DIGITAL MARKETING TO DRIVE ADOPTION OF DIGITAL PAYMENTS IN THE MODERN ERA

PEMASARAN DIGITAL UNTUK MENDORONG ADOPSI PEMBAYARAN DIGITAL DI ERA MODERN

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ABSTRACT
The development of information and communication technology has driven the adoption of digital payments around the world. Similarly, Payment methods have evolved considerably, shifting from conventional cash transactions to modern digital payment systems. This not only simplifies the transaction process but also increases security and efficiency in transactions. In the context of digital payment adoption, digital marketing that increases awareness can influence positive attitudes towards using digital payments, as well as provide relevant information to reduce concerns and increase trust. This research seeks to explore the impact of user-friendliness, usefulness with digital marketing mediation, social influence, and credibility affects digital payment adoption. The results of data analysis testing conducted using SEM (Structural Equation Model), namely AMOS with 230 respondents, show that the four hypotheses proposed are supported. These results can contribute to industries that implement digital payments such as banks and e-commerce to encourage the adoption of digital technology.
Keywords: *Digital Payment; Digital Marketing; Ease of Use; Usefulness; Social Influence; Credibility.*

ABSTRAK
Perkembangan teknologi informasi dan komunikasi telah mendorong adopsi pembayaran digital di seluruh dunia. Demikian pula dengan metode pembayaran yang telah berkembang pesat, bergeser dari transaksi tunai konvensional ke sistem pembayaran digital modern. Hal ini tidak hanya menyederhanakan proses transaksi tetapi juga meningkatkan keamanan dan efisiensi dalam bertransaksi. Dalam konteks adopsi pembayaran digital, pemasaran digital yang meningkatkan kesadaran dapat memengaruhi sikap positif terhadap penggunaan pembayaran digital, serta memberikan informasi yang relevan untuk mengurangi kekhawatiran dan meningkatkan kepercayaan. Penelitian ini berusaha mengeksplorasi dampak dari kemudahan penggunaan, kegunaan dengan mediasi pemasaran digital, pengaruh sosial, dan kredibilitas berpengaruh terhadap adopsi pembayaran digital. Hasil pengujian analisis data yang dilakukan dengan menggunakan SEM (Structural Equation Model), yaitu AMOS dengan 230 responden, menunjukkan bahwa keempat hipotesis yang diajukan terdukung. Hasil ini dapat memberikan kontribusi bagi industri yang menerapkan pembayaran digital seperti bank dan e-commerce untuk mendorong adopsi teknologi digital.
Kata Kunci: Pembayaran Digital; Pemasaran Digital; Kemudahan Penggunaan; Kegunaan; Pengaruh Sosial; Kredibilitas.

INTRODUCTION

In today's digital era, [ayment methods have experienced a remarkable evolution, transitioning from traditional cash transactions to more convenient and efficient digital payment solutions (Miraz & Elsabeh, 2019). Digital Payment Methods (DPMs) or digital payments refer to transactions made through electronic devices and digital channels, which allow users to make payments without using physical money (Vinitha & Vasantha, 2017). Digital payments are transaction methods that use electronic devices and channels to complete payments, which include various forms such as credit cards, internet banking, and digital wallets (Pizzol et al, 2018).

The development of information and communication technology has driven the adoption of digital payments worldwide. This not only simplifies the transaction process, but also increases security and efficiency in transactions (Erari et al, 2024). However, despite the

many advantages offered, the use of digital payments still faces various challenges and barriers. For example, concerns about security, privacy, and lack of understanding of new technologies often act as barriers for users to switch from traditional to digital payment methods (Dimitrova et al, 2022).

In this context, it is important to understand the factors that influence the adoption of digital payments. The purpose of this study is to explore the various aspects that may effect users' intention to adopt digital payment methods, as well as provide insights for financial service providers and other stakeholders in improving user experience and encouraging wider adoption.

Previous research conducted by Irina Dimitrova resulted in the finding that the perceived usefulness variable was rejected as a significant factor in the adoption of digital payments (Dimitrova, 2024). Therefore, this study offers novelty by adding digital marketing variables as supporting factors for the adoption of digital payment methods. This research focuses on digital marketing variables as a key factor that can influence users' intention to adopt digital payments.

To understand the aspects that influence technology adoption by users, companies can design and ensure that technology can be accepted or rejected properly by users using the Technology Acceptance Model (TAM). TAM is defined as a model used to understand how users accept and use technology. Gred Davis was the first to introduce TAM in 1986. The main factors of TAM are centered on aspects that influence the acceptance of technology by users, namely Perceived Usefulness (PU) and Perceived Ease of Use (PEOU).

While many previous studies have identified aspects such as credibility, ease of use, and social influence, the digital marketing aspect of users is often overlooked. Effective marketing can create better awareness and understanding of the benefits and features of digital payments, reducing the uncertainty and concerns that potential users may have (Rehman et al, 2023). In addition, targeted educational campaigns can help bridge the knowledge gap and increase public trust in digital payment technologies. This is expected to encourage wider adoption and accelerate the transition to a more cashless society.

Digital marketing in the context of digital payments includes various strategies used by companies to promote their services online. One of the main aspects is the increased use of social media, where companies utilize these platforms to reach consumers directly through attractive advertisements and special promotions (Pratiwi, 2020). Engaging influencers to promote products can increase trust and attract attention, especially from the younger generation (Nadanyiova & Sujanska, 2023). In addition, many digital payment services offer promotions and discounts such as cashback or bonuses for new users, aiming to attract and retain customers. Focusing on a seamless and intuitive user experience within the app or website is also a priority, with attractive design and good functionality to encourage more transactions (Pallavi et al, 2023).

The level of user trust in digital payment services is very important because it has a direct effect on the adoption and use of digital payment systems. Trust can reduce the perception of risk perceived by users, which in turn increases the intention to use the service (Kanojia & LAl, 2020). Many cases of

account breaches due to clicking on apk messages or fake invitations have occurred, causing unrest among users. It is not uncommon to be traumatized and retreat from using digital payments. So now banks and digital payment service companies are providing security transparency, where companies explain the steps taken to protect user data and transactions, such as the use of one time passwords, user IDs, transaction passwords, and facial verification. Positive reviews and testimonials from other users can also increase trust, so companies often utilize testimonials in their marketing content.

Building trust through transparency regarding transaction security is essential, as users are more likely to choose services that demonstrate a commitment to the protection of their data (Islami & Rafik, 2023). All of these phenomena suggest that companies that are able to adapt to digital marketing trends and provide added value to users will have a significant competitive advantage in a growing market. By implementing effective digital marketing strategies,

companies can build and maintain user trust, attract more customers, and increase loyalty and overall business growth.

The theory of marketing can be explained through several key concepts that are often used in marketing and consumer behavior. The Hierarchy of Effects Model states that there are stages of the process that consumers go through from awareness to action in making purchasing decisions (Lavidge & Steiner, 1961). In the context of digital payments, effective marketing can help increase awareness and knowledge about products, which in turn can influence consumer attitudes and preferences. In addition, According to the Theory of Planned action, behavioral control, subjective norms, and attitudes about the action all affect a person's intention to engage in it (Ajzen, 1985). In the context of digital payment adoption, digital marketing that increases awareness can influence positive attitudes towards using digital payments, as well as provide relevant information to reduce concerns and increase trust.
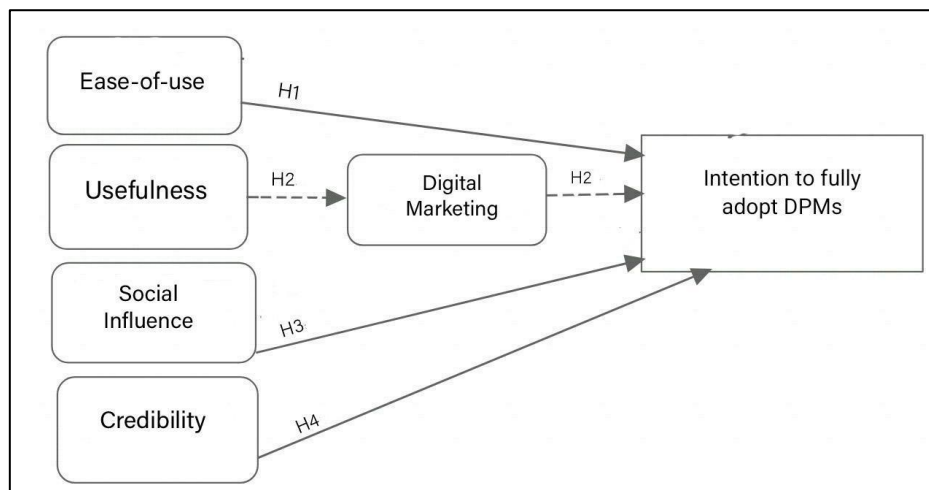

Figure 1. Conceptual Framework
Source(s): Authors' own creation/work

From the conceptual framework above, several hypotheses can be

proposed related to the adoption of digital payment methods (DPMs) and the

factors that influence them, among others:

Ease-of-use and Intention to fully adopt DPMs

In recent years, digital payments have become an increasingly popular payment solution for the global community, including in Indonesia. One of the main reasons behind the massive adoption of digital payments is its perceived ease-of-use. This convenience makes digital payment methods accessible not only to the tech-savvy younger generation, but also to other age groups.

The development of digital payment technology in Indonesia has resulted in various innovative financial products designed to be easy to use by the wider community (Nurohman et al, 2021). Ease of use refers to the extent to which a person believes that using the technology will be free of effort. If users feel that DPMs are easy to use, they will be more likely to adopt them. The perception that payment methods are easy to use has a significant effect on the intention to use digital payment technology (Putri et al, 2022). This in turn increases users' intention to adopt digital payment technology in the long term (Ramos-de-Luna et al, 2019). Therefore, the proposed hypothesis is:
H1: It is suspected that ease-of-use affects the intention to use digital payment methods.

Usefulness, Digital Marketing, dan Intention to fully adopt DPMs

Although previous research rejected the usefulness variable as a significant factor influencing the intention to use digital payment methods, this hypothesis will be tested again to see if there is a significant effect of usefulness through digital marketing. Usefulness refers to the extent to which

a person believes that using a particular technology will improve their performance or productivity. In the context of digital payments, if individuals feel that this method provides real benefits, they will be more likely to intend to use it (Anggoro & Hasugian, 2020).

Effective marketing can increase perceived usefulness by highlighting the superior features, ease of transactions, other advantages of digital payment methods. Thus, the right digital marketing strategy not only increases consumer awareness but also forms positive perceptions that drive usage intentions (Dirwan & Latief, 2020). Thus, the proposed hypothesis is:
H2: It is suspected that usefulness influences the intention to use digital payment methods with digital marketing mediation.

Social Influence dan Intention to fully adopt DPMs

Social Influence is the extent to which individuals are influenced by the views and behavior of other people in their environment, such as family, friends, or colleagues in making decisions to use new technology. People who are important to them believe that a new system should be used (Venkatesh et al, 2003).

Social influence plays an important role in shaping individuals' intention to adopt digital payment methods. In using digital payments, social influence has a significant impact on user intentions (Yu et al, 2021). Individuals who see people around them using or recommending a technology are more likely to adopt it. Therefore, the proposed hypothesis is:
H3: It is suspected that social influence affects the intention to fully adopt DPMs

Credibility dan Intention to fully adopt DPMs

Credibility includes consumers' perceptions of the security, privacy, and reliability of a system. Perceived security is the most crucial factor affecting customers' willingness to use digital payment systems (Alkhowaiter, 2020). The credibility of digital payments can be established through verification, certification, and legitimacy designed into the system. It plays a crucial role in influencing users' intention to fully adopt digital payment methods (Mozafari, 2022). These perceptions include the effectiveness of security measures, privacy protection, and trust in the service provider. Users tend to be more trusting and willing to adopt DPMs if they feel that the service provider has high credibility. Thus, the proposed hypotheses are:

H4: It is suspected that credibility affects the intention to fully adopt DPMs

METHOD

This research employs a quantitative survey approach to investigate the factors affecting the adoption of digital payment methods. This design allows data collection from a large number of respondents for more robust statistical analysis, following the guidelines set out by Dillman et al. (2014) in "Internet, Phone, Mail, and Mixed-Mode Surveys: The Tailored Design Method". The research population is digital payment users in Indonesia. The sampling method employed was purposive sampling, with user criteria including age above 17 years, and having used at least one digital payment method in the last six months.

Data was collected from 230 respondents through a 2-part questionnaire consisting of demographic questions and 15 statements regarding indicators that influence digital payment

adoption, such as ease-of-use, usefulness, social influence, credibility, and digital marketing measured using a 5-point Likert scale (1. strongly disagree, 2. disagree, 3. neutral, 4. agree, and 5. strongly agree). The questionnaire is adapted from instruments that have been tested in previous literature and distributed online using the Google Forms survey platform. Data analysis will be conducted usng SEM (Structural Equation Model) i.e. AMOS, which includes descriptive statistics as well as validity and reliability tests to test hypotheses relating to the influence of independent variables on the intention to adopt DPMs. The research will also adhere to ethical principles, including obtaining consent from respondents, guaranteeing data confidentiality, and providing clear information about the purpose of the research. With this methodology, it is expected that the research can make a significant contribution to the understanding of the factors that influence the adoption of digital payment methods.

In the testing phase, the Technology Acceptance Model (TAM) is used to measure the acceptance of technology by users. By measuring variables on user intentions and behavior and ensuring that the technology developed can be well received by users and used effectively. The TAM methodology in terms of concepts prioritized on Perceived Usefulness (PU) is described as the user's perception of the extent to which technology can improve performance or productivity. The next focus is on Perceived Ease of Use (PEOU) which describes the user's perception of the extent to which the technology is easy to use without problems. These two aspects ultimately have an impact on behavioral intention use and Actual system use. The TAM Model structure is described as

Perceived Ease of Use which has an influence on Perceived Usefulness. Furthermore, Perceived Ease of Use has a direct effect on Attitude Toward Using; Perceived Usefulness has an influence on Attitude Toward Using which in turn affects Behavioral Intention to Use then Attitude towards Using and Behavioral Intention to Use as variables that play an important role in estimating technology acceptance (Wicaksono, 2022).

Several stages used in the TAM research methodology are Modeling. Hypothesis Formulation, Data Collection and Data Analysis, Evaluation and Interpretation. The application and development of TAM is used in various fields such as e-commerce, education and business and has undergone developments, namely TAM 2 by adding social and contextual variables such as social influence and cognitive instrumental factors; TAM 3 is a combination of various other factors such as motivation models and user context, the last is the Unified Theory of Acceptance and Use of Technology. The advantages of TAM are that it is simple, easy to understand, can be applied to various technologies and contexts and

has a strong theoretical basis. However, it also has the disadvantage of focusing too much on the main factors PU and PEOU which do not adequately represent the complexity of technology acceptance in some contexts and ignore the influence of external factors such as culture, company policy or personal motivation that affect acceptance. Thus it can be concluded that TAM is a useful model in understanding the technology adoption process so it needs adjustment to consider other factors that are relevant to a more specific context (Wicaksono, 2022).

Sample in this research consisted of 230 respondents. Of these 230 respondents, the majority of respondents are women aged between 17-30 years with high school education with an income between 5-10 million. In addition, the majority of respondents use Mobile Banking for digital payments, with a transaction value of less than 3 million and indeed prefer digital payments. The majority of respondents also view digital content related to digital payments through Instagram. Data from the respondent profile can be seen in the table below.

Table 1. Respondent Profile

Criteria	Frekuency	Percentage
Gender		
Male	77	33.5%
Female	153	66.5%
Age		
17-30 years	106	46.1%
31-40 years	72	31.3%
41-55 years	37	16.1%
> 55 years	15	6.5%
Level Education		
High School	79	34.3%
Diploma	3	1.3%
Bachelor	147	63.9%
Postgraduate	1	0.4%
The most frequently used digital payment service		

E-Wallet (Ovo, Gopay, Link Aja, Flip, Dana)	61	26.5%
Mobile banking	93	40.4%
QRIS	76	33.0%
Income/pocket money per month		
< 5 million	91	39.6%
5-10 million	97	42.2%
> 10 million	42	18.3%
Value of digital payment transactions in a month		
< 3 million	114	49.6%
3-5 million	78	33.9%
5-10 million	34	14.8%
> 10 million	4	1.7%
Preferred payment method		
Digital Payments	184	80.0%
Cash Payment	46	20.0%
Most often see digital content regarding digital payments on		
Instagram	84	36.5%
Tiktok	69	30.0%
Website	40	17.4%
Youtube	37	16.1%

RESULT AND DISCUSSION

From the instrument test results, it can be seen that all indicators have a factor loading value of more than 0.5 so that it can be said that all variables have good validity. The instrument test results also show that all variables have a Cronbach alpha value of more than 0.6 so that they have good reliability. The results of the instrument test can be seen in the table below:

Tabel 2. Instrument Test Result

Indicator/Variabel	Factor Loading	Cronbach Alpha	Result
EOU1	0.899	0.805	Valid and Reliable
EOU2	0.753		
UFL1	0.640	0.733	Valid and Reliable
UFL2	0.910		
SI1	0.846	0.833	Valid and Reliable
SI2	0.778		
SI3	0.748		
CRD1	0.900	0.897	Valid and Reliable
CRD2	0.905		
DPA1	0.781	0.843	Valid and Reliable
DPA2	0.921		
DM1	0.657	0.836	Valid and Reliable
DM2	0.873		
DM3	0.885		

The data analysis tool that will be used in this research is Structural Equation Modeling (SEM) which is run with AMOS software. Before testing the proposed hypothesis, it is necessary to test the goodness of fit model to assess whether the research model can be declared feasible or not.

Table 3. Goodness of Fit Model Test Results

Type of measurement	Goodness of Fit Index	Model fit decisions	Result Value	Conclusion
Absolute Fit Measure	Chi-Square	Low Chi Square	106.216	Poor Fit
	p-value	$\geq 0,05$	0.001	Poor Fit
	RSMEA	$\leq 0,08$	0.052	Good Fit
	GFI	$\geq 0,90$	0.939	Good Fit
Incremental Fit Measurer	NFI	$\geq 0,90$	0.938	Good Fit
	IFI	$\geq 0,90$	0.976	Good Fit
	TLI	$\geq 0,90$	0.966	Good Fit
	CFI	$\geq 0,90$	0.975	Good Fit
Parsimonious Fit Measures	CMIN/DF	Antara 1 sampai 5	1.609	Good Fit

Source: Output AMOS

From the Goodness of fit test results, all criteria used were found to have met the requirements where it can be seen from almost all criteria that have met the goodness of fit requirements so that it can be said that the model in this study has met the goodness of fit requirements. The results of hypothesis testing can be seen in the table below:

Table 4. Hypothesis Test Results

Hipotesis	Estimate	P-Value	Keputusan
H1: It is suspected that ease-of-use affects the intention to use digital payment methods.	0.419	0.000	H1 Supported
H2: It is suspected that usefulness affects the intention to use digital payment methods with digital marketing mediation.	0.098	0.005	H2 Supported
H3: It is suspected that social influence affects the intention to fully adopt DPMs	0.208	0.002	H3 Supported
H4: It is suspected that credibility affects the intention to fully adopt DPMs	0.097	0.024	H4 Supported

The results of testing hypothesis 1 show a p-value of 0.00 <0.05 with an effect of 0.419 so that hypothesis 1 is supported. The second hypothesis shows a p-value of 0.005 <0.05 and an effect of 0.098 and shows that the second hypothesis in the study can be supported. For the third hypothesis, the p-value is 0.002 <0.05 and an effect of 0.208 and shows that the third hypothesis is supported while the results of hypothesis 4 test show a p-value of 0.024 and an effect of 0.097 which can be concluded that the fourth hypothesis is supported.

Discussion

The results of hypothesis testing show a positive and significant effect of ease of use on the intention to use digital payment methods. This shows that consumers who feel that there is convenience in digital payment methods will have a higher consumer intention to use digital payment methods. These results support the results of research from Putri et al (2022) and also Ramos De Luna et al (2019) which show the influence of the perception that payment methods are easy to use has a significant influence on the intention to use digital payment technology.

The results of testing the second hypothesis show a positive and significant effect of usefulness on the intention to use digital payment methods with digital marketing mediation. The results of this study indicate that the perceived usefulness of the application or digital payment method encourages a good perception of digital marketing which in turn will have an impact on increasing consumer intention to use digital payment methods. These results are in line with research from Anggoro (2020) which shows that in the context of digital payments, if individuals feel that this method provides real benefits, they will be more likely to intend to use it. Furthermore, proper digital marketing

not only increases consumer awareness but also forms positive perceptions that drive usage intentions (Dirwan and Latief, 2020).

The results of testing the third hypothesis show a positive and significant effect of social influence on the intention to use digital payment methods. This shows that the more social influence felt, such as individuals who see people around them using or recommending a technology, will increase consumer intention to use digital payment methods. These results support the results of research from Yu et al (2022) which shows the influence of social influence on the intention to use digital payment technology.

The results of testing the fourth hypothesis show a positive and significant effect of credibility on the intention to use digital payment methods. This shows that the higher the credibility of digital payment methods such as security, privacy, and reliability of a system will increase consumer intention to use digital payment methods. These results support the results of research from Mozafari et al (2022) which shows the influence of credibility on the intention to use digital payment technology.

CONCLUSION

The results of this study have confirmed the factors that can influence technology adoption intentions in this case the adoption of digital payment technology. The results show that directly, ease of use, social influence and also credibility are proven to be factors that can increase the intention to adopt the use of digital payment technology. The test results also show that perceived usefulness also affects the intention to adopt digital payment technology through digital marketing mediation. These results can contribute to industries

that implement digital payments such as banks and e-commerce to encourage the adoption of digital technology. Future research can seek to find other factors that can encourage the adoption of digital technology use, for example investigating a number of barrier breakers and also encouraged which can be applied in other contexts such as the use of public service applications.

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