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Digital Payment Acceptance in Higher Education: A Technology Acceptance Model Analysis from an Accounting Perspective

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Abstract: The digitalization of payment systems has driven a significant shift in financial transaction behaviour, including within higher education environments. This study aims to analyse the factors influencing the actual use of e-wallets in a university canteen using the Technology Acceptance Model (TAM) framework, while examining the implications from an accounting perspective. Unlike prior TAM studies that predominantly measure behavioural intention, this study distinctively examines Actual System Use (ASU) as the dependent variable and explicitly connects e-wallet adoption to internal control and financial documentation quality at the operational level, addressing a gap rarely investigated within vocational higher education canteens. A quantitative survey approach was employed, targeting students of Politeknik Negeri Malang who had previously transacted using e-wallets in the campus canteen. Data were analysed using multiple linear regression. Findings indicate that Perceived Usefulness and Attitude Toward Using positively and significantly affect Actual System Use, while Perceived Ease of Use shows no significant effect. Simultaneously, all three TAM variables collectively influence actual e-wallet usage. From an accounting perspective, these findings carry important implications: a higher rate of e-wallet adoption in campus canteen settings has the potential to improve the quality of automatic financial transaction recording, strengthen internal controls, and support the transparency and accountability of operational cash flows. Users' positive attitudes toward digital payment technology proved to be the dominant factor driving actual use, which indirectly contributes to more reliable audit trails compared to cash transactions. This study extends the application of TAM to the operational accounting context of higher education institutions and offers recommendations for institutional managers seeking to promote digital payment adoption as part of improved financial governance.

Keyword: Accounting, Actual System Use, Digital Transaction, E-wallet, Technology Acceptance Model.

INTRODUCTION

The digital transformation of payment systems has fundamentally altered how individuals and organizations manage their day-to-day financial transactions. In Indonesia, the adoption of digital payments has accelerated considerably since Bank Indonesia launched the Quick Response Code Indonesian Standard (QRIS) in 2019, consolidating various QR-based payment platforms into a single transaction channel (Bank Indonesia, 2023b). According to Bank Indonesia, QRIS transaction volume in 2023 surpassed 2.9 billion transactions, nearly triple the figure recorded in the previous year, reflecting the rapid penetration of this technology across all segments of society (Bank Indonesia, 2023a). This development has extended to micro-scale environments such as university canteens, which have traditionally relied on cash-based transactions. The canteen of Politeknik Negeri Malang (Polinema) exemplifies this shift, with all food stalls now equipped with QRIS payment facilities serving students as their primary users.

From an accounting perspective, the transition toward digital payments goes beyond mere transactional convenience. Every e-wallet-based transaction generates financial records that are automatically documented, structured, and auditable. This has the potential to improve recording accuracy, strengthen internal controls, and support the transparency and accountability of operational cash flows (Abdinur & Karcioglu, 2023; Gomber et al., 2018). Moreover, in the context of small-scale entities such as campus canteens, digital payment systems can replace manual recording processes that are prone to error and manipulation, thereby directly improving the integrity of financial data. Herath & Herath (2020) affirm that the adoption of digital financial technology at the operational level contributes to enhanced quality of financial reporting and internal audit effectiveness.

To examine the factors that determine this technology acceptance, the present study employs the Technology Acceptance Model (TAM) framework developed by Davis (1989). TAM identifies Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) as the two primary constructs influencing attitudes and actual technology usage behaviour. This model has demonstrated robustness across diverse contexts, including accounting information systems (Hartono et al., 2023), digital banking (Martins et al., 2014), and electronic payment platforms.

Several prior studies have applied TAM in the context of e-wallets in Indonesia, including Gusni et al. (2020) on Go-Pay users, Wibasuri et al. (2022) on Shopee PayLater, and Putri et al. (2024) on DANA users. More recently, Rachman et al. (2024) examined the broader implementation challenges of QRIS as a digital payment infrastructure in Indonesia, underscoring the rapid institutional momentum behind QRIS adoption while showing that accounting and internal control implications of this momentum remain largely unexamined. However, two fundamental gaps remain inadequately addressed. First, most prior studies, including those cited above, adopt behavioural intention, intended usage, as the dependent variable, rather than Actual System Use, which reflects real behaviour in practice. Intention and actual behaviour do not always correlate strongly, particularly among user groups already accustomed to technology (Appelbaum et al., 2017). Second, there is a scarcity of literature explicitly linking the TAM framework with accounting dimensions, particularly regarding financial reporting, internal control systems, and digital transaction transparency. This second gap is what distinguishes the present study from the QRIS and e-wallet adoption literature reviewed above. Rather than treating accounting implications as a peripheral remark, this study treats the accounting perspective as a core analytical lens applied directly to regression findings on actual usage behaviour. Research situated in vocational university canteen environments is also underrepresented in the existing literature, despite this segment representing a high-volume transaction ecosystem with a distinctive user profile.

This study is designed to address these gaps. Specifically, it aims to: (1) analyse the effect of PU, PEOU, and Attitude Toward Using (ATU) on Actual System Use of e-wallets in the

Polinema canteen, both partially and simultaneously; and (2) examine the implications of digital payment technology acceptance from an accounting perspective, particularly regarding transaction transparency and operational financial recording quality. In doing so, this study makes a dual contribution: it enriches the TAM literature with empirical evidence grounded in actual usage behaviour within a vocational higher education context, while opening a dialogue on the relevance of digital payment adoption to accounting practice and financial governance at the institutional level.

Digital Transactions and E-Wallets

Digital transactions refer to all value exchange activities conducted electronically without involving physical currency (Marlina et al., 2021). E-wallets are mobile application-based digital transaction instruments that allow users to store funds, make payments, and transfer money via smart devices in real time (Mulyana & Wijaya, 2018). In Indonesia, platforms such as DANA, ShopeePay, GoPay, and OVO have become integral to the daily financial ecosystem, particularly among younger generations (Nugroho & Pramudita, 2023). From an accounting perspective, the fundamental advantage of e-wallets over cash lies in their capacity to generate automatically documented, structured, and verifiable transaction trails, thereby facilitating reconciliation, reducing recording errors, and supporting more transparent financial reporting.

Technology Acceptance Model (TAM)

TAM, as introduced by Davis (1989), is rooted in the Theory of Reasoned Action of Fishbein and Ajzen. TAM explains that user acceptance of new technology is primarily determined by two cognitive perceptions: Perceived Usefulness (PU), the user's belief that a particular system will enhance their performance and Perceived Ease of Use (PEOU), the degree to which users believe using the system requires minimal effort. Critically, Davis (1989) specifies these constructs as sequentially linked rather than independently acting on usage. PU and PEOU jointly shape Attitude Toward Using (ATU), an affective evaluation of the technology, which in turn functions as the proximal determinant of Actual System Use (ASU). PEOU is further theorized to influence ASU partly indirectly, through PU, since a system perceived as easier to operate is also more likely to be perceived as useful. This mediated pathway helps explain why PEOU's direct effect on ASU can weaken or disappear once users are already familiar with similar digital interfaces, even while PU and ATU remain significant. Together, these influence Attitude Toward Using (ATU), which ultimately determines Actual System Use (ASU) (Davis, 1989). Venkatesh et al. (2019) affirm that PU exerts a stronger direct influence on ASU than PEOU, as users tend to prioritize tangible benefits over technical ease alone. TAM has been widely applied in the context of digital payments. Ramadan & Efnita (2024) demonstrated that PU and PEOU significantly affected satisfaction with DANA mobile payment, which correlated positively with usage intensity. Putri et al. (2024) confirmed all pathways in the extended TAM model for DANA e-wallet users in Bali. These three studies consistently demonstrate TAM's relevance while leaving room for development in measuring actual usage and integrating an accounting perspective, both of which constitute the central focus of this study.

Hypothesis Development

Davis (1989) explicitly states that PU directly influences ASU—the greater the perceived benefit, the greater the motivation to use technology in practice. This is supported by Gusni et al. (2020) and Rohman et al. (2023), leading to:

H1: Perceived Usefulness significantly affects Actual System Use of e-wallets.

When a person believes a technology is easy to use, the tendency to repeatedly use it increases (Siahaan & Budihartanti, 2023). Although the direct effect of PEOU on ASU is not always consistent (Tyas & Darma, 2017), empirical testing remains relevant:

H2: Perceived Ease of Use significantly affects Actual System Use of e-wallets.

Davis (1989) states that the more positive the ATU, the higher the ASU. In the context of e-wallets, positive attitudes drive more consistent usage (Wibasuri et al., 2022):

H3: Attitude Toward Using significantly affects Actual System Use of e-wallets.

Simultaneously, all three TAM variables influence actual technology use (Davis, 1989):

H4: PU, PEOU, and ATU simultaneously and significantly affect Actual System Use of e-wallets.

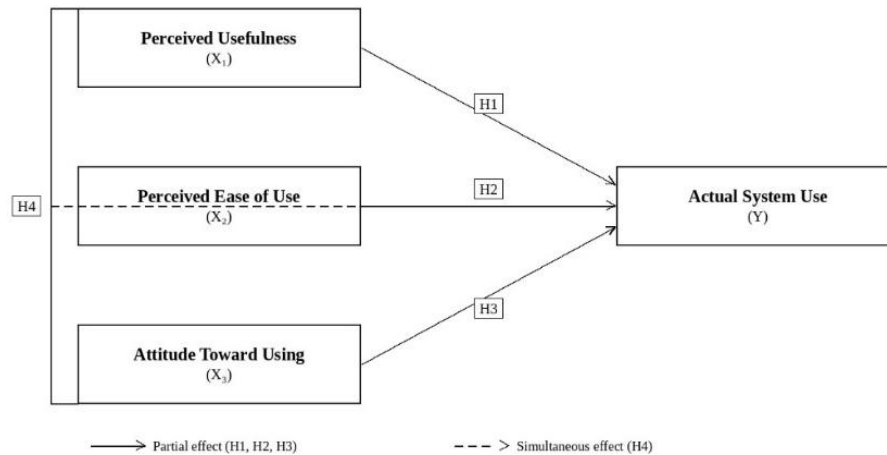


Figure 1. TAM Research Framework

METHOD

Research Type and Design

This study employs a quantitative approach with a cross-sectional survey design, selected because the research objective is to empirically test causal relationships between TAM variables and actual e-wallet usage through numerical measurement and statistical analysis (Creswell & Creswell, 2018; Hair Jr. et al., 2019). From an accounting perspective, this design is also oriented toward exploring how digital payment technology acceptance affects the quality of financial transaction recording, particularly in relation to internal control, transaction transparency, and operational cash flow accountability.

Population, Sample, and Sampling Technique

The population consists of active students of Politeknik Negeri Malang who have used an e-wallet for transactions at the campus canteen. Based on information from vendors, average daily visitors total approximately 250 students. The sample size was calculated using the Slovin formula with a 5% margin of error (Nashrullah et al., 2023), yielding a minimum of 154 respondents. Samples were selected via accidental sampling (Sugiyono, 2019), collecting data from December 2024 to January 2025. This nonprobability technique was chosen for its practicality in reaching active e-wallet users within the limited data-collection window, but it inherently constrains the statistical generalizability of the findings. Respondents were not randomly drawn from the full population, so results should be interpreted as specific to the Polinema canteen context rather than representative of vocational higher education students in general (Sugiyono, 2019). This limitation is revisited in the Limitation section.

Research Instrument and Data Collection

The questionnaire was adapted from Davis (1989) and consists of two sections. The first covers demographic questions. The second measures four variables: PU (10 items, adapted from Davis's (1989) six indicators covering work speed, job performance, productivity, effectiveness, ease, and usefulness), PEOU (10 items, covering clarity, ease of operation, ease of learning, and low effort), ATU (5 items, adapted from Chauhan (2015) dimensions of

favourable attitude, beneficial, and idea of transaction), and ASU (5 items, covering frequency and duration of actual use, as operationalized by Widiyanto & Aryanto (2018)). All PU, ATU, and ASU items are favourable, while some PEOU items are unfavourable to control for response bias. A 5-point Likert scale is applied (Hair Jr. et al., 2019).

Data Analysis Technique

Data analysis proceeded in three sequential stages. In the first stage, validity was tested using Pearson correlation ($r\text{-table} = 0.159$, $df=152$, $\alpha=5\%$) and reliability using Cronbach Alpha (threshold >0.60). In the second stage, classical assumption tests were conducted: normality via Kolmogorov-Smirnov Monte Carlo approach (Mehta & Patel, 1989), multicollinearity via VIF (<10 ; Sholihah et al. (2023)), heteroscedasticity via Glejser test ($\text{sig} > 0.05$), and autocorrelation via Durbin-Watson ($dU < DW < 4-dU$). In the third stage, multiple linear regression was applied using the model:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

where:

- Y = Actual System Use
- X₁ = Perceived Usefulness
- X₂ = Perceived Ease of Use
- X₃ = Attitude Toward Using
- a = constant
- b₁–b₃ = regression coefficients
- e = error term.

Partial hypotheses were tested via t-test and simultaneous hypotheses via F-test, both at $\alpha=5\%$. As an additional interpretive step, regression findings were interpreted within an accounting framework drawing on the The Committee of Sponsoring Organizations of the Treadway Commission (COSO) (2013) internal control model, treating ASU levels as a proxy for the quality of operational financial documentation.

RESULTS AND DISCUSSION

Research Object Overview

The Polinema canteen (Building AX, Jalan Soekarno-Hatta No. 9, Malang, 370 m²) houses 10 stalls—7 main food, 2 beverage, 1 cashier—all equipped with QRIS payment facilities, with an average of 250 daily student visitors.

Respondent Profile

A total of 154 respondents participated from December 2024 to January 2025. As shown in Table 1, the majority were male (68%) and aged 16–20 years (83.1%). DANA and ShopeePay were the most widely owned e-wallets (67% each), followed by GoPay (39%) and OVO (19%). A total of 96% reported perceiving benefits from e-wallet usage in canteen transactions.

Table 1. Respondent Demographic Profile (n=154)

Characteristic	Category	%
Gender	Male	68.0
	Female	32.0
Age	16–20 years	83.1
	21–25 years	16.2
E-wallet owned	DANA / ShopeePay	67.0
	GoPay	39.0
	OVO	19.0
Perceived benefit	Yes	96.0
	No	4.0

Descriptive Statistics

Table 2. Descriptive Statistics

Variable	Mean	SD
Perceived Usefulness (X_1)	40.92	9.040
Perceived Ease of Use (X_2)	40.92	6.910
Attitude Toward Using (X_3)	20.79	4.490
Actual System Use (Y)	18.94	4.518

The results of the descriptive analysis for all research variables are presented in Table 2. The variables Perceived Usefulness (X_1) and Perceived Ease of Use (X_2) yielded identical mean values of 40.92. Nevertheless, differences were observed in their dispersion levels, where Perceived Usefulness exhibited a higher standard deviation ($SD = 9.040$) compared to Perceived Ease of Use ($SD = 6.910$). This indicates that respondents' assessments of the system's ease of use tended to be more consistent than their assessments of its usefulness.

The Attitude Toward Using variable (X_3) obtained a mean of 20.79 with a standard deviation of 4.490, reflecting a relatively homogeneous attitude among respondents toward system usage. Meanwhile, the Actual System Use variable (Y), as the dependent variable, recorded the lowest mean value among all variables at 18.94 ($SD = 4.518$). This suggests that despite respondents holding positive perceptions regarding the system's usefulness and ease of use, actual system usage has not been optimally reflected in practice. This gap between perception and actual behaviour is a phenomenon consistent with prior studies within the Technology Acceptance Model (TAM) framework and serves as an important basis for further exploring the relationships among variables through inferential analysis.

Validity and Reliability Tests

All items across the four variables are valid, with r -values exceeding the threshold of 0.159. As shown in Table 3, Cronbach Alpha values for all variables exceed 0.60 (Adiputra et al., 2021), confirming adequate reliability. The lower value for PEOU (0.691) is attributable to its mixed favourable/ unfavourable item structure.

Table 3. Reliability Test Results

Variable	Cronbach α	Result
Perceived Usefulness	0.958	Reliable
Perceived Ease of Use	0.691	Reliable
Attitude Toward Using	0.952	Reliable
Actual System Use	0.924	Reliable

Classical Assumption Tests

The Kolmogorov-Smirnov Monte Carlo normality test yielded $sig=0.083$ (>0.05), confirming normal distribution. The Asymptotic approach was rejected due to its known sensitivity to moderately sized samples (Mehta & Patel, 1989). VIF values for PU (2.505), PEOU (1.849), and ATU (2.971) are all below 10, confirming no multicollinearity. Glejser test significance values exceed 0.05 for all variables, satisfying homoscedasticity. The Durbin-Watson value of 2.048 falls within dU (1.7764) to $4-dU$ (2.2236), indicating no autocorrelation. All assumptions are satisfied for multiple linear regression.

Multiple Linear Regression Results

The complete regression results are presented in Table 4. The model yields $R=0.724$ and $R^2=0.524$, indicating that PU, PEOU, and ATU jointly explain 52.4% of ASU variance. F-test significance of 0.000 confirms H_4 . The regression equation is:

$$ASU = 3.348 + 0.107PU - 0.011PEOU + 0.561ATU + e$$

Table 4. Multiple Linear Regression Results

Variable	B	Std.Err	Sig.	Result
Constant	3.348			
PU (X ₁)	0.107	0.044	0.017	Sig.
PEOU (X ₂)	-0.011	0.049	0.824	Not Sig.
ATU (X ₃)	0.561	0.078	0.000	Sig.
R=0.724; R ² =0.524; Sig.F=0.000				

Effect of Perceived Usefulness on Actual System Use

PU significantly and positively affects ASU ($\beta=0.107$; $\text{sig}=0.017$), confirming H1. Students who perceive e-wallets as genuinely useful—shortening payment time, eliminating change, simplifying expenditure tracking, tend to use them more frequently. This aligns with Davis (1989) and is corroborated by Gusni et al. (2020) and Rohman et al. (2023). From an accounting perspective, students who perceive e-wallet benefits indirectly contribute to more complete transaction documentation, replacing manual receipts with digital payment histories that support recording accuracy and daily cash reconciliation.

Effect of Perceived Ease of Use on Actual System Use

PEOU does not significantly affect ASU ($\beta=-0.011$; $\text{sig}=0.824$), rejecting H2. With 83.1% of respondents aged 16–20 years, ease of use is no longer a differentiating factor—nearly all applications feel intuitive. This is consistent with Tyas & Darma (2017), Indriyani et al. (2024), and Venkatesh et al. (2019), who confirm that PEOU's influence diminishes as users gain experience. This pattern aligns with recent evidence on Generation Z e-wallet users in Indonesia. Meiranto et al. (2026), applying an extended UTAUT3 model to 535 Generation Z respondents, similarly found that traditional usability-related determinants such as effort expectancy lost explanatory power in a mature digital environment, while factors such as social influence, habit, and perceived security became the dominant drivers of usage. Respondents in the present study were born into a smartphone-saturated environment in which interface navigation has effectively become a baseline skill rather than a differentiating perception, which plausibly explains why PEOU fails to translate into incremental actual usage once a threshold level of digital fluency is reached. The negative coefficient, though not significant, suggests that interface simplification remains practically relevant for a small subset of users experiencing friction with verification steps.

Effect of Attitude Toward Using on Actual System Use

ATU is the most dominant predictor ($\beta=0.561$; $\text{sig}=0.000$), confirming H3. Each unit increase in ATU raises ASU by 0.561, nearly five times the effect of PU, indicating that affective evaluation drives usage decisions more than technical considerations. This is consistent with Davis (1989), Wibasuri et al. (2022), Karomi & Purwanto (2024), and Ramadan & Efnita (2024). From an accounting perspective, users with high ATU generate more complete and continuous transaction records. Within The Committee of Sponsoring Organizations of the Treadway Commission (COSO) (2013) framework, this consistency contributes directly to control activities and monitoring activities. Programs building positive user attitudes—security education, loyalty programs, privacy assurances, thus impact not only adoption but also overall financial governance quality.

Simultaneous Effect and Unexplained Variance

PU, PEOU, and ATU simultaneously and significantly affect ASU ($F \text{ sig}=0.000$; $R^2=0.524$), confirming H4. The remaining 47.6% of unexplained variance is substantial and warrants closer examination rather than a brief mention. Recent e-wallet adoption research in

Indonesia points to several candidate determinants not captured by the present TAM specification. Riza & Aditya (2025), applying an extended UTAUT2 model, found that perceived trust and perceived security significantly shape e-wallet behavioural intention independently of usefulness and ease-of-use perceptions, suggesting that students' confidence in transaction safety and data protection may explain part of the variance left open in this study. Likewise, Meiranto et al. (2026) identified social influence, habit, and personal innovativeness as significant predictors of e-wallet usage among Generation Z, variables that operate at the level of social context and individual disposition rather than system perception. Promotional incentives, such as cashback or merchant discounts commonly embedded in DANA and ShopeePay, and respondents' general digital financial literacy are additional plausible contributors that future extensions of this model should test directly. From an accounting perspective, the combination of all three TAM variables creates a conducive environment for broad and consistent e-wallet adoption, reducing manual recording errors, facilitating cash reconciliation, and strengthening audit trails (Gomber et al., 2018; Herath & Herath, 2020). This supports the argument that digital payment adoption in higher education institutions advances institutional financial accountability and transparency.

Accounting Implications in Operational Practice

To move beyond a conceptual statement of accounting relevance, this section illustrates how the regression findings translate into concrete operational mechanisms within the canteen setting. First, regarding transaction recording, each QRIS-based payment automatically generates a timestamped digital receipt logged simultaneously on the student's e-wallet application and the merchant's settlement dashboard; this replaces the handwritten or memory-based recording previously used by canteen vendors, directly reducing omission and transcription errors in daily sales figures. Second, regarding internal control, the existence of an independent, system-generated settlement report allows canteen management to reconcile vendor-reported daily sales against the actual funds received in the merchant's bank account, a control activity consistent with the COSO (2013) framework that was previously unavailable under a cash-only system where the cashier was both the sole recorder and custodian of funds, a clear segregation-of-duties weakness. Third, regarding audit trails, digital transaction logs are sequential, timestamped, and resistant to retroactive alteration, in contrast to paper receipts that can be lost, duplicated, or rewritten; this property directly supports the audit trail reliability highlighted by Hidayati & Nafidah (2023), who found that QRIS adoption among micro and small enterprises improved financial accountability specifically through its mediating effect on the quality of financial record-keeping. Fourth, regarding reconciliation, the canteen's daily cash-out report can, in principle, be auto-matched against the QRIS merchant settlement report on a transaction-by-transaction basis, a procedure far faster and less error-prone than manually counting cash drawers against handwritten tallies. Taken together, these four mechanisms indicate that the behavioural finding that ATU is the dominant predictor of ASU is not merely a usage statistic, but a proxy for the rate at which canteen operations transition toward a more controllable and auditable financial environment.

Limitation and Future Research

Several limitations should be acknowledged when interpreting these findings. First, the use of accidental sampling, while practical given the data-collection timeframe, means respondents were not randomly selected from the full population of Polinema canteen users; the resulting sample may therefore not fully represent the broader population of vocational higher education students, and findings should be read as context-specific rather than universally generalizable (Sugiyono, 2019). Second, the study was conducted within a single institution and a single canteen, which limits the extent to which results can be extrapolated to other campuses, regions, or institutional types. Third, the cross-sectional design captures usage

behavior at one point in time and cannot establish whether attitudes and perceptions cause sustained usage over a longer horizon. Fourth, the three TAM variables jointly explain only 52.4% of the variance in Actual System Use, leaving a substantial portion of usage behavior unaccounted for by the present model. Future research could address these limitations in several ways. Replicating this study across multiple higher education institutions, including both vocational and academic universities in different regions, would help establish whether the observed patterns, particularly the non-significant effect of PEOU, hold more broadly or are specific to this respondent profile. Methodologically, adopting Structural Equation Modeling or Partial Least Squares-SEM (PLS-SEM), as employed by Riza & Aditya (2025) and Meiranto et al. (2026), would allow researchers to test more complex models with mediating and moderating relationships that ordinary multiple linear regression cannot accommodate. Substantively, incorporating additional variables such as perceived trust, perceived security, social influence, promotional incentives, and digital financial literacy, all of which have shown explanatory power in recent Indonesian e-wallet adoption studies, would help close the unexplained variance gap identified in this study and produce a more comprehensive explanatory model of digital payment adoption in campus settings.

CONCLUSION

This study examines the effect of Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Attitude Toward Using (ATU) on Actual System Use (ASU) of e-wallets at the canteen of Politeknik Negeri Malang using the TAM framework, involving 154 students as respondents. Partial testing results indicate that PU positively and significantly affects ASU ($\beta=0.107$; $\text{sig}=0.017$), meaning that the higher students' perception of e-wallet usefulness, the greater the likelihood of actual usage in daily transactions; while PEOU shows no significant effect ($\beta=-0.011$; $\text{sig}=0.824$), which can be explained by respondents' high digital literacy, rendering ease of use no longer a differentiating factor in transaction decisions; and ATU is proven to be the most dominant predictor ($\beta=0.561$; $\text{sig}=0.000$), confirming that users' positive attitudes toward digital payment technology are the primary determinant of actual e-wallet usage in this population. Simultaneously, the three variables explain 52.4% of the variance in ASU ($R^2=0.524$; $F \text{ sig}=0.000$), demonstrating that this three-variable TAM model is relevant in predicting actual e-wallet usage within a vocational higher education environment. From an accounting perspective—the primary contribution of this study—these findings carry significant implications. High e-wallet adoption enhances financial transaction documentation, strengthens technology-based internal controls as defined by the COSO (2013) framework, and improves the transparency of institutional cash flows.

Therefore, this study offers a dual contribution: theoretically, it provides empirical evidence of TAM within the Indonesian vocational context, extending the model to actual usage behavior and linking it explicitly to internal-control quality rather than treating the accounting dimension as a closing remark; practically, the findings translate into distinct recommendations for three stakeholder groups. For university management, canteen QRIS settlement data should be integrated into institutional financial dashboards so that transaction transparency at the micro-operational level feeds directly into broader financial governance and oversight processes. For canteen operators, since ATU is the dominant driver of actual usage, practical measures such as visible security assurances, simple loyalty incentives, and staff encouragement of e-wallet payment at the point of sale are likely to be more effective at increasing adoption than further simplifying an interface that students already find easy to use. For policymakers at the institutional level, these findings can inform internal regulations or guidelines that formalize digital payment governance in campus micro-economies, for instance by setting minimum digital-transaction documentation standards for vendor units operating within university premises. Collectively, fostering positive user attitudes through security

education and loyalty programs can improve not only operational efficiency but also the overall quality of institutional financial governance.

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