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THE INFLUENCE OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE AND DIGITAL FINANCIAL LITERACY ON USE BEHAVIOR IN DIGITAL PAYMENT

Yassar Triatha[1], Budi Setiawan[2], Try Wulandari[3]
Department of Economics, Indo Global Mandiri University, Indonesia[1,2,3]

20215100692,@student.uigm.ac.id [1], setiawan@uigm.ac.id [2], wulan@uigm.ac.id [3]

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ABSTRACT

This study aims to analyze the effects of perceived usefulness, perceived ease of use, and digital financial literacy on use behavior toward of digital payment services among students of Indo Global Mandiri University Palembang. The Phenomenon of Increasing Use of Digital Payments in Indonesia, especially among the Younger Generation, Encouges the need to understand the factors that influence user behavior. This study uses a quantitative approach with data collection techniques through questionnaires distributed to 176 respondents selected using purposive sampling method. Data Analysis was conducted using the partial less squares-structural equation modeling (PLS-SEM) Method Using SmartPls 4 Software. The results showed that perceived ease of use and digital financial literacy had a positive and significant effect on use behaviors of digital payment services, while perceived usefulness did not show a significant effect. The Finding Provide Theoretical Implications by Expating the Application of the Technology Acceptance Model (TAM) Through the integration of Digital Financial Literacy Variables, as well as practical implications for digital payment service providers in designing strategies.

Keywords: *Perceived Usefulness, Perceived Ease of Use, Digital Financial Literacy, Use Behavior, Digital Payment .*

INTRODUCTION

Digital transformation has changed the global financial system landscape, including in Indonesia. One of the significant innovations born from this digital era is the emergence of a digital payment system, which is a payment system that allows transactions to be carried out electronically through digital devices such as smartphones and the internet. As technology develops, the community began to switch from a cash -based conventional payment system to a faster, more efficient, and safe Cashless Society system (Rahardjo, B., 2021).

According to Bank Indonesia's report, total digital payment transactions in Indonesia in 2023 were recorded at more than Rp 500 trillion, an increase of

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41.2% compared to the previous year. This fact shows that the use of digital payment services in Indonesia experiences rapid growth, especially among the younger generation. Services such as Gopay, Ovo, Shopeepay, Dana, and other e-wallet are now an important part of the lifestyle of the people. Ease of access, service speed, as well as various incentives such as cashback and promos, become the main drivers in increasing digital payment adoption in the country.

In recent years, Indonesia has experienced rapid development in the use of digital transaction services. Based on the data displayed, e-commerce transactions show a significant increase trend from 2018 to 2020. Total nominal transactions experienced a sharp surge in the fourth quarter of 2020, reaching nearly Rp 100 trillion with annual growth of 49.47%. This reflects the acceleration of the use of e-commerce in the community, which is most likely influenced by the Pandemic Covid-19 situation which encourages consumers to switch to online shopping. Nevertheless, transaction growth per quarter appeared to be fluctuating and had decreased, which showed the dynamics of digital markets that were still developing.

In addition, digital banking transactions also showed consistent growth during the period 2019 to 2020. Total digital bank transactions increased to 1,456 million in the fourth quarter of 2020, with SMS/Mobile Banking recorded 1,012 million transactions and 444 million internet banking. This data indicates a shift in community preferences towards more practical and flexible mobile -based banking services. This increase also indicates that literacy and public trust in the digital financial system is getting better.

This increase reflects changes in consumer behavior that is increasingly accustomed to digital financial services, driven by technological developments and the need for fast and efficient services, especially during the Pandemic period. This graph is proof that digital adoption in the banking sector continues to experience significant growth and has the potential to continue to develop in the future.

Literature Review

Financial behavior theory

Financial behavio is one of the important studies in financial science that focuses on how individuals make financial decisions in everyday life. From the point of view of human behavior, this theory emphasizes that financial decision making is not only influenced by economic rationality, but also by psychological, social, and emotional factors. According to research published by *Journal of Economic Psychology* (2020), many financial decisions made by individuals are actually influenced by cognitive bias such as Overconfidence, anchoring, and loss aversion . For example, a person may be reluctant to sell shares that are losing money because of the "regret" effect (Regret Aversion) is strong, or too confident in estimating future investment returns. This was confirmed by Statman (2019) in the journal *Journal of Behavioral Finance*, which states that emotions and personal values often dominate in financial decision making, even stronger than rational logic.

In the perspective of financial behavior theory, this phenomenon can be explained through the concept of herding behavior and social norm influence, where individuals tend to follow the dominant social trends or habits in their groups. According to research published by *International Journal of Bank Marketing* (2021), the use of financial technology such as mobile banking, e-wallet, or qris is influenced by the perception of convenience (ease of use), comfort (convenience), and social pressure from peers and social media. This shows that the psychosocial aspect cannot be ignored in understanding modern financial behavior. Therefore, an understanding of the theory of financial behavior that combines psychological and economic aspects is an important key in building financial literacy policies and effective personal financial management strategies in this digital era.

Technology Acceptance Model (TAM)

The development of information technology has encouraged significant transformation in the financial sector, one of which is through the adoption of a digital payment system (*Digital Payment*) which allows transactions to be carried out electronically without using cash. Service *Digital Payment* such as gopay, ovo, funds, and shopeepay are now increasingly popular and become part of the lifestyle of modern society, especially the younger generation. In this context, an understanding of the factors that influence *Use Behavior* SERVICE *Digital Payment* becomes crucial to ensure an increase in adoption and sustainability of digital financial ecosystems in Indonesia.

One model that is often used to analyze the acceptance of technology is the Technology Acceptance Model (TAM) developed by Davis (1989). This model explains that there are two main factors that influence individual attitudes and behavior in adopting technology, namely PU and Peou. PU refers to the perception that the use of technology can increase user effectiveness or performance, while peou refers to the extent to which a person feels that the use of the technology is easy and does not require much effort. Both of these concepts are the main components in the Technology Acceptance Model (TAM) developed by Davis (1989).

Recent research by Fitriyani et al. (2024) shows that PU and PEOU have a significant influence on behavioral intentions and the actual use of digital payment systems such as Shopeepay. This study found that Peou significantly affects PU, and both directly and indirectly affect actual use through behavioral intentions as mediation variables.

Likewise, research by Padmawidjaja (2023) confirmed that PU and PEOU have a significant effect on behavioral intentions in the use of research management information systems. This finding supports the relevance of TAM in the context of information technology adoption in the academic environment. In the context *Digital Payment* , both of these variables can explain the extent to which users feel that the service is useful and easy to use in everyday life.

Perceived Usefulness

PU or perception of usefulness is one of the main components in the Technology Acceptance Model (TAM) model developed by Davis (1989). PU is

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defined as the extent to which a person believes that the use of a system will improve their performance. In the context of digital payment, PU refers to the extent to which users feel the benefits of the digital payment system in supporting the efficiency and effectiveness of their financial transactions. In this case, digital payment users will tend to use the system if they feel the system is able to speed up, simplify, and improve the quality of their financial transactions.

Research by Dewi and Rachmawati (2022) in the Journal of Management and Business Indonesia showed that PU has a positive and significant influence on the intensity and use of digital payment, especially among the younger generation. This is in line with the results of research by Suhud and Hermawan (2020) in the International Journal of Applied Business and International Management which confirms that the perception of the use of ease of transactions, time efficiency, and comfort in transactions contributes greatly to increasing the use of e-wallet.

Perceived ease of use

PEOU or perception of ease of use is one of the main components in *Technology Acceptance Model* (TAM) developed by Davis (1989). PEOU is defined as the extent to which a person believes that the use of a system will be free from effort. In the context of digital payment, peou refers to user confidence that the digital payment system is easy to learn and use.

Research by Muliadi and Japarianto (2021) showed that Peou had a significant influence on behavioral intentions in using the Digital OVO payment application. This is in line with the findings by Purwanto et al. (2022) which confirms that the perception of ease of use contributes positively to individual decisions in adopting digital payment applications.

Digital Financial Literacy

Digital Financial Literacy (DFL) refers to the ability of individuals to understand and use digital financial services effectively and safely. This includes knowledge of digital financial products, skills in operating related technology, as well as awareness of risk and security in digital transactions. The OECD report (2023) highlights that low digital financial literacy among adolescents can hamper their participation in the digital economy. Therefore, the increase in DFL is crucial in encouraging financial inclusion and the use of responsible digital payment services.

According to Apriliani and Annisa (2024), the use of technology in financial literacy allows individuals to understand the implications of financial decisions wiser, including risk management and security in the use of digital platforms. This understanding encourages individuals to accept and use financial technology in everyday life.

Use Behavior

Use Behavior or use behavior is a tangible form of user actions in using a technology or system. In the digital context payments or digital payments, use digital payment uses refer to how, how often, and the extent to which individuals or consumers utilize digital payment services or applications in daily financial

transaction activities, such as online shopping, bill payments, credit purchases, or money transfer.

According to Ajzen (2020), in Planned Behavior theory, a person's actual behavior is influenced by behavioral intentions (behavioral intention), which is formed from three main factors: attitudes towards behavior, subjective norms, and perceptions of control over these behavior. These three components interact to form intentions that ultimately affect whether a person will do a behavior or not. In the context of technology, this theory is expanded by the Technology Acceptance Model (TAM) developed by Davis (1989), where the behavior of the use of technology (actual use) is influenced by behavioral intentions, determined by PU and Peou.

In Ayu & Wibowo's research (2020) entitled "Analysis of Effects *Perceived Usefulness* and *Perceived Ease of Use* of *Actual Usage* Through *behavioral intention* In OVO Users" Digital like Ovo. That is, the behavior of use *digital payment* is closely related to how the user's perception and intention are formed.

Putri and Hidayat's research (2022) in the Journal of Economics and Digital Business also mentioned that factors such as digital financial literacy, trust in the platform, as well as the positive experience of users directly affect the behavior of the use of digital payments. This confirms that to encourage the intensity of the use of digital payment, it takes more than just the ease of technology, it is also needed understanding, trust, and digital habits.

Conceptual Framework

In the growing digital era, the use of digital payments is one of the increasingly in demand by the public. The ease of transactions and efficiency offered by this technology makes it the main choice in various economic activities. However, the adoption of the use of digital payments is not only influenced by technological factors, but also by various aspects of psychological and user literacy. Therefore, an understanding of the factors that influence the use of digital payments is very important, one of which is through the concepts initiated in *Technology Acceptance Model* (tam), such as *perceived usefulness* and *perceived ease of use* . In addition, digital financial literacy also plays a significant role in influencing the behavior of the use of digital payments. Thus, this study aims to identify how *Perceived Usefulness, Perceived Ease of Use,* and *Digital Financial Literacy* Affecting *Use Behavior* In the context of digital payments.

According to Sugiyono, the framework of thought is "the flow of thinking or the flow of research that is used as a pattern or foundation of researchers' thinking in conducting research on the intended object.

Hypothesis

According to Yam & Taufik (2021), Hypothesis are some important components Namely Temporary Allegations, Relationships between variables and truth tests that will be tested with a method or statistics. Based on the relationship between variables within the framework of think, the research hypothesis is made as follows:

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H1 : Allegedly *Perceived Usefulness* has a positive effect on *Use Behavior*
H2 : Suspected *perceived ease of use* positive effect on *use Behavior.*
H3 : Allegedly *digital financial literacy* has a positive effect on *use Behavior***.**

METHOD

This research is intended to provide a deeper understanding of the extent of the influence of the independent variable, namely *Perceived Usefulness* , *Perceived ease of use* , and *Digital Financial Literacy* , to the dependent variable, namely *use behavior* in the context of the use of digital payment services. Through an analysis of these four variables, research is expected to be able to uncover the main factors that encourage user behavior in utilizing *Digital Payment* , especially among students or young people in the city of Palembang. In addition, the results of this study also have the potential to be the basis for formulating the right strategy for digital payment application developers to increase the level of adoption and user satisfaction.

The type of data used by researchers in this study is quantitative data. According to Dhewy (2022) quantitative data is a research method with objects in the form of data in the form of numerical/numbers. This data is collected through methods that allow measurement objectively and measurable, such as surveys, questionnaires, or experiments. The use of quantitative data helps researchers analyze the relationship between variables, test hypotheses, and produce accurate conclusions. This data is also easy to be presented in the form of tables, graphs, or diagrams, so that research results are more easily understood.

Data sources in this study use primary data. According to Fadilla & Wulandari (2023) primary data is data obtained or collected directly by researchers from the required data sources. Some primary data collection techniques include interviews, observations, or focused discussions involving in - depth discussions in small groups to explore further views and information. The advantage of primary data is the high level of accuracy because information is obtained directly from the source, so that the data obtained is more in accordance with the research objectives and is more easily accounted for.

According to Sugiyono (2022), the population is the whole generalization area consisting of objects or subjects with certain characteristics that have been determined by researchers to be studied and used as a basis for drawing conclusions. The population can be individuals, groups, events, or objects that have similarities in relevant to the research topic. The existence of a population is very important in a study because it is the source of which samples are taken to be analyzed. Population sizes also vary, ranging from limited populations such as students in a school, to very large populations such as the entire population in a country. Therefore, the right understanding of the population to be examined is the key so that the results of the study can be accurately generalized to a wider group.

The population in this study were students of the Faculty of Economics, especially the Active Management Department from the 2023-2024 Indo Global

Mandiri Palembang City University with a total of 312 students. Students who use the service *digital payment* in the age range of 18 to 25 years, and have used the application *digital payment* such as Ovo, Gopay, Dana, Linkaja, Shopeepay, or *Mobile Banking* To conduct financial transactions for the last three months. This population selection is based on the high penetration of the use of digital technology among students, as well as their role as active users in the growing digital economic ecosystem.

According to Siyoto and Sodik (2015), the sample is a small part of the number and characteristics possessed by a population, which is chosen through certain procedures in order to represent the entire population. Sampling aims to facilitate and speed up the research process, especially when the population is too large to be examined as a whole. This study uses the technique *purposive sampling* In sampling, the method of determining the sample based on certain considerations or criteria that are relevant to the research objectives. This technique was chosen because researchers need respondents who have specific characteristics, namely active users of service *digital payment* who understand and have used digital payment platforms such as *e-wallet* or *mobile banking* . With *purposive sampling* , researchers can ensure that the data obtained comes from individuals who are truly as needed

RESULTS AND DISCUSSION

4.1. Results

4.1.1. Characteristic of Respondents

Respondents are individuals who provide answers or information in a study, survey, or interview. Respondents in this study totaled 180 people who were active students of the Management Study Program at the University of Indo Global Mandiri Palembang. All respondents in this study had the year of birth 1997-2012 (Gen Z). Explanation of the characteristics of respondents for this research is gender, last education, regional origin, and allowance in monthly.

4.1.2. *Confirmatory Composite Analysis*

Convergent Validity dan Reliability

This test is carried out by looking at the value *Composite Reliability* (Cr) with a threshold limit above 0.7, in the study the loading factor FL is used of 0.70. An indicator can be declared to meet *convergent validity* and has a high level of validity when the value of FL> 0.7, while Ave> 0.50 and by looking at the value *Average Variance Extracted* (Ave) This shows the size of *convergent of good validity* .

Tabel 4.1.2.1 Loading Factor Test Results

	Digital Financial Literacy	Perceived ease of use	Perceived Usefulness	Use Behavior
X1.1			**0,907**	
X1.2			**0,890**	

ISSN. 0216-6488 (Print), 2775-7935 (Online)

X1.3			**0,891**	
X1.4			**0,911**	
X1.5			**0,882**	
X2.1		**0,807**		
X2.2		**0,710**		
X2.3		**0,792**		
X2.4		**0,777**		
X3.1	**0,923**			
X3.2	**0,931**			
X3.3	**0,936**			
X3.4	**0,928**			
Y1				**0,924**
Y2				**0,924**
Y3				**0,906**
Y4				**0,928**

Source: Data is processed with Smartpls version 4

Based on the results of the loading factor test presented in Table 4.1.21., All indicators in each construct show the loading factor value above 0.70, which means that all indicators in this study are declared valid. On the construct *perceived usefulness* (X1), indicators X1.1 to X1.5 have a loading factor value ranging from 0.882 to 0.911, which shows that all indicators are able to represent this construct very well. Construct *perceived ease of use* (X2) consists of four indicators (X2.1– X2.4), each of which shows the loading factor value between 0.710 to 0.807, so that all meet the validity requirements. Furthermore, on the construct *Digital Financial Literacy* (X3), the indicator X3.1 to X3.4 shows the loading factor value is very high, which is above 0.920, which indicates that these indicators are very strong in measuring the construct. Meanwhile, the construct *use behavior* (Y) also shows good indicator validity, where Y1 to Y4 has a loading factor value between 0.906 to 0.928. Thus, it can be concluded that all indicators in this model are valid and feasible to be used in the next structural analysis stage.

Tabel 4.1.2.2 Composite Reliability dan Average Variance Extracted Test Results

	Composite Reliability	Average Variance Extracted (AVE)

Digital Financial Literacy	**0,962**	**0,864**
Perceived ease of use	**0,855**	**0,597**
Perceived Usefulness	**0,953**	**0,803**
Use Behavior	**0,957**	**0,848**

Sumber: Data is processed with SmartPLS version 4

Based on the results displayed in Table 4.1.2.2, all constructs in this study, namely digital financial literacy, perceived ease of use, perceived usefulness, and use behavior, show a composite reliability value greater than 0.70. This shows that the four constructs have good and consistent internal reliability in measuring the indicators used. The highest composite reliability value is shown by the Digital Financial Literacy construct of 0.962, followed by Use Behavior of 0.957, Perceived Usefulness of 0.953, and Perceived Ease of Use of 0.855.

4.1.3. Diskriminant Validity

Fornell Lacker

According to the Fornell -Larcker criteria, so that discriminant validity can be confirmed, AVE square roots for each construct must be greater than the correlation between the construct and other constructs in the model.

Tabel 4.1.3.1. Fornell Lacker Test Results

	Digital Financial Literacy	Perceived ease of use	Perceived Usefulness	Use Behavior
Digital Financial Literacy	0,929			
Perceived ease of use	0,759	0,773		
Perceived Usefulness	0,440	0,808	0,896	
Use Behavior	0,945	0,768	0,424	0,921

Sumber: Data is processed with SmartPLS Version 3

Based on the results of discriminant validity testing using the Fornell-Larcker method shown in Table 4.1.3.1, it is known that the square root value of *Average Variance Extracted (AVE)* In each construct lies in the diagonal section of the table and is marked by the highest value in each column. The AVE square root value must be greater than the correlation value between the construct and other constructs, so that it can be concluded that each construct has a good discriminant validity.

Cross Loading

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Cross Loading adalah ukuran yang menunjukkan nilai outer loading indikator pada konstruk yang terkait. Nilai Cross Loading harus lebih besar daripada nilai loading pada konstruk lainnya.

Tabel 4.1.3.2. Cross Loading Test Results

	Perceived Usefulness	Perceived ease of use	Digital Financial Literacy	Use Behavior Digital Payment
X1.1	0,931	0,319	0,221	0,180
X1.2	0,852	0,221	0,110	0,050
X1.3	0,823	0,194	0,081	0,043
X1.4	0,906	0,329	0,180	0,135
X1.5	0,844	0,192	0,096	0,054
X2.1	0,827	0,364	0,196	0,199
X2.2	0,786	0,061	-0,070	-0,089
X2.3	0,786	0,317	0,122	0,124
X2.4	0,119	0,964	0,849	0,841
X3.1	0,162	0,747	0,901	0,843
X3.2	0,177	0,810	0,922	0,851
X3.3	0,197	0,796	0,935	0,886
X3.4	0,158	0,741	0,908	0,817
Y1	0,132	0,725	0,812	0,894
Y2	0,088	0,809	0,855	0,927
Y3	0,162	0,714	0,823	0,895
Y4	0,130	0,798	0,878	0,916

Sumber: Data is processed with SmartPLS Version 3

Based on the results of the cross loading test presented in Table 4.1.3.2, it can be seen that each indicator has the highest loading value on the construct in question to be measured compared to other constructs. This shows that each indicator in the model has a good discriminant validity. For example, indicators X1.1 to X1.5 have the highest loading value on the construct *perceived usefulness*, with a value ranging from 0.823 to 0.931, which is much higher than its loading of other constructs.

Fit Model

Standardized Root Mean Square Residual (SRMR) which is a fit size tool model (compatibility of the model). The requirement used is the SRMR value below 0.08 shows the fit (suitable) model while the SRMR value between 0.08 to 0.10 is still acceptable.

Tabel 4.1.3.3. Model Fit

	Saturated model	Estimated model
SRMR	0,142	0,142

Sumber: Data is processed with SmartPLS Version 4

Based on the test results of the fit model shown in Table 4.1.3.3., Standardized Root Mean Square Residual (SRMR) Value for Saturated Model and Estimated Model is equal to 0.142. The SRMR value is used to assess how well the structural model according to existing data, where the SRMR value is below 0.08 shows a very good model (fit), while the value between 0.08 to 0.10 is still acceptable. However, in this result, the SRMR value of 0.142 is above the recommended threshold, both for saturation and estimation models.

4.1.4. Structural Model Assesment

Colinearity

VIF values <5 indicate that indicators do not overdone each other, so the model does not experience significant collinearity

Tabel 4.1.4.1. Colinearity Test Results

	Vif
X1.1	3,438
X1.2	3,317
X1.3	3,359
X1.4	3,569
X1.5	3,193
X2.1	3,023
X2.2	**2,486**
X2.3	3,002
X2.4	**1,140**
X3.1	4,024
X3.2	4,425
X3.3	4,595

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X3.4	4,364
Y1	3,924
Y2	3,983
Y3	3,312
Y4	4,067

Sumber: Datais processed with SmartPLS Version 4

Based on the collinearity test results shown in Table 4.1.4.1., All Variance Inflation Factor (VIF) values for each indicator are below the threshold of 5.0. Low VIF values indicate that there is no significant multicollinearity problem between indicators in the model. In general, the VIF value that is still acceptable is below 5, and the ideal value is below 3.3. In this table, although there are several indicators that have a value close to 4 such as X3.3 (4,595), X3.2 (4,425), and Y4 (4,067), these values are still within reasonable limits and do not cross the maximum threshold tolerated.

4.2. Discussion

The results of this study indicate that the structural models used to analyze the effects of perceived usefulness, perceived ease of use, and digital financial literacy on Use Behavior Digital Payment have met most of the criteria for validity and reliability. The value of R Square (R^2) of 0.908 shows that the three independent variables together are able to explain 90.8% of variations in the use of digital payment, with the rest are influenced by other variables outside the model.

Effect Digital Financial Literacy Against Use Behavior Digital Payment

The results showed that the digital financial literacy had a positive and most significant effect on the use behaviors of digital payment, with a path coefficient value of 0.781 and p-value of 0,000 ($p < 0.05$). This indicates that the higher a person's digital financial literacy, the higher the tendency to use a digital payment system in everyday life. The F^2 value of 2.225 shows that the digital effect of financial literacy on use behavior is classified as very large, far beyond the threshold of the "large" category (0.35) according to Cohen (1988). In addition, the Q^2 value of 0.763 indicates that this construct has a very strong prediction power of the behavior of the use of digital payment.

These findings are consistent with various previous studies that confirm the importance of digital financial literacy in increasing the adoption of financial technology. One of them is research by Pratama and Santosa (2020) which shows that students with high understanding of digital finance tend to have a higher intensity in using e-wallet and other digital payment services. Likewise, Sari and Widyastuti (2021) found that digital financial literacy significantly affect the behavior of fintech users among the younger generation, because this literacy increases trust and reducing risk perceptions of the use of financial technology.

Effect perceived ease of use against use behavior digital payment

The results of this study indicate that the Perceived Ease of Use variable has a positive and significant effect on the Use Behavior Digital Payment, with a path coefficient of 0.319 and P = 0,000. This value is far below the significance threshold of 0.05, so statistically it can be said that the perception of ease of use significantly affects the tendency of individuals to use a digital payment system. The F^2 value of 0.159 indicates that the influence caused is included in the medium category, meaning that although it is not a dominant factor, perceived ease of use still has an important contribution to the behavior of digital payment use.

This finding is very in harmony with the theoretical Framework of Technology Acceptance Model (TAM) introduced by Davis (1989), which states that the two main factors in technology adoption are Perceived Usefulness and Perceived Ease of Use . In this context, Perceived Ease of Use is defined as the extent to which a person believes that using a technology does not require heavy effort. When a system is considered easy to use, individuals tend to have a positive attitude and are more willing to use it actively. This research is also supported by several previous studies. For example, Alalwan et al. (2017) in his research on the Mobile Payment System in Jordan found that Perceived Ease of Use significantly affects the intention and behavior of the use of application -based payment systems. Similar results were also found in research by Wang et al. (2003) which states that ease of use is an important factor in increasing the adoption of internet banking -based payment systems.

The Influence of Perceived Usefulness on Use Behavior of Digital Payment

The findings of this study indicate that the variable *Perceived Usefulness* does not have a significant effect on *Use Behavior* of digital payment. This is reflected in the path coefficient value of -0.177 with a p-value of 0.000. Although statistically the p-value shows significance, the negative relationship indicates that the perception of usefulness is inversely correlated with digital payment usage behavior. This finding is quite intriguing, as it contradicts the basic assumptions of the Technology Acceptance Model (TAM) proposed by Davis (1989), which states that *Perceived Usefulness* is one of the main determinants in the technology adoption process. Ideally, the greater an individual's perception of the benefits or usefulness of a system, the stronger their tendency to use it repeatedly and consistently.

CONCLUSION

This study aims to identify and understand the factors influencing the *use behavior* of digital payment amid the rapid development of financial technology. Based on data analysis and discussion, several conclusions can be drawn:

1. Digital financial literacy has the most significant and substantial effect on the *use behavior* of digital payment. This finding indicates that the higher the level of digital financial literacy an individual possesses, the greater their tendency to utilize digital payment services. It highlights the importance of understanding security aspects, features, benefits, and risks in the use of digital payment. The result also reinforces the role of digital literacy as a key element in encouraging active participation in the digital financial ecosystem.

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2. Perceived ease of use also has a positive and significant influence on the *use behavior* of digital payment. The ease of using digital payment applications or platforms is a crucial factor that drives usage intensity. Accessible features, simple interface design, and a comfortable user experience encourage individuals to become more accustomed to and loyal in using digital payment services, particularly among younger generations who are familiar with technology.
3. Perceived usefulness does not have a significant influence on the *use behavior* of digital payment. Although respondents acknowledge that digital payment provides benefits, this perception alone is not strong enough to directly drive their usage behavior. This indicates that the perceived usefulness of technology is not always the main driver of adoption, especially when other factors such as ease of use and financial literacy play a more dominant role in influencing usage decisions.

In summary, the *use behavior* of digital payment is more strongly influenced by the level of digital financial literacy and the perceived ease of use rather than perceived usefulness. Therefore, to enhance adoption and utilization of digital payment among the public, efforts should focus on strengthening digital financial literacy education and developing systems that are increasingly user-friendly and accessible across different demographic groups.

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