

Beyond Cashless Convenience: Why Brand Awareness is the Missing Link to Purchase Intention

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Abstract

Purpose: Digital payment has become a routine component of consumer transactions, yet transactional convenience does not necessarily translate into stronger purchase intention. This study examines whether Brand Awareness provides the missing mechanism through which Digital Payment and Promotion are converted into Purchase Intention among e-wallet users in DKI Jakarta.

Methodology: A quantitative explanatory design was applied to 155 e-wallet users selected through purposive sampling. Primary data were collected through an online questionnaire using a five-point Likert scale and analyzed with Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 4.

Findings: Digital Payment does not significantly influence Purchase Intention directly ($\beta=0.125$; $t=0.648$; $p=0.517$), whereas Promotion has a positive and significant direct effect ($\beta=0.438$; $t=2.081$; $p=0.037$). Digital Payment positively affects Brand Awareness ($\beta=0.480$; $t=4.729$; $p<0.001$), as does Promotion ($\beta=0.485$; $t=4.901$; $p<0.001$). Brand Awareness positively affects Purchase Intention ($\beta=0.426$; $t=2.405$; $p=0.016$) and significantly mediates the effects of Digital Payment (indirect $\beta=0.205$; $p=0.023$; VAF=62.1%) and Promotion (indirect $\beta=0.207$; $p=0.042$; VAF=32.1%).

Implications: Cashless convenience is better understood as an enabling condition rather than a sufficient purchase stimulus. Payment experiences and promotional touchpoints should be connected with memorable brand cues so that transactional encounters strengthen brand salience and purchase intention.

Limitations: The cross-sectional design, purposive sample, DKI Jakarta context, and self-reported measures limit causal inference and generalizability.

Keywords: Digital Payment; Promotion; Brand Awareness; Purchase Intention; E-wallet

1. Introduction

The rapid diffusion of digital payment systems has fundamentally transformed consumer interactions with firms, brands, and retail ecosystems (Liébana-Cabanillas et al., 2018; Kaur et al., 2024; Leonita & Wardani, 2024). In the contemporary digital economy, e-wallets have evolved beyond mere transaction instruments to become pivotal digital touchpoints where consumers regularly encounter promotional messages, loyalty incentives, and branded experiences (Oliveira et al., 2016; Winanti & Fernando, 2024). However, a critical theoretical gap remains: while cashless transactions offer unparalleled functional convenience such as transaction speed, security, and ease of use this frictionless environment does not automatically translate into stronger purchase intentions (Kaur et al., 2024; Setiawan & Rizal, 2024). Consumers frequently adopt digital wallets primarily to complete transactions effortlessly, while their actual purchase decisions are driven by completely different marketing factors, particularly price, perceived value, and brand memory (Oliveira et al., 2016; Budiono et al., 2021). Consequently, there is an urgent need to investigate the underlying psychological mechanisms that explain why transactional

convenience often fails to generate direct purchase intention, and how digital experiences must be structured to actually drive consumer choice.

To bridge this gap, this study proposes several interconnected concepts that shift the analytical focus from standalone payment functionality toward downstream psychological pathways (Liébana-Cabanillas et al., 2018; Winanti & Fernando, 2024). Cashless convenience should be conceptualized as an enabling condition rather than a sufficient purchase stimulus, as functional interactions with payment interfaces create repeated opportunities for a brand to be seen and remembered. Furthermore, marketing promotions, such as cashback and limited-time offers, function through a dual pathway by generating immediate economic value while simultaneously increasing brand familiarity and recall through recognizable promotional exposure (Darmawan & Fachira, 2023; Kaur et al., 2024). Within this framework, Brand Awareness is positioned as the crucial missing link in digital environments characterized by compressed decision times (Keller, 2013; Eliasari & Sukaatmadja, 2017; Budiono et al., 2021). By making brands recognizable and retrievable, brand awareness reduces consumer cognitive effort, thereby increasing the probability of a brand entering the consumer's consideration set.

This integrative approach highlights the originality of the research, moving away from isolated studies on technology acceptance or pure marketing variables (Davis, 1989; Oliveira et al., 2016; Leonita & Wardani, 2024). Instead, it comprehensively merges technology functionality and marketing communication within a single empirical structural model. It positions brand awareness not merely as a final outcome of marketing campaigns, but as a central mediating mechanism that converts digital touchpoints into tangible purchase intentions (Darmawan & Fachira, 2023).

Based on this theoretical synthesis, this study aims to examine seven specific structural relationships regarding e-wallet usage. Primarily, the research analyzes the direct functional effect of Digital Payment and the direct effect of Promotion on Purchase Intention. It also evaluates the roles of both Digital Payment and Promotion in increasing Brand Awareness through repeated digital interactions and brand exposure. Subsequently, the study analyzes the direct effect of Brand Awareness on Purchase Intention. Finally, it examines the vital mediating role of Brand Awareness in bridging the relationship between Digital Payment and Purchase Intention, as well as between Promotion and Purchase Intention, thereby mapping the complete psychological pathway from cashless convenience and digital promotions to actual consumer choice.

2. Literature Review and Theoretical Development

2.1. Consumer Behavior Theory as the Grand Theoretical Perspective

Consumer Behavior Theory provides the overarching perspective for understanding how consumers move from environmental stimuli to awareness, evaluation, engagement, and behavioral intention (Solomon, 2019). Kaur et al. (2024) describe consumer behavior in digital environments as involving awareness, information search, engagement, and post-engagement evaluation. This aligns with Stephen (2016), who argues that digital environments fundamentally alter how stimuli are processed, making continuous engagement a critical metric. Within this perspective, Digital Payment and Promotion can be understood as digital stimuli that shape how consumers interact with a brand ecosystem (Lemon & Verhoef, 2016).

A key implication is that a technology-enabled transaction is not an isolated technical event. Each interaction may produce cognitive and affective information that contributes to subsequent judgments about a brand (Kannan & Li, 2017). A consumer can perceive a payment system as convenient without developing a stronger intention to purchase a particular product. Convenience reduces friction, but intention requires a reason to select or prioritize an offering. Brand Awareness can supply part of that

reason by increasing the probability that a brand is recognized, remembered, and considered within the consumer's evoked set (Howard & Sheth, 1969; Kotler & Keller, 2016).

2.2. Digital Payment and Purchase Intention

Digital Payment refers to electronic payment systems that enable transactions without physical cash. The source study focuses on e-wallets such as GoPay, OVO, DANA, ShopeePay, and LinkAja and operationalizes Digital Payment through ease of use, transaction security, transaction speed, convenience, and integration or user experience. Technology Acceptance Model (TAM) logic (Davis, 1989) suggests that perceived usefulness and ease of use support technology acceptance. This is further supported by Schierz et al. (2010) and Liébana-Cabanillas et al. (2014), who found that perceived security and mobility significantly drive mobile payment adoption.

Nevertheless, the theoretical relevance of payment convenience to Purchase Intention is not necessarily direct. Purchase intention is a product- or brand-related judgment, whereas payment convenience primarily concerns how the consumer completes a transaction (Aji et al., 2020). A consumer may therefore value an e-wallet highly without allowing that value to determine which product to buy. The source results show a positive but insignificant direct path, supporting the distinction between transaction convenience and purchase motivation, a finding consistent with Kim et al. (2010), who note that payment trust alone does not guarantee commerce intention without brand value.

H1: Digital Payment positively influences Purchase Intention.

2.3. Promotion and Purchase Intention

Promotion represents marketing communication designed to attract attention, create perceived value, and encourage consumer action. In the e-wallet context, relevant forms include discounts or coupons, cashback or incentives, limited-time offers, creative promotional messages, and promotional frequency. These mechanisms can alter perceived economic and psychological attractiveness (Chandon et al., 2000). A discount can lower perceived sacrifice, cashback can create a reward, and a limited-time offer can create urgency (Aggarwal & Vaidyanathan, 2003; Santini et al., 2016).

Unlike payment functionality, Promotion is explicitly designed to stimulate consumer action. Fam et al. (2019) highlight that sales promotions in digital formats significantly accelerate the consumer's decision-making process. The reported results show a positive and significant Promotion → Purchase Intention relationship, indicating that consumers can respond to promotional value even when the broader payment environment does not directly determine purchase intention, aligning with classical stimulus-response models (Gedenk et al., 2006).

H2: Promotion positively influences Purchase Intention.

2.4. Digital Payment and Brand Awareness

Digital payment can generate repeated interactions between consumers and a platform. Each transaction, notification, merchant integration, or in-app experience creates another opportunity for a brand to be seen and remembered. When payment services are integrated into a broader digital ecosystem, functional interactions can therefore have a branding consequence. McLean et al. (2020) state that seamless in-app experiences are critical drivers of continuous brand engagement and recognition.

Winanti and Fernando (2024) emphasize Brand Awareness in digital payment adoption, while the present model considers Brand Awareness as a downstream consequence of Digital Payment experience and as an intermediate mechanism toward Purchase Intention. This is consistent with Zollo et al. (2020), who argue that utilitarian digital interactions consistently reinforce brand memory structures.

H3: Digital Payment positively influences Brand Awareness.

2.5. Promotion and Brand Awareness

Promotion can generate Brand Awareness through exposure and memory. Promotional communication that is attractive, repeated, distinctive, and consistent can make a brand easier to recognize and recall. Yoo et al. (2000) established that marketing mix elements, particularly frequent promotions and advertising, are fundamental builders of brand equity and awareness. Darmawan and Fachira (2023) examine the relationship between promotion mix and Brand Awareness, supporting the logic that marketing communication has effects beyond immediate sales.

Furthermore, Bilgin (2018) notes that digital promotions, due to their shareability and visual appeal, are highly effective at capturing consumer attention and embedding the brand in long-term memory. The present results show that Promotion significantly increases Brand Awareness.

H4: Promotion positively influences Brand Awareness.

2.6. Brand Awareness and Purchase Intention

Brand Awareness represents the consumer's ability to recognize and recall a brand within a relevant product category. Keller (2013) and Aaker (1991) place awareness at the foundation of Brand Equity because a brand must first be accessible in memory before it can become a meaningful candidate in consumer choice. Awareness is therefore not identical to purchase intention, but it creates cognitive conditions under which a brand can be considered (Macdonald & Sharp, 2000).

Budiono et al. (2021) and Eliasari and Sukaatmadja (2017) provide support for a positive Brand Awareness–Purchase Intention relationship. Additional studies (Foroudi, 2019; Tariq et al., 2013) confirm that high brand awareness acts as a heuristic cue that lowers perceived risk and simplifies decision-making. The present study similarly argues that familiar and memorable brands can reduce cognitive effort, strengthen consideration, and increase the likelihood that consumers express an intention to purchase.

H5: Brand Awareness positively influences Purchase Intention.

2.7. Brand Awareness as the Missing Link: Mediation Logic

If Digital Payment increases Brand Awareness and Brand Awareness increases Purchase Intention, Digital Payment can contribute to Purchase Intention indirectly even when its direct effect is weak or insignificant. This means convenience does not function as a standalone purchase stimulus; its commercial value is partly realized through brand cognition. The same logic applies to Promotion. Promotion can influence Purchase Intention directly through economic incentives while also influencing it indirectly by strengthening Brand Awareness (Hutter et al., 2014; Shah et al., 2012).

The source results support both mediation paths, reflecting the indirect effects framework outlined by Zhao et al. (2010). Brand Awareness mediates Digital Payment → Purchase Intention with an indirect coefficient of 0.205 and VAF of 62.1%, categorized as partial mediation in the source study. It also mediates Promotion → Purchase Intention with an indirect coefficient of 0.207 and VAF of 32.1%, also categorized as partial mediation.

H6: Brand Awareness mediates the relationship between Digital Payment and Purchase Intention.

H7: Brand Awareness mediates the relationship between Promotion and Purchase Intention.

2.8. Conceptual Framework

The model positions Digital Payment and Promotion as exogenous constructs, Brand Awareness as the mediating construct, and Purchase Intention as the endogenous outcome. The proposed mechanism is sequential: digital touchpoints influence awareness, and awareness contributes to purchase intention. Promotion is expected to have both direct and mediated effects, whereas Digital Payment is expected to have a direct effect that may be weaker because payment convenience is primarily functional.

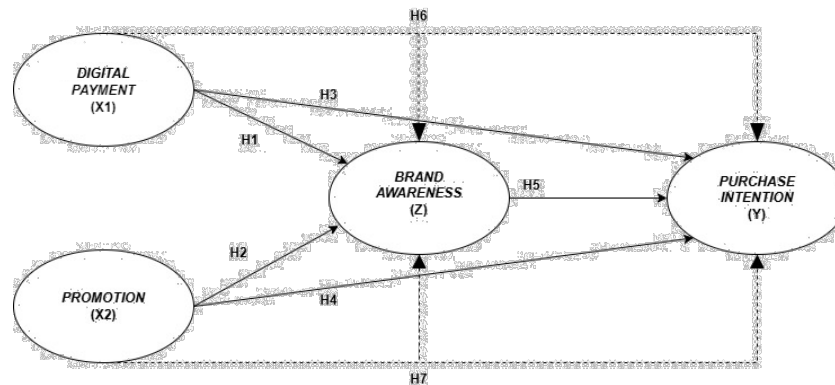


Figure 1. Conceptual model of the study

3. Method

3.1. Research Design

This study employed a quantitative explanatory research design to test the structural relationships among Digital Payment, Promotion, Brand Awareness, and Purchase Intention. A cross-sectional survey was used to capture respondent perceptions at one point in time.

3.2. Population, Sample, and Data Collection

The target population consisted of e-wallet users domiciled in DKI Jakarta. Respondents were selected through purposive sampling. Inclusion criteria were domicile in DKI Jakarta, prior use of digital payment services, and experience with or response to digital promotions. A total of 155 valid respondents were analyzed. Data were collected through an online Google Forms questionnaire using a five-point Likert scale.

3.3. Measures and Operationalization

Digital Payment was operationalized through ease of use, transaction security, transaction speed, convenience, and integration/user experience. Promotion was measured through discounts/coupons, cashback/incentives, limited-time promotion, creativity of promotional messages, and promotional frequency. Brand Awareness was measured through brand recognition, brand recall, familiarity, and brand exposure. Purchase Intention was measured through near-term purchase intention, likelihood of choosing, readiness to purchase, and purchase planning. The source basis includes Davis (1989), Leonita and Wardani (2024), Yoliz (2024), Keller (2013), Abdillah and Pradana (2023), Kotler and Keller (2016), and Wang et al. (2020).

Construct	Indicators	Source basis
Digital Payment	Ease; security; speed; convenience; integration/user experience	Davis (1989); Leonita & Wardani (2024)

Promotion	Discount/coupon; cashback/incentive; limited-time offer; message creativity; frequency	Yoliz (2024)
Brand Awareness	Recognition; recall; familiarity; exposure	Keller (2013); Abdillah & Pradana (2023)
Purchase Intention	Near-term intention; likelihood of choosing; readiness; purchase plan	Kotler & Keller (2016); Wang et al. (2020)

3.4. Analytical Procedure

Data analysis used Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The outer model was evaluated through reliability and convergent validity using Cronbach's Alpha, Composite Reliability, outer loadings, and Average Variance Extracted (AVE). Discriminant validity was assessed with the Heterotrait-Monotrait (HTMT) ratio. The inner model was evaluated through R-square and predictive relevance. Hypotheses were tested using bootstrapping with a 5% significance level. Indirect effects were examined to assess Brand Awareness mediation and interpreted using Variance Accounted For (VAF).

4. Results

4.1. Sample Profile and Descriptive Statistics

The sample consisted of 155 e-wallet users. Respondents aged 21–25 years represented 68.4% of the sample, followed by 26–30 years (19.4%), above 30 years (9.7%), and below 20 years (2.5%). Women represented 54.8% and men 45.2%. Central Jakarta accounted for 60.6% of respondents and South Jakarta 39.4%. Students represented 61.3% of the sample and private employees 26.0%.

Characteristic	Category	n	%
Age	<20	4	2.5
	21–25	106	68.4
	26–30	30	19.4
	>30	15	9.7
Gender	Male	70	45.2
	Female	85	54.8
Domicile	Central Jakarta	94	60.6
	South Jakarta	61	39.4
Education	Primary–senior secondary/equivalent	107	69.0
	Diploma	3	2.0
	Bachelor	44	28.4
	Postgraduate	1	0.6
Occupation	Student	95	61.3
	Civil servant	7	4.5
	Entrepreneur	5	3.2
	Household	8	5.0
	Private employee	40	26.0

Construct	N	Min	Max	Mean	SD
Digital Payment	155	4.23	4.77	4.65	0.19
Promotion	155	4.06	4.70	4.48	0.23
Purchase Intention	155	4.37	4.69	4.57	0.12
Brand Awareness	155	4.41	4.59	4.49	0.09

All four constructs show high mean scores. Digital Payment has the highest mean (4.65), followed by Purchase Intention (4.57), Brand Awareness (4.49), and Promotion (4.48). The results indicate that

respondents generally perceived the digital payment environment, promotional activity, brand awareness, and purchase intention positively.

4.2. Measurement Model Evaluation

The reported AVE values were 0.673 for Digital Payment, 0.720 for Promotion, 0.622 for Purchase Intention, and 0.611 for Brand Awareness, all above the 0.50 benchmark. For Brand Awareness, Cronbach's Alpha was 0.838, Composite Reliability (ρ_A) was 0.860, and Composite Reliability (ρ_C) was 0.886. These results support convergent validity and internal consistency for the reported constructs.

Construct	AVE
Digital Payment	0.673
Promotion	0.720
Purchase Intention	0.622
Brand Awareness	0.611

Discriminant validity requires caution. The source manuscript reports HTMT values above 0.90 for Brand Awareness with Digital Payment (0.951), Brand Awareness with Promotion (0.958), and a further Brand Awareness pair reported as 0.951. These values indicate high conceptual proximity and should be treated as a methodological caveat rather than silently corrected.

4.3. Structural Model Evaluation

Endogenous construct	R-square	Adjusted R-square
Brand Awareness	0.828	0.826
Purchase Intention	0.743	0.734

Digital Payment and Promotion explain 82.8% of the variance in Brand Awareness. Digital Payment, Promotion, and Brand Awareness explain 74.3% of the variance in Purchase Intention. The source manuscript additionally reports $Q^2=0.956$ and interprets predictive relevance as high.

4.4. Hypothesis Testing

Hypothesis	Relationship	β	t	p	Decision
H1	Digital Payment → Purchase Intention	0.125	0.648	0.517	Not supported
H2	Promotion → Purchase Intention	0.438	2.081	0.037	Supported
H3	Digital Payment → Brand Awareness	0.480	4.729	<0.001	Supported
H4	Promotion → Brand Awareness	0.485	4.901	<0.001	Supported
H5	Brand Awareness → Purchase Intention	0.426	2.405	0.016	Supported
H6	Digital Payment → Brand Awareness → Purchase Intention	0.205	2.275	0.023	Supported
H7	Promotion → Brand Awareness → Purchase Intention	0.207	2.037	0.042	Supported

The results show that Digital Payment has no significant direct effect on Purchase Intention, while Promotion does. Both antecedents significantly increase Brand Awareness, and Brand Awareness significantly increases Purchase Intention. Both indirect effects are significant, confirming the mediating role of Brand Awareness.

5. Discussion

5.1. Why Cashless Convenience Does Not Automatically Create Purchase Intention

The non-significant Digital Payment → Purchase Intention relationship is the most consequential result for the article's central argument. Digital Payment has a positive path coefficient, but the effect is not statistically significant. Thus, perceptions of ease, security, speed, convenience, and integration are not sufficient on their own to explain stronger purchase intention. The finding distinguishes transaction completion from purchase motivation.

This result is consistent with the conceptual difference between technology acceptance and consumer choice. Davis (1989) emphasizes usefulness and ease of use as drivers of technology acceptance, whereas Purchase Intention concerns willingness or planning to buy. A consumer can accept an e-wallet because it is convenient and still choose a product based on brand familiarity, price, promotion, perceived value, or need. Digital Payment is therefore better interpreted as an enabling condition whose commercial impact depends on what the digital experience communicates and reinforces.

5.2. Promotion as a Direct Purchase Stimulus

Promotion has a positive and significant direct effect on Purchase Intention, making it the strongest direct predictor among the focal marketing stimuli. This is plausible because promotional mechanisms directly change the attractiveness of an offer. Discounts and coupons reduce perceived sacrifice, cashback creates reward, and limited-time offers create urgency.

The finding also means that promotion should not be interpreted only as a short-term price mechanism. Promotion simultaneously strengthens Brand Awareness. A promotional message that contains distinctive and consistent brand cues can therefore influence immediate action while building memory for future decisions.

5.3. Digital Payment as a Brand Touchpoint

Digital Payment significantly increases Brand Awareness. This changes how payment technology can be conceptualized. The payment interface and transaction experience are not merely functional utilities; repeated use creates exposure to the platform brand and can increase familiarity. The combination of a significant Digital Payment → Brand Awareness path and an insignificant Digital Payment → Purchase Intention path suggests that payment convenience has greater explanatory value at the awareness stage than at the direct intention stage.

5.4. Promotion Builds Awareness as Well as Demand

Promotion also significantly increases Brand Awareness, with a path coefficient of 0.485, slightly above the Digital Payment → Brand Awareness coefficient of 0.480. The result reinforces the idea that promotional communication has both immediate and memory-building consequences. Creative consistency, distinctive brand cues, and repeated communication can make promotions easier to associate with a particular brand rather than being perceived as generic price reductions.

5.5. Brand Awareness as the Missing Link

Brand Awareness significantly affects Purchase Intention ($\beta=0.426$; $p=0.016$), providing the central bridge in the model. Consumers who recognize and remember a brand are more likely to consider it when forming purchase intentions. Awareness can reduce cognitive effort and increase the probability that a brand is retrieved from memory.

The mediation results sharpen this interpretation. Brand Awareness mediates Digital Payment $\rightarrow$ Purchase Intention with an indirect effect of 0.205 and VAF of 62.1%, categorized as partial mediation in the source study. Because the direct Digital Payment effect is not significant, the result particularly highlights the indirect route: payment convenience becomes connected to purchase intention when it first strengthens Brand Awareness.

For Promotion, Brand Awareness produces an indirect effect of 0.207 with VAF of 32.1%, also categorized as partial mediation. Promotion therefore operates through two channels: an immediate incentive route and a brand-awareness route. This dual pathway explains why promotional strategy can be both performance-oriented and brand-building.

5.6. Theoretical Contributions

First, the study extends a technology-centered interpretation of Digital Payment by showing that payment experiences can have downstream consequences for brand cognition. Second, it advances Brand Awareness from an outcome to a mechanism that translates digital touchpoints into Purchase Intention. Third, it integrates technology functionality and marketing communication in one model, demonstrating why convenience should not be assumed to produce demand automatically.

5.7. Managerial and Policy Implications

For e-wallet providers, product design should be connected to brand-building objectives. Ease, security, speed, and convenience remain important because they create positive user experiences, but firms should use these touchpoints to reinforce distinctive brand cues through consistent identity, memorable in-app communication, and coherent merchant experiences.

For merchants and brand managers, payment and promotion should be integrated rather than managed as separate functions. Exclusive cashback, vouchers, or discounts can be designed so that the promotional benefit is clearly associated with the focal brand. This allows a payment interaction to carry a brand message while a promotion strengthens both immediate purchase motivation and future recall.

For digital marketers, campaign evaluation should include more than transaction conversion. Recognition, recall, familiarity, and repeated exposure should be monitored alongside short-term purchase outcomes. The objective is to create a journey in which convenience reduces friction, promotion creates value, and Brand Awareness creates the cognitive bridge to purchase intention.

6. Conclusion

This study demonstrates that the commercial meaning of digital payment cannot be reduced to cashless convenience. Among 155 e-wallet users, Digital Payment did not significantly increase Purchase Intention directly, whereas Promotion did. At the same time, both Digital Payment and Promotion significantly strengthened Brand Awareness, and Brand Awareness significantly increased Purchase Intention. Most importantly, Brand Awareness mediated both pathways to Purchase Intention.

The central conclusion is that Brand Awareness functions as the missing link connecting digital touchpoints with purchase intention. For Digital Payment, the mediated pathway is especially

consequential because the direct effect is not significant. For Promotion, Brand Awareness complements a significant direct effect, creating a dual pathway from promotional activity to purchase intention.

6.1. Limitations and Future Research

The study is limited to 155 purposively selected e-wallet users in DKI Jakarta; therefore, generalization to all Indonesian digital payment users is limited.

The cross-sectional design captures perceptions at one point in time and cannot establish how Brand Awareness and Purchase Intention evolve after repeated payment or promotional exposure.

The model contains four constructs. Future research should examine Brand Trust, Perceived Value, Customer Satisfaction, Perceived Risk, Customer Experience, Customer Loyalty, and e-WOM.

The reported HTMT values indicate high conceptual proximity among several constructs. Future studies should refine the measurement items and test alternative model specifications across larger and more diverse samples.

Declarations

Declaration	Statement
Author contributions	To be completed using the CRediT taxonomy before submission.
Funding	The supplied manuscript does not report external funding; authors should confirm the final statement.
Conflict of interest	Authors should confirm whether any conflict of interest exists.
Data availability	Insert the repository or reasonable-request statement required by the target journal.
Ethics approval	The supplied manuscript does not provide an ethics reference number; insert the applicable institutional statement if required.
AI use disclosure	If generative AI is used for language or manuscript support, disclose it according to the target journal policy. Authors remain accountable for the final content.
Acknowledgments	Optional; complete only if non-author contributions need recognition.

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