

# The Influence Of Perceived Ease Of Use On The Intention To Use Digital Payment Applications In Transactions

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## ABSTRACT

*In the digital era, technology has advanced rapidly, including in Indonesia. One significant innovation is the use of digital payment applications such as OVO, DANA, GoPay, and others, which facilitate daily transactions without the need for cash. This study employs a library research method to examine the influence of perceived ease of use and perceived usefulness on the intention to use digital payment applications. Based on simultaneous testing results, both perceived ease of use and perceived usefulness positively impact the decision to adopt these applications. This finding aligns with the study by Arif et al. (2022), which demonstrated that positive perceptions of technology significantly influence application adoption. Digital payment applications offer several advantages, including convenience, time efficiency, and enhanced security compared to cash transactions. Additional features such as promotions, cashback, and integration with other platforms further enhance user appeal. This research supports the Technology Acceptance Model (TAM), emphasizing the critical role of perceived ease of use and usefulness in driving the adoption of new technologies. Furthermore, these technologies align with governmental policies promoting financial inclusion and the establishment of a cashless society. The continuous development of these applications is expected to improve efficiency and convenience in Indonesia's payment systems. These findings have practical implications for application developers to enhance user interfaces, system reliability, and feature innovations to expand market share. Overall, digital payment applications play a crucial role in supporting Indonesia's digital economic transformation and serve as a foundation for marketing strategies and public policies regarding financial inclusion.*

**Keywords:** *Perceived Ease of Use, Interest in Use, Digital Payment Applications, Transactions.*

## ABSTRAK

*Di era industri digital, teknologi berkembang pesat, termasuk di Indonesia. Salah satu inovasi signifikan adalah penggunaan aplikasi pembayaran digital, seperti OVO, DANA, GoPay, dan lainnya, yang mempermudah transaksi sehari-hari tanpa memerlukan uang tunai. Penelitian ini menggunakan metode studi kepustakaan untuk mengkaji pengaruh persepsi kemudahan dan manfaat terhadap minat penggunaan aplikasi pembayaran digital. Berdasarkan hasil uji simultan, persepsi kemudahan dan manfaat terbukti memberikan dampak positif terhadap keputusan untuk menggunakan aplikasi tersebut. Hal ini sejalan dengan penelitian Arif dkk. (2022) yang menunjukkan bahwa persepsi positif terhadap teknologi mempengaruhi adopsi aplikasi secara signifikan. Aplikasi pembayaran digital menawarkan berbagai keuntungan, seperti kenyamanan, efisiensi waktu, dan keamanan yang lebih baik dibandingkan transaksi tunai. Selain itu, fitur-fitur tambahan seperti promosi, cashback, dan integrasi dengan platform lain meningkatkan daya tarik pengguna. Riset ini mendukung Model Penerimaan Teknologi (TAM) yang menekankan pentingnya persepsi kemudahan dan manfaat dalam mendorong adopsi teknologi baru. Teknologi ini juga mendukung terciptanya masyarakat tanpa uang tunai, yang sejalan dengan kebijakan pemerintah dalam mempromosikan inklusi keuangan. Penggunaan aplikasi ini diharapkan terus berkembang, mendorong efisiensi dan kenyamanan dalam sistem pembayaran di Indonesia. Temuan ini memberikan implikasi praktis bagi pengembang aplikasi untuk terus meningkatkan antarmuka pengguna, keandalan sistem, dan inovasi fitur guna memperluas pangsa pasar. Secara keseluruhan, aplikasi pembayaran digital memainkan peran penting dalam mendukung transformasi ekonomi digital di Indonesia. Penelitian ini juga menjadi dasar pengembangan strategi pemasaran dan kebijakan publik terkait inklusi keuangan.*

**Kata Kunci:** *Persepsi Kemudahan, Minat Penggunaan, Aplikasi Pembayaran Digital, Transaksi.*

## 1. Introduction

In the modern era, rapid advancements in science and technology have transformed numerous traditionally offline activities into online processes through internet networks. One prominent example of this shift is the use of digital payment applications (Alghifari and Rahayu 2021). Today, digital payment applications are widely recognized across various demographics, including both teenagers and adults. Most people now prefer using digital wallets for offline and online shopping payments, as these methods are more convenient and secure compared to cash transactions (Brahmanta and Wardhani 2021). The transition to digital wallet applications provides an effective solution to minimize criminal activities. Users can conduct transactions efficiently without being constrained by time or space, and without needing to carry physical cash. Additionally, digital payment applications offer enhanced security and reliability due to encryption technologies and security certificates (Dewi and Falah 2023).

Digital payment applications represent a modern technological solution that enables individuals and businesses to perform various financial transactions through electronic devices (Eltin 2019). Among the activities facilitated by internet networks is the ability to make payments. The annual increase in smartphone-based internet usage has driven the development of financial technology (fintech) innovations (Mukarromah 2023). Fintech utilizes technology in the financial sector to produce products and provide payment transaction services, making it popular across all segments of society, particularly Generation Z (Goldstein, Jiang, and Karolyi 2019). Users of digital wallet software require internet connectivity to process payments. In Indonesia, the government has taken initiatives to simplify transactions by building comprehensive physical and digital infrastructures (Giglio 2021). Fintech contributes positively by promoting a less-cash society, aiming to reduce the amount of cash circulating in the economy (Gai, Qiu, and Sun 2018). While this shift does not entirely overhaul transaction systems, it significantly influences behaviors, habits, and cultural practices in alignment with Bank Indonesia Regulation No. 18/40/PBI/2016. According to this regulation, digital payment methods, including electronic wallets, are online services that store payment data and instruments. Examples include card-based or electronic money systems capable of storing balances for transaction payments (Sari et al. 2022).

Digital wallet applications are continuously updated to become more sophisticated, paralleling advancements in technology. Currently, a single digital wallet application can support various types of payment transactions, such as money storage, electricity/internet bill payments, or rapid fund transfers between users (Reza and Susanti 2019). Examples of digital payment methods in Indonesia include Banking Cards, Electronic Wallets, QRIS Scans, Mobile Banking, Micro ATMs, Internet Banking, PoS Terminals, Virtual Accounts (VA), Online Credit Cards, and QR Codes (Rahayu 2022). Using digital

payment systems reduces errors in calculating change for customers. Furthermore, digital payments enhance customer retention through loyalty programs or promotions hosted on PoS platforms or payment gateways (Lestari, Santoso, and Indarto 2021).

## 2. Theoretical Framework

Perceived ease of use refers to an individual's belief that utilizing a particular technology will require minimal effort. In the context of digital payment applications, perceived ease of use pertains to how users feel comfortable and encounter no significant difficulties when using the application. Several factors contribute to this perception, including a user-friendly interface, transaction speed, and the availability of efficient technical support (Venkatesh, Thong, and Xu 2012). Research by Al-Gahtani (2020) highlights that perceived ease of use significantly influences users' intention to adopt technology, particularly in the financial technology sector. This finding underscores the critical role of simplicity and usability in shaping user attitudes and driving adoption rates for digital payment systems.

The intention to use technology is defined as the extent to which an individual plans to adopt a particular technology (Alwabel, Al-Gahtani, and Talab 2020). This concept is rooted in the **Theory of Planned Behavior (TPB)** which posits that an individual's intention to use technology is influenced by their attitude, subjective norms, and perceived behavioral control. Recent research by Zhang et al. (2022) confirms that perceived ease of use has a positive effect on the intention to adopt digital payment applications, particularly in developing countries (Carlini et al. 2022).

Fintech encompasses a range of innovations in the financial sector that leverage digital technology to deliver financial services, including digital wallets. Digital wallets enable users to store, send, and receive money electronically in a manner that is more secure and convenient compared to traditional methods (Gomber et al. 2018). The development of fintech has significantly transformed how people conduct transactions, particularly among younger generations, who are increasingly inclined to adopt cashless payment methods.

According to Davis (1989), this model explains that perceived ease of use and perceived usefulness influence an individual's intention to accept and adopt technology. In the context of digital payments, the easier and more useful the technology, the higher the likelihood that users will adopt it. This aligns with the findings of Suryaningrum et al. (2023), which indicate that ease of use and security are the two primary factors influencing the intention to use digital payment applications.

## 3. Method

### 3.1 Type of Research

This research is a library research study, which involves collecting, reviewing, and analyzing various literature sources relevant to the research topic—in this case, the influence of perceived ease of use on the intention to use digital payment applications for transactions. Library research focuses on exploring

theoretical frameworks, previous studies, and secondary data from academic journals, books, and credible online resources. By synthesizing and interpreting existing knowledge, this study aims to provide a comprehensive understanding of the factors that drive user intention to adopt digital payment technologies.

### 3.2 Data Sources

This research uses secondary data obtained from various literature sources, including:

- **Research Article:** Articles from peer-reviewed journals that explore topics such as technology acceptance, fintech, digital payment systems, and user behavior. These journals provide both theoretical frameworks and empirical evidence related to the influence of perceived ease of use on the intention to adopt digital payment applications.
- **Book:** Books that focus on technology adoption models, such as the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), as well as books on fintech and digital payments, which offer foundational concepts and perspectives.
- **Laporan Penelitian:** Previous research relevant to this topic, both published in international journals and research reports issued by educational institutions or other organizations.

Data collection in this study was conducted through the following steps:

- **Identification of Sources:** Determining and identifying literature relevant to the research topic. This includes literature that discusses perceived ease of use in technology, digital payment applications, and the factors influencing user intention.
- **Literature Collection:** Gathering the identified sources from libraries, online databases (such as Google Scholar, ScienceDirect, JSTOR), and other relevant sources.
- **Literature Selection:** Selecting the most relevant literature with high academic quality. The selection criteria include topic relevance, research methodology used, and alignment with the research objectives.

The data collected from various literature sources were analyzed using qualitative analysis techniques. The stages of analysis include:

- **Classification:** Classifying the collected literature into specific categories based on emerging themes, such as perceived ease of use, intention to use, and digital payment applications.
- **Synthesis:** Integrating the findings from various literature sources to provide a comprehensive understanding of how perceived ease of use affects the intention to use digital payment applications.

- **Interpretation:** Interpreting the findings obtained from the literature analysis to answer the research questions and test the proposed hypotheses. This process also includes identifying gaps in the literature and potential contributions of the current research.

Although this is a library research study, the validity and reliability of the data are maintained through:

- **Credibility of Sources:** Only literature from credible and recognized sources in the field, such as indexed journals, recognized textbooks, and research reports from trusted institutions, is used.
- **Consistency of Analysis:** The data analysis technique is applied consistently, focusing on the main themes established at the outset of the research.

After analyzing the collected literature, the study draws conclusions regarding how perceived ease of use influences the intention to use digital payment applications. The conclusions are based on a synthesis of various findings from the literature, rather than from a single source. The implications of this research are also discussed to provide guidance for the development of digital payment applications and more effective marketing strategies.

As a library research study, this research has several limitations, including:

- **Lack of Primary Data:** This study does not use primary data obtained through surveys or interviews, so it cannot directly measure users' perceptions and intentions.
- **Dependence on Existing Literature:** The research findings are highly dependent on the quality and availability of existing literature. If the literature is limited or not sufficiently in-depth, the results of the study will also be limited.

## 4. Result and Discussion

Perception refers to the process by which an individual selects, interprets, and organizes all incoming messages to create a coherent understanding of the real world (Saputro et al. 2023). Perceived ease of use is defined as the degree to which an individual believes that using a particular system will be effortless (Sholihah and Ariyani 2023). Five factors are typically used to measure ease of use: (1) Ease of operation, (2) Ease of control, (3) Ease of understanding, (4) Flexibility, (5) Clarity and comprehensibility (Maulidah, Krisdiyawati, and Utami 2022).

When individuals believe that technology is easy to operate, their intention to use the technology tends to increase. An individual's perception of ease of use in technology implies that it is free from errors and requires minimal effort (Fachrunnisa, Windarti, and Sari 2024). The simpler the technology application, the less effort is required, which ultimately helps individuals save time.

Factors influencing perceived ease of use include: (a.) Technology-oriented factors, such as users' prior experience with similar technologies. (b.) Users' perception of the technology's image. (c.) The availability of reliable support mechanisms (Tan, Kusumah, and Damanik 2021).

Intention is an action expressed through an individual's behavior, which may be common or uncommon and may or may not be acceptable (Rizkiyah et al. 2021). Intention or willingness refers to a state where an individual has yet to act but can predict future behavior. Therefore, intention to use can be defined as an individual's willingness to continue using a specific brand (Siswanti 2023). Specifically, the intention to use an application refers to an individual's willingness to consistently use a necessary application.

The intention to use an application can be identified through the following indicators: (a) Transaction intention: The tendency of individuals to use an application for transactions. (b) Reference intention: The inclination of individuals to recommend the application to others. (c) Preferential intention: Defined as behavior where individuals prioritize a particular application based on satisfaction. (d) Exploratory intention: Describes behavior involving seeking information related to the application (Saputro et al. 2023).

Digital payment applications are platforms that provide payment transaction services for various purposes, such as shopping, electricity, water, airline tickets, train tickets, bus tickets, and more (Artha et al. 2023). Several benefits can be gained from using digital payment applications, including convenience, as they can be accessed via smartphones without the need for a wallet, as well as promotional offers, points, discounts, and cashback. Below are some examples of digital payment applications: (1) Paper.id is a platform designed for B2B business payments. One of the advantages of using Paper.id is its ability to create invoices, which traditionally required bank transfers, but can now also accommodate credit card payments. Additionally, it simplifies the acceptance of online payment methods from customers through an organized and automated system. (2) DANA launched in 2018 and having surpassed 50 million downloads, DANA is similar to GoPAY. It can be used to pay BPJS bills, among other services. One of the advantages of using DANA is that it does not charge transfer fees, though this benefit applies only to partnered merchants. (3) OVO introduced in 2017 by Lippo Group, OVO has partnered with hundreds of merchants, including GRAB.

This application can be used for tasks such as topping up phone credit, paying installments, and even investing in mutual funds through a partnership with BAREKSA (Norhabiba, Palupi, and Rohimah 2019). OVO balance top-ups can be performed via ATMs, mobile banking, internet banking, debit cards, or specific merchants. One of OVO's main advantages is its frequent promotional offers and cashback opportunities with GRAB. (4) LinkAja is a state-owned digital payment platform that has been downloaded by more than 10

million users. It collaborates with merchants such as Alfamart, Indomaret, and Circle K for top-ups. Furthermore, it offers LinkAja Syariah, which caters to users who prefer Sharia-compliant transactions. Through LinkAja, users can donate to causes such as infaq, waqf, zakat, and qurban. (5) Sakuku is a digital payment platform developed by Bank BCA. This application does not impose monthly fees on its users and provides features for online transactions and digital payments (Handayani and Rianto 2021).

When frequently transacting through the Sakuku application, users can receive promotions such as discounts or cashback. (6) GoPay offers a variety of features, including phone credit purchases, transfers, and a "Pay Later" option. Users can top up their balance using debit cards, ATMs, or mobile banking. One of GoPay's key advantages is its money-back guarantee, ensuring users receive a refund if their GoPay balance is lost. (7) ShopeePay, developed by Shopee, is a digital payment application that provides various features for efficient transactions, including payments within the Shopee platform, offline payments through diverse business partners, phone credit and data package purchases, bill payments, and money transfers to other ShopeePay users (Widyasanti and Suarmanayasa 2023). Its strengths include access to a wide range of e-commerce options and cashback offers. (8) iSaku iSaku is a digital payment application in collaboration with Indomaret. It provides a practical solution for transactions such as bill payments, product purchases, and balance top-ups. iSaku also offers promotions and discounts for users when shopping or paying bills at Indomaret. (9) PayPal is one of the world's leading digital payment platforms, supporting transactions in dollars and other currencies. A key advantage of PayPal is its capability for international transactions across different currencies. Users can select their desired currency, and PayPal will automatically convert it as needed. (10) POSPAY POSPAY is a digital payment application designed for users with Giro accounts at post offices. The software facilitates various bill payments, including electricity bills, BPJS, PDAM, vehicle loans, and more. (11) Flip is an application that allows users to transfer money without administrative fees. Additionally, it can be used to top up digital wallets, such as GoPay.

The types of digital payments commonly available in Indonesia include: (1) Mobile Banking, (2) SMS Banking, (3) Internet Banking and (4) Electronic Money or e-money (Wibowo and Ratnawati 2023).

A transaction is an agreement between a buyer and a seller, serving as a binding arrangement aimed at fulfilling specific needs. The functions of transactions include serving as an identification tool, preventing errors by documenting all information in written form, and avoiding duplication in financial data collection. In this digital era, every transaction must be accompanied by proof of transaction (Vogel et al. 2024). Transaction proof is a written document used as evidence to record all details of a transaction, such as debit notes, credit notes, invoices, receipts, checks, giro slips, and others

(Maulidah, Krisdiyawati, and Utami 2022).

Transactions based on monetary exchange are categorized into three types: (1) Cash Transactions. These involve the immediate payment of cash at the time of the transaction. In the modern era, cash transactions are not limited to physical cash (banknotes or coins) but can also be conducted using debit cards, credit cards, or digital payment applications like GoPay, OVO, or DANA. (2) Digital Transactions. These are transactions not tied to cash, which may be paid immediately or at a future date. (3) Credit Transactions. In these transactions, cash does not immediately change hands at the time of the transaction.

A person's perception of the ease of using digital payment applications is defined as their level of trust that technology simplifies processes and does not require significant effort. In keeping with the demands of a highly modern era, individuals are expected to be adept at using technology, including digital payment applications. Most businesses have adopted digital payment systems to increase efficiency and mitigate risks, such as the possibility of customers paying with counterfeit money. With digital payment applications, users are no longer burdened by the need for physical cash, making transactions more convenient and secure. The study conducted by Rahma Auliya and Kristina Sisilia (2023) found that, based on simultaneous testing, the variables of functionality perspective and ease-of-use perspective collectively have a positive effect on the adoption of digital payment systems. In line with the study conducted by Arif et al. (2022), it was revealed that the perspective of usability and the perception of ease-of-use positively and significantly influence the intention to adopt digital payment systems (Siswanti 2023).

## 5. Conclusion

The modern era is characterized by increasingly advanced technology. With the rapid development of technology, its impact has extended to the digital economy, one aspect of which is digital payment applications. Numerous marketplaces now offer digital payment applications, and even offline shopping has transitioned to digital payment systems to make transactions simpler and more practical. These applications are equipped with security features, ensuring users have no need for concern.

The ease of using digital payment applications enhances their appeal to users. This aligns with the research conducted by Rahma Auliya and Kristina Sisilia (2023), which found that, based on simultaneous testing, the variables of perceived benefits and ease-of-use collectively have a positive effect on the intention to use digital payment systems.

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