JPEK (Jurnal Pendidikan Ekonomi dan Kewirausahaan)
Vol. 10, No. 1 April 2026, Hal. 89-99
DOI: 10.29408/jpek.v10i1.34122
E-ISSN: 2549-0893

Acceptance Analysis Of Digital Payment Through TAM And TPB Integration

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Received: 10 Februari 2026 | Revised: 20 Februari 2026 | Accepted: 26 April 2026

Keywords: TAM, TPB, Digital Payment, Perceived of Usefulness, Perceived ease of use, Atittude, Subjective norm, Perceived behavioral control, Intention to use, Actual Use

Abstract

This research examines the adoption of digital payment systems within Tenggarong Regency, focusing on consumer characteristics and the impact of personal and social factors on acceptance. The study is based on the Technology Acceptance Model (TAM) and extends it by incorporating variables from the Theory of Planned Behavior (TPB). This study involved 155 participants who were selected using purposive sampling. The data collected were analyzed through the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method, supplemented by descriptive analysis derived from the responses gathered via questionnaires and relevant literature. The findings indicate that users' attitudes toward adopting e-wallets are significantly influenced by their perceptions of the utility and ease of use associated with these digital payment systems. Furthermore, perceived behavioral control and subjective norms emerge as the main factors shaping usage intentions. Usage intention, in turn, has a significant impact on actual usage behavior. Conversely, user attitudes are found to have no significant influence on usage behavior.

Kata Kunci: TAM, TPB, Pembayaran Digital, Persepsi Kegunaan, Persepsi Kemudahan Penggunaan, Sikap, Norma Subjektif, Persepsi Kontrol Perilaku, Niat Penggunaan, Penggunaan Aktual

Abstract

Penelitian ini mengkaji adopsi sistem pembayaran digital di Kabupaten Tenggarong, dengan fokus pada karakteristik konsumen dan dampak faktor pribadi dan sosial terhadap penerimaan. Studi ini didasarkan pada Model Penerimaan Teknologi (TAM) dan diperluas dengan memasukkan variabel dari Teori Perilaku Terencana (TPB). Studi ini melibatkan 155 partisipan yang dipilih menggunakan purposive sampling. Data yang dikumpulkan dianalisis melalui metode Partial Least Squares–Structural Equation Modeling (PLS-SEM), dilengkapi dengan analisis deskriptif yang diperoleh dari tanggapan yang dikumpulkan melalui kuesioner dan literatur terkait. Temuan menunjukkan bahwa sikap pengguna terhadap adopsi dompet elektronik sangat dipengaruhi oleh persepsi mereka tentang kegunaan dan kemudahan penggunaan yang terkait dengan sistem pembayaran digital ini. Lebih lanjut, kontrol perilaku yang dirasakan dan norma subjektif muncul sebagai faktor utama yang membentuk niat penggunaan. Niat penggunaan, pada gilirannya, memiliki dampak signifikan pada perilaku penggunaan aktual. Sebaliknya, sikap pengguna ditemukan tidak memiliki pengaruh signifikan terhadap perilaku penggunaan.

INTRODUCTION

In implementing payment systems, there has been a change in consumer behavior, with people beginning to adopt cashless transactions, one of which is through e-wallets. E-wallets make use of smartphone applications to streamline financial transactions, enabling users to perform online purchases swiftly and effortlessly. The surge in digital payments has been rapid, driven by an increasing demand for cashless transactions in modern commerce (Nur & Joviando, 2021). The presence of various e-wallet platforms such as ShopeePay, DANA, GoPay, OVO, and LinkAja has become part of the digital economy ecosystem that is increasingly integrated with people's daily consumption activities.

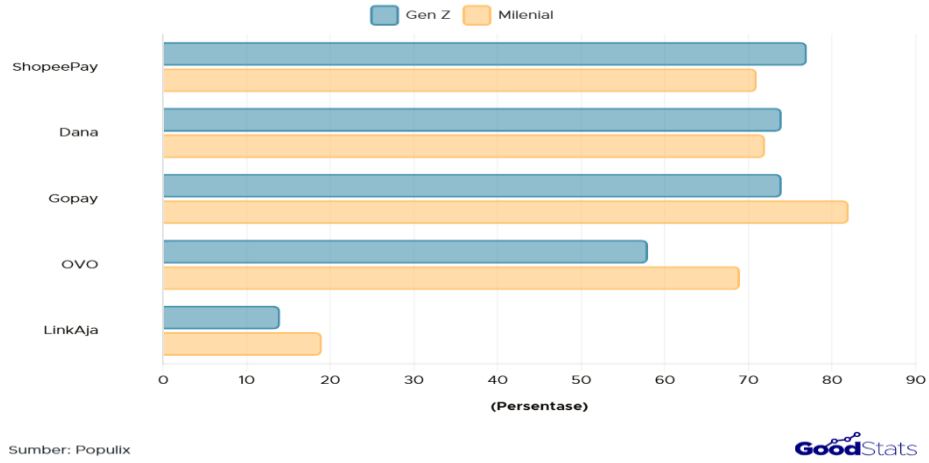

Figure 1. E-Wallets Most Frequently Used by Gen Z & Millennials in Indonesia 2025
Source: https://data.goodstats.id/statistic/5-e-wallet-paling-sering-dipakai-gen-z-milenial-siapa-juaranya-CJtq6#goog_rewarded

According to data from the (OJK), Indonesia's financial literacy index increased to 66.46 percent in 2025, while the financial inclusion index reached 80.51 percent (OJK, 2025). Despite this improvement, more than half of Indonesia's population still lacks sufficient knowledge and confidence regarding financial institutions and products. This shortfall includes limited understanding of key aspects such as product features, benefits, risks, as well as the rights and obligations related to financial services. Moreover, many individuals do not possess the necessary skills to effectively utilize these financial products and services (Pradipta & Tresia, 2021).

Numerous studies have adopted the TAM proposed by Davis to explain e-wallet acceptance behavior, highlighting perceived usefulness and perceived ease of use as key determinants of individuals' attitudes and intentions toward technology adoption. Nevertheless, TAM is often viewed as insufficient for comprehensively capturing the effects of social influences and perceived individual control (Davis, 1989) This concept aims to provide deeper insights into human behavior, particularly in relation to individuals' choices regarding technology adoption. "Perceived usefulness and perceived ease of use," "attitude toward using," and "behavioral intention to use"(Kelly & Palaniappan, 2022). The TPB is considered a suitable framework as it elucidates individuals' intentions to engage in specific behaviors through three fundamental elements: attitudes, subjective norms, and perceived behavioral control.In contrast to TAM, which primarily emphasizes perceived usefulness and perceived ease of use, TPB integrates social influences and individual control factors that play a crucial role in technology adoption (Raditya et al., 2025). The integration of TAM and TPB is

considered more comprehensive in explaining e-wallet adoption, especially in the context of societies influenced by social environments and resource constraints. Perceived usefulness refers to an individual's belief that utilizing an e-wallet will enhance the effectiveness of their transactions. Perceived ease of use refers to how user-friendly a system is, indicating the extent to which it can be operated without requiring substantial effort. These two variables have been proven to have a significant effect on attitude toward use (Goh et al., 2025; Mabkhot et al., 2023; Rahmayantia, 2021)**.** Meanwhile, (Kammeyer-Mueller et al., 2024) An individual's assessment of a specific behavior as either positive or negative is referred to as their attitude toward that behavior. In contrast, subjective norms reflect the perceived social pressures that either encourage or discourage an individual from engaging in that behavior. By merging these two frameworks, this research aims to uncover the main preferences and motivational factors influencing the adoption of digital payment methods. Additionally, it aims to understand how users in the Indonesian market respond to various contextual and psychological influences (Rissanti & Aruan, 2025)**.** The findings of this research indicate that a combination of elements from both the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) offers a more thorough understanding of the intentions behind using e-wallets. Moreover, prior research indicates that attitudes toward use, subjective norms, and perceived behavioral control play a significant role in reinforcing the relationship between intention and actual e-wallet usage behavior (Afandi, 2021; Berlianawati et al., 2025; Tian et al., 2023; Usmar 2026; Zalzalah et al., 2024).

Despite the potential of e-wallets, their utilization in Indonesia has not reached optimal levels. This is largely due to the cultural tendencies and habits of individuals, particularly those residing in rural or remote areas, who prefer to use cash for their transactions (Rahmayantia, 2021). Although the level of use is relatively high, technology acceptance is not always evenly distributed in every region. Non-metropolitan cities such as Tenggarong, for example, have different social, economic, and cultural characteristics compared to large cities, which may potentially influence how people accept and use e-wallets in a sustainable manner. This study offers novelty by analyzing e-wallet acceptance through the integration of TAM and TPB in the context of Tenggarong City, thereby contributing theoretically to the development of technology acceptance models and practically to e-wallet providers and local policymakers.

METHOD

This research utilizes a quantitative approach to investigate the factors that affect the acceptance of e-wallets by merging elements from the TAM and the TPB. The study population consists of e-wallet users who utilize these platforms for routine financial transactions. Data were collected through an online questionnaire using Google Forms with purposive sampling, namely respondents who had used E-Wallet. The sample size was determined based on (Hair et al., 2021) In alignment with the guideline that calls for a sample size of 5 to 10 times the number of indicators, this study incorporated 155 respondents, exceeding the minimum requirement of 130 participants based on 26 indicators. The research instrument was created utilizing indicators derived from previous studies (Krisnamurti et al., 2022)**,** and was measured using a 5-point Likert scale. To ensure both validity and reliability of the measurement model, five indicators were eliminated, resulting in the analysis of 21 indicators that fulfilled the established criteria. The constructs examined included perceived usefulness, perceived ease of

use, attitude, subjective norms, perceived behavioral control, intention to use, and actual e-wallet usage behavior. Data analysis was conducted using SmartPLS version 4.0.

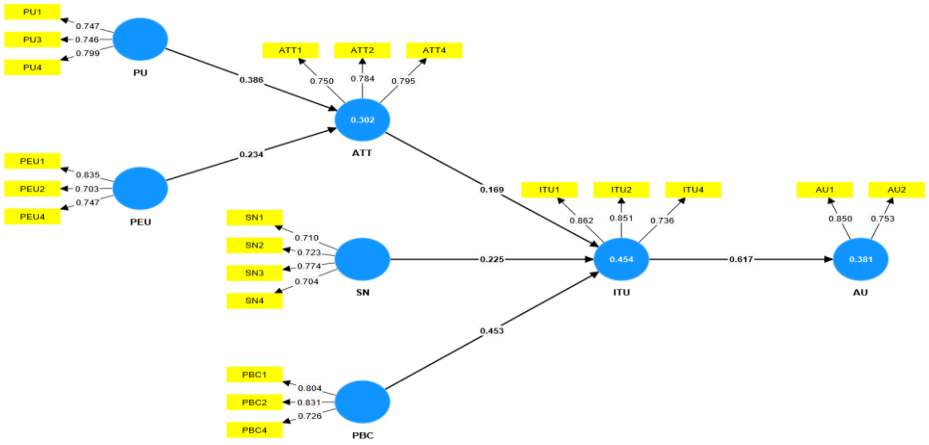

Figure 2. Research Methodology
Source: SmartPLS 4.0.

RESULTS

Respondent Characteristics

In this study, a total of 155 participants were involved, with the majority being female, comprising 128 individuals (82.1%), while 28 individuals (17.9%) were male. with the majority aged 22-25 (51.9%), employed as students (87.8%), and spending between Rp. 1,000,000 and 2,000,000 per month. The most dominant e-wallet application used was ShopeePay with 112 people (71.8%), followed by Dana with 101 people (64.7%), GoPay with 75 people (48.1%), OVO with 35 people (22.4%), Others 26 people (16.7%), and LinkAja 8 people (5.1%), with the dominant e-wallet usage duration being over 3 years (37.8%).

Outer Model Output

Table 1. Outer Model Measurement Result

variabel	Indicator code	Outer loading	AVE	Composite realiability	Cornbach Alpha
Perceived of usefulness (PU)	PU1	0.747	0.584	0.808	0.646
	PU2	0.746			
	PU4	0.799			
Perceived ease of use (PEU)	PEU1	0.835	0.584	0.807	0.650
	PEU2	0.703			
	PEU4	0.747			
Atittude Toward Using (ATU)	ATT1	0.750	0.603	0.820	0.672
	ATT2	0.784			
	ATT4	0.795			
Subjective norm (SN)	SN1	0.710	0.530	0.819	0.709
	SN2	0.723			
	SN3	0.774			
	SN4	0.704			
Perceived behavioral control (PBC)	PBC1	0.804	0.622	0.831	0.697
	PBC2	0.831			
	PBC4	0.726			

Intention to use (ITU)	ITU1	0.862	0.669	0.858	0.752
	ITU2	0.851			
	ITU4	0.736			
Actual Use (AU)	AU1	0.850	0.644	0.783	0.453
	AU2	0.753			

Source : Data Processed (2026)

As shown in Table 1, all constructs exhibit outer loading values above the recommended threshold of 0.70, and their Composite Reliability and Average Variance Extracted (AVE) values also meet the established criteria. These results indicate that the constructs assessed in this study demonstrate adequate validity and reliability, with the indicators consistently reflecting their respective variables. Accordingly, the measurement model is considered to have strong validity and reliability and is therefore appropriate for subsequent analysis (Hair et al., 2020).

Table 2. Fornell-Larcker

variabel	Atittude	Actual Use	Intention to use	Perceived behavioral control	Perceived ease of use	Perceived of usefulness	Subjective Norm
ATT	0.776						
AU	0.524	0.803					
ITU	0.468	0.617	0.818				
PBC	0.417	0.306	0.599	0.789			
PEU	0.444	0.349	0.485	0.371	0.764		
PU	0.513	0.426	0.412	0.241	0.546	0.764	
SN	0.490	0.463	0.460	0.337	0.321	0.350	0.728

Source : Data Processed (2026)

Based on the Fornell–Larcker discriminant validity test presented in Table 2, all constructs in the study meet the established criteria for discriminant validity. This is demonstrated by the square root of the AVE for each construct exceeding its correlation values with other constructs. The Attitude (ATT) construct demonstrates an AVE square root value of 0.776, exceeding its relationships with other constructs, including Actual Use (0.524) and Subjective Norm (0.490). Similarly, Actual Use (AU) satisfies the discriminant validity criteria, with an AVE square root value of 0.803, which is higher than its correlations with Intention to Use (0.617) and Perceived Usefulness (0.426). These findings confirm that each construct has a good ability to distinguish the concepts being measured, so that the measurement model is declared feasible for further structural analysis.

Table 3. R-Square

Variabel	R-square	R-square adjusted
ATU	0.302	0.293
AU	0.381	0.377
ITU	0.454	0.443

Source : Data Processed (2026)

As illustrated in Table 3, the R-square values indicate the degree to which the independent variables account for the variance in the endogenous variables present in the research model. The Attitude (ATT) construct has a coefficient of 0.302, indicating that the model accounts for 30.2% of the variation in user attitudes, with an adjusted R-square value of

0.293. Moreover, the Actual Use (AU) construct records an R-square value of 0.381, indicating that the User Task variables explain 38.1% of the variance in actual usage behavior, with an adjusted R-square of 0.377. In addition, the Intention to Use (ITU) construct shows an R-square coefficient of 0.454, suggesting that 45.4% of the variance in usage intention is explained by the variables incorporated in the research model, as reflected by an adjusted R-square value of 0.443.

Table 4. Fit Model

	Saturated model	Estimed model
SRMR	0.047	0.048
d_ULS	0.423	0.430
d_G	0.436	0.440
Chi-square	462.113	465.559
NFI	0.862	0.861

Source : Data Processed (2026)

As presented in Table 4, the estimated model exhibits higher SRMR, d-ULS, d-G, and Chi-square values than in the saturated model, indicating an increase in residuals after structural model estimation. Meanwhile, the NFI values in both models were in the moderate category. Overall, the model fit results show that the research model has sufficient adequacy and is suitable for further structural analysis in the PLS-SEM framework.

Table 5. Hypothesis Test

	Original sampel (O)	T statistics (|OSTDEV|)	P values	Results
ATU->ITU	0.169	1.716	0.086	Rejected
ITU->AU	0.617	8.554	0.000	Accepted
PBC->ITU	0.453	3.976	0.000	Accepted
PEU->ATU	0.234	2.241	0.025	Accepted
PU->ATU	0.386	3.732	0.000	Accepted
SN->ITU	0.225	2.892	0.004	Accepted

Source : Data Processed (2026)

Based on the findings in Table 5, one of the six proposed hypotheses (H1) was not supported, as its p-value exceeded 0.05 and the t-statistic was below the threshold of 1.96. Conversely, the remaining hypotheses (H2, H3, H4, H5, and H6) were supported, showing p-values below 0.05 and t-statistics above 1.96. These results indicate that the corresponding variables exert a positive and statistically significant influence on their respective dependent variables.

DISSCUSION

H1: The findings reveal that attitude toward use does not significantly influence the intention to use digital wallet services. therefore, the corresponding hypothesis is rejected. These findings suggest that additional factors, such as Perceived Behavioral Control (PBC) and Intention to Use (ITU), are more influential in shaping individuals' intentions to embrace this technology. Many users already had experience with similar technologies, which reduced their curiosity and motivation to try new innovations. These results are in line with research showing that attitudes do not always drive users' intentions and do not always have a direct effect on users' intentions (Hsu & Lin, 2016). **H2:** The study's results indicate that the intention to use e-wallets

significantly positively impacts their actual usage. Consumers' real behaviors were predicted by their willingness to engage with the technology. As a result, consumers' behavioral intention is seen as their interest in utilizing digital payments, which helps predict their actual behavior in adopting financial technology (Tian et al., 2023). This is consistent with Ajzen's (Ajzen, 1991), assertion that intention is a direct predictor of behavior. Users with strong intentions tend to actually use e-wallets regularly in their daily lives. Strong intentions are often formed from previous positive experiences and repeated usage habits. These findings support the conclusion that intention is the most direct factor influencing actual usage behavior within the realm of digital payment technology. This aligns with research conducted by (Al-Maroof & Al-Emran, 2018; Barry et al., 2018; Kelly & Palaniappan, 2022;Karim et al., 2020; B. N. Thi et al., 2022; H. Thi et al., 2022; Tian et al., 2023). **H3:** The findings further confirm that perceived behavioral control significantly and positively influences individuals' intentions to adopt e-wallets. This construct reflects users' perceptions regarding the ease or difficulty of engaging in a specific behavior, as well as how much control they believe they have over that behavior. As a result, perceived behavioral control is a pivotal factor in shaping individuals' intentions to adopt new technologies, such as e-wallets. This factor is influenced by users' perceived ability to control the behavior, as well as their perceptions of convenience, trust, and confidence in using the technology. As a result, individuals' perceptions of behavioral control strongly impact their intention to engage with these technological solutions (Berlianawati et al., 2025). Empirical evidence supporting this relationship is provided by studies conducted by (Kinis, 2022; Koo & Cuandra, 2022; Abdul-Halim et al., 2022;Persada et al., 2021;Tian et al., 2023). Research consistently indicates that individuals' perceptions of their ability to control their behaviors significantly influence their intentions to adopt new technologies.

H4: Perceived ease of use (PEU) positively influences attitudes toward utilizing e-wallets. This concept of PEU can be observed in how straightforward consumers find the services provided by e-wallets. It highlights the belief that using a specific e-wallet involves minimal additional physical or mental effort (George, 2018) Perceived ease of use encompasses the aspects of installation, operation, and management of a technology. The simpler the technology is to operate, the greater the expected benefits associated with its use, which can lead to enhanced performance outcomes, The implementation of an electronic system significantly enhances ease of use for those who utilize it compared to individuals relying on traditional, manual methods. Particularly in the context of e-money transactions, banks have tailored these services to ensure they are user-friendly and accessible, allowing customers to swiftly grasp the mechanics of conducting transactions with e-money (Khiong et al., 2022). A number of prior studies have demonstrated that perceived convenience positively influences attitudes toward technology use, as evidenced by research conducted by (Lee, 2023; Lin, 2020; Ramli & Hamzah, 2021; Kurnianingsih et al., 2022; Ming & Jais., 2022; Abdul-Halim et al., 2022;Kustono et al., 2020; Goh et al., 2025; Rahmayanti et al., 2021;Hassan & Iqbal, 2018; Hidayat et al.,2021; Khiong et al., 2022; Mabkhot et al., 2023)**. H5:** The study's findings also indicate that perceived usefulness exerts a positive and significant influence on attitudes toward using e-wallets. The e-wallet payment system is increasingly recognized for its advantages over traditional cash transactions. It offers significant benefits such as accurately reflecting real monetary values and enabling swift payment processing, thereby facilitating transaction

completion. The utility of e-wallets extends to aiding users in performing various transactions and transfers efficiently. Consequently, a higher perception of the benefits associated with e-wallets leads to a greater interest in utilizing these payment services (Kustono et al.,2020). Research has demonstrated that the perception of usefulness is positively correlated with the acceptance of e-wallets among Generation Y in India (Trivedi, 2016). It refers to continuance intention in the context of electronic textbooks (Baker-eveleth & Stone, 2016), and mobile service providers (Abbas & Hamdy, 2015), online travel services (Li & Liu, 2014), and online shopping in Malaysia (Lim & Ting, 2012). Penelitian ini sejalan dengan (Afandi, 2021; Abdul-Halim et al., 2022;Kustono et al., 2020;Goh et al., 2025; Hong, 2019; Krisnamurti et al., 2022; Rahmayanti et al., 2021;Hassan & Iqbal, 2018). **H6:** The findings of this study reveal that subjective norms have a significant and positive effect on individuals' intentions to adopt e-wallets, thereby supporting the proposed hypothesis. Subjective norms, as defined by Ajzen, refer to the perceived social pressure from others regarding whether to engage in specific behaviors (Ajzen, 1991). Subjective norms serve as a crucial factor in shaping individuals' intentions to engage in certain behaviors. According to the research by Hasyim, these social standards are influential, as the opinions and expectations of family members, friends, and colleagues provide strong references that affect decision-making processes (Hasyim & Purnasari, 2021)**.** According to Ajzen in Hasyim & Purnasari (2021) Subjective norms are vital indicators influencing an individual's intention to act. They encompass the perceptions of social pressure from those in one's immediate circle, including family, friends, and colleagues, as well as admired figures or role models. Previous research supports the notion that subjective norms significantly influence behavior (Shalender & Sharma, 2020). Empirical support for the influence of subjective norms on technology adoption is evident in studies conducted by various researchers (Humaida et al., 2023). These studies underscore the important role of social influences in shaping individuals' intentions to adopt technologies such as e-wallets, Prior studies substantiate the significance of subjective norms in influencing the adoption and diffusion of new technological solutions. (Berlianawati et al., 2025)**.**

CONCLUSION

The results indicate that users' attitudes toward e-wallets are significantly influenced by perceived usefulness and perceived ease of use. Furthermore, perceived behavioral control and subjective norms emerge as the main predictors of usage intention. Additionally, usage intention is shown to have a significant impact on actual usage behavior, while user attitudes do not demonstrate a significant effect on usage. These findings indicate that in the context of widely used e-wallets, usage intentions are more determined by behavioral control factors and social influences than individual attitudes. Integrating the Technology Acceptance Model (TAM) with the Theory of Planned Behavior (TPB) offers a moderate explanatory framework for e-wallet acceptance, highlighting the significant role of social influences and perceived behavioral control in encouraging the actual use of digital payment systems. Future research is recommended to use additional variables such as perceived risk, brand image, and trust, which are expected to enrich the understanding of e-wallet acceptance.

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