



Investigating the Impact of Technology Acceptance Factors on Digital Payment Interest

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Abstract

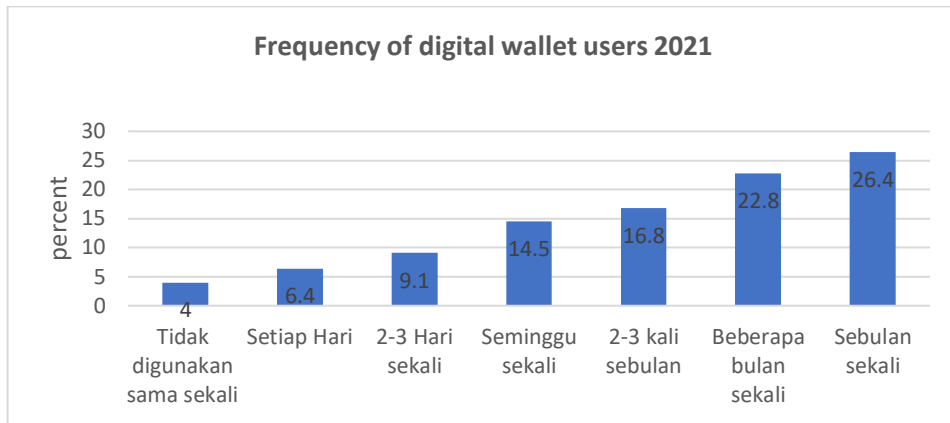
This study aims to analyze the factors influencing interest in using digital payment systems by applying the Technology Acceptance Model 2 (TAM 2) approach. The research population consists of students at UIN Sunan Kalijaga Yogyakarta who use digital payment services. Data collection was conducted through an online questionnaire distributed via Google Forms, resulting in a sample of 165 respondents who met the research criteria. The collected data were then analyzed using the SmartPLS 3.0 application to test the proposed hypotheses. The findings reveal that seven out of ten hypotheses were accepted, while three hypotheses were rejected. The study highlights the significant impact of subjective norms, image, job relevance, output quality, and perceived usefulness on students' interest in using digital payments. However, certain variables, such as perceived ease of use, were found to have no significant effect on perceived usefulness. These results provide valuable insights into the factors driving digital payment adoption among students, emphasizing the role of social influence, perceived benefits, and system efficiency. The study contributes to a deeper understanding of digital payment acceptance and offers recommendations for improving adoption strategies.

Keywords: Digital Payment, Technology Acceptance Model 2, User Interest.

Introduction

The rapid advancement of digital technology has transformed various aspects of modern life, including the financial sector. The increasing penetration of smartphones and internet access has significantly contributed to the evolution of financial technology (*FinTech*), reshaping the way individuals engage with financial services. One of the most notable innovations in this domain is digital payment systems, which have emerged as an essential component of contemporary financial transactions (Marisa, 2020). Digital payment services

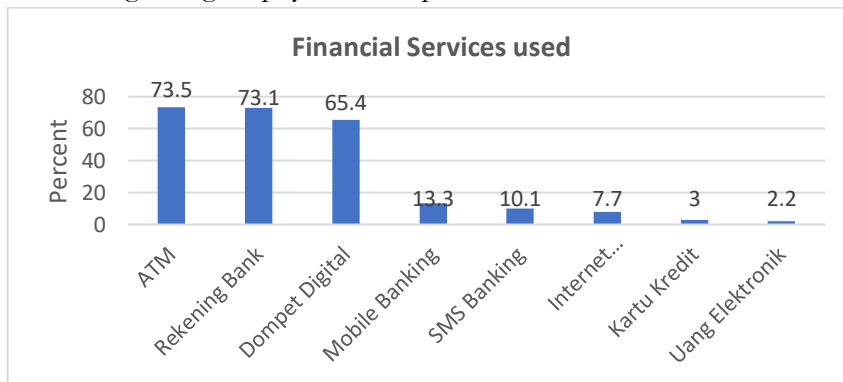
offer efficiency, security, and accessibility, enabling users to conduct financial activities seamlessly without relying on traditional banking infrastructures.



Source: Databox 2021

Figure 1. 1 Frequency of digital wallet users 2021

Among the most widely adopted FinTech innovations are digital wallets (*e-wallets*) and mobile banking applications. While both platforms provide similar functionalities, such as fund transfers, bill payments, and online transactions, their adoption rates vary significantly. Digital wallets have gained widespread popularity in Indonesia, evidenced by increasing transaction volumes and user engagement. In contrast, mobile banking adoption remains relatively lower despite offering similar services (Andariesta, 2023). This discrepancy raises critical questions about the underlying factors influencing user preferences and decision-making in digital payment adoption.



Source: Databox

Figure 1. 2 frequently used digital financial services

Despite extensive research on FinTech adoption, limited studies have specifically examined the comparative adoption of digital wallets and mobile banking within the context of university students, particularly in an Islamic higher

education environment. Previous studies have primarily focused on general FinTech adoption, omitting in-depth analyses of the distinct characteristics that differentiate digital wallets from mobile banking applications. Furthermore, while numerous studies have explored digital financial inclusion in Indonesia, there remains a gap in understanding how young consumers, particularly students, perceive and adopt these technologies within the framework of Islamic financial principles.

To address this research gap, this study employs the Technology Acceptance Model 2 (TAM 2) as a theoretical foundation to analyze the key determinants influencing students' interest in using digital payment systems. TAM 2 is widely recognized for its robustness in explaining technology adoption by integrating constructs such as perceived usefulness and perceived ease of use, which play a pivotal role in shaping user acceptance of technology. By applying this model, the study aims to provide empirical insights into the factors driving digital payment adoption among students at UIN Sunan Kalijaga Yogyakarta, offering valuable implications for financial service providers seeking to enhance financial inclusivity among young consumers.

This study contributes to the existing body of knowledge by offering a comparative perspective on digital wallet and mobile banking adoption within a university setting. The findings are expected to provide both theoretical and practical insights, assisting policymakers, financial institutions, and technology developers in designing strategies that align with user preferences and improve digital financial inclusion in Indonesia.

Methods

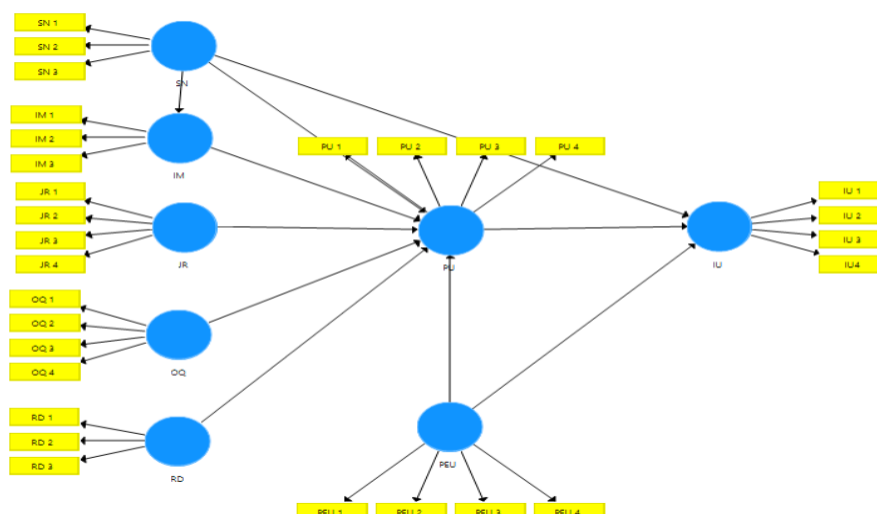
This study employs a quantitative research approach to examine the factors influencing students' interest in using digital payment systems, particularly e-wallets and mobile banking. The research relies on both primary and secondary data sources to ensure a comprehensive analysis. Primary data were collected through an online questionnaire distributed via social media platforms, particularly Google Forms. The questionnaire was designed to measure students' interest in digital payments, focusing on e-wallet and mobile banking usage as payment methods. The responses gathered from the questionnaire formed the primary dataset for the study. Meanwhile, secondary data were obtained from academic literature, including journals, books, research articles, government publications, and previous studies, which provided theoretical support and contextual background for the research.

The target population for this study consists of 21,142 undergraduate students at UIN Sunan Kalijaga Yogyakarta. To obtain a representative sample, a non-probability sampling technique, specifically purposive sampling, was employed. This method was chosen to ensure that the selected participants met predefined criteria relevant to the research objectives. The sampling criteria included students who were actively enrolled as undergraduate students at UIN Sunan Kalijaga Yogyakarta, registered in any faculty except postgraduate programs, and had used e-wallets or mobile banking for transactions at least three times per month. Based on these criteria and the use of eight research variables measured through 23 indicators, the minimum required sample size was 115 students. However, to enhance the study's reliability and validity, 165 respondents were ultimately included in the final sample.

For data analysis and hypothesis testing, this study adopts the Structural Equation Modeling (SEM) approach. SEM is a robust statistical technique that allows for the examination of multiple relationships between variables simultaneously, addressing limitations inherent in traditional regression methods. There are two primary categories of SEM: Covariance-Based SEM (CB-SEM) and Partial Least Squares SEM (PLS-SEM). For this study, PLS-SEM was selected due to its suitability for exploratory research, its ability to handle complex models with relatively small sample sizes, and its flexibility in analyzing latent variables. The hypothesis testing process using SEM-PLS consists of two key stages: the outer model analysis (measurement model) and the inner model analysis (structural model). The outer model analysis evaluates the validity and reliability of the constructs and measurement indicators, while the inner model analysis assesses the relationships between the study's latent variables and tests the research hypotheses. By employing SEM-PLS, this study provides a rigorous and statistically sound evaluation of the factors influencing students' adoption of digital payment technologies.

Results and Discussion

Analisis Outer Model



Analisis Deskriptif

Indicators	Mean	Median	Min	Max	Standard Deviation
IM 1	2.782	3	1.000	4	0,649
IM 2	2.412	2	1.000	4	0,675
IM 3	2.558	3	1.000	4	0,659
IU 1	3.358	3	2,000	4	0.418
UI 2	3,358	3	1,000	4	0.438
UI 3	3,297	3	2,000	4	0.434
IU4	3,467	4	1,000	4	0.429
JR 1	3,303	3	1,000	4	0.492
JR 2	3,267	3	1,000	4	0.484
JR 3	3.309	3	1.000	4	0.468
JR 4	3.109	3	1.000	4	0.489
WHITE 1	3.230	3	1.000	4	0.49 9
White 2	3.079	3	1.000	4	0.566
White 3	3.455	4	1.000	4	0.422
WHITE 4	3.309	3	1,000	4	0.45 1
LITTLE 1	3,370	3	1,000	4	0.440
LITTLE 2	3,327	3	2,000	4	0.427
LITTLE 3	3,382	3	1,000	4	0.429
LITTLE 4	3,436	3	2,000	4	0.413
PU 1	3,261	3	1,000	4	0,470
PU 2	3.255	3	1.000	4	0,487
PU 3	3.285	3	1.000	4	0,463
PU 4	3.321	3	1.000	4	0,458

RD 1	3.194	3	1.000	4	0,566
RD 2	3.127	3	1.000	4	0,525
RD 3	3.315	3	1,000	4	0.522
SN 1	3,121	3	1,000	4	1,026
SN 2	3,218	3	1,000	4	0.560
SN 3	3,170	3	1,000	4	0.529

The table shows the results of the data examined in this research totaling 165 samples. The Standard Deviation value is smaller than the mean value of each variable, which shows that the distribution of variable data in this study is even and normal.

Convergence Validity Test

Variabel		Items	Outer Loadings	AVE	Keterangan
Subjective Norm (SN)		SN 1	0,877	0,758	VALID
		SN 2	0,900		
		SN 3	0,834		
Image (IM)		IM 1	0,879	0,733	VALID
		IM 2	0,795		
		IM 3	0,891		
Job Relevance (JR)		JR 1	0,867	0,724	VALID
		JR 2	0,835		
		JR 3	0,872		
		JR 4	0,828		
Output Quality (OQ)		OQ 1	0,806	0,626	VALID
		OQ 2	0,759		
		OQ 3	0,814		
		OQ 4	0,785		
Result Demonstrability (RD)		RD 1	0,864	0,741	VALID
		RD 2	0,858		
		RD 3	0,860		
Perceived Usefulness (PU)		PU 1	0,869	0,689	VALID
		PU 2	0.821		
		PU 3	0.881		
		PU 4	0.742		
Perceived Ease of Use (PEU)		LITTLE 1	0.811	0.681	VALID
		LITTLE 2	0.811		
		LITTLE 3	0.824		
		LITTLE 4	0.854		

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Intent to Use (UI)	UI 1	0.863	0.719	VALID
	UI 2	0.858		
	UI 3	0.829		
	UI 4	0.842		

The table shows the results of the convergence validity test. The table shows that the outer loadings value of each variable item is greater than 0.7. Apart from that, the AVE value of each research variable is greater than 0.5. Therefore, it can be concluded that this research model passes the convergence validity test.

Discriminant Validity Test

	IM	IU	J.R	OQ	PEU	PU	RD	S.N
IM 1	0.879	0.248	0.349	0.345	0.283	0.383	0.234	0.330
IM 2	0.795	0.068	0.246	0.168	0.043	0.258	- 0.033	0.161
IM 3	0.891	0.178	0.303	0.255	0.200	0.337	0.134	0.232
IU 1	0.273	0.863	0.422	0.616	0.649	0.577	0.546	0.397
IU 2	0.195	0.858	0.387	0.617	0.631	0.520	0.491	0.392
UI 3	0.067	0.829	0.347	0.584	0.606	0.549	0.428	0.346
UI 4	0.163	0.842	0.330	0.562	0.661	0.490	0.482	0.353
JR 1	0.325	0.408	0.867	0.475	0.434	0.565	0.348	0.282
JR 2	0.217	0.373	0.835	0.491	0.388	0.502	0.315	0.294
JR 3	0.252	0.376	0.872	0.525	0.445	0.506	0.280	0.275
JR 4	0.404	0.336	0.828	0.524	0.345	0.569	0.241	0.296
OQ 1	0.402	0.498	0.574	0.806	0.583	0.627	0.392	0.255
White 2	0.271	0.554	0.450	0.759	0.651	0.498	0.357	0.286
White 3	0.144	0.598	0.392	0.814	0.655	0.466	0.508	0.243
WHITE 4	0.130	0.590	0.426	0.785	0.648	0.488	0.488	0.290
PEU 1	0.183	0.584	0.413	0.691	0.811	0.524	0.489	0.339
LITTLE 2	0.215	0.635	0.377	0.668	0.811	0.492	0.419	0.358
LITTLE 3	0.161	0.604	0.362	0.625	0.824	0.453	0.423	0.324
LITTLE 4	0.187	0.654	0.407	0.646	0.854	0.491	0.480	0.400
PU 1	0.355	0.533	0.516	0.551	0.476	0.869	0.398	0.293
PU 2	0.425	0.493	0.508	0.508	0.433	0.821	0.318	0.228
PU 3	0.344	0.480	0.531	0.579	0.502	0.881	0.374	0.248
PU 4	0.178	0.575	0.536	0.565	0.551	0.742	0.448	0.357
RD 1	0.258	0.465	0.358	0.532	0.469	0.387	0.864	0.282
RD 2	0.140	0.526	0.275	0.428	0.482	0.412	0.858	0.206
RD 3	0.008	0.493	0.269	0.453	0.467	0.405	0.860	0.200

SN1	0.344	0.388	0.281	0.286	0.370	0.303	0.217	0.877
SN2	0.271	0.350	0.339	0.279	0.362	0.310	0.227	0.900
SN3	0.141	0.411	0.262	0.322	0.398	0.280	0.252	0.834

The table shows the results of the Discriminant Validity Test. The table shows that the correlation value of the variable item with the variable is greater than the value of the variable item with other variables. These variables have met the expected discriminant validity requirements, namely a value exceeding 0.70. Therefore, it can be concluded that this research passes the discriminant validity test.

Reliability Test

	Cronbach's Alpha	Composite Reliability	Information
IM	0.822	0.891	RELIABLE
IU	0.870	0.911	RELIABLE
J.R	0.873	0.913	RELIABLE
OQ	0.802	0.870	RELIABLE
PEU	0.844	0.895	RELIABLE
PU	0.848	0.898	RELIABLE
RD	0.825	0.896	RELIABLE
S.N	0.840	0.904	RELIABLE

In this table you can noticed that mark from Cronbrach's Alpha and Composite Reliability for each variable worth more from 0.70. This indicates that the data obtained from the results above has fulfil reliability test criteria. Therefore that, you can concluded that in study This is a reliability test has succeed fulfilled.

Coefficient of Determination Test (R^2)

	R Square	R Square Adjusted
IM	0.087	0.082
IU	0.627	0.620
PU	0.568	0.552

The table shows the results of the Coefficient of Determination Test (R-square). The table shows that the R Square value for the Image variable is 0.087 (smaller than 0.25), meaning that the exogenous variable has a weak influence on the Image variable. The value of the Perceived Usefulness variable is 0.568 (greater than 0.5 but smaller than 0.7), meaning that the exogenous variable moderately influences the perceived usefulness variable. And the value of the Intention to

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Use variable is 0.627 (greater than 0.5 but smaller than 0.7), meaning that the exogenous variable moderately influences the Intention to Use variable.

Predictive Relevance (Q-Square)

Endogenous Variables	Q ²
Intention to Use	0.439
Perceived Usefulness	0.370
Image	0.057

Based on the table above, it can be seen that the Q² value of the variables Intention to Use (0.439), Perceived Usefulness (0.370), and Image (0.057) has a value greater than 0 so it can be concluded that the model has good predictive relevance in predicting intentions and decisions. customers with adequate reliability accuracy

Test Path Analysis

	Original Sample	Sample Mean	STDEV	T Statistics	P Values	Information
SN -> IM	0.296	0.305	0.068	4,371	0,000	INFLUENTIAL
IM -> PU	0.142	0.147	0.061	2,326	0.020	INFLUENTIAL
JR -> PU	0.320	0.312	0.084	3,825	0,000	INFLUENTIAL
OQ -> PU	0.253	0.252	0.119	2,138	0.033	INFLUENTIAL
RD -> PU	0.114	0.120	0.055	2,085	0.038	INFLUENTIAL
PEU -> PU	0.139	0.144	0.110	1,262	0.208	NO EFFECT
PU -> IU	0.269	0.276	0.083	3,260	0.001	INFLUENTIAL
PEU -> IU	0.543	0.538	0.090	5,996	0,000	INFLUENTIAL
SN -> PU	0.016	0.019	0.079	0.206	0.837	NO EFFECT
SN -> IU	0.113	0.110	0.083	1,359	0.175	NO EFFECT

Table 4.6 shows the results of the path analysis test. The table shows that the variables Image, Job Relevance, Output Quality, Result Demonstration have an effect on Perceived Usefulness. Meanwhile, the Perceived Ease of Use and Subjective Norm variables have no effect on Perceived Usefulness. The Perceived Ease of Use and Perceived Usefulness variables influence the Intention

to Use variable. Meanwhile, the Subjective Norm variable has no effect on Intention to Use. Apart from that, there is a Subjective Norm variable that influences Image.

Discussion

The findings of this study provide significant insights into the factors influencing the adoption of digital payment systems. The results indicate that subjective norms positively influence image, reinforcing the idea that social influence from peers and the surrounding environment can shape how individuals perceive digital payment users. This aligns with the findings of Khoa et al. (2020) and Hidayat et al. (2020), which suggest that recommendations and encouragement from social circles can enhance one's reputation and acceptance of digital payment technology. However, despite the influence of subjective norms on image, the study found that subjective norms do not significantly impact perceived usefulness or intention to use digital payments. This finding is consistent with Azima et al. (2019) and Romadhoni & Guspul (2020), who argue that the younger generation, particularly students, tend to make technology adoption decisions based on personal convenience rather than social pressure.

Furthermore, the results confirm that image plays a crucial role in shaping perceived usefulness, where individuals who perceive digital payments as a status-enhancing tool are more likely to consider them useful. This supports previous research by Hidayat et al. (2020), which emphasizes the relationship between image and the perceived benefits of technology adoption. Additionally, job relevance, output quality, and result demonstrability positively influence perceived usefulness, indicating that individuals are more likely to use digital payments if they believe these systems align with their professional or daily needs. These findings are consistent with prior studies by Hidayat et al. (2020), Azima et al. (2019), Roz & Farianto (2021), and Agung & Widyarini (2021), which suggest that well-functioning digital payment systems enhance user confidence and increase their perceived benefits. The ability to observe and communicate the advantages of digital payments further strengthens their adoption.

However, an interesting finding in this study is that perceived ease of use does not significantly impact perceived usefulness. This contradicts previous research by Hidayat et al. (2020) and Roz & Farianto (2021), which found a positive relationship between ease of use and usefulness. This discrepancy may be attributed to underlying issues such as incomplete digital payment features, service quality inconsistencies, or a mismatch between user expectations and the system's actual functionality, as suggested by MT & Sukresna (2021). Although ease of use remains an important determinant of technology adoption, it does not always directly translate into a perception of usefulness.

Despite the limited impact of perceived ease of use on perceived usefulness, the study confirms that both perceived usefulness and perceived ease of use significantly influence the intention to use digital payments. This finding aligns with research by Latief & Nur (2019), Safira Mustakilla (2019), Immawati et al. (2019), and Marisa (2020), which emphasize that the convenience and efficiency offered by digital payment systems encourage users to adopt them. Digital payments eliminate the need for physical transactions, allowing users to conduct financial activities seamlessly, which is particularly beneficial for students managing busy schedules. Moreover, digital payments provide advantages for both consumers and merchants by reducing the dependency on cash transactions and minimizing the need for small denominations in circulation.

Overall, this study highlights the complexities of digital payment adoption, where social influence, perceived benefits, and functional efficiency play crucial roles in shaping user intentions. While some factors, such as subjective norms and ease of use, may not have a direct impact on perceived usefulness, other elements, such as job relevance, output quality, and demonstrability, strongly contribute to the adoption process. These findings suggest that digital payment providers should focus on improving service reliability, enhancing functional features, and implementing effective marketing strategies that highlight the tangible benefits of using digital payments. Additionally, addressing user concerns related to system security and transaction efficiency may further encourage adoption across different user demographics.

Conclusion

After conducting a series of research and data tests regarding the influence of interest in transactions using digital payment (a case study of E-wallet and mobile banking users among UIN Sunan Kalijaga Yogyakarta students), several conclusions can be drawn. First, subjective norms do not directly influence the intention to use digital payments; however, they have a positive effect on the perceived image associated with digital payment usage. Additionally, subjective norms do not significantly impact perceived usefulness in the adoption of digital payments. On the other hand, image plays a crucial role in shaping perceived usefulness, reinforcing the idea that how digital payments are perceived socially influences their practicality.

Furthermore, job relevance, output quality, and demonstration results positively contribute to perceived usefulness, indicating that digital payment systems that align with users' needs and expectations enhance their perceived benefits. However, perceived ease of use does not affect perceived usefulness, suggesting that while usability is important, it may not necessarily translate into perceived benefits. Despite this, both perceived usefulness and perceived ease of use significantly influence the intention to use digital payments, highlighting that users are more likely to adopt digital payment methods when they find them both

beneficial and easy to use. These findings provide valuable insights into the factors driving digital payment adoption among students, emphasizing the importance of social perception, functional benefits, and ease of access in shaping user interest.

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