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The Influence of Public Sphere, Perceived Usefulness, and Trust on Mobile Payment Intention with Attitude as a Mediating Variable

Ahmad Rofik[1], Yolanda Masnita Siagian[2], Luki Adiati[3]
[1,2,3]Faculty of Economics and Business, Universitas Trisakti, Jakarta, Indonesia

ABSTRACT: The objective of this study is to understand the social and psychological factors that influence user intentions and attitudes in using mobile payment services in Indonesia. This study examines the influence of Public Sphere, Perceived Usefulness, and Trust on user attitudes and intentions, as well as the role of Attitude as a mediating variable. A quantitative method is used in this study by collecting data through an online survey using Google Forms in which the respondents are active users of mobile payment services in Indonesia. The data analysis is conducted using descriptive and inferential statistics to examine the relationships between variables. The result of this study shows that Perceived Usefulness and Trust significantly influence users' positive attitudes toward mobile payment. Moreover, the Public Sphere, which presents user discussions and experiences through social media, also has a positive effect on perceived usefulness and users' intention to keep using the service. On the other hand, Public Sphere has no direct effect on attitudes, and Trust does not mediate attitudes toward usage intentions. The main findings indicate that user attitudes play an important role as mediators that strengthen the influence of perceived usefulness and trust on their intention to use mobile payments in the future. This study provides implications which are crucial for the digital financial services industry and policymakers. The strategies that emphasize to increase trust through security features and strengthen positive experiences and discussions in digital public spaces can increase the intention and sustainability of mobile payment use in Indonesia. Furthermore, developing humanistic content and emphasizing user experiences in digital public spaces is necessary to shape better attitudes and usage intentions.

KEYWORDS: Digital Public Space, Mobile Payment Intentions, Public Sphere, Perceived Usefulness, Trust, Attitude, Indonesia

INTRODUCTION

Indonesia is one of the countries with rapid digital economic growth in Southeast Asia, driven by the development of information technology and increasing internet penetration (Bank Indonesia, 2022; Google et al., 2022). The COVID-19 pandemic has accelerated digital transformation, driving a shift in consumer behavior toward online transactions and cashless payment systems. In this context, financial technology (fintech) services, particularly mobile payments like QRIS and e-wallets, have become a crucial part of daily economic activity.

However, Indonesia's financial inclusion and digital payment adoption rates remain unequal. While the percentage of financial account ownership has increased over the past decade, a significant portion of the population remains without access to formal financial services.(World Bank, 2025). Furthermore, the distribution in using mobile payment, including QRIS, remains concentrated in urban areas and large islands, indicating regional disparities. Meanwhile, the use of cash remains high, indicating that the transformation to a cashless society has not yet been fully achieved.

This situation indicates a gap between the rapid development of digital payment infrastructure and the level of intention to use mobile payments in the community. Previous studies generally used the Technology Acceptance Model (TAM) to explain technology adoption, focusing on internal factors such as perceived usefulness, trust, and attitude.(Venkatesh & Davis, 2000; Windasari et al., 2022; Ye et al., 2023) However, most of these studies have not considered the influence of social and communication contexts that can shape user perceptions and behavior.

In this case, the concept of Public Sphere introduced by Habermas (1962) becomes relevant to explain how public discourse and social interactions, particularly in digital spaces, can influence individual attitudes and behavioral intentions. Along with technological developments, social media has functioned as a digital public sphere that enables the exchange of opinions, information, and social influence widely. (Fuchs, 2014).

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However, most studies on the public sphere are conducted using qualitative methods and rarely integrated with technology adoption models like TAM. Meanwhile, quantitative empirical studies examining the influence of the public sphere on attitudes and intentions to use technology, particularly in the context of mobile payments, are still limited. Furthermore, there has been no comprehensive study examining the role of the public sphere as a social determinant within the TAM framework in Indonesia.

Based on the explanation above, this study aims to fill this research gap by integrating the Public Sphere concept into the Technology Acceptance Model in the context of mobile payments. Specifically, this study analyzes the influence of the public sphere, perceived usefulness, and trust on attitudes and its implications for mobile payment intentions.

This study is expected to provide both theoretical and practical contributions. Theoretically, this study expands the TAM model by incorporating the public sphere as a social determinant, thus providing a more comprehensive perspective in understanding technology adoption behavior. Practically, the results of this study can serve as a basis for policymakers and fintech industry in designing strategies to increase mobile payment adoption more inclusively and equitably in Indonesia.

CONCEPTUAL FRAMEWORK

This research development is based on the findings and recommendations from several relevant previous studies. There are five variables in this study which are Public Sphere, Perceived Usefulness, Trust as determinants of mobile payment intention mediated by Attitude, as in Figure 1 below:

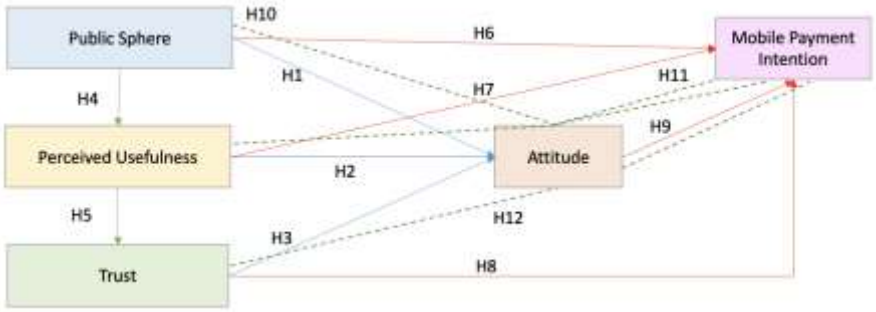

Figure 1 Conceptual Framework of the Study

METHODOLOGY

Research Design

This study used a quantitative approach with a cross-sectional design, where data was collected once within a specific period. This aimed to examine the causal relationship between the variables Public Sphere, Perceived Usefulness, Trust, Attitude, and mobile payment intention, including the mediating role of Attitude in the research model. Data collection was conducted online using Google Forms with respondents in Indonesia during December 2025, following a pre-test of the instrument in October–November 2025.

Population and Sample

The population in this study was active social media and mobile payment users in Indonesia. The sample criteria included individuals who had used mobile payments for at least the past five months and had read or participated in discussions related to mobile payments on social media. The sampling technique used non-probability sampling with a purposive sampling method referring to Joseph F. Hair Jr. et al. (2021).

The sample size was determined based on the SEM rule of thumb, which is a minimum of 10 times the number of indicators. By having 26 indicators, the minimum sample size is 260 respondents. This study obtained 315 initial respondents, and after a data cleaning process, 271 respondents met the criteria, thus deeming the sample size adequate.

Data Collection and Analysis

The data were collected through an online questionnaire survey. The research instrument used a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree) to measure all variables in the model. The measurement model refers to the Technology

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Acceptance Model (TAM) developed by Fred D. Davis (1989), with the main variables including: Perceived Usefulness, Trust, Attitude, Mobile Payment Intention, and an additional external variable, Public Sphere.

Data analysis was conducted using a Structural Equation Modeling (SEM) approach based on Partial Least Squares (PLS-SEM). This approach was chosen since this study was exploratory and aimed to develop a theoretical model with a relatively moderate sample size. Data processing was performed using SmartPLS 3.0 software.

RESULTS

Respondent Characteristics

Table of the characteristics of the 271 respondents to this study:

Table 1. Respondent Characteristics

Variables	Category	Number (n)	Percentage (%)
Online Transactions (last 5 months)	Yes	271	100
Length of Mobile Payment Used	≤ 3 months	34	12.5
	3.1–6 months	28	10.3
	6.1–12 months	30	11.1
	1–2 years	51	18.8
	2.1–3 years	9	3.3
	>3 years	119	43.9
Age	18–25 years	77	28.4
	26–45 years	162	59.8
	46–60 years	30	11.1
	≥61 years	2	0.7
Generation	Baby Boomers (1946–1964)	3	1.1
	Gen X (1960–1980)	33	12.2
	Millennial (1981–1996)	120	44.3
	Gen Z (1997–2011)	115	42.4
Gender	Man	229	84.5
	Woman	42	15.5
Marital status	Single	103	38
	Married	168	62
Living Conditions	With family	188	69.4
	With friends	10	3.7
	Living alone	73	26.9
Number of children	Have no children	119	43.9
	1–2 children	105	38.7
	>2 children	47	17.3
Last education	Elementary School	1	0.4

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Variables	Category	Number (n)	Percentage (%)
	Junior High School	1	0.4
	Senior High School/Vocational School	168	62
	Diploma Program	21	7.7
	Bachelor's Degree	72	26.6
	Master's Degree	8	3
Occupation	Private sector employee	208	76.8
	Entrepreneur	18	6.6
	Civil Servant	6	2.2
	Housewife	8	3
	Professional	3	1.1
	Student	2	0.7
	Unemployment	1	0.4
	Other	25	9.2
Ever encouraged friends/family to pay online more often?	Of	176	64.9
	No	95	35.1

Table 2. Location of Residence

Variables	Category	Number (n)	Percentage (%)
Location of Living	Banten (Capital City of Serang)	16	5.9
	Bengkulu (Capital City of Bengkulu)	5	1.8
	DKI Jakarta (Capital City of Jakarta)	28	10.3
	West Java (Capital City of Bandung)	3	1.1
	Central Java (Capital City of Semarang)	1	4
	East Java (Capital City of Surabaya)	7	2.6
	West Kalimantan (Capital City of Pontianak)	38	14.0
	South Kalimantan (Capital of City Banjarbaru)	2	7
	Central Kalimantan (Capital of City Palangkaraya)	11	4.1
	East Kalimantan (Capital City of Samarinda)	45	16.6
	North Kalimantan (Capital City of Tanjung Selor)	8	3.0
	Riau (Capital City of Pekanbaru)	1	.4
	West Sumatra (Capital City of Padang)	1	.4
	North Sumatra (Capital City of Medan)	105	38.7
Total		**271**	**100%**

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Table 3. Respondents' Online Transaction Behavior

Variables	Category	Number (n)	Percentage (%)
Monthly Withdrawal	≤ Rp. 1.5 million	**34**	**12.5**
	Rp1.6–5 million	**176**	**64.9**
	Rp. 5.1–10 million	**50**	**18.5**
	> Rp. 10 million	**11**	**4.1**
Monthly Online Withdrawal	≤ Rp. 1.5 million	**154**	**56.8**
	Rp1.6–5 million	**97**	**35.8**
	Rp. 5.1–10 million	**16**	**5.9**
	> Rp. 10 million	**4**	**1.5**
Still Paying Cash	Yes	**217**	**80.1**
	No	**54**	**19.9**

Table 4. Total expenditure per month (in Rupiah)

* Do you still pay in cash? Crosstabulation

		Do you still pay in cash?		Total
		No	Yes	
Total expenditure per month (in Rupiah)	≤1.5 million	7	27	34
	1.6 – 5 million	32	144	176
	5.1 – 10 million	14	36	50
	More than 10 million	1	10	11
Total		**54**	**217**	**271**

Validity and Reliability Testing

By looking at the Outer Loading value, the minimum value that is considered to meet the requirements in the validity test is at least 0.70. The Average Variant Extracted (AVE) method is used to evaluate discriminant validity for each construct and latent variable. The minimum value that is considered meeting the requirements in the validity test is at least 0.50. In the table above, the Average Variant Extracted (AVE) value for all latent variables is > 0.5. So it can be said that the measurement model is valid and meets the requirements in the validity test.

This reliability test also looks at the Composite Reliability value as an indicator of its reliability, where both values must be > 0.60. The Cronbach's alpha and Composite Reliability values based on the results in this SEM are as follows:

Table 5. Data Quality Criteria

Variables	Indicator	Outer Loadings	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reability
Attitude	A1	0.937	0.899	0.972	0.899
	A2	0.962			
	A3	0.949			
	A4	0.961			
	A5	0.931			
	MPI1	0.919	0.875	0.964	0.972
	MPI2	0.939			

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Variables	Indicator	Outer Loadings	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reability
Mobile payment Intention	MPI3	0.957	0.813	0.962	0.968
	MPI4	0.943			
	MPI5	0.917			
Public Sphere	PS1	0.901			
	PS2	0.906			
	PS3	0.890			
	PS4	0.937			
	PS5	0.897			
	PS6	0.922			
	PS7	0.858			
Perceived Usefulness	PU1	0.958	0.897	0.971	0.978
	PU2	0.952			
	PU3	0.958			
	PU4	0.922			
	PU5	0.945			
Trust	T1	0.933	0.878	0.953	0.966
	T2	0.961			
	T3	0.933			
	T4	0.919			

Source: SmartPLS 3 Primary Data Processing, 2026

The table above shows that all factor loadings have a value more than 0.5, it means that the indicators have met the convergent validity criteria because no indicators for all variables have been eliminated from the model. The results of the reliability test analysis showed that the Composite Reliability value is greater than 0.6, meaning that all variables are reliable and have met the testing requirements. Meanwhile, the Cronbach Alpha value also shows that a value greater than 0.6 means that the level of reliability of the variables has met the requirements. For the Construct Reliability & Validity table, with the interpretation

Cronbach's alpha > 0.6, CR > 0.7 and AVE > 0.5 then the construction of compensation, audit quality and workload pressure is very good while the others are good. For the value of Cronbach's alpha & Composite reliability > 0.7 indicates a reliable & consistent instrument so that the value shows strong internal consistency. In general, the measurement model is very strong in terms of reliability and convergent validity.

Hypothesis Testing

Hypothesis testing is conducted by examining P-values. The hypothesis is supported if the P-value is <0.05 and not supported if the P-value is >0.05. Hypothesis testing is conducted with a 95% confidence level (alpha 5%). The following are the results of this study hypothesis testing:

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Table 6. Hypothesis Test Results

Hypothesis		Estimates	P-Values	Conclusion
H1	Public Sphere has a positive influence on Attitude	0.063	0.118	H1 is not supported
H2	Perceived Usefulness has a positive effect on Attitude	0.683	0.000	H2 is supported
H3	Trust has a positive effect on Attitude	0.172	0.004	H3 supported
H4	Public Sphere has a positive influence on Perceived Usefulness	0.759	0.000	H4 supported
H5	Perceived Usefulness has a positive effect on Trust	0.811	0.000	H5 supported
H6	Public Sphere has a positive influence on Mobile Payment Intention	0.155	0.004	H6 supported
H7	Perceived Usefulness has a positive effect on Mobile Payment Intention	0.184	0.014	H7 supported
H8	Trust has a positive effect on Mobile Payment Intention	0.062	0.130	H8 is not supported
H9	Attitude has a positive influence on Mobile Payment Intention	0.561	0.000	H9 supported
H10	Attitude mediates Public Sphere has a positive effect on Mobile Payment Intention	0.035	0.133	H10 is not supported
H11	Attitude mediates Perceived Usefulness which has a positive effect on Mobile Payment Intention	0.383	0.000	H11 supported
H12	Attitude mediates Trust has a positive effect on Mobile Payment Intention	0.096	0.005	H12 supported

Source: SmartPLS 3.0, 2026

DISCUSSION

The results of the study indicate that H1 was not supported since Public Sphere had no effect on Attitude. This indicated that although social media provides information and opinions, it was not strong enough to shape user attitudes towards mobile payments. This finding contradicted the study done by Nadroo & Naqshbandi (2023) which found that e-WOM had a positive effect on consumer attitudes, thus indicating the need to strengthen experience-based content in social media. Conversely, H2 was supported, where Perceived Usefulness had a positive effect on Attitude. This confirmed that Perceived Usefulness is a major factor in shaping attitudes, in line with the TAM model by Fred D. Davis (1989) and Viswanath Venkatesh & Davis (2000). This finding is also consistent with studies in Jordan (Anouze & Alamro, 2020) and Ghana (Kelly & Palaniappan, 2023), although it differs from a study in Vietnam (Linh & Huyen, 2025) which found the opposite result.

Furthermore, H3 was supported, where Trust positively influences Attitude. This indicated that confidence in the security and integrity of the system drive positive user attitudes. This finding aligned with the research of Unnikrishnan & Jagannathan (2018), although it contradicted with the findings of Kelly & Palaniappan (2023) which showed a negative influence. Meanwhile for H4, Public Sphere was shown to have a positive influence on Perceived Usefulness. It explained that information and opinions on social media can shape the perception of technology usefulness. This finding supported the study of Koch et al. (2011) which stated that digital communities influence the perception of technology usefulness.

In H5, Perceived Usefulness had a positive effect on Trust. It indicated that the more useful the technology is perceived, the higher user trust level. This finding was consistent with research by Tan et al. (2025) and Chawla & Joshi (2019). Furthermore, H6 was supported, where Public Sphere had a positive effect on Mobile Payment Intention. It indicated that discourse on social media can directly drive usage intention, in line with the study by T. L. Liu et al. (2022). For H7, Perceived Usefulness also had a positive effect on Mobile Payment Intention, confirming that perceived usefulness is a major determinant of usage intention, consistent with TAM (Davis, 1989; Venkatesh & Davis, 2000) and cross-country studies by Jawad et al. (2022) and Zhao & Pan (2023).

However, H8 was not supported, where Trust had no direct effect on Mobile Payment Intention. It indicated that trust alone was not sufficient to support usage intention. This finding contradicted the research of Cao et al. (2018) and Tan et al. (2025), which emphasized the importance of trust in shaping intention. Furthermore, H9 was supported, where Attitude had a positive effect on Mobile Payment Intention. It confirmed that attitude was the main determinant of usage intention, consistent with TAM (Davis, 1989; Venkatesh & Davis, 2000) and research by Ariffin & Lim (2022) and Linh (2025).

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In terms of mediation, H10 was not supported, where Attitude was unable to mediate the influence of Public Sphere on Mobile Payment Intention. It indicated that information from social media was not enough to form a strong attitude, which was in contrast to the findings of Baber et al. (2016). On the other hand, H11 was supported, where Attitude mediated the influence of Perceived Usefulness on Mobile Payment Intention. It indicated that perceived usefulness would shape attitudes first before driving usage intentions, which was in line with the research of Kusairi et al. (2025) and Prastiawan et al. (2021). The last, H12 was supported, where Attitude mediated the influence of Trust on Mobile Payment Intention. This finding indicated that trust did not directly shape intentions, but through user attitudes first. These results were in line with the research of Chawla & Joshi (2023), although it had different results from the study of Moahmud et al. (2024).

CONCLUSION

The results show that not all variables in the model have a direct influence on mobile payment intention. Public Sphere has no effect on Attitude, but has a positive effect on Perceived Usefulness and mobile payment intention, indicating that discourse on social media more directly shapes perceived usefulness and usage intention than attitudes.

Perceived usefulness indicates to be a key determinant which consistently has positive influence on attitude, trust, and mobile payment intention. Meanwhile, trust only positively influences attitude but does not directly influence mobile payment intention, indicating that trust alone is not enough to support usage intention.

Furthermore, attitude has a positive influence on mobile payment intention and plays an important role as a mediating variable. Attitude mediates the influence of perceived usefulness and trust on mobile payment intention, but fails to mediate the influence of public sphere. It means that the formation of technology usage intentions was not only influenced by cognitive factors and trust but also requires an evaluation of the user's internal attitudes.

In general, this study confirms that Perceived Usefulness and Attitude are key factors in driving mobile payment intention, while Public Sphere plays a stronger role as a social determinant in shaping perceived usefulness and intention directly compared to attitudes.

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