Almana : Jurnal Manajemen dan Bisnis
Volume 9 No. 3/ December 2025: 499-510
p-ISSN: 2579-4892/ e-ISSN: 2655-8327
DOI: 10.36555/almana.v9i3.2955

Determinant of Digital Payment Usage Intention on Tourism Destination

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Abstract: Digital payments make it easier for people to make transactions so that they are more effective and efficient. With the existence of digital payments, people's habits have changed in making payments, where the use of non-cash or cashless payments is more popular with people today. This research aims to examine and analyze the Influence of Ease of Use and Usefulness on Users' Interest in Digital Payment at tourism destinations. This study employs a quantitative method with a descriptive and verification approach. The population consists of visitors in 2024, determined using the Barchlay, Higgins, and Thompson formula, resulting in 100 respondents. The sampling method used is Incidental Sampling. This study utilizes scale range analysis and SEM-PLS analysis with tools including Smart PLS and Microsoft Excel. The findings reveal that there is no partial influence of ease of use on user interest in digital payments.

Article History:
Submitted: October 31, 2025
Revised: December 18, 2025
Accepted: December 20, 2025
Published: December 30, 2025

Keywords:
Digital Payments
Ease of Use
Intention to Use
Usefulness

Yusuf, A., Hidayat, Y. R., & Kartika, T. (2025). Determinant of Digital Payment Usage Intention on Tourism Destination. *Almana : Jurnal Manajemen dan Bisnis, 9*(3), 499-510. https://doi.org/10.36555/almana.v9i3.2955

INTRODUCTION

The use of fintech services in Indonesia has experienced rapid growth every year, as evidenced by a survey conducted by the Indonesian Fintech Association. Although fintech companies for digital payment companies are the 3rd largest, their use is greater than loans. This is because the payment method through fintech is considered to make it very easy for Indonesian people to make payments, and so on. Meanwhile, Digital payments represent an innovation in payment systems aimed at reducing cash usage. They simplify transactions, making them more effective and efficient. Consequently, people's payment habits have shifted toward non-cash or cashless methods, which have grown in popularity. This shift is further propelled by technological advancements, driving the widespread adoption of digital payment platforms across various sectors, including tourism (Hermanto et al., 2023).

Electronic wallets, or better known as e-wallets, are a type of electronic card that is often used for digital payments and is a popular and reliable digital payment method in both developing and developed countries. Many countries have adopted e-wallets as a payment option due to their beneficial attributes, such as convenience, time, and cost savings. Besides their simplicity and flexibility, e-wallets are more advantageous than other digital payment systems. People who use e-wallets for digital payments show their awareness of the practicality and benefits of digital payment methods. However, this also poses challenges for those involved in it. In the tourism sector itself, there is a way to adjust to this phenomenon, namely by tourism administrators participating in adapting to the use of digital technology.

Despite these challenges, the broader trend in tourism indicates a significant acceleration towards cashless transactions, especially following global events like the COVID-19 pandemic, which normalized contactless payments and highlighted the value

p-ISSN: 2579-4892
e-ISSN: 2655-8327

of digital financial solutions in various sectors, including travel and hospitality. This widespread adoption of digital payment systems is further evidenced by the significant increase in digital transactions observed during the pandemic, driven by the need for contactless payment options and the concept of "clean, health, and safety" in transaction processes (Purike et al., 2022). This trend is further exacerbated by the increasing preference for convenience among consumers, leading to a surge in digital payment options and a projected slowdown in global non-cash transaction growth due to economic factors (Ramayanti et al., 2023). The ongoing evolution of financial services has transformed traditional cash-based systems into a landscape dominated by cashless alternatives, encompassing e-commerce, online financial activities, and smartphone-based transactions.

In various tourism contexts, such as in Indonesia, e-wallets and mobile payments facilitate seamless transactions at attractions, reducing cash-related risks and enhancing visitor experiences, with over 47% of consumers adopting digital payments in 2019 (Hermanto et al., 2023). Platforms like these are increasingly integrated into travel ecosystems to meet growing demands for efficient payments (Kurniasari et al., 2023). This technological shift extends beyond mere convenience, actively shaping consumer behavior and driving a global movement toward cashless ecosystems, particularly in developing economies where digital solutions enhance financial inclusion for previously unbanked populations.

In various tourism contexts, particularly in Indonesia, e-wallets and mobile payments facilitate seamless transactions at attractions, significantly reducing cash-related risks such as money loss and enhancing visitor experiences, with over 47% of consumers adopting digital payments in their transactions in 2019 (Hermanto, 2023). These platforms are increasingly integrated into travel ecosystems, including e-commerce for travel needs, where demand exceeds 60% of online sales, to meet surging demands for efficient, secure, and convenient payments (Kurniasari et al., 2023). This technological shift, propelled by post-pandemic preferences for contactless options embodying "clean, health, and safety" principles (Purike et al., 2022), extends beyond mere convenience to actively shape consumer behavior, driving a global movement toward cashless ecosystems especially in developing economies like Indonesia where digital solutions boost financial inclusion and economic efficiency for unbanked populations (Ramayanti et al., 2023). This widespread adoption is further evidenced by the substantial year-on-year growth of 45% in electronic money transactions in Indonesia, underscoring the increasing preference for digital financial mechanisms over traditional cash payments (Apriliani et al., 2024). Moreover, digital payments, while not entirely supplanting conventional banking technologies, foster a symbiotic relationship that benefits both consumers and financial institutions amidst evolving transactional behaviors (Purwanto et al., 2023).

However, despite these broader trends, the adoption of digital payments at tourism destinations remains low compared to cash payments. According to the tourism manager, key barriers include tourists' limited knowledge of digital payments and the fact that 60% of visitors are families with older parents who predominantly prefer cash. Network constraints further exacerbate this preference for cash. These observations underscore the persistent digital literacy gap, with financial literacy hovering around 25% (Septiningrum et al., 2025) and infrastructural limitations, such as unreliable connectivity, that hinder full cashless adoption even in technologically advancing regions like Indonesia (Ramayanti et al., 2023). These factors highlight a critical challenge in bridging the gap between national digital payment initiatives and localized implementation, especially in tourist destinations seeking to leverage technology for improved visitor experiences (Fakriah et al., 2025; Septiningrum et al., 2025). This dichotomy between national trends and localized resistance underscores the need for targeted interventions that address specific demographic and infrastructural challenges to unlock the full

potential of digital payment ecosystems in tourism (Rasyid, 2025). Therefore, understanding the specific factors influencing tourists' intention to use e-wallets, particularly within such localized settings characterized by distinct barriers, presents a crucial research problem.

The provision of digital payments in tourism destinations is a value-added service that significantly influences the perception of service quality, thereby enhancing overall tourist satisfaction and travel experience (Susanto et al., 2022). Furthermore, AI-powered digital payment methods, including e-wallets, make transactions safer and faster, which can attract more tourists and boost a destination's appeal. By providing convenient digital solutions, e-wallets not only meet the evolving expectations of tourists but also benefit businesses and the destination as a whole, contributing to destination competitiveness and an improved visitor journey (Tangit & Law, 2021; Wang & Chan, 2025; Weltman et al., 2024). Therefore, promoting the sustained intention to use e-wallets is vital for adapting to evolving consumer behaviors and leveraging technology for improved operational efficiency and economic growth in tourist areas.

TAM is one of the most effective models for evaluating technology acceptance among tourists. Given the persistent low adoption of digital payments at tourism destinations despite national trends toward cashless ecosystems, there is an urgent need to apply TAM to diagnose and resolve barriers like limited digital literacy and infrastructural constraints, enabling targeted interventions to boost tourists' sustained intention to use e-wallets (Ramayanti et al., 2023; Septiningrum et al., 2025). The TAM posits that greater perceptions of ease of use foster positive attitudes toward technology, with previous research confirming that ease of use has a simultaneous positive and significant effect on intention to use. This foundational understanding emphasizes the importance of making digital payment systems intuitively navigable for tourists to foster widespread adoption (Susanto et al., 2022). Similarly, perceived usefulness significantly influences adoption by highlighting the tangible benefits users gain from employing a technology, such as enhanced convenience or efficiency (Esawe, 2022). In the context of mobile payment systems, both perceived usefulness and perceived ease of use have been identified as crucial determinants of tourists' behavioral intentions (Hasan & Gupta, S., 2020).

In addition to the ease of use factor that influences interest in using, a user will also consider the usefulness factor in using digital payment services. Usefulness is a summary of the benefits when using a technology. This concept aligns with prior research indicating that both perceived ease of use and perceived usefulness are critical determinants of an individual's attitude and subsequent intention to adopt new technologies, including digital payment services (Osman & Yatam, 2024; Promi, 2022). The model's enduring relevance across diverse domains, including mobile services and e-commerce, underscores its utility in dissecting factors influencing the continued usage intention of digital wallets within tourism contexts (Li et al., 2022; Promi, 2022). Specifically, perceived usefulness can be related to the extent to which tourists believe that e-wallets enhance their travel experiences, offering greater convenience and security for transactions (Wibisono et al., 2024). This also aligns with the broader application of the Technology Acceptance Model in evaluating the adoption dynamics of digital payment platforms in various urban environments (Utomo et al., 2024).

In conclusion, despite Indonesia's national momentum toward cashless ecosystems and the proven efficacy of the Technology Acceptance Model in elucidating technology adoption in tourism, the persistent low uptake of digital payments, particularly e-wallets, at the Karawang tourism destination underscores entrenched barriers like limited digital literacy, unreliable connectivity, and demographic preferences for cash among families with older members. This study bridges this gap by empirically examining how perceived ease of use and usefulness drive tourists' sustained intention to use e-wallets, offering targeted strategies to enhance service quality, satisfaction, and

p-ISSN: 2579-4892
e-ISSN: 2655-8327

destination competitiveness amid evolving consumer behaviors and technological advancements.

METHODS

The population in this study was visitors who used digital payment at tourism destinations in Karawang in 2024, the number of which is not yet known for sure. The determination of the sample in this study used the theory of Barclay, Higgins, and Thompson, which states that by multiplying 10 times the total number of indicators in one latent variable, which is formative in a research model (Hair et al., 2017). This approach ensures a robust sample size capable of supporting statistical analyses, aligning with common practices in quantitative research for evaluating complex models like the Technology Acceptance Model (Agustin et al., 2023). This method provides a sufficient number of observations for reliable parameter estimation and hypothesis testing, particularly when assessing the intricate relationships between perceived ease of use, perceived usefulness, and intention to use in the context of digital payment adoption (Husainah et al. 2023).

This study employs a non-probability sampling method applying the Incidental sampling technique. Data collection was also carried out by reviewing various types of reading materials in articles, books, and on the internet, as well as questionnaires given to samples that had been determined by the author using Google Forms.

RESULTS AND DISCUSSION

This study employed structural equation modeling using Partial Least Squares for data analysis. The measurement model evaluation in PLS-SEM comprises two stages: the outer model and the inner model. The outer model is assessed via convergent validity, discriminant validity, and composite reliability tests. The inner model, or structural model, estimates relationships among latent variables. Analyses were performed in SmartPLS software using the bootstrapping method to identify direct and indirect effects between variables. Hypotheses were tested by evaluating t-values. This approach allowed for a robust assessment of the hypothesized relationships between perceived ease of use, perceived usefulness, and the intention to use digital payment systems, aligning with methodologies applied in similar studies on technology adoption.

Table 1. Description of Respondent Data

	Information	Frequency	Percentage
Gender	Male	45	45%
	Female	55	55%
Average Age	17-22	20	20%
	23-28	58	58%
	29-33	17	17%
	>34	5	5%
Work	Students/Students	28	28%
	Private employees	31	31%
	Government employees	11	11%
	Factory workers	11	11%
	Businessman	12	12%
	Other	7	7%
Income/month	Rp. 1,000,000 – Rp. 4,999,999	45	45%
	Rp. 5,000,000 – Rp. 9,999,999	39	39%
	Rp. 10,000,000 – Rp. 14,999,999	13	13%
	> Rp. 15,000,000	3	3%

Source: Author's work (2025)

The respondents were predominantly female (55%) compared to males (45%). The largest age group was 23-28 years (58%), followed by 17-22 years (20%), 29-33 years (17%), and over 34 years (5%). Regarding occupation, private employees formed the largest group (31%), followed by students (28%), businessmen (12%), government employees and factory workers (both 11%), and others (7%). For monthly income, the majority earned Rp 1,000,000–4,999,999 (45%), followed by Rp 5,000,000–9,999,999 (39%), Rp 10,000,000–14,999,999 (13%), and over Rp 15,000,000 (3%). This demographic profile provides context for understanding the varying perceptions and usage behaviors related to digital payment systems among the study participants.

Outer model analysis

Convergent validity in SmartPLS is assessed through loading factor values and Average Variance Extracted. Loading factors above 0.7 indicate valid and acceptable constructs, while those below 0.7 should be removed from the model. An AVE exceeding 0.5 further confirms data validity. Additionally, composite reliability and Cronbach's alpha values, both expected to be above 0.7, are utilized to ascertain the internal consistency of the constructs, thereby ensuring the reliability of the measurement model (Nurdin et al., 2023).

Table 2. Output for Composite Reliability and Convergent Validity

Construction	Item	Factor Loading	AVE	Cronbach's Alpha	Composite Reliability
Ease Of Use	X1.1	0.873	0.733	0.955	0.961
	X1.2	0.875			
	X1.3	0.870			
	X1.4	0.886			
	X1.3	0.881			
	X1.6	0.799			
	X1.7	0.807			
	X1.8	0.877			
	X1.9	0.834			
Usefulness	X2.1	0.891	0.753	0.935	0.949
	X2.2	0.864			
	X2.3	0.915			
	X2.4	0.889			
	X2.5	0.856			
	X2.6	0.796			
Interest in Use	Y1	0.718	0.756	0.886	0.924
	Y2	0.856			
	Y3	0.951			
	Y4	0.928			

Source: Author's work (2025)

The results indicate that all indicators for ease of use, usefulness, and interest in use exhibit loading factors greater than 0.7 and Average Variance Extracted values exceeding 0.5. As previously explained, these thresholds confirm the constructs' validity, rendering the indicators suitable as measurement tools capable of adequately explaining the latent variables (Nurdin et al., 2023). Furthermore, the composite reliability and Cronbach's alpha values for all constructs surpassed 0.7, affirming the internal consistency and reliability of the measurement model.

p-ISSN: 2579-4892
e-ISSN: 2655-8327

The results further confirm that composite reliability and Cronbach's alpha values for all variables exceed 0.7, demonstrating excellent reliability of the research instrument. The average variance extracted values for all latent variables also exceeded 0.5, thus substantiating convergent validity (Agiomirgianakis et al., 2018; Cheng et al., 2020).

Table 3. Output for R-square and Q-square

Information	R Square	Adjusted R Square	Q Square
Interest in Use	0.250	0.234	0.180

Source: Author's work (2025)

It can be seen that the Adjusted R Square value is 0.234, which means that the model has a weak influence. The value of 0.250 can be interpreted as 25% of the variation in the variable of interest in use is influenced by the variables of ease of use and usefulness. While the remaining 75% is influenced by other factors that were not examined in this study. The value obtained$Q2$ is 0.180. Thus, this research model is considered good because the value$Q2$ has a number greater than 0. This value indicates that the variables in this study have good relevance.

Inner model analysis

Hypothesis testing is used to determine the direction of the relationship between the independent variable and the dependent variable. In Partial Least Squares, hypothesis testing can be done using the bootstrapping method. In the bootstrapping method, it can also observe the value of the structural path coefficient.

Table 4. Path Analysis Output

Path diagram	Path coefficient	t-Value	p-Value	Description
X1 → Y	0.232	1,687	0.092	H1 Accepted
X2 → Y	0.289	2,022	0.044	H2 Accepted

Source: Author's work (2025)

It is known that the ease of use variable does not have an effect on the interest in use, which is 0.232 or 23.2%. While the usefulness variable has an effect on the interest in use, which is 0.289 or 28.9%. The results of the T-statistic value for H1 have a value below 1.96, and the P-values have a value greater than 0.05, so the results of the H1 test formulated in this study are rejected. While H2 has a value of more than 1.96, the P Values of H2 are less than 0.05. So the results of the test indicate that H2 formulated in this study can be accepted

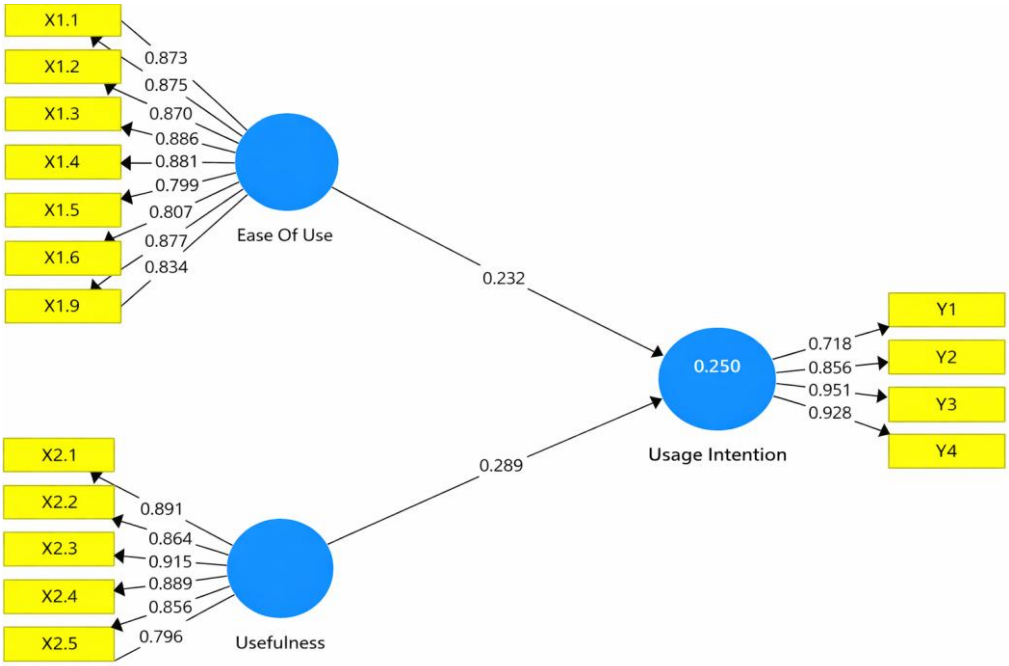

Figure 1. PLS-SEM Model Path Coefficient
Source: Author's work (2025)

Interpretation and Discussion

This study empirically creates a structural model to test the application of the PLS-SEM and TAM models on digital payments by tourists visiting the tourism destination. Hypothesis testing reveals that ease of use (X1) has a path coefficient of 0.232 toward interest in use (Y), with a T-statistic value of 1.687 (<1.96) and a P-value of 0.092 (>0.05). Thus, ease of use exerts a non-significant positive effect on interest in use, resulting in the rejection of H1 in favor of H0. Although the outer model confirms high perceptions of ease—evidenced by loading factors >0.7, AVE=0.733, and strong reliability metrics—these do not translate to significant behavioral influence, likely due to overriding barriers such as limited internet connectivity and inadequate digital infrastructure, which render ease irrelevant in practice (Jakhiya et al., 2020; Putrevu & Mertzanis, 2023). Additionally, varying digital literacy levels and skill gaps among tourists, particularly in dimensions like becoming skillful, challenge usability for less tech-savvy visitors (Panetta et al., 2025; Xiong & Zhang, 2024). Users still perceive the system as relatively easy compared to alternatives, yet these contextual constraints prevent ease of use from driving adoption, contrasting general TAM findings where it is significant (Meiryani et al., 2022; Wibowo & Dermawan, 2023). This outcome suggests a divergence from the typical influence of perceived ease of use, as observed in studies on digital payment adoption among SMEs, where it often plays a significant role in initial acceptance (Fazriansyah et al., 2022; Syah et al., 2022).

This is in accordance with the results of previous research, where ease of use does not have a significant influence on interest in use (Rosadi, 2023). Thus, due to the low level of ease of use, the interest in using digital payment in the tourism destination is also low. This can be caused by the lack of network access as explained by the tourism destination manager himself, and the large number of visitors who are less skilled in using digital payment in tourism destination, as seen from the recapitulation results of the ease of use variable in the ease to become skillful dimension which has the lowest average score (Bayu & Kismiatun, 2022). The non-significant or even negative influence of perceived ease of use on e-wallet usage intention in tourism destinations stems from

p-ISSN: 2579-4892
e-ISSN: 2655-8327

several critical factors. Primarily, limited internet connectivity and inadequate digital infrastructure in such locations can severely impede the functionality of digital payment systems, rendering their 'ease' irrelevant if they cannot be accessed reliably (Jakhiya et al., 2020; Putrevu & Mertzanis, 2023). Furthermore, the varied digital literacy levels and technological proficiency among tourists mean that what is perceived as easy by some may be challenging for others, particularly those less accustomed to mobile payment technologies (Panetta et al., 2025; Xiong & Zhang, 2024). Therefore, these external and user-centric barriers often override the inherent simplicity of a digital payment system, preventing ease of use from positively influencing adoption in these specific contexts. This finding contrasts with studies that generally identify perceived ease of use as a significant determinant of usage intention for e-wallets, highlighting the context-specific nature of technology adoption in areas with infrastructure and user-skill limitations (Meiryani et al., 2022; Wibowo & Dermawan, 2023).

Hypothesis testing shows that usefulness towards intention to use has a T-Statistics value of 2.022 and a P-Value of 0.044. It can be concluded that usefulness has a significant positive influence on intention to use, meaning that the H2 hypothesis is accepted and H0 is rejected. The implications of this hypothesis indicate that visitors to tourism destinations feel that usefulness provides speed when transacting, activities become more increase, transaction activities become more productive, transaction effectiveness increases, facilitates transaction activities, and provides transaction benefits. The results show that usefulness has a positive and significant influence on Intention To Use, in line with previous research that has been conducted (Trivedi & Yadav, 2018). Specifically, this aligns with findings where perceived usefulness significantly influences the intention to adopt various information systems and digital payment platforms (Muchran & Ahmar, 2019). This robust relationship underscores the importance of perceived benefits in driving user adoption and sustained engagement with digital technologies (Ari, 2023). Moreover, perceived usefulness is often considered a stronger predictor of usage intention than perceived ease of use, particularly in contexts where users prioritize the tangible advantages and outcomes derived from using a system. Indeed, while initial adoption might be influenced by ease of use, sustained engagement hinges on the perceived utility and effectiveness of the technology in achieving user objectives (Promi, 2022).

This is in accordance with the results of previous research, where usefulness has a significant influence on interest in use (Effendy et al., 2021). Thus, due to the increasingly high level of usefulness, the interest in using digital payments in tourism destinations is also high. This aligns with research demonstrating that perceived usefulness consistently acts as a strong predictor of behavioral intention and adoption of digital payment systems (Arini et al., 2024; Promi, 2022).

In conclusion, this study demonstrates that while perceived ease of use does not significantly influence tourists' intention to use digital payments at tourism destinations, likely due to challenges such as limited network access and varying digital skills, perceived usefulness emerges as a key driver, positively impacting adoption through enhanced transaction speed, productivity, and efficiency. These findings underscore the context-specific dynamics of technology acceptance in tourism settings with infrastructural constraints, suggesting that tourism managers prioritize promoting tangible benefits and addressing connectivity barriers to boost digital payment uptake. Ultimately, fostering perceived usefulness can elevate visitor satisfaction and streamline transactions, paving the way for greater digital integration in such destinations.

Theoretical Contributions: This research contributes to the Technology Acceptance Model literature by demonstrating the context-specific nature of perceived ease of use, particularly in environments with limited internet connectivity and varied digital literacy levels, where its influence on adoption may be diminished or absent. While TAM often posits perceived ease of use as a significant determinant, this study underscores that

infrastructural and user-centric barriers can override inherent simplicity, preventing a positive influence on adoption. It further reinforces the robust and consistent role of perceived usefulness as a key driver of technology adoption, even in challenging contexts, suggesting that tangible benefits are paramount for user engagement.

Managerial Implications: To boost digital payment uptake in destinations, tourism managers should prioritize promoting the tangible benefits and usefulness of these systems, such as enhanced transaction speed and efficiency. Crucially, addressing infrastructural constraints, particularly limited network access, is paramount for improving the functionality and accessibility of digital payments. Furthermore, educational initiatives aimed at enhancing digital literacy and skill proficiency among visitors could help overcome barriers related to perceived ease of use, making the systems more accessible to a wider audience. Strategic interventions should also focus on simplifying the user experience and providing clear, easy-to-understand interfaces to mitigate challenges where ease of learning and usage is currently low.

Limitations and Future Research: This study has several limitations, including a potentially small sample size, its focus on a single organizational setting, reliance on self-reported measures, and a cross-sectional design. These factors may limit the generalizability of the findings. Future research should consider employing larger, more diverse samples across various tourism destinations to enhance external validity. Longitudinal studies could explore the sustained impact of perceived usefulness and how perceptions of ease of use evolve with greater exposure and improved infrastructure. Additionally, investigating mediating or moderating variables, such as digital literacy levels, trust, or perceived risk, could provide a more nuanced understanding of the adoption process. Exploring different industry contexts beyond tourism could also yield valuable comparative insights into digital payment adoption.

CONCLUSION

This study empirically tested the effect of ease of use and usefulness on the intention to continue using digital payment. The findings indicate that perceived ease of use does not significantly influence intention to use, suggesting that users in this specific context perceive digital payment as challenging to learn, inefficient, lacking a clear display, restricted by location/time, and difficult to master or transact with. This outcome is consistent with previous research indicating a non-significant influence of ease of use on usage intention. Conversely, perceived usefulness significantly and positively influences intention to use, confirming the acceptance of the H2 hypothesis. This implies that users recognize the benefits of digital payment, such as transaction speed, increased activity efficiency, enhanced productivity, improved effectiveness, and overall facilitation of transaction activities. This aligns with studies that highlight the strong predictive power of perceived usefulness on behavioral intention and digital payment adoption.

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