler & Armstrong (2016:188)
Purchase Decision (Y)	The Purchase Decision is the process through which consumers go through certain stages to make a purchase.	1. Product choice 2. Brand choice 3. Distributor choice 4. Time of purchase 5. Quantity of purchase 6. Payment method	1. Attractive product options 2. Well-known brand 3. Anytime usage 4. No limit on nominal amount 5. Various top-up methods	Kotler and Keller (2017)
Purchase Intention (Z)	Purchase intention is a behavior that emerges as a response to an object, indicating the consumer's desire.	1. Transactional interest 2. Referential interest 3. Preferentia interest	1. Desire to transact 2. Providing information to others 3. Repeat purchases 4. Exploring features 5. Attractive features	Kotler and Keller (2017)

Data Analysis Method

The data in this research were analyzed using the Structural Equation Model (SEM) with mediation (intervening), and Path Analysis using Partial Least Square (PLS). PLS helps in obtaining latent variable values for prediction purposes and measures the relationship of each indicator with its construct. Testing the Outer Model: Examining the relationship between latent variables and their indicators, including tests for convergent validity, composite reliability, average variance extracted (AVE), and Cronbach's alpha. Testing the Inner Model: Testing relationships between latent constructs, including R Square for endogenous constructs, estimation for path coefficients, and Q Square for predictive capability.

Hypothesis Testing

Hypothesis testing employed the t-test using Smart PLS software, applying the bootstrapping method developed by Geisser & Stone (Ghozali, 2014:25). The statistical t-test was used, with a significance level of alpha 5%, and a p-value threshold of less than 0.05. The criteria for hypothesis acceptance were a t-statistic greater than the t-table value of 1.96.

3. RESULT AND DISCUSSION

Frequency Distribution Test

The following table is the frequency distribution table of the questionnaire scores regarding the variables Ease of Use (X1), Promotion (X2), Product Quality (Y), and Purchase Intention (Z) distributed to 100 respondents. The data description includes the average or mean (M). This descriptive data also presents a frequency distribution Table 3.

Table 3. Frequency Distribution

Item	1		2		3		4		5		Mean
	F	%	F	%	F	%	F	%	F	%	
Independent Variable Ease of Use (X1)											3.886
X1.1	0	0%	7	8%	12	14%	51	59%	17	20%	3.897
X1.2	1	1%	5	6%	11	13%	55	63%	15	17%	3.897
X1.3	0	0%	4	5%	12	14%	43	49%	28	32%	4.092
X1.4	0	0%	5	6%	11	13%	48	55%	23	26%	4.023
X1.5	1	1%	1	1%	10	11%	40	46%	35	40%	4.230
X1.6	2	2%	11	13%	12	14%	44	51%	18	21%	3.747
X1.7	0	0%	10	11%	12	14%	51	59%	14	16%	3.793
X1.8	1	1%	14	16%	11	13%	50	57%	11	13%	3.644
X1.9	0	0%	9	10%	11	13%	43	49%	24	28%	3.943
X1.10	2	2%	10	11%	25	29%	34	39%	16	18%	3.598
Independent Variable Promotion (X2)											3.921
X2.1	1	1%	8	9%	19	22%	45	52%	14	16%	3.724
X2.2	1	1%	4	5%	18	21%	46	53%	18	21%	3.874
X2.3	1	1%	2	2%	12	14%	46	53%	26	30%	4.080
X2.4	0	0%	5	6%	13	15%	46	53%	23	26%	4.000
X2.5	1	1%	8	9%	21	24%	41	47%	16	18%	3.724
X2.6	0	0%	8	9%	26	30%	35	40%	18	21%	3.724
X2.7	1	1%	1	1%	18	21%	52	60%	15	17%	3.908
X2.8	1	1%	4	5%	10	11%	46	53%	26	30%	4.057
X2.9	1	1%	3	3%	14	16%	51	59%	18	21%	3.943
X2.10	1	1%	1	1%	14	16%	37	43%	34	39%	4.172
Dependent Variable Pruchase Decision (Y)											3.831
Y1	1	1%	6	7%	15	17%	47	54%	18	21%	3.862
Y2	3	3%	11	13%	28	32%	26	30%	19	22%	3.540
Y3	1	1%	1	1%	29	33%	34	39%	22	25%	3.862
Y4	2	2%	3	3%	14	16%	45	52%	23	26%	3.966
Y5	0	0%	9	10%	10	11%	50	57%	18	21%	3.885
Y6	1	1%	6	7%	11	13%	53	61%	16	18%	3.885
Y7	0	0%	9	10%	12	14%	38	44%	28	32%	3.977
Y8	2	2%	10	11%	20	23%	40	46%	15	17%	3.644
Y9	0	0%	9	10%	25	29%	35	40%	18	21%	3.713
Y10	1	1%	0	0%	18	21%	49	56%	19	22%	3.977
Dependent Variable Purchase Intention (Z)											3.961
Z1	1	1%	3	3%	15	17%	45	52%	23	26%	3.989
Z2	1	1%	4	5%	15	17%	41	47%	26	30%	3.885
Z3	1	1%	4	5%	15	17%	41	47%	26	30%	4.000
Z4	1	1%	3	3%	15	17%	34	39%	34	39%	4.115
Z5	0	0%	6	7%	17	20%	45	52%	19	22%	3.885
Z6	1	1%	7	8%	13	15%	43	49%	23	26%	3.920
Z7	0	0%	4	5%	19	22%	39	45%	25	29%	3.977
Z8	0	0%	4	5%	22	25%	44	51%	17	20%	3.851
Z9	0	0%	3	3%	19	22%	40	46%	25	29%	4.000
Z10	1	1%	4	5%	16	18%	40	46%	26	30%	3.989

Outer Model

The Figure 1 below is the path diagram in the conducted research. Based on the research variables and indicators, the author has created a path diagram for data analysis using Smart PLS 3.0 software. In Partial Least Square, constructing a path diagram from the formed causal relationships is necessary.

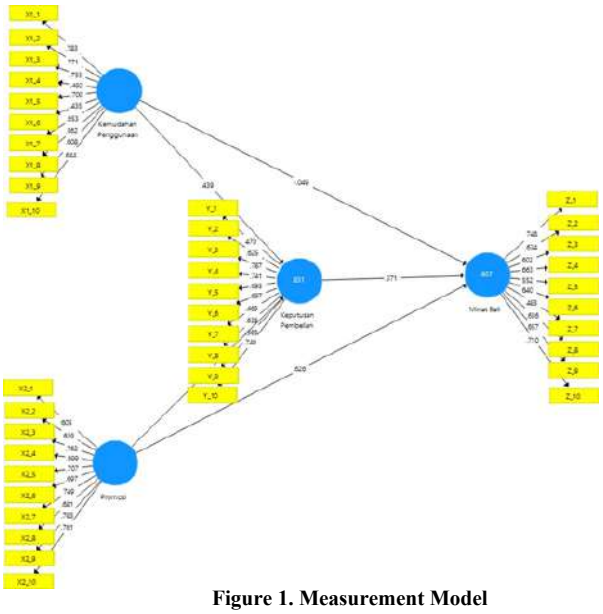

Figure 1. Measurement Model

In the path analysis in figure 4.6, the equation model consists of two groups of constructs: exogenous and endogenous constructs. The exogenous construct (Exogenous Construct) is a variable not predicted by other variables in the model, also known as the independent variable. In this study, the exogenous constructs consist of Ease of Use (X1) and Promotion (X2), while the endogenous construct is Purchase Intention (Z), and the mediating or intervening variable is Purchase Decision (Y).

Table 4. Validity Test

Variables	Indicators	Outer Loading	Information
(X1)	X1_1	0.783	Valid
	X1_2	0.771	Valid
	X1_3	0.753	Valid
	X1_4	0.492	Not Valid
	X1_5	0.700	Valid
	X1_6	0.435	Not Valid
	X1_7	0.653	Valid
	X1_8	0.562	Valid
	X1_9	0.608	Valid
	X1_10	0.644	Valid
(X2)	X2_1	0.605	Valid
	X2_2	0.639	Valid
	X2_3	0.762	Valid
	X2_4	0.699	Valid
	X2_5	0.707	Valid
	X2_6	0.697	Valid
	X2_7	0.749	Valid
	X2_8	0.681	Valid
	X2_9	0.783	Valid
	X2_10	0.761	Valid
(Y)	Y_1	0.470	Not Valid
	Y_2	0.625	Valid
	Y_3	0.787	Valid
	Y_4	0.741	Valid
	Y_5	0.693	Valid
	Y_6	0.697	Valid
	Y_7	0.469	Not Valid
	Y_8	0.638	Valid
	Y_9	0.565	Valid
	Y_10	0.749	Valid
(Z)	Z_1	0.748	Valid
	Z_2	0.634	Valid
	Z_3	0.602	Valid
	Z_4	0.663	Valid
	Z_5	0.552	Valid
	Z_6	0.640	Valid
	Z_7	0.483	Not Valid
	Z_8	0.636	Valid
	Z_9	0.657	Valid

After drawing the path diagram in Figure 1, the next step is to analyze each indicator per variable using Smart PLS (Partial Least Square) software, starting with validity testing. An individual reflective measure is considered valid if it has a loading value (λ) with the latent variable it measures ≥ 0.5. If an indicator has a loading value (λ) < 0.5, it must be dropped as it indicates that the indicator is not adequately measuring the latent variable. The figure below shows the test results for convergent validity for each variable per indicator.

In research, a variable is considered reliable if it has a Cronbach's alpha value greater than 0.6. The following table shows the reliability test results for each research variable.

Table 5. Reliability Testing

Variable	Composite Reliability	Cronbach's Alpha
Ease of Use	0.883	0.849
Promotion	0.910	0.890
Purchase Decision	0.884	0.849
Purchase Intention	0.871	0.833

Source: Data processed (2022)

Based on the above reliability results, it can be concluded that the variables Ease of Use, Promotion, Purchase Decision, and Purchase Intention have a composite reliability above 0.6 and Cronbach's alpha above 0.6, indicating that the indicators used in each variable have good reliability or are capable of accurately measuring their constructs.

Inner Model Testing

Inner model or structural model testing is conducted to examine the relationships between variables and to evaluate the model fit (goodness of fit model) by looking at the R-Square (R2) value. The results of the structural model analysis using the PLS method are presented in the following table 6:

Table 6. R Square

Variable	R-Square	R-Square Adjusted
Purchase Decision	0.803	0.798
Purchase Intention	0.831	0.825

Source: Data processed (2022)

Table 6 shows that based on the research model above, the R2 value of the Purchase Decision variable is 0.803, indicating that Ease of Use and Promotion can explain the Purchase Decision variable by 80.3%, while the remaining 19.7% is influenced by other variables not included in the study. The Purchase Intention variable has an R2 value of 0.831, indicating that it can be explained by the Ease of Use and Promotion variables by 83.1%, while the remaining 16.9% is influenced by other variables not in the research model. The Goodness of Fit Model is evaluated using the Predictive Relevance (Q2) value. The Predictive Relevance (Q2) value is calculated using the following formula:

$$Q2 = 1 - (1 - R2\ 1) (1 - R2\ 2)$$
$$Q2 = 1 - (1 - 0{,}803) (1 - 0.831)$$
$$= 1 - (0{,}183) (0{,}179)$$
$$= 1 - 0{,}033$$
$$Q2 = 0{,}967$$

Where R2_1 and R2_2 are the R square values of the endogenous variables in the model. The interpretation of Q2 is similar to the total coefficient of determination in path analysis (akin to R2 in regression). R2 is the coefficient of determination, which is part of the total variation in the dependent variable explained by variation in the independent variables. The following table explains the results of the coefficient of determination analysis and research variables:

Table 7. Coefficient of Determination

Variable	R-Square	Predictive Relevance (Q2)
Purchase Decision	0.803	0.967
Purchase Intention	0.831	0.967

Source: Data processed (2022)

The Predictive Relevance (Q2) value of 0.967 or 96.7% means the model is capable of explaining the phenomenon of Purchase Intention linked to several variables, namely Ease of Use and Promotion through Purchase Decision. Thus, the model is considered excellent and can be used for hypothesis testing.

Hypothesis Testing

Hypothesis testing aims to evaluate the causal relationships in the proposed conceptual model. The analysis of the hypothesis testing results, using the Smart PLS program, is presented in the table below:

Table 8. Hypothesis Testing

Hypothesis	Effect of Variable	Coefficient Parameter	T-Statistic	P Values	Description
H1	Ease of Use on Purchase Decision	0.367	3.043	0.002	Significant
H2	Promotion on Purchase Decision	0.580	5.267	0.000	Significant
H3	Ease of Use on Purchase Intention	0.035	0.393	0.695	Not Significant
H4	Promotion on Purchase Intention	0.617	6.746	0.000	Significant
H5	Purchase Decision on Purchase Intention	0.293	2.321	0.021	Significant
H6	Ease of Use on Purchase Intention through Purchase Decision	0.108	1.829	0.068	Not Significant
H7	Promotion on Purchase Intention through Purchase Decision	0.170	2.064	0.040	Significant

Source: Data processed (2022)

In summary, the table presents the results of hypothesis testing, indicating the significance of the relationships between various variables like Ease of Use, Promotion, Purchase Decision, and Purchase Intention. Some hypotheses were found to be significant, while others were not.

Discussion

The discussion in this research is aimed at addressing the problems previously formulated. This section will cover whether to accept or reject the existing hypotheses, accompanied by data, facts, and explanations. The calculations in this study used the SmartPLS 3.0 software to test the hypotheses comprehensively, as explained below:

Impact of Ease of Use on Purchase Decision

The path coefficient parameter resulting from the impact of ease of use on the purchase decision is 0.367 with a t-statistic of 3.043, which is greater than 1.663 at the 5% significance level. This indicates a significant effect of ease of use on purchase decisions. This finding suggests that customers are likely to make a purchase decision if the e-wallet is easy and smooth to use. This study aligns with the research conducted by Mustaha (2019), Abizar (2020), and Burhanudin (2020), supporting the first hypothesis that ease of use influences purchase decisions.

Impact of Promotion on Purchase Decision

The path coefficient parameter from the impact of promotion on the purchase decision is 0.580 with a t-statistic of 5.267, which is greater than 1.663 at the 5% significance level. This indicates a significant effect of promotion on purchase decisions. Customers are likely to make a purchase decision if the e-wallet promotions are frequent and attractive. This finding aligns with the research by Natsya (2019) and Nyoman (2018), supporting the second hypothesis that promotion influences purchase decisions.

Impact of Ease of Use on Purchase Intention

The path coefficient parameter from the impact of ease of use on purchase intention is 0.035 with a t-statistic of 0.393, which is less than 1.663 at the 5% significance level. This indicates no significant effect of ease of use on purchase intention. Customers may increase their purchase intention if the e-wallet is very user-friendly and safe. This study aligns with the research by Umiyani (2017) and Rizky (2018), not supporting the third hypothesis that ease of use does not affect purchase intention.

Impact of Promotion on Purchase Intention

The path coefficient parameter from the impact of promotion on purchase intention is 0.617 with a t-statistic of 6.746, which is greater than 1.663 at the 5% significance level. This indicates a significant effect of promotion on purchase intention. Customers are likely to increase their purchase intention if the promotions offer benefits. This finding aligns with the research by Khasanah (2014) and Setyowati (2016), supporting the fourth hypothesis that promotion influences purchase intention.

Impact of Purchase Decision on Purchase Intention

The path coefficient parameter from the impact of purchase decision on purchase intention is 0.293 with a t-statistic of 2.321, which is greater than 1.663 at the 5% significance level. This indicates a significant effect of purchase decision on purchase intention. Customers may increase their purchase intention if the purchase decision comes from within themselves, suggesting that companies need to stimulate their customers. This study aligns with the research by Dwi (2018) and Aminudin (2017), supporting the fifth hypothesis that purchase decision affects purchase intention.

Impact of Ease of Use on Purchase Intention through Purchase Decision

The path coefficient parameter from the impact of ease of use on purchase intention through the purchase decision is 0.108 with a t-statistic of 1.829, which is greater than 1.664 but at a significance level of more than 5%. This indicates no significant effect of ease of use on purchase intention through the purchase decision. This finding suggests there will be an impact on the customer's purchase decision. The results of this study are in line with the research by Wardhini (2017) and do not support the sixth hypothesis that there is no effect of ease of use on purchase intention through the purchase decision.

Impact of Promotion on Purchase Intention through Purchase Decision

The path coefficient parameter from the impact of promotion on purchase intention through the purchase decision is 0.170 with a t-statistic of 2.064, which is greater than 1.664 but at a significance level of more than 5%. This indicates a significant effect of promotion on purchase intention through the purchase decision. This finding suggests there will be an impact on the customer's purchase decision. The results of this study align with the research by Winarti and Putriyana (2017) and support the seventh hypothesis that there is an effect of promotion on purchase intention through the purchase decision.

4. CONCLUSIONS

Based on the comprehensive analysis and findings detailed in the preceding chapters of this research, several key conclusions have been drawn. Firstly, the variable of ease of use positively

and significantly impacts the purchase decisions of customers. It has been observed that the simpler and more user-friendly the e-wallet system is, the more inclined customers are to make purchases. Secondly, the variable of promotion also shows a positive and significant influence on purchase decisions. Effective and targeted promotional strategies have been seen to substantially boost customer purchases.

Contrastingly, the research indicates that the ease of use variable does not have a significant positive effect on purchase intention. This suggests that while ease of use is crucial for immediate purchase decisions, it may not necessarily heighten the long-term buying interest of customers. However, in the case of the promotion variable, there is a notable positive and significant impact on purchase intention. This implies that well-crafted and appealing promotional efforts can significantly spike customer interest in making purchases.

Furthermore, the study reveals that the purchase decision variable significantly positively affects purchase intention. When customers find the purchase decision process to be satisfying and useful, their interest in future purchases increases. Yet, it is also noted that the ease of use does not significantly influence purchase intention through purchase decisions, indicating that while ease of use is important, it does not directly translate to sustained interest in purchasing through the decision-making process.

The research, however, underscores a significant positive impact of promotional activities on purchase intention through purchase decisions. This finding emphasizes the importance of continuous and effective promotional strategies to maintain and enhance customer interest and engagement in purchasing decisions.

Research Limitations

Despite the rigorous scientific procedures followed in this study, certain limitations have been identified. The influencing factors considered in this study are confined to two variables: ease of use and promotion. This leaves out numerous other variables that could potentially impact purchase decisions. Additionally, the scope of the research is geographically limited, focusing only on Shopeepay users in the Jakarta region. Jakarta represents just a fraction of the diverse and expansive Indonesian market. Therefore, the findings of this study, being based on a single city, may not accurately reflect the broader national context or be applicable to other regions in Indonesia.

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