

# Conceptual Framework on Understanding the Behavioural Intention and Usage of Indonesian Tourists in Relation to The Digital Payment System: An Analysis of UTAUT2

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## Abstract

This research examines the crucial area of digital payment uptake among Indonesian visitors in Malaysia, providing a thorough and strong research approach. This research investigates the key aspects that impact the decisions made regarding digital payment systems, providing a clear understanding of their measurable impact on usage. The research method utilizes a quantitative approach and a carefully planned non-probability sampling procedure and uses purposive sampling is sampling technique use with the aid of G\*Power software, guaranteeing accuracy and statistical rigor. Utilizing the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) as a theoretical framework, the study examines eight determinants: Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), Privacy, Security, Price Value, and Awareness. This research aims to examine the determinants that influence Indonesian tourists' inclination to utilize digital payment systems while visiting Malaysia. Additionally, it seeks to assess the practical implementation of these intentions. By doing so, this research not only enhances our comprehension of this subject but also offers valuable empirical insights. By utilizing a minimum sample size of 172 respondents, the results are expected to possess not only informative value but also statistical significance, making a substantial contribution to the academic discussion on the topic.

**Keywords:**

Digital payment, Indonesian tourist, usage, and impact, UTAUT2

**1 Introduction**

In the evolving landscape of financial transactions, the rise of digital payment systems has reshaped the way people conduct their financial affairs across the globe. Southeast Asia has seen a notable transformation in this realm, making it an interesting region for our study. This research delves into the perception, attitude, and satisfaction levels of Indonesian tourists concerning the use of digital payment systems in Malaysia, a nation experiencing remarkable growth in its tourism sector.

In 2022, Malaysia celebrated an extraordinary achievement in tourism, attracting an impressive 8.14 million tourist visits, a substantial surge from the previous year. This surge cemented Malaysia's position as a favored destination in Southeast Asia, renowned for its natural beauty, rich culture, and warm hospitality. For Indonesian tourists, the appeal of Malaysia is not only in its attractions but also its proximity, historical connections, and ease of accessibility. In 2022, Malaysia welcomed 1.48 million Indonesian tourists, emphasizing the substantial bilateral tourism relations between the two nations.

In this context, the adoption of digital payment systems among Indonesian tourists in Malaysia becomes a central focus. A study by Hermanto et al. (2023) revealed that the security of digital payment options holds paramount importance for Indonesian tourists, significantly influencing their satisfaction. Security is a top priority for Indonesian tourists who wish to protect their financial transactions and personal information while traveling. The implementation of robust security measures in Malaysian digital payment systems instills trust and confidence among Indonesian tourists, encouraging them to embrace digital payment options and enhancing their overall payment experience satisfaction.

The trend toward cashless societies and technological innovation is not unique to Malaysia, it's a global phenomenon. Cashless payments, primarily through cards and electronic means, are on the rise worldwide. The World Payments Report (2020) indicates a 14% increase in global cashless transactions between 2018 and 2019, marking the fastest growth rate in the past decade. This trend is also evident in Malaysia, where digital payment methods, especially Internet banking, offer convenience and efficiency in various financial transactions.

In Indonesia, a similar digital payment revolution is underway, with its own set of challenges. While digital payment adoption is on the rise, challenges related to digitalization, such as integrating e-payment and e-commerce services into micro, small, and medium enterprises (MSMEs) supply chains, must be addressed (Iradianty & Aditya (2020). Various factors, including awareness, security perceptions, demographic variables, and government intervention, play a role in shaping the willingness of individuals to adopt and use digital payment services in Indonesia. The distribution of e-

wallet applications and digital payment platforms across the country also influences the pace of digital payment adoption.

Despite the growing importance of digital payment systems, there remains a gap in understanding how Indonesian tourists in Malaysia perceive and adopt these systems. While previous research has identified key determinants of digital payment adoption, such as performance expectancy, effort expectancy, social influence, and customer trust, their specific applicability to Indonesian tourists in Malaysia requires further exploration. Understanding how these factors influence the behavioral intentions and usage behaviors of Indonesian tourists in a foreign country is crucial, especially as the digital payment landscape continues to evolve.

## **2 Literature Review**

### **2.1 Digital Payment Systems**

Digital payment systems have gained immense significance in the digital economy due to their ability to provide safer, more cost-effective, and inclusive payment options (Qasim & Abu-Shanab, 2016a). Enabled by technological advancements like electronic transactions, online shopping, and electronic payment methods, these systems encompass a variety of categories, including online credit card payments, electronic cash, electronic cheques, and smart card-based payments. Government identity management systems also play a role in enhancing trust and security in digital payments (Al-Khouri, 2014). The expansion of e-commerce services is expected to drive the growth of digital payments and online transactions, necessitating advancements in payment infrastructure and regulatory frameworks across many nations (Rhee et al., 2022). However, challenges like compatibility, anonymity, and prevention of double spending must be addressed during the design and implementation of digital payment systems (Lizam, 2019). In summary, digital payment systems offer a plethora of benefits and continue to evolve to meet the dynamic needs of the digital economy.

### **2.2 Behavioural Intention to Use Digital Payment System**

Many factors influence the decision to employ digital payment methods. Studies reveal that the following factors may influence this intention: perceived ease of use, perceived utility, attitude toward digital payment, innovation resistance, adherence to cash payments, performance expectancy, effort expectancy, security, and trust (Sivathanu, 2019). However, it was discovered that social, cultural, and perceived security had no discernible effects. This suggests that enhancing both performance and effort expectancies at the same time may increase the likelihood that people will utilize digital payment systems (Nurdin et al., 2023).

When utilizing digital wallets like GoPay, security has a positive impact on the intention to repurchase (Sutrisno & Sutrisno, 2023). Perceived utility, attitude toward digital payment, trust, and convenience of use all influence this intention (Najib & Fahma, 2020a). Furthermore, to strengthen the correlation between behavioural

intention and use behavior, studies have added new dimensions as trust, commitment, and customer satisfaction (Tian et al., 2023).

According to Ma et al. (2022), consumers' desire to embrace digital payment systems is positively impacted by perceived benefits, and their intention to use digital payments is strongly influenced by several characteristics, with the exception of age (Tang et al., 2021). For example, effort expectation, social influence, favourable conditions, and trust influence the desire to pay zakat through digital payments, while performance expectancy does not (Deva et al., 2022). Customer loyalty is directly impacted by security and performance, but the behavioural intention to use mobile banking services is positively impacted by privacy and trust (Muhtasim et al., 2022).

The adoption of online payment systems is influenced by perceived delight (Kantika et al., 2022). To increase customers' intention to use digital payment systems, digital payment providers generally need to focus on enhancing system performance, security, and usability (Ma et al., 2022).

## **2.3 UTAUT2**

To improve the theoretical contribution to this model, this research uses the UTAUT2 model to examine the factors impacting the adoption of digital payment systems. The UTAUT model was first presented by Venkatesh et al. (2003) in relation to the acceptance of information technology. It is a comprehensive framework that integrates eight important theories and models of technology adoption. By including user behaviour and behavioural intention as the main dependent variables, it tackles users' acceptance of technology and provides a cohesive framework for comprehending technology acceptance.

During a study conducted in Hong Kong, Venkatesh et al (2012) developed the UTAUT2 model, which enhanced the original UTAUT model. They presented Hedonic Motivation (HM), Price Value (PV), and Habit (HT) as the three new elements. The model's prediction of technological use and behavioural intention was greatly enhanced by these additions. As of right now, the UTAUT2 model includes price value, habit, hedonic motivation, social influence, performance expectation, and effort expectation as its seven predictors for technology use and intention. As digital payment systems involve new applications, this research focuses on variables like awareness, privacy, and security rather than habit and hedonic motivation.

### *2.3.1 Performance Expectancy*

As the first variable of Utuat2 Performance Expectancy (PE) is a crucial factor influencing users' willingness to embrace digital payment systems. It represents the extent to which individuals believe that using these systems will enhance their productivity and job performance. Numerous studies, including Al-Okaily et al. (2020) and Venkatesh et al. (2003), have consistently shown that PE is a robust predictor of behavioral intention in both voluntary and mandated IT contexts. Palau-Saumell et al. (2019) also highlights the significant influence of PE on technology adoption. Prior research, such as Alalwan (2020) and Qasim & Abu-Shanab (2016b), underscores the

importance of PE in explaining users' inclination to adopt digital payment technologies. When users perceive that these technologies improve their job-related capabilities, they are more likely to embrace them.

### *2.3.2 Effort Expectancy*

Research on consumers' adoption of digital payment systems has extensively explored the link between Effort Expectancy, which assesses perceived ease of use, and the decision to use these systems. Studies such as Nurdin et al. (2023), Habibi et al. (2022), and Deva et al. (2022) consistently find that people's willingness to adopt digital payments is significantly influenced by their perception of the systems' ease of use. For instance, Nurdin et al. (2023) and Habibi et al. (2022) highlight the strong impact of effort expectancy on behavioral intention, underscoring the crucial role of perceived usability. Lee & Pan's research (2023) on the continued use of contactless payment systems further confirms that consumers are more likely to stick with these services when they find them user-friendly.

### *2.3.3 Social Influence*

Social influence (SI), which reflects the impact of others' opinions on an individual's willingness to adopt new systems, plays a significant role in the acceptance of digital payment systems. Extensive research has consistently demonstrated a strong connection between social influence and the intention to adopt digital payment technologies. For example, Cahyani et al. (2022) found that social influence influenced users' intent to adopt digital payment systems, specifically in the context of digital zakat payments. Tang et al. (2021) identified social influence as a critical factor directly shaping people's intentions to use digital payment systems, akin to subjective norms in established behavioural theories. Chaveesuk et al. (2022) showed that social influence, along with ease of use, satisfaction, and attitude, strongly influenced the ongoing use of digital payments during the COVID-19 pandemic. Studies also emphasize the importance of social influence in various industries, including banking, financial technology, and e-commerce.

### *2.3.4 Facilitating Condition*

Research on social enabling conditions, encompassing organizational support and technological infrastructure, has been thorough. Various studies have consistently shown a strong connection between socially supportive environments and the inclination to adopt digital payment systems. Kwabena et al. (2019) in the context of Ghanaian electronic commerce also emphasized the strong relationship between intention to use the system and social influence, particularly social facilitating factors. Chaveesuk et al. (2022) noted that in the retail sector, social facilitating factors and other enabling variables significantly influenced intentions and actual usage of digital payment systems. In summary, empirical evidence consistently underscores that social enabling factors play a pivotal role in shaping individuals' intentions to use digital payment systems. People are more inclined to express their intent to use these systems when

they perceive the availability of support and assistance, both from organizations and technology infrastructure, to facilitate their adoption.

#### *2.3.5 Price Value*

Price value, which represents the balance between the monetary cost of using a technology and the perceived benefits, plays a pivotal role in influencing people's intentions to adopt digital payment methods. Research on this relationship consistently reveals a significant correlation. For instance, in a 2023 study by Linge et al., pricing value significantly influenced users' intentions to embrace digital payment systems, highlighting the importance of users' perceptions of value relative to cost. Tang et al. (2021), Chaveesuk et al. (2021), and Kumar & Puttanna (2018), found that pricing value strongly influenced both intentions and actual usage of digital payment systems. This underscores that users' assessments of value versus cost significantly impact their readiness to adopt and utilize these systems.

#### *2.3.6 Awareness*

Many studies have continuously stressed the important link between awareness and the intention to utilise digital payment methods. These studies underscore the value of people's knowledge and understanding of these systems. For instance, Najib & Fahma (2020) found that awareness significantly influences the intention to use digital payment systems, particularly in Indonesian small and medium firms, indicating that higher awareness, coupled with factors like perceived usefulness, ease of use, attitude, and trust, leads to greater adoption. Chaveesuk et al. (2022) discovered that awareness plays a vital role in people's intention to continue using digital payments, particularly during the COVID-19 epidemic, stressing the importance of awareness in conjunction with ease of use and satisfaction. Prasasti et al. (2021) highlighted that awareness of usefulness and ease of usage effects Generation Z's choices for e-wallets during the pandemic, especially among younger individuals. In summary, these studies repeatedly reveal that knowledge greatly changes people's intentions to use digital payment systems, particularly when they are informed about the systems' availability, benefits, usability, and convenience of use.

#### *2.3.7 Security*

Research on the relationship between security and users' intentions to use digital payment systems presents varied findings. Some studies, like Musyaffi et al. (2021), indicate that security concerns significantly impact users' intentions, encouraging adoption. Paudel & Kayastha (2022) observed a slight positive effect on payment service providers' performance due to security concerns. Butarbutar et al. (2022) found a favourable but non-significant impact on behavioural intention. Kwabena et al. (2019) emphasized the role of organizational support, indirectly related to security. Najib & Fahma (2020) highlighted the influence of trust on user intentions. In essence, while security is important, its impact on user intentions varies across studies, with users more likely to adopt digital payment systems when they perceive them as secure.

### *2.3.8 Privacy*

Users' concerns about the security and privacy of their financial and personal information are significant, as evidenced by research on the relationship between these anxieties and the intention to use digital payment systems. According to Poudel & Sapkota (2022), users' intents to use digital payment systems are influenced by attributes including simplicity of use, confidence, security, convertibility, and privacy. Tian et al. (2023) emphasized privacy concerns, perceived service quality, and trust as important variables in the adoption of e-wallet systems, indicating that user intentions are influenced by perceptions of privacy and trust. Najib & Fahma (2020) discovered that acceptance of digital payments was impacted by attitudes, utility, convenience of use, and trust. Although trust and privacy are different, they are interconnected and have an impact on consumers' choices. In their observation, Daragmeh et al. (2021) emphasized the impact of security and privacy issues on the adoption of digital payments by pointing out that "Generation X" intents to use mobile payments were primarily influenced by them. Schaeffer & Olson (2018) emphasized the significance of integrity and privacy in preserving customer trust in digital payment systems, pointing out that users' attitudes toward security and privacy influence their propensity to adopt these techniques.

### *2.3.9 Behavioral Intention*

The study reveals multiple links between the intention to adopt digital payment systems and their actual usage. For instance, Kwabena et al. (2019) found that social influence significantly impacts both intention and usage. Patil et al. (2020) established a strong link between intention and actual adoption. Tang et al. (2021) identified factors affecting intention, which also relate to usage, although they didn't explicitly address the connection. Nurdin et al. (2023) noted that exceeding performance and effort expectations can boost adoption. Trust, as highlighted by Najib & Fahma (2020), influences both intention and actual usage. These findings emphasize the interplay between intention and real-world adoption, shaped by various factors, with trust, social influence, and performance exceeding expectations being notable drivers. However, it's important to recognize that intention doesn't always translate into actual usage, and additional factors can impact widespread system adoption.

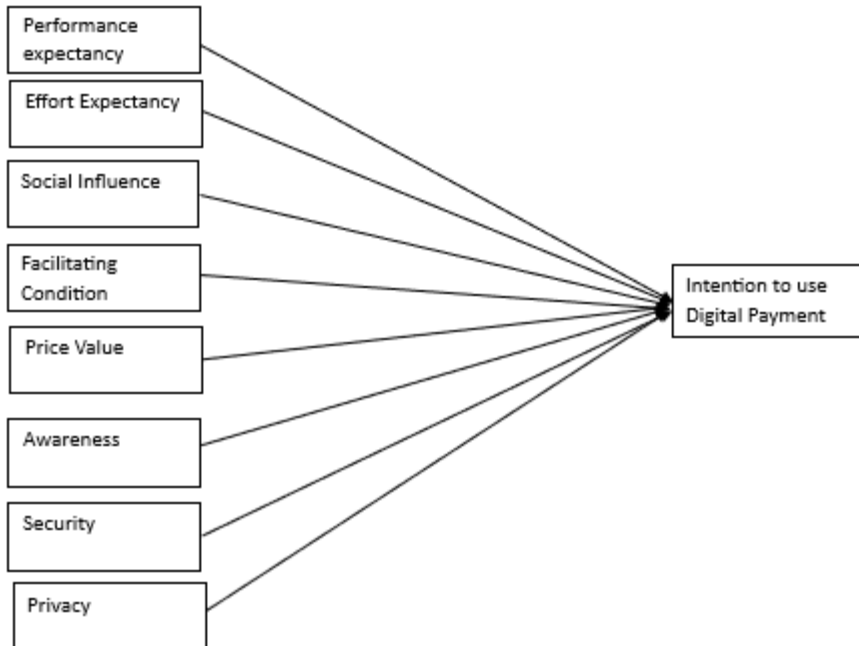


Figure 1: Conceptual Framework

### 3 Methodology

#### 3.1 Research Design

The study primarily uses a quantitative research strategy, supplemented by non-probability sampling, specifically employing purposive sampling approaches. In keeping with the goals of the study, purposeful sampling guarantees the targeted inclusion of Indonesian visitors to Malaysia who use of digital payment methods. By choosing people with relevant experiences, this strategy increases the richness and application of the findings. The utilization of expert judgment expedites the process of selecting participants, hence improving resource allocation for a thorough investigation of the behavioural intention surrounding digital payments among Indonesian tourists visiting Malaysia. The choice of this sample is driven by the aim to acquire a detailed comprehension of the digital payment encounters of Indonesian visitors in Malaysia, guaranteeing that the results are both contextually pertinent and enlightening.

To ascertain the sample size for our research, we utilized the G\*Power software, which computed the minimum necessary sample size as 172 respondents. Additionally, we plan to utilize the Structural Equation Modelling (SEM) technique, specifically the Smart Partial Least Squares (Smart PLS SEM), to analyse our data. Smart PLS SEM is a powerful statistical method that enables us to explore and understand the complex relationships and interactions among variables in our research model. It is well-suited for the investigation of latent constructs and their indicators, making it an appropriate



choice for our study. This indicates that the process of gathering data will be conducted offline, rather than online. The utilization of offline techniques, such as paper surveys, enhances comprehension by obtaining intricate details on digital payment habits. These techniques build rapport and trust, which promotes open communication and enhances the quality of the data. Additionally, non-technical methods reduce technological obstacles, guaranteeing inclusivity and enhancing the reliability and representativeness of results among Malaysian visitors who are Indonesian. To locate and contact respondents, the researcher will physically visit a variety of Malaysian tourist destinations. When these respondents visit these attractions, they will be invited to fill out questions.

This research is valuable for businesses, government agencies, and tourism officials, as it sheds light on Indonesian tourists' preferences for digital payments in Malaysia. It can help improve the tourist experience and inform marketing strategies. Additionally, it contributes to cross-cultural knowledge and advances the field of tourism research academically. Understanding Indonesian tourists' digital payment preferences can boost visitor spending and benefit the tourism industry.

#### **4 Contribution**

We have conducted a thorough analysis of Indonesian visitors' intentions to use digital payment methods when they visit Malaysia in 2022 and 2023 in this study. The UTAUT2 model, which expands on the original UTAUT model to increase its predictive value, serves as the foundation for our research. We have chosen to use a quantitative research approach to collect data for our study, specifically using purposive sampling, a type of non-probability sampling. G\*Power software was used to calculate the sample size, and Smart PLS SEM will be the method of analysis of choice.

One noteworthy feature of our data gathering technique is that it will be conducted offline, with researchers physically present to interact with respondents at major Malaysian tourist destinations. With this group of Indonesian visitors in mind, our study intends to shed light on their preferences and real-world behaviour by examining their intention to use digital payment methods. The multi-dimensional framework of the UTAUT2 model will enable us to investigate a range of determinants influencing their acceptance of digital payments. Businesses, governmental organizations, and tourism officials in Malaysia may be able to improve visitor experiences and encourage the usage of digital payment methods thanks to the study's practical implications. Furthermore, by completing a gap in the literature and deepening our understanding of digital payment uptake in a cross-cultural setting, our research benefits the academic community.

## 5 Conclusion

In conclusion, using the Unified Theory of Acceptance and utilisation of Technology 2 (UTAUT 2) as the theoretical framework, the research focuses on comprehending the behavioural intention to utilise digital payment systems in Malaysia. This implies that the study's goal is to look at the variables and aspects that affect people's decisions to embrace and use digital payment systems in the Malaysian setting. Through the use of UTAUT 2, the study seeks to identify the critical aspects that may influence users' intents to embrace digital payment systems, including performance expectancy, effort expectancy, social influence, facilitating conditions, price value, awareness, security, and Privacy. In the end, the study aims to provide insightful information about Malaysia's acceptance of digital payment systems and maybe direct the creation of strategies and regulations to encourage their use in the area.

## 6 About the author

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Faiz Izwan Anuar, lecturer at the respected Faculty of Hotel and Tourism Management, contributes a plethora of knowledge and expertise to the academic domain. His passions are in the dynamic fields of technology, innovation, and social media marketing, with a particular emphasis on tourism management. His insightful thoughts have had a lasting impact on the rapidly changing fields of technology and branding in addition to enriching academia. He is a trailblazer in these fields, and as such, his influence is widespread, making him a source of inspiration and information in the tourism industry and beyond.

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