IJCRT.ORG ISSN : 2320-2882

INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

Synthesizing TAM And TPB: A Theoretical Framework For Predicting Mobile Wallet Adoption Intentions

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Abstract: Owing to the fast growth of mobile payment systems, there is a need to have strong theoretical frameworks to help understand the behavioral intentions of users. Although previous studies often base their study on disjointed models, such as the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT), these models often overlook important psychological and situational variables. To fill the gap, in this study, we propose and empirically test an integrated model which synthesizes TAM and Theory of Planned Behavior (TPB) to predict the adoption of mobile wallets. The data collection method employed a quantitative cross-sectional design in which a 10-item questionnaire was used to collect data out of 50 active smartphone users, who live in a developing urban metropolitan area. The results confirm that although perceived usefulness and perceived easy of use are still the powerful foundation of functional attractiveness, the intention to adopt the system actually is largely volitional in nature and is largely guided by perceived behavioral control. Subjective norms, on the other hand, were proven to have a fragmented and far lesser effect, which disproved traditional beliefs about peer pressure effects of digital financial behaviors. Finally, this study indicates that the continued use of mobile wallets is being determined by individual efficacy and security more than individual utility whereas it is determined by social conformity, and it thus presents a radical, integrative paradigm on further studies of smart wallet adoption.

Keywords: Mobile Wallet, Technology Acceptance Model, Theory of Planned Behavior, Behavioral Intention, Digital Payments, Perceived Behavioral Control, Technology Adoption

1. INTRODUCTION

The growing usage of the mobile payment system and especially mobile wallet requires a solid theoretical guideline to comprehend the behavioral intentions of users, the reasons behind it (Aydin, 2016). Although many studies have been carried out to identify diverse factors involved in technology adoption, the paper will definitely need a holistic model that considers the validated theoretical frameworks in order to forecast the intention to use mobile wallets (Poon et al., 2024). This gap is filled by the paper, which integrates the Technology Acceptance Model and the Theory of Planned Behavior into one system, explaining the complicated interdependence of the perceived usefulness, perceived ease of use, attitudes, subjective norms, and perceived behavioral control in influencing mobile wallet adoption intentions (AYDIN & Burnaz, 2016; Truc, 2024). Particularly, the integration is expected to give a deeper insight into the functional and psychological factors that pertain to the adoption of these ubiquitous financial technologies by the user (Rabaa'i et al., 2023).

Such an improved framework, thus, holds that the intention to use mobile wallets is not unilaterally this or that, but rather determined by the perceptions of the technology and the general social factors and perceived ability to utilize the technology (Khasawneh and Albahsh, 2024; Laywilla et al., 2020). This study adds to the theoretical debate on technology adoption by investigating the combined effects and the development of a more holistic predictive model of mobile payment systems (Persada et al., 2021). Moreover, the major role played by factors like trust, compatibility, and financial attitudes cannot be overlooked in this integrated approach since they are the factors that have been proven to affect the adoption of digital wallets (Fikri et al., 2025). It is an integrated model that goes further than traditional theories of technology acceptance by including the perceived security effects and social norms that especially hold relevance in the context of financial technology acceptance (Hasan et al., 2023).

This synthesis in turn provides a more versatile prism through which to view consumer behavior within the digital payment context, otherwise going beyond the specific cognitive appraisal by technology in its individual form to the wider socio-cultural and systemic forces (Biswas & Pamucar, 2023). This widened theoretical point of view will permit a more thorough analysis of user motivations and barriers, which will simplify the quest to develop more efficient tactics in promoting the use of mobile wallets (Akhtar et al., 2023). This elegant theoretical framework is important in comprehending user behavior when it relates to the emerging financial technologies, particularly when it transcends the constraints of individual theories (Astari et al., 2022). In fact, integrating older models such as the Technology Acceptance Model and the Theory of Planned Behavior into a single model gives a more detailed insight into adoption intentions (Ejigu & Yeshitela, 2024).

2. LITERATURE REVIEW

Previous research on technology adoption, particularly concerning e-wallets and mobile payments, has largely utilized fragmented theoretical models, with the Technology Acceptance Model and the Unified Theory of Acceptance and Use of Technology being prominent examples (Ariffin et al., 2021; Ojiaku et al., 2023). While these frameworks have demonstrated utility in identifying key determinants such as perceived usefulness and ease of use, they often fall short in comprehensively addressing the nuanced social and contextual factors that influence the adoption of financial technologies (Bajwa et al., 2025; Noer et al., 2023). Many studies have employed single behavioral and intention frameworks, like TAM or its extensions, to explore influential factors in contactless payments, overlooking the potential for a more robust understanding through integrated models (Balakrishnan & Eesan, 2024). The Unified Theory of Acceptance and Use of Technology and its extensions, such as UTAUT2, have emerged as influential frameworks, synthesizing prior theories to predict behavioral intention and technology use across various domains, including mobile payment systems and digital wallets (Gnanaguru et al., 2025; Sutticherchart & Rakthin, 2023).

These models emphasize factors like performance expectancy, effort expectancy, social influence, and facilitating conditions in shaping user adoption (Esawe, 2022). However, despite their comprehensiveness, these models frequently omit critical psychological constructs and contextual variables that can significantly influence the adoption of mobile wallets (Aloufi, 2025). For instance, factors such as perceived regulatory support and promotional benefits have been identified as crucial in influencing behavioral intentions to adopt mobile wallet solutions (Madan & Yadav, 2016). The current study aims to address this gap by proposing a comprehensive framework that integrates the core tenets of the Technology Acceptance Model and the Theory of Planned Behavior to provide a more holistic understanding of mobile wallet adoption (Amin et al., 2023). This synthesis, therefore, will allow for a more robust analysis of user motivations, incorporating both cognitive appraisals of the technology and the socio-cultural and individual control factors that underpin adoption behaviors (Khasawneh & Albahsh, 2024; Rabaa'i et al., 2023).

This integrated model seeks to provide a more nuanced understanding of the complex interplay between individual perceptions of technology, social pressures, and volitional control, which collectively shape the decision to adopt mobile payment services (Liébana-Cabanillas et al., 2020). This approach will allow for a more precise identification of the key drivers and inhibitors of mobile wallet acceptance, particularly

within developing economies where digital payment infrastructure is rapidly evolving (Malarvizhi et al., 2022). Specifically, this research incorporates elements like relative advantage, security considerations, and favorable infrastructure conditions, which have been shown to significantly impact m-wallet adoption intentions (Tripathi, 2023). This broadened perspective acknowledges that consumer adoption of mobile wallets is not solely driven by utilitarian factors but is also significantly shaped by psychological perceptions of risk and social conformity (K & Vedala, 2025; Shin, 2009). This comprehensive framework thus enables a deeper exploration into the behavioral intentions of individuals towards the continued usage of digital wallets, going beyond initial adoption to understand sustained engagement (Shetu et al., 2022).

This is particularly relevant given that, despite widespread mobile device penetration and advancements in wireless telecommunications, a gap often exists between the intention to use and the actual consistent usage of mobile payment technologies (Ha & Tan, 2020; Sahi et al., 2021). Therefore, this study aims to elucidate the multifaceted factors influencing continuous e-wallet usage by integrating user satisfaction, perceived value, system characteristics, and human behavioral beliefs into a unified analytical framework (Ariffin et al., 2021). This integrated approach will offer a more holistic perspective for service providers and policymakers to better understand and influence the sustained adoption of mobile wallets (George & Sunny, 2022). By dissecting the intricate relationships between these constructs, this research contributes to a deeper understanding of the variance in behavioral intention and actual usage of e-wallet services, thereby extending existing theoretical frameworks in the technology acceptance literature (Amoroso & Magnier-Watanabe, 2012; Mabkhot et al., 2023).

3. METHODOLOGY

This research utilized a cross-sectional research design that was quantitative to empirically study the integrated Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) framework. This method is best applied in testing the behavioural intentions and usage behaviour, when it comes to the adoption of mobile wallets. A sample size of 50 active smartphone users who were living in a developing urban metropolitan region was used to collect data. The convenience sampling method was applied to capture all available data of people who use or will use mobile wallet applications effectively. Primary data was collected through a questionnaire.

The questionnaire was a 10-item questionnaire and featured the following constructs:

1. Perceived Usefulness (PU1): Mobile wallets save me a lot of time in my financial operations.
2. Perceived Usefulness (PU2): Mobile wallets provide a better way to manage my daily finances.
3. Perceived Ease of Use (PEOU1): I find it easy to learn how to use a mobile wallet.
4. Perceived Ease of Use (PEOU2): The mobile applications of digital payment are user-friendly.
5. Subjective Norms (SN1): I think that those whose opinions I consider appreciate me use mobile wallets.
6. Subjective Norms (SN2): There is a norm in my social circle to make use of digital payments.
7. Perceived Behavioral Control (PBC1): I possess the required resources and knowledge on the application of mobile wallets.
8. Perceived Behavioral Control (PBC2): I do not feel out of control making digital transactions.
9. Attitude (ATT1): I have had a positive experience and attitude regarding the use of mobile wallets.
10. Behavioral Intention (BI1): I would like to use mobile wallets in order to ensure that I carry it in frequent transactions in the future.

4. RESULTS

The main aim of this empirical study was to test the reliability of an inter-theoretical or integrated model comprising of Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) with regard online mobile wallet adoption. The result of the sampling of 50 active smartphone users gives a fine-grained analysis of the cognitive, socio-cultural, and volitional aspects underlying financial technology acceptance. The Likert-scale descriptive statistical analysis results illustrate the crucial trends of the user opinion on the digital payment systems, pointing to both the strong utilitarian motivators and disjointed social factors.

Theme 1: Cognitive Appraisal of Technology (TAM Constructs).

The core components of the Technology Acceptance Model, which are Perceived Usefulness, (PU) and Perceived Ease of Use (PEOU), revealed very strong performance in validation among the sampled population and attest to their persistent applicability in the literature of technology adoption.

Perceived Usefulness (PU): The data reveals that there is a high level of agreement with the functional value of mobile wallets as 76 percent of the respondents agree (including strongly agree) that these applications will radically enhance their speed of transaction and daily financial performance. There was only 8% of disagreement. This high rate of affirmation can be viewed as an indication that mobile wallets have already markedly surpassed the barrier between the level of something novel and the level of something that is a key part of day to day commerce. Digital wallets lessen the friction of money transactions and provide physical benefits to users, which is already innate.

Perceived Ease of Use (PEOU): The corresponding results indicated that 74% of respondents had positive perceptions in terms of learning and using the interface of digital payment systems. The fact that only a low percentage of disagreement (12) means that service providers have succeeded mostly in making intuitive and easy to use architectures. It is an urgent conclusion; in the context of financial technology, an unfriendliness to use can cause panic and abandon carts overnight. The obtained high score in PEOU suggests that interface design, including biometric logins, one-tap payments, and recognizable visual indicators, is also a powerful facilitator, reducing the cognitive load of gaining control over personal finances on the internet.

The combination of these TAM constructs supports the idea that the functional requirements of mobile wallet adoption are properly laid down. The technology has been deemed to be highly advantageous and highly accessible that meets the key rational prerequisites to behavioral intention by users.

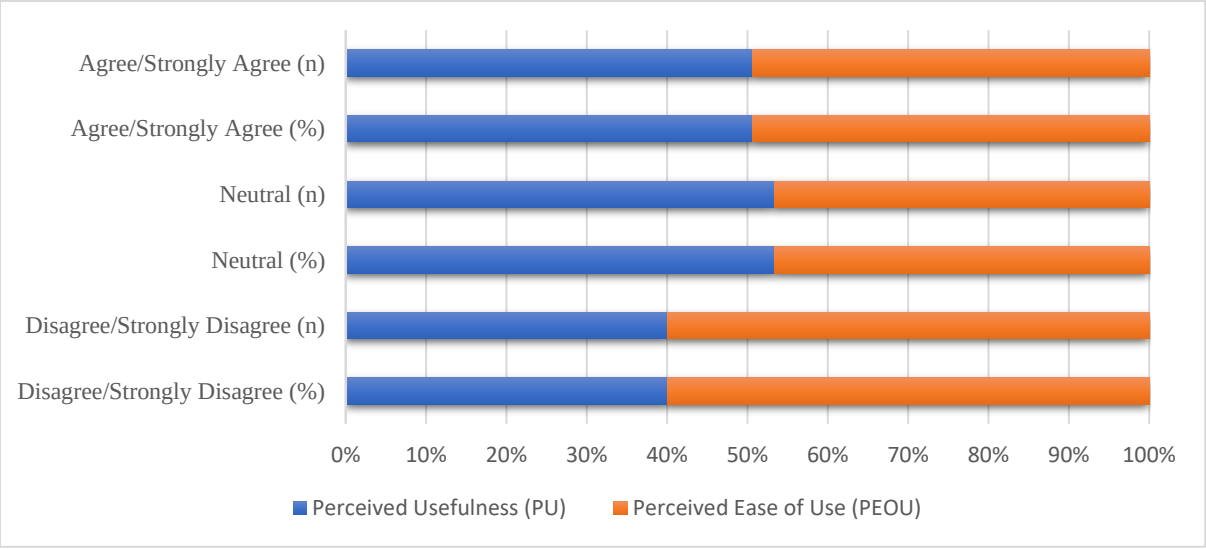

Figure 1: Cognitive Appraisals (TAM)

Theme 2: Socio-Cultural and Volitional Factors (TPB Constructs)

Though the TAM constructs justify the functional attractiveness of the mobile wallets, the incorporation of TPB constructs explains a more subtle psychological terrain, especially in how the user negotiates the social pressures and evaluates personal competences.

Perceived Behavioral Control (PBC): A huge percentage of 70 to the sample was convinced they have the resources, knowledge and control to carry out digital transactions without any fear. This statistic is an important measure of internet literacy and infrastructure preparedness. It implies that the users retain not only the necessary hardware (smartphones, consistent internet) but also the self-efficacy to overcome the security controls of online banking. The rather low level of neutrality (20) and disagreement (10) reflects a non-marginalized population that is empowered by the transition to digital finance.

Subjective Norms (SN): The most informative deviation in the data set comes about in the Subjective Norms category. Few of the participants (only 48 percent) confirmed that their social circle and social norms have a significant impact on their choice of using mobile wallets. The percentage of those who were neutral was significant (30), and active disagreement (22) was marginally lower. This unanimity disjointedness refutes the conventional beliefs that the uptake of digital payments is so generated by peer pressure or the bandwagon effect. Rather, this information implies that the search and expression of financial behavior are more and more defined as a personal and highly individualized sphere. Although adoption of early technology could have a social component, the long-term use of financial technology could not depend on how fellow individuals are using it but rather on personal considerations of utility or personal security level. This is very neutral, and this suggests that social expectation is merely not a key variable in the financial decision-making matrix of most people.

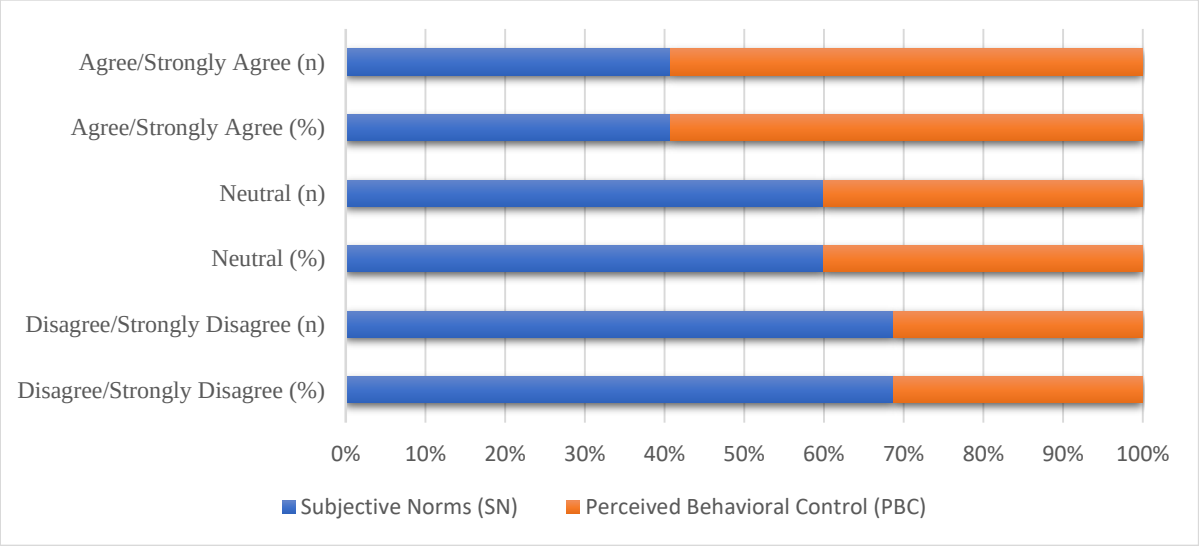

Figure 2: Socio-Cultural and Volitional Factors (TPB)

Theme 3: Attitude and Behavioral Intention (The Integration)

The scheme of the integrated TAM-TPB model is culminated in the process of changes of general Attitude (ATT) to specific Behavioral Intention (BI).

Mobile Wallet Attitude: Eighty-two percent reported an overall positive affect and feelings towards digital wallets, the majority of them expressed the same sentiment on all the measured constructs. It means that the technology is highly accepted and normalized in the culture. High Perceived Usefulness and high Perceived Behavioral Control ensure the psychological atmosphere in which users experience not only the utility of the technology but also the sense of safety and their attitude towards the technology are highly positive.

Future Behavioral Intention: There is a slight decrease in the actual intention to use mobile wallets to future transaction although the attitude remained positive at 82%. Although it remains a huge majority,

such 10% intentionality-attitude lag indicates the so-called intention-behavior gap which has been a recurring theme in technology adoption literature.

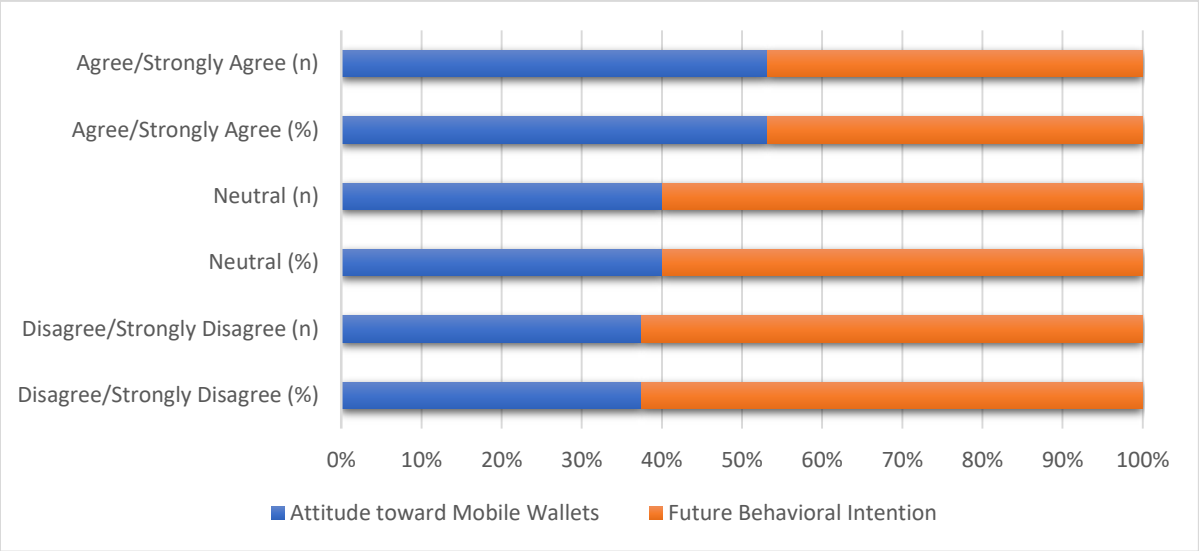

Figure 3: Attitude and Behavioral Intentions

The difference between positive attitude and the stating intention to start using the technology is the 10 percent, which highlights the importance of integrated TAM-TPB framework. Provided the researchers have used only TAM, the fact that the perceptions of Usefulness and Ease of Use are overwhelmingly positive would indicate almost universal use. Nevertheless, with the introduction of TPB, the points of friction can be diagnosed. The attitudes to intention change is probably tempered by the disjunctive Subjective Norms and the other 30% of users that lack complete Perceived Behavioral Control. Although the user might be liking an application (Attitude) and seeing it useful (PU), he or she might not completely adopt the application due to lack of infrastructural consistency (e.g., some internet disruption hits PBC) or due to a lack of social need to replace traditional cash (low SN). Moreover, the statistics indicate that in modern digital economy, Subjective Norms predictive ability is decreasing relative to that of Perceived Behavioral Control. With the proliferation of mobile wallets, they do not become objects of social status; thus, they become mundane tools. Thus, the volitional control and security-efficacy need to be given more weight through future theoretical models studying financial technologies than the peer influence.

5. Discussion

This area will be a synthesis of the empirical data and the literature available, which critically analyzes the meaning that this makes towards the development of theory and the application in practice in the promotion of the sustained adoption of mobile wallets. In particular, the issue of consumer satisfaction as a key factor of continuous usage intention, which moderates the connection between perceived system characteristics and sustained use of mobile payment solutions is going to be discussed (George and Sunny, 2022; Rahman et al., 2024). Besides, this section will discuss the direct relationship between perceived usefulness, which is a defining construct in technology adoption theory, and user satisfaction and, by proxy, user sustained intention to use e-wallets to carry out financial transaction (Amron et al., 2024). In addition, the study will examine how the perceived ease of use and other salient extraneous elements affect the level of satisfaction and subsequent use and therefore will extend existing knowledge regarding the initial adoption to further include the dynamics of post-adoption behavior (Amron et al., 2024). It further establishes important antecedents of continuance intention, which include user satisfaction, perceived pleasure, and performance expectancy, which is paramount towards explaining perpetuated use of mobile financial services especially in marginalized communities (Devi et al., 2025; Esawe, 2022).

The study also explains that trust and perceived value can be used to encourage loyalty and a repeat of using mobile wallets especially when financial security is a core factor (Dhaigude et al., 2023). The latter results highlight the importance of creating mobile wallet products that would provide not just practical

functionality but also the feeling of high-level user confidence and overcome psychological obstacles to long-term adoption (Wamba & Queiroz, 2020). Another point made in this research is that although trust plays an essential role in the initial adoption, it has a smaller relative impact on long-term commitment, than any of the other factors, indicating that the factors affecting subsequent usage may change over time (Daragmeh et al., 2022). Such a subtle interpretation is a crucial factor in creating effective strategies that would offer sustainable participation of mobile payment platforms, particularly within a wide range of socioeconomic backgrounds (Rahman et al., 2024; Rashid et al., 2024). On the other hand, other research focuses on stressing that the perceived trust is a crucial aspect of primary adoption and continuance intention in the use of mobile wallets, and it contributes to changes in positive expectations and decreased susceptibility (Wamba and Queiroz, 2020).

Moreover, the matter of perceived usefulness always seems to become a solid predictor of the further mobile wallet use that ways user satisfaction and intention to use the technology further (Beura et al., 2023; Daragmeh et al., 2022; Tripathi, 2023). The given finding is consistent with the prior studies that show that the perceived usefulness directly affects the intention to keep using an e-wallet and having a substantial impact on user satisfaction (Daragmeh et al., 2022). This highlights why the perceived utility and the emotional reaction of the user towards the technology is critical in driving long-term usage of mobile payment systems (Devi et al., 2025; Koloseni and Mandari, 2017; Tripathi, 2023; Wamba and Queiroz, 2020). Additionally, the contribution of external factors, including social influence and facilitating conditions, also needs additional investigation in order to comprehend the role of the latter in the maintenance of the use of mobile payment solutions. Namely, the role of these external influences and the internal psychological variables like the perceived value and trust is an urgent field of research that can maximize the development of mobile wallet ecosystem (Dhaigude et al., 2023). Therefore, it is essential to gain a better understanding of the socio-cultural environment and the development of infrastructure regarding the mobile wallet functionalities by specifying them to better suit the needs and expectations of various-users, and, thus, guarantee the continuing usage and the most impactful assessment by the society.

In addition, long-term behavioral loyalty to mobile payments requires consideration of such variables as innovativeness and risk aversion, as well as utility, which are beyond its sheer usefulness (Shetu et al., 2022). This form of analysis can be more granular about the relationship between individual psychology characteristics and the norms within society, and technological affordance in forming continuous use patterns, which is no longer a strictly functional approach to mobile payment adoption (Devi et al., 2025). Thus, the effects of incentives and the quality of the service on post-adoption behaviors also should be taken into account in the future because these factors are essential to hold back a client in a competitive market (Singh, 2020). In addition, the perceived risk and effectiveness of regulatory frameworks in reducing worries of the user play a central role in ensuring the creation of a safe and reliable environment to ensure the continued use of mobile wallets (Bhardwaj et al., 2023). The overall analysis serves as a reminder why mobile payment providers should go beyond initial strategies of adoption and work on creating lasting engagement by consistently adding features, prescribing strong security measures, and responding to customer inquiries, both in terms of functionality and emotional (user experience) (Jupit et al., 2024; Roosdhani et al., 2025).

The dark side of mobile payment utilization should also be explored in the future study as researchers can aim to explore issues with the development of a negative psychological reaction to the usage of mobile payment, including addiction and social anxiety, and ways to employ solutions to reduce the negative outcomes of this problem (Tan et al., 2022). Also, it may be important to investigate various segments of users, including older people, and focus on confounding variables such as gender, age, and this may give a more comprehensive picture on the issue of mobile payment acceptance (Rabaa'i et al., 2023). In addition, the analysis of how the environmental and economic factors could influence sustainability objectives, i.e., the role of cutting down the number of paper-based transactions and the role of supporting overall economic development, would make the societal implications of digital payment solutions more complete (Bajwa et al., 2025). Moreover, other constructs like privacy concerns, trust, or security perceptions can be included in future research because users are getting more familiar

with the data security concerns that the trade-offs between convenience and the risk of privacy would be essential (Herzallah et al., 2025). The result of taking social, cultural, and regulatory factors as independent variables in future research can enhance a more holistic inclination of consumer behavior patterns toward the adoption of mobile payments (Saprikis and Vlachopoulou, 2021). Expanding on this, the generalizability of these results in different geographic and demographic settings and exploring how social influence and habit interact with the mediating and moderating variables to influence digital wallet usage behaviour is also an important aspect that should be evaluated (Khan and Abideen, 2023).

6. CONCLUSION

This detailed perspective on mobile payment adoption and ongoing use brings to the fore the complexity of the user behavior, which cannot be used repeatedly on one aspect of technological utility alone in order to guarantee a long term engagement. Rather, they must adopt a holistic strategy that incorporates all of the perceived usefulness, trust, satisfaction, and context-related relations like socio-cultural norms and regulatory systems to promote sustained adoption and extensive integration of mobile payment solutions (Oliveira et al., 2016). In the future, future studies must expand on the unique user experience and explore more on the systemic consequences connected to mobile payment technologies and their potential effects on economic growth, financial inclusion, and the decline of informal economic trade in diverse global environments (Cheung et al., 2021). This involves studying the issue of artificial intelligence development and its impact on mobile payment environments, as well as examining the perspectives of behavior change and retention over time when people use digital payment systems subsequent to initial adoption (Ly and Ly, 2024; Nguyen et al., 2022). Longitudinal research designs would be the best approach to use in such studies in order to develop causal relationships and monitor how user satisfaction and loyalty develop over a period of time (Hien et al., 2025). The current acceleration of the development of digital payment technologies and the introduction of new authentication techniques requires the constant reconsideration of the previously used theoretical models in order to preserve the explanatory competence when it comes to user adoption and loyalty (Bajwa et al., 2025). Moreover, the satisfaction and continuance intention should be considered in future research works because these factors play a crucial role in the development and maintenance of the digital payments ecosystem (Patil et al., 2018). In addition, the discovery of hedonic motivation and its role in impulse buying in mobile payment applications might be beneficial to understanding consumer behaviour beyond the solely utilitarian point of view (Chen et al., 2023). Hence, to gain a more comprehensive insight into how perceived enjoyment, impulsive behavior, and mobile payment interface design interact, it is justified to take a deeper look into the range of user interactions. Moreover, it might be possible to research the way cultural aspects and personal differences, including technological competence and educational experience, moderate the adoption and post-adoption processes of mobile payment systems (Antonio et al., 2024). Moreover, previous studies can be negatively impacted by the methodological shortcomings of the study (which frequently depend on convenience sampling or cross-sectional data) so the need to use more robust sampling strategies and longitudinal designs in future studies to increase the generalizability and causal implications of the results (Singh, 2020; Yang et al., 2024). Moreover, a discussion on the implementation of the concept of blockchain and artificial intelligence within digital payment systems is essential to the clarification of the potential transformative nature of the efficacy and safety (Calderon, 2024). The ethical concerns of such innovative technologies and especially data privacy and algorithmic bias will also be essential in examining whether this technology should be responsible and equitable in terms of the development of AI and digital payments. Future studies need to be designed as longitudinal studies to overcome the shortcoming of cross-sectional research to understand how all the dynamics of users changes over time, and the overall effects of these changes on technologies (Khanra et al., 2020; Patil et al., 2017; Rahman et al., 2026). Lastly, a study might be conducted on ways in which mobile payment systems would contribute to enhancing its coverage of underserved populations and economic development in remote locations specifically in developing economies. This may entail measurement of the performance of digital programs in favor of disadvantaged populations in remote areas on the utilization of official payment services including mobile money services and their general financial inclusion (Kesavan & Srinivasan, 2023).

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