

Impact of Perceived Ease of Use on Adoption of Digital Payment Systems in Tiruchirappalli District: The Mediating Role of Consumer Trust

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Abstract

Purpose: This study investigates the key forces behind the adoption of digital payments in the rapidly growing digital economy of India. In particular, it examines how Perceived Ease of Use (PEOU) influences the adoption of digital payment systems and the mediating effect of Consumer Trust in this correlation with narrowed research on the Tiruchirappalli district of Tamil Nadu.

Methodology: A quantitative research design was used whereby a structured questionnaire was used to gather data on 440 participants, comprising of students, traders, and employees in the urban and semi-urban regions of Tiruchirappalli. To guarantee that the respondents were acquainted with the digital payment tools at the basic level, the study used purposive sampling. Analysis of data was done in the form of Partial Least Squares Structural Equation Modelling (PLS-SEM) which was done to assess measurement model (reliability and validity) and structural model (path analysis and mediation).

Findings: The findings show that there is a high positive influence of Perceived Ease of Use on the Consumer Trust as well as actual adoption of digital payment systems. Remarkably, in the path analysis, Consumer Trust is found to be a powerful significant mediator. This implies that although an easy-to-use interface is vital in attracting users, it is the trust on the reliability and security of the system that will lead to long-term adoption. The model reveals the 58.4 percent of the variability in the adoption behavior of the residents of the study area.

Practical Implications: The results offer strategic implications to Fintech developers and policy makers. In order to make Tier-2 cities such as Trichy more digital, providers should prioritize a so-called Trust-by-Design methodology that ensures the ease of user experience can be converted to perceived financial safety and technical stability.

Originality/Value: This has given a contribution to the Technology Acceptance Model (TAM) by confirming that Trust is a critical psychological bridge in a local, Tier-2 Indian setting and a gap that usually goes unnoticed by studies in metropolitan settings.

Keywords: Digital Payment Systems, Perceived Ease of Use (PEOU), Consumer Trust, Technology Acceptance Model (TAM)

1. Introduction

The international financial ecosystem is now passing through a paradigm shift, as the system becomes digital-native, abandoning the old, physical-cash-only, paradigm. This change has been brought about by the blistering innovations in mobile telecommunications and state-led programs such as the Digital India that has democratized access to

financial services among various socio-economic classes. However, the availability of the technology does not imply that it would be adopted (Bhopal et al., 2025). The digital payment systems success largely depends on the psychological interface of the user with the technological system; specifically, how convenient it is to use the system and how safe it is considered to be. Although the Technology Acceptance Model (TAM) has traditionally

recognized Perceived Ease of Use as an influential factor in behavioural intention, the stakes of financial transactions make Consumer Trust a key psychological gateway (Sarmah et al., 2021). In places where there is a combination of both traditional business and modernization, it is important to know how user-friendly design and building of trust interact (Bhopal et al., 2025). This study aims to investigate the impact of the simplicity of the digital tools on the adoption process, both directly, but also indirectly, in the critical mediating factor of consumer confidence and trust.

1.1 Digital Payments Paradigm Shift.

The world financial environment has been experiencing a seismic change of cash-heavy to cash-lite economies. The Digital India program and the spread of the Unified Payments Interface (UPI) are leading the way in this transformation in India. Digital payment solutions akin to mobile wallets, BHIM-UPI, and contactless cards cease to be luxury services and become basic utilities (Tounekti et al., 2022). But this change is not linear, it is controlled by the psychology of the users and the apparent technical complexity of these financial interfaces.

1.2 Perceived Ease of Use:

A Theoretical Perspective under the Technology Acceptance Model (TAM), which is a technology acceptance model by Davis (1989), Perceived Ease of Use (PEOU) refers to how an individual assumes the use of a specified system would be free of any physical and mental strain (Tounekti et al., 2022). Within the framework of digital payments, PEOU is the ease of the user interface, speed of the transaction processing, and ease of navigation. The lower the cognitive load in being able to use a payment app, the lower the barrier to entry will be as well, as with a consumer who finds a payment app intuitive.

1.3 Mediating Consumer Trust.

Although a system can be user-friendly, the financial transactions being sensitive presents a critical variable Trust. Consumer Trust is a psychological condition, which is a state of intention to accept vulnerability on the basis of positive expectations of the intention of the service provider. Trust is a mediator in this study. It is the process by which

Ease of Use is converted to Adoption (Pavlou, 2003). When a system is user friendly, it lowers the anxiety of the user that they are going to commit errors and this creates a feeling of security and assurance in the technology (Monir et al., 2025).

1.4 Contextual Dynamics of Tiruchirappalli District.

Tiruchirappalli commonly known as the Energy Equipment and Fabrication Capital of India, is a special demographic meeting point. The district has a diverse sample on which to study the adoption of technology, as a Tier-2 city with a mix of a growing student population, a large industrial workforce (BHEL, OFT), and a large rural hinterland. The digital divide in this case is becoming smaller, but domestic issues of cyber-fraud and language barriers still play a role in the development of trust between various age groups and income levels.

1.5 Research Gap and Contribution.

Although the topic of digital adoption has been widely researched, few studies have incorporated Consumer Trust as a particular mediating variable between PEOU and Adoption into the framework of Tier-2 Indian districts. The majority of researches are devoted to urban areas. This study fills this gap by: Giving empirical evidence of a culturally different area (Trichy). Confirming the TAM model by adding the element of Trust as an important psychological linking factor. Providing practical suggestions that can be used by the developers of Fintech to create localized user experiences (UX) that can be both simple and perceived to be secure.

1.6 Research Objectives

The following are the main objectives of the study:

1. To examine the perception of the consumers in Tiruchirappalli about the ease of use of different platforms of digital payment.
2. To analyse the level of Consumer Trust in online payment systems in regards to data privacy and financial security.
3. To examine the direct effect of the Perceived Ease of Use on the real adoption rate of digital payments among the various demographic groups in the district.
4. To assess the mediating role of Consumer Trust in the relationship between the simplicity of a

system (PEOU) and consumer willingness to adopt the system.

2. Literature Review and Hypothesis Development

2.1 Perceived Ease of Use and Adoption Intention

Perceived Ease of Use (PEOU) is one of the foundations of technology acceptance model (TAM), and its meaning is the extent to which a customer feels that using a particular system will be free of effort (Davis, 1989). PEOU is applied to digital payments, and it entails the ease of the interface, the rapidity of the transaction, and the low cognitive burden needed to make a payment. According to the previous studies, the barrier to entry should not be high, otherwise users tend to switch to the digital payment systems instead of traditional cash. In some places both tech-savvy students and traditional merchants, the perceived ease of use serves as one of the main factors of the first adoption of Digital Payment Systems.

H1: Perceived Ease of Use has a significant positive impact on the Adoption of Digital Payment Systems.

2.2 Perceived Ease of use and its effect on consumer trust.

It has been proposed in literature that usability of a system is used as a proxy of its reliability. The experience of a user when using a smoothly running, glitch-free, and user-friendly digital payment application has a psychological effect of the so-called halo effect, which makes a user think that the system under the hood is professionally operated and safe. On the other hand, a complicated or challenging interface may create suspicion and apprehension of technical malfunctions. Thus, the simplicity with which a person can use a payment app is directly proportional to their degree of trust of the platform (Davis, 1989; Venkatesh and Davis, 2000).

H2: Perceived Ease of Use has a significant positive impact on Consumer Trust.

2.3 Consumer Trust as an Adoption predictor.

Consumer Trust can be defined as the readiness of one party to be vulnerable to the acts of the other party, under the understanding that the other party

will execute a specific act of importance to the trustor (Tarofder et al., 2017). Trust is the most important aspect in digital finance, because there is a risk of cyber-fraud and data breaches involved. Studies indicate that despite the ease of use of a system, the system will not be used as a routine financial transaction unless the customer is convinced that his or her money and data are secure. The last psychological green light to adoption is that of trust.

H3: Consumer Trust has a significant positive impact on the Adoption of Digital Payment Systems.

2.4 Mediating Role of Consumer Trust

Recent academic trends indicate that not all the relationships between technical features (such as Ease of Use) and behavioral results (such as Adoption) are direct. Trust is a mediating process; it describes why a simple system is adopted. Within this context, PEOU will decrease perceived risk and frustration by the user, thereby creating Trust, and this Trust will subsequently result in the last Adoption (Davis, 1989). This is especially true in Tier-2 cities such as Tiruchirappalli, where high-influence factors would be social trust and word-of-mouth about the reliability of the system.

H4: Consumer Trust significantly mediates the relationship between Perceived Ease of Use and the Adoption of Digital Payment Systems.

3. Methodology

The research is grounded in the quantitative research design with the application of the cross-sectional survey as the research method to examine the connection between Perceived Ease of Use, Consumer Trust, and the Adoption of Digital Payment Systems in India. The target group encompasses active and prospective customers of online financial services in Tiruchirappalli district, Tamil Nadu. In order to have a comprehensive data set, four categories of respondents were found as main data collection sources: (i) university students and young professionals, (ii) small-scale traders and retail merchants, (iii) salaried employees in the government and the private sector, and (iv) rural and semi-urban consumers.

The method of sampling was purposive to make sure that the respondents were also familiar with digital payment interfaces (UPI, mobile wallets or net banking) to an extent that they could give relevant information about the study variables. The last sample consisted of 440 valid responses which is accepted to be enough to conduct a sound analysis in structural equation modelling. The structured questionnaire was used to gather the primary data in terms of the existing literature and previous empirical studies conducted in the sphere of technology acceptance and financial behaviour. The tool was composed of a few subsections that would evaluate the main constructs of the study with all items being rated on a five-point Likert scale between Strongly Disagree and Strongly Agree. Ease of use was perceived using the signs like the ease of navigation, the speed of transaction, the ease of learning and interface clarity (Farooq and Bashir, 2025). Consumer Trust was measured based on the perceived security, data privacy, system reliability and service provider reputation. Lastly, Adoption of

Digital Payment Systems was assessed in terms of perceptual measures of usage frequency, intention to use, preference of digital over traditional cash transactions (Patel et al., 2023).

The statistical analysis was performed with the help of Partial Least Squares Structural Equation Modelling (PLS-SEM), which is a highly appropriate analytical tool when using mediation models that are complex and do not assume strict data distributions normality. The analysis was done in two stages: evaluation of the measurement model to determine the reliability and validity (Cronbach's Alpha and convergent validity), and evaluation of the structural model to determine path coefficients, the coefficient of determination (R^2) and specific indirect effects. This renders PLS-SEM a powerful and suitable way of analysis to establish to what degree Consumer Trust acts as an intermediary to linkage between Perceived Ease of Use and ultimate Adoption of digital payments in the research field.

4. Results and Findings

4.1 Demographic Profile of the Respondents

Table 1: Demographic Profile of the Respondents

| Demographic Variable | Category | Frequency (f) | Percentage (%) |
|-----------------------------|-------------------------------|---------------|----------------|
| Gender | Male | 242 | 55 |
| | Female | 198 | 45 |
| Age Group | 18 – 25 years | 154 | 35 |
| | 26 – 40 years | 176 | 40 |
| | 41 – 60 years | 88 | 20 |
| | Above 60 years | 22 | 5 |
| Occupational Status | Students | 110 | 25 |
| | Small-scale Traders/Merchants | 132 | 30 |
| | Govt/Private Employees | 154 | 35 |
| | Others (Retired/Home-makers) | 44 | 10 |
| Residential Area | Urban (Trichy City) | 264 | 60 |
| | Semi-Urban/Rural | 176 | 40 |
| Digital Payment Exp. | Less than 1 year | 66 | 15 |
| | 1 – 3 years | 198 | 45 |
| | More than 3 years | 176 | 40 |
| <i>Source: Primary Data</i> | | | |

From table 1 the demographic distribution offers important background to the results of the study on digital adoption: Gender Distribution: There are

55% males and 45% females in the sample. This close balance enables the research to consider gender-neutral attitudes towards technology perception and trust in the financial sector of

Tiruchirappalli. Age Dynamics: Most of the respondents (75%), are aged 18 to 40. This is a sign of the so-called mobile-first generation that is the most active in implementing new technologies of digital payment. The 41-60 group (20) and the over 60 (5) inclusion give the much-needed data on the role of trust as a barrier to older, more traditional consumers. Economic Background: It is essential that Government and Private Employees (35%) and Small-scale Traders (30%) are highly represented. Traders are especially crucial as they are the ones who determine the adoption behavior of their customers due to their adoption of digital systems (such as QR code payments). Geographical coverage: The study will embrace the truth of the Digital India movement in the outer 40 percent semi-urban and rural respondents to cover the Trichy city boundaries. This will not bias the results on

Consumer Trust by the urban users who are tech-savvy. Usage Maturity: Nearly two-thirds of the respondents have been using online payment systems more than a year. This implies that the sample is much experienced with the variable of Ease of Use and will be in a good position to report accurately on the development of their levels of trust in the course of their usage history.

4.2 Measurement Model:

Reliability and validity. The evaluation of the measurement model is the first step in the analysis of PLS-SEM. This is by testing the Factor Loadings of the individual items, Cronbachs Alpha, Composite Reliability (CR) and the Average Variance Extracted (AVE) (Davis, 1989; Venkatesh and Davis, 2000).

Table 2: Reliability, Validity and CFA Measures of Constructs (N=440)

| Construct | Indicator | Factor Loading | Cronbach's Alpha | Composite Reliability (CR) | Average Variance Extracted (AVE) |
|-----------------------|-----------|----------------|------------------|----------------------------|----------------------------------|
| Perceived Ease of Use | PEOU1 | 0.812 | 0.842 | 0.881 | 0.654 |
| | PEOU2 | 0.845 | | | |
| | PEOU3 | 0.798 | | | |
| | PEOU4 | 0.821 | | | |
| Consumer Trust | TRST1 | 0.882 | 0.876 | 0.902 | 0.712 |
| | TRST2 | 0.854 | | | |
| | TRST3 | 0.811 | | | |
| | TRST4 | 0.835 | | | |
| Adoption (ADPT) | ADPT1 | 0.789 | 0.815 | 0.865 | 0.623 |
| | ADPT2 | 0.822 | | | |
| | ADPT3 | 0.765 | | | |
| | ADPT4 | 0.801 | | | |
| | ADPT5 | 0.814 | | | |

Source: Primary Data

Factor Loadings from the table 2 Hair et al. (2017) suggest that factor loadings preferably should be above 0.70. All the loadings in this study are between 0.765 and 0.882, and this indicates that every survey question is a good reflection of its underlying construct. This affirms the Indicator Reliability. Internal Consistency: The test of reliability of the scales was conducted with the help of Cronbach Alpha and Composite Reliability (CR). Each of the values is far above the recommended value of 0.70. In particular, Consumer Trust is the most reliable (CR = 0.902) which means that the items comprising the measure are very consistent.

Convergent Validity: The Average Variance Extracted (AVE) is the percentage of variance that a construct describes vs the percentage of variance that measurement error describes. Table 2 shows that all the values of AVE are above 0.50 which is the benchmark. An example of this is that an AVE of 0.712 of consumer trust indicates that the indicators explain more than 71 percent of the variance. General Evaluation: The measurement model is said to be robust as all the criteria of reliability and validity have been fulfilled. This enables the research to be carried out to Structural



Model (Path Analysis) to verify the actual impact and mediation effects.

4.3 Structural Model and Hypothesis Testing

After the validation of the measurement model, the structural model was tested with bootstrapping

(5,000 sub-samples) to test the relationships to identify their significance. To test the four basic hypotheses, the path coefficients (beta), t-values and the p-values were computed.

Table 3: Structural Model Estimates and Hypotheses Testing (N=440)

| Hypothesis | Path | β (Path Coefficient) | t-value | p-value | Decision |
|------------|-------------------------|----------------------------|---------|----------|-----------|
| H1 | PEOU -Adoption | 0.312 | 5.124 | 0.000*** | Supported |
| H2 | PEOU - Trust | 0.485 | 8.231 | 0.000*** | Supported |
| H3 | Trust - Adoption | 0.542 | 9.456 | 0.000*** | Supported |
| H4 | PEOU - Trust - Adoption | 0.263 | 4.872 | 0.001** | Supported |

Source: Primary Data

From table 3 the Direct Effect of Ease of Use (H1) The path coefficient 0.312 shows that there is a significant positive association between Perceived Ease of Use and Adoption. This supports the fact that the simpler and easier to use digital payment systems are, the higher is the probability of the residents of Tiruchirappalli to use them. Effect on Trust (H2) Ease of Use has a positive strong effect on Consumer Trust 0.485. This implies that the fact that the app is simple serves as an indicator of how reliable it is; once the system works without any issues, people tend to believe in its security on a higher level. Direct Effect of Trust (H3) Consumer Trust itself was determined to be the most predictive of Adoption beta 0.542. This t-value of 9.456 shows that in Trichy financial environment, being secure is even more crucial than the ease of use of the system.

Mediation Effect (H4): The indirect effect 0.263 is significant, which proves that Consumer Trust mediates the relationship between Perceived Ease of Use and Adoption. The implication of this is that ease of use not only leads to adoption, but it also, more significantly, contributes to the development of trust that is required so that a user can make a commitment to a digital platform. The results of the model obtained an R² of 0.584 on the variable Adoption, indicating that the combination of the variables Perceived Ease of Use and Consumer Trust can explain 58.4 percent of the variation in adoption of digital payment systems in the area of study. This indicates that there is high predictive power of the proposed model.

5. Discussion, Implications, and Contributions

5.1 Discussion

The empirical findings of this study endorse that the Technology Acceptance Model (TAM) is still a sound framework to explain the digital adoption but it cannot be complete without Consumer Trust. The results indicate that although Perceived Ease of Use (PEOU) has a direct positive effect on adoption (H1), the effect is much greater when it helps to build trust (H2 and H4). Considering the Tiruchirappalli case, a high path coefficient of Trust (H3: $\beta = 0.542$) indicates that the local population of which some of them are small-scale traders and semi-urban dwellers is risk-aware. Contrary to metropolitan users who might embrace tech due to convenient reasons, Trichy users value the safety of their hard-earned money. This argument in Favor of H4 shows that the concept of simplicity in an app is not merely a cosmetic feature; it is a psychological indication.

5.2 Practical and Managerial Implications

The implications of the findings are Trust-Centric Design: Trust is the most predictive predictor of adoption, so developers need to take the next step beyond the concept of Ease of Use by adding visible trust signals, such as real-time fraud warnings and streamlined dispute resolution interfaces. Localized Interface (UI/UX): In case of Tier-2 such as Trichy, Ease of Use should encompass support of local language. A decrease in the language barrier is directly associated with a decrease in the perceived risk (Singh et al., 2020).

5.3 Theoretical Implications

The study has three specific contributions to the literature on TAM refinement of TAM by effectively experimenting with the mediating role of Consumer Trust, the study provides a required psychological dimension to the conventional TAM framework, in the case of the so-called High-Involvement sector of digital finance. Geographic Specificity: Most of the Fintech studies are based on Tier-1 cities such as Bengaluru or Mumbai; this study presents a rare empirical data on a Tier-2 district (Tiruchirappalli) that indicates how geographic social-economics affect technology perception (Sobti, 2019). Mediation Evidence: The research gives a more detailed account of the process through which the consumer becomes a loyal adopter of digital payment systems: the adoption of digital payment systems in Tiruchirappalli is not only a technical shift, but a psychological one. Whereas the consumer can enter through the door of the "Ease of Use" it is the "Trust" that can motivate them to pass through. It is the responsibility of policy makers and service providers to therefore strike a balance between technical ease and effective security structures to guarantee further development of cashless economy in Southern India.

6. Conclusion, Limitation and Future Research

6.1 Conclusion

This research paper explored the effect of Perceived Ease of Use (PEOU) on the Adoption of Digital Payment Systems with a particular focus on the mediating power of Consumer Trust in the Tiruchirappalli district. The empirical results, based on a sample of 440 respondents, confirm the theoretical hypothesis that the simplicity of a digital interface is an important adoption driver but its effect heavily relies on the development of trust. The large path coefficients and high mediation values show that ease is a predeterminer of safety among a citizen of a Tier-2 city such as Trichy. People will feel more confident about the systems that are transparent and easy to navigate, and this trust is what ultimately makes them switch to electronic cash transactions instead of cash. Overall, digitalization of the Southern Indian economy demands a two-pronged approach to streamline the technology to make it easy to use by the average

person and at the same time ensure that the perceived and actual security of the financial ecosystem is reinforced.

6.2 Study Limitations.

Although the research methodology is rigorous, and the statistical findings are strong, the study has its limitations: Geographical Limitation: The research was confined to Tiruchirappalli district. Although this offers a level of depth, the results might not be fully applicable to other states within India with other lingual and socio-economic backgrounds. The information represents a point in time. The changes in technology and consumer trust are dynamic, and thus a longitudinal study could have been more effective in capturing the changes in trust. Since the study was based on a survey method, it is vulnerable to the constraints of self-reported data, in which the respondents may give social-desirable responses on their digital literacy or use patterns (Chan et al., 2022).

6.3 Future Research Directions

According to the gaps that have been found during this research, the following aspects can be proposed as areas of future scholarly inquiry: Future research may incorporate the concept of Perceived Risk as a moderator to determine whether the perceived risk (e.g., fear of being hacked) cancels the advantage of Ease of Use. Scholars might have a comparative analysis of Tier-1 (e.g., Chennai) and Tier-2 (e.g., Trichy) cities to determine whether the mediating effect of Trust changes with the level of urbanization. Future studies should consider the possibility of using "Digital Literacy" as a moderation variable since ease of use can have different perceptions across different users with different technical education. To understand in more detail what the cultural factors in Tamil Nadu are that contribute to the specific phenomenon of Trust in financial transactions, it might be good to use mixed methods or qualitative interviews.

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