



Department of Digital Business

Journal of Artificial Intelligence and Digital Business (RIGGS)

Homepage: <https://journal.ilmudata.co.id/index.php/RIGGS>

Vol. 5 No. 2 (2026) pp: 20253- 20264

P-ISSN: 2963-9298, e-ISSN: 2963-914X

Shaping Balipay Intentions Through E-Service Quality and Ease of Use

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Abstract

The background of this research is presenting literary contributions to digital financial adoption and technology acceptance, and focusing on the practical benefits of enhancing E-Service Quality and Perceived Ease of Use in improving user engagement with Balipay and the objectives of this study is designed to study and analyze the correlation between E-Service Quality, Perceived Ease of Use, and user adoption of Balipay as a digital financial service. Respondents who regularly engage with the service were determined by means of a sampling method. A total of 100 respondents completed a five point Likert scale questionnaire to provide the necessary data for this study. For data analysis both descriptive and inferential techniques were applied, employing software. The result of this study shows a connection exists among E-Service Quality, Perceived Ease of Use and the adoption of Balipay by users. E-Service Quality exerts a statistically insignificant influence on Usage Intention whereas Perceived Ease of Use exhibits a positive and statistically significant affect. Usage Intention notably affects Usage Decision. Serves as a partial mediator for the impacts of E-Service Quality and Perceived Ease of Use suggesting that ease of use and user intention are crucial factors, in Balipay adoption. This study concludes that E-Service Quality has a positive but non-significant effect on user intention and satisfaction, while Perceived Ease of Use significantly influences intention. This indicates that ease of use is the main variable of Balipay adoption. BPD Bali should focus on improving usability and service responsiveness to enhance user experience and sustain engagement

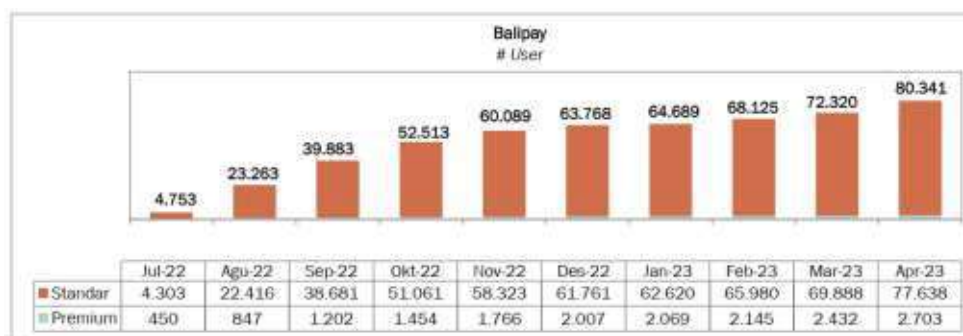
Keywords: E-Service Quality, Perceived Ease of Use, Usage Intention, Usage Decision, Balipay

1. Introduction

In the age of globalization technology of information systems have become essential in facets of human existence. The swift advancement of these systems has profoundly transformed the ways individuals and organizations retrieve and use information. In the business field notably in the banking sector technological progress offers both benefits and obstacles. Indonesia's banking industry has witnessed expansion, alongside its digital transformation. With rising competition financial institutions must boost their service quality. Increase users' perceived usability to strengthen the bond of customer engagement and sustain a competitive advantage [1], in the digital economy. Such developments are fundamental to supporting human life. As human needs evolve with modernization, contemporary lifestyles necessitate rapid access to information to accommodate these growing demands. Consequently, this reliance on information accessibility has rendered modern society inextricably linked to technological devices [2].

In response to these changes, PT Bank Pembangunan Daerah Bali (BPD Bali) has focused on customer-centric innovation by launching Balipay, an electronic money (e-money) platform aimed at providing smooth digital payment services [3]. Introduced in July 2022 Balipay mainly appeals to users and the general public delivering ease of use without the need, for a BPD Bali bank account. The user count rose from 4,303 in July 2022 to 77,638 in April 2023 indicating growth in adoption. However varied user ratings and unfavorable feedback imply that elements like E-Service Quality and Perceived Ease of Use are very important, in fostering favorable behavioral intentions and their choice to keep using the platform [4].

Figure 1. Balipay User Statistics



Source: PT Bank Pembangunan Daerah Bali

Data presented in Figure 1 indicates a robust upward trend in Balipay adoption following its inception, rising from 4,753 users in July 2022 to 80,341 in April 2023. This rapid growth allowed the platform to surpass the objective cited by Redaksi (August 1, 2022) of acquiring at least 50,000 users by December. In December 2022, the user base had already expanded to 61,761. Consequently, PT Bank Pembangunan Daerah Bali (BPD Bali) remains committed to sustaining this momentum and further developing the capabilities of the Balipay service. The Balipay platform encompasses a diverse array of features, including mobile credit and data plan purchases, electricity tokens, utility payments such PLN and PDAM, education fees, regional taxes, hospital bills, tourism tickets, e-commerce transactions, train tickets, tourist contribution and various other services. Beyond its comprehensive functionality, Balipay also scrutinizes the determinants of rating fluctuations, which are influenced by E-service Quality and Perceived Ease of Use which are serve as critical determinants of public intention and subsequent usage decision. Current discourse suggest that usage decisions, mediated by behavioral intention, are primarily driven by the E-service Quality and Perceived Ease of Use inherent in the Balipay application.

To understand these patterns this study adopts the conceptual framework of the Technology Acceptance Model (TAM), [NO_PRINTED_FORM] [5] introduced a theoretical structure that explains how perceived ease of use and perceived usefulness influence users' attitudes and their real system usage [6]. In this context E-Service Quality, which includes effectiveness, fulfillment, ensuring system accessibility alongside stringent privacy protocols is vital, in determining satisfaction and user loyalty. Similarly Perceived Ease of Use represents users' perception of the system's straightforwardness and user-friendliness which may boost their willingness to embrace services [7]. Expanding on studies (Nasir, 2017) the primary goal of this investigation is to empirically analyze how E-Service Quality and Perceived Ease of Use influence users' intention and choice to adopt Balipay as a digital financial service, in Indonesia.

2. Literature Review

2.1. Technology Acceptance Model

Drawing on the preceding discussion, this study argues that the variabels affecting the continuance intention to use digital payment methods can be analyzed through various theoretical frameworks, such as the Technology Acceptance Model (TAM), The Trust and Risk in Technology Acceptance Model (TRITAM), and the Unified Theory of Acceptance and Use of Technology (UTAUT). Previous empirical studies have demonstrated that variables such as perceived ease of use, perceived usefulness, perceived security, trust, and risk act as primary driver for shaping the continuance intention toward digital payment services [9]. This research utilizes the Technology Acceptance Model (TAM) as its theoretical basis. Initially created by [5] and later enhanced by researchers TAM offers a solid groundwork, for comprehending the acceptance and utilization of information technology [6]. The framework illustrates how users' perceptions impact their intentions regarding technology adoption. In particular TAM suggests that external factors influence users' beliefs and attitudes which subsequently dictate their acceptance and practical use of a system. The framework consists of five components: perceived ease of use perceived usefulness, attitude, toward system use behavioral intention to use and real usage of the system. Collectively these components offer an understanding of how people embrace and employ information technologies. TAM informs that an individual's intention to use information technology is mainly influenced by

two central belief constructs: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU indicates the level to which an individual thinks that utilizing a technology will improve their work efficiency whereas PEOU represents how easy the technology is seen to operate [10]. These two belief frameworks act as the factors influencing system acceptance and real technology utilization. The Technology Acceptance Model (TAM) posits that two primary factors influence the utilization of information technology system which are perceived usefulness and perceived ease of use. This theoretical framework explains how individual perceptions shape a user's attitude toward accepting a system, ultimately driving their behavioral intention to use it. Due to its reliability in explaining these dynamics, [NO_PRINTED_FORM] [11] notes that numerous researchers continue to rely on TAM to predict technology adoption rates.

2.2. E-Service Quality

The construct of e-service arose as a reaction to the configuration of internet technologies and their broad implementation, in commercial activities. This evolution led to the idea of e- quality, which researchers have defined in various manners. Overall e-service quality is defined as the degree to which an online platform website supports effective digital interactions and facilitates efficient and effecting shopping, purchasing and delivery, including activities, like information retrieval, buying and the provision of digital or service-based results [12]. Findings indicate that the attributes of e-service quality are strongly linked to overall e-service quality, customer satisfaction, and consumers' intention to repurchase, yet show no significant correlation with word-of-mouth communication [13]. [NO_PRINTED_FORM] [14] revealed that quality of e-service plays in leading consumer decision making. It also supported [NO_PRINTED_FORM] [15] that found e-service quality has a positif impact on users' fulfilment which lead to users' behavioural intentions in positive way. [NO_PRINTED_FORM] [16] found an interesting and important finding that said perceived ease of use was not the strongest antecedent of users' decision to use but rather service quality was. [NO_PRINTED_FORM] [17] in their work, which incorporates an analysis of e-service quality in baking sector found that e-service quality positively affect perceived ease of use, perceived usefulness and intention to use e-banking. E-service Quality serves as an instrument utilized to measure the level of customer satisfaction derived from internet based services [4]. This service delivery encompasses purchasing processes, product or service utilization, customer complaint handling, and other related interactions. E-service Quality entails specific dimensions regarding the procurement of goods or services on a platform. Consequently, numerous studies indicate a significant correlation between E-service Quality and usage decisions. Research by [NO_PRINTED_FORM] [18] further confirms that E-service Quality influences usage decisions, as it functions as a primary criterion for evaluation by prospective users. A tangible manifestation of this is the publicly accessible online rating system, which serves as a benchmark for potential users. There are several dimensions of E-service Quality by [NO_PRINTED_FORM] [19] which are Site Organization, Reliability, Responsiveness, User Friendliness, Personal Needs and Efficiency.

2.3. Usage Intention

Given the progress of technology, firms, especially those within the financial industry are working to improve their offerings by implementing diverse types of electronic financial solutions. These advancements seek to provide convenience and efficiency with the ultimate goal of boosting customers' intent to use such services. According to the research carried out by [NO_PRINTED_FORM] [20] there are multiple factors affect users' intention to utilize a technology, such, as perceived ease of use perceived usefulness, trust and social influence. Usage intention denotes a person's inclination or readiness to embrace and employ a technology. This intention may be influenced by perceptions, including the perceived advantages and simplicity related to the technology. According to research by [NO_PRINTED_FORM] [21], usage intention is understood as a user's interest in a system, which fosters a behavioral tendency to remain confident and consistent In utilizing said system. Before deciding to use or purchase a product, individuals typically evaluate their specific needs and desires. Furthermore [NO_PRINTED_FORM] [22] characterizes behavioral intention to use as an individual's behavioral inclination to continue employing a specific technological service. Interest can be articulated through statements indicating an individual's preference for one object over another. It is not innate trait. Rather, it is an acquired characteristic that may develop at any given time. Consequently, the presence of interest serves as a catalysts, driving individuals to undertake specific actions and make determinations. In the context of technology, the assessment of usage interest is critical as it motivates users to persist in utilizing information system.

2.4. Usage Decision

The use decision, which refers to the choice to utilize or buy a product entails a evaluative procedure where consumers consider different options to fulfill their needs, desires and anticipations linked to a particular brand. [NO_PRINTED_FORM] [23] Report that their results show that the factor perceived ease of use exerts both concurrent significant effects, on the decision to use. [NO_PRINTED_FORM] [24] state that in the real of consumer behavior opting for a product or service involves a process of evaluation and selection undertaken by individuals based on market options accessible to them. [NO_PRINTED_FORM] [25] emphasize that this behavior is influenced by a blend of elements such, as consumer requirements, sensory perceptions, motivational forces and contextual environmental factors. Usage decision constitutes a fundamental component of individual behavior, formed through attitude and subjective norms [26]. In This context, such behavior specifically pertains to the determination to utilize services or purchase products. The decision-making process is defined as a sequence of actions initiating with the evaluation of various available alternatives and culminating in the selection of the option that best aligns with specific needs, thereby representing the most advantageous choice for the drcision maker. Furthermore, [NO_PRINTED_FORM] [27] posit that usage decision comprises a synthesis of processes that integrate experience and knowledge to evaluate available alternatives and ultimately select a definitive option. In the Process of deciding to utilize a product, service or application, individuals actively explore and seek definitive information regarding specific benefits and utility to address their needs. Ultimately, this leads to the formation of preferences based on product perception, culminating in the final usage decision.

2.5. Balipay

As stated on the site of Bank BPD Bali (www.bpd Bali.co.id) Balipay is an electronic money service hosted on a server and accessible through a mobile app released by PT Bank Pembangunan Daerah Bali (Bank BPD Bali). This platform allows users to carry out transactions at any time and location. Balipay offers a method for cashless payments, throughout Indonesia recognized for both online use and payment points displaying the QRIS icon. By signing up with a mobile number users can promptly start making transactions using Balipay. It facilitates financial operations to be simpler, quicker and more adaptable.

3. Method

This research was conducted in the Bali Province, focusing on customers who use the Balipay service. The selection of Bali as the research location was based on the fact that each regency and city in the province has relatively high and above average levels of internet usage.

3.1. Model and Hypothesis

Drawing from the literature review and earlier research the ensuing conceptual framework is constructed to depict the connections among variables and to clarify the researchers thought process. Moreover this conceptual framework acts as a reference. Delineates the limits of the studys coverage. As noted by [NO_PRINTED_FORM] [28] a conceptual framework is vital, in research as it offers direction and guarantees that the techniques applied correspond suitably with the research aims.

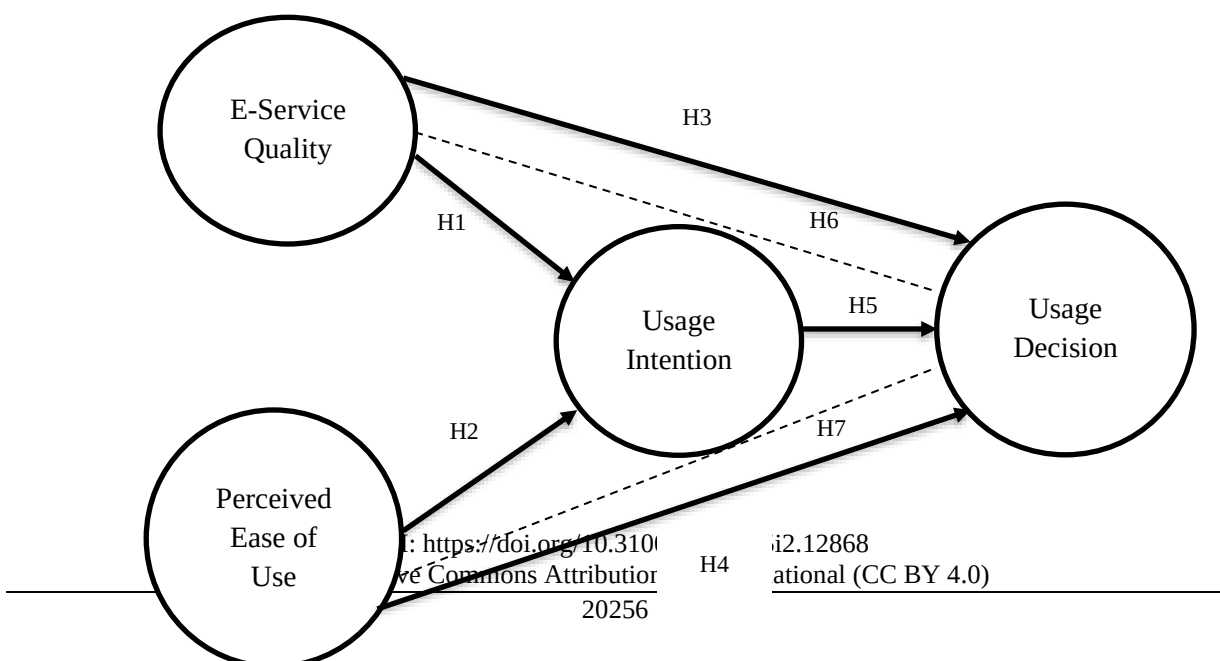


Figure 1 : Conceptual Framework

Hypotheses :

Based on the study objectives, problem formulation, and the conceptual framework described above, the researcher proposes the following hypotheses:

1. **H1:** E-Service Quality has a positive effect on usage intention.
2. **H2:** Perceived Ease of Use has a positive effect on usage intention.
3. **H3:** E-Service Quality has a positive effect on usage decision.
4. **H4:** Perceived Ease of Use has a positive effect on usage decision.
5. **H5:** Usage Intention has a positive effect on usage decision.
6. **H6:** E-Service Quality has a positive effect on usage decision through usage intention as an intervening variable.
7. **H7:** Perceived Ease of Use has a positive effect on usage decision through usage intention as an intervening variable.

3.2. Sample / Participants

This study's population includes 80,341 Balipay users. Using the Slovin formula along with a probability sampling approach and the purposive sampling technique the sample size was calculated to be 99.8, which was then rounded, up to 100 participants.

3.3. Data Collection And Analysis

The research utilized data since the gathered information includes numerical figures and is methodically arranged. Original empirical evidence was acquired by administering surveys whereas secondary data were sourced from books, journals and relevant articles. Information was elicited through the administration of a detailed questionnaire, with a four-point Likert scale. In this research descriptive statistical analysis and SEM-PLS. The analytical process is conducted in two distinct phases. First, the outer model is evaluated to verify the validity and reliability of the measurement instruments. Second, the inner model is assessed to determine the structural associations and interactions between the latent constructs [29].

4. Results

4.1. Analysis of Respondent Characteristics

Among the 100 participants chosen as the sample the gender-based results show that males were predominant making up 68 individuals or 68% whereas females represented 32 individuals or 32%. Concerning age the information shows that the majority of respondents fell into the 15–25 year category comprising 91 individuals or 91%. On the hand 8 respondents or 8% were aged 26–36 years and only 1 respondent or 1% was older, than 36 years.

Regarding occupation the results reveal that most respondents were students comprising 50 people or 50% followed by entrepreneurs with 4 people or 4%, civil servants, with 11 people or 11% and others accounting for 35 people or 35%. These results demonstrate that Balipay is mainly utilized by users (68 respondents) aged between 15–25 years (91 respondents) and predominantly among students (50 respondents).

4.2. Results of SEM-PLS Analysis – Convergent Validity Test

The instrument evaluation was performed utilizing validity analysis founded on information collected from 100 participants. Convergent validity of indicators was assessed by examining the correlation between item scores

or component scores analyzed with SmartPLS software. A single reflective indicator is considered to possess validity if its correlation coefficient with the related construct is higher, than the cut-off value of 0.70.

Table 1. Convergent Validity Value (Outer Loading)

	<i>E-Service Quality (X1)</i>	<i>Perceived Ease of Use (X2)</i>	<i>Usage Intention (M)</i>	<i>Usage Decision (Y)</i>
X1.1	0.946			
X1.2	0.923			
X1.3	0.929			
X1.4	0.878			
X1.5	0.928			
X1.6	0.918			
X1.7	0.907			
X1.8	0.930			
X2.1		0.819		
X2.2		0.865		
X2.3		0.929		
X2.4		0.923		
X2.5		0.942		
X2.6		0.803		
X2.7		0.840		
X2.8		0.883		
X2.9			0.933	
M1.1			0.925	
M1.2			0.921	
M1.3			0.927	
M1.4			0.935	
M1.5			0.935	
M1.6				0.890
Y1.2				0.886
Y1.3				0.872
Y1.4				0.866
Y1.5				0.801
Y1.6				0.933
Y1.7				0.918
Y1.8				0.924

Source: Data processed by the researcher, 2025.

Convergent validity in Partial Least Squares (PLS) analysis is assessed by the loading factor of indicators showing the correlation between the scores of items or components and the construct scores. An indicator is deemed valid if its loading factor meets a value on the latent variable with the typical cutoff being, above 0.7. As presented in Table 4.8 every loading factor or convergent validity score, for the indicators of E-Service Quality (X1) Perceived Ease of Use (X2) Usage Interest (M) and Usage Decision (Y) exceeds 0.7. This signifies that the indicators associated with each variable are valid. The elimination of indicators adheres to the standard guidelines and steps of the SEM-PLS testing methodology.

4.3. Discriminant Validity Test

DOI: <https://doi.org/10.31004/riggs.v5i2.12868>

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Instrument evaluation was also performed utilizing data from 100 participants. The concept of discriminant validity states that separate constructs ought not to have correlations, with each other. This evaluation is done by examining the -loading values of each indicator concerning its respective construct. A discriminant validity value exceeding 0.7 signifies that the latent variable effectively distinguishes itself within the model.

Table 2. Discriminant Validity Value (Cross Loading)

	E-Service Quality (X1)	Perceived Ease of Use (X2)	Usage Intention (M)	Usage Decision (Y)
E-Service Quality (X1)	0.920	0.920		
Perceived Ease of Use (X2)		0.877		
Usage Intention (M)			0.929	
Usage Decision (Y)				0.887

Source: Data processed by the researcher, 2025.

The data displayed above shows the evident that the discriminant validity coefficients reflecting the connections among latent variables, for each construct exceed 0.7. Hence it can be affirmed that the data employed in this research are valid.

4.4. AVE (Average Variance Extracted)

The Average Variance Extracted (AVE) functions as an approach to assess validity, in constructs and latent variables. As stated by Ardiansyah (2017) AVE can also be employed to measure validity with a minimum threshold value of 0.5.

Table 3. Results of Average Variance Extracted (AVE) Values

	Average Variance Extracted (AVE)
E-Service Quality (X1)	0.847
Perceived Ease of Use (X2)	0.769
Usage Intention (M)	0.864
Usage Decision (Y)	0.787

Source: Data processed by the researcher, 2025.

The table above indicates that every variable has AVE values exceeding 0.5. Hence the constructs employed in this research can be regarded as valid.

4.5. Composite Reliability

The reliability assessment indicates the degree to which a measurement tool shows consistency and steadiness when applied to evaluate a concept or construct. There are two methods for testing reliability specifically Cronbach's Alpha and Composite Reliability, with the latter offering a more precise estimate of construct reliability. Both metrics are regarded as acceptable when their scores surpass 0.7; nonetheless a score of 0.6 is still regarded as acceptable in some instances.

Table 4. Result of Composite Reliability

	Cronbach's Alpha	Composite Reliability
<i>E-Service Quality (X1)</i>	0.974	0.978
<i>Perceived Ease of Use (X2)</i>	0.956	0.964
<i>Usage Intention (M)</i>	0.968	0.974
<i>Usage Decision (Y)</i>	0.961	0.967

Source: Data processed by the researcher, 2025.

The table displayed above shows the Composite Reliability and Cronbach's Alpha metrics for each variable: E-Service Quality (X1) Perceived Ease of Use (X2) Usage Interest (M) and Usage Decision (Y) which are regarded as measures of a constructs internal consistency. According to the Table the Composite Reliability and Cronbach's Alpha values are all, above 0.7 demonstrating that the constructs have reliability.

4.6. Coefficient of Determination (R-Square)

The internal model was assessed through R-square analysis, which reflects the model's ability to predict outcomes. An R- score exceeding 0.67 signifies strong predictive strength, scores, from 0.33 to 0.67 are regarded as moderate and scores between 0.19 and 0.33 are deemed weak [30].

The R² outcomes of 0.804 and 0.902 for the latent variables, within the structural model demonstrate that the model has a significant level of predictive reliability. The R-square figure is then utilized to derive the Q-square value, which acts as an indicator of the model's Goodness of Fit.

Table 5. R Square Value

	R Square	R Square Adjusted
<i>Usage Decision (Y)</i>	0.857	0.856
<i>Usage Intention (M)</i>	0.805	0.801

Source: Data processed by the researcher, 2025.

The R-square value for the Usage Decision (Y) variable is 0.857. It means that 85.7% of the variability in Usage Decision is accounted for by the variables E-Service Quality and Perceived Ease of Use showing a connection. Meanwhile the other 14.3% (derived from 100% – 85.7%) is affected by factors, outside the study model, including product quality, brand image and e-application environment.

Additionally the R-square value for the Usage Interest (M) variable stands at 0.805 indicating that 80.5% of the variation in Usage Interest is accounted for by E-Service Quality and Perceived Ease of Use demonstrating an impact. The remaining 19.5% (derived from 100% – 80.5%) is influenced by elements outside the bounds of this research framework, such, as promotion, perceived usefulness and perceived security.

4.7. Hypotesis Testing

The results of the parameter estimation reveal the degree of significance required to comprehend the connections between the examined variables. In Partial Least Squares (PLS) analysis hypothesis testing is typically performed using simulation methods. This research utilized the bootstrapping approach, for hypothesis testing designed to reduce problems associated with -normal data distribution.

In hypothesis testing utilizing metrics at a 5% significance level ($\alpha = 0.05$) the critical t-value is 1.66023, derived from the t-distribution chart. Consequently the rules, for accepting or rejecting the hypothesis are: the alternative hypothesis (H_a) is accepted if $p < 0.05$. The null hypothesis (H_0) is rejected if the t-statistic exceeds 1.66023. Using the p-value method H_a is accepted when $p < 0.05$.

The hypothesis testing, for this research was carried out employing the bootstrapping method to reduce challenges related to data non-normality with the findings shown in the table below.

Table 6. Path Coefficient (Mean, STDEV, T-Values)

	Sample (O)	Mean (M)	Deviation (STDEV)	(O/STDEV)	Values	
E-Service Quality (X1) -> Usage Intention (M)	0.140	0.282	0.269	0.520	0.604	Accepted
Persepsi Kemudahan (X2) -> Usage Intention (M)	0.785	0.645	0.267	2.945	0.003	Accepted
E-Service Quality (X1) -> Usage Decision (Y)	-0.017	-0.005	0.181	0.096	0.924	Rejected
Perceived Ease of Use (X2) -> Usage Decision (Y)	0.482	0.487	0.246	1.959	0.051	Accepted
Usage Intention (M) -> Usage Decision (Y)	0.508	0.495	0.200	2.540	0.011	Accepted

Source: Data processed by the researcher, 2025

4.8. Mediation Effect Test

Variance Accounted For (VAF)

The mediation hypothesis concerning job satisfaction was evaluated using the Variance Accounted For (VAF) metric. The VAF is determined by dividing the effect by the overall effect. The interpretation guidelines are as follows: if the resulting VAF exceeds 80% the mediation is considered mediation. In this case full mediation means the influence of the variable, on the dependent variable is completely channeled by the mediator variable.

On the hand if the VAF value lies between 20% and 80% it is regarded as partial mediation. Partial mediation happens when the independent variable continues to significantly predict the outcome while some of its effect is also conveyed via the mediator. When the VAF value is below 20% it signifies that the mediating variable does not fulfill its role implying that the connection, between the dependent variables occurs without mediation a situation known as unmediated. The comprehensive computation of the VAF figures is shown in the table.

Table 7. Results of VAF Calculation

H6	E-Service Quality (X1) -> Usage Intention (M) -> Usage Decision (Y)	<u>Indirect Effect</u> Total Effect	<u>0,071</u> 0,140 = 50,7%	Partial Mediation
H7	Perceived Ease of Use (X2) -> Usage Intention -> Usage Decision	<u>Indirect Effect</u> Total Effect	<u>0,399</u> 0,785 = 50,8%	Partial Mediation

Source: Data processed by the researcher, 2025

According to the VAF calculation results for examining the mediating effect of Usage Interest as an intervening variable shown in Table 4.14 the value found is 50.7% signifying a mediation effect. Additionally when assessing the mediating role of Usage Interest in another relationship a VAF value of 50.8% was observed, which likewise indicates mediation. These findings reveal that E-Service Quality and Perceived Ease of Use mediated by Usage Interest have an impact on the relationships, in both research hypotheses.

5. Discussion

The results show that E-Service Quality positively yet insignificantly impacts Usage Intention implying that although improved service quality might boost user intent its direct impact remains minimal. This could stem from users depending more on app reviews and ratings of solely, on service quality somewhat aligning with the Technology Acceptance Model (TAM) but differing from earlier research that found significant effects [31]. Conversely Perceived Ease of Use (PEOU) has an meaningful influence, on Usage Intention suggesting that systems which are intuitive and easy to use promote adoption aligning with TAM and previous studies [32].

Concerning Usage Decision ESQ demonstrates a statistically insignificant influence whereas PEOU shows a positive but statistically insignificant effect. In contrast Usage Intention exerts an significant influence on Usage Decision indicating that a stronger intention, from users promotes adoption behavior [21,33]. Mediation analysis demonstrates that Usage Intention serves as a mediator between ESQ and PEOU and the Usage Decision highlighting the crucial role of intention, in converting views of service quality and ease of use into tangible adoption results [34,35].

To sum up Perceived Ease of Use plays a role in shaping Usage Intention, which then greatly impacts Usage Decision. Although ESQ lacks a direct influence its impact through Usage Intention highlights the value of user-focused high-quality and accessible digital services in encouraging Balipay adoption, in Bali Province.

6. Conclusions

The examination reveals that the minimum ratings for each variable appeared in indicators: "Balipay services effectively address complaints, about service usage" (3.59) "The Balipay interface and menu are user-friendly" (3.65) "I am drawn to using Balipay because of reachable ads and reviews" (3.63) and "The scores received by Balipay can affect the choices of users" (3.63). As the service provider BPD Bali should focus on E-Service Quality. How it is applied in affecting Usage Decision considering the noted negative and non-significant connection, between these two factors. The findings reveal a statistically insignificant impact of E-Service Quality on Usage Intention implying that enhancements in ESQ might boost users' willingness to embrace Balipay. At the time Perceived Ease of Use exhibits a positive and significant influence, on Usage Intention suggesting that increased perceived ease promotes a stronger intention to utilize the service. Regarding Usage Satisfaction ESQ shows a negative impact indicating that diminished service quality decreases satisfaction while Perceived Ease of Use presents a positive yet non-significant effect implying that increased ease of use could enhance satisfaction although the impact is minimal. These results underline the necessity for BPD Bali to enhance both the quality of service and system usability to boost users' intention and satisfaction emphasizing the importance of user perceptions in encouraging the adoption and ongoing utilization of Balipay.

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