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The Influence of Facilitating Conditions, Digital Payment Literacy, and Risk Perception on Digital Payment Use Behavior with Experience as a Moderating Variable at Homestay Dieng Kulon

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Abstract

The development of digital payments encourages tourism business actors to adopt more efficient and practical payment systems. However, the level of digital payment usage in the homestay sector is still influenced by various factors, such as facilitating conditions, digital payment literacy, risk perception, and user experience. This study aims to analyze the effect of facilitating conditions, digital payment literacy, and risk perception on digital payment use behavior with experience as a moderating variable at Homestay Dieng Kulon. This research uses a quantitative approach with a survey method. The research sample consisted of 153 homestay owners selected using a purposive sampling technique. Data were collected through questionnaires and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the help of SmartPLS 4.0. The results showed that facilitating conditions, digital payment literacy, and risk perception have a positive and significant effect on digital payment use behavior. In addition, experience is able to moderate the relationship between facilitating conditions, digital payment literacy, and risk perception towards digital payment use behavior. The findings of this study indicate that improving supporting facilities, digital payment literacy, and good risk perception management can increase the use of digital payments by homestay business actors. This research is expected to be a reference for business actors and policymakers in encouraging digital transformation in the tourism sector.

Keywords: Digital payment, Facilitating Conditions, Digital Payment Literacy, Risk Perception, Experience, Use Behavior.

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INTRODUCTION

Digital transformation has driven changes in various sectors, including the tourism industry. One form of this transformation is the use of digital payments as a transaction method that offers convenience, speed, efficiency, and security compared to cash payments. In Indonesia, the development of digital payments is growing rapidly along with the increasing use of the Quick Response Code Indonesian Standard (QRIS), mobile banking, and digital wallets. This condition encourages business actors, including homestay managers, to adapt to digital payment systems to improve service quality and meet tourist needs.

The Dieng tourism area is one of the leading destinations in Central Java which is experiencing growth in the accommodation sector, especially homestays. As a destination visited by many domestic and foreign tourists, the use of digital payments has become an important necessity in supporting more practical transactions. Nevertheless, the level of digital payment usage among homestay business actors still shows differences. Some business actors have utilized digital payments optimally, while others still face various obstacles in their use. Digital payment use behavior is influenced by various factors. In the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, facilitating conditions are one of the factors that determine the actual use of a technology.

The availability of adequate devices, internet access, and technical support can increase the ease for business actors in operating digital payments. In addition, digital payment literacy also plays an important role because it reflects the user's ability to understand the features, benefits, and ways to use digital payment services effectively. On the other hand, risk perception remains one of the obstacles in using digital payments. Concerns about personal data security, potential account misuse, and the risk of financial loss can influence the decisions of business actors to use digital payment technology. However, as experience in using technology increases, users tend to be more confident in making digital transactions so that the perception of risk can decrease. Previous research also shows that experience is able to moderate the relationship between facilitating conditions, digital payment literacy, and risk perception on digital technology use behavior.

Although many studies on the adoption of digital payments have been conducted, most focus on consumers, MSMEs in general, or digital banking services. Research that specifically examines digital payment use behavior in the homestay sector, especially by placing experience as a moderating variable, is still relatively limited.

Objectives

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1. To analyze the effect of facilitating conditions on digital payment use behavior at Homestay Dieng Kulon.
2. To analyze the effect of digital payment literacy on digital payment use behavior at Homestay Dieng Kulon.
3. To analyze the effect of risk perception on digital payment use behavior at Homestay Dieng Kulon.
4. To understand experience as a moderating variable in these relationships.

The variables essential for understanding digital payment use behavior include:

1. Facilitating conditions.
2. Digital payment literacy.
3. Risk perception.
4. Experience.
5. Use behavior.

DISCUSSION

This study uses a quantitative approach with a survey method to analyze the effect of facilitating conditions, digital payment literacy, and risk perception on digital payment use behavior with experience as a moderating variable. The object of research is Homestay Dieng Kulon business actors who have used digital payments in their business activities. The research population was 192 homestay owners who are members of the Dieng Kulon Homestay Association. The sampling technique used purposive sampling with respondent criteria, namely homestay owners who have used digital payments and have run a business for at least one year. Based on these criteria, 153 respondents were obtained as the research sample. The data used are primary data obtained through distributing questionnaires directly and through online media. The research instrument was compiled using a five-point Likert scale, ranging from a score of 1 (strongly disagree) to a score of 5 (strongly agree). Data analysis was carried out using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the help of SmartPLS 4.0 software.

Respondent characteristics show that the majority of business actors have utilized more than one type of digital payment service, such as QRIS, mobile banking, and digital wallets. This condition indicates that payment digitalization is starting to become an important part of homestay operations in the Dieng Kulon tourism area. Measurement model evaluation (outer model) was conducted to ensure that each indicator is able to measure the research construct validly and reliably, including convergent validity (outer loading > 0.70 and AVE > 0.50), discriminant validity (Fornell-Larcker Criterion), and construct reliability (Composite Reliability and Cronbach's Alpha > 0.70). The structural model evaluation (inner model) showed that 52.8% of the variation in digital payment Use Behavior can be explained by the variables Facilitating Conditions, Digital Payment

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Literacy, Risk Perception, and Experience, while the remaining 47.2% is influenced by other factors outside the research model.

The effect size (f^2) testing results indicate the magnitude of each variable's contribution.

Table 1: Effect Size (f^2) Results

Variabel	f^2	Kategori
Experience	0,274	Medium
Facilitating Conditions	0,146	Small
Literasi Digital Payment	0,166	Medium
Persepsi Risiko	0,143	Small

Hypothesis testing using the bootstrapping technique yielded the following accepted results.

Table 2: Hypothesis Testing Results

Hipotesis	Koefisien Jalur	T-statistic	P-value	Keputusan
Experience → Use Behavior	0,366	7,271	0,000	Accepted
Facilitating Conditions → Use Behavior	0,265	4,149	0,000	Accepted
Literasi Digital Payment → Use Behavior	0,281	4,942	0,000	Accepted
Persepsi Risiko → Use Behavior	0,264	5,585	0,000	Accepted
Experience × Facilitating Conditions → Use Behavior	-0,160	3,117	0,001	Accepted
Experience × Literasi Digital Payment → Use Behavior	-0,225	5,019	0,000	Accepted
Experience × Persepsi Risiko → Use Behavior	-0,190	4,107	0,000	Accepted

The research results indicate that Facilitating Conditions have a positive and significant effect on digital payment Use Behavior. This finding is in line with the Unified Theory of Acceptance and Use of Technology (UTAUT) which states that facilitating conditions are one of the main factors influencing the actual use of a technology. When business actors have adequate devices, a good internet network, and an easy-to-use

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payment system, they will be more confident in accepting digital payments. Digital Payment Literacy also has a positive and significant effect on digital payment Use Behavior, reflecting that the higher the level of digital payment literacy possessed by homestay business actors, the higher the digital payment use behavior. Risk Perception remains a factor that influences digital payment use behavior, where the better the business actors' understanding of the possible risks, the higher their tendency to use digital payments.

Furthermore, Experience significantly moderates the relationship between Facilitating Conditions, Digital Payment Literacy, and Risk Perception towards Use Behavior with a negative interaction coefficient. This indicates that the higher the business actors' experience in using digital payments, the lower their dependence on supporting facilities, the smaller the influence of digital literacy, and the smaller the influence of risk perception on use behavior

CONCLUSION

This study proves that Facilitating Conditions, Digital Payment Literacy, and Risk Perception have a positive and significant effect on digital payment Use Behavior among Homestay Dieng Kulon business actors. These results indicate that the better the supporting facilities, the higher the digital payment literacy, and the better the management of risk perception, the higher the tendency for business actors to use digital payments. In addition, Experience is proven to have a positive effect on digital payment Use Behavior and is able to moderate the relationship between Facilitating Conditions, Digital Payment Literacy, and Risk Perception towards Use Behavior.

However, the negative interaction coefficient indicates that experience acts as a moderator that weakens the influence of these three variables. This indicates that business actors who already have high experience in using digital payments tend to no longer rely too much on supporting facilities, literacy levels, or risk perception in determining their usage behavior. The findings of this study imply that increasing the use of digital payments in the homestay sector does not only require infrastructure provision and digital literacy improvement, but also needs to be supported by continuous usage experience through training, mentoring, and direct usage practice. This study provides practical implications for the Dieng Kulon Homestay Association, digital payment service providers, and local governments in increasing the adoption of digital payments.

Theoretically, this study strengthens the application of the Unified Theory of Acceptance and Use of Technology (UTAUT) and expands it through the addition of Digital Payment Literacy and Risk Perception variables. Future research is suggested to expand the research object to the accommodation sector or tourism MSMEs in other

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areas, add other variables such as Performance Expectancy, Social Influence, Trust, Habit, or Behavioral Intention, and use a longitudinal approach.

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