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The Influence of Perceived Security, Ease of Use, Promotion, and Trust on the Intention to Use Digital Payments in Karanganyar's Conventional Stores

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ABSTRACT

This study explores the factors influencing consumer decisions to use digital payments in conventional stores. As digitalization grows in the retail sector, understanding the key drivers and barriers of adoption becomes essential. Using a quantitative approach, data were collected via surveys from 100 respondents across urban and rural areas in Indonesia. To minimize bias, both online (Google Forms) and offline (printed) questionnaires were used to ensure inclusion of digitally inexperienced respondents. The variables analyzed include perceived security, ease of use, promotional strategies, and trust. The multiple linear regression analysis showed that all four variables positively and significantly influenced adoption. The comparison between urban and rural users highlighted digital divide issues, emphasizing the need for tailored strategies to support adoption in underserved areas.

Abstrak

Penelitian ini mengeksplorasi faktor-faktor yang mempengaruhi keputusan konsumen dalam menggunakan pembayaran digital di toko konvensional. Seiring dengan berkembangnya digitalisasi di sektor ritel, pemahaman terhadap faktor pendorong dan penghambat adopsi sangatlah penting. Dengan menggunakan pendekatan kuantitatif, data dikumpulkan melalui survei terhadap 100 responden dari wilayah perkotaan dan pedesaan di Indonesia. Untuk meminimalkan bias, kuesioner disebarkan secara online (Google Form) maupun offline (cetak) guna memastikan keterlibatan responden yang kurang akrab dengan teknologi digital. Variabel yang dianalisis meliputi persepsi keamanan, kemudahan pengguna, strategi promosi, dan kepercayaan. Hasil analisis regresi linier berganda menunjukan bahwa keempat variabel tersebut berpengaruh positif dan signifikan tehadap adopsi pembayaran digital. Perbandingan antar pengguna di wilayah perkotaan dan pedesaan menyoroti adanya kesenjangan digital, yang menunjukan perlunya strategi yang disesuaikan untuk mendorong adopsi di wilayah yang kurang terlayani.

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Kata Kunci : pembayaran digital, toko konvensional, kemudahan pengguna, promosi, kepercayaan.

1. INTRODUCTION

Digitalization has significantly transformed the retail industry. In cities, it's becoming more common for people to pay without cash. But in rural areas, many still stick with cash-often because they don't have a stable internet, aren't confident using digital tools, or simply don't trust the system (Gupta & Arora, 2020: Hassan et al., 2021). According to Bank Indonesia (2023) reported that digital transaction volumes grew by more than 35% year-on-year. Although digital payment options have become increasingly accessible, cash continues to serve as the primary transaction medium in traditional retail settings, particularly in rural areas. This phenomenon indicates a need to explore the behavioral factors behind digital payment adoption in physical retail.

2. LITERATURE REVIEW

The adoption of digital technologies tends to increase when users perceive the system as secure and dependable, with trust in transaction protection playing a key role in enhancing user assurance (Shawn & Sergueeva, 2019; Shaw et al.,2023). User acceptance is also significantly shaped by the perceived ease of navigating a digital system, as individuals tend to prefer platforms that are straightforward and user-oriented (Chawla & Joshi, 2019). Moreover, reward-based traits-including cash back incentives and promotion sales-have been effective in stimulating user interest and maintaining digital payment service usage (Kim et al., 2020). Adoption levels are not even across regions, though. Infrastructure variations and variations in digital literacy between urban and rural areas significantly influence customers' ability and willingness to use digital payment interfaces (Gupta & Arora, 2020; Hasan et al., 2021).

2.1 Existing Literature

Previous studies have largely focused on Internet-centric platforms such as e-commerce and mobile banking, with relatively fewer promotional variables or urban-rural differences on the basis of TAM-based frameworks in the context of conventional retail settings.

Table 1.Existing Literature

Prior Study	Context	Variables	Gap
Shaw et al. (2023)	Mobile payment	Security, Trust	Focused on mobile apps, not offline
Chawla & Joshi (2019)	Wallet adoption	Ease of Use	No urban-rural segmentation
Kim et al. (2020)	Promotion	Promotion, Security	No TAM integration
This Study	Digital payment (offline)	Security, Ease of Use, Promotion, Trust	TAM-based framework with urban-rural comparison in conventional stores

2.2 Research Objectives

The purpose of this research is to examine the key determinants influencing consumers' intention to utilize electronic payment systems within traditional retail environments. The objective of this research is to examine the impact of perceived security on user adoption, to what extent system ease and simplicity increase user confidence and comfort, and to examine the impact of promotional incentives-in the form of discount and cashback-on consumers' interest creation and usage facilitation. Moreover, The study investigates behavioral

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differences among urban and rural consumers based on the extent to which location-based factors such as technological infrastructure, accessibility, and digital literacy play a role.

2.3 Research Contribution

This study adds to the literature by broadening the use of the Technology Acceptance Model (TAM) in the offline retail context where the acceptance of digital payments still has not taken hold. The study also provides inclusive solutions to bridge the rural-urban gap, with implications of how digital payment services can be brought closer to rural consumers. In addition, the findings offer practical insights for business practitioners and policymakers in guiding the formulation of strategic initiatives to enhance digital payment adoption and foster financial inclusion among various consumer segments.

3. RESEARCH METHODOLOGY

3.1 Type of Research

This study adopts a quantitative correlational survey research design to investigate the correlations between the variables in question (Upadhayay et al.,2022).

3.2 Model Used

The model is based on Multiple Linear Regression using a modified TAM framework:

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + e$$

Where:

Y = Intention to Use Digital Payment
X1 = Perceived Security
X2 = Ease of Use
X3 = Promotion
X4 = Trust

3.3 Tools / Software

Initial data treatment, including organization and cleaning, was performed utilizing Microsoft Excel in order to render the dataset correctly formatted for the next statistical analysis. The subsequent statistical analyses-including validity and reliability testing as well as multiple regression-were performed utilizing IBM SPSS Statistic version 26, in accordance with analytical procedures as discussed by Sunarjo (2021).

3.4 Data and Analysis Technique

100 respondents were engaged in the study, with a 50-50 split in the urban and rural populations. A standardized instrument, using a 5-point Likert scale that was adopted from Lisana (2021), was utilized to collect the data. Elevation of the research instrument and checking of the validity and reliability prior to carrying out the analysis of the data involved the application of Cronbach's Alpha, used to verify its internal consistency. In order to have a solid result, classical assumption tests were conducted followed by multiple regression analysis to determine the effect of the independent variables on embracing digital payment. The instrument of research was pre-tested for validity and reliability before carrying out data analysis, where Cronbach's Alpha was employed to verify the internal consistency. To ensure robust results, the traditional assumption tests were run, followed by multiple regression analysis to determine the effect of the independent variables on digital payment adoption.

3.5 Research Framework

The framework is founded on TAM, including outside variables (Promotion & Trust) aimed at behavioral intention to use electronic payment.

3.6 Research Location

Urban and rural regions in Indonesia were selected to ensure diversity and inclusivity in the dataset.

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4. RESULTS AND DISCUSSION

4.1 Descriptive Analysis

Table 2 presents the demographic characteristics of respondents from both urban and rural areas in Karanganyar Regency. The age distribution, gender, and educational background are summarized to provide a clear understanding of the respondent profiles.

Table 2. Descriptive Analysis

Characteristics	**Urban (n=50)**	**Rural (n=50)**
Age		
Under 20 years	10 (20%)	18 (36%)
20–29 years	32 (64%)	25 (50%)
30 years and above	8 (16%)	7 (14%)
Gender		
Male	28 (56%)	27 (54%)
Female	22 (44%)	23 (46%)
Education Level		
High School (SMA/SMK)	12 (24%)	30 (60%)
Diploma/Bachelor+	38 (76%)	20 (40%)

As shown in Table 2, the majority of respondents in urban areas are aged between 20–29 years (64%), while rural areas also show a high concentration in this age group (50%). However, a larger portion of respondents under 20 years old are from rural areas (36%) compared to urban areas (20%). In terms of gender distribution, both areas show a relatively balanced proportion of male and female respondents. Educationally, most respondents in urban areas hold a Diploma or Bachelor's degree (76%), whereas in rural areas, the majority have completed high school (60%).

4.2 Hypothesis Testing

Table 3.Hypothesis Testing

Variable	**Beta (β)**	**p-value**
Perceived Security	0.31	< 0.0001
Ease of Use	0.28	< 0.0001
Promotion	0.22	0.009
Trust	0.18	0.021

With an adjusted R^2 of 0.0575, the model is able to explain around57.5% of the variance in digital payment adoption. Moreover, the F-statistic of 27.60, accompanied by a p-value below 0.001, confirms that the model is statistically significant an provides a good overall fit to the data.

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4.3 Validity Test

In the initial stage of instrument testing, a validity test was conducted to ensure that all indicators used in this study could measure the intended concepts. Based on the results of the Corrected Item-Total Correlation test, all indicators for each variable had a calculated r value greater than the r table (0.197 with n=100 and α=0.05), indicating that all items in the questionnaire were valid.

Table 4. Validity Test

Variable	Indicator	r Calculated	r Table (n=100, a= 0.05)	Remarks
Perceived Security	PS1	0,681	0,197	Valid
	PS2	0,752	0,197	Valid
	PS3	0,733	0,197	Valid
Ease of Use	EU1	0,685	0,197	Valid
	EU2	0,701	0,197	Valid
	PR3	0,724	0,197	Valid
Promotion	PR1	0,691	0,197	Valid
	TR2	0,688	0,197	Valid
Intention to Use	IU1	0,661	0,197	Valid
	IU2	0,688	0,197	Valid
	IU3	0,732	0,197	Valid

4.4 Reliability Test

Next, a reliability test was conducted to measure the internal consistency of each variable. Based on the results of the Cronbach's Alpha test, all variables showed alpha values greater than 0.70, indicating that the instruments used were reliable.

Table 5. Reliability Test

Variable	Number of Items	Cronbach's Alpha	Remarks
Perceived Security	3	0.812	Reliable
Ease of Use	3	0.826	Reliable
Promotion	3	0.803	Reliable
Trust	3	0.784	Reliable
Intention to Use	3	0.834	Reliable

4.5 Classical Assumption Test

To ensure that the data meet the assumptions required for regression analysis, several classical assumption tests were conducted, including a normality test. Based on the results of the One-Sample Kolmogorov-Smirnov test, the Asymp. Sig. (2-tailed) value was 0.200, which is greater than 0.05, indicating that the data are normally distributed.

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Table 6. Classical Assumption

Statistic	Value	Remarks
Asymp. Sig. (2-tailed)	0.200	Data are normally distributed

4.6 Multicollinearity Test

Next, a Multicollinearity test was performed to ensure that there was no high correlation between the independent variables that could affect the regression model. The test results showed that all Tolerance values were greater than 0.10 and VIF values were less than 10, indicating no multicollinearity.

Table 5. Multicollinearity Test

Variable	Tolerance	VIF	Remarks
Perceived Security	0.611	1.637	No multicollinearity
Ease of Use	0.625	1.600	No multicollinearity
Promotion	0.671	1.490	No multicollinearity
Trust	0.643	1.556	No multicollinearity

4.7 Heteroscedasticity Test

The presence of heteroscedasticity was assessed using the Glejsertest. The findings revealed that all variables had p-values exceeding 0.05, suggesting that heteroscedasticity is not present in the model.

Table 7. Heteroscedasticity Test

Variable	Sig. (p-value)	Remarks
Perceived Security	0.381	No heteroscedasticity
Ease of Use	0.297	No heteroscedasticity
Promotion	0.444	No heteroscedasticity
Trust	0.368	No heteroscedasticity

4.8 Multiple Regression Test

In the multiple regression analysis stage, the results showed that all independent variables tested, namely Perceived Security, Ease of Use, Promotion, and Trust, had a significant effect on the Intention to Use. The

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regression model obtained had an Adjusted R^2 of 0.575, indicating that this model explained 57.5% of the variation in the intention to use digital payments.

Table 8. Multiple Regression Test

Variable	Beta (β)	t-Statistic	Sig. (p-value)	Remarks
Perceived Security	0.31	4.219	< 0.0001	Significant
Ease of Use	0.28	3.876	< 0.0001	Significant
Promotion	0.22	2.680	0.009	Significant
Trust	0.18	2.340	0.021	Significant

Adjusted $R^2 = 0.575$
F-Statistic = 27.60 (Sig. < 0.001)

Model is valid and explains 57.5% of the variation in the intention to use digital payments.
The regression analysis reveals that all four examined variables—perceived security, ease of use, promotional strategies, and trust—significantly influence users' intentions to use digital payment systems in conventional stores. Among these, perceived security demonstrated the highest standardized coefficient, highlighting its critical role in shaping user behaviorEase of use came as the second most powerful influence, pointing towards the contribution of easy digital interfaces in making it easy to adopt.

Promotion campaigns like cashback and discounting also exhibited a strong influence, although their effect was comparatively weaker compared to previous studies based on large samples. Trust was also found as a powerful influencing variable, as per previous work that connects the reliability of a platform with recurring user behavior. Further, the research lays stress on the evident distinction between adoption behavior in rural and urban users. Hassan et al. (2021) clarify that customers in urban areas are likely to adopt online payment systems, facilitated by effective infrastructural backing and superior digital literacy.

As opposed to them, people who live in rural areas often lack technology access and adequate digital competencies. The novelty of this research is that it uses the Technology Acceptance Model (TAM) in the context of conventional shopping settings, and extends the model by adding other variables of promotional activities and consumer trust. It also employs a mixed-method approach with both online and offline survey methods to achieve greater inclusivity. Furthermore, a comparative approach was employed to explore the differences in digital payment adoption across urban rural areas, providing deeper insights into how consumer behavior varies by context.

5. CONCLUSION

This study found that four things help people want to use digital payment in normal stores: Feeling safe, easy to use, trust, and fun rewards like discounts. The most important thing is feeling safe. People want to know if their money and informations are okay . it's also helpful when the app or system is so easy to use. These results show that the TAM model works not just online, but also in real real stores or convenience store, even in cities and villages where people may use technology in different ways.

Recommendations

For the grown-ups who make digital money apps, it's good to make it super safe so users don't get scared to use it. Make the buttons and screens uncomplicated so everyone can understand, even if they have limited knowledge. Giving fun things like money-back and cute gifts will make people want to try. Also, ask the

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government to help make internet stuff better, especially in places far from the city, so more people can use it.

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