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Barriers to Adopting the Digital Payment Method

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ABSTRACT: *Technological developments such as digital payment methods will make privacy, security, accessibility, personalization, and trust factors an obstacle to the intention to adopt digital payment methods. This research was conducted to find out whether privacy, security, accessibility, personalization, and trust have a significant effect on the intention to adopt digital payment methods. This type of sampling used convenience sampling with 230 respondents. This study uses ordinal logistic regression analysis or ordinal logistic regression. The results of this study state that privacy, security, and accessibility do not affect the intention to adopt digital*
payment methods, while personalization and trust affect the intention to adopt digital payment methods.

Keywords: *Privacy, security, accessibility, impersonalization, trust and digital payment method adoption intentions.*

I. INTRODUCTION

Information technology is developing rapidly and broadly impacts business people and people's lifestyles (Ika et al., 2022). Everything can be made more accessible through the development of digital-based information and communication technology, meaning all information received can be managed in real-time—*the time* automatically and sophisticatedly (Adha., 2020). The public has many choices in making financial transactions quickly and easily with digital-based payment methods (Chowal & Basuki, 2022).

Digital transformation is currently considered a new way to do business because of the opportunity to save on operational costs. It is also a new way for banking institutions to increase customer satisfaction, reduce operational costs and improve model profitability (Liao & Cheung., 2002). According to Marlina (2018), banking institutions must have *end-to-end services. Customer* and *back office* services must dash, meaning payment collection methods are carried out digitally.

Digital payment system, or *e-payment (electronic payment),* is no stranger to society in this 4.0 revolution era. Since information technology can support the bank transaction system, the transaction modelprioritizes *non-face-to-face models* and *paperless* or *digital documents* (Tarantang., 2018). New technology has made it possible to pay for goods through internet services. The banking industry adopted internet technology (online banking) to develop services in the banking world (Nur, 2016). Examples include *E-Money* Livin, Brimo, BCA Mobile, and BNI Mobile. The second type is application-based (server-based) *e-money. E-Money* is more commonly used in daily *non-cash transactions, ranging from offline purchases* at retail and *online stores*. *Non-cash* transactions can be made using electronic money or digital wallets. Digital financial product innovations include Go-Pay, DANA, OVO, TCash, LinkAja, etc. (Ika et al., 2022).

The development of information technology also covers all sectors, including the financial sector or what is called *financial technology* or *fintech*. Currently, *fintech* is an integral part of the world's lifestyle and economic

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situation because it supports the development of new start-up companies and can even improve people's lives (Amelia, 2019). An example of *fintech* innovation is electronic money which consists of two types, namely *chip-based electronic money* and server- based electronic wallets. Meanwhile, *chip-based* electronic money is commonly referred to as electronic money, which is more commonly used for payment transactions, payment for public transportation tickets, and others.

Technological developments such as the existence of a digital payment system make privacy and security an important factor in adopting a digital payment system, given the potential danger that a system can be hacked (Shin, 2009). Users feel afraid if they provide personal information that others may misuse via the internet, especially for financial transactions (Sathye, 1999; Aladwani, 2001; Black et al., 2001). According to Roca et al. (2009), security also involves using technological advances that can positively influence intentions to buy online, such as digital signatures and certificates that aim to protect users from the risk of fraud, hacking, or " *phishing.* " Technically security will guarantee integrity, confidentiality, authentication and without recording transactions (Flavia'n & Guinali'u, 2006)

The use of digital payment systems sometimes requires entering personal information about credit cards and debit cards so that they can be linked to the user accounts of these digital payment systems (Kornida, 2021). Accessibility can refer to the feature services available on *e-banking* that they can access details about bank fees, details of transfers of funds between accounts, competitor interest rate information, foreign exchange commissions charged for foreign exchange, contact details for complaints, pages for frequently asked questions and search engines (Dimitrova, 2021). According to Izza (2020), in online banking services, customers prefer personalized banking services that are more personal. Impersonalization is related to habits and routines and service features such as waiting, time-wasting, and availability of support related to telephone and online queues (Brown et al., 2005).

The growing development of digital payment services has made it easy for many parties to use them to commit online fraud, considering that trust is essential when transacting online (Hardanti & Saraswati, 2019). Users need clarification about the trustworthiness of *e-banking privacy policies* (Gerrard & Cunningham, 2003). However, trust is often associated with the security of digital payment systems while maintaining privacy (Shin, 2021). To gain the trust of users and potential users, it is necessary to minimize risks by increasing the security of digital payment systems. If all factors can be maintained, then potential users will be motivated to use digital payment systems

Based on the background above, the researcher replicated the research conducted by Dimitrova (2021) entitled " *Barriers to bank customers' intentions to fully adopt digital payment methods.* " In his research, it was explained that privacy, security, personalization, accessibility, and trust influence the intention to adopt digital payment systems and have a significant value.

In this study, researchers used the *Innovation Resistance Theory model* and made the Solo Raya area the population and sample in this study. By collecting respondents from the general public who use digital payment systems and those who have not used digital payment systems or have the potential to use digital payment systems. So the writer is interested in conducting research by taking the title **"THE BARRIERS FACTORS IN ADOPTING A DIGITAL PAYMENT SYSTEM."**

MATERIALS AND METHODS

2.1 *Innovation Resistance Theory (IRT)*

The model applied in this study is *the Innovation Resistance Theory* (IRT) conceptualized by Ram and Sheth. In examining the inability of users to accept innovation, (Ram, A Model of Innovation Resistance, 1987) first proposed the idea of innovation resistance with three dimensions, namely, innovation characteristics, user characteristics, and sales and marketing mechanisms to understand the reasons people cannot accept innovations.

The IRT model is the most widely used in innovation resistance research and continues to be modified and tested in different contexts (Laukkanen, 2010). According to Chen (2017), IRT emerged in various studies when

there were various responses and high failure experiences due to the innovative adoption of technology. This is because, by knowing and understanding resistance to innovation, one will know the reasons that slow down the innovation adoption process (Tintin, 2019).

Consumer resistance plays an essential role in the success of innovation because it can hinder or delay consumer adoption. Heidenreich & Handrich (2015) identified a difference between active and passive innovation resistance. A result of resistive behavior due to the characteristics of the user's innovation can be demonstrated through functional barriers (Kaur et al., 2020). At the same time, passive innovation resistance is a more abstract term that describes general resistance to innovations and changes that are not directly related to a product or service. Passive resistance occurs when there is a conflict with the user's beliefs and can be shown through psychological barriers (Kaur et al., 2020).

While most research focuses on the success of innovations and the reasons for adopting them, this has led to in-depth knowledge of how users can best adopt technology (Michael Musyaffi et al., 2022). IRT consists of psychological and functional barriers (Kaur., et al., 2022). Psychological barriers consist of personalization and belief. These barriers can occur when the user's perception does not align with product service and trust (Erikson et al., 2021). Meanwhile, functional barriers consist of three barriers, namely privacy, security, and accessibility, which can increase when users experience significant changes in the use of technology (Ram & Sheth, 1989). Previous literature also confirms that these five barriers are relevant to using digital payment services (Laukkanen, 2016)

1. Privacy

Customers are generally unwilling to provide their private information, such as credit card information, via the internet (Hoffman & Novak, 1998). privacy and ownership and governance of this data can arise due to the vulnerabilities of interrelated computer processes and systems (Larsson et al., 2016). This protection is carried out to build consumer or customer trust in online transactions (Zhang et al., 2018). Privacy also refers to the risk that personal data, transaction data, and other private information are disclosed when consumers choose internal financial products or services. Overall privacy is one of the most discussed risks in adopting digital payment methods (Batiz-Lazo et al., 2014; Larsoon et al., 2016; Lundberg et al., 2014; Rechncrona, 2018; Thomas et al., 2016; Zhang et al., 2018; Dimitrova et al., 2021). Poon et al. (2008) proved that privacy partially and significantly influences the intention to adopt digital payment methods, with a contribution of 80% and 20% influenced by other variables not examined. So with the previous research, the hypothesis in this study is:

H1: Privacy affects the intention to adopt digital payment methods

2. Security

Security and privacy are the main barriers to adopting internet technology (Sathye, 1999). However, privacy and security sometimes overlap, as customer monitoring does not compromise the security of their data (Dimitrova et al., 2021). According to Roboff and Charles (1998), people need a more robust understanding of the security risks of internet banking even though they are aware of them.

Messages sent via the Internet are then forwarded to the domain; therefore, consumers or customers still need to be comfortable sending personal information online (Rose et al., 1975). However, many users consider digital payments too easy to access, so security is felt to decrease when customers can use their money quickly and easily (Rehncrona, 2018). Some customers avoid using e-banking because they perceive that transacting online through e-banking will quickly lead to abuse. According to Nur (2016), security is a significant risk in the digital payment process. Therefore, the level of security in *e-payment* and *e-banking* influences the intention to adopt digital payment methods. So with the previous research, the hypothesis in this study is:

H2 : Security affects the intention to adopt digital payment methods.

3. Accessibility

Tan and Teo (2000), the ability to access internet banking is a factor that drives adoption because of the capacity of internet banking to encourage customers to perceive technology more positively. Karahanna and Straub (1999). Accessibility may influence ease of use. According to Karahanna and Straub (1999), the easier an information system is to access, the less effort is required to use the system. Goh (1995) supports this argument and claims that if supporting technological infrastructure is easily and quickly available, internet applications such as internet banking will be more feasible and easier to use. The results of the study show that accessibility has a significant influence on the intention to adopt digital payment methods (Poon et al., 2008). So with the previous research, the hypothesis in this study is:

H3 : Accessibility affects the intention to adopt digital payment methods.

4. Impersonalization

Impersonalization is a concept similar to service risk (Yang et al., 2015). Laukkanen et al. (2008) and Mozafari et al. (2021) state that replacing personal services with internet services is difficult. In other words, the internet supports personalization through consumer tracking technology that can identify individual buyers and a wealth of product information that provides users with effective personalization (Bakos, 1998). Personalization can offer many conveniences to consumers and is believed to increase the perception of service benefits for customers. For the bank, dynamic personalization and customization describe whenever and wherever relationships are built. For internet banking customers, whenever and wherever the bank is (Rubin, 1998). Laukkanen (2016) shows that personalization affects the intention to adopt digital payment methods, supported by the research of Dimitrova et al. (2021), which results that personalization has a significant effect on the intention to adopt digital payment methods. So with the previous research, the hypothesis in this study is:

H4: Impersonalization affects the intention to adopt digital payment methods.

5. Trust

Trust is a psychological state that leads to the willingness of customers to make digital payment transactions via the internet and expect the platform to fulfill its obligations, regardless of the customer's ability to monitor and control the actions of the payment platform (Yang et al., 2015). In this study, the trust in question is consumer confidence in the products the manufacturer provides. Trust is an essential factor that can make consumers interested in using a product.

From some of the meanings mentioned in (Chuang et al., 2016), it can be concluded that trust is an attitude regarding one's beliefs, hopes, feelings, and credibility based on the relationship between people, things, and objects. This means that the fundamental role of trust is the basis for long-term relationships between users (Barrais et al., 2017; Mozafari et al., 2021). Trust is essential for users even if they overcome other obstacles (Rehcrona, 2018). The results of Nur's research (2016) show that trust significantly affects the intention to adopt digital payment methods. So with the previous research, the hypothesis in this study is:

H5 : Trust affects the intention to adopt digital payment methods.

2.2 Evaluation Methods

The data collection method used in this study was by distributing questionnaires. According to Sugiyono (2014: 230), a questionnaire is a data collection technique using which the researcher provides a list of questions or written statements to be answered by respondents. Questionnaires will be distributed to the people of Solo Raya who use digital payment systems and those who have not used digital payment systems or who have the potential to use digital payment systems. The distribution of the questionnaires was directly carried out by distributing the questionnaires to the respondents who were met. The distribution of the questionnaires was indirectly carried out by distributing the questionnaires in the form of *Google From*.

Data collection is carried out indirectly through online media, namely by using *a Google form* which can be accessed via a link distributed to the general public who use digital payment methods or those who have not or have the potential to use digital payment methods. The results of data collection from respondents based on their current residence are presented in Table 4.1, and the questionnaire data obtained and fulfilled the requirements are presented in Figure 4.1

Table 4.1 Classification Based on Current Residence

	frequency	percent
Boyolali	11	4,8
Karanganyar	91	39,6
Klaten	17	7,4
Sragen	31	13.5
Sukoharjo	30	13.0
Surakarta	34	14,8
Wonogiri	16	7.0
Total	230	100.0

Source: Processed Data (2023)

The data collection was distributed to the Boyolali, Karanganyar, Klaten, Sragen, Sukoharjo, Surakarta, and Wonogiri areas and obtained 230 respondents, with the most significant number of respondents in the Karanganyar area with a total of 91 respondents (39.6%).

Table 4.2 Data Collection Results

Complete questionnaire	230 pieces	98.75%
Incomplete questionnaire	3 pieces	1.25%
Total questionnaires distributed	233 pieces	100%

Source: Processed Data (2023)

Data was collected indirectly through online media, namely by using the Google form, which can be accessed via a link distributed to 230 respondents (100%). It is further divided into complete and incomplete questionnaires. There were 230 questionnaires (98.75%) completed completely, and three questionnaires (1.25%) were incomplete, so three questionnaires could not be used in the data processing. Thus, 230 online questionnaires can be processed and analyzed.

II. RESULTS

3.1 Respondent Descriptive Analysis

Descriptive statistical analysis of respondents can be classified into various groups based on gender, age, Have you ever made transactions using digital payment methods, How often do you use bank card payments, How often do you use cash payments, How often do you use cash payments with internet banking, and what applications have you used in making transactions with digital payment methods.

1. **Based on having used a digital payment method**

This study classifies respondents based on having used the digital payment method divided into 2 (two) parts, namely those who have and never have. The classification is explained in Table 4.3

Table 4.3 Classification based on having used digital payment methods

	frequency	percent
Ever been	203	88.3
Never	27	11,7
Total	230	100.0

Source: Processed Data

Based on the above classification, 203 respondents (88.30%) have used digital payment methods from all samples.

2. Based on how often you use payment by bank card

Based on how often using bank card payments in data collection is carried out, this study classifies into 4 (four) categories, namely never, rarely, often, and very often. The classification is described in Table 4.4

Table 4.4 Classification based on how often you use payment by bank card

	frequency	percent
Never	33	14,3
Seldom	118	51,3
Often	59	25,7
Very often	20	8,7
Total	230	100.0

Source: Processed Data (2023)

Based on the classification above, 118 respondents (51.3%) are dominated by respondents who rarely use bank card payments from the entire sample.

3. Based on how often cash payments are used

Based on how often using cash payments in data collection is carried out, this study classifies into 4 (four) categories, namely never, rarely, often, and very often. The classification is explained in Table 4.5

Table 4.5 Classification Based on How Often Use Cash Payments

	frequency	percent
Never	2	,9
Seldom	20	8,7
Often	61	26.5
Very often	147	63,9
Total	230	100.0

Source: Processed Data (2023)

Based on the classification above, it is dominated by respondents who very often use cash payments as many as 147 respondents (63.9%) of the entire sample.

4. **Based on how often use payments with internet banking**

Based on how often internet banking payments in data collection are carried out, this study classifies into 4 (four) categories, namely never, rarely, often, and very often. The classification is described in Table 4.6.

Table 4.6 Classification Based on How Often Use Internet Banking Payments

	frequency	percent
Never	33	14,3
Seldom	91	39,6
Often	83	36,1
Very often	23	10.0
Total	230	100.0

Source: Processed Data (2023)

Based on the classification above, it is dominated by respondents who rarely use internet banking payments as

many as 91 respondents (39.6%) of the entire sample.

3.2 Research Instrument Test

Instrument tests carried out in the study included validity and reliability tests, which aimed to measure the extent to which the validity and reliability levels of each research instrument were.

1. Validity test

A validity test is used to determine whether a questionnaire is appropriate. The questionnaire is valid if the questions on the questionnaire are. This study will use the validity test with *Pearson correlations* using SPSS 25 software. Each statement item must have a factor loading > 0.40 and is significant at the 5% significance level. According to Hair et al. (1998), the minimum size to perform factor analysis is 50. The validity test carried out in this study is shown in Table 4. 7

Table 4.7: Test Results for the Validity of Independent Variable Items

Variable	Indicator	Sig.	Information
Privacy	X1	0.000	Valid
	X2	0.000	Valid
	X3	0.000	Valid
Security	X1	0.000	Valid
	X2	0.000	Valid
	X3	0.000	Valid
	X4	0.000	Valid
Accessibility	X1	0.000	Valid
	X2	0.000	Valid
	X3	0.000	Valid
	X4	0.000	Valid
Impersonalization	X1	0.000	Valid
	X2	0.000	Valid
	X3	0.000	Valid
	X4	0.000	Valid
	X5	0.000	Valid
	X6	0.000	Valid
Trust	X1	0.000	Valid
	X2	0.000	Valid
	X3	0.000	Valid
	X4	0.000	Valid

Source: Processed Data (2023)

From the validity testing results in the table above, the questionnaire consisted of 5 variables and contained 21 statements filled in by 230 respondents in this study. One way to find out the validity of the questionnaire is to look at its sig value. If the sig value <5%, then the questionnaire is said to be valid. Based on the results in table 4.11, the sig value of all questionnaire items is 0.000 (<0.005). It can be concluded that all questionnaire items are valid.

2. Reliability Test

The reliability test is a test of the reliability of a measuring instrument to determine the extent to which a measurement can give the same results if the measurement is carried out again on the same subject, as long as the aspects measured in the respondent do not change.

The decision-making criterion is that if *Cronbach's Alpha coefficient value* is greater than the Sig value, the question item is said to be reliable. Before conducting reliability testing, there must be a basis for decision-making: an alpha of 0.60. A variable is considered reliable if the variable value is more significant than > 0.60. If it is smaller, then the variable under study cannot be said to be reliable because it is < 0.60. The results of testing the reliability of this research variable are as follows:

Table 4.8 Reliability Test Results

Indicator Variable	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Privacy	,711	,717	3
Security	,620	,657	4
Accessibility	,720	,731	4
Impersonalization	,730	,744	6
Trust	,629	,664	4

Source: Processed Data

The reliability results on the privacy variable (X1) show that *Cronbach's alpha* on this variable is higher than the base value, namely 0.711 > 0.60. These results prove that all statements in the variable questionnaire (X1) are declared reliable for the following analysis: the analysis factor.

The reliability results on the security variable (X2) show that *Cronbach's alpha* on this variable is higher than the base value, namely 0.620 > 0.60. These results prove that all statements in the variable questionnaire (X2) are declared reliable for the following analysis: the analysis factor.

The results of the reliability on the accessibility variable (X3) can be seen

that *Cronbach's alpha* on this variable is higher than the base value, namely 0.720 > 0.60. These results prove that all statements in the variable questionnaire (X3) are declared reliable for the following analysis: the analysis factor.

The personalization variable (X4) reliability results show that *Cronbach's alpha* is higher than the base value, namely 0.730 > 0.60. These results prove that all statements in the variable questionnaire (X4) are declared reliable for the following analysis: the analysis factor.

The reliability results on the trust variable (X5) show that *Cronbach's alpha* on this variable is higher than the base value, namely 0.629 > 0.60. These results prove that all statements in the variable questionnaire (X5) are declared reliable for use in the following analysis, namely analysis factor.

3. Regression Model Feasibility Test (*Goodness of Fit Test*)

Testing the feasibility of the regression model was assessed using *the Goodness of Fit Test* as measured by the *Pearson value chi-square. The Goodness of Fit Test* tests the null hypothesis that the empirical data fit or fits the model (there is no significant difference between the model and the data so that the model can be fit) (Ghozali, 2018, p. 331). This test was carried out using *Pearson's chi-square test,* the test results of which are shown in Table 4.9 below.

Table 4.9 Goodness-of-Fit Test Results

Chi-Square		df	Sig.
Pearsons	779,818	667	002
Deviance	507,684	667	1,000

Source: Processed Data (2023)

Based on table 4.9, the results of the regression analysis show that the *Goodness of Fit Test* results obtained a *Pearson chi-square value* of 779,818 with a significance level of 0.002. The test results show that

if the probability value *(P-value)* ≤ 0.05 (significant value), namely 0.002 <0.05, then H0 is accepted. This indicates that there is no significant difference between the model and the data, so that the regression model in this study is feasible and able to predict the observed value.

4. Coefficient of Determination (*Pseudo R Square*)

The variability of the independent variables in explaining the dependent variable is measured using the coefficient of determination, which can be seen from the Nagelkerke R Square value. The value of the Nagelkerke R Square is in the form of a decimal which can be converted into a percentage so that it is easy to understand and interpret (Ghozali, 2018, p. 333). The determination table can be seen in the table below:

Table 4.10 Pseudo R-Square Test Results

Cox and Snell	.315
Nagelkerke	.340
McFadden	.144

Source: Processed Data (2023)

The table above shows the value of the Mc Fadden coefficient of determination of 0.144 while the coefficient of determination of Cox and Snell is 0.315, and the coefficient of determination of Nagelkerke is 0.340 or 34.0%. The Nagelkerke coefficient of 34.0% means that the independent variables of privacy, security, accessibility, personalization, and trust affect the adoption of digital payment methods by 34.0%. In comparison, 66.0% are influenced by other factors not included in the model test.

3.3 Hypothesis Testing

3.3.1 Regression Coefficient Test (Wald Test)

The Wald test is used to test whether each independent variable consisting of privacy, security, accessibility, personalization, and trust can affect the dependent variable, namely the intention to adopt digital payment methods in this study.

Table 4.11 Parameter Estimates Test Results (Wald Test)

	Estimates		std. Error	Wald	df	Sig.
threshold	[Y = 1.00]	5556	1,193	21,694	1	.000
	[Y = 2.00]	7,698	1,219	39,863	1	.000
	[Y = 3.00]	9,693	1,288	56,596	1	.000
Location	TX1	-.026	062	.184	1	.668
	TX2	001	058	001	1	.981
	TX3	068	056	1,479	1	.224
	TX4	.247	056	19,379	1	.000
	TX5	.290	072	16,218	1	.000

Source: Processed Data (2023)

Based on table 4.11, the results of hypothesis testing can be obtained using logistic regression analysis as follows:

The first hypothesis (H_1) is that privacy influences the intention to adopt digital payment methods. The results of the Wald test (t) show that the value is smaller than (0.184

< 1.970563), and the probability value is greater than the significance level (0.668 > 0.05). Based on the test results, it can be concluded that **rejected**. This can be interpreted that privacy **does not affect** the intention to adopt digital payment methods.

The second hypothesis (H_2) is that security affects the intention to adopt digital payment methods. The results of the Wald test (t) show that the value is smaller than the table (0.001 < 1.970563), and the probability value is greater than the significance level (0.981 > 0.05). Based on the test results, it can be concluded that **rejected**. This can be interpreted that privacy **does not affect** the intention to adopt digital payment methods.

The third hypothesis (H_3) is that accessibility influences the intention to adopt digital payment methods. The results of the Wald test (t) show that the value is smaller than (1.479 < 1.970563), and the probability value is greater than the significance level (0.224 > 0.05). Based on the test results, it can be concluded that **rejected**. It can be interpreted that accessibility **does not affect** the intention to adopt digital payment methods.

The fourth hypothesis (H_4) is that personalization affects the intention to adopt digital payment methods. The results of the Wald test (t) show that the value is more significant than (19.379 > 1.970563), and the probability value is smaller than the significance level (0.000 <0.05). Based on the test results, it can be concluded that **accepted**. There is **a significant influence** between personalization on the intention to adopt digital payment methods.

The fifth hypothesis (H_5) is that trust influences the intention to adopt digital payment methods. The results of the Wald test (t) show that the value is more significant than (16.218
> 1.970563), and the probability value is smaller than the significance level (0.000 <0.05). Based on the test results, it can be concluded that **accepted**. This can be interpreted as **a significant influence** between trust and the intention to adopt digital payment methods.

III. DISCUSSION

1. The Effect of Privacy Factors on the Adoption of Digital Payment Methods

Based on the results of the first hypothesis analysis (H_1), which states that privacy affects the intention to adopt digital payment methods, the analysis must be supported and accepted. This is shown in table 4.19, with the results of the Wald test (t) showing the result that the value is less than (0.184 < 1.970563) and the probability value is greater than the significance level (0.668 > 0.05). So based on the research results, the privacy variable does not affect the intention to adopt digital payment methods. This is due to concerns about tracking their digital payments and how other parties may use their financial data. This research is supported by Laukkanen et al., (2016), which has the result that privacy does not have a significant effect on the intention to adopt digital payment methods.

2. The Effect of Security Factors on the Adoption of Digital Payment Methods

Based on the second hypothesis analysis (H_2) results, security affects the intention to adopt digital payment methods. The results of the Wald test (t) show that the value is smaller than (0.001 < 1.970563), and the probability value is greater than the significance level (0.981 > 0.05). So based on the results of the study, the security variable **does not affect** the intention to adopt digital payment methods. This occurs because there are deep concerns about data security; users tend to think that paying with digital payment methods is too easy, so they are considered unsafe for transactions. This is supported by research that has been conducted by Dimitrova et al. (2021), which has the result that security does not have a significant influence on the intention to adopt digital payment methods.

3. The Effect of Accessibility Factors on the Adoption of Digital Payment Methods

The third hypothesis analysis (H_3) results show that accessibility affects the intention to adopt digital payment methods. The results of the Wald test (t) show that the value is smaller than (1.479 < 1.970563), and the probability value is greater than the significance level (0.224 > 0.05). So based on the research results, the accessibility variable **does not affect** the intention to adopt digital payment methods. This happens because the user's impatience in accessing features and often needing help when making a payment process for

completing transactions can make users tend to lower their intention to adopt digital payment methods. This is supported by research conducted by Laukkanen et al. (2008) and Dimitrova et al. (2021), who have the result that accessibility does not have a significant effect on the intention to adopt digital payment methods.

4. The Effect of Impersonalization Factors on the Adoption of Digital Payment Methods

Based on the fourth hypothesis analysis (H_4), Impersonalization affects the intention to adopt digital payment methods. The results of the Wald test (t) show that the value is smaller than (19.379 > 1.970563), and the probability value is greater than the significance level (0.000 <0.05). So based on the results of the research, the personalization variable **influences** the intention to adopt digital payment methods. This happens because users prefer to interact through personal contacts, chatbots, or with customer service. So this shows that users will be increasingly motivated to seek more information on related products and can directly influence the user's decision to adopt a digital payment method. This is supported by research that has been conducted by Dimitrova et al. (2021), which has the result that personalization has a significant influence on the intention to adopt digital payment methods.

5. The Effect of Trust Factors on the Adoption of Digital Payment Methods

Based on the results of the fifth hypothesis analysis (H_5), trust affects the intention to adopt digital payment methods. The results of the Wald test (t) show that the value is smaller than (16.218 > 1.970563), and the probability value is greater than the significance level (0.000 <0.05). So based on the results of the study, the trust variable **affects** the adoption rate of digital payment methods. This means it occurs because the relatively high trust indicates that trust is essential in accepting digital payment technology. The higher the user's level of trust, the more confident the user is to adopt digital payment methods. This is supported by research conducted by Yang et al. (2015) which found that trust has a significant influence on the intention to adopt digital payment methods.

IV. CONCLUSION

In subsequent research, it is suggested that various other variables are not used in this study to evaluate their effect on the barrier factors in adopting digital payment methods. In future research, it is suggested to expand research such as blockchain, cryptocurrency, or e- currency. Such expanded research can provide a broader picture of payment methods in the future.

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