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How Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) Affects the Usage of Digital Payments

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ABSTRACT

Purpose: This paper examines the digital payment systems adoption through the lens of the Technology Acceptance Model (TAM), focusing on how Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) influence user behaviour across different global contexts.

Design/Methodology/Approach: The study adopts a literature-based approach, synthesizing empirical findings from diverse regions, including India, Bangladesh, Kenya, China, Europe, and the United States. The existing studies are reviewed to check out how PU and PEOU interact with contextual factors such as trust, culture, and social influence.

Findings: The review highlights PU as the strongest driver of adoption, as users value efficiency, convenience, and security in financial transactions. PEOU serves as a facilitator, reducing barriers to entry and building confidence during initial use. The interplay of these constructs with cultural and social dynamics explains why adoption patterns vary across countries and demographic groups.

Originality: This paper offers a critical review of previous studies, highlighting the combined effect of PU and PEOU instead of studying them separately. This also highlights the implications for policymakers, technology innovators in finance, and banking organisations while identifying areas that need further investigation.

Paper Type: Research Thought

KEYWORDS: Digital payments | Technology Acceptance Model | Perceived Usefulness | Perceived Ease of Use | Consumer Adoption | Financial Inclusion

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Introduction

Over the past two decades, the global financial landscape has undergone a profound transformation driven by rapid advancements in digital technologies (Vardomatskya et al., 2021). The recent development of digital payments system is a remarkable and significant outcome of this paradigm shift (Ramayanti et al., 2024). Digital payments, which include the transactions that are conducted through mobile applications, internet banking, real-time transfer systems, and contactless cards, have become a vital part of modern life. The unconventional rise of digital payments has been supported by increasing smartphone penetration, improved internet connectivity, and the growth of fintech ecosystems that offer innovative financial solutions tailored to consumer needs (Agarwal et al., 2024).

The significance of digital payments extends far beyond convenience. They play a crucial role in the promotion of financial inclusion, particularly in areas where conventional banking systems are still lacking (Singh et al., 2014). Kenya's M-Pesa, for example, is often cited as a revolutionary system that brought millions of unbanked individuals into the financial ecosystem by providing accessible mobile money services (Burns, 2015). Similarly, in India, the Unified Payments Interface (UPI) has transformed the payment ecosystem by offering real-time, low-cost transfers that integrate seamlessly with banks and third-party applications (Chette & Sidharla, 2023). In China, the ubiquity of Alipay and WeChat Pay has created an almost cashless economy, reshaping both consumer behaviour and business practices (Jiang, 2022). These examples illustrate the broad importance of digital payments in transforming the global economy. Despite all of this, not everyone has adopted digital payments. Both in developed and developing economies, significant percentages of the population are still reluctant to embrace the digital payments. Subjective judgements have a significant role in the choice to accept digital payments, even while infrastructure elements like internet penetration, cell phone availability, and regulatory frameworks are unquestionably vital. Individuals often evaluate whether digital systems are worth using based on their anticipated benefits and the perceived ease of integrating them into daily life (Toorajipour et al., 2020).

The Technology Acceptance Model (TAM) provides a useful theoretical framework for understanding these adoption decisions. According to Davis (1989), technology adoption is shaped primarily by two cognitive beliefs: Perceived Usefulness (PU), defined as the belief that using a system enhances performance, and Perceived Ease of Use (PEOU), defined as the belief that the system is effortless to use. These constructs shape attitudes toward technology, which in turn influence behavioural intentions and actual usage. While numerous extensions of TAM—such as TAM2 and the Unified Theory of Acceptance and Use of Technology (UTAUT)—have incorporated additional constructs like trust, facilitating conditions, and social influence, PU and PEOU remain foundational in understanding digital payment adoption (Venkatesh & Davis, 2000; Venkatesh et al., 2003).

This study aims to conduct a literature-based inquiry into the means in which PU and PEOU affect the adoption and ongoing usage of digital payment systems. By reviewing studies from various socio-economic contexts, the study carefully assesses consistent findings, indicates contradictions, and discusses implications for practitioners, and policymakers. This attempt going to be useful for both the theoretical framework and the practical approaches required for advancing digital financial inclusion.

Theoretical Background

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989), remains one of the most prominent frameworks for studying user adoption of technology. Derived from the Theory of Reasoned Action (Fishbein & Ajzen, 1975), TAM emphasizes that an individual's attitudes toward a system are shaped by cognitive beliefs, which subsequently influence behavioural intentions and actual usage. TAM identifies two constructs as the prime determinants of adoption: PU and PEOU. Together, these factors explain why some technologies are readily embraced while others face resistance.

Extensions of TAM have expanded its scope. TAM2 integrated constructs such as subjective norms and voluntariness, while the Unified Theory of Acceptance and Use of Technology (UTAUT) introduced additional variables such as performance expectancy, effort expectancy, and facilitating conditions. Despite these modifications, PU and PEOU remain the most consistently validated predictors of adoption across contexts. Their relevance has been reaffirmed in studies of e-commerce, online learning, and digital finance, highlighting their robustness as explanatory tool.

Perceived Usefulness (PU)

PU reflects the extent to which a person believes that using a system will strengthen their task performance. In the era of digital payments, PU emerges as the understanding that the system provides actual advantages, including quicker transactions, reduced dependence on physical cash, improved security, and increased control of finances (Singhania & Tanty, 2023). Empirical research consistently demonstrates PU as the strongest predictor of adoption. For example, Chette & Sidharla (2023) found that following India's demonetization, the surge in digital payments was largely driven by perceptions of efficiency and convenience. Similarly, Jiang (2022) documented that mobile payments in China increased consumer spending in supermarkets, a trend

attributed to the perceived efficiency and improved tracking of expenses. These findings underscore PU's central role in shaping adoption intentions.

Perceived Ease of Use (PEOU)

PEOU refers to the extent to which individuals presume that using a technology requires minimal effort. In digital payments, PEOU encompasses the simplicity of registration, the intuitiveness of interfaces, and the transparency of transaction processes(Davis,1989). Van der Cruijsen et al. (2015) found that debit card payments were preferred over cash because they required less cognitive effort. In Kenya, M-Pesa's success was attributed not only to its utility but also to its simplicity and widespread accessibility (Burns, 2015). However, it is important to show caution regarding the potential overestimation of the role of PEOU. Liu and Dewitte (2021) showed that while ease of use may encourage initial adoption, it cannot sustain long-term usage without perceptions of usefulness. Thus, PEOU plays an important role in enhancing accessibility and minimising barriers to usage, while PU influences users' participation and continued engagement with digital payment systems.

Review of Literature

PU consistently emerges as the dominant predictor of adoption. Chette & Sidharla (2023) reported that in India, following demonetization, consumers turned to digital payments primarily because they viewed them as faster and more reliable alternatives in relation to cash. Jiang (2022) observed that in China, the widespread adoption of mobile payments has led to increased consumer spending, particularly in supermarkets, owing to the efficiency and convenience offered. Similarly, Klingemann et al. (2021) demonstrated that perceptions of convenience mediated willingness-to-pay in contexts as diverse as Germany, India, and the United States. These findings suggest that PU resonates across cultures and is a key driver of behavioural intention.

However, the meaning of PU is not uniform. In rural Bangladesh, Lee et al. (2024) found that mobile remittances carried symbolic value, often earmarked for education or savings rather than daily spending. In this case, PU extended beyond efficiency to encompass cultural and social dimensions. These findings stimulate the presumption that usefulness is purely functional and emphasise the significane of examining the PU within wider socio-cultural contexts.

The role of PEOU can lead to more intense discussions. Early research emphasizes its significance in reducing barriers to initial adoption. For example, M-Pesa in Kenya became a global success story partly because of its simple design and extensive agent network, which made the service accessible even to individuals with low digital literacy (Burns, 2015). The ease alone was insufficient to guarantee long-term adoption, emphasizing that PEOU enhances adoption primarily when paired with strong perceptions of usefulness (Yet et al., 2021). Gheorghe (2013) also discussed that how cognitive ease influenced payment preferences in European contexts.

The interaction between PU and PEOU appears mutually reinforcing. The smoothness of credit card transactions encouraged higher willingness-to-pay, suggesting that ease amplifies perceived benefits (Prelec and Simester,1998). When systems are easy to use, users are more likely to focus on benefits rather than costs (Chatterjee and Rose, 2012). These findings suggest that PEOU just not only reduces barriers but also strengthens the perceptions of usefulness by allowing users to experience the benefits more directly.

Moderating factors such as trust, security, and social norms play a critical role in the adoption and continued usage of digital payments (Gefen et al., 2003; Pavlou, 2003; Zhou, 2011). The women entrepreneurs who received microfinance disbursements through digital mode had reported higher profits because digital accounts provided safer earmarking of funds (Riley, 2024). Demographics also influence the adoption of the technological advancements. Younger, tech-savvy individuals tend to perceive both PU and PEOU more positively than older individuals or those with limited digital experience (Lee et al., 2024). These variations highlight the complexity of adoption and the need to account for contextual, cultural, and demographic factors in theoretical models.

Discussion

The review highlights the significance of PU as the most significant factor influencing the digital payments adoption. Across diverse contexts, individuals consistently prioritize the functional benefits that digital payment systems provide, whether these involve speed, convenience, enhanced financial control, or greater security. The studies also finds that PU extends beyond functional benefits in certain cultural contexts, where it acquires symbolic and social significance. This finding signify that usefulness is not merely a matter of technical efficiency but is deeply rooted within cultural practices and social expectations.

PEOU, while being the secondary factor in the influence of digital payments adoption, plays an indispensable role in lowering barriers to entry. By reducing the cognitive and technical effort required, PEOU ensures that individuals can access and experience the benefits of digital payments. Over time, the effect of the technology usually streamlines as users become familiar with it. This dynamic interaction suggests that PU and PEOU are not competing but complementary constructs, with PEOU facilitating the initial adoption and PU supporting the sustained long-term engagement.

The interaction between PU and PEOU must also be carried out within broader institutional and social contexts. In environments where trust in financial institutions is strong, the translation of usefulness and ease into adoption is relatively straightforward. In contrast, in societies where skepticism prevails, perceptions of risk can undermine the advantages of PU and PEOU. This argument is particularly relevant in developing economies, where issues of fraud, data privacy, and consumer protection remain pressing concerns. The case of Bangladesh illustrates how cultural framing can reshape perceived benefits, turning remittances into instruments of social purpose rather than mere financial tools.

From a practical perspective, the findings carry significant implications for multiple stakeholders. Fintech developers must prioritize the dual goals of functionality and simplicity, ensuring that systems are not only effective but also accessible to users with varying levels of digital literacy. Policymakers, on the other hand, should focus on building trust by strengthening regulatory frameworks and implementing robust consumer protection mechanisms. Financial institutions may employ these insights to create more inclusive services that address a variety of user needs, thus promoting the primary objective of financial inclusion. In conclusion, the findings support the idea that PU provides a reason for adoption, whereas PEOU acts as the driving force, so it is necessary to look at both simultaneously to foster continued utilisation of digital payments.

Limitations and Future Scope

Although this study offers valuable insights, it is important to acknowledge its inherent limitations. The study is based on literature, relying solely on secondary sources and excluding any collection of empirical data. This restriction limits the capacity to directly examine the theoretical relationships among PU, PEOU, and adoption behaviour. Moreover, the examined studies tend to be context-dependent, concentrating on specific nations, demographics, or historical periods. Consequently, the results might not be entirely applicable to various socio-economic or cultural settings.

Future studies should address these limitations by employing multi-method strategies that integrate quantitative surveys with qualitative case studies to yield more profound insights into user behaviour. Longitudinal studies would be especially beneficial in examining the evolution of perceptions regarding PU and PEOU as users gain experience with digital payment systems over time. Comparative analysis across countries may reveal the ways in which cultural norms, institutional frameworks, and infrastructural conditions affect the impact of PU and PEOU. Another promising avenue involves examining how demographics, especially age, gender, and financial literacy, influence adoption decisions. As digital ecosystems continue to evolve into areas like cross-border payments and e-commerce integration, it is essential for future studies to explore how these shifting landscapes adjust the dynamics between perceived usefulness, perceived ease of use, and actual adoption.

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Annexure 17.2.8

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Reviewers Memorandum

Reviewer's Comment 1: The manuscript presents a well-structured review of literature applying the Technology Acceptance Model (TAM) to digital payment adoption. The focus on perceived usefulness and perceived ease of use as complementary constructs is clearly articulated and supported with diverse international evidence. A notable strength is the integration of contextual insights from India, Kenya, China, and other regions, which enhances the paper's global relevance. To strengthen the academic contribution further, the authors could synthesize these findings into a conceptual framework that visually illustrates how perceived usefulness and perceived ease of use interact with moderating factors such as trust, culture, and demographics.

Reviewer's Comment 2: The paper effectively highlights the consistent importance of perceived usefulness as the strongest predictor of digital payment adoption, while positioning perceived ease of use as a facilitator for initial use. The discussion section is particularly strong in showing how these constructs interact across socio-cultural contexts. However, the review leans heavily on secondary sources and descriptive reporting.

Reviewer's Comment 3: The manuscript demonstrates academic rigor by situating its discussion within established extensions of TAM, such as TAM2 and UTAUT, while keeping perceived usefulness and perceived ease of use central to the analysis. The inclusion of limitations and future scope is also commendable, especially the call for multi-method and longitudinal studies. A potential improvement would be to expand the marketer implications, for instance, offering more actionable recommendations for fintech developers, policymakers, and financial institutions on how to balance functionality, simplicity, and trust in digital payment systems.

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Editorial Excerpt

The article has 7% of plagiarism which is the accepted percentage as per the norms and standards of the journal for publication. As per the editorial board's observations and blind reviewers' remarks the paper had some minor revisions which were communicated on a timely basis to the authors (Himani and Subodh), and accordingly, all the corrections had been incorporated as and when directed and required to do so. The comments related to this manuscript are noticeably related to the theme "How Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) Affects the Usage of Digital Payments" both subject-wise and research-wise. his manuscript offers a timely and well-conceptualized review of how Perceived Usefulness and Perceived Ease of Use, the core constructs of the Technology Acceptance Model (TAM), affect the adoption and continued usage of digital payment systems. The strength of the paper lies in its systematic coverage of diverse international contexts which highlights both the universality and the contextual variability of adoption behaviour. The authors do well to show that PU consistently emerges as the dominant driver of adoption, while PEOU plays a complementary role by reducing entry barriers and enhancing accessibility. After comprehensive reviews and the editorial board's remarks, the manuscript has been categorized and decided to publish under the "Research Thought" category.

Acknowledgement

The acknowledgment section is an essential part of all academic research papers. It provides appropriate recognition to all contributors for their hard work and effort taken while writing a paper. The data presented and analyzed in this paper by (Himani and Subodh) were collected first handily and wherever it has been taken the proper acknowledgment and endorsement depicts. The authors are highly indebted to others who facilitated accomplishing the research. Last but not least, endorse all reviewers and editors of GJEIS in publishing in the present issue.

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