TEMBILAHAN COMMUNITY'S OF THETERM E-WALLET IN THE USE OF DIGITAL PAYMENT APPLICATIONS

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Article Info	Abstract
	The development of digital technology has driven changes in the community's payment system through the use of digital payment applications or e-wallets. In Tembilahan, the community has utilized various digital payment applications in their daily transactions. However, the community's understanding of the term e-wallet as a digital payment concept is formed through their experience of using the application and the surrounding social context. This study aims to understand the Tembilahan community's understanding of the term e-wallet in the use of digital payment applications. This study uses a qualitative method with a descriptive approach. Data collection was conducted through in-depth interviews, observations, and documentation of the Tembilahan community who use digital payment applications. Data analysis was carried out using the Miles and Huberman model, which includes data reduction, data presentation, and conclusion drawing. The results of the study show that the public understands e-wallets based on the functions and experience of using digital payment applications, rather than based on a formal understanding of the term. This understanding is influenced by usage habits, social interactions, access to information, and digital financial literacy. This study is expected to provide a contextual overview of the public's understanding of e-wallets and serve as a consideration in the development of digital financial literacy programs that are more suited to the characteristics of the community.

1. INTRODUCTION

Background Problem

The development of information and communication technology has brought significant changes to the community's payment system. One of the rapidly growing innovations is the use of e-wallets or digital wallets as a non-cash payment tool. E-wallets allow users to store money electronically and make payment transactions through digital devices more quickly and efficiently [1]. The presence of e-wallets has become an important part of the modern payment system and supports the transformation of the digital economy.

Along with this development, various digital payment applications such as DANA, OVO, GoPay, and ShopeePay are increasingly being used by Indonesians. These applications not only function as payment tools but are also integrated with various digital economic services [2]. The ease of use and practical benefits offered have made e-wallets increasingly accepted by the wider community.

In Tembilahan, the use of digital payment applications has become part of the daily transaction activities of the community, whether for shopping, service payments, or other transactions. This usage shows the adoption of digital payment technology at the community level. However, the community's understanding of the term e-wallet as a digital payment concept is not always in line with the intensity of its application usage. The community tends to be more familiar with the names and functions of the applications than with the term e-wallet itself [3].

According to Kotler and Keller, users' understanding of a technology is often formed based on experience and perceived benefits, rather than solely through an understanding of concepts or technical terms [4]. This is in line with Rogers' theory of diffusion of innovation, which states that people adopt technology primarily because of its ease and usefulness, while aspects of terminology and formal concepts are often overlooked.

The public's understanding of digital financial services is also closely related to the level of digital financial literacy. The OECD explains that digital financial literacy includes an individual's ability to understand, use, and make decisions related to technology-based financial services [5]. However, various studies show that high usage of digital financial services is not always accompanied by an understanding of the underlying terms and concepts [6][7].

Previous research shows that people are more motivated to use e-wallets because of their ease of use, promotion, and social influence, while their understanding of digital payment terms and systems is still practical in nature [8][9]. This shows a difference between the practice of using e-wallets and the conceptual understanding of them.

Based on these conditions, it is important to conduct research that explores the community's understanding of the term e-wallet from the user's perspective. This study uses a qualitative approach to gain an in-depth understanding of how the people of Tembilahan interpret the term e-wallet in the use of digital payment applications. This study is expected to provide a contextual overview of the community's understanding and serve as a basis for the development of digital financial literacy programs that are more suited to the characteristics of the local community [10].

Problem Formulation

1. How do people in Tembilahan understand the term e-wallet in the context of using digital payment apps?
2. How do people in Tembilahan recognize and refer to e-wallets in their daily transactions?
3. How do people in Tembilahan perceive the functions and benefits of e-wallets in the context of using digital payment apps?
4. What factors influence people's understanding of the term e-wallet in Tembilahan?

Research purposes

This research aims to:
1. To determine the understanding of the Tembilahan community regarding the term e-wallet in the use of digital   payment applications.
2. To describe how the Tembilahan community recognizes and understands e-wallets in daily transaction practices.

3. To understand the perception of the Tembilahan community regarding the functions and benefits of e-wallets as digital payment tools.
4. To identify the factors that influence the Tembilahan community's understanding of the term e-wallet.

2. LITERATURE REVIEW

The Concept Of E-Wallet Acoording To Experts

E-wallets or digital wallets are part of the development of electronic payment systems that continue to evolve alongside advances in information technology.

According to Bank Indonesia, an e-wallet is an electronic payment instrument that stores money digitally and is used to make payment transactions via electronic devices. E-wallets serve as a substitute for cash in non-cash transactions and support the digital payment ecosystem. Laudon and Traver state that an e-wallet is a digital technology-based application that allows users to store financial information and conduct transactions quickly and efficiently. They emphasize that e-wallets not only function as a means of payment, but also as a means of integrating digital financial services.

Meanwhile, Kotler and Keller explain that the use of digital payment technology, including e-wallets, is influenced by users' perceptions of convenience and perceived benefits. In this context, users' understanding of technological concepts is often formed through usage experience, rather than through an understanding of technical terms.

Based on the opinions of these experts, it can be concluded that e-wallets are digital payment tools whose use emphasizes functional and practical aspects, allowing for differences between the use of the application and the understanding of the term e-wallet itself [11].

Personal Understanding Of Digital Technology Terms

The public's understanding of digital technology terms is not always conceptual. Rogers, in his theory of innovation diffusion, explains that people tend to adopt technology based on perceived benefits and ease of use, rather than on an understanding of technical terminology. This means that people are more familiar with the form and brand of technology than with its formal terms.

In the context of e-wallets, people often understand the technology through direct practice, such as using a specific application to pay, without necessarily knowing the term e-wallet as a concept of digital payment [12].

Digital Financial Literacy

According to the OECD, digital financial literacy is the ability of individuals to understand and use technology-based financial products and services effectively. This literacy includes understanding the functions, benefits, and terms related to digital financial services.

However, several studies show that the public's digital financial literacy still varies. High usage of digital financial services is not always accompanied by adequate understanding of terms and concepts. This indicates a gap between practical usage and conceptual understanding [13].

Figur 1. Research Framework

Source: Processed by Researchers, 2025

3. RESEARCH METHOD

Research Type and Approach

This research uses qualitative research with a descriptive approach. This approach aims to understand and describe in depth the Tembilahan community's understanding of the term e-wallet in the use of digital payment applications based on the experiences and perspectives of informants.
Location and Time of Research.

Research Location and Time

This research was conducted in Tembilahan District, located on the Getek Bridge and Swarna Bumi Park. The location was chosen based on the high usage of digital payment applications among the community.
The research was conducted in November 2025.

Research Subjects and Informants

The research subjects were the people of Tembilahan who use digital payment applications.
Informants were selected using purposive sampling techniques, with the following criteria:
• People who have used or actively use digital payment applications (e-wallets),
• Aged at least 17 years old,
• Willing to provide information openly.
The number of informants was determined based on data saturation.

Data Collection Techniques

Data collection was carried out through:
1. In-depth interviews
   Used to explore the community's understanding, perceptions, and experiences related to the term e wallet.
2. Observation
   Conducted to observe the practice of using digital payment applications in everyday life.
3. Documentation
   In the form of field notes, photos, and other supporting documents.

Data Analysis Techniques

Data analysis uses the Miles and Huberman model, which includes:
1. Data reduction: selecting and simplifying relevant data,
2. Data presentation: compiling data in narrative or matrix form,
3. Drawing conclusions: understanding the meaning of the data and drawing conclusions gradually.

Data Validity

Data validity is maintained through:
a) Source triangulation (comparing information from various informants),
b) Technique triangulation (interviews, observation, and documentation),
c) Member check, which is confirming the interview results with the informants.

Data Reporting Techniques

The research results are presented in the form of descriptive narratives that illustrate the public's understanding of the term "e-wallet" based on field findings.

4. RESULTS AND DISCUSSION

Based on interviews, observations, and documentation of informants in the Tembilahan community, several key findings were obtained regarding the community's understanding of the term e-wallet.

1. Community Understanding of the Term E-Wallet

Most informants stated that they were familiar with e-wallets through the names of applications such as DANA, OVO, GoPay, and ShopeePay. The term "e-wallet" itself is not always used in everyday conversation. The community more often refers directly to the name of the application rather than the term e-wallet.

The community's understanding of e-wallets is more practical, namely as a tool for paying, transferring money, and receiving payments. Informants understand the function of e-wallets as "money on a cell phone" or "payment applications," not as a formal digital wallet concept.

2. How the Public Learns About E-Wallets

The public learns about e-wallets through:
a)   Recommendations from family and friends,
b)   Promotions from the apps,
c)   Specific transaction needs,
d)   Social environments such as markets, shops, and transportation services.

This learning process is based on direct experience, not formal education. This shows that the public's understanding develops from daily use.

3. Perceptions of the Functions and Benefits of E-Wallets

Informants view e-wallets as:
a)   A practical payment method,
b)   Time-saving,
c)   Facilitating transactions,
d)   Eliminating the need to carry cash.

Most informants consider e-wallets useful in daily activities, especially for shopping, paying bills, and transferring money.

4. Factors Affecting Understanding

Several factors affect people's understanding of the term e-wallet, including:
a)   Experience using the application,
b)   Influence of the social environment,
c)   Access to information from the media,
d)   Level of digital financial literacy,
e)   Frequency of application use.

The more often people use digital payment applications, the more their understanding of the function of e-wallets is formed.

The results of the study show that the Tembilahan community's understanding of the term e-wallet is practical and contextual. The community understands e-wallets based on their function, not based on formal concepts or terminology. These findings are in line with Kotler and Keller's opinion that consumers' understanding of technology is more influenced by its perceived benefits than its technical concepts.

In addition, these findings also support Rogers' theory of diffusion of innovation, which states that people adopt technology because of its usefulness and ease of use, not because of their understanding of terminology. This can be seen from the habit of people referring to the name of the application rather than the term e-wallet.

In terms of digital financial literacy, the results of the study show that the use of digital financial services is not always accompanied by a deep understanding of the terminology. This is in line with the OECD's view that digital financial literacy encompasses understanding, use, and decision-making, which in practice is still developing gradually in society.

Previous studies also support these findings, showing that people are more familiar with application brands than with the concept of e-wallets. Social environment and practical needs are the main factors shaping people's understanding.

Thus, the understanding of e-wallets among the people of Tembilahan cannot be viewed as lacking or incorrect, but rather as a form of understanding shaped by social practices and daily experiences. This understanding is contextual in nature, in line with the needs of the community.

5. CONCLUSION

Based on the results of the research and discussion, it can be concluded that the Tembilahan community's understanding of the term e-wallet is formed through their experience of using digital payment applications in their daily lives. People tend to recognize e-wallets through the names and functions of the applications they use, such as for making payments and transactions, without always associating them with the term e-wallet as a digital payment concept.

The community's understanding of the term e-wallet is contextual and practical. This is influenced by usage habits, social interactions, and the ease of use of the applications. Direct experience in transactions is the main source of understanding, while conceptual understanding of the term e-wallet develops naturally along with the intensity of use and access to information.

In addition, digital financial literacy and the social environment also play a role in shaping how the public perceives e-wallets. The public views e-wallets as a transaction tool that facilitates daily economic activities, without focusing on a formal understanding of the term. Thus, e-wallets are understood more as a practice of using technology than as a theoretical concept.

6. SUGGESTION

1. For the Community

The community is expected to improve their understanding of digital payment services, including the term e-wallet, through access to available information, whether from the media, service providers, or educational activities. A better understanding is expected to help the community use e-wallets more optimally and wisely.

2. For E-Wallet Service Providers

E-wallet service providers are advised to convey information about the concept of e-wallets in a simpler and more understandable manner, rather than focusing solely on promoting the application. Education tailored to the local community context can help improve user understanding.

3. For the Government and Related Institutions

The government and related institutions are expected to improve digital financial literacy programs that are inclusive and contextual. These programs can help the public understand digital financial services in accordance with the needs and characteristics of the region.

4. For Further Research

Further research is recommended to expand the coverage area or use other methodological approaches, such as quantitative or mixed methods, in order to obtain a more comprehensive picture of the public's understanding of e-wallets.

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