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Factors Accepting of Digital Payment and Effect on Consumer Online Purchase Intentions: Moderator effect of Gender

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Abstract. The study targets an important and critical issue in the Iraqi economy—that is, the digital transformation culture regarding financial and non-financial transactions in general and digital payment technology in specific—and explores its relationship with consumer intentions regarding digital shopping. The study used the UTAUT theory to explore the factors of new technology acceptance and usage by Iraqi individuals. For the 100 observations and more, a simple random methodology was used to achieve the target number. (260) questionnaires were distributed online through WhatsApp; (235) questionnaires were received, valid to test the study hypotheses. The study results indicate that the Iraqi individuals are using the digital payment technology with moderate and cautionary orientations, especially when they are shopping online, and the gender failed to modify the effect on the relationship between d-

payment technology use and the purchase decisions of the individual Iraqi across digital apps (online purchase). Totally, they do not prefer to share their information across technology, which they think may expose them to cybersecurity attacks and weak privacy protection; besides that, they have limited financial literacy about digitalization advantages. The current study contribution provides guidance to professionals and agents in product marketing across digital platforms who advertise a particular product that the flexible, safe, and secure digital payment methods are a big challenge to attract consumers who want to use digital payment technology for online shopping.

Keywords: Digital Payment, Online purchase, Gender, UTAUT Model, and Iraq Community.

Introduction

The digital revolution has brought about transformation in the execution of commercial transactions, marketing products locally and internationally, and paying their values through digital payment tools and applications. It is worth noting that the COVID-19 pandemic accelerated towards digitalization in the various business operations of all companies, particularly in managing supply chains and transferring funds both locally and internationally due to disruption of all face to face channels and communication with consumers, suppliers, and producers.

The digitalization age has prompted all business sectors to reevaluate their strategies in general and their marketing strategies in particular and to adopt digital technologies to manage information flow across various digital platforms and social media and to enhance the efficiency and effectiveness of marketing efforts. Legros et al. (2024) stated that it provides valuable insights for creating effective online advertising strategies that contribute to consumers' purchase funnel, ultimately leading to purchases, while addressing privacy concerns and cultural variations. Digital technology made it easier and faster to market products and settle payments online across digital payment technology, which led to expanding the online shopping, contributed to a 50% growth in e-commerce (Goldman et. al., 2022), and boosted superiority and competition in domestic and foreign markets (Lamias et al., 2019).

Digital payment systems are defined as electronic resources and payment devices used to exchange transaction values digitally between two parties that require knowledge of their

mechanisms by beneficiaries to meet their needs in a comfortable and convenient manner in terms of time and effort (Ramayanti et. al., 2024, 348). Digital payment save time, effort, and cost (Alkhowaiter, 2022); therefore, the consumer's behavioral intentions toward online purchase are positively influenced by perceived usefulness and ease of use (Anouze & Alamro, 2020; Oha & Kim, 2023).

There are many digital payment tools, such as bank cards and mobile banking services, digital wallets, unified payment interfaces, unstructured supplementary service data, instant payment service, and real-time gross settlement (Franciska & Sahayaselvi, 2017, 2102).The digital payment technology supports increased productivity, lower prices, less effort to communicate, maintaining the relationship with the customer, and operational continuity and its survival (Eldwaiek et al., 2018).

According to the aforementioned, the integration of the causal relationship between digital payment technology use and the expansion of purchase activities across online media is made up of secure and safe digital payment systems. Given the current and pressing trends by the Iraqi government to digitize payment for commercial transactions and money transfers domestically and internationally as part of a transformation toward a digital economy in Iraq, this study looks at the factors that influence acceptance of the use of digital payment technology and its impact on the consumers purchase activities.

Statement of the Problem

The primary issue facing the Iraqi economy is limited ability to adapt to the digitalization on local and global level, especially with regard to the digital technology infrastructure used to settle commercial payments and transfer money locally and across borders. Besides that, the digital financial culture is limited to a small segment of Iraqi society—not more than 45%. Despite the Iraqi financial and monetary authorities efforts to encourage the community and business sector toward used digital technology tools and applications in marketing operations and financing payment operations locally and internationally, the problem was specific in how to adapt digital businesses and find flexible digital communication tools that suit the various segments working in the Iraqi economy and to enhance and promote the culture of digital

payment. The importance of the current study problem came in answering the following question: -

"Are the Iraqi community face challenges to accept of digital payment technology and to what extent can digitalization affect the effectiveness of purchase decisions in the Iraqi environment?".

Study Objective

The study aims to identify the aspects that influence Iraqi individual acceptance of digital payment technology and using its tools and applications for carrying out transactions domestically and abroad. Besides that, the study is researching how the use of digital payment technology affects the efficacy of consumer purchase decisions. The current study was conducted in light of the current Iraqi economic climate challenges and the limited digital and financial literacy for a large segment of the community, besides the difficulties in adapting the digital technology infrastructure to the rapid developments in financial technology in the field of digital payment technologies and its apps.

Literature review

Digitalization relies on the active participation of new technologies and techniques within the context of corporate businesses to improve efficiency, create more opportunities, and generate revenue. Definitely, the investment in tools, software, and new technical systems has a positive impact on the financial performance and sustainable performance of companies (Subanidja et. al., 2021). Digital technology and its techniques have paved the way for marketers to manage their markets and customers through many digital platforms and social media, which now consume most of customers' browsing time, giving marketers an advantage in promoting products. Online marketing and mobile devices are a subset of digital marketing because they are not the only forms of communication in the digital marketing field (Khosla & Kumar, 2017). Therefore, D-marketing is interactive marketing of goods and/or services using digital technology to attract individuals and convert them into customers of products with retention, and that is based on the use of artificial intelligence, artificial neural networks, and deep learning to identify customer interests and formulate a long-term relationship.

Digital marketing (DM) refers to the widespread use of modern technologies, especially the Internet, mobile devices, and other digital media, to promote products and display advertisements (Sathish et. al., 2022, 226). It refers to integrating contemporary digital technologies with conventional marketing methods to achieve marketing objectives (Setiawati, 2023, 2). So, it focuses on the customer and responding to his inquiries to understand his behavior in a timely manner, which helped in the growth of e-commerce and reaching a large number of individuals, local and international (Mobydeen, 2021; Blazheska et al., 2020).

Digital marketing helps businesses build long-term customer relationships with a higher retention rate of clients and keeps to stable sales (Kaur et. al., 2020). DM affects attitude, brand awareness, and trust because it requires showing the key advantages of the products across scientific and technological means (such as artificial intelligence) and big data analysis to improve marketing communication and enhance a social influence of consumers purchase decisions (Jafar and Khan, 2022). So, digital advertising strategies that motivate individuals intention to purchase require various tools to promote (Bazuhair, 2023, 4; Kaur et. al., 2020, 981). Hence, digital payment technology and digital shopping across social media have become one of the integrated circle to provide purchase services to the customer with fast and low-cost ways, and carry out their transactions and activities with all ease and safety (AL-Slehat, 2023, 183-193), and they helped a set of dimensions that contribute to incentivizing the consumers behavioral intentions to purchase the products as follows (Hasbi et al., 2021):

1. Cost: highly efficient and low-cost promotional method.
2. Incentive programs: providing more value to consumers through promotions and discounts, for example.
3. Website design: attractive appearance in digital marketing media that can provide positive values to the company.
4. Interaction: A relationship between the company and the consumer to give and receive information well.

Digital payment technology has gained importance and plays a crucial role in cashless transactions because of the widespread use of the Internet around the world, which has

contributed to the development of electronic payment systems in general and financial technology in particular in the post-coronavirus era. The consumer has become widely used, simultaneously level with fundamental shifts in product marketing strategies from traditional methods to the use of digital technology and its applications across social media, which incentivize an increase in consumer purchase intentions (Alwana & Alshuridehb, 2022). With the expansion of digital marketing strategies, consumers realized the importance of D-payment within the world of e-commerce (Halim et al., 2020). Therefore, consumer behavioral intentions to accept digital technology in settling non-cash payments play a major role in sharing money in businesses, and accordingly, digital payment applications must simulate these intentions to stimulate consumer purchase behavior (Leang et al., 2023). Fintech sophistication affects customer decisions to choose the appropriate digital payment technology for financial action (Kurniasaria et al., 2021) and feeling of speed in completing the transaction across safe and fast digital payment methods (Halim et. al., 2020, 484). Besides that, it is important to develop gender-sensitive strategies and interventions to address the unique needs and preferences of women in accessing and utilizing digital payment systems (Menezes & Kavyashree, 2024).

Based on the above, consumer acceptance of digital payment tools and applications depends primarily on their perspective and perceptions related to perceived ease of use and perceived usefulness of technology (Davis, 1989). However, perspective and perception of technology are insufficient to explain consumer behavior to accept the use of digital payment technology, which means that there are other variables that constitute a determinant of the use of digital tools and technologies in payment, which are related to the researched environment and its variable factors (Baganzi & Lau, 217). The elements of security and efficiency of technology also have an impact on consumer intentions to use digital payment (Eastin, 2002, 264); for example, trust and quality of technology are additional factors that affect the extent of consumer commitment to technology and its applications.

The studies of information and communication technology had addressed technology acceptance factors in detail and built different models that determine individuals' behaviors and intentions towards using technology in operations and activities in general and financial activities in particular. These models include TAM, TAM2, IDT, TPB, TRA, TM, SCT, TAM,

& TPB. But the Unified Theory of Acceptance and Use of Technology (UTATU) summarizes the intellectual content of the above models in a model that expresses all the variables that were presented from these models and formulated into four basic aspects: performance expectancy (PE), effort expectancy (FF), social influence (SI), and facility conditions (FC) (Welch et al., 2020).

MODEL DESIG METHODOLOGY

The current study paradigm was designed based on the assumptions of the Unified Theory of Technology Use and Acceptance (UTATU) (Venkatesh et al. 2003). This theory provided a model for comprehending why recent technology is used in general and for non-cash payment settlement and money transfers in specific. Because the model has the ability to interpret more than 70% of individuals behavioral intentions to use digital technology in the business and financial sectors.

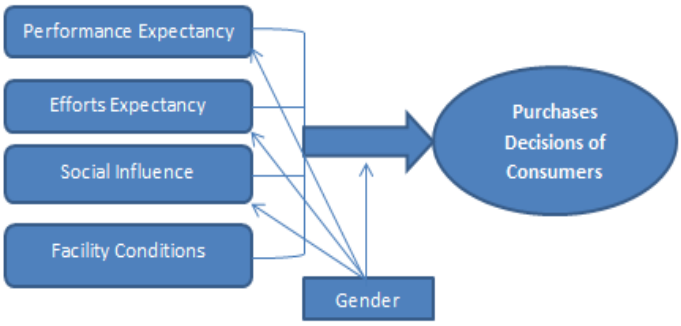
The model summarizes more than thirty-two variables presented by the above eight models of technology use in four main aspects that are performance expectancy (PE), effort expectancy (EE), social influence (SI), and facility conditions (FC) (Abikari & Yazdanfar, 2023, 692). These aspects are flexible implementation in different environments and knowledge fields due to their ability to interpret the content of the problem related to the behavioral intentions of individuals (consumers) to adopt digital technology (Welch et al., 2020). Figure 1 refers to the study model and includes the four aspects of d-payment technology acceptance (independent variables) and consumers online purchase intentions (dependent variable), with gender as a moderator variable. Based on the model the current study developed the following hypothesis:

(H_1:- The performance expectancy, effort expectancy, social influence, and facilitating conditions are affecting the Iraqi community to use e-payment technology).

(H_2:- The D-payment technology has a statistically significant effect on the shopping purchase decisions of the individual Iraqi across digital apps.

(H_3:- Gender has a moderating effect of the relationship between d-payment technology use and the purchase decisions of the individual Iraqi across digital apps.

Figure 1 Study Model



RESEARCH POPULATION AND SAMPLE

The employees of the public sector are a study population because their monthly salaries are deposited in the Iraqi banking sector, and mostly they are visa card holders, which enables them to benefit from the digital and electronic services provided by the Iraqi formal and informal financial system across the websites, such as points of sale, mobile phone applications, and other digital payment activities. Researchers faced difficulty identifying and limiting the research sample using known statistical methods due to the diversity and spread of the research population. Therefore, the researchers adopted the simple random sample methodology according to the rule of 100 or more observations and the total sample of this study was taken as many as 300 respondents using the Krecjie and Morgan tables (Krejcie and Morgan, 1970). Respondents received a questionnaire that was designed using the Google form and based on the UTAUT model and launched via the WhatsApp application (widespread social media in Iraq). Over two weeks of waiting and follow-up on receiving the sample's response to the questionnaire, 260 responses were received, and 255 valid responses were subjected to testing and analysis due to meeting the requirements of the rule of one hundred or more views. To overcome the challenges of collecting data through social media platforms, researchers can diversify sampling methods to reduce bias, adhere to strict privacy and ethical standards to protect participants' data, and verify data accuracy through cross-validation with other sources (LIMA et al., 2024, 625). The following table (1) displays the statistical description of the research sample. should be self-contained and complement, but not duplicate, information contained in the text. Column headings have to be clear and brief and present the units of measurement in parentheses. If the table contains data that has not been generated by the

author's own research, then the source must be cited as in text below the table and also in the reference section.

Table (1) Statistical Description			
Categories		Frequent	Percent
Gender	Female	128	55
	Male	117	45
	Total	**235**	**100%**
Age	20-35	65	27.7
	36 and more	170	72.3
	Total	**235**	**100%**
Educational Level	Diploma & less	20	8.6
	Bachelor	200	85
	postgraduate	15	6.4
	Total	**235**	**100%**

Source: Authors' own research

RESPONSE CRITERIA DESCRIPTION

The research adopted the arithmetic average values of the sample's answers as a criterion to determine the level of agreement and its intensity. Accordingly, the five-point Likert scale was divided into five equal limits to ensure neutrality in judging the respondents answer to avoid biases and overlapping the answer intensity among the sample individuals, as shown in Table No. (2).

Table (2) Criteria Description for response intensity					
Scale	Strongly agree	Agree	to some extent	Disagree	Strongly Disagree
Limitation	5 – 4.20	4.19 – 3.40	3.39 – 2.60	2.59 – 1.8	1.79 – 1.00
Strength	Very High	High	Moderate	Low	Very Low

Source: Authors' own research

DATA COLLECTION AND PROCEEDING

Scientific references from books and periodicals were used to review the literature related to the independent and dependent research variables. An electronic questionnaire was designed according to the five-point Likert scale, which included 22 questions distributed equally according to the study model variables requirements. The questionnaire was subjected to review by academic and professional experts in the field of work and from various specializations related to marketing, information technology, and cybersecurity to verify its scientific integrity and the extent to which the variable content belongs to the study.

Based on the feedback, the questionnaire was reformulated according to the reviewers' comments. The research used the SPSS program to process the collected data statistically and analyze the outputs in light of the averages and standard deviation of the sample answers for the purpose of identifying the factors of acceptance of the use of digital payment technology, in addition to analyzing the Pearson correlation coefficient to verify the strength of the relationship between the questionnaire sections to support the results of the analysis of the intensity of the sample answers' trend. Multiple regression was also adopted to determine the explanatory power of the independent variables of the dependent variable to verify the suitability of the proposed research model for the Iraqi environment.

INTERNAL CONSISTANCY ANALYSIS

Table (3) shows the results of the Cronbach-alpha (CA) coefficient test, which reached a value greater than 0.60, which is a positive value indicating increased credibility of the data and the reflection of the results on the study community (Hair et al., 2010; Sekaran & Bougie, 2009).

Also, the table shows that the reliability coefficient to verify the validity of internal consistency ranges between zero and one, which is acceptable whenever it exceeds 0.70. Since all of the VIF values were below five and within the acceptable ranges. The tolerance values were greater than 0.2 and statistically significant, and they demonstrated that there was no issue with multicollinearity between the independent study variables.

Table (3) Internal consistency test of the study tool

Variables	PE	EE	SI	FC
Cronbach-alpha	.835	.843	.834	.828
Tolerance values	.605	.563	.490	.442
VIF	1.662	1.775	2.042	2.265

Source: Authors' own research

VARIABLE OPERATIONAL DEFNITIONS AND MEASUREMENTS

A definition was formulated for model variables consistent with the examined environment and according to Abikari et al. (2023, 691–703). The measurement units of the independent variables were adapted based on the study of Goswami et al. (2022) and Sembel et al. (2024), while the dependent variable measures were adapted based on the study of Mobydeen (2021) (see supplement 1).

MULTICOLLINEARITY ANALYSIS

Table 4 shows the Pearson correlation coefficient matrix between the independent variables. All the coefficients of independent variables are positive and statistically significant at the 1% level. The coefficients differ between the variables due to the different nature and content of each part of the questionnaire. In general, although the correlation between the independent variables is statistically significant, their value of coefficients did not exceed the permissible percentage, that is, 70%, according to the assumptions adopted in the field of statistics. These results support the validity of the absence of multicollinearity between the independent variables.

Table 4 Multicollinearity Results				
	PE	EE	SI	FC
PE	1	.672**	.500**	.561**
EE	.672**	1	.589**	.493**
SI	.500**	.589**	1	.545**
FC	.561**	493**	.545**	1

Source: Authors' own research

FIRST HYPOTHESIS ANALYSIS

Table 5 shows the response averages, standard deviation, and loading factor for each aspect of the questionnaire. In general, the results indicate that there is a positive reaction towards enhancing the financial literacy of using digital payment tools and applications. The loading coefficient results of the independent variables and the dependent variables fall within the range that explains the strength of the correlations between the variables belonging to the factor. Therefore, results confirm that the model construct scales are valid and the Iraqis' consumer acceptance of digital payment technology and there is behavioral intention to use digital devices and applications to manage the cashless transactions across online purchases.

In other words, the research sample agrees to some extent that digital payment technologies grant benefits for the community when using this technology. The users agree to some extent that the nature of the relationship between digital payment technology and the effectiveness of online purchase decisions depends on the level of the customer's behavioral intentions to use digital payment in settling transactions.

Table 5 Respondent's Viewpoint Results				
Factor	Average	SD	Loading Factor	Strength Level

PE	2.60-3.39	1.233	0.77	Moderate
EE	2.47-2.80	1.650	0.861	Moderate
SI	2.60-2.70	1.086	0.778	Moderate
FC	2.40-2.55	1.173	0.654	Low
CPI	2.60-2.98	1.122	0.887	Moderate

Source: Authors' own research

SECOND HYPOTHESIS ANALYSIS

Table (6) shows accepted the second hypothesis because there is a positive relationship between the acceptance factors of the use of digital payment and digital consumer purchase decisions. It is statistically significant at (5%) according to the T-test. The table shows that there is no autocorrelation between the errors included in the regression equation because the value of Durbin-Waston is within the acceptable limits for this test. In order to verify the validity of the research model and its suitability, the results confirmed that the study model is fit and accept the hypothesis that there is a statistically significant effect of the factors of acceptance of digital payment technology on the consumers behavioral intention to purchase across online and that this effect is significant at a significance level of 1%, and Iraqi consumer's use of the digital payment system explains (R-Square value) 59.3% of the effectiveness of the online purchase decisions.

R-square value of model is considered moderate category due to it between 0.33 and 0.67, according to Chin's classification*. On the other hand, according to beta coefficient of facilities condition (FC= 0.86), the Iraqi consumer is more sensitive to the safety and security of the digital technology infrastructure that is available to use. This results agree with the most recent studies for example: Anouze & Alamro, (2020), Halim & Marylise (2020), Goldman et. al. (2022), Setiawati (2023), and Oha & Kim, (2023). while the study of Religia et al. (2023) confirms that the perceived value turned out to have a significant positive influence on purchase intention (within a performance expectancy aspect)

Table 6 Second Hypothesis Results					
Variables	β	SD	T-test	Sig	Fit
PE	0.75	0. 2	25.1	0.000	**Fit Model**
EE	0.68	0. 37	18.7	0.000	
SI	0.78	0.34	25.87	0.000	
FC	0.86	0. 37	18.99	0.000	
	R^2	D-w	F- calculated	Sig	
Model Test	.593	1.999	49.689	.000	
*Chin's classification, an R-Square value is considered strong when it surpasses 0.67. Moderate when it falls between 0.33 and 0.67, and weak when it ranges from 0.19 to 0.33 (Setiawati, 2023, 4)					

Source: Authors' own research

Third HYPOTHESIS ANALYSIS

Table (7) shows the third hypothesis testing results before and after a mediator variable effect. Facilities conditions (FC) has still a positive explanatory power for consumer' behavioral intention to adopt online purchase by using digital payment. This effect is statistically significant at (0.05) based on the T-test. Otherwise gender failed to modify the effect on the relationship between d-payment technology use and the purchase decisions of the individual Iraqi across digital apps. Therefore, the third hypothesis is rejected because the genders (female and male) were indifferent to changing their intentions to use digital payment for online purchase decisions. This result is not in line with the many previous studies. for example;

Sarkar's study (2015) focuses stated the Women are more interested in emotional and psychological involvement whereas men look for efficiency and convenience after buying online (within a performance expectancy aspects in the current study). Xu et al.'s study (2022) stated the credit card possession moderated the effect of gender on compulsive buying, with

females showing a higher proneness to compulsive buying. Awal et al.'s (2023) that confirms the gender plays a moderating effect in the relationship of Online shopping experience and trust on purchase intention. Bharathi & Mammen's study (2024) results show that there are differences in the opinion on online purchase as well as the product preferences among gender. Menezes & Kavyashree K.'s study (2024), which confirms the need for gender-sensitive approaches to design, marketing, and policy-making in the digital finance domain. Siraj et al.'s study (2024) stated the gender play role the fashion conscious and price conscious consumers were found to be behaving different in terms of their purchase decisions (within a social influence aspects in the current study).

Table 7 Second Hypothesis Results

Dependent Variable		**Before the Moderating Effect**					**After the Moderating Effect (Gender)**				
	Independent Variables	β	SD	T-test	Sig	Result	β	SD	T-test	Sig	Result
	PE	0.75	0.2	25.1	0.000	Accepted	0.07	0.044	1.60	0.110	Rejected
	EE	0.68	0.37	18.7	0.000	Accepted	0.13	0.047	2.71	0.007	Rejected
	SI	0.78	0.34	25.87	0.000	Accepted	0.05	0.049	0.98	0.323	Rejected
		R^2 (.593)					R^2 (0.45)				

Source:Authors'own research

Conclusion

1- The behavioral intentions of the Iraqi community to adopt digital payment still do not rise to the ambition level, and there is a moderate and cautionary orientation to using digital technology because they still do not prefer to share their information across technology; maybe they think that current digital technology in Iraq may expose them to cybersecurity attacks, weak privacy protection, fraud, and represents a main challenge of the consumers.

2- However, the effect level of digital payment on the consumer's behavioral intentions to purchase across online and social media was moderate category according to Chin's classification.

3- Gender failed to find out a positive effect to interpret and change the relationship between digital payment and consumers' online purchase decision intentions, and that means both males and females strive to use the recent technologies within their daily lives. Besides that, respondents hold scientific qualifications that qualify them to understand and be capable of using new technologies.

4- Despite the efforts of the Iraqi monetary and financial authorities to provide the infrastructure and safe and secure environmental requirements for digital payment technology at acceptable or free costs, they face big challenge regarding the financial inclusion is still not more than 45% out of the society because of restrictions and legal regulations that still impede most adults of the community from accessing the formal and informal financial products and services besides that limited digital and financial literacy between community

RECOMMENDATIONS

1. Strengthening the digital infrastructure and the security of information sharing by the use of encrypted technology for the purpose of improving capabilities in cybersecurity, the user's confidence to stimulate the voluntary feelings in using digital technologies.

2. Preparing direct or indirect educational programs explains the D-payment technology advantages to motivate the behavioral intentions of Iraqi community members and to change the pattern and behaviors of settling non-cash payment transactions when they use digital apps for purchasing purposes.

STUDY IMPLICATIONS FOR DIGITAL MARKETERS

The current study findings provide guidance to professionals and agents in product marketing across digital platforms in Iraq, who advertise a particular product to provide flexible, safe, and secure digital payment methods in order to attract consumers who want to use digital payment methods to purchase their needs of the products and promote the proficiency of purchase decisions wherever across social media.

LIMITATIONS AND FUTURE STUDIES

The study focused on the Iraqi community, and it is valid for generalization within the borders of this society only. Therefore, the researchers recommend conducting future studies using intermediate or modified variables as follows: -

1- Conducting more studies in non-financial and industrial sectors to identify the behavioral intentions of the Iraqi consumer in sustaining the use of digital technology in daily life.

2- Testing other variables as mediating effects between digital payment and consumers behavioral intention to purchase online by using recent technology such as financial inclusion, Age, user satisfaction, marketing intelligence, unemployment level, price perception, financial literacy, information security, and cyber security.

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Supplement 1 Operational Definitions and Measurement Of Variables		
PE	**Refers to the proficiency and accuracy in completing financial transactions via digital payment technology.**	
Measurement	1	Payment services via digital technology tools and applications are useful for shopping activities in daily life.
	2	Digital technology-based payment services help complete financial transactions faster and more accurately during shopping.
	3	Digital payment tools and applications enhance the productivity of financial resources available from online shopping operations.
FF	**Refers to the ease and simplicity of available digital payment technologies to use.**	
Measurement	1	I believe that digital payment technologies will be easy to understand and implement.
	2	The interaction of technology-based tools and applications will be clear and understandable.
	3	Learning how to utilize digital technology tools and applications is easy for the users.
SI	**Refers to the influence of the perceptions and beliefs of others and friends who are influential directly or indirectly influence others' thoughts, feelings, and actions**	
Measurement	1	Consumers should be more inclined to use digital payment methods that use from people influential
	2	My close friends who influence my behavior recommended that I use digital payment

		services
	3	People in my workplace whose views I respect are influential in my orientations towards use digital payment technology.
FC	**Refers to technical support provided by the digital infrastructure and environment**	
Measurement	1	Digital payment technology requires the individual to have physical resources compatible with digital tools and applications.
	2	Digital payment technology infrastructure provides easy facilities to learn about payment mechanisms and trust.
	3	Digital technology infrastructure can provide support in overcoming errors when executing the payment process
Purchase Decisions	**Refers to the widespread of the modern technologies, digital tools, and methods to motivate the public to online purchase products (Mobydeen, 2021)**	
Measurement	1	Digital purchase activities are a set of processes and procedures compatible with digital payment technology
	2	Ease and understanding of digital payment mechanisms help enhance the effectiveness of purchase decisions of consumer.
	3	Customer skills in dealing with digital payment technology provide speed and understanding of the purchase activities.
	4	The diversity and effectiveness of digital advertising activities are an incentive to move towards using digital payment technology by customers.
	5	The speed of executing the transaction depends on the compatibility of the digital payment technology.

	6	Digital payment technology allows the customer to execute the transaction electronically regardless of time and place.
	7	Digital payment technology contributes to the expansion and spread of online purchase operations and activities at a lower cost.
	8	Shopping by online can provide quantitative and monetary discounts when used digital payment tools and applications
	9	Achieving the purchase process in different currencies through using social media can happen
	10	The availability of digital payment technology enhances the motivation of the consumer to purchase online new product innovations.

Supplement 2 Respondent's Viewpoint Results

Variables		Average	SD	Level	Loading Factor
Performance Expectancy	1	3.17	1.231	Moderate	0.750
	2	2.87	1.230	Moderate	0.830
	3	2.60	1.226	Moderate	0.730
Effort Expectancy	1	2.47	1.47	Moderate	0.837
	2	2.67	1.67	Moderate	0.886
	3	2.80	1.80	Moderate	0.860
Social Influence	1	2.60	0.982	Moderate	0.810
	2	2.65	1.105	Moderate	0.750

	3	2.70	1.169	Moderate	0.773
Facilities Condition	1	2.55	1.165	low	0.668
	2	2.40	1.161	low	0.549
	3	2.50	1.192	low	0.645
Consumer purchase Decisions	1	2.82	1.165	Moderate	0.865
	2	2.98	1.161	Moderate	0.856
	3	2.82	1.192	Moderate	0.847
	4	2.73	1.113	Moderate	0.879
	5	2.60	0.959	Moderate	0.757
	6	2.77	1.196	Moderate	0.870
	7	2.73	1.117	Moderate	0.910
	8	2.79	1.153	Moderate	0.920
	9	2.71	1.097	Moderate	0.915
	10	2.65	1.195	Moderate	0.859