

## Perceptions of Business Actors in Kuta on Digital Payment Adoption for Enhancing Tourism Attractions in Kuta Mandalika

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### Abstract

#### Introduction:

This study examines the crucial significance of digital payments in the business environment of Kuta, a prominent tourist destination undergoing worldwide digital change.

#### Methodology:

By utilizing purposive sampling, a total of 100 respondents were specifically selected to guarantee a minimum sample size of 82 respondents for a thorough and reliable study. The research attempts to gain a full understanding of how local business actors in Kuta view and implement digital payment options using offline questionnaires. The Smart PLS SEM approach will be used to carefully analyze the obtained data to reveal insights into the perceptions and behavioral intentions associated with digital payments in these contents.

#### Findings:

The statistical significance of observed effects is assessed using p-values, which indicate the only factors that significantly and favourably influence behavioural intention (BI) to adopt digital payment systems are effort expectation (EE) and facilitating condition (FC) ( $p < 0.05$ )., the impacts of Performance Expectancy (PE) and Social Influence (SI) lack statistical significance, indicating the possibility of random outcomes.

#### Conclusion:

To summarize, the study highlights that out of the four independent variables, only Effort Expectancy and Facilitating Condition had a significant influence on behavioral intention to implement digital payment systems in Kuta.

**Keywords:** Digital Payment, Behavioural Intention, Expectancy

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## 1. INTRODUCTION

In the age of worldwide digital transformation, Cashless societies and technological innovation have become

increasingly popular around the world (Fabris, 2019). Organisations across different industries perceive digital payments as a crucial catalyst for enhancing efficiency and fostering innovation.

Kuta, being a significant tourist attraction, is not exempt from this significant transformation. Within this specific framework, the objective of this study is to examine and comprehend the viewpoints of enterprises in Kuta about the utilisation of digital payments. An extensive comprehension of how businesses in Kuta view and embrace digital payments is crucial, given the destination's reputation for its wide range of industries, including tourism and local trade. The selection of Kuta as a research site is driven by its economic importance and unique business characteristics. This research aims to offer useful insights into local business growth and maybe contribute to the existing literature on technology adoption at the individual level.

To substantiate this research objective, Trinugroho et al. (2022) present valuable insights regarding the implementation of digital payment methods by small and medium-sized enterprises (SMEs) in Kuta, Indonesia, with respect to the adoption of digital technologies by micro and small businesses in Indonesia. Furthermore, Prawira et al. (2023) examine enterprise architecture in the context of the payment system sector during the industry 4.0 era. They emphasize the favorable and unfavorable consequences of digital finance transformation, which may be relevant to comprehending the ramifications of Kuta's adoption of digital payment methods.

Businesses, particularly those in the tourism industry, are under growing pressure to adjust to advancements in payment technology. Hence, this study aims to enhance comprehension of the determinants that impact the use of digital payments by businesses in Kuta. Within this framework, the study formulates comprehensive research inquiries, aiming to uncover insights not only on the feasibility of digital payments but also the social, economic, and corporate factors that may facilitate or impede their acceptance.

This research aims to offer a complete and applicable perspective by gaining a deeper understanding of businesses' opinions about digital payments in Kuta. The study aims to offer significant insights for businesses in Kuta, digital payment service providers, and the local government to shape policies and strategies that promote sustainable economic growth in the digital age. Therefore, this method is anticipated to facilitate additional discourse regarding the

role and influence of digital payment technology in the process of corporate transformation in Kuta and comparable business destinations worldwide.

This research is necessary since there is currently inadequate theoretical knowledge of the aspects that contribute to the intention of business actors to continue using technology. Prior studies have mostly examined the intention of individual customers to continue using technology as end-users (Baabdullah et al., 2018; Erjavec & Manfreda, 2022; Rasheed Gaber & Elsamadicy, 2021; Sasongko et al., 2021). Furthermore, from an empirical standpoint, this research is necessary to furnish stakeholders with knowledge regarding strategies that can assist micro and small business operators in effectively leveraging technology to sustain their business operations.

The adoption of digital payment systems is driven by a variety of complex factors. Sivathanu (2019) identified several characteristics, including behavioural intention, innovation resistance, performance expectancy, and cultural influences. The study conducted by Nurdin et al. (2023) concluded that culture, perceived security, and social factors had no significant influence on the desire to use digital payments. Instead, the study suggests that improving services connected to performance expectation and effort expectancy could strengthen the intention to use digital payments. Furthermore, the literature consistently highlights the significant impact of perceived security and trust on consumers' intentions to utilize digital payment systems. Deva Ferdana et al., (2022) have found that perceived benefits, enjoyment, and perceived usefulness are additional factors that influence the intention to use digital payment systems. This emphasises the need to improve performance, security, and user experience to promote the adoption of such systems (Kantika et al., 2022; Ma et al., 2022).

The prevailing opinion indicates that a comprehensive strategy, encompassing technological and psychological elements, is essential for the effective implementation and continued utilisation of digital payment systems.

The study conducted by Al-Okaily et al., (2020) revealed important factors that influence the willingness of business practitioners to use the Digital payment system in the specific setting under investigation. Initially, there was a significant and optimistic predisposition towards

the adoption of Digital payment since business practitioners had great expectations for the system's performance. The importance of perceiving the system as effective is highlighted as it significantly influences the decision to adopt Digital payment in business operations. Additionally, the study emphasised the substantial influence of social variables on the inclination to utilise Digital payment. The significant factors that led business practitioners to use this digital payment system include the favourable influence and support received from their business associates and the wider social milieu. This highlights the significance of social interactions in the decision-making process regarding the use of cutting-edge financial technologies. In contrast, the results showed that both the perceived effort anticipation and the facilitating conditions did not have a significant impact on the intention to use the Digital payment system. The survey found that the perceived ease of use did not play a major role in the decision-making process of business practitioners. Furthermore, the study did not find any significant correlation between criteria such as infrastructure readiness or organisational support and the intention to utilise Digital payment.

The theory used was UTAUT. The UTAUT model has four primary constructs that exert effect on both the behavioural intention (BI) to utilise technology and usage behaviours. The four primary constructs comprise Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC). The Unified Theory of Acceptance and Use of Technology (UTAUT) states that the desire to use technology is influenced by three key factors: Performance Expectancy (PE), Effort Expectancy (EE), and Social Influence (SI). However, the practical application of technology is influenced by Facilitating Conditions (FC) and Behavioural Intention. (BI) (Venkatesh et al., 2003; Grant & Danziger, 2005; Venkatesh et al., 2012). The connections between the concepts of behavioural intention and conduct of use are influenced by four significant factors: gender, age, experience, and voluntariness of use (Venkatesh et al., 2003).

## **1.1 Hypothesis Development**

### **1.1.1 Performance Expectancy**

Performance expectancy pertains to an individual's expectation that the use of a technological system will aid them in achieving their professional goals. (Venkatesh et al., 2003). Multiple studies from a consumer standpoint, such as Baabdullah et al. 2018; Rasheed Gaber & Elsamadicy, (2021) in the realm of ride-sharing applications, have provided empirical evidence demonstrating the influence of performance expectancy on technology use. These studies argue that factors like performance expectancy and facilitating conditions have a noteworthy effect on usage behaviour. According to Al-Okaily et al. (2020), the study shows that business professionals have a strong tendency to use the Digital payment system when they anticipate that the system would work well. The perception of the system's capability to deliver efficient performance plays a crucial role in influencing the intention to utilise Digital payment. Concerning the utilisation of digital payments by business entities, according to the UTAUT model, the greater the capability of digital payments to facilitate the efficiency of business entities, such as their capacity to swiftly conduct payment transactions with consumers, the greater the inclination of business entities to persist in employing this technology.

The hypothesis proposed in this study is as follows: H1: Performance expectancy exerts a positive and substantial impact on the intention of business actors to utilise digital payment for payment transactions.

### **1.1.2 Effort Expectancy**

Effort expectancy refers to an individual's anticipations regarding the level of work needed to comprehend or utilise technology with ease (Venkatesh et al., 2003). In accordance with the UTAUT model, the likelihood of users intending to adopt or persist in using technology increases when the technology is more user-friendly. According to Al-Okaily et al. (2020) and Rasheed Gaber & Elsamadicy (2021), the research findings suggest that effort expectancy does not significantly influence the intention of business practitioners to adopt the Digital payment system. Although not substantial, this could imply that business professionals do not consider simplicity of use to be a main decisive element when choosing to use the system. Hence, the presence of user-friendly characteristics in a technology will facilitate seamless user

interaction with the technology. Concerning digital payment, the implementation of payment codes by enterprises and the direct receipt of payments from consumers will simplify the comprehension and utilisation of the technology, reducing the required effort. The second hypothesis of this research states that there is a positive and significant relationship between effort expectancy and the intention of business actors to continue using digital payments for payment transactions.

### 1.1.3 Facilitating Conditions

The research on social enabling factors, which includes organisational support and technology infrastructure, has been comprehensive. Various research has repeatedly demonstrated a robust correlation between socially favourable surroundings and the propensity to embrace digital payment solutions. Kwabena et al., (2019) highlighted the significant correlation between the intention to utilise the electronic commerce system and the facilitating elements within the Ghanaian setting. According to Chaveesuk et al., (2022), in the retail industry, characteristics that make things easier and other variables that facilitating condition a substantial impact on people's intentions and actual use of digital payment systems. According to Al-Okaily et al. (2020), there is no notable impact of facilitating conditions on the intention of business practitioners to utilise the Digital payment system. This finding indicates that factors such as infrastructure preparedness or organisational support do not exert a substantial influence on the decision of business practitioners to utilise the system. To summarise, empirical data constantly emphasises that social enabling variables have a crucial impact on individuals' intents to utilise digital payment systems. Individuals are more likely to indicate their willingness to utilise these systems when they perceive the presence of support and help, both from organisations and technical infrastructure, to aid their acceptance.

H3: Facilitating Conditions has positive impact on the desire of business actors to utilise digital payments for conducting payment transactions.

### 1.1.4 Social Influence

Social influence refers to the extent to which an individual believes that the viewpoints of others have a significant part in influencing their decisions to adopt a new system (Venkatesh

et al., 2003). Rasheed Gaber & Elsamadicy (2021) found that social influence strongly and positively impacts the users' intention to continue using ride-sharing applications. Furthermore, Nordhoff et al., (2020) also discovered comparable outcomes while examining the use of autonomous vehicles in European nations. According to Al-Okaily et al. (2020), social factors have a strong and favourable impact on the intention of business practitioners to utilise the Digital payment system. The influence and support from business associates or the social environment of business practitioners significantly impact their inclination to adopt digital technologies. The opinions of individuals who hold significance to business professionals greatly influence their decision to either continue or discontinue using a particular technology. The hypothesis of this study is as follows:

H4: Social influence exerts a favourable and substantial impact on the intention of business actors to utilise digital payments for payment transactions.

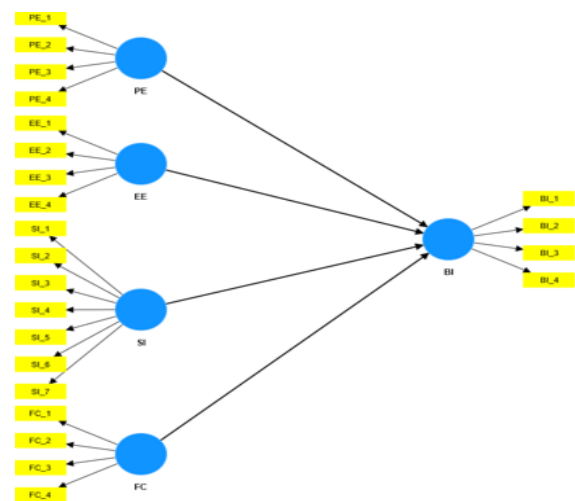


Figure 1. Framework of the study

## 2. METHODOLOGY

This study utilises a quantitative methodology to investigate the perspectives of businesses in Kuta on the adoption of digital payment methods. The research population consists of all enterprises in Kuta, including those in the tourism and local trade sectors. The use of non-probability sampling, specifically purposive sampling, ensured the selection of a diversified sample that accurately represented various business sectors. Those questionnaires were adapted from Al-Okaily et al (2022) who done

the study on JoMoPay in Jordan. While for determining the number of participants, this study used Tabachnik & Fidell (2013) form. This sampling method was utilised to ascertain the sample size, considering some population variables that are difficult to quantify directly. The form that provided in this sampling method is  $50+8(m)$  which  $m$  is the number of predictors in this study. To ensure the strength of our study, we carefully selected a minimum sample size of 82 respondents from business actors in Kuta who have been actively involved in business operations within Kuta Mandalika since 2021, when the MotoGP started in Kuta.

The data collection process entailed distributing offline questionnaires with the purpose of assessing firms' perspectives on digital payments. The questionnaire covered essential elements such as performance, usability, and societal considerations that impact the acceptance of digital payments. The decision to go for offline distribution was made to optimise engagement from businesses that have limited access to the internet. The objective of the research is to gain a thorough understanding of how businesses in Kuta perceive and react to digital payment methods. The data will be examined with the Smart PLS (Partial Least Squares) structural equation modelling technique, with the aim of offering comprehensive and representative insights that will enhance our understanding of digital payment acceptance among businesses in Kuta. For the data analysis phase, multiple linear regression was employed as a robust statistical technique to examine the intricate relationships between multiple independent variables and the dependent variable of the study.

### 3. RESULT AND DISCUSSION

#### 3.1 outer loading

Table 1. Outer Loading

|      | BI    | EE    | FC | PE | SI |
|------|-------|-------|----|----|----|
| BI_1 | 0,901 |       |    |    |    |
| BI_2 | 0,931 |       |    |    |    |
| BI_3 | 0,911 |       |    |    |    |
| BI_4 | 0,911 |       |    |    |    |
| EE_1 |       | 0,885 |    |    |    |
| EE_2 |       | 0,901 |    |    |    |

|      |       |
|------|-------|
| EE_3 | 0,873 |
| EE_4 | 0,868 |
| FC_1 | 0,748 |
| FC_2 | 0,896 |
| FC_3 | 0,844 |
| FC_4 | 0,809 |
| PE_1 | 0,781 |
| PE_2 | 0,888 |
| PE_3 | 0,916 |
| PE_4 | 0,888 |
| SI_1 | 0,822 |
| SI_2 | 0,750 |
| SI_3 | 0,796 |
| SI_4 | 0,663 |
| SI_5 | 0,829 |
| SI_6 | 0,888 |
| SI_7 | 0,859 |

The matrix provided examines the constructs of Behavioural Intention (BI), Performance Expectancy (PE), Effort Expectancy (EE), Facilitating Condition (FC), and Social Influence (SI) within the context of a comprehensive research framework. The evaluation of each construct is conducted in a methodical manner by analysing paired relationships, which allows for a detailed comprehension of the interaction between different components. The numerical values assigned to each intersection represent the magnitude of the connections between the corresponding structures. Significantly, Behavioural Intention (BI) regularly exhibits a strong correlation with Experiential work (EE), suggesting a strong connection between individuals' intents and the perceived level of work required in each situation. Furthermore, there is a significant correlation between FC and BI, indicating that the existence of facilitating factors has a beneficial impact on behavioural intentions. The matrix also demonstrates different levels of correlation across other constructs, providing insight into the complex dynamics inside the conceptual framework. These findings provide useful insights into the complex relationships among the main components that influence individuals' intents, performance expectations, perceived effort, enabling situations, and social influences. This enhances the academic discussion on the subject.

#### 3.2 Reliability and Validity

**Table 2. Reliability and validity**

|           | $\alpha$ | (rho_a) | (rho_c) | (AVE) |
|-----------|----------|---------|---------|-------|
| <b>BI</b> | 0,934    | 0,935   | 0,953   | 0,834 |
| <b>EE</b> | 0,905    | 0,910   | 0,933   | 0,778 |
| <b>FC</b> | 0,844    | 0,864   | 0,895   | 0,682 |
| <b>PE</b> | 0,891    | 0,895   | 0,925   | 0,756 |
| <b>SI</b> | 0,907    | 0,914   | 0,927   | 0,646 |

The table presented provides a thorough evaluation of the reliability and validity of the measurement scales used in the research framework. This framework includes the underlying concepts of Behavioural Intention (BI), Effort Expectancy (EE), Facilitating Condition (FC), Performance Expectancy (PE), and Social Influence (SI). The Cronbach's alpha values, which range from 0.891 to 0.934, demonstrate the strong internal consistency of the items within each construct, demonstrating strong correlations between the items. In addition, the Composite Reliability (rho\_and rho\_c) values, ranging from 0.864 to 0.953, confirm the reliability of the constructs, exceeding the commonly accepted criterion of 0.70.

The evaluation of composite reliability from two perspectives increases assurance in the uniformity and reliability of the measurement scales. The Average Variance Extracted (AVE) values, which range from 0.646 to 0.834, exceed the required threshold of 0.5, indicating that the measuring scales have excellent convergent validity. Collectively, these findings establish a robust basis for the dependability and authenticity of the measuring tools, instilling assurance in the correctness and exactitude of the data gathered for each underlying concept in the research.

### 3.3 Adjusted R Squared

**Table 3. Adjusted R Squared**

|           | R-square | R-square adjusted |
|-----------|----------|-------------------|
| <b>BI</b> | 0,681    | 0,668             |

The R-square and adjusted R-square values presented for the Behavioural Intention (BI) construct in the statistical model offer insights into the proportion of variance in BI that is accounted for by the independent variables included in the model. The R-square value of 0.681 signifies that around 68.1% of the variation

in Behavioural Intention can be explained by the factors included in the model. This indicates a significant level of explanatory capability, emphasising the model's usefulness in capturing and comprehending the range of variability in BI. The modified R-square, with a value of 0.668, considers the number of predictors in the model and corrects the R-square for possible overfitting. The adjusted R-square is marginally lower than the R-square, as anticipated when considering the intricacy of the model. These statistics indicate that the model, with its selected independent variables, is quite effective in describing the observed differences in Behavioural Intention. This provides a helpful quantitative evaluation of the model's ability to describe the researched phenomenon.

### 3.4 Hypothesis Testing

**Table 4. P Value**

|                 | OS    | SM     | STDEV | Tstatistic | P values |
|-----------------|-------|--------|-------|------------|----------|
| <b>EE -&gt;</b> |       |        |       |            |          |
| <b>BI</b>       | 0,306 | 0,303  | 0,129 | 2,369      | 0.018    |
| <b>FC -&gt;</b> |       |        |       |            |          |
| <b>BI</b>       | 0,486 | 0,492  | 0,123 | 3,955      | 0.000    |
| <b>PE -&gt;</b> |       |        |       |            |          |
| <b>BI</b>       | 0,103 | 0,096  | 0,112 | 0,928      | 0,354    |
| <b>SI -&gt;</b> |       |        |       |            |          |
| <b>BI</b>       | 0,033 | -0,023 | 0,092 | 0,363      | 0,717    |

The initial row of the above table concerns the correlation between Effort Expectancy (EE) and Behavioural Intention (BI). The initial coefficient of the sample (O) is 0.306, which suggests a positive correlation between EE and BI. The T-statistic, calculated as the absolute value of the observed value divided by the standard deviation, is 2.369. This results in a p-value of 0.018. Given that the p-value is below the customary significance threshold of 0.05, the statistical significance of the link is established. This implies that the influence of Effort Expectancy on Behavioural Intention is highly improbable to have been a result of random chance. This circumstance contradicted the conclusions of the research conducted by Al-okaily et al. in 2020 and Rasheed Gaber & Elsamadicy in 2021. These studies concluded that effort expectancy did not have a substantial impact on the behavioural intention to use a digital payment system. So, the strong and important influence of Effort Expectancy on

Behavioural Intention suggests that firms in Kuta are more likely to embrace digital payment methods when they find these systems easy and straightforward to use. This supports the idea that decreased difficulty in using digital payment solutions increases the probability of businesses accepting and using them.

Transitioning to the second row which pertains to Facilitating Condition (FC) and Behavioural Intention (BI), the initial sample coefficient (O) is 0.486, indicating a favourable correlation. The T-statistic, calculated as the absolute value of the observed value divided by the standard deviation, is 3.955. The corresponding p-value is 0.000, which suggests a very significant association. Therefore, the presence of Facilitating Condition has a substantial impact on the individual's intention to engage in the behaviour being studied. This finding aligns with the research conducted by Kwabena et al (2019) and Chaveesuk et al (2022), which concluded that facilitating conditions have a substantial impact on the behavioural intention to utilise digital payment systems. However, this circumstance contradicts the findings of Baabdullah et al. (2018), Al-Okaily et al. (2020), and Rasheed Gaber & Elsamadicy (2021), who stated that FC does not have a substantial impact on the behavioural intention to use a digital payment system. The strong impact of Facilitating Conditions on Behavioural Intention highlights the crucial role of a supportive environment.

Businesses in Kuta are more inclined to adopt digital payment methods if they believe there is a strong infrastructure, resources, and technical support available. A supportive ecosystem and sufficient support mechanisms are crucial in influencing business players' inclination to embrace digital payment systems.

The examination focuses on Performance Expectancy (PE) and Behavioural Intention (BI) in the third row. The initial sample coefficient (O) is 0.103,

indicating a favourable correlation. Nevertheless, the T-statistic ( $|O/STDEV|$ ) is 0.928, and the p-value is 0.354, which above the threshold of 0.05. Therefore, the link lacks statistical significance, suggesting that the influence of Performance Expectancy on Behavioural Intention may be attributed to chance fluctuations. However, this contradicts the findings of Al-okaily et al. (2020), who argued that Performance expectancy has a substantial impact on the behavioural intention to use digital payment systems. The lack of significant influence from Performance Expectancy indicates that in Kuta, the perceived benefits of using digital payment systems may not strongly predict the behavioural intention of business actors. Businesses in Kuta may not see substantial performance enhancements or benefits in implementing digital payment systems compared to traditional methods. It is crucial to examine local viewpoints and preferences to comprehend why perceived performance advantages do not have a substantial impact on the willingness to adopt digital payments.

The fourth row examines the relationship between Social Influence (SI) and Behavioral Intention (BI). The initial coefficient of the sample (O) is -0.033, indicating a negative correlation. The absolute value of the T-statistic ( $|O/STDEV|$ ) is 0.363, and the p-value is 0.717, both of which are greater than the threshold of 0.05. Therefore, the correlation between Social Influence and Behavioural Intention lacks statistical significance, indicating that any observed effect is likely due to random chance. These studies (Rasheed Gaber & Elsamadicy, 2021; Al-Okaily et al., 2020; and Nordhoff et al., 2020) presented evidence against the previous finding, indicating that Social Influence exerts a positive and statistically significant influence on the intention to use digital payment systems. The lack of a substantial effect of Social Influence suggests that social variables, like the opinions and behaviours of peers, coworkers, or other enterprises, may

not strongly influence the inclination to utilise digital payment systems in Kuta. This suggests that the decision-making process for adopting digital payments may be more individualistic or influenced by factors other than societal forces. Studying the unique cultural and social dynamics of Kuta can help explain why social influence is not a prominent element in this setting.

#### 4. CONCLUSION

To summarise, the statistical examination of the interactions between different constructs provides useful insights into the dynamics of the examined framework. The statistical analysis reveals a substantial positive correlation between Effort Expectancy (EE) and Behavioural Intention (BI), suggesting that individuals' perceptions of the effort required have a considerable impact on their intentions to act. The correlation between enabling Condition (FC) and Behavioural Intention (BI) is both statistically significant and remarkably robust, highlighting the important impact of enabling environments on influencing behavioural intents.

Conversely, the statistical analysis does not reveal a significant association between Performance Expectancy (PE) and Behavioural Intention (BI), indicating that individuals' intents may not be greatly influenced by their perceived performance outcomes. Furthermore, the correlation between Social Influence (SI) and Behavioural Intention (BI) is likewise statistically insignificant, suggesting that the influence of social factors on behavioural intents cannot be definitively determined based on the available data.

These findings collectively enhance our understanding of the various elements that influence behavioural intentions in the specific setting under study. The importance and lack of importance of these linkages highlight the intricate nature of how individual beliefs, environmental circumstances, and social influences interact to shape behavioural intentions. When designing treatments or methods to influence behavioural outcomes in a certain setting, researchers and practitioners should consider these subtle findings.

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