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ANALYSIS OF THE INFLUENCE OF SELF-EFFICACY, PERCEIVED EASE TO USE, PERCEIVED BENEFITS, AND PERCEIVED RISK ON INTENTION TO USE DIGITAL PAYMENT APPLICATIONS IN YOGYAKARTA

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ABSTRACT

A form of innovation in the financial sector is starting to change the way of paying digitally, using digital payment applications. This development was not immediately accepted by society. Based on this problem, this research aims to determine the intention to use digital payment applications in Yogyakarta using the Technology Acceptance Model (TAM) theory: self-efficacy, perceived ease of use, perceived benefits, and perceived risk. This research used quantitative methods, with 115 respondents from various levels of society in Yogyakarta with a minimum age of 18. The data collection method in this research used a questionnaire, and the results obtained were tested using the Structural Equation Model via Smart PLS 4 software by testing 6 hypotheses. The research results show that self-efficacy positively influences the perceived ease of use of digital payment applications. Self-efficacy has a positive influence on perceived benefits. Self-efficacy has a positive influence on risk perception. Perceived ease of use has a positive influence on Intention to Use. Perceived usefulness has a positive influence on Intention to Use. Risk perception has a positive influence on Intention to Use. This research still has limitations in only using the TAM variable, so in the future, researchers can use other external variables that might influence the intention to use digital payment applications.

Keywords: TAM, Self-Efficacy, Perceived Ease to Use, Perceived Benefits, Perceived Risk, Intention to Use

A. INTRODUCTION

The world has experienced rapid technological development in the last few decades, especially information and communication technology. This development is supported by the Industrial Revolution 4.0, characterized by the digitalization of communications (Rosyadi, 2018; Satya, 2018). The Industrial Revolution 4.0, marked by the development of the Internet of Things (IoT), pumped up the birth of start-up companies in the technology sector, ultimately creating innovations to make everyday life easier (Ghufron, 2018).

This phenomenon has caused many economic activities to switch from conventional to digital. Many start-ups have emerged, such as marketplaces, which are starting to replace

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conventional shops, online ticket ordering, online transportation, and so on. One of the developments in the financial sector is the emergence of financial technology (fintech). Fintech is a technological innovation in the financial sector that produces services, products, and other business models that impact the stabilization of the financial system and the efficiency and security of the payment system (Rahma, 2018). One form of innovation from fintech is the creation of digital payment applications.

Digital payment is a service in the financial sector in the form of non-cash payments through applications, which are more efficient and safer than cash payments (Puspita, 2019). Non-cash payment is more efficient because the process does not take long, and you only need a smartphone or a barcode scan to make the payment. The efficiency offered by digital payment applications does not make people immediately accept this development, and this causes inequality in the use of digital payment applications. Some segments of society still confront challenges in adopting digital payment applications, as certain individuals are not accustomed to their use and harbor concerns about the security of transactions. Consequently, the desire to use digital payment applications remains low in various strata of society.

Intention to use measures the strength of a person's intention to carry out a certain behavior (Masrom & Hussein, 2008). According to Davis (1989), when consumers have a positive attitude toward new technology, it will create an intention to use it. Intention to use can be a benchmark in assessing a new technology (Dewi & Warmika, 2016). Intention to use new technology can be measured through the technology acceptance model (TAM), which can show how effective a technology is in increasing the work efficiency of its users (Muntianah et al., 2012). TAM has 3 main factors: perceived ease of use, perceived usefulness, and perceived risk.

Perceived ease of use is the level of someone's belief that using a technology will free them from effort (Davis et al., 1989). Perception can be defined as an individual's belief that technology, in this case, the digital payment application, is easy to use (Aburub & Alnawas, 2019). Good technology is technology that is easy to use, and the technology must also be able to help users increase productivity (Istiarni, 2014). Four indicators measure perceived ease of use: ease of learning digital payment applications, clarity and understanding digital payment applications, and ease of becoming skilled at using digital payment applications.

According to Davis (1989), perceived usefulness is the extent to which someone believes using technology will increase productivity. Jogiyanto (2007) also put forward a similar

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understanding that perceived benefits are the beliefs of someone who believes that using technology will improve their work performance. If applied to digital payment applications, the perception of benefit will be achieved when users feel increased productivity. In other words, when using a digital payment application, users can save time and energy. According to Fadlan (2018), several indicators can measure perceived benefits, such as increased productivity and more effective and faster work.

Risk is one of the indicators that humans consider when carrying out their lives. Humans often try to avoid risks. Perceived risk can be defined as a negative consequence that a person avoids when making a purchasing decision (Eskawati, 2020). Viewed in the context of digital payment applications, the perceived risk is the uncertainty of the output results when using technology (Koenig et al., 2015). In their research, Fullah & Candra (2012) have several indicators that can measure risk perceptions: interference in application performance, time spent using the application, current state and stability of the system, and guaranteeing application security.

Besides the TAM theory, self-efficacy influences usage intentions. According to Bandura (1997), self-efficacy is an individual's belief in their ability to manage and carry out certain needs to achieve certain goals. Self-efficacy in the context of technology and digital payment applications is how confident individuals use digital payment applications to complete transactions. Compeau & Higgins (1995) argue that self-efficacy is important and contributes to an individual's willingness to adopt new technology. Users with good self-efficacy in using digital payment applications tend to consider using digital payment applications useful in their lives (Püschel et al., 2010).

Considering the issues mentioned earlier regarding the utilization of digital payment applications, the purpose of this study is to ascertain the extent of influence exerted by the variables outlined in TAM, specifically perceived ease of use, perceived usefulness, perceived risk, and self-efficacy, on the intention to employ digital payment applications in the wider community.

B. LITERATURE REVIEW

Technology Acceptance Model Theory

The TAM is a theory used to determine how effective a technology is in increasing the effectiveness and efficiency of its users' work (Muntianah et al., 2012). This theory was first developed by Davis (1989), based on the Theory of Reasoned Action (TRA), which was coined

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by Fishbein and Ajzen (1975). The Technology Acceptance Model (TAM) aims to provide an overview of the factors influencing attitudes, intentions, and behavior in adopting the technology (Jogiyanto, 2007). The TAM has 3 constructs: perceived ease of use, perceived usefulness, and perceived risk (Davis et al., 1989).

Consumer Behavior Theory

According to Notoatmodjo (2003), behavior is an activity or activity carried out by humans, whether observable or not, because there is a need to achieve a certain goal. Good technology is created by looking at the behavior of its users and understanding what users think, feel and do; this is called consumer behavior (Setiadi, 2008). There are 3 levels in behavior: knowledge, attitude, and actions/practices.

Perceived Ease of Use

Perceived ease of use is the level of someone's belief that using a technology will free them from effort (Davis et al., 1989). Perception can be defined as an individual's belief that technology, in this case, the digital payment application, is easy to use (Aburub & Alnawas, 2019). Good technology is easy to use and must also help users increase productivity (Istiarni, 2014). There are 4 indicators to measure perceived ease of use: ease of learning digital payment applications, clarity and ease of understanding digital payment applications, ease of becoming skilled at digital payment applications, and ease of using digital payment applications.

Perceived Usefulness

According to Davis (1989), perceived usefulness is the extent to which someone believes using technology will increase productivity. Jogiyanto (2007) also put forward a similar understanding that perceived benefits are the beliefs of someone who believes that using technology will improve their work performance. If applied to digital payment applications, the perception of benefit will be achieved when users feel increased productivity. In other words, when using a digital payment application, users can save time and energy.

According to Fadlan (2018), several indicators can measure perceived benefits, such as increased productivity and more effective and faster work. According to research by Priambodo & Prabawani (2016), four indicators can measure perceived benefits: performance improvement, increased productivity, increased effectiveness and usefulness.

Perceived of Risk

Risk is one of the indicators that humans consider when carrying out their lives. Humans often try to avoid risks. Risk can be defined as a negative consequence that a person avoids

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when making a purchasing decision (Eskawati, 2020). Viewed in the context of digital payment applications, the perceived risk is the uncertainty of the output results when using technology (Koenig-Lewis et al., 2015). According to research by Fullah & Candra (2012), several indicators can measure risk perceptions: interference in application performance, time spent using the application, the current state and stability of the system, and guaranteeing application security.

Self-Efficacy

According to Bandura (1997), self-efficacy is an individual's belief in their ability to manage and carry out certain activities to achieve certain goals. Self-efficacy in the context of technology and digital payment applications is how confident individuals use digital payment applications to complete transactions. Compeau & Higgins (1995) argue that self-efficacy is important and contributes to an individual's willingness to adopt new technology. Users with good self-efficacy in using digital payment applications tend to consider using digital payment applications useful in their lives (Püschel et al., 2010).

C. RESEARCH METHOD

This study was carried out in the Yogyakarta Special Region with a sample of users of digital payment applications. The sampling size used in this research was determined by the sample size: the number of samples equal 5-10 times the number of indicators of all latent variables (Solimun, 2017). In this study, there were 23 indicators. The sample size obtained was 5 x 23, namely 115 samples. The sampling technique used in this research is a non-probability sampling technique or purposive sampling technique. Sampling in this research used a questionnaire via the Google Form application, which was distributed via social media, such as Facebook and Instagram. The data obtained in this research was processed using SEM-PLS.

In this research, researchers used 2 types of variables: independent and dependent. An independent variable, also called a free variable, has an influence and is the cause of changes and emergence of the dependent variable (Sugiyono, 2019). In this study, the independent variables that researchers used were self-efficacy (X1), perceived ease of use (X2), perceived benefits (X3), and perceived risk (X4). The dependent variable, or what can be called a dependent variable, according to Sugiyono (2019), is a variable that influences or outputs due to the existence of an independent variable. In this study, researchers used the dependent

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variable of usage intention behavior (Y). The independent variable is indicated to have a relationship with the dependent variable, and the following hypothesis can be formulated.

1. H1: Self-efficacy positively affects the perception of ease of use of digital payment applications.
2. H2: Self-efficacy positively affects the perceived usefulness of digital payment applications.
3. H3: Self-efficacy harms the perceived risk of digital payment applications.
4. H4: Perceived ease of use has a positive effect on the intention to use digital payment applications
5. H5: Perception of Usefulness positively affects intention to use digital payment applications.
6. H6: Perceived risk harms intention to use digital payment applications.

The research instrument for each variable in this study was tested using validity and reliability tests. Validity tests can show the true degree of accuracy between data objects collected by researchers (Sugiyono, 2019). Reliability tests show the level of capability of the instruments used in describing actual conditions in the field (Sitinjak & Sugiarto, 2006). After all variable indicators in the study are declared valid and reliable in the validity and reliability tests, this research can proceed to the data analysis process.

In PLS, the data analysis technique is carried out in two stages, namely first carrying out a validity test and a reliability test or what can be called a measurement model test of the research indicators. Second, conduct a structural model test to see no relationship between the variables measured using PLS. The hypothesis in this research was tested using the bootstrap resampling method by comparing and contrasting t-table and t-statistics values (Jogiyanto, 2008). The hypothesis can be said to be accepted if t-statistics > t-table and has a significance level < 0.05, so it can be said to be accepted.

D. RESULTS AND DISCUSSION

The researchers' data collection results will then be discussed as a whole, starting from descriptive statistics such as research data, hypothesis testing results, and discussion of the results of hypothesis testing. The authors used SEM PLS version 4.0 software to test the data in this study. The following are some characteristics of respondents as a result of questionnaires distributed to the community.

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Table 1. Respondent Characteristics (Gender)

Gender	Frequency	Percentage
Woman	69	60%
Men	46	40%
Amount	**115**	**100%**

Sources: Data Processing Results, 2023

Based on the data obtained above, it can be concluded that most respondents are female, with a presentation of 60%, and the rest are male at 40%.

Table 2. Respondent Characteristics (Age)

Age	Frequency	Percentage
17 – 25 Years	47	40.8%
26 – 30 Years	20	17.3%
31 – 35 Years	23	20%
36 – 40 Years	15	13.3%
41 – 45 Years	10	8.6%
Amount	**115**	**100%**

Sources: Data Processing Results, 2023

Based on the age criteria obtained by researchers in this study, it can be concluded that the majority of respondents are 17-25 years old, with a presentation of 40.8%, 26-30 years old by 17.3%, 31-35 years old by 20%, 36-40 years old by 13.3%, and 41-45 years old by 8.6%.

Table 3. Respondent Characteristics (Last Education)

Last Education	Frequency	Percentage
Senior High School	47	41%
Diploma (D1/D2/D3/D4)	39	33.9%
Bachelor (S1)	20	17.3%
Master Degree (S2)	9	7.8%
Amount	**115**	**100%**

Sources: Data Processing Results, 2023

Based on the table above, 41% of respondents have a high school/vocational/equivalent education level, 33.9% have a diploma (D1/D3/D4), 17.3% have a bachelor's degree (S1), and 7.8% have a postgraduate degree.

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Table 4. Respondent Characteristics (Digital payment applications)

Digital payment applications	**Frequency**	**Percentage**
Gopay	23	20%
OVO	11	9.6%
Dana	10	8.7%
LinkAja	9	7.8%
Shopeepay	17	14.8%
Livin by Mandiri	5	4.3%
Jago	9	7.8%
Jenius	13	11.3%
Octo Mobile	10	8.7%
Others	8	7%
Amount	**115**	**100%**

Sources: Data Processing Results, 2023

Descriptive Statistic

An overview of the data that has been collected can be described through descriptive statistics in the form of the average value (mean), minimum value, maximum value, and standard deviation of each research variable. The following is a table of descriptive statistical test results for these variables.

Table 4. Analytic Descriptive

	N	Minimum	Maksimum	*Mean*	Standard *Deviation*
SE	115	13	20	16.678	1.730
PEU	115	10	16	13.191	1.578
PU	115	11	16	13.539	1.391
PR	115	6	18	9.070	2.064
BI	115	11	16	13.270	1.410
Valid N (listwise)	115				

Sources: Data Processing Results, 2023

The table above shows the value of the amount of data (N) owned by each variable, totaling 115 respondents. The self-efficacy (SE) variable sample has a minimum value of 13, a maximum value of 20, a mean value of 16.678, and a standard deviation of 1.730. The standard deviation value is smaller than the mean value, so it can be concluded that the data deviation is low, so the value distribution is evener.

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Validity and Reliability test results

A validity test is required to test each variable in the research to determine the validity of all variable indicators.

Table 5. Convergent Validity Results

	Self-Efficacy	Perceived Ease of Use	Perceived Usefulness	Perceived Risk	Intention to Use
X1.1	0.846				
X1.2	0.647				
X1.3	0.612				
X1.4	0.696				
X1.5	0.662				
X2.1		0.729			
X2.2		0.741			
X2.3		0.861			
X2.4		0.796			
X3.1			0.613		
X3.2			0.661		
X3.3			0.736		
X3.4			0.714		
X4.1				0.611	
X4.2				0.375	
X4.3				0.501	
X4.4				0.706	
X4.5				0.538	
X4.6				0.741	
Y1.1					0.834
Y1.2					0.859
Y1.3					0.765
Y1.4					0.414

Sources: Data Processing Results, 2023

Table 5. Convergent Validity Results

	Self-Efficacy	Perceived Ease of Use	Perceived Usefulness	Perceived Risk	Intention to Use
X1.1	0.846				
X1.2	0.647				
X1.3	0.612				
X1.4	0.696				
X1.5	0.662				

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	Self-Efficacy	Perceived Ease of Use	Perceived Usefulness	Perceived Risk	Intention to Use
X2.1		0.729			
X2.2		0.741			
X2.3		0.861			
X2.4		0.796			
X3.1			0.613		
X3.2			0.661		
X3.3			0.736		
X3.4			0.714		
X4.1				0.611	
X4.2				0.375	
X4.3				0.501	
X4.4				0.706	
X4.5				0.538	
X4.6				0.741	
Y1.1					0.834
Y1.2					0.859
Y1.3					0.765
Y1.4					0.414

Sources: Data Processing Results, 2023

Table 6. Convergent Validity results after X4.2 and Y1.4 are removed

	Self-Efficacy	Perceived Ease of Use	Perceived Usefulness	Perceived Risk	Intention to Use
X1.1	0.845				
X1.2	0.645				
X1.3	0.613				
X1.4	0.698				
X1.5	0.664				
X2.1		0.732			
X2.2		0.740			
X2.3		0.861			
X2.4		0.794			
X3.1			0.615		
X3.2			0.659		
X3.3			0.733		
X3.4			0.715		
X4.1				0.615	
X4.3				0.506	
X4.4				0.715	
X4.5				0.548	
X4.6				0.760	
Y1.1					0.844

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	Self-Efficacy	Perceived Ease of Use	Perceived Usefulness	Perceived Risk	Intention to Use
Y1.2					0.882
Y1.3					0.772

Sources: Data Processing Results, 2023

From the results of the concurrent validity table above, it can be concluded that each indicator can be considered valid because each indicator's results are > 0.5, so the research can proceed to further testing.

Table 7. Reliability Test Results

Variable	Cronbach's alpha	Skala Cronbach's alpha	Results
Self-Efficacy	0.741	0.60	Reliable
Intention to Use	0.709	0.60	Reliable
Perceived Ease of Use	0.790	0.60	Reliable
Perceived Usefulness	0.628	0.60	Reliable
Perceived Risk	0.628	0.60	Reliable

Sources: Data Processing Results, 2023

The reliability test table results show that each variable has a Cronbach's alpha value greater than 0.6, indicating reliability.

Table 8. Composite Reliability Results

Variable	Composite Reliability	Rule of Thumb	Results
Self-Efficacy	0.824	0.70	Reliable
Intention to Use	0.820	0.70	Reliable
Perceived Ease of Use	0.863	0.70	Reliable
Perceived Usefulness	0.776	0.70	Reliable
Perceived Risk	0.756	0.70	Reliable

Sources: Data Processing Results, 2023

Based on the composite reliability table above, all research variables have a composite reliability value above 0.70. These criteria indicate that each research variable is reliable and can be used.

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Hypothesis Test Results

Table 9. Composite Reliability Results

	Hipotesis	Original Sample	T-statistics	P-values	Conclusion
H1	Self-Efficacy -> Perceived Ease of Use	0.804	29.609	0.000	H1 accepted
H2	Self-Efficacy -> Perceived Usefulness	0.799	24.650	0.000	H2 accepted
H3	Self-Efficacy -> Perceived Risk	0.329	4.703	0.000	H3 rejected
H4	Perceived Ease of Use -> Intention to Use	0.628	8.499	0.000	H4 accepted
H5	Perceived usefulness -> Intention to Use	0.218	2.892	0.004	H5 accepted
H6	Perceived Risk -> Intention to Use	0.044	0.845	0.398	H6 rejected

Sources: Data Processing Results, 2023

Discussion

The Influence of Self-Efficacy on Perceived Ease of Use

These results indicate that self-efficacy influences perceived ease of use. Based on these results, H1 in this study can be accepted. This result means that the higher a person's self-efficacy in using a digital payment application, the higher the perceived ease of use owned by users of digital payment applications. The relationship between these two variables shows that the more a person believes he can complete a transaction using a digital payment application, the higher the perception of someone feeling the ease of using the digital payment application and, in the end, will increase the opportunity for that person to use a digital payment application. This repeated use will change consumer habits from initially using conventional methods to digital. Research conducted by Bandura (1997) shows that self-efficacy affects the level of effort, perseverance, and learning to encourage users with high self-efficacy to perceive the system as easy. This statement can conclude that this study supports the theory that self-efficacy affects perceived ease of use. The results of this study also support previous studies from Abdullah et al. (2016), Septianti et al. (2020), Wang et al. (2013), and Doan (2021).

The Influence of Self-Efficacy on Perceived Usefulness

with the results, it can be concluded that H2 is supported in this study. The higher the user's self-efficacy, the higher the benefits users feel in using digital payment applications, and

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vice versa; if the user has low self-efficacy, the perceived benefits will also be low. Self-efficacy is empirically supported as a crucial factor in perceived benefits. Igbaria (1995) stated that self-efficacy significantly impacts motivation and expectations regarding the outcomes related to the use of digital payment applications. This positive effect occurs because individuals with high self-efficacy are confident and optimistic about the positive impact of digital payment applications on their lives. Zheng et al. (2019) state that digital payments offer several advantages or benefits that can be obtained, such as being more practical and efficient, and transactions carried out are multi-channel so that if someone believes in their ability to use digital payment applications, they will feel all the benefits provided. by the application. Several previous studies have also proven that there is an influence of self-efficacy on perceived benefits, such as research by Lew et al. (2020), Thuy et al. (2021), Karim et al. (2022), and Wardani & Mbato (2021).

The Influence of Self-Efficacy on Perceived Risk

These results prove that H3 is rejected in this study. The higher a person's level of self-efficacy, the higher the risk perception that will be felt in using digital payment applications; conversely, if someone has a low level of self-efficacy, the lower the risk perception will be in using digital payment applications. Self-efficacy that is too high will also increase the risk of using digital payment applications. This condition will worry if someone has too high self-efficacy but is not careful when using it. This lack of accuracy increases the risk of use and will fail to carry out transactions. Based on this, if we relate it to the demographic data collected in this study, it can be seen that the majority of the demographics of the research subjects are aged 17-25, which can be said to belong to the generation of young people. Young people tend to have high self-confidence, so they consider themselves capable of doing something without learning more about it. Utami & Kartini (2017) also found that young people have high overconfidence, making them less vigilant in doing/deciding something. Another factor that is still related to this is the level of education. Someone with a high education level will be more careful and find more information before using something or deciding on an action (Utami & Kartini, 2017). When looking at the characteristics of the respondents in this study, the majority have an education level in senior high school/equivalent. With this level of education, they likely feel they have enough knowledge to carry out a transaction properly, even though the information they get is insufficient.

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The Influence of Perceived Ease to Use on Intention to Use.

These results prove that perceived ease of use positively influences intention to use behavior. These results support H4, namely that the higher the perceived ease of use, the higher the behavioral intention to use digital payment applications. Applications that are easy to understand and learn will provide user comfort when transacting using the application. This convenience ultimately makes users feel comfortable and more confident using the application. The supporting mechanism of the digital payment application also contributes to increasing the intention to use it. With a trusted supporting mechanism, users will feel more comfortable using the digital payment application (Istiarni, 2014). Research by Nguyen et al. (2016) also shows similar results, namely that perceived ease of use significantly affects intentions to use mobile payment services in Vietnam. An application that is easy to understand and learn will provide user comfort when making transactions using the application. This convenience ultimately makes users feel comfortable and more confident using the application. The results of this study support the results of research that have been conducted by several previous researchers, which has the results of perceived ease of use affecting intention to use, such as research from Chawla & Joshi (2019), Doan (2021), and Abdullah et al. (2016).

The Influence of Perceived Usefulness on Intention to Use

Based on the research results above, it can be concluded that H5 is accepted that perceived usefulness positively influences usage intention behavior. With these results, it can be interpreted that when digital payment application users feel the benefits of using the application, their intention to use the application in every other transaction increases due to the effectiveness and efficiency of the application. Perceived benefit, according to Davis (1989), is a belief that technology can improve performance. Increased effectiveness and efficiency are very important because, with increased effectiveness and efficiency, transaction completion is faster, so users do not waste time and can complete other work. The output of this is an increase in the productivity of the user. Previous research conducted by Tilawaty (2018) also showed that perceived benefits significantly influence interest in using electronic money in Depok. These results are reinforced by several other studies that have been conducted, such as Nguyen et al. (2016), Eskawati (2020), and Alalwan et al. (2016), which have shown the results of perceived usefulness affecting intention to use.

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The Influence of Perceived Risk on Intention to Use

Risk is one of the factors that everyone wants to avoid. In the technological aspect, risk is the uncertainty of the results that users may feel, which usually tends to be negative. These results conclude that risk perception does not influence the intention to use digital payment applications. This result shows that H6 is rejected. Saman & Hidayati (2023) argue that millennials and Z generations have better knowledge in the current technological era. Better mastery of technology makes the younger generation more able to control risks and not panic about the risks that may arise when using technology. Research conducted by Luo et al. (2016) also showed that mastering technology makes users more likely to ignore threats in terms of the risks they will face, and even when something undesirable arises, digital payment users will be ready to handle it. Millennials and Z generations tend to trust digital payment services, and individual errors cause the risks often present. Still, these risks can be overcome easily because each digital payment service has customer service on standby within 24 hours to help users with usage problems. These results align with several previous studies by Veronica & Nuryasman (2022) and Namahoot & Laohavichien (2018).

E. CONCLUSION

Based on the research results and discussion in this study, it can be concluded that not all hypotheses were accepted; two hypotheses were rejected. The third hypothesis, which states that self-efficacy harms risk perception, is not proven, as is the sixth hypothesis, which states that country risk perception has a negative effect on intention to use. Some suggestions for increasing the intention to use digital payment applications include improvements in appearance and processes that do not take time to simplify the transaction process and make it easier for users to master the digital payment application; always innovate by adding features that suit consumer needs; regular security system updates and help features can be accessed anytime. Future researchers are expected to be able to develop the variables used in this research or add other variables, such as attitude variables, promotion variables, and behavioral control, which are thought to influence the intention to use digital payment applications.

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