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Public Perceptions of The Use Of Digital Payment Systems in Financial Transactions in Ulaweng Subdistrict, Bone Regency

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Abstract

The rapid growth of digital payment systems has transformed financial transaction practices and become an important instrument for promoting financial inclusion. However, the adoption of digital payment services remains uneven in rural communities, where limited digital literacy, unstable infrastructure, socio-economic differences, and strong cash-based habits continue to influence public acceptance. Previous studies have mostly focused on urban users and quantitative measurements of adoption, while qualitative evidence on how rural communities perceive and experience digital payment systems remains limited. Therefore, this study aims to explore public perceptions of the use of digital payment systems in financial transactions in Ulaweng Subdistrict, Bone Regency. This study employed a qualitative descriptive approach involving 37 informants selected through purposive sampling, consisting of community members, MSME actors, traditional market traders, local government representatives, and banking service agents. Data were collected through semi-structured interviews, observations, and documentation. The data were analyzed using data reduction, data display, and conclusion drawing, while validity was ensured through source triangulation and method triangulation. The findings reveal that public perceptions of digital payment systems are diverse and remain in a transitional stage. Some informants perceived digital payments as practical, efficient, and time-saving, while others remained hesitant due to limited digital literacy, security concerns, unstable internet access, and reliance on cash transactions. Financial literacy, digital literacy, socio-economic background, internet accessibility, social environment, and user experience were identified as key factors shaping acceptance. These findings are significant because they show that increasing digital payment adoption in rural areas requires more than technological availability. Local governments, financial institutions, and service providers need to strengthen community-based digital literacy programs, improve internet infrastructure, provide transaction security education, and offer user assistance to build public trust and support inclusive digital financial transformation.

Keywords: *Digital Payment, Public Perceptions, Financial Transactions*

Introduction

The development of digital technology over the past decade has fundamentally transformed the way individuals, businesses, and governments conduct financial transactions (Sulawati et al., 2025). The rapid advancement of information and communication technology has encouraged the emergence of various digital financial services that facilitate faster, more efficient, and more flexible transaction processes (Ishak et al., 2025). Financial digitalization has reduced dependence on cash and accelerated the transition toward a cashless society in many countries, including Indonesia. The digitalization of financial systems enables transactions to become faster, more efficient, and no longer dependent on the use of cash (Laudon & Traver, 2021). Digital payment systems are also recognized as an essential component of modern economic transformation because they support financial inclusion,

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improve accessibility to financial services, and create broader opportunities for economic participation among different segments of society (Otoritas Jasa Keuangan [OJK], 2023).

Various forms of digital payment services, including mobile banking, internet banking, electronic money, digital wallets, and Quick Response Code Indonesian Standard (QRIS), have become increasingly integrated into daily economic activities. These innovations have altered consumer behavior by providing more practical, secure, and efficient payment alternatives compared to conventional cash transactions. The expansion of digital-based payment infrastructure has become one of the strategic efforts to improve transaction efficiency and strengthen the national payment ecosystem (Bank Indonesia, 2023). The increasing volume of digital transactions reported annually demonstrates a significant shift in public payment behavior and reflects the growing acceptance of digital financial technology in Indonesia (Bank Indonesia, 2023).

The growth of digital payment systems is closely associated with efforts to improve financial inclusion. Financial inclusion refers to the availability and accessibility of affordable financial products and services for all members of society. Through digital payment platforms, individuals can perform financial transactions more easily regardless of geographical limitations. Digital financial services are particularly beneficial for micro, small, and medium enterprises (MSMEs), which often face barriers in accessing formal financial institutions. The utilization of digital payment systems allows MSMEs to improve transaction efficiency, strengthen financial record-keeping practices, and expand market opportunities through digital ecosystems (Sari & Adinugraha, 2021; Kristia & Ahmadi, 2024).

Despite the increasing penetration of digital payment systems, the adoption process remains uneven across different regions and social groups. Urban communities generally demonstrate higher levels of acceptance due to better technological infrastructure, greater internet accessibility, and higher levels of digital literacy. Conversely, rural communities frequently encounter challenges related to limited infrastructure, inadequate digital skills, lower levels of financial literacy, and stronger attachment to traditional transaction methods. These disparities indicate that the adoption of digital payment systems is not solely determined by technological availability but is also influenced by social, economic, cultural, and psychological factors that shape individual perceptions and behavior.

These conditions are increasingly relevant in Indonesia, where significant differences remain between urban and rural areas in terms of technological readiness and digital financial inclusion. Although the government, financial institutions, and Bank Indonesia continue to promote the adoption of digital payment systems, the effectiveness of these initiatives depends largely on public readiness to understand, trust, and utilize digital financial services. Financial literacy has been identified as a critical factor affecting individuals' ability to evaluate financial products and make informed decisions regarding the use of digital payment technologies (Lusardi et al., 2021; OECD, 2023). Similarly, digital literacy influences users' capacity to operate digital platforms safely and effectively, thereby affecting their willingness to adopt technological innovations.

The transformation toward digital transactions is not only evident in metropolitan areas but has also begun to emerge in rural regions, including Ulaweng District, Bone Regency. The majority of the population in Ulaweng District works as farmers, traditional market traders, and MSME actors. Over recent years, digital payment services have gradually become available through the implementation of QRIS, digital wallets, bank transfer facilities, and mobile banking services. The presence of these technologies has introduced new opportunities for conducting financial transactions more efficiently. Nevertheless, the level of utilization and acceptance among community members remains highly diverse. Initial observations conducted in Taccipi Market and several villages in Ulaweng District indicate substantial differences in community perceptions regarding digital payment systems. Some community members have begun integrating digital payments into their daily transactions and perceive these services as practical, efficient, and beneficial. Digital payment systems are viewed as useful tools for reducing cash dependency, simplifying payment processes, and improving financial management. MSME actors, including home-based food sellers, grocery store owners, and local artisans, have also started utilizing digital payment services to facilitate transactions and improve operational efficiency.

At the same time, a considerable proportion of community members remain reluctant to adopt digital payment systems. Several individuals continue to rely on cash transactions because they perceive them as simpler, safer, and more familiar. Concerns regarding security risks, online fraud, transaction errors, and privacy issues contribute to skepticism toward digital financial services. Limited understanding of digital payment mechanisms and inadequate digital literacy further reinforce these concerns. In addition, socio-economic characteristics such as educational attainment, income level, occupation, and internet accessibility influence individual readiness to adapt to technological changes.

Previous studies have consistently highlighted the benefits of digital payment systems. Research has shown that perceived usefulness, convenience, and efficiency significantly influence public acceptance of digital payment technologies (Rahmawati, 2024; Ramadhan, 2024). Other studies have emphasized the importance of QRIS implementation in improving transaction efficiency and supporting business activities among MSMEs (Rahmawati & Setiawan, 2023; Rochmatullah & Fadhillah, 2024). Financial literacy and digital literacy have also been identified as significant predictors of digital payment adoption because individuals with higher literacy levels tend to possess greater confidence in utilizing digital financial services (Yusuf, 2023; Nasution, 2024).

However, most existing studies focus primarily on urban populations, students, Generation Z, or MSME actors operating in cities and semi-urban environments. These studies frequently employ quantitative approaches that concentrate on measuring factors affecting behavioral intentions and technology acceptance. Although these findings provide valuable insights, they offer limited understanding of how rural communities construct perceptions, interpret experiences, and respond to digital payment systems within their unique social and economic contexts. Consequently, the complexity of technology adoption in rural settings remains insufficiently explored.

The situation in Ulaweng District presents an important context for addressing this limitation. Although digital payment services have become increasingly available, acceptance levels remain uneven. Some individuals actively adopt digital payments, whereas others continue to prefer conventional transaction methods. These contrasting responses indicate that the process of digital adaptation is shaped by multiple interacting factors, including literacy levels, socio-economic conditions, transaction habits, technological accessibility, social influences, and personal experiences. Understanding these factors requires an in-depth exploration that extends beyond statistical measurement and captures the lived experiences of community members.

The research gap addressed in this study lies in the limited qualitative evidence concerning public perceptions of digital payment systems in rural communities, particularly within the context of Eastern Indonesia. Existing studies rarely examine how community members, traditional market traders, MSME actors, local government representatives, and financial service intermediaries collectively perceive and experience digital payment technologies. Furthermore, previous studies tend to focus on adoption determinants rather than exploring the broader meanings, attitudes, and experiences that shape technology acceptance in rural environments.

Therefore, the novelty of this study lies in its comprehensive qualitative examination of public perceptions of digital payment systems in a rural setting by integrating multiple stakeholder perspectives and exploring the interaction between financial literacy, digital literacy, socio-economic conditions, social environment, infrastructure accessibility, and user experience. This study provides a contextual understanding of digital payment adoption that complements the predominantly quantitative literature and offers insights that are relevant for policymakers, financial institutions, and local governments seeking to promote inclusive digital financial transformation.

Based on these considerations, this study aims to explore public perceptions of the use of digital payment systems in financial transactions in Ulaweng District, Bone Regency; identify the factors influencing public acceptance and utilization; and examine community experiences and attitudes toward digital payment technologies. The findings are expected to contribute to the development of more effective policies and strategies for promoting digital financial inclusion in rural communities while supporting the broader digital transformation agenda in Indonesia.

Method

This study employed a qualitative descriptive approach to obtain an in-depth understanding of community perceptions regarding the use of digital payment systems in financial transactions. Qualitative research is appropriate when the objective is to explore participants' perspectives, experiences, and interpretations within their natural settings (Creswell & Poth, 2021). This approach was selected because the study seeks to understand how community members and MSME actors perceive, experience, and respond to digital payment systems in their daily financial activities. Qualitative descriptive research provides a comprehensive description of social phenomena based on individual experiences and perceptions, particularly when the phenomenon is influenced by social, economic, and cultural factors (Bryman, 2021). The approach is considered relevant to the conditions of Ulaweng District, where diverse socio-economic backgrounds influence the acceptance and utilization of digital payment technologies.

The research was conducted in Ulaweng District, Bone Regency, South Sulawesi Province, Indonesia. The location was selected purposively because it represents a rural area currently experiencing adaptation to digital payment systems through the utilization of QRIS, digital wallets, and mobile banking services. Ulaweng District consists of 14 villages, with most residents working as farmers, traditional market traders, and Micro, Small, and Medium Enterprises (MSMEs). Based on data from the Central Statistics Agency of Bone Regency, the district has experienced increasing internet and smartphone usage, creating opportunities for the expansion of digital financial services. Nevertheless, differences in technology adoption and transaction preferences remain evident among community members, making the area suitable for investigating public perceptions of digital payment systems.

This study focused on four main aspects of digital payment adoption in Ulaweng District. First, it examined public and MSME perceptions regarding ease of use, usefulness, security, transaction speed, and practicality. Second, it explored factors shaping these perceptions, including financial and digital literacy, socio-economic conditions, transaction habits, cultural influences, and accessibility to digital financial services. Third, it investigated users' experiences, covering perceived benefits, challenges, technical constraints, and security concerns. Fourth, it analyzed community attitudes toward digital payment adoption, including acceptance, hesitation, adaptation, and resistance. The study employed a qualitative approach using primary data from interviews and field observations, complemented by secondary data from books, scientific journals, government reports, official statistics, policy documents, and relevant publications to provide a comprehensive understanding of community perceptions.

Informants were selected using purposive sampling, a technique that allows researchers to identify participants who possess relevant knowledge, experience, and involvement related to the phenomenon under investigation (Nurdiansyah & Rugoyah, 2021). The selection criteria included community members who had used or were familiar with digital payment systems, traditional market traders, MSME actors utilizing digital payment applications, village and sub-district officials involved in local development activities, and BRILink agents or banking representatives who interacted directly with the community in digital financial transactions.

A total of 37 informants participated in this study, consisting of 33 key informants, including 14 community members, 14 MSME actors, and 5 traditional market traders. Supporting informants consisted of 2 village or sub-district officials, while 2 additional informants represented BRILink agents and local banking service providers. The diversity of informants enabled the researcher to obtain perspectives from multiple stakeholder groups involved in the implementation and utilization of digital payment systems.

Data were collected through semi-structured interviews, direct observations, and documentation. Semi-structured interviews were employed to explore participants' experiences, perceptions, and attitudes toward digital payment systems while allowing flexibility for deeper exploration of emerging issues during the interview process (Saputra et al., 2024). Observations were conducted to identify actual practices and behaviors related to digital payment usage in daily transactions, particularly in traditional markets and MSME business activities. Documentation was used to complement interview and observation data through the collection of photographs, reports, statistical records, government documents, and other supporting materials relevant to the study.

The primary research instrument was the researcher, supported by interview guidelines, field notes, mobile devices, and documentation tools. Interview guidelines were validated by two experts to ensure relevance, clarity, and alignment with the research objectives, and their recommendations were incorporated into the final instrument. Data analysis was conducted simultaneously with data collection and continued after fieldwork using three stages: data reduction, data display, and conclusion drawing. These stages enabled systematic organization, interpretation, and verification of findings based on evidence collected throughout the research process.

To ensure the credibility and trustworthiness of the findings, several data validation techniques were employed. Source triangulation was conducted by comparing information obtained from different categories of informants, including community members, MSME actors, traditional market traders, government officials, and BRILink agents. Method triangulation was applied by comparing findings derived from interviews, observations, and documentation. In addition, member checking was conducted by reconfirming selected interview results with several key informants to ensure that the researcher's interpretations accurately reflected participants' experiences and perspectives. These validation procedures enhanced the credibility, dependability, confirmability, and overall trustworthiness of the research findings (Creswell & Poth, 2021; Silverman, 2022).

Results

Community Perception of Digital Payment Systems

The findings indicate that public perceptions of digital payment systems in Ulaweng District vary considerably. Differences in perception are influenced by levels of understanding, experience, trust, and interaction with digital technology. Some community members perceive digital payment systems as practical, efficient, and beneficial for daily transactions. Others remain hesitant due to limited knowledge, concerns regarding security, and a strong preference for cash transactions.

Interview findings revealed that several informants possessed only basic knowledge regarding digital payment systems. Informants generally understood digital payments as non-cash transactions conducted through mobile applications but demonstrated limited understanding of operational mechanisms. In contrast, active users exhibited a broader understanding of QRIS, digital wallets, and mobile banking services and were more likely to perceive these technologies positively. his suggests that direct experience plays an important role in shaping users' knowledge, confidence, and acceptance of digital payment systems. Furthermore, limited digital literacy among some informants indicates the need for continuous education and socialization to support safer and more effective use of digital financial services.

Table 1. Triangulation of community perceptions toward digital payment systems

Aspect	Interview Findings	Observation Findings	Documentation Findings	Conclusion
Understanding of digital payments	Informants recognized digital payments as non-cash transactions but demonstrated varying levels of understanding.	Some users completed QRIS transactions independently, while others required assistance.	Field notes showed differences in digital literacy among participants.	Public understanding remains diverse and is generally in the adaptation stage.
Ease of use	Active users perceived digital payments as practical and efficient.	QRIS transactions were conducted quickly in several MSMEs and local shops.	Documentation showed the availability of QRIS facilities in various business locations.	Perceived ease of use increases with experience and familiarity.
Security perception	Some participants trusted digital payments, whereas others expressed concerns regarding fraud and account security.	Users tended to verify transaction details and maintain PIN confidentiality.	Security information and guidelines were found in several digital payment applications.	Security concerns remain an important determinant of adoption.
Perceived benefits	Users reported faster transactions and reduced dependence on cash.	Digital payments simplified transaction processes in MSME activities.	Transaction records confirmed practical benefits for users.	Digital payments are generally perceived as beneficial by active users.

The triangulation results demonstrate that community perceptions are shaped primarily by perceived usefulness, ease of use, and security considerations. Individuals who had direct experience using digital payment services tended to evaluate them more positively than those with limited exposure.

These findings support the Technology Acceptance Model (TAM), which suggests that perceived usefulness and perceived ease of use are among the most important determinants of technology adoption (Davis, 1989). Users who experienced the practical benefits of digital payments were more likely to develop favorable attitudes and continue using the technology.

The findings are also consistent with previous studies indicating that convenience, efficiency, and transaction speed positively influence public acceptance of digital payment systems (Rahmawati, 2024; Ramadhan, 2024). However, unlike findings from urban settings, this study reveals that concerns regarding digital security and limited understanding remain substantial barriers among rural communities. This indicates that technology adoption in rural areas is influenced not only by technological factors but also by contextual social and educational conditions.

Factors Influencing Community Perceptions

The study found that community perceptions are influenced by multiple interrelated factors, including financial literacy, digital literacy, socio-economic conditions, internet accessibility, and social environmental influences. Participants with greater knowledge and experience regarding digital technologies demonstrated higher levels of confidence and willingness to adopt digital payment systems.

Table 2. Triangulation of factors influencing community perceptions

Factor	Interview Findings	Observation Findings	Documentation Findings	Conclusion
Financial and digital literacy	Understanding levels varied significantly among participants.	Digitally literate individuals used digital payment applications more confidently.	Interview transcripts reflected differences in technological knowledge.	Literacy significantly influences adoption decisions.
Socio-economic conditions	Income and occupation affected technology acceptance.	MSME actors tended to utilize digital payments more frequently.	Economic activity records indicated varying usage patterns.	Socio-economic conditions influence perceived usefulness.
Internet accessibility	Network instability was frequently reported.	Internet disruptions occasionally affected transaction completion.	Field notes documented differences in network quality across villages.	Infrastructure quality affects user experience.
Social environment	Family members, friends, and colleagues influenced adoption.	Communities with active users showed higher adoption rates.	Documentation reflected growing community exposure to digital payments.	Social influence plays a significant role in technology acceptance.

These findings are consistent with previous studies demonstrating that financial literacy and digital literacy significantly influence digital payment adoption (Yusuf, 2023; Nasution, 2024). Individuals with greater literacy are generally more capable of understanding the benefits and risks associated with digital financial services. The findings also support previous research indicating that socio-economic conditions and infrastructure availability remain important determinants of technology adoption, particularly in rural communities where digital readiness varies considerably (Nugroho & Sari, 2023). Furthermore, social environmental influences identified in this study support social learning theory, which suggests that individuals tend to adopt behaviors observed within their social networks.

Experience in Using Digital Payment Systems

Table 3. Triangulation of user experiences with digital payment systems

Aspect	Interview Findings	Observation Findings	Documentation Findings	Conclusion
Initial adoption experience	Many participants were introduced through friends and family.	Social interaction facilitated technology exposure.	Interview records confirmed environmental influence.	Social relationships encourage initial adoption.
Technical barriers	Internet instability was frequently reported.	Transaction interruptions occasionally occurred.	Field notes documented network-related issues.	Infrastructure remains a challenge.
Non-technical barriers	Fear, uncertainty, and lack of confidence limited usage.	Some participants avoided digital transactions despite availability.	Interview transcripts highlighted psychological concerns.	Psychological barriers influence technology adoption.
Positive experiences	Users reported convenience and efficiency benefits.	Active users relied on digital payments regularly.	Transaction documentation supported these claims.	Positive experiences strengthen continued use.

The findings indicate that user experiences are highly influential in shaping perceptions and future behavioral intentions. Positive experiences strengthen trust and encourage continued usage, whereas negative experiences and technical disruptions reduce confidence in digital payment systems.

These findings support experiential learning perspectives suggesting that direct experience plays an important role in shaping technology-related attitudes and behaviors. Similar findings have been reported in previous studies demonstrating that positive user experiences significantly increase trust and technology acceptance (Putri & Setiawan, 2024).

Attitudes and Acceptance toward Digital Payment Systems

Table 4. Triangulation of community attitudes and acceptance

Aspect	Interview Findings	Observation Findings	Documentation Findings	Conclusion
Acceptance	Most participants expressed willingness to use digital payments.	Adoption was increasingly visible among MSMEs.	Documentation indicated growing QRIS implementation.	Community attitudes are generally positive.
Continued use intention	Acceptance depended on security and convenience.	Users continued usage when transactions were successful.	Records showed repeated utilization among active users.	Trust influences long-term adoption.
Preference for cash	Some participants still preferred cash transactions.	Cash remained common in traditional markets.	Field observations confirmed continued cash dominance.	Traditional habits remain influential.
Recommendations	Participants requested education and assistance programs.	Community members sought guidance from experienced users.	Documentation supported the need for digital literacy programs.	Education and awareness programs are needed.

The findings demonstrate that community attitudes toward digital payment systems are generally positive but remain cautious. Acceptance has increased; however, complete adoption has not yet occurred because trust, infrastructure, and habitual preferences continue to influence payment decisions.

These findings support previous studies indicating that trust is a critical determinant of digital payment adoption (Rahmawati & Setiawan, 2023; Rochmatullah & Fadhillah, 2024). The results further suggest that strengthening digital literacy programs, improving infrastructure quality, and enhancing public awareness regarding digital security are essential for promoting broader adoption of digital payment systems in rural communities.

Discussion

Public Perception of the Use of Digital Payment Systems in Financial Transactions

Based on the results of interviews conducted with several informants in Ulaweng District, Bone Regency, it was found that public perceptions of the use of digital payment systems in daily financial transactions show a fairly diverse range of views. These differences in perception are shaped by usage experience, level of understanding of technology, as well as community habits in conducting transactions.

Some informants stated that the use of digital payment systems provides convenience in carrying out transactions. Informants who have used digital payment services, such as QRIS and digital wallets, revealed that the transaction process becomes faster and more practical because there is no need to carry cash. In addition, the convenience of making payments without having to provide exact cash is also a main reason for accepting the use of digital payment systems.

Based on these statements, it can be interpreted that direct experience in using digital payment systems forms perceptions that tend to be positive. People who have experienced the benefits of this convenience and practicality show a tendency to accept technology as part of their daily transaction activities. This indicates that perceptions are not only formed from received information but also from real experiences in using technology.

These findings are in line with previous studies showing that people tend to have positive perceptions of digital payment systems because they are considered easier, more practical, and more efficient in supporting financial transactions (Taufik et al., 2023). Similar findings indicate that perceived ease of use and perceived usefulness are important determinants of public acceptance of digital payment systems (Febriyanti & Rusdianto, 2024). Both studies confirm that usage experience plays a significant role in shaping public perceptions toward financial technology.

However, based on the interview results, not all informants have positive perceptions regarding the use of digital payment systems. Some informants stated that they still experience difficulties in using digital payment applications, particularly in operating the applications and understanding the available features. Informants who are less familiar with technology tend to feel hesitant to try digital payment services and therefore continue to prefer cash payment methods.

Several informants also expressed concerns regarding the security of digital payment systems. These concerns are related to the possibility of transaction errors, fraud, and uncertainty when using technology that is not yet fully understood. This indicates that negative perceptions are influenced not only by perceived benefits but also by the level of trust in the system.

The findings support previous research demonstrating that limited understanding and concerns regarding potential risks are among the main factors influencing public hesitation in adopting digital payment systems (Saleh et al., 2023). The study further emphasizes that trust and understanding play important roles in shaping perceptions and acceptance of financial technology (Saleh et al., 2023).

In addition to understanding and trust, the results of this study also reveal that cash transaction habits continue to influence public perceptions of digital payment systems. Informants who are accustomed to cash transactions stated that cash payments are considered simpler, easier, and more familiar. Long-established transaction habits therefore contribute to resistance toward behavioral change in payment practices.

Previous studies have reported that digital payment systems contribute to changes in transaction behavior and encourage a shift toward cashless payments (Agustini et al., 2024). Nevertheless, the findings of this study indicate that such changes have not occurred evenly across all community groups. Differences in acceptance remain evident, particularly among individuals with limited technological understanding and minimal experience using digital payment services.

Based on all findings, it can be interpreted that public perceptions of digital payment systems in Ulaweng District are heterogeneous and are formed through interactions among usage experience, technological understanding, trust, and transaction habits. Individuals who have positive experiences tend to develop favorable perceptions, whereas those with limited understanding or experience are more likely to demonstrate hesitation and lower levels of acceptance.

Therefore, public perceptions of digital payment systems are influenced not only by technological factors but also by social, psychological, and experiential factors. These findings indicate that the adoption of digital payment technology requires time, continuous education, and community habituation programs to encourage broader acceptance and utilization within society.

Supporting and Inhibiting Factors in the Use of Digital Payment Systems

Based on the results of interviews conducted with informants in Ulaweng District, Bone Regency, it was found that the use of digital payment systems in daily financial transactions is influenced by various supporting and inhibiting factors. These factors are not only related to technological aspects but are also influenced by community experiences, levels of understanding, and transaction habits.

From the perspective of supporting factors, several informants stated that ease of use is one of the primary reasons for utilizing digital payment systems. Informants who have experience using digital payment services explained that transactions can be completed more quickly and practically because there is no need to carry cash. The convenience of making payments without preparing exact change was also identified as an important reason for adopting digital payment systems.

These findings indicate that perceived ease of use contributes significantly to the acceptance of digital payment technology. Individuals who have directly experienced the convenience and efficiency of digital payment services tend to demonstrate more positive attitudes toward technology adoption. This finding suggests that user experience plays a crucial role in shaping public acceptance of technological innovation.

Previous studies have similarly reported that digital payment systems, particularly QRIS, provide convenience and efficiency in financial transactions, making them more practical for daily use. Perceived ease of use has been identified as one of the primary drivers of digital payment adoption among users (Rochmatullah & Fadhillah, 2024).

Another supporting factor identified in this study is the widespread use of smartphones among community members. Informants indicated that individuals who regularly use smartphones in their daily activities tend to find it easier to understand and operate digital payment applications. Familiarity with digital devices facilitates the adoption process and increases confidence in conducting digital transactions.

Similar findings have been reported in previous studies demonstrating that the availability of technological devices, particularly smartphones and internet access, significantly supports the use of digital payment systems. Greater access to technology increases the likelihood of adopting digital financial services (Naibaho & Siregar, 2024).

Despite these supporting factors, several obstacles to the use of digital payment systems were also identified. One of the primary barriers is the limited understanding of how digital payment applications operate. Some informants stated that they still encounter difficulties in using application features and completing digital transactions, leading them to prefer cash payments, which are perceived as simpler and more familiar.

These findings suggest that limited digital literacy remains a significant challenge in the adoption of digital payment systems. Individuals who are less familiar with digital technology often experience difficulties during the adaptation process and therefore show lower levels of acceptance toward digital payment services.

Previous research has similarly identified low digital literacy as one of the factors limiting the utilization of digital payment systems. Adequate technological understanding is considered an essential requirement for supporting the effective use of digital financial services (Saleh et al., 2023).

Internet network limitations also emerged as a significant inhibiting factor. Informants reported that unstable internet connections frequently disrupt transaction processes, reducing convenience and reliability during digital payment activities. As a result, some community members continue to rely on cash transactions in situations where internet connectivity is poor.

These findings are consistent with previous studies demonstrating that infrastructure limitations, particularly internet network quality, remain major obstacles to the utilization of digital payment systems, especially in areas with inadequate technological infrastructure (Nuraini, 2024).

Apart from technological barriers, the habit of using cash continues to be a significant factor influencing the adoption of digital payment systems. Several informants explained that they feel more comfortable using cash because it has been the dominant transaction method for many years. This finding suggests that the transition toward digital payments involves not only technological adaptation but also behavioral change.

Previous studies have shown that payment digitalization has contributed to changes in transaction behavior and encouraged the gradual adoption of cashless payment methods. However, the findings of this study indicate that these behavioral changes have not yet occurred evenly across all segments of society. Communities with limited technological understanding and experience continue to demonstrate lower levels of acceptance toward digital payment systems (Agustini et al., 2024).

Based on these findings, it can be interpreted that the supporting and inhibiting factors influencing the use of digital payment systems in Ulaweng District are interconnected and collectively shape the technology adoption process. Ease of use and technological availability encourage adoption, while limitations in understanding, infrastructure constraints, and entrenched cash-based habits continue to act as barriers.

Therefore, the successful adoption of digital payment systems depends not only on the availability of technology but also on the readiness of the community to understand, trust, and utilize these services. Efforts to promote digital payment adoption should focus not only on technological development but also on improving digital literacy, strengthening infrastructure, and encouraging behavioral adaptation through continuous education and socialization programs.

The Role of Socioeconomic Background in Shaping Public Understanding and Acceptance of Digital Payment Systems

Based on the results of interviews conducted with informants in Ulaweng District, Bone Regency, it was found that the socioeconomic background of the community plays an important role in shaping understanding and acceptance of the use of digital payment systems in daily financial transactions. This socioeconomic background includes income level, type of occupation, and living conditions that influence access to technology.

Some informants stated that the ability to use digital payment systems is related to their economic condition. Informants with relatively stable incomes revealed that they find it easier to own supporting devices, such as smartphones, and have access to internet networks. These conditions make it easier for them to recognize, understand, and use digital payment systems in their daily transaction activities.

In contrast, informants with irregular incomes, such as farmers and daily laborers, stated that they rarely use digital payment systems. This is due to limitations in device ownership and the low necessity for using such technology. Informants also stated that the use of cash is still considered more suitable for their economic conditions, as transactions are carried out directly and do not require additional costs.

Based on these findings, it can be interpreted that economic conditions are not only related to the ability to meet daily needs but also shape access to technology. Communities with better economic conditions tend to have greater opportunities to interact with digital technology, making it easier for them to understand and accept digital payment systems.

This finding is in line with data from the Central Bureau of Statistics showing that the proportion of informal employment in rural areas remained higher than in urban areas, indicating that rural communities are still largely associated with informal work and relatively unstable income conditions (Badan Pusat Statistik [BPS], 2023). These conditions impact limited access to technology and digital financial services, so the use of digital payment systems is not yet evenly distributed across all segments of society.

In addition to income factors, the type of occupation also shapes how people understand and use digital payment systems. Based on interview results, small business actors and traders have begun to show a tendency to use digital payment systems, especially when interacting with consumers who are already accustomed to using non-cash payments. However, such use is still limited and has not yet become a habit in every transaction.

The findings indicate that MSME actors have gradually adopted digital payment systems to improve transaction efficiency and accommodate evolving consumer preferences. Nevertheless, the level of utilization remains dependent on business characteristics, technological readiness, and the ability of business owners to understand and operate digital payment applications effectively (Nisa et al., 2024).

On the other hand, people who work in non-trade sectors, such as farmers and laborers, tend not to have a high need for using digital payment systems. Their economic activities remain simple and cash-based, so the use of digital technology has not yet become part of their daily needs.

In addition to economic and occupational factors, the results of this study also show that the social environment plays a role in shaping public understanding of digital payment systems. Some informants stated that they began to recognize and try using digital payments due to the influence of their surrounding environment, such as family, friends, and colleagues. These social interactions become a learning medium that helps people understand the use of technology.

This shows that the process of technology acceptance does not only occur individually but also through social interaction within the community. Communities in environments that are already accustomed to using technology tend to be faster in understanding and accepting digital payment systems compared to those in environments with low levels of technology use.

While previous studies have highlighted ease of use and perceived benefits as the primary drivers of digital payment adoption, the findings of this study reveal that socioeconomic conditions and environmental influences exert a more substantial impact in rural settings. This indicates that technology acceptance cannot be explained solely through technological factors but must also consider the social and economic realities that influence individual behavior and decision-making processes regarding digital financial services (Febriyanti & Rusdianto, 2024).

Based on all these findings, it can be interpreted that the socioeconomic background of the community in Ulaweng District shapes how people understand and accept digital payment systems. Communities with better economic conditions and supportive environments tend to adapt more easily to technology, while those with economic and access limitations tend to be slower in the adaptation process.

Thus, it can be concluded that socioeconomic background plays an important role in shaping public understanding and acceptance of digital payment systems. This indicates that efforts to increase the use of digital payment systems need to consider the socioeconomic conditions of the community, so that they can be implemented more evenly and in accordance with community needs.

The Role of Financial Literacy in Shaping Public Understanding and Perception of Digital Payment Systems

Based on the results of interviews conducted with informants in Ulaweng District, Bone Regency, it was found that financial literacy plays an important role in shaping public understanding and perception of the use of digital payment systems. Financial literacy in this context is not only related to knowledge of financial management, but also includes an understanding of the use of technology in financial transactions.

Some informants stated that they are able to use digital payment systems because they understand how the applications work as well as the benefits obtained from their use. Informants who have a better understanding expressed that the use of digital payments is considered more practical, secure, and efficient in carrying out daily transactions. This understanding makes them more confident in using technology and more open to the development of digital payment systems.

Based on these statements, it can be interpreted that financial literacy shapes the community's ability to understand and use digital payment systems. People who have a good level of understanding tend to find it easier to accept technology, as they are able to assess the benefits and risks that may arise from its use.

These findings are in line with the report of the Financial Services Authority, which states that financial literacy plays a role in increasing public understanding and trust in digital financial services (OJK, 2023). OJK also emphasizes that people with a good level of literacy tend to be more capable of utilizing financial services optimally.

However, based on the interview results, it was found that there are still informants who have limitations in understanding digital payment systems. Informants stated that they do not fully understand how to use the applications, thus feeling hesitant to use the system in daily transactions. This condition indicates that limited literacy is one of the obstacles in technology adoption.

In addition, some informants also revealed that they prefer to use cash payment methods because they are considered easier and do not require special understanding. This shows that low financial literacy not only affects the ability to use technology, but also shapes people's preferences in choosing payment methods.

The findings suggest that financial literacy significantly influences the adoption and utilization of digital payment systems. Individuals with higher levels of financial literacy generally demonstrate a better understanding of digital financial products and are more confident in using them. Conversely, limited literacy reduces the ability to understand available features and benefits, thereby restricting the effective use of digital financial services. This finding reinforces previous evidence highlighting financial literacy as a key determinant of digital financial inclusion and technology adoption (Hidayat & Pratama, 2024).

In addition to the knowledge factor, the results of this study also show that direct experience in using technology plays a role in improving public financial literacy. Some informants stated that they began to understand the use of digital payments after trying them directly or receiving assistance from others. This indicates that financial literacy is not only obtained through formal education, but also through experience and social interaction in daily life.

Previous studies have identified financial literacy as one of the key factors encouraging the adoption and utilization of digital payment systems. However, the findings of this study indicate that financial literacy does not operate independently. Rather, its influence is closely intertwined with users' experiences, social environmental influences, and access to technological infrastructure. Individuals with adequate financial literacy are more likely to adopt digital payment systems when supported by positive experiences, encouragement from their social environment, and sufficient access to digital technology. Therefore, digital payment adoption should be understood as the result of interactions among multiple factors rather than solely as a consequence of financial literacy levels (Nisa et al., 2024).

Based on all these findings, it can be interpreted that the financial literacy of the community in Ulaweng District shapes how people understand, assess, and use digital payment systems. People with a good level of literacy tend to have more positive perceptions and are more ready to use technology, while those with limited literacy tend to experience difficulties and show hesitation in its use.

Thus, it can be concluded that financial literacy plays an important role in shaping public understanding and perception of digital payment systems. This indicates that improving financial literacy is one of the necessary steps to support the wider use of digital payment systems in society.

Based on the results of the research conducted on public perceptions of the use of digital payment systems in Ulaweng District, Bone Regency, it shows that there are various factors influencing the level of public acceptance of the technology, such as ease of use, security, and the level of public trust.

The findings of this study indicate that ease of use and transaction efficiency are important factors influencing the adoption of digital payment systems. Most informants stated that digital payments provide convenience in conducting financial transactions, particularly in terms of speed, practicality, and reduced dependence on cash. These findings suggest that perceived ease of use positively influences the acceptance and utilization of digital payment technology within the community, consistent with previous evidence emphasizing the importance of convenience and efficiency in encouraging the transition toward digital payment systems (Bank Indonesia, 2023).

The findings further reveal that financial and digital literacy significantly affect the utilization of technology-based financial services. Individuals who possess a better understanding of digital technology tend to demonstrate greater confidence and willingness to use digital payment systems. Conversely, individuals with lower levels of digital literacy often experience difficulties in understanding application features and conducting digital transactions, resulting in lower levels of technology adoption. These findings reinforce previous evidence indicating that financial and digital literacy are essential factors supporting the effective utilization of digital financial services (OJK, 2023).

However, the results of this study also show some findings that are not fully in line with previous research. Based on the report of Bank Indonesia, the use of digital payments has increased significantly in various regions. However, in this study it was found that people in Ulaweng District still tend to maintain the use of cash payment systems in their daily transaction activities.

This difference may be caused by several factors, such as the socio-economic conditions of the community, which are still dominated by the informal sector, unstable income levels, and limited access to digital infrastructure. In addition, habitual factors and the level of trust in digital payment systems are also the main reasons why people have not fully switched to non-cash payment systems.

Furthermore, from the security aspect, the results of this study show that there are differences in perception among the community. Some informants consider digital payment systems to be sufficiently secure, while others still feel worried about the risks of fraud and loss of balance. This finding indicates that risk perception remains an inhibiting factor in the use of digital payments.

The findings indicate that public trust in digital financial services is strongly influenced by perceptions of risk and system security. Concerns regarding transaction errors, fraud, and data security continue to affect individuals' willingness to adopt digital payment systems. Nevertheless, despite these concerns, some community members continue to utilize digital payment services because they perceive substantial benefits in terms of convenience, speed, and practicality. This suggests that perceived benefits may partially offset security concerns in shaping technology adoption decisions (OJK, 2023).

Thus, it can be concluded that the results of this study are consistent with previous research in terms of the influence of ease of use and digital literacy on the use of digital payments. However, there are also differences, especially in the level of technology adoption in society, which is still influenced by socio-economic factors, habits, and the level of public trust.

Conclusion

This study concludes that public acceptance of digital payment systems in Ulaweng District is still developing and is shaped by the interaction of user experience, financial literacy, digital literacy, trust, infrastructure, and socio-economic conditions. The use of digital payments is not merely a matter of technological access but also reflects how individuals perceive the usefulness, ease, safety, and relevance of these services in their daily financial activities.

Theoretically, this study contributes to the literature on digital payment adoption by highlighting the rural context, where acceptance is influenced not only by perceived usefulness and ease of use but also by cash-based habits, infrastructure reliability, social familiarity, and uneven financial capability. These findings extend technology adoption perspectives by showing that cultural and contextual factors remain important in explaining digital financial behavior in rural communities.

Practically, digital payment adoption in Ulaweng District can be strengthened through targeted digital and financial literacy programs, especially for small traders, older community members, and first-time users. Local government, banks, and digital payment providers should conduct hands-on training on QRIS, mobile banking, transaction security, and fraud prevention. Infrastructure improvement should also prioritize areas with unstable internet access, while service providers should offer simple user guidance, local-language assistance, and responsive complaint channels to increase public trust.

Future research should expand the geographical scope, involve more diverse participants, and apply quantitative or mixed-method designs to examine factors such as trust, perceived risk, technological readiness, cultural norms, and policy support more systematically.

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