

THE EFFECT OF PERCEIVED SECURITY AND PERCEIVED EASE OF USE ON CONSUMERS' BEHAVIORAL INTENTION MEDIATED BY TRUST IN DIGITAL PAYMENT USERS

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Abstract

A crucial part of the digital financial system in developing countries comes from the use of digital payments. This study looks at what makes customers choose to use digital payment platforms, and it uses the Technology Acceptance Model (TAM) to figure this out. This model focuses on how people's beliefs about how easy a technology is to use and how useful it is influence their decision to use it. This study sent an online survey to 104 people with experience using digital payments and collected data thru this method using a quantitative approach. To check the reliability and accuracy instruments utilized in this research, the data were assessed through SPSS. Regression analysis and the PROCESS macro were used to investigate direct and indirect effects. The findings indicate that how useful people perceive digital payment systems to be is strongly influenced by how easy they find them to use, which in turn makes them more likely to use them. All questions used in this study have strong results and good reliability, with Cronbach's Alpha scores meeting standards. This result supports the effectiveness of TAM in explaining why people accept digital payments. This finding also provides useful ideas for service providers to make their systems easier to use and encourage more people to adopt digital payment technologies.

1. INTRODUCTION

Fast progress in digital technology has completely changed how people make payments, increasingly shifting consumer transactions from cash-based methods to digital payment platforms such as e-wallets, mobile banking, and QRIS. Higher levels of efficiency, convenience, and accessibility provided by digital payment services largely attribute this shift. In Indonesia, Bank Indonesia has reported a substantial growth in digital payment adoption, with an annual increase of approximately 30 percent in digital transaction volume. Nevertheless, unresolved concerns related to data security, privacy protection, and system reliability continue to challenge sustained adoption.

Researchers mostly look at why people use digital payments by using the Technology Acceptance Model and other similar theories. They focus a lot on how useful people think the technology is and how easy they find it to use, because these factors are seen as important in deciding whether someone will use it. There is clear evidence that when users find digital payment systems easy to use, they are more likely to want to use them and keep using them. In contrast, previous research has shown mixed results about how people feel about security. Some studies have found that how secure someone feels can directly affect their intention to use a service, but other research suggests that security's impact might be indirect or not strong enough to show up in statistical results. These mixed results show that feeling secure might not always directly lead to someone's intention to act.

New studies are highlighting the growing importance of trust, especially in explaining how people's views on system features turn into their actions in digital financial areas where there is a lot of risk and unequal information. Trust is seen as users' belief in how dependable, honest, and safe digital payment providers are. Studies show that when people feel a system is secure and easy to use, they tend to trust it more. This trust then makes them more likely to want to start using and keep using digital payment services. So, trust is better seen as something that happens in between, rather than being a separate factor on its own.

There are still some missing parts in the research that has been done so far. Many studies that use the Technology Acceptance Model still focus on the direct link between how easy a system is to use and the intention to use it. However, they don't fully include the important role that perceived security plays in building trust. So far, not much research has been done on how trust acts as a middle factor that helps explain how people's feelings about safety and how easy they find something to use affect their intention to act in a single overall model. Third, not much research has focused on how these relationships work within groups of users who are very experienced with digital payments, especially younger users.

To fix these issues, this study looks at how people's feelings about safety and how easy they think using digital payments is influence their intention to act, based on their level of trust. By adding trust as a middle factor in the Technology Acceptance Model, we get a better understanding of why people adopt digital payment methods. This study adds to the research on adopting digital payments by explaining how people's views about the system affect their willingness to use it. It also gives useful advice to companies offering digital payment services on how to build trust and keep users coming back.

2. LITERATURE REVIEW

A key part of the digital financial system in developing countries is the use of digital payments. This study looks at what makes customers choose digital payment platforms and uses the Technology Acceptance Model to explain why people adopt them. This model looks at how people's thoughts about how simple a technology is to use and how helpful it is affect their choice to use it. This study gave out an online questionnaire to 104 individuals who have used digital payment methods before and gathered information through this method using a quantitative approach. To make sure the tools used in this study were reliable and accurate, the data were analyzed using SPSS. Regression analysis and the PROCESS macro were used to examine both direct and indirect effects. The results show that people's belief in how useful digital payment systems are is greatly affected by how easy they are to use, and this makes people more willing to use them. All the questions used in this study work well and are dependable, with Cronbach's Alpha scores that are up to the required standard. This result shows that TAM is good at explaining why people choose to use digital payments. This finding also gives service providers good ideas on how to make their systems simpler and help more people start using digital payment methods.

2.1 Theoretical and Conceptual Background

This research uses the Technology Acceptance Model (TAM) as a theoretical foundation to interpret technology acceptance thru cognitive evaluation and users' behavioral intentions. The proposed framework positions TAM as the primary explanatory model, where perceived ease of use is a fundamental determinant influencing trust and the intention to adopt digital payment technology. The definition of perceived ease of use refers to the extent to which users perceive a system as easy to operate. Various previous empirical studies have consistently supported the explanatory capacity of this variable in predicting the adoption of digital payments (Davis, 1989; Hanafi & Toolib, 2020).

However, the non-physical and financial characteristics of digital payment systems often increase users' perception of risk, particularly regarding privacy and data security issues. To overcome the limitations of the original TAM model, this study expands the model by integrating security perception as a system-related belief that directly influences trust. Experts conceptualize security perception as an individual's belief in the system's capability to protect personal and financial information from fraud, misuse, and unauthorized access (Sa'diyah & Soegoto, 2021; Siagian et al., 2022). In this conceptual model, security perception serves as a crucial antecedent that strengthens trust in digital payment services.

This study positions trust as the core of the model and a mediating variable that transforms perceptions related to the system into behavioral intentions. Trust can mitigate the uncertainty and perceived risks in the context of digital financial services, enabling users to interact with digital payment platforms more confidently. In line with existing theoretical perspectives, this model positions trust as a mediator connecting perceived ease of use and security with consumers' intention to use the service (Primadineska & Maftuhatul Jannah, 2021). Thru the integration of these various constructs, the framework offers a more comprehensive explanation of digital payment adoption by highlighting the distinct yet interconnected contributions of each variable.

2.2 Empirical Review and Hypothesis

This section reviews empirical studies relevant to each hypothesized relationship while highlighting the gap in the existing literature addressed by this study. Previous research within the TAM framework has extensively examined the direct the role of perceived ease of use and perceived security in shaping behavioral intention. However,

many studies either treat trust as an independent predictor or exclude it from the core adoption mechanism. As a result, the mediating role of trust in explaining how system-related perceptions influence behavioral intention remains insufficiently explored. To address this gap, the present study explicitly integrates trust as a mediating variable within an extended TAM framework.

2.2.1 The Influence of Perceived Security on Trust

Perceived security represents users' beliefs regarding the ability of digital payment systems to safeguard personal and financial data from unauthorized access and fraud. Given the high-risk nature of digital financial transactions, security perceptions play a crucial role in shaping users' trust. Empirical studies consistently report that higher levels of perceived security enhance trust in digital payment platforms, as users are more willing to rely on systems they perceive as safe and reliable (Sa'diyah & Soegoto, 2021; Siagian et al., 2022). Consequently, perceived security is hypothesized to have a positive association with trust.

H1: Perceived security has a positive effect on trust in digital payment services.

2.2.2 Perceived Ease of Use and Trust

Perceived ease of use is when users feel that a system is efficient and not too complicated to use. On digital payment platforms, this is shown through how easy it is to find features and navigate through transactions. Research shows that making things simpler and reducing mental effort helps build user trust (Hanafi & Toolib, 2020; Ramdhani et al., 2024). Because of this, it's believed that perceived ease of use plays a key role in greatly increasing trust.

H2: Perceived ease of use has a positive effect on trust in digital payment services.

2.2.3 The Mediating Role of Trust in Consumer Behavioral Intention

Trust represents users' belief in the reliability, integrity, and competence of digital payment service providers. In financial technology adoption, trust plays a pivotal role by mitigating perceived risk and encouraging continued usage. Numerous studies have demonstrated that trust significantly influences consumers' behavioral intention to adopt digital payment services for transactional purposes (Primadineska & Maftuhatul Jannah, 2021; Siagian et al., 2022). Thus, trust is expected to positively affect behavioral intention.

H3: Trust has a positive effect on consumer behavioral intention to use digital payment services.

2.2.4 The Role of Trust in Mediating the Relationship between Perceived Security and Behavioral Intention

Although perceived security is often examined as a direct determinant of behavioral intention, empirical findings suggest that its influence may operate indirectly through trust. Users' perceptions of security primarily enhance their confidence in the system, which subsequently motivates usage intention (Sa'diyah & Soegoto, 2021; Primadineska & Maftuhatul Jannah, 2021). As a result, trust is incorporated as a mediating mechanism in this relationship.

H4: Trust mediates the relationship between perceived security and consumer behavioral intention to use digital payment services.

2.2.5 Trust Mediating the Relationship between Perceived Ease of Use and Behavioral Intention

The existence of perceived ease of use as a predictor of behavioral intention is now understood not only as a direct relationship, but also thru indirect processes. The system's user-friendly capacity to reduce cognitive load and subjective risk is a crucial factor in building trust (Hanafi & Toolib, 2020; Ramdhani et al., 2024). Thus, trust emerges as a key variable that strengthens individuals' intention to engage in the digital financial services ecosystem.

H5: Trust mediates the relationship between perceived ease of use and consumer behavioral intention to use digital payment services.

3. RESEARCH METHODOLOGY

In this study, a quantitative method was used to look at how people's feelings about safety, how easy something is to use, their trust, and their intentions to use it are connected. This approach helps test ideas in a clear and fair way, letting researchers see how strongly one thing affects another and how different factors might influence each other through statistical analysis.

3.1 Research Design and Analytical Model

This study uses a cross-sectional survey method, where data is gathered from participants at one particular moment in time. Researchers think this method works well for understanding how people feel, what they believe, and what they plan to do when it comes to using digital payment services in a constantly changing online world. This research is built on the Technology Acceptance Model (TAM) and the Theory of Trust.

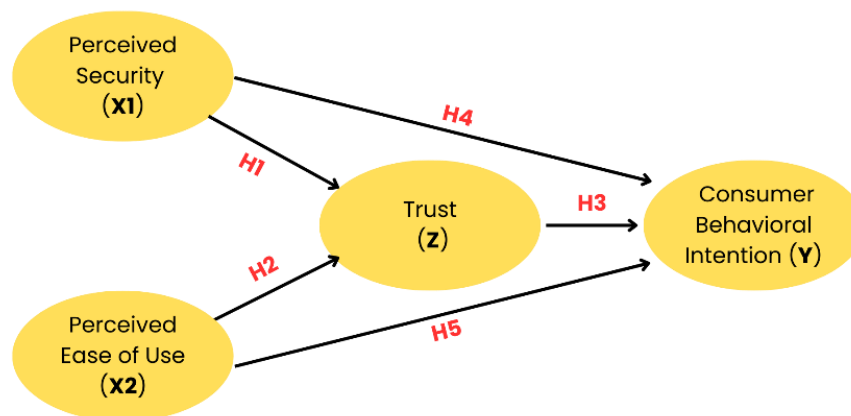


Figure 1. Conceptual Model of the Study
Source: Authors (2025)

In this setup, trust is affected by how secure people feel and how easy they think something is to use. These feelings are considered outside factors, while trust itself acts as a middle part that connects these factors to the final result, which is what consumers intend to do. This model helps researchers look at both the direct and the indirect ways these factors are connected.

To check their ideas and see how trust works in between, the researchers used multiple regression analysis. They used SPSS to study how the different parts relate to each other directly. To understand the role of trust more deeply, they used the PROCESS macro, which uses a method called bootstrapping to find out the confidence levels for the indirect effects.

3.2 Study Population and Sampling Method

This study focuses on people in Indonesia who regularly use digital payment services via their mobile devices, particularly e-wallet applications and QRIS systems. The main digital payment services included in this study are GoPay, OVO, DANA, ShopeePay, LinkAja, and other mobile banking applications that support digital transactions and QR code payments.

To select participants, we used a method called purposive sampling, which means we carefully selected people who have extensive experience with digital payments. To be eligible, they had to have made at least one digital payment within the last six months. This helped ensure they had recent real-world experience, so they could provide meaningful feedback on how secure, easy, and trustworthy they found these systems to be. It also made the sampling method appropriate for the study's goal of understanding people's intentions for using digital payment services.

The number of people we included was based on standard rules for multiple regression analysis. This helps ensure we have enough data to accurately measure direct and indirect effects. We collected data through an online survey sent via digital channels, which allowed us to reach people from various regions and backgrounds across Indonesia.

3.3 Research Data Collection Process

This investigation collects data via a structured questionnaire designed to explore individuals' perceptions and utilization of digital payments. The questionnaire is administered online to facilitate broader participation, particularly among frequent users of digital payment services across Indonesia. The data collection instrument relies on validated scales derived from prior research to ensure reliability and congruence with the study's core concepts.

All the research ideas, like Perceived Security, Perceived Ease of Use, Trust, and Consumer Behavioral Intention, are measured with several indicators. Each indicator is checked on a five-point scale from 1 to 5. A 1 means the person strongly disagrees, and a 5 means they strongly agree. Perceived security shows how safe users feel when making transactions, keeping their data protected, and trusting the system works reliably. Perceived Ease of Use refers to how easy someone thinks it is to learn, understand, and use digital payment apps. Trust shows how much users believe that digital payment service providers are honest, reliable, and can be trusted. Consumer Behavioral Intention shows what users plan to do with digital payment services, like keeping them in use and telling others about them.

To maintain data quality, all responses are screened for completeness and internal consistency prior to analysis. Only valid questionnaires are included in the final dataset. The use of standardized measurement items facilitates comparison with previous studies and enhances the reliability of the empirical findings.

3.4 Measurement Instrument and Operationalization of Variables

This study adopts measurement instruments from previously validated studies. Perceived security variables represent the level of users' sense of security when transacting, while perceived ease of use measures the system's simplicity for users. Furthermore, the trust variable reflects the degree of users' confidence in the service provider, and consumer behavioral intention evaluates the intensity of users' plans to continue using and recommending digital

payment services. All question items have been adapted to the context of digital payments and have undergone a process of accuracy and reliability verification. Researchers applied Exploratory Factor Analysis (EFA) and Cronbach's Alpha using SPSS software to test the validity and reliability of the instrument.

Perceived Security (X1)	• PS1: I feel safe when using digital payment applications. • PS2: I believe digital payment will not disclose my information without my consent. • PS3: The system has protection against unauthorized access. • PS4: I trust that transactions are secure and protected. • PS5: I feel confident that the digital payment platform safeguards my financial data.
Perceived Ease of Use (X2)	• PEU1: Digital payment applications are easy to learn and operate. • PEU2: Using digital payment is clear and understandable. • PEU3: Performing transactions through digital payment is easy and efficient. • PEU4: I find it easy to become skillful in using digital payment apps. • PEU5: QRIS or e wallet applications are intuitive and user friendly
Trust (Z)	• TR1: I trust digital payment platforms to perform transactions reliably. • TR2: I believe digital payment platforms will act in my best interest. • TR3: I feel confident that digital payment providers are honest. • TR4: I trust the security features of digital payment systems. • TR5: I am confident in the credibility of digital payment platforms.
Consumer Behavioral Intention (Y)	• CBI1: I intend to continue using digital payment applications in the future. • CBI2: I am likely to recommend digital payment applications to others. • CBI3: I plan to increase the frequency of digital payment usage. • CBI4: I intend to rely on digital payment for future transactions. • CBI5: I will prioritize digital payment over cash for transactions whenever possible.

Table 1. Variable Measurement Items

Source: Authors (2025)

4. RESULT AND DISCUSSION

Overall, the results show that how secure people feel and how easy they think using digital payments is have a big impact on their trust. And trust plays a key role in deciding whether people will use digital payment services. Among the relationships studied, feeling safe is the biggest factor that affects how much people trust others, showing that how safe someone feels is really important in online money situations. Additionally, people's feelings about how secure a system is and how easy it is to use both have a big influence on their intention to use it, showing that when people decide to adopt a system, they are considering both their trust in it and how safe and easy it feels to use. These key findings provide an empirical foundation for the detailed statistical analyses presented in the following subsections.

4.1 Participant Characteristics

The survey involved 104 respondents, providing a comprehensive overview of demographic characteristics and digital payment usage. In terms of gender, 78 respondents were female (75%) and 26 were male (25%). The majority of respondents were aged 18–24 years (101; 97.1%), followed by those aged 25–34 years (2; 1.9%) and below 18 years (1; 1%). In terms of residence, 78 respondents (75%) lived in Jabodetabek, 18 (17.3%) in Java outside Jabodetabek, 7 (6.7%) in Sumatra, and 1 (1%) in Kalimantan.

Regarding digital payment experience, most respondents had used digital payment services for more than two years (75; 72.1%), indicating a high level of familiarity with digital payment systems. Furthermore, 62 respondents (59.6%) reported using digital payments almost daily, reflecting intensive and routine usage behavior. These characteristics suggest that the sample consists largely of experienced and active digital payment users, providing a suitable basis for examining perceptions of security, ease of use, trust, and behavioral intention.

Demographic and Behavior		Frequency (n=104)	Percentage (%)
Gender	Female	78	75%
	Male	26	25%

Age	< 18 years	1	1%
	18–24 years	101	97,1%
	25–34 years	2	1,9%
Residence	Jabodetabek	78	75%
	Java (non- Jabodetabek)	18	17,3%
	Sumatra	7	6,7%
	Kalimantan	1	1%
Experience of Use	< 6 months	3	2,9%
	6–12 months	2	1,9%
	1 - 2 years	24	23,1%
	> 2 years	75	72,1%
Frequency of Use	Almost Everyday	62	59,6%
	1–2 times per week	36	34,6%
	1–2 times per month	6	5,8%
Total		104	100%

Table 2. Demographic Characteristics of Respondents

Source: Authors (2025)

4.2 Reliability and Validity Testing

Before checking the relationships they thought might exist, the researchers made sure the tools used were reliable and accurate, so the results would be strong and trustworthy. Overall, the results show that all the concepts have good validity, supported by strong internal consistency, which confirms that the measurement model is suitable for more analysis.

The Perceived Security measure shows strong convergent validity and reliability, followed by Perceived Ease of Use, Trust, and Consumer Behavioral Intention. Each of these factors exceeds standard levels in terms of how well they explain the data, the amount of variance they account for, and their internal consistency as measured by Cronbach's Alpha. These results show that the measurement items accurately reflect the intended concepts in the digital payment usage framework.

Tests to check how reliable and accurate the measurements are show that each part of the study meets the required standards. Researchers found that Perceived Security had strong convergent validity. This was shown through factor loading values ranging from 0.756 to 0.844, an eigenvalue of 3.173, and an explained variance of 63.466%. This construct showed strong internal consistency, with a Cronbach's Alpha of 0.847 and item-to-total correlations ranging from 0.615 to 0.730. Similarly, Perceived Ease of Use has strong psychometric qualities. It shows factor loadings ranging from 0.784 to 0.849, an eigenvalue of 3.287, and explains 65.748% of the total variance. The Cronbach's Alpha score of 0.869, combined with item-to-total correlations ranging from 0.660 to 0.746, shows that this construct is reliable.

The Trust construct shows good validity and reliability, with factor loadings ranging from 0.722 to 0.826, an eigenvalue of 3.044, and it explains 60.878% of the variance. The Cronbach's Alpha score of 0.837 and item-to-total correlations ranging from 0.568 to 0.705 show that the scale has good internal consistency. Finally, the researchers found that Consumer Behavioral Intentions had enough convergent validity. The factor loadings ranged from 0.742 to 0.809, the eigenvalue was 3.061, and it explained 61.215% of the variance. This construct is reliable, as shown by a Cronbach's Alpha score of 0.835 and item-total correlations ranging from 0.597 to 0.686. In short, all the measurement items met the standards for validity and reliability, which shows that the measurement model is strong and ready for the next step of testing the hypotheses. SPSS used Exploratory Factor Analysis with Principal Component Analysis to look at how the construct's factors are structured. Cronbach's Alpha was employed for reliability assessment.

Research Items	Factor Loading	Eigen-value	Cumulative Explained (%)	Item-to-total correlation	Cronbach's Alpha (α)
Perceived Security		3.173	63.466%		0.847
PS1	0.756			0.615	
PS2	0.765			0.630	
PS3	0.798			0.675	
PS4	0.817			0.683	
PS5	0.844			0.730	
Perceived Ease of Use		3.287	65.748%		0.869
PEU1	0.849			0.746	
PEU2	0.830			0.721	
PEU3	0.786			0.660	
PEU4	0.784			0.660	

Research Items	Factor Loading	Eigen-value	Cumulative Explained (%)	Item-to-total correlation	Cronbach's Alpha (α)
PEU5	0.802			0.684	
Trust		3.044	60.878%		0.837
TR1	0.722			0.568	
TR2	0.826			0.705	
TR3	0.761			0.615	
TR4	0.826			0.700	
TR5	0.761			0.619	
Consumer Behavioral Intention		3.061	61.215%		0.835
CBI1	0.754			0.609	
CBI2	0.800			0.658	
CBI3	0.804			0.669	
CBI4	0.809			0.686	
CBI5	0.742			0.597	

Table 3. Construct Validity and Reliability

Source: Authors (2025)

4.3 Model Explanatory Power

The ability of this research model to explain things better makes security, ease of use, and trust even more important when it comes to people using digital payments. Security perception plays a big role in explaining differences in trust, and both trust and how easy users find something to use have some influence on their intention to act. These results show that trust acts as a main way that how people see a system affects their decision to adopt it, and the direct impact of security and ease of use is still important.

The R squared value shows how well the research model explains consumer trust and their intended behavior. The R-value shows how strongly the independent variable is connected to the dependent variable, while the Standard Error of Estimate tells us how precise the regression predictions are when it comes to digital payment adoption.

Hypothesis	R	R-square	Std. Error of the Estimate	Desc.
H1: Perceived Security (X1) → Trust (Z)	0.831	0.691	0.321	Strong
H2: Perceived Ease of Use (X2) → Trust (Z)	0.608	0.369	0.458	Moderate
H3: Trust (Z) → Consumer Behavioral Intention (Y)	0.607	0.369	0.489	Moderate
H4: Perceived Security (X1) → Consumer Behavioral Intention (Y)	0.513	0.264	0.528	Acceptable
H5: Perceived Ease of Use (X2) → Consumer Behavioral Intention (Y)	0.657	0.431	0.464	Moderate

Table 4. Model Explanatory Power

Source: Authors (2025)

The results show that how secure users feel about digital payment services has a big impact on their trust. This is shown by a high R^2 value of 0.691, which means that about 70% of the differences in people's trust levels can be explained by their feelings of security when using these services. This result shows that how safe people feel is a key part of making them trust the system.

At the same time, the influence of Perceived Ease of Use on Trust and how Trust affects Consumer Behavioral Intention has a moderate level of explanation. Each of these relationships accounts for 36.9% of the variation, which is shown by an R squared value of 0.369. These results show that even though how easy something is to use and how much people trust it play a big role in deciding their actions, there are other important factors that also have an effect. Furthermore, the direct effects of Perceived Security ($R^2 = 0.264$) and Perceived Ease of Use ($R^2 = 0.431$) on Consumer Behavioral Intention show a level of explanation that is acceptable to moderate, suggesting that people's intentions to adopt digital payments are influenced by factors like usability, security, and other situations not covered in this study.

4.4 Hypothesis Evaluation

Tests show that all the suggested connections are positive and important according to statistical analysis. People feel more trusting when they think something is secure and easy to use. And when they trust something, it makes them more likely to take action as a consumer. Additionally, how secure a user feels and how easy they think something is to use directly affect their intention to act, meaning their decisions are influenced by both trusting the system and directly judging its qualities.

The hypothesis evaluation is done to look at how important and in which direction the connections are between Perceived Security, Perceived Ease of Use, Trust, and Consumer Behavioral Intention. The results are

checked using standardized path coefficients (β), t-values, and p-values to find out if each hypothesis is supported by the evidence.

Hypothesis	β	t-value	p-value	Desc.
H1: Perceived Security $\rightarrow$ Trust	0.831	15.101	0.000	Supported
H2: Perceived Ease of Use $\rightarrow$ Trust	0.608	7.728	0.000	Supported
H3: Trust $\rightarrow$ Consumer Behavioral Intention	0.607	7.719	0.000	Supported
H4: Perceived Security $\rightarrow$ Consumer Behavioral Intention	0.513	6.041	0.000	Supported
H5: Perceived Ease of Use $\rightarrow$ Consumer Behavioral Intention	0.657	8.797	0.000	Supported

Table 5. Hypothesis Test Result

Source: Authors (2025)

The results indicate that all hypotheses are statistically supported with significant and positive relationships among the examined variables ($p < 0.001$). Perceived Security has a strong effect on Trust ($\beta = 0.831$; $t = 15.101$), while Perceived Ease of Use also significantly influences Trust ($\beta = 0.608$; $t = 7.728$). Trust, in turn, positively affects Consumer Behavioral Intention ($\beta = 0.607$; $t = 7.719$), reinforcing its decisive function in directing user behavior.

In addition to its indirect effect through Trust, Perceived Security directly impacts Consumer Behavioral Intention ($\beta = 0.513$; $t = 6.041$). Perceived Ease of Use shows the strongest direct contribution to Consumer Behavioral Intention ($\beta = 0.657$; $t = 8.797$). Overall, these findings underscore the essentiality of security perceptions, system usability, and trust in driving consumer behavioral intention toward digital payment adoption.

4.5 Discussion

4.5.1 Key Findings and Comparison with Prior Studies

This investigation's outcomes reveal that Trust and Consumer Behavioral Intention in the context of digital payment adoption are substantially molded by Perceived Security and Perceived Ease of Use. From an empirical standpoint, the most potent impact on Trust is exerted by Perceived Security ($\beta = 0.831$; $R^2 = 0.691$), signifying that perceptions of security account for approximately 70% of the variability in user confidence. Such an outcome bolsters antecedent investigations that underscore security as a pivotal precursor to trust in electronic financial platforms, especially amid persistent apprehensions about data confidentiality and transactional integrity.

Moreover, Trust undergoes a notable alteration due to Perceived Ease of Use ($\beta = 0.608$; $R^2 = 0.369$), corroborating scholarly work on technology acceptance that posits user-friendliness as an essential catalyst for favorable attitudes. A mediating function in digital payment uptake is ascribed to Trust, as it markedly shapes Consumer Behavioral Intention ($\beta = 0.607$; $R^2 = 0.369$). In addition, direct repercussions on Consumer Behavioral Intention are imparted by both Perceived Security ($\beta = 0.513$; $R^2 = 0.264$) and Perceived Ease of Use ($\beta = 0.657$; $R^2 = 0.431$), implying that behavioral predispositions among users stem not solely from trust but also from immediate appraisals of system safeguarding and operational simplicity. These revelations harmonize with and broaden existing literature by furnishing empirical substantiation for the concurrent direct and indirect ramifications of security and ease of use among a cohort predominantly comprising youthful, adept participants.

4.5.2 Implications for Theory and Practice

This study helps bring the trust framework and technology acceptance closer together in theory. This study shows that how secure users feel and how easy they think something is to use both affect their intention to act, either directly or through the influence of trust. The big impact of how people feel about security on their trust shows that security is an important factor that comes before someone decides to use digital payments, especially in the mobile finance industry.

Practically, the results provide important implications for digital payment service providers. Enhancing system security features, such as data protection mechanisms and transaction transparency, is crucial for building user trust. At the same time, improving ease of use through intuitive interfaces and simplified transaction processes can directly increase users' behavioral intention to adopt and continuously use digital payment services. Given that the majority of respondents are young, frequent users with extensive experience, service providers should focus on maintaining high usability standards while continuously reinforcing security assurances to sustain long-term adoption.

4.5.3 Research Limitations and Future Directions

This study has several limitations that should be taken into account. The sample mostly includes young people between 18 and 24 years old and is mainly from the Jabodetabek area, which might limit how well the results apply to other groups and places. Consequently, user perceptions and behavioral intentions observed in this study may differ from those of older users or individuals in less urbanized areas.

Furthermore, the research model is limited to Perceived Security and Perceived Ease of Use as antecedents of Trust and Consumer Behavioral Intention. Although these variables demonstrate significant explanatory power, digital payment adoption is influenced by a broader set of determinants that were not examined in this study. The

exclusion of factors such as perceived usefulness, social influence, or perceived risk may therefore constrain the comprehensiveness of the model.

Future studies are encouraged to employ more diverse and representative samples to enhance external validity. Additionally, expanding the model by integrating complementary constructs and adopting longitudinal research designs may provide deeper insights into the dynamic formation of trust and behavioral intention as digital payment technologies and user experiences evolve over time.

5. CONCLUSION

This study provides evidence that supports the proposed hypothesis, showing that trust plays a main role in helping users turn their views on system security and how easy the service is to use into actual plans to use and recommend digital payment services. Even though how secure people feel and how easy they think using digital payments is still important, these factors mainly influence whether people keep using the platforms by making them more trusting of the system. These results show that students use digital payments not just because of how well the system works, but also because they feel confident and trust it based on how well it works.

From a scientific point of view, this study adds value to the field of digital payments by explaining how trust helps influence technology acceptance in a growing market where users are young and familiar with technology. The significant impact of security perception on trust highlights the importance of risk reduction and data protection as core elements in building trust in financial technology. Simultaneously, the significant contribution of perceived ease of use indicates that user-friendly system design strengthens trust and extends the intention to use beyond the initial adoption phase. By positioning trust as a mediating and unifying factor, this study expands on previous models that largely explored the direct relationship between adoption variables.

Nevertheless, some limitations need to be acknowledged. Focusing on respondents from a limited age range and geographical region can limit the applicability of the research findings, while a cross-sectional design does not account for temporal changes in perceptions and belief development. Additionally, this model only includes a select number of explanatory variables, potentially overlooking the full complexity of digital payment adoption behavior.

Further research is suggested to use a more diverse sample, integrate additional behavioral and contextual elements, and apply a longitudinal or comparative design to gain deeper insights into the evolving nature of trust and intention to use. From a policy and practical perspective, the findings of this study suggest that regulators and digital payment service providers should emphasize measures that build trust thru improved security oversight, greater transparency, and the promotion of user-centered system design. These initiatives are crucial for developing a sustainable digital payment ecosystem and promoting an inclusive and resilient digital financial framework.

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