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Analysis of Acceptance Factors of Pospay Application Users in Surabaya City Using Modified TAM

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ABSTRACT

This study aims to analyze the factors that influence user acceptance of the Pospay application in Surabaya by using a modified Technology Acceptance Model (TAM). Pospay is a digital platform owned by PT Pos Indonesia that offers financial transaction services. Although the app has been downloaded over 5 million times, it still faces acceptance issues, as reflected by the high number of negative reviews due to system errors, verification failures, and unstable performance. To address these challenges, the TAM model was extended by incorporating variables such as Facilitating Conditions, Lifestyle Compatibility, Quality of Internet Connection, Perceived Security, Perceived Trust, Perceived Risk, Self-Efficacy, and Satisfaction. Data were collected from 523 active users and analyzed using Structural Equation Modeling–Partial Least Squares (SEM–PLS). The results showed that Facilitating Conditions, Perceived Ease of Use, and Perceived Usefulness significantly influence Attitude. Furthermore, Perceived Ease of Use, Perceived Usefulness, Perceived Security, Self-Efficacy, and Satisfaction have a significant effect on Intention to Use. Meanwhile, variables such as Attitude, Lifestyle Compatibility, Quality of Internet Connection, Perceived Trust, and Perceived Risk did not significantly affect Intention to Use. These findings highlight the importance of improving usability, usefulness, security, satisfaction, and user confidence to enhance the acceptance and usage of the Pospay application more effectively.

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1. Introduction

Internet usage in Indonesia has continued to grow annually. As of January 2024, the number of internet users in the country reached 185.3 million, marking a 0.8% increase from the previous year [1]. This trend parallels the rise in active mobile phone users, which reached 353.3 million—126.8% of the total population [2]. This increasing digital penetration has prompted various sectors, particularly the financial sector, to leverage digital platforms to improve efficiency and service delivery [3].

One notable advancement in the financial sector is the adoption of digital wallets (e-wallets), which enable cashless transactions [4], offering users convenience and speed in making payments [5]. Prominent platforms such as Gopay, Dana, OVO, and ShopeePay have experienced massive growth. By 2023, e-wallet users in Indonesia had reached 63.6 million, or 25.6% of the total population, and this number is projected to increase to 202 million by 2025 [6]. The growth is especially significant in major cities, including Surabaya, where surveys reported e-wallet usage at 37.5% in 2019 [8], with East Java ranking as the third-highest province in mobile payment adoption [9].

This rapid development indicates a major shift in user behavior toward digital financial services, driven by improvements in smartphone accessibility, internet connectivity, and the expansion of digital ecosystems. In addition to enabling faster transactions, e-wallets also support various services such as bill payments, online shopping, transportation, and food delivery, making them an essential part of daily activities in urban areas. The rising adoption in Surabaya reflects increasing user trust in digital financial platforms and growing awareness of the benefits of cashless systems. Moreover, government programs promoting digitalization and the proliferation of fintech innovations have further strengthened the demand for e-wallets. As usage continues to rise, understanding factors that influence user acceptance becomes crucial for improving service quality and supporting a more inclusive digital economy.

Amidst this momentum, PT Pos Indonesia launched the Pospay application in 2021 to remain competitive in the digital era [12]. Pospay offers various services, including money transfers, QRIS payments, parcel tracking, and e-wallet top-ups [13]. Despite its broad functionality and over 5 million downloads, Pospay has received a high volume of negative reviews and one-star ratings, with users frequently reporting system errors, failed verifications, and unresponsive interfaces [14]. These issues suggest user dissatisfaction and highlight a potential gap between user expectations and system performance.

To investigate the factors influencing user acceptance of the Pospay application, this study adopts the Technology Acceptance Model (TAM), originally proposed by Davis [15]. TAM evaluates how users come to accept and use a technology, focusing on perceived ease of use and perceived usefulness. Previous studies applying TAM in e-wallet contexts include DANA and OVO in Karawang [16], ShopeePay in Bogor [17], and mobile wallets in Somalia [18]. Other researchers such as Nur [19] and Chong et al. [20] have extended the TAM model by incorporating additional factors such as self-efficacy, perceived risk, and satisfaction.

Drawing from these studies, this research proposes a modified TAM that integrates twelve variables: Attitude (ATT), Facilitating Conditions (FC), Lifestyle Compatibility (LC), Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Quality of Internet Connection (QIC), Perceived Security (PS), Perceived Trust (PT), Perceived Risk (PR), Self-Efficacy (SE) [21], Satisfaction (SAT), and Intention to Use (INT). The purpose of this study is to analyze the significant determinants of user acceptance of the Pospay application among users in Surabaya.

This expanded framework is designed to capture the multidimensional factors that shape user behavior in adopting digital financial services. For example, Lifestyle Compatibility (LC) is included to evaluate whether Pospay aligns with daily user routines, while Quality of Internet Connection (QIC) examines the role of infrastructure reliability in supporting seamless transactions. Perceived Security (PS) and Perceived Trust (PT) are also crucial due to increasing public concern regarding data protection and fraud in digital payment systems. Meanwhile, constructs such as Self-Efficacy (SE) and Satisfaction (SAT) provide insights into users' confidence and emotional responses after using the service, both of which significantly influence long-term adoption.

The innovation of this study lies in the application of a modified TAM framework tailored specifically to the Indonesian e-wallet context. By incorporating variables that reflect local user behavior, technological conditions, and cultural patterns, this research aims to offer a more comprehensive understanding of the factors that drive or hinder acceptance of Pospay. The results are expected to provide evidence-based recommendations for improving system reliability, enhancing security features, and boosting user satisfaction, ultimately strengthening Pospay's competitive position in the rapidly growing digital finance ecosystem in Indonesia.

2. Research Method

2.1. Conceptual Model

This research adopts a modified Technology Acceptance Model (TAM), referring to the study by Mukhtar et al., which analyzed mobile wallet adoption in Somalia. The conceptual framework is adapted to examine the factors influencing user intention to adopt the Pospay application in Surabaya. The modified TAM in this study consists of twelve latent variables: Attitude Toward Use (ATT),

Facilitating Conditions (FC), Lifestyle Compatibility (LC), Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Quality of Internet Connection (QIC), Perceived Security (SEC), Perceived Trust (TR), Intention to Use (INT), along with three additional variables—Perceived Risk (PR), Self-Efficacy (SE), and Satisfaction (SAT)—which were selected based on literature showing significant influences on user intention [22].

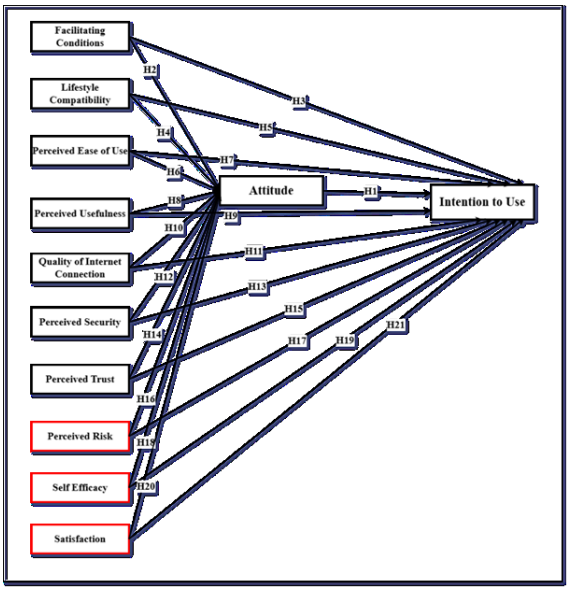

Figure 1. Conceptual Model

2.2. Research Hypothesis

Based on the conceptual model, a total of twenty-one hypotheses were developed and are outlined in Table 1.

Table 1. Hypothesis

	Hypothesis
H1	Attitude has a positive effect on Intention to Use the Pospay app.
H2	Facilitating Conditions have a positive effect on Attitude in adopting the Pospay app.
H3	Facilitating Conditions have a positive effect on Intention to Use the Pospay app.
H4	Lifestyle Compatibility has a positive effect on Attitude in adopting the Pospay app.
H5	Lifestyle Compatibility has a positive effect on Intention to Use the Pospay app.
H6	Perceived Ease of Use has a positive effect on Attitude in adopting the Pospay app.
H7	Perceived Ease of Use has a positive effect on Intention to Use the Pospay app.
H8	Perceived Usefulness has a positive effect on Attitude in adopting the Pospay app.
H9	Perceived Usefulness has a positive effect on Intention to Use the Pospay app.
H10	Internet connection quality has a positive effect on attitude toward adopting the Pospay application.
H11	Internet connection quality has a positive effect on intention to use the Pospay application.
H12	Perceived security has a positive effect on attitude toward adopting the Pospay application.

H13	Perceived security has a positive effect on intention to use the Pospay application.
H14	Perceived trust has a positive effect on attitude toward adopting the Pospay application.
H15	Perceived trust has a positive effect on intention to use the Pospay application.
H16	Perceived risk has a negative effect on attitude toward adopting the Pospay application.
H17	Perceived risk has a negative effect on intention to use the Pospay application.
H18	Self-efficacy has a positive effect on attitude toward adopting the Pospay application.
H19	Self-efficacy has a positive effect on intention to use the Pospay application.
H20	Satisfaction has a positive effect on attitude toward adopting the Pospay application.
H21	Satisfaction has a positive effect on intention to use the Pospay application.

A. Population and Sample

Population refers to the entire group of elements that serve as the area of generalization in a research study. It includes all subjects possessing specific characteristics relevant to the research objectives. According to Sugiyono, population is defined as the generalization area consisting of objects or subjects that have certain quantities and characteristics determined by the researcher to be studied and from which conclusions are drawn. In this study, the population refers to all active users of the Pospay application residing in the city of Surabaya, including individuals from the general public as well as employees and agents of PT Pos Indonesia. This population is selected because the Pospay application is widely used for digital financial transactions and these users have relevant usage experience needed for this research. Meanwhile, a sample is a subset of the population that accurately represents the overall characteristics of that population. As stated by Sugiyono, if the population is large and cannot be fully studied due to limitations in resources, time, and cost, researchers may use a sample. In this study, the sample consists of active users of the Pospay application in Surabaya, selected using purposive sampling. Since the exact number of active users in Surabaya is unknown (infinite population), the sample size is determined using the Cochran formula, which is suitable for this condition [23].

$$n = \frac{z^2(p.q)}{e^2} \quad (1)$$

$$n = \frac{1{,}96^2(0{,}5.0{,}5)}{(0{,}05)^2}$$

$$n = 384{,}16$$

Description :
n = Number of samples required
Z = Value in the normal curve for a 5% deviation, with a value of 1.96
P = 50% probability of being correct = 0.5
q = 50% probability of being incorrect = 0.5
e = Sampling error rate, usually 5%

This study employs a purposive sampling technique, a non-probability method where participants are selected based on specific characteristics relevant to the research objectives. The primary data were collected using online and offline surveys distributed via Google Forms, targeting active users of the Pospay application in Surabaya. The questionnaire link was shared through direct visits to Surabaya's post offices to reach employees, agents, and general customers, as well as through Telegram and WhatsApp groups specifically for PT Pos Indonesia employees and agents in Surabaya. The inclusion

criteria for respondents included being active Pospay users, residing in Surabaya, and having made at least five transactions within the last six months. The data collection period lasted from April 25 to June 15, 2025, resulting in 679 initial responses. To ensure data validity, a data cleaning process was conducted, which involved removing duplicate entries, responses with missing values in key demographic variables, and those not meeting the criteria of active use. After this rigorous cleaning process, 523 valid responses remained. This targeted and methodical sampling approach ensures that the final dataset is highly representative of the specific user segment under study and strengthens the credibility of the findings regarding the factors influencing Pospay adoption in Surabaya.

B. Research Instrument

Table 2. Research Instruments

Variable	Item	Factors
Attitude	ATT1	I believe that using the Pospay application is a good idea.
	ATT2	I believe that using the Pospay application provides benefits.
	ATT3	I believe that using the Pospay application is a wise decision.
	ATT4	I am satisfied with my experience using the Pospay application.
Facilittating Conditions	FC1	I have the necessary device to use the Pospay application.
	FC2	I have sufficient knowledge to use the Pospay application.
	FC3	Adequate training is available to use the Pospay application.
	FC4	I can get help from others if I encounter difficulties while using the Pospay application.
Lifestyle Compatibilit y	LC1	I feel that using the Pospay application suits my daily transaction needs.
	LC2	I feel that the Pospay application aligns with my lifestyle.
	LC3	The Pospay application is useful for consumers who do not have a bank account.
	LC4	I feel that using the Pospay application is in line with current payment trends.
Perceived Ease of Use	PEOU1	I find the Pospay application easy to use.
	PEOU2	I can easily remember how to use the Pospay application.
	PEOU3	I find it easy to locate the features I need in the Pospay application.
	PEOU4	The Pospay application has a simple and uncomplicated interface.
Perceived Usefulness	PU1	I believe using the Pospay application helps me make payments more easily.
	PU2	I believe the Pospay application helps me manage my finances more productively.
	PU3	I believe the Pospay application speeds up my transaction process.
	PU4	I believe the Pospay application helps me make better purchasing decisions.
Quality of Internet Connection	QIC1	I believe my internet speed is sufficient to use the Pospay application.
	QIC2	I am satisfied with the quality of the internet service I use to access the Pospay application.
	QIC3	I can easily access the internet in my location when I want to use the Pospay application.
	QIC4	I rarely experience internet connection issues when using the Pospay application.
Perceived Security	SEC1	I believe the Pospay application is a safe e-wallet for transactions.
	SEC2	I feel safe when transmitting data through the Pospay application, as I trust it will not be intercepted by unauthorized parties.
	SEC3	I believe the Pospay application has adequate technology to protect my data from hackers.
	SEC4	The Pospay application provides alerts or notifications if suspicious activity is detected on my account.
	SEC5	The Pospay application requires strong authentication (e.g., fingerprint or facial recognition) before completing transactions.
Perceived Trust	TR1	I trust that the Pospay application prioritizes customer interests.
	TR2	I am confident that the Pospay service provider will assist me if a problem arises.
	TR3	I trust that transferring money via the Pospay application is safe.

	TR4	I trust that the Pospay application is regulated by authorized institutions.
Perceived Risk	PR1	I feel concerned about the security of my financial information when using the Pospay application.
	PR2	There is a risk of losing money due to errors or fraud when transacting through the Pospay application.
	PR3	I believe the Pospay application is more vulnerable to hacking than traditional payment methods.
	PR4	I feel anxious about unauthorized access to my Pospay account.
Self Efficacy	SE1	I am confident I can resolve issues if a feature in the Pospay application doesn't work.
	SE2	I am confident joining online discussions about the Pospay application.
	SE3	I am confident I can understand the terms needed to use the Pospay application.
	SE4	I can use the Pospay application even if no one is around to explain how it works.
Satisfaction	SAT1	I am satisfied using the Pospay application for daily transactions.
	SAT2	The features offered by the Pospay application make things easier for me.
	SAT3	The Pospay application works well and rarely has issues.
	SAT4	I am satisfied with the speed and ease of making payments through the Pospay application.
Intention to Use	INT1	I intend to use the Pospay application within the next week.
	INT2	I plan to use the Pospay application within the next three months.
	INT3	I plan to use the Pospay application more frequently.
	INT4	I will continue using the Pospay application in my daily life.

3. Result and Discussion

3.1. Demographic Data of Participants

This study involved 523 active users of the Pospay application residing in Surabaya. The demographic characteristics are summarized below :

a. Gender

The majority of respondents were male (55% or 287 individuals), while females accounted for 45% (236 individuals). This suggests slightly higher male engagement, possibly due to job-related factors involving more intensive use of digital applications.

b. Age

Most respondents were aged between 20–29 years (44%), followed by the 30–39 age group (42%). This indicates strong participation from younger and early adult users who typically have higher digital literacy.

c. Occupation

A total of 33% of respondents were post office employees, followed by postal agents (18%), private employees (13%), students (11%), entrepreneurs (10%), freelancers (6%), civil servants (5%), retirees (3%), and others (2%). These results show that while many users are from internal postal networks, the app also reaches the general public.

d. Monthly Income

Most respondents earned between IDR 3,000,000–4,999,999 (33%), followed by IDR 1,000,000–2,999,999 (27%) and IDR 5,000,000–6,999,999 (23%). This reflects the app's acceptance among middle-income users who actively engage in digital financial transactions.

e. Residence

Respondents were distributed across five regions of Surabaya, with the highest concentration in East Surabaya (28%), followed by West (25%), Central (21%), North (15%), and South Surabaya (11%). This shows a relatively even distribution of Pospay usage throughout the city.

f. Frequency of Use

About 56% of respondents used the Pospay app 5–6 times, and 44% used it more than 6 times. No respondents used it fewer than five times, as the sample was pre-filtered. This indicates a strong level of user engagement.

3.2. Inferential Analysis

Inferential analysis in this study was conducted to assess both the measurement model (outer model) and the structural model (inner model), as well as to test the proposed hypotheses. The analysis, based on data from 523 Pospay users, was carried out using SmartPLS version 3.0.

3.3. Outer Model

The outer model, or measurement model, represents the relationship between latent variables and their indicators. It evaluates how well each indicator reflects its corresponding construct through tests of convergent validity, discriminant validity, and reliability [23].

Table 3. Convergent Validity Value

Variable	Item	Outer Loading	AVE
Attitude	ATT1	0.810	0.594
	ATT2	0.746	
	ATT3	0.759	
	ATT4	0.767	
Facilittating Conditions	FC1	0.814	0.600
	FC2	0.806	
	FC3	0.712	
	FC4	0.762	
Lifestyle Compatibility	LC1	0.853	0.633
	LC2	0.805	
	LC3	0.718	
	LC4	0.801	
Perceived Ease of Use	PEOU1	0.818	0.631
	PEOU2	0.811	
	PEOU3	0.798	
	PEOU4	0.748	
Perceived Usefulness	PU1	0.726	0.565
	PU2	0.775	
	PU3	0.716	
	PU4	0.788	
Quality of Internet Connection	QIC1	0.866	0.676
	QIC2	0.846	
	QIC3	0.764	
	QIC4	0.810	
Perceived Security	SEC1	0.800	0.562
	SEC2	0.732	
	SEC3	0.760	
	SEC4	0.735	
	SEC5	0.718	
Perceived	TR1	0.832	

Trust	TR2	0.766	0.585
	TR3	0.744	
	TR4	0.713	
Perceived Risk	PR1	0.885	0.727
	PR2	0.846	
	PR3	0.842	
	PR4	0.837	
Self Efficacy	SE1	0.766	0.567
	SE2	0.759	
	SE3	0.744	
	SE4	0.743	
Satisfaction	SAT1	0.779	0.560
	SAT2	0.776	
	SAT3	0.700	
	SAT4	0.737	
Intention to Use	INT1	0.787	0.626
	INT2	0.737	
	INT3	0.815	
	INT4	0.823	

Reliability testing evaluates the consistency of indicators within a construct. It is assessed using Cronbach's Alpha and Composite Reliability values. If both exceed 0.70, the indicators are considered reliable. Table 4 presents the results of these reliability measures.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability
ATT	0.773	0.854
FC	0.778	0.857
LC	0.811	0.873
PEOU	0.807	0.872
PU	0.744	0.838
QIC	0.842	0.893
SEC	0.805	0.865
TR	0.767	0.849
PR	0.875	0.914
SE	0.746	0.840
SAT	0.739	0.836
INT	0.801	0.870

Based on Table 4, all constructs have Cronbach's Alpha and Composite Reliability values above 0.70, indicating good reliability. Thus, all variables are consistent and suitable for use in this study.

3.4. Inner Model

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The inner model, or structural model, identifies and evaluates causal relationships between exogenous and endogenous variables. It is assessed using R-square to measure the strength of influence and F-square to determine the effect size of independent variables on dependent variables [24].

Table 5. R-square Value

Variable	R-square
Attitude	0.240
Intention to Use	0.284

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R-square assesses how well independent variables explain the variance in a dependent variable. According to Hair, R^2 values of 0.75, 0.50, and 0.25 indicate strong, moderate, and weak explanatory power, respectively [16]. As shown in Table 4.16, the R^2 value for Attitude is 0.240 and for Intention to Use is 0.284, indicating weak explanatory power. This means that 24% of Attitude and 28.4% of Intention to Use are explained by the model, while the rest is influenced by other factors outside the model.

Table 6. F-square Value

Variable	F-Square
ATT → INT	0.003
FC → ATT	0.030
FC → INT	0.012
LC → ATT	0.001
LC → INT	0.000
PEOU → ATT	0.017
PEOU → INT	0.008
PU → ATT	0.033
PU → INT	0.011
QIC → ATT	0.004
QIC → INT	0.003
SEC → ATT	0.003
SEC → INT	0.005
TR → ATT	0.000
TR → INT	0.000
PR → ATT	0.001
PR → INT	0.009
SE → ATT	0.002
SE → INT	0.035
SAT → ATT	0.007
SAT → INT	0.017

F-square evaluates the effect size of each independent variable on the dependent variable. According to Hair, values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects, respectively [24]. As shown in Table 4.17, most independent variables have F-square values below 0.02, indicating minimal or no influence. For example, Attitude on Intention to Use has a value of 0.003, and Facilitating Conditions on Intention to Use scores 0.012—both negligible. Facilitating Conditions on Attitude (0.030), Perceived Usefulness on Attitude (0.033), and Self-Efficacy on Intention to Use (0.035) show small effects. Other variables such as Lifestyle Compatibility, Perceived Ease of Use, Perceived Risk, Perceived Security, Perceived Trust, Quality of Internet Connection, and Satisfaction all have very low F-square values, suggesting insignificant impacts. Overall, most independent variables in this model do not significantly affect the dependent variables.

3.5. Hypothesis Testing

Hypothesis testing was conducted using SmartPLS 4.0 software through the bootstrapping method. The results of this analysis are shown in Figure 2.

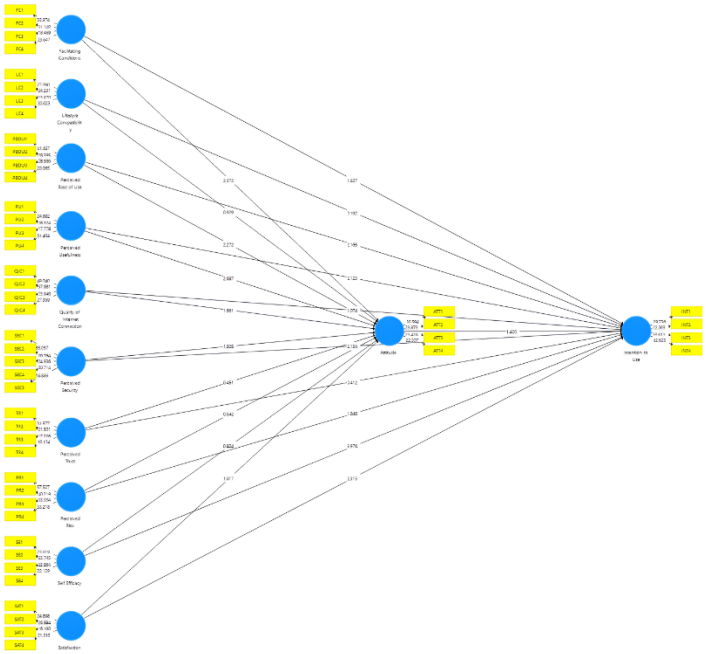

Figure 2. Structural Model Diagram in SEM Analysis

Figure 4 displays the bootstrapping results processed using SmartPLS 3.0. This figure presents the hypothesis testing outcomes based on path coefficients, t-statistics, and p-values. Path coefficients indicate the strength of influence between variables, while p-values (in parentheses) show significance levels. According to Ghozali and Latan, a hypothesis is accepted if the p-value is less than 0.05 and the t-statistic is at least 1.96 [25].

Table 7. Hypothesis Testing Results

Hypothesis No.	Path	O	T-Statistic	P-Values	Description
H1	ATT → INT	0.055	1.420	0.078	Not Supported
H2	FC → ATT	0.168	2.572	0.005	Suppoted
H3	FC → INT	0.103	1.827	0.034	Not Supported
H4	LC → ATT	0.034	0.929	0.177	Not Supported
H5	LC → INT	0.006	0.192	0.424	Not Supported
H6	PEOU → ATT	0.127	2.272	0.012	Suppoted
H7	PEOU → INT	0.084	2.165	0.015	Suppoted
H8	PU → ATT	0.179	2.687	0.004	Suppoted
H9	PU → INT	0.102	2.123	0.017	Suppoted
H10	QIC → ATT	0.060	1.661	0.049	Not Supported
H11	QIC → INT	0.047	1.074	0.142	Not Supported
H12	SEC → ATT	0.062	1.505	0.066	Not Supported
H13	SEC → INT	0.073	2.134	0.017	Suppoted
H14	TR → ATT	0.018	0.451	0.326	Not Supported
H15	TR → INT	0.015	0.412	0.340	Not Supported
H16	PR → ATT	0.023	0.542	0.294	Not Supported

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H17	PR → INT	0.085	1.848	0.033	Not Supported
H18	SE → ATT	0.043	0.824	0.205	Not Supported
H19	SE → INT	0.184	3.976	0.000	Suppoted
H20	SAT → ATT	0.091	1.617	0.053	Not Supported
H21	SAT → INT	0.139	2.315	0.011	Suppoted

Based on the results presented in Table 7, it can be concluded that 8 out of the 21 proposed hypotheses were accepted, while the remaining 13 were rejected. Variables such as Perceived Ease of Use and Perceived Usefulness showed significant positive effects on both Attitude and Intention to Use, indicating their essential roles in shaping user behavior. Self-Efficacy, Perceived Security, and Satisfaction were also found to significantly influence Intention to Use, but not Attitude. On the other hand, Attitude, Facilitating Conditions, Lifestyle Compatibility, Perceived Trust, Perceived Risk, and Quality of Internet Connection did not demonstrate consistent or significant impacts on the dependent variables. These findings suggest that improving users' perceptions of usefulness, ease of use, and their confidence in using the application plays a more substantial role in encouraging the adoption of the Pospay application.

4. Conclusion

This study aimed to analyze the factors influencing user acceptance of the Pospay application in Surabaya using a modified Technology Acceptance Model (TAM). Of the 21 proposed hypotheses, 8 were supported and 13 were rejected. The findings reveal that Facilitating Conditions, Perceived Ease of Use, and Perceived Usefulness significantly influence Attitude, while Perceived Ease of Use, Perceived Usefulness, Perceived Security, Self-Efficacy, and Satisfaction significantly affect Intention to Use. Meanwhile, Attitude, Lifestyle Compatibility, Internet Quality, Perceived Trust, and Perceived Risk did not have a significant effect, suggesting that users may view these as baseline expectations or non-critical factors. These results align with the research objectives set in the Introduction, confirming that the modified TAM effectively captures the key variables influencing Pospay acceptance. The findings also open opportunities for further exploration and practical implementation in enhancing digital financial service adoption.

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