



# The Influence Of Digital Marketing And The Use Of Digital Wallets On Consumer Behavior On Ecommerce Platforms

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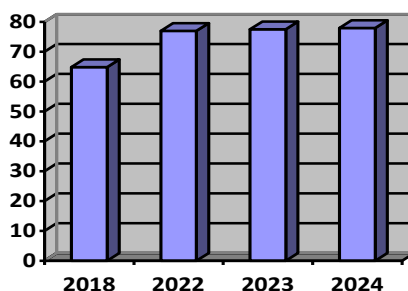


## ABSTRACT

This study aims to analyze the influence of digital marketing and digital wallet usage on consumer behavior within e-commerce platforms. The research is motivated by the rapid digitalization of transactions and the growing importance of digital marketing strategies and payment technologies in shaping consumer decision-making. A quantitative approach was employed, using multiple linear regression analysis based on data collected from 120 respondents who actively use e-commerce and make purchases via digital wallets. The findings reveal that both digital marketing and digital wallets have a positive and significant effect on consumer behavior, both individually and simultaneously, contributing 45.3% to the variation in consumer behavior. These results offer strategic implications for businesses and MSMEs in leveraging digital marketing and seamless transaction technologies to enhance customer loyalty and optimize service efficiency in the digital economy.

## INTRODUCTION

At Society 5.0 era The use of the internet has become a staple for individuals and groups as social media, applications, and other digital communication technologies have become a part of life (Dolinska et al., 2022). One form of application is the rapid use of existing businesses in Indonesia, which provides easy access for users to carry out marketing and sales of existing products. Based on a survey that has been conducted by the Indonesian Internet Service Users Association (APJJI), it shows that the development and behavior of internet users in Indonesia has increased by 10% every year (Maulana et al., 2020). In 2017, 143.25 million people used the internet and in 2025 there were 281 million people using the internet, so this also affects the Digital Marketing which can develop quickly in marketing products in Indonesia (Iqbal, 2021). This is Internet usage data in percent of 281,696,200 Indonesian population.

**Figure 1. Internet Usage From Indonesia Population**

Offering products and services through the internet provides positive results for sellers (Dukalang et al., 2022). This opportunity is used by sellers to attract consumers in seeking maximum profits with the product and service offerings provided. Based on research conducted by (Adimisa et al., 2025) Presence Digital Marketing able to influence consumers on the sustainability of MSMEs which need to be combined with a strategy Product Upgrading and Viraltas Products to make a profit. In today's digital era, consumers can easily access various information and reviews about products through the internet (Dewi & Nasution, 2023). The existence of online platforms allows consumers to share their personal experiences, subjective views, and knowledge with other consumer communities that have similar interests virtually (Suriyanti et al., 2024). Marketing professionals are required to optimize the use of digital media and social platforms to encourage effective communication, while increasing customer satisfaction and loyalty levels and being able to identify potential customers with promotional tools to buy their goods and services (Mukhtar, 2018).

According to Ardiana Anisah (2020), Digital Marketing is a marketing activity that utilizes the internet as a means of communication between business actors and consumers without the need for direct physical interaction. These activities include various forms of digital communication such as social media, electronic mail (Email), and a website, which allows companies to build closer relationships with customers. Within this framework, Digital Marketing not only acting as an instrument to increase sales, but also as a strategic medium in understanding and meeting consumer needs more effectively (April, 2019). In line with this view, Amarta et al. (2022) affirms that Digital Marketing is a crucial component in attracting consumer buying interest and maintaining their loyalty to a brand.

Another factor that affects the increase in consumer purchasing power in digital marketing, online product purchases have become an increasingly widespread phenomenon among the public (Ramli et al., 2020). The development of technology and advances in internet infrastructure have made it easier for consumers to make purchase transactions without having to visit physical stores (Manurung et al., 2024). One of the increasingly popular payment methods in the digital commerce ecosystem is digital wallets. Digital wallets refer to electronic-based applications or platforms that allow users to store funds and conduct various financial transactions digitally and efficiently (Hidayah, 2024).

Digital payments have now become part of people's needs, along with the rapid development of innovations in the cashless payment system. In Indonesia, this innovation was officially promoted by Bank Indonesia through the launch of the National Non-Cash Movement (GNNT) in 2014 (Aulia, 2020). The main goal of this movement is to increase public awareness of the importance of using non-cash payment instruments, so that an economic ecosystem is gradually formed that prioritizes non-cash transactions or known as cashless society (Loh et al., 2022). Based on the results of a survey conducted by the Ministry of Communication and Information Technology in collaboration with the Katadata Insight Center in 2021, it was recorded that 65.4 percent of Indonesians routinely use digital wallets as a supporting tool in their financial activities, especially digital wallets (E-wallet) such as GoPay, OVO, DANA, LinkAja,

Paytren, and others (Jayanthi & Dinaseviani, 2022). Digital wallets are the last step for consumers in payments that make it easier for users when transacting at stores or E-commerce (Alfizar, 2024).

In addition to the use of digital wallets that are able to provide convenience in transactions while in the store, the emergence of E-commerce which is also a digital marketing event for business actors for micro, small to large-scale business actors (Hula et al., 2025). E-commerce is an integrated system that includes economic aspects, technological applications, and business processes that aim to connect business actors, consumers, and certain communities through electronic transactions in the form of digital trade in products, services, and information (Babenko et al., 2021). Further E-commerce including activities of dissemination, sales, marketing, and purchase of products and services by utilizing electronic media such as computer networks, television, World Wide Web (WWW), and the internet (Jain et al., 2021). In addition, the scope E-commerce It also includes electronic fund transfer activities, automation-based inventory management systems, electronic data exchange (Electronic Data Interchange), as well as an automatic data collection system

Research conducted by (Hula et al., 2025) shows the results that digital marketing and E-commerce has a positive impact on consumer behavior, The more optimal the implementation of digital marketing strategies and e-commerce systems, the greater the possibility of forming a high level of customer loyalty. Then the research conducted by (Widyayanti et al., 2024) The higher the use of digital marketing: social media and e-commerce together have a moderate effect on online consumer behavior. Based on consumer behavior indicators, it can be explained that factors such as social environment, lifestyle, and social status have an influence on individual decisions in consuming a product or service. In this context, consumer behavior also contributes to the emergence of interest in using E-money as a digital financial transaction tool.

This research is motivated by an interest in knowing the extent to which Digital Marketing and digital wallets on the platform E-commerce contribute to consumer behaviour, particularly in the context of retail business at the local and national levels (Munawir Sulistyawati, 2024). In particular, this study aims to empirically examine the positive and significant influences of Digital Marketing and digital wallets on the platform E-commerce contribute to consumer behavior, both individually and simultaneously. Through this study, the author seeks to examine the relationship between digital marketing strategies and the use of digital wallets in e-commerce in the process of analyzing consumer behavior. It is hoped that the findings of this research can make a strategic contribution to business actors, including the micro, small, and medium enterprises (MSMEs) sector and retail companies, in optimizing the use of digital technology to strengthen customer loyalty in a sustainable manner.

## **LITERATURE REVIEW**

### **Digital Marketing**

Digital marketing refers to the application of digital technologies and internet-based platforms to promote products, services, and brands. It encompasses various channels such as websites, social media, search engines, mobile applications, and email communication. Chaffey and Ellis-Chadwick (2019) describe digital marketing as an integrated process that leverages electronic media to reach target audiences with personalized and timely messages. This marketing approach is data-driven, allowing companies to monitor consumer behavior and adjust strategies in real time. The shift from traditional to digital methods has redefined how businesses interact with customers and create value. From a managerial standpoint, digital marketing is more than online promotion—it involves customer relationship management enabled by digital tools. Ryan (2016) emphasizes that digital marketing enables precise segmentation and targeting, supported by analytics and automation technologies. Artificial

intelligence (AI) and machine learning now play crucial roles in tailoring user experiences through predictive content and product recommendations.

Digital marketing fosters interaction and engagement, which are essential for sustaining brand loyalty in a highly competitive environment. The real-time nature of digital platforms enables marketers to adapt campaigns dynamically based on performance metrics. Furthermore, Kotler et al. (2021) highlight the participatory role of consumers in digital marketing ecosystems. Through social media, user-generated content, and interactive campaigns, customers are no longer passive recipients but active contributors to brand narratives. This transformation promotes two-way communication and co-creation of value, enhancing brand authenticity. The integration of various digital channels—such as SEO, social media marketing, content marketing, and email automation—creates a seamless customer journey. Digital marketing has thus evolved into a strategic discipline that combines technology, analytics, and human behavior to optimize business performance in the digital era.

### **Digital Wallet**

A digital wallet, often referred to as an e-wallet, is a financial application that enables users to conduct electronic transactions through mobile devices or computers. It functions by securely storing users' payment information, such as credit or debit card details, bank account numbers, and even cryptocurrency credentials, allowing for cashless and contactless payments. According to Liébana-Cabanillas et al. (2020), digital wallets serve as intermediaries that streamline payment processes while enhancing transaction efficiency. These systems are integrated with various services including QR code scanning, peer-to-peer transfers, and mobile banking features. As a result, digital wallets are reshaping the way consumers interact with financial institutions and retail platforms. The adoption of digital wallets has increased significantly due to the growth of mobile internet access, smartphone usage, and the expansion of e-commerce platforms. Many users are drawn to digital wallets because of their convenience, speed, and ability to consolidate multiple payment options into a single platform. Research by Oliveira et al. (2016) identifies perceived ease of use and perceived usefulness as key factors influencing users' intention to adopt mobile payment technologies. Moreover, features such as instant payment notifications, spending analytics, and loyalty rewards further enhance user engagement. The seamless integration of digital wallets into daily transactions promotes a cashless economy and supports financial inclusion, particularly in emerging markets. Security and privacy are central concerns in the design and use of digital wallets.

Advanced encryption technologies, biometric authentication, and tokenization are commonly employed to protect user data and prevent fraudulent activities. According to Sharma et al. (2022), trust in digital wallet providers is a decisive factor for continued usage, especially in regions where digital infrastructure is still developing. The implementation of regulatory standards and data protection laws also plays a vital role in boosting consumer confidence. Financial service providers must continuously invest in security upgrades to mitigate risks and maintain the integrity of digital payment systems. Beyond individual transactions, digital wallets contribute to the digitalization of entire financial ecosystems. They facilitate government disbursements, utility payments, and integration with public transportation systems. In countries like China and India, digital wallets have played a significant role in reducing reliance on cash and promoting formal financial services. As noted by Arvidsson et al. (2014), digital wallets also enable businesses to gain insights into consumer spending patterns, which can be used to tailor marketing strategies. The continued evolution of digital wallets suggests their growing importance not only as a payment method but also as a tool for economic transformation.

### **Consumer Behavior**

Consumer behavior refers to the psychological, emotional, and behavioral processes involved in individuals' decision-making regarding the acquisition, use, and disposal of goods and

services. According to Solomon et al. (2019), it encompasses both internal factors such as motivation, perception, and attitudes, and external influences like social norms, culture, and marketing stimuli. Understanding consumer behavior is essential for businesses to tailor their strategies in line with customer preferences and needs. It helps firms anticipate demand patterns, optimize product offerings, and create effective communication messages that resonate with target audiences. In the digital era, consumer behavior has become more dynamic and complex due to the proliferation of information and the rise of multi-platform engagement. Kotler and Keller (2016) emphasize that online reviews, social media interactions, and personalized advertisements significantly influence consumers' purchasing decisions. Digital touchpoints have created a more empowered consumer who can compare options instantly, demand greater value, and expect seamless experiences across channels. As a result, marketers must continuously analyze behavioral data to adjust their tactics and foster stronger consumer relationships in a rapidly changing market landscape. Furthermore, behavioral theories such as the Theory of Planned Behavior and the Consumer Decision-Making Process Model provide frameworks for understanding the stages individuals go through before making a purchase. These models suggest that behavior is shaped not only by rational evaluation but also by emotional and social dimensions. As noted by Schiffman and Wisenblit (2015), emotional attachment to brands, peer influence, and perceived risk all contribute to the complexity of consumer choices. Businesses that grasp these psychological underpinnings can design more impactful strategies to influence consumer behavior in both traditional and digital marketplaces.

## METHODS

This study uses a quantitative method with a descriptive approach. The quantitative approach was chosen because it aims to measure the extent of the influence of independent variables, namely digital marketing and digital wallets, on dependent variables in the form of consumer behavior (customer behavior). The descriptive approach is used to present a systematic, factual, and accurate description of the empirical facts and relationships between variables studied in this study.

The population in this study is all consumers who use e-commerce platforms that are used as digital marketing and have made purchases with digital wallets. This study uses a non-probability sampling technique with a purposive sampling type. The selection of the purposive sampling method is based on considerations of efficiency in the data collection process as well as adjustments to the characteristics of respondents that are considered most relevant and in accordance with the research objectives. The criteria for the respondents in question are respondents with a minimum age of 17 years, have made transactions in e-commerce with payments using digital wallets.

The data analysis techniques applied in this study include descriptive and inferential statistical analysis. Before the regression test is carried out, a validity and reliability test is first carried out to ensure the validity and consistency of the research instrument. Furthermore, multiple linear regression analysis was used to identify the influence of digital marketing ( $X_1$ ) and digital wallet ( $X_2$ ) variables on consumer behavior ( $Y$ ). To test the significance of the influence of each independent variable, a partial test (t-test) is used, while a simultaneous test (F-test) is used to assess the influence of the two together. In addition, the determination coefficient ( $R^2$ ) was used to determine the extent of the contribution of independent variables in explaining variations in dependent variables using spss 23 software.

This study operationalized three main variables, namely digital marketing ( $X_1$ ) and digital wallet ( $X_2$ ) on consumer behavior ( $Y$ ). Digital marketing is defined as a product marketing strategy through digital media such as social media, websites, and email marketing, with indicators that include content marketing, social media marketing, and email marketing. Meanwhile, Digital wallets are an independent variable whose score value is obtained through

respondents' answers and measured using a likert scale with indicators: price, convenience, security, profit. Consumer behavior is measured through decision indicators about the brand, purchase time, and payment methods. To understand and measure each variable used, it is necessary to explain it in the form of an operational definition. This operational definition details the specific variables, including their measurement methods and validation procedures, allowing the measurement process to be carried out accurately, objectively, and consistently throughout the study

## RESULTS

Based on data from 120 respondents who are e-commerce users in conducting buying and selling transactions with digital payments, gender and age information on respondents was obtained. The purpose of data processing from these respondents is to provide a better picture of the characteristics of the research subject. The characteristics of the respondents can be explained as follows.

**Table 1. Respondent Criteria**

No	Gender	Number Of Respondents
1	Men	57
2	Woman	65

Source: Data Processed, 2025

### Validity Test Results

To determine the validity of the questionnaire used as an instrument with a level of significance, researchers have distributed 15 questionnaires to 120 respondents conducting e-commerce transactions for buying and selling with digital payments. The significance level applied in this study is to use the Kolmogorov smirnov test with the criterion that if the significance level  $< 0.05$  then it is declared valid.

**Table 2. Results of Variable X Validity Test**

Items	Sig	Sig Limit	Ket
1	0,00	0,05	Valid
2	0,00		Valid
3	0,00		Valid
4	0,000		Valid
5	0,000		Valid

Based on Table 2, the results of the validity test of the digital marketing variable (X) showed that of the 5 statements tested, all of them were declared valid because they had a quaran-significance value of 0.05. It is concluded that all of these statements are worthy of use and will be continued to the next stage of testing. The next step, namely the validity test on the digital wallet variable, is as follows:

**Table 3. Results of the Validity Test of Variable X2**

Items	Sig	Sig Limit	Ket
1	0,02	0,05	Valid
2	0,006		Valid
3	0,004		Valid
4	0,00		Valid
5	0,00		Valid

Based on Table 3, the results of the validity test for the digital wallet variable (X) show that of the 5 statements tested, all of them were declared valid because they had a quasi-significance value of 0.05. It is concluded that all of these statements are worthy of use and will be continued to the next stage of testing. The next step, namely the validity test on consumer behavior variables, is as follows:

**Table 4. Results of the Y-Variable Validity Test**

Items	Sig	Sig Limit	Ket
1	0,00	0,05	Valid
2	0,00		Valid
3	0,00		Valid
4	0,00		Valid
5	0,00		Valid

Based on Table 4, the results of the validity test for the consumer peril variable (Y) show that of the 5 statements tested, all of them were declared valid because they had a quasi-significance value of 0.05. It is concluded that all of these statements are worthy of use and will be continued to the next stage of testing. The next step is a reliability test.

#### Reliability Test Results

The reliability value of a digital marketing variable is shown in the following table if the Cronbach alpha value is greater than 0.60 (greater than 0.60).

**Table 5. Variable Reliability Test Results X1**

Cronbach Alpha	Items
0,657	5

Based on Table 5, the results of the validity test for the digital marketing variable (x1) show that of the 5 statements tested and valid, there are 5 valid items that have a Cronbach alpha value of 0.657 (>0.6).

**Table 6. Variable Reliability Test Results X2**

Cronbach Alpha	Items
0,743	5

Based on Table 6, the results of the validity test for the digital marketing variable (X2) show that of the 5 statements tested and valid, there are 5 valid items with a Cronbach alpha value of 0.743 (>0.6).

**Table 7. Results of the Y-Variable Reliability Test**

Cronbach Alpha	Items
0,764	5

The results of the validity test of the Consumer Behavior variable (Y) in Table 7 show that of the 5 statements tested and valid, 5 items have a Cronbach alpha value of 0.764 (> 0.60). The next step, to find out how the free variable (digital marketing) affects the bound variable (Consumer Behavior), this study will use a simple linear regression test. The results of a simple linear regression test will be used to determine the relationship between digital marketing variables and digital wallets as dependent variables and Consumer Behavior variables as

independent variables. The study subjects were ecommerce users with digital wallets. The following is a form of simple regression equation used in this study:

$$Y = a + bx$$

Two prerequisite tests, the normality and linearity tests, were performed during a simple regression analysis. Using the Kolmogorov-Smirnov method and a significance level of 10% or 0.1, the normality test can be performed with the SPSS 23 application. The significance value of the digital marketing variable (X1) and digital wallet (X2) as a dependent variable and a Consumer Behavior variable (Y) is 0.56 (>0.1), so the data is considered to be normally distributed. The significance value (Sig) of a variable is greater than 0.1, and the significance value of a variable is lower than 0.1, so the data is considered to be normally distributed.

The linearity test is performed in the next step. The purpose of this test is to find out if there is a significant linear relationship between two variables. The significance value of the linear part is the basis for decision-making in this test. If the value of linear significance is less than 0.1, then it can be concluded that there is a linear relationship between the digital marketing variable (X) and the Consumer Behavior variable (Y). The significance value of the variable (X) and the Consumer Behavior variable (Y) is 0.00 (less than 0.1), so the data shows that the relationship between the variable (X) and the variable Y.

**Regression Test**

A simple regression test was used to determine how much influence independent variables, namely digital marketing and digital wallets, on dependent variables, namely Consumer Behavior This study aims to find out how the influence of independent variables (digital marketing and digital wallets) on bound variables (Consumer Behavior) in students. The following is a form of simple regression equation used in this study as follows:

$$Y = a + b_1x_1 + b_2x_2$$

**Table 8. Regression Test Results**

		Coefficient				
Type		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.540	1.587		3.490	.001
	Digital Marketing	.454	.198	.409	2.296	.003
	Digital Wallets	.299	.192	.277	1.557	.002

a. Dependent Variable: Y

The regression equations obtained from table IV.8 are as follows: The value of the constant is 5.540, and the regression coefficient of digital marketing (X1) is 0.459 and the coefficient of digital wallets (X2) is 0.299.

$$Y = 5,540 + 0,459 X1 + 0,299X2$$

Digital marketing regression coefficient (X1). The figure of 0.459 states that for every 1 addition of digital marketing (X1), the increase in the number of students increases by 0.459. Analysis of the regression coefficient for the digital wallet variable (X2) yielded a value of 0.299, indicating that every one unit increase in the digital wallet variable contributed to an increase in the number of 0.299 units. Based on the results of the analysis, it can be interpreted that the two independent variables, namely digital marketing (X1) and digital wallet (X2), have a positive influence on the dependent variables of consumer behavior (Y).

### R Square Test Results

The amount of contribution or contribution of independent variables (digital marketing and digital wallets) to dependent variables can be calculated using the determination coefficient (R<sup>2</sup>).

**Table 9. R Square Test Results**

Model Summary <sup>b</sup>				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.673 <sup>a</sup>	.453	.443	1.76622

a. Predictors: (Constant), digital marketing, digital wallet

b. Dependent Variable: consumer behavior

Table 9 above shows the relationship between digital marketing and student Consumer Behavior; obtained an R square value of 0.453, or 45.3%, which shows that the dependent variables of digital marketing (X<sub>1</sub>) and digital wallet (X<sub>2</sub>) only have an influence of 45.3% on student consumer behavior (Y). Other variables that were not studied in this study had an influence of 54.7%.

### T Test Results

The t-statistical test is used to measure the extent of the influence of digital marketing variables on the Consumer Behavior variable partially. The results of the regression analysis obtained are presented as follows:

**Table 10. T Test Results**

		Coefficient				
Type		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.540	1.587		3.490	.001
	Digital Marketing	.454	.198	.409	2.296	.003
	Digital Wallets	.299	.192	.277	1.557	.002

a. Dependent Variable: Y

The interpretation of the t-test results on the coefficients table reveals a statistical nilai t of 3,490, which exceeds the table t-value of 0.826. More importantly, the analysis of the significance of the Digital Marketing variable (X<sub>1</sub>) shows a figure of 0.003, which is below the significance of 0.05. Based on these two parameters, it can be concluded that H<sub>0</sub> is accepted and H<sub>a</sub> is accepted, confirming the significant influence of the digital marketing variable (X<sub>1</sub>) on consumer behavior (Y). For digital wallets (X<sub>2</sub>) The significance value recorded is 0.002, below the critical threshold of 0.05. The interpretation of these statistical findings indicates the acceptance of H<sub>0</sub> and acceptance of H<sub>a</sub>, which suggests that there is a significant influence of the digital wallet variable (X<sub>2</sub>) on consumer behavior (Y).

### F Test (Simultaneous)

The statistical F test serves as an analytical instrument to evaluate the simultaneous influence of all independent variables on the dependent variables in the research model. In the implementation of the F test, there are two methodological approaches that can be used as a

basis for decision-making: evaluation of significance values (sig.) or probability values listed in the Anova output, as well as comparison between statistical F values and F values of the table that have been determined.

**Table 11. Test Results F Variables Social Media Advertising (X1) and Brand Image (X2) Increase in the Number of Students (Y)**

NEW ERA						
Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	302.006	2	151.003	48.406	.000b
	Residual	364.985	117	3.120		
	Total	666.992	119			

a. Dependent Variable: Consumer Behavior

b. Predictors: (Constant), : Digital Marketing, Digital Wallet

Source : Questionnaire Data that has been processed SPSS Version 26

The analysis of tabel Anova yielded a statistical nilai F of 48,406, which substantially exceeded the nilai F<sub>table</sub> of 1.32, with a significance nilai (sig.) recorded at 0.000, which is below the critical threshold of 0.05. The interpretation of these statistical findings leads to the acceptance of H<sub>0</sub> and acceptance of H<sub>a</sub>, which suggests the existence of a significant influence of the digital marketing (X1) and digital wallet (X2) variables on consumer behavior (Y).

## DISCUSSION

### Significant Effect of Digital Marketing on Consumer Behavior

The results of the analysis show that digital marketing has a significant influence on consumer behavior on e-commerce platforms. This is evidenced by the t-test results which show a significance value of 0.003, well below the 0.05 threshold. The regression coefficient of 0.459 confirms that increased digital marketing activities-such as the use of social media, email marketing, and visual content-directly contribute to purchase intentions and consumer loyalty. This means that the more optimally businesses utilize digital marketing strategies, the higher the tendency of consumers to interact and make purchases online. This finding is consistent with Chaffey & Ellis-Chadwick (2019) and Ryan (2016) on the importance of personalization and responsiveness in digital campaigns.

### The Role of Digital Wallet as a Mediator of Digital Consumer Transactions

The study also found that the use of digital wallets has a significant influence on consumer behavior, with a significance value of 0.002 and a regression coefficient of 0.299. This shows that the convenience, security, and efficiency of transactions are the main driving factors in shaping purchasing decisions. Consumers feel more comfortable transacting digitally without having to carry cash or switch payment platforms. This reinforces the theory of Liébana-Cabanillas et al. (2020) and Oliveira et al. (2016) that digital wallet adoption is highly dependent on perceived convenience and benefits. Thus, digital wallets are not only a payment tool, but also part of the digital shopping experience ecosystem that influences user loyalty.

### Practical and Managerial Implications for Local and National Businesses

These findings have high practical value, especially for small and medium-sized enterprises (SMEs) looking to strengthen their position in the digital economy. By understanding that the success of a digital marketing campaign needs to be accompanied by the ease of digital transactions, businesses can design a more integrated strategy. The implementation of technologies such as chatbots, digital cashier systems, and integration with popular digital

wallets such as GoPay or OVO will help accelerate the consumer adoption process. In a broader context, data-driven promotional policies and social media optimization can be used to reach a wider market segment without relying on physical stores. This approach not only reduces operational costs but also increases the competitiveness of local businesses amidst national and global market pressures.

## CONCLUSION

This study is called the influence of digital marketing and digital wallet participation on Consumer Behavior in e-commerce and was analyzed using the SPSS program version 23. Student consumer behavior is influenced by digital marketing variables and digital wallets, according to the results of regression analysis. The results show that students of the faculty of social sciences in Surabaya are better prepared to work if digital marketing is done better. As proof, the calculated t-value of 3.490 is greater than the table t-value of 0.826, and the significance level of 0.000 is below the limit of  $\alpha = 0.1$ . The dependent variables of digital marketing (X1) and digital wallet (X2) only had an influence of 45.8% on student consumer behavior (Y). Other variables that were not studied in this study had an influence of 54.2%.

## LIMITATION

This study relies on samples taken only from consumers and sellers in conducting digital marketing transactions with digital payments on e-commerce platforms. A more varied sample size that includes age and gender with 120 respondents obtained. With this broader coverage, it will be possible to assess consumer behavior in the digital marketing process with digital wallet payments. Your research may have multiple limitations, but you need to discuss only those limitations that directly relate to your research problems. For example, if conducting a meta-analysis of the secondary data has not been stated as your research objective, no need to mention it as your research limitation.

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