MOBILE PAYMENT USEFULNESS AND ADOPTION INTENTION: EVIDENCE FROM BUSINESS EDUCATION STUDENTS AT UPI

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BACKGROUND

- Digital transformation has changed global and national payment systems.
- Over 5.35 billion internet users worldwide and 78.19% internet penetration in Indonesia (APJII, 2023).
- Young people, especially university students, are key early adopters of mobile technology.
- Mobile payments in Indonesia have grown rapidly — IDR 59,410 trillion transaction value in 2023 (Bank Indonesia, 2024).
- However, there are still barriers to adoption including issues of trust, reliability, and security.

RESEARCH GAP & PURPOSE

- **Previous studies focus mostly on general consumers or mixed student populations.**
- **Limited research targets Business Education students, who represent future educators and entrepreneurs.**

- **Objective:** To examine the effect of Mobile Payment Usefulness on Adoption Intention among Business Education students at UPI.

THEORETICAL FRAMEWORK

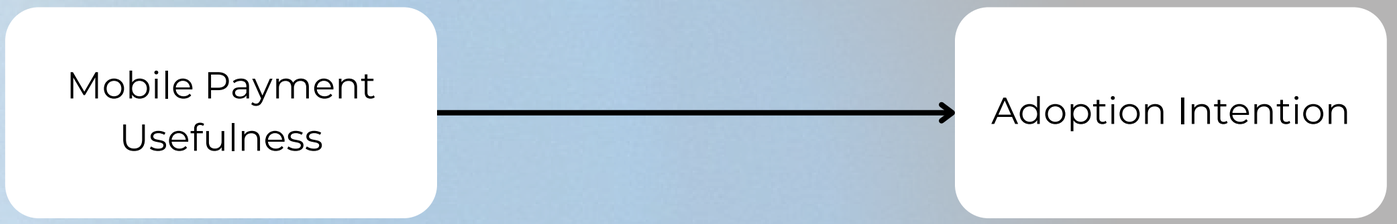
Technology Acceptance Model (TAM) (Davis, 1989)

Key determinants of technology adoption:

- Perceived Usefulness (PU)
- Perceived Ease of Use (PEOU)

Hypothesis:

H1: Mobile Payment Usefulness positively influences Adoption Intention.



METHOD

Approach: Quantitative, Cross-sectional Survey
Respondents: 36 Business Education students (UPI)
Sampling: Convenience sampling
Instruments:

- PU: 5 items (Davis, 1989)
- AI: 4 items (Venkatesh et al., 2003)
- 5-point Likert scale

Analysis: SPSS (Descriptive, Reliability, Regression)

RESPONDENT PROFILE

Table 1. Demographic Profile of Respondents			
Characteristic	Category	Frequency	Percentage (%)
Gender	Male	18	50
	Female	18	50
Cohort Year	2022	1	2.8
	2023	32	88.9
	2024	3	8.3
Age	19 Years	5	13.9
	20 Years	21	58.3
	21 Years	6	16.7
	22 Years	4	11.1
Use of Mobile Payments	Yes	36	100
Study Program (Business Education)	Yes	36	100

DESCRIPTIVE STATISTICS

Table 2. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Mobile Payment Usefulness	36	3.11	5	4.4167	0.47392
Adoption Intention	36	3	5	4.4568	0.55319
Valid N (listwise)	36				

Respondents perceive mobile payments as very useful and show a strong intention to adopt them.

RELIABILITY RESULTS

Table 3. Reliability and Validity of the Constructs			
Construct	Cronbach's α	Corrected Item-Total Correlation Range	Interpretation
Mobile Payment Usefulness	0.848	0.488 – 0.759	Reliable and valid
Adoption Intention	0.93	0.652 – 0.825	Highly reliable and valid

All items are valid and reliable for further analysis.

REGRESSION RESULTS

Table 4. Results of Simple Linear Regression Analysis

Predictor	B	β	t	Sig.	R^2	F	p
Mobile Payment Usefulness → Adoption Intention	0.835	0.716	5.977	0	0.512	35.72	0

- Mobile Payment Usefulness explains 51.2% of the variance in Adoption Intention.
- A strong positive and significant relationship ($p < 0.001$).
- Hypothesis H1 accepted.

DISCUSSION

- Supports TAM: perceived usefulness → adoption intention.
- Consistent with previous findings (Venkatesh et al., 2003; Hosmani et al., 2025).
- Students adopt mobile payments for efficiency, convenience, and reliability.
- Practical implication: Enhance user experience & system reliability to increase adoption.

CONCLUSION

- Mobile Payment Usefulness significantly affects Adoption Intention.
- TAM effectively explains adoption behavior among students.
- Key insight: Functional value drives technology adoption.
- Future research → include variables such as ease of use, trust, and social influence.

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THANKS!