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The Influence of Perceived Ease of Use, Perceived Security, Perceived Behavioral Control, and Behavioral Nudges on Digital Payment Adoption in Jakarta

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Abstract

Background: Indonesia's expanding digital-payment ecosystem has increased the availability of e-wallets, mobile banking, and QRIS, yet adoption remains shaped by users' assessments of convenience, safety, capability, and provider-led prompts.
Objective: This study investigates how perceived ease of use, perceived security, perceived behavioral control, and behavioral nudges relate to digital payment adoption among users in Jakarta.
Methods: A quantitative cross-sectional survey was administered to 249 eligible digital-payment users selected through purposive sampling. The model was estimated using PLS-SEM in SmartPLS 4.
Results: All proposed relationships were positive and statistically significant: perceived ease of use ($\beta = 0.312$, $p < .001$), perceived security ($\beta = 0.276$, $p < .001$), perceived behavioral control ($\beta = 0.298$, $p < .001$), and behavioral nudges ($\beta = 0.214$, $p = .001$). The predictors jointly explained 87.4% of the variance in adoption.
Conclusion: Adoption in Jakarta is associated with both technology evaluations and behavioral conditions. Providers should make services intuitive, communicate security safeguards clearly, strengthen users' confidence, and apply transparent, non-coercive nudges.

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INTRODUCTION

Cashless payment tools are now embedded in everyday consumption through e-wallets, mobile-banking applications, and QRIS. Their practical value comes from remote access, rapid authorization, and reduced reliance on cash, but these benefits materialize only when consumers choose to incorporate the tools into routine transactions (Ly & Ly, 2024). The global expansion of digital finance has been enabled by connected devices, network access, and platform innovation.

Access to payment technology remains uneven. Across developing settings, regular use is often stronger in cities, while rural uptake is constrained by connectivity, capability, privacy anxiety, and fraud concerns (Al-Qudah et al., 2024; Teoh et al., 2013). Availability should therefore be distinguished from meaningful adoption.

Indonesia has rapidly broadened its cashless-payment infrastructure, particularly through e-wallet services. Nevertheless, concerns about data protection, transaction failure, and provider trust continue to shape whether potential users make digital payment a habitual practice (Fachira et al., 2024; Faridah, 2024).

The usability of a service is likely to matter because users must navigate menus, verify transactions, and resolve small problems in real time. When these tasks feel uncomplicated, digital payment becomes easier to incorporate into ordinary spending (Al-Qudah et al., 2024; Teoh et al., 2013).

Security evaluations are also central. Users must believe that credentials, financial information, and transaction records are protected from fraud and unauthorized use. Perceived safeguards can therefore transform a risky option into an acceptable payment channel (Al-Qudah et al., 2024; Faridah, 2024).

A further consideration is whether users believe they can perform the required actions themselves. Perceived behavioral control captures this sense of competence and autonomy, which TPB identifies as a condition supporting behavior (Ajzen, 1991; Ly & Ly, 2024).

Provider design can additionally influence behavior by making an action prominent, timely, or rewarding. Reminders, simpler onboarding, defaults, and modest incentives can reduce decision friction while retaining consumer freedom (Ly & Ly, 2024; Thaler & Sunstein, 2008).

User experience is not identical across age cohorts. Younger consumers commonly encounter app-based services more frequently, while their preferences for speed and seamless integration can shape payment routines. QRIS usage in Indonesia also differs across cohorts, although the pattern depends on users and setting.

Existing research offers no stable hierarchy of adoption drivers. Some work treats security and trust as decisive Talwar et al. (2020), whereas other studies retain a substantial role for ease of use (Senali et al., 2023). Evidence on nudges is similarly mixed because effects depend on the target population and behavioral context (Mertens et al., 2022; Sunstein, 2021). Cross-country research confirms the relevance of local infrastructure and consumer conditions (Abbasi et al., 2022; Ariffin et al., 2021; Balakrishnan & Shuib, 2021; Daragmeh et al., 2021; Migliore et al., 2022; Shetu et al., 2022).

This study addresses that uncertainty by examining the relationships of perceived ease of use, perceived security, perceived behavioral control, and behavioral nudges with digital payment adoption among users in Jakarta.

This article uses a combined TAM, TPB, and Nudge Theory perspective to examine urban digital-payment adoption. The framework brings together appraisal of the service, perceived capacity to use it, and the behavioral influence of payment environments (La Barbera & Ajzen, 2020; Mertens et al., 2022). It offers practical direction for service design, risk communication, user support, and ethically designed prompts.

Theory and Hypothesis Development

TAM (Technology Acceptance Model)

Within TAM, acceptance depends on how users appraise a system's value and difficulty (Davis, 1989; Venkatesh & Davis, 2000). This logic is relevant to payments because adoption becomes more plausible when the service is intelligible and imposes little operational burden (Al-Qudah et al., 2024).

Theory of Planned Behavior (TPB)

TPB links action to an individual's attitudes, perceived social expectations, and sense of behavioural control (Ajzen, 1991; La Barbera & Ajzen, 2020). For payment technology, the control dimension concerns whether users believe that they possess the knowledge and resources to transact successfully (Esawe, 2022; Yang et al., 2021).

Nudge Theory

Nudge Theory focuses on the design of decisions rather than coercion. Reminders, presentation choices, default settings, and incentives may guide attention while leaving alternatives available (Thaler & Sunstein, 2008). Their effects vary across settings Mertens et al. (2022), but notifications and promotional cues are plausible mechanisms in digital-payment environments.

The Effect of *Perceived Ease of Use* on *Digital Payment Adoption*

Ease of use concerns the anticipated effort needed to understand and operate a payment system (Davis, 1989). Evidence suggests that users respond more favourably when navigation and transaction execution are uncomplicated (Siagian et al., 2022). H1 therefore predicts that perceived ease of use is positively associated with digital payment adoption.

H1: Perceived ease of use has a positive effect on digital payment adoption.

The Effect of Perceived Security on Digital Payment Adoption

Perceived security denotes confidence that the system protects information and transaction activity. By lowering concerns over financial loss and improper access, this perception can make adoption more likely (Siagian et al., 2022). H2 predicts a positive association between perceived security and digital payment adoption.

H2: Perceived security has a positive effect on digital payment adoption.

The Effect of Perceived Behavioral Control on Digital Payment Adoption

Perceived behavioral control is the belief that one can perform the relevant behavior despite possible constraints. Users who feel able to learn procedures and manage transactions should be more willing to adopt payment services (Ly & Ly, 2024). H3 predicts a positive association between perceived behavioral control and digital payment adoption.

H3: Perceived behavioral control has a positive effect on digital payment adoption.

The Influence of Behavioral Nudges on Digital Payment Adoption

Nudges alter the ease or salience of an option while preserving autonomy (Thaler & Sunstein, 2008). In payment services, prompts, discounts, accessible information, and simple routes to use may support adoption (Al-Qudah et al., 2024; Ly & Ly, 2024). H4 predicts a positive association between behavioral nudges and digital payment adoption.

H4: Behavioral nudges have a positive effect on digital payment adoption.

METHOD

A quantitative, one-time survey was conducted to evaluate the proposed model. Eligible participants were Jakarta residents or workers who had experience using e-wallets, mobile banking, or QRIS. The purposive design included users from Generation Z, millennial, and older cohorts who had completed a digital transaction.

This population was appropriate because it can report directly on payment usability, security, self-efficacy, and exposure to provider prompts. The study used PLS-SEM to estimate the hypothesized network among latent variables in a prediction-oriented setting. Figure 1 presents the conceptual model linking perceived ease of use, perceived security, perceived behavioral control, and behavioral nudges to digital payment adoption.

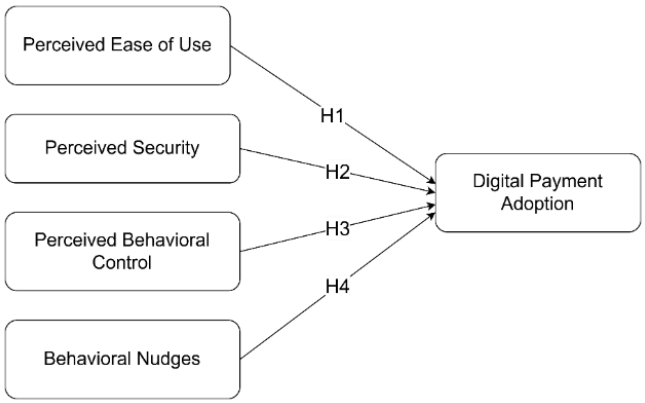

Figure 1. Research Framework of Thought

The 249 valid responses exceeded the sample level typically recommended for the specified PLS-SEM model (Hair et al., 2017). The questionnaire employed five response categories

and drew its indicators from prior payment-adoption work. SmartPLS 4.0 estimated the model with the path-weighting algorithm and 5,000 bootstrap draws. Reliability, convergent validity, discriminant validity, collinearity, path estimates, and explained variance were assessed; SRMR (.064) and NFI (.908) supported an acceptable fit assessment.

RESULTS AND DISCUSSION

Results

Profile Respondents

Table 1
Profile Respondents

Characteristics	Categories	Frequency	Percentage
Gender	Men	118	47,4
	Women	131	52,6
Generation	Baby Boomers (1945–1964)	19	7,6
	Generation X (1965–1980)	52	20,9
	Millennial Generation (1981–1996)	80	32,1
	Generation Z (1997–2012)	98	39,4
Domicile	Central Jakarta	45	18,1
	West Jakarta	71	28,5
	South Jakarta	51	20,5
	East Jakarta	41	16,5
	North Jakarta	41	16,5
Current Activity/Status	Student/Student	96	38,6
	Employees	92	36,9
	Efforts	61	24,5
Revenue	< IDR 1,000,000	59	23,7
	IDR 1,000,000 – IDR 5,000,000	110	44,2
	IDR 5,000,001 – IDR 10,000,000	55	22,1
	> IDR10,000,000	25	10,0

Source: Authors' statistical analysis.

The respondent profile is concentrated in an urban, digitally exposed population. Women accounted for 52.6% of the observations; Generation Z was the largest age cohort at 39.4%. West Jakarta contributed 28.5% of the sample, and students represented 38.6%. These characteristics frame the results as evidence from a particular metropolitan user mix rather than from all Indonesian consumers.

Data Quality Analysis and Research Models

Table 2
Descriptive Measurement Results and Statistical Results

Variable	Statement	Outer Loading	Cronbach alpha	Red	Std. deviation	AVE
Behavioral Nudges	App alerts make me more inclined to pay digitally.	0.803	0.878	3.261	0.836	0.622
	Promotional benefits can influence my choice of payment application.	0.814		3.281	0.822	
	Suggestions from relatives or friends affect whether I use digital payment.	0.739		3.201	0.816	
	Service-related information can prompt me to open and use a payment application.	0.791		3.289	0.720	
	Convenient access increases	0.761		3.458	0.733	

	my likelihood of using a digital payment service.				
	Encouragement within my social circle supports my use of digital payment.	0.820		3.257	0.844	
	Average			**3,2912**		
Perceived Behavioral Control	I feel capable of operating a digital payment service.	0.850	0.849	3.402	0.801	0.689
	I feel that I can manage how I use digital payment.	0.815		3.321	0.745	
	I am confident when dealing with digital-payment transactions.	0.868		3.365	0.821	
	I can complete a payment through a digital service independently.	0.785		3.353	0.773	
	Average			**3,3603**		
Perceived Ease of Use	I can grasp how a digital payment service functions without difficulty.	0.834	0.905	3.301	0.777	0.637
	The instructions supplied by the payment service are clear to me.	0.805		3.394	0.715	
	The service features are straightforward and appealing to use.	0.767		3.369	0.766	
	I can learn a new digital-payment procedure in a short time.	0.827		3.365	0.760	
	The service lets me pay when the situation requires it.	0.823		3.378	0.823	
	Using the service does not demand substantial effort from me.	0.744		3.341	0.723	
	Completing a digital payment normally involves a manageable sequence of actions.	0.781		3.365	0.711	
	Average			**3,3590**		
Perceived Security	I regard payments made through the service as secure.	0.818	0.924	3.325	0.793	0.687
	The service adequately safeguards my personal details.	0.825		3.189	0.827	
	I expect the information I provide will not be used improperly.	0.836		3.225	0.844	
	The application contains safeguards for protecting my data.	0.859		3.213	0.859	
	I consider my data reasonably protected against unauthorized	0.816		3.197	0.795	

	intrusion.					
	I view the payment platform as dependable and secure.	0.819		3.257	0.759	
	The application helps prevent unapproved access to my account.	0.830		3.217	0.782	
	Average			**3,2319**		
Digital Payment Adoption	For me, digital payment is more convenient than cash payment.	0.820	0.886	3.257	1.071	0.638
	I intend to retain digital payment as a payment option.	0.829		3.305	1.433	
	My overall experience of using digital payment has been favorable.	0.766		3.337	0.374	
	Digital payment provides transaction functions that I value more than cash.	0.783		3.313	0.376	
	I would speak positively about digital payment to people close to me.	0.798		3.325	0.759	
	I would be willing to help another person learn to use digital payment.	0.796		3.305	1.392	
	Average			**3,3070**		

Source: Authors' statistical analysis.

The reported measurement results satisfy the stated criteria for convergent validity. The behavioral-nudge indicators capture app prompts, promotional benefits, social encouragement, information cues, and access convenience. Participants also tended to report confidence and control in using payment services, although the dispersion values indicate differing individual experiences.

The security indicators reflect users' evaluations of data protection, transaction integrity, account protection, and platform reliability. Adoption indicators capture preference, intended continuation, satisfaction, recommendation, and willingness to assist others. Responses were generally favorable, but their variability shows that digital-payment experience was not homogeneous.

Table 3
R Square

Hypothesis	***R square***	***R Square* Adjusted**
Digital payment adoption	0.874	0.872

Source: Authors' statistical analysis.

The model generated R^2 = .874 and adjusted R^2 = .872 for digital payment adoption. On this specification, the predictors account for most of the measured variance, leaving 12.6% attributable to unmodelled influences or error.

The magnitude of R^2 needs a cautious reading. Predictor constructs measured in the same questionnaire can overlap conceptually, and single-source measurement can amplify relationships. These results should therefore be replicated with behavioral, longitudinal, or multi-informant evidence (Hair et al., 2019).

Hypothesis Test

Table 4
Research Hypothesis Testing

Hypothesis	p-value	Verdict
H1: Perceived Ease of Use → digital payment adoption	0.000	Supported
H2: Perceived security → digital payment adoption	0.000	Supported
H3: Perceived Behavioral Control→ digital payment adoption	0.000	Supported
H4: Behavioral nudges → digital payment adoption	0.001	Supported

Source: Authors' statistical analysis.

The four proposed relationships received statistical support. Ease of use, security, and behavioral control each produced $p < .001$; behavioral nudges produced $p = .001$. Thus, the data support H1, H2, H3, and H4 within the study sample.

Table 5
Path Coefficients (β), t-values, and Significance

Hypothesis	β	t-value	p-value
H1: Perceived Ease of Use → digital payment adoption	0.312	6.842	0.000
H2: Perceived security → digital payment adoption	0.276	5.917	0.000
H3: Perceived Behavioral Control → digital payment adoption	0.298	6.435	0.000
H4: Behavioral nudges → digital payment adoption	0.214	3.278	0.001

Source: Authors' statistical analysis.

The standardized estimates and t-statistics show that each path passes the 1.96 significance benchmark. Ease of use has the largest estimated contribution, while the nudge pathway is the smallest of the supported effects.

Discussion

Ease of use emerged as the largest predictor. This result implies that participants are more receptive when the payment process is clear, learnable, and low in operational burden. It is compatible with TAM and with recent empirical findings (Al-Qudah et al., 2024).

Security perceptions also mattered. A service that is viewed as protecting credentials, personal data, and transaction activity may reduce hesitation about financial exposure. The result agrees with findings that connect security reassurance and e-wallet use (Fakriah et al., 2025).

Perceived behavioral control was positively associated with adoption, consistent with TPB. Users who believe they can learn the system and manage a transaction are better positioned to translate access into actual use.

Nudges retained a positive association despite being the smallest estimated effect. Reminders, promotions, and convenient pathways can bring payment use to mind at the point of decision, but their effectiveness is likely to depend on circumstances and user preferences (Fakriah et al., 2025; Ly & Ly, 2024).

The model suggests that adoption is not explained by a single psychological mechanism. TAM addresses service appraisal, TPB addresses perceived capacity, and Nudge Theory addresses the decision setting. Although the very high explained variance may reflect Jakarta's established payment environment, common-method measurement remains an alternative explanation. The results also differ from settings where security or trust outweigh usability Kumar et al. (2018), indicating that the salience of adoption drivers changes with the market and population.

Trust, perceived usefulness, and financial and digital literacy are plausible additions to the model. Each has been linked to payment decisions in previous work and could account for the residual variance identified here (Alkhowaiter, 2022; Khando et al., 2022; Morgan & Trinh, 2019; Senali et al., 2023). Later research should test these variables across different cohorts and locations.

CONCLUSION

Based on the findings, easier operation, stronger security perceptions, greater perceived control, and exposure to behavioral prompts were each linked to greater digital-payment adoption. The combined TAM–TPB–Nudge account indicates that platform design, user capability, and choice context work together. Providers should therefore simplify core tasks, make security protections legible, provide usable assistance, and employ proportionate prompts rather than relying on one adoption lever.

This evidence is limited by self-reported responses, a single observation period, and purposive recruitment in Jakarta. Reported intentions and attitudes may not perfectly reflect behavior, and no causal or temporal claim can be drawn. Broader sampling, repeated observations, transaction data, and additional predictors would improve the robustness and scope of subsequent research.

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AUTHOR CONTRIBUTION STATEMENT

Author 1 formulated the research design, organised the survey, analysed the data, and drafted the article. Author 2 provided methodological oversight, checked the analysis, and revised the manuscript critically. Both authors approved the submitted version and are accountable for its content.

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