A Conceptual Framework for Understanding User Behaviour Towards Digital Financial Services: An Extension of the Technology Acceptance Model

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Abstract

The rapid expansion of digital financial services (DFS) has transformed financial access and transactions, particularly in developing economies. Despite substantial policy support and technological advancement, the adoption and sustained use of digital financial services remain uneven, especially in rural and semi-urban regions. Understanding user behaviour towards digital financial services is therefore critical for achieving inclusive and sustainable digital finance. Research in the past has thoroughly used the Technology Acceptance Model (TAM) to explain the adoption of technology on the basis of perceived usefulness and perceived ease of use. However, the complexity of digital financial services, as characterized by financial risk, security concerns, trust issues, and varying user capabilities, has shown that TAM alone is incapable of explaining adoption behaviour fully.

The paper proposes a comprehensive conceptual framework that extends the Technology Acceptance Model to better understand user behaviour towards digital financial services. Building on TAM, the proposed framework integrates perceived usefulness, perceived ease of use, trust, perceived risk, social influence, and digital financial literacy as key antecedents influencing behavioural intention, which subsequently leads to actual usage behaviour. By incorporating behavioural, social, and capability-based factors, the framework provides a more holistic and context-sensitive explanation of digital financial service adoption.

Hence, the paper adds to the existing literature by proposing an integrated theoretical model that can guide future empirical research. The proposed framework also offers practical insights for policymakers, regulators, financial institutions, and FinTech firms seeking to design effective strategies to enhance digital financial literacy, build trust, reduce perceived risk, and promote inclusive and sustainable adoption of digital financial services, particularly in rural and semi-urban contexts.

Keywords: Digital Financial Services, Digital Financial Literacy, Technology Acceptance Model (TAM), Behavioural Intention, Social Influence

Introduction

The rapid expansion of digital means has changed the way individuals and businesses access, manage, and use financial resources. The adoption of online financial services such as mobile banking, digital wallets, and internet banking has revolutionized the financial systems and improved transaction efficiency, reduced costs, and enhanced financial inclusion, especially in developing economies (Gomber et al., 2018; Ozili, 2018). Digital financial tools have been used by the Government and the regulators of finance as a means to promote economic development and financial inclusion (Ozili, 2020). Steps have been undertaken to bring the underserved population within the umbrella of digital inclusivity. Despite the efforts of these bodies, the adoption patterns remain uneven, especially among the rural and semi-urban areas where users lack the skill and knowledge to use digital platforms; as a result, they often face challenges related to trust, perceived risk, limited digital skills, and social influence (Ozili, 2020; Appiah & Agblewornu, 2025). Empirical evidence from India's unorganized handicraft sector highlights that digital financial literacy, trust issues, and operational challenges pose a problem for proper adoption of digital platforms among these artisan communities (Juneja et al., 2025).

Therefore, it is crucial to understand the behaviour of users towards digital tools to ensure these programs are effective and sustainable in the long run. Past studies have extensively employed the Technology Acceptance Model (TAM) to explain how perceived usefulness and perceived ease of use shape an individual's intention to adopt digital technology (Davis, 1989; Schorr, 2023). TAM has widely been accepted as a practical yet straightforward framework that works with different technologies. However, the digital financial systems differ from traditional information systems as they involve money, security risk, regulatory trust, and personal data protection concerns. As a result, scholars argue that TAM alone will not be able to determine users' behaviour due to the complexity in user decision-making (Venkatesh et al., 2003; Schorr, 2023).

Recent studies have shown that factors such as trust, perceived risk, and social influence have crucially influenced the adoption behaviour of users (Jain & Raman, 2022; Appiah & Agblewornu, 2025). Trust influences users' confidence that a particular digital platform is reliable, while users perceive risk as a threat to their finances, privacy problems, or failed transactions. Social influence is also an important factor that refers to how users are influenced to use digital technology when their friends, family, or community use it, particularly in developing and semi-urban areas. However, many of the past studies look at these as separate factors rather than looking at them together, which makes it difficult to understand user behaviour towards digital financial services fully.

However, there is limited research on digital financial literacy, which refers to users' ability to understand, evaluate, and effectively use digital financial services (Annamalai & Rajarathinam, 2025; Cassola et al., 2025). This factor plays an important role in building confidence, skills, and encouraging users to use digital platforms primarily in the developing and semi-urban areas. The absence of an integrated framework that simultaneously considers technological perceptions, behavioural factors, and user capability highlights an important gap in the research on digital finance.

To address the gap, this paper provides a conceptual framework to understand user behaviour towards digital financial services. This framework extends the original TAM model and, apart from perceived usefulness and perceived ease of use, incorporates trust, social influence, digital financial literacy, and perceived risk, as well as the key antecedents along with behavioural intention, which subsequently leads to actual usage behaviour. Therefore, by adopting a holistic and context-specific framework, this paper aims to give a deep understanding of the adoption of digital platforms, especially in rural and semi-urban areas. As a conceptual model, this framework can be tested by future researchers using the empirical studies that can help corporates and policymakers to develop strategies for sustainable growth of digital financial services.

Literature Review

Technology Acceptance Model

The Technology Acceptance Model (TAM) was proposed by (Davis, 1989), is an innovative framework developed to understand user acceptance of new and innovative technologies. The model highlights perceived usefulness and perceived ease of use as the two critical cognitive beliefs that highlight an individual's behavioural intention to adopt a technology, which further influences actual system usage. While the perceived usefulness tells the extent to which a person believes that using a technology will improve performance, perceived ease of use tells how easy an individual thinks that a system is to use. Davis (1989), informed that together these constructs shape users' perception towards technology adoption.

In the past, TAM has received empirical and conceptual validation used among different studies to test various technologies. Lee et al., (2003) highlights TAM as the most straightforward and robust model in information systems research that effectively explains how people decide the usage and non-usage of a particular technology. Similarly, Martin, (2022) reported that perceived usefulness and perceived ease of use emerged as the key factors that help to predict individual behaviour across different technology adoption studies.

Recent studies on digitalization have also confirmed the relevance of TAM in the modern digital ecosystems. Schorr, (2023) emphasizes the importance of TAM in digitalization research, showcasing that it can still be effectively applied to the digital platforms and services with the innovation in technology. Given the model's flexibility, adaptability, and widespread acceptance, it provides a strong foundational framework that helps in understanding how user behaviour towards digital financial services, especially in the tech-driven environment, where user perception and behavioural intentions are crucial in adoption decisions.

Perceived Usefulness (PU)

Perceived usefulness means the degree to which an individual believes that using a particular technology will make their work easier and more effective (Davis, 1989). PU reflects users' perception relating to transaction speed, convenience, accessibility, and efficient management of finance, in the context of digital financial services. Studies in the past have shown that when users think of digital platforms as beneficial and make their financial activities efficient, their intention to adopt such services has increased significantly. Empirical studies in the Indian context have shown that PU is a critical factor in the adoption of digital finance

among micro businesses by improving transaction efficiency and thereby supporting financial inclusion (Verma & Shome, 2025). Studies focusing on digital payment and e-wallets adoption also indicate that PU significantly affects users' intention to adopt digital financial services (Ejaz et al., 2025; Matar & Aloqaily, 2025).

Perceived Ease of Use (PEOU)

Perceived ease of use means the degree to which an individual thinks that using a particular technology is effortless (Davis, 1989). With reference to digital financial services, PEOU refers to the ability with which a user understands, learn, and navigates digital platforms with ease. To enhance user adoption patterns, prior studies have shown that user-friendly interfaces, easy transaction procedures, and accessible digital platforms have enhanced users' perception of ease of use, thereby encouraging adoption. Evidence from empirical studies of developing economies highlights that perceived ease of use positively influences users' adoption of digital financial services by reducing the complexity and effort associated with the usage of technology (Sadik & Rahman, 2024). Similarly, studies on digital finance adoption indicate that convenience, effort expectancy, and ease of transaction significantly shape users' behaviour towards digital finance (Jain & Raman, 2022). The evidence from internet banking adoption research further strengthens the claim (Wang, 2025).

Social Influence (SI)

Social influence refers to how an individual perceives that his family members, peers, friends, or community groups thinks that the person should use a particular technology, thereby creating a normative pressure that shapes adoption decisions (Vannoy & Palvia, 2010). In terms of digital finance, SI reflects the role of society or peer groups in shaping the intention to use digital finance. Prior research has shown that social networks promote information sharing and reduce doubts about digital finance, which increases the adoption pattern, especially in low-developing and low-income countries (Hunter et al., 2025). Studies on rural digital finance adoption behaviour reflect that social influence positively impacts both adoption and usage intensity, as users are more likely to accept digital platforms as they see people around them using them (Mugoro & Makhura, 2025).

Trust (T)

In a digital or online environment, trust refers to the users' confidence in the security, reliability, and integrity of digital platforms, especially under conditions of uncertainty and perceived risk (Yusuf et al., 2022). Trust plays a critical role in digital finance as it reduces uncertainty, alleviates security concerns, and motivates users to adopt digital financial services. Research has shown that strengthening confidence in digital systems has enhanced the trust of individuals (Zeng et al., 2025). Empirical evidence from fintech and digital banking adoption further suggests that the trust factor significantly influences users' behavioural intentions of transparency, credibility, and data protection (Zaman et al., 2025).

Perceived Risk (PR)

Perceived risk means the potential problems that a user will encounter while using a particular technology, particularly in terms of financial loss, security breaches, privacy concerns, and system failures (Appiah & Agblewornu, 2025). Digital financial services refer

to users' problems about their security of data, the reliability of transactions, and the misuse of personal and financial information. Past studies have shown that when people perceive more risk, they are not likely to shift to digital financial services, particularly in developing and emerging economies (Halimah & Suryani, 2025). Research in the Indian context also strengthens the idea that perceived risk negatively influences users' willingness to adopt digital financial services, with financial loss, security, and system failure emerging as key inhibitors towards adoption (Jain & Raman, 2022).

Digital Financial Literacy (DFL)

Digital financial literacy means a users' ability to effectively use digital tools by applying financial knowledge, digital skills, and awareness to make transactions safely (Annamalai & Rajarathinam, 2025). Digital financial literacy helps users navigate digital platforms, recognize risks, understand financial products, and make informed financial decisions. Studies in the past have shown that higher digital financial literacy levels have led to more digital platform adoption, especially among rural and marginalized populations (Annamalai & Rajarathinam, 2025). Recent empirical studies have also supported the claim that with stronger digital financial literacy levels, individuals show greater confidence and safe usage behaviour, thereby supporting digital financial inclusion (Cassola et al., 2025).

Behavioural Intention and Actual Usage Behaviour

Individual's intention to adopt a particular technology is referred to as behavioural intention, which is the strongest factor that determines a person's usage or non-usage of that technology (Davis, 1989; Venkatesh et al., 2003). In digital finance, behavioural intention means how willing a user is to use a particular technology based on their experience and perception. Actual usage behaviour means how often and how actively users engage with digital tools in real life, such as making online transfers, retail payments, or managing financial transactions. Research on technology adoption has shown that a user's intention to use a particular technology plays an important role in turning their perception into actual usage.

Conceptual Framework

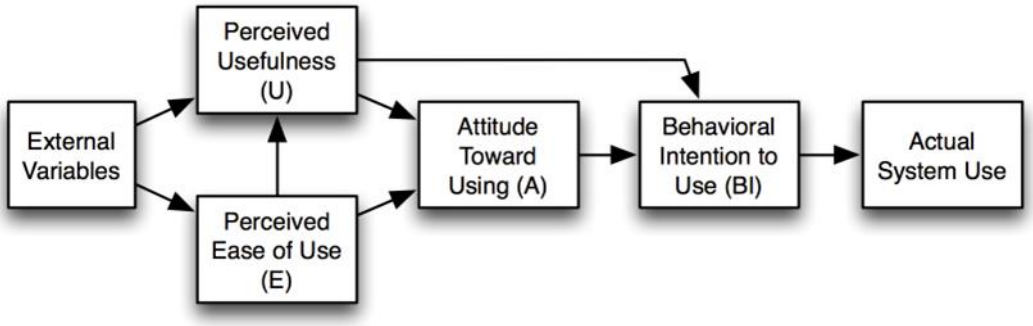

Figure 1. Original Technology Acceptance Model (Davis, 1989)

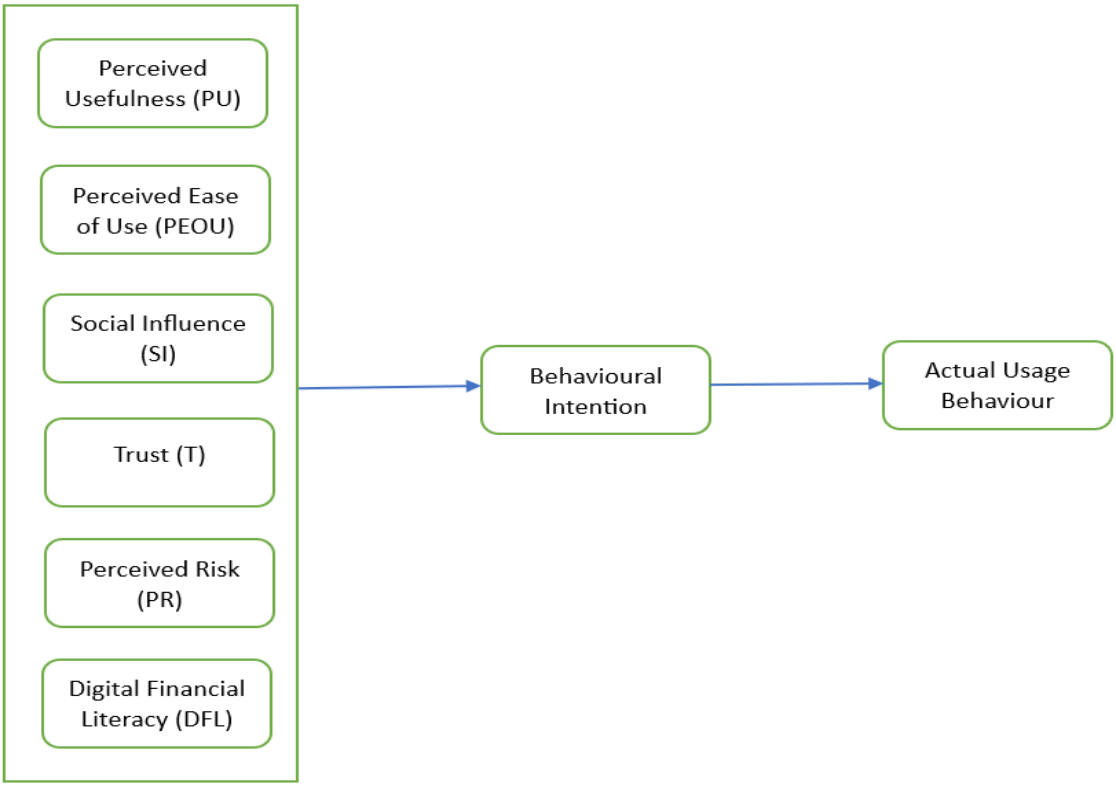

Figure 2. Proposed Extended Conceptual Framework

Figure 1, shows the original technology acceptance model (TAM) as proposed by (Davis, 1989), explains technology adoption through perceived usefulness, perceived ease of use, behavioural intention, and actual system usage. While, the study incorporates a conceptual framework (Figure 2) to understand the behavioural patterns of user behaviour towards the digital financial services, including the Technological Acceptance Model (TAM) framework and the contextual factors crucial for the adoption of digital finance. TAM explains how users' perception of a technology shapes their intention to use it, which later translates into actual usage behaviour. Based on the idea, the study incorporates perceived usefulness, perceived ease of use, trust, perceived risk, social influence, and digital financial literacy as the key antecedents influencing behavioural intention towards digital financial services.

Perceived usefulness and perceived ease of use are the core constructs under TAM that tell how effective and easy users think of using a particular digital platform. These factors are critical as individuals adopt those technologies that save time, improve efficiency, and are simple to operate. Trust is included to capture users' confidence in the security, reliability, and integrity of the digital service providers. In contrast, perceived risk is incorporated as an inhibiting factor and represents the issues faced by users, such as financial loss, privacy concerns, or transaction failures, which inhibit users' willingness to adopt digital tools.

Social influence is also included in the study, which tells the role of social norms, peer groups, and community in shaping the behaviour of an individual to adopt digital financial services. The factor is really important in the developing and semi-urban areas where society

opinion forms the adoption behaviour of an individual. Digital financial literacy is another factor included, which tells how well users understand and use digital platforms, as with knowledge and skills, people are more likely to adopt digital tools.

Behavioural intention serves as a central mediating construct in the framework, linking users' perception and contextual influences to actual usage behaviour. Actual usage behaviour refers to how users are using digital financial services in their real lives, such as making payments, transferring funds, or managing their finances. In brief, the conceptual framework tells how technological, social, and psychological factors together influence users' behavioural intention and actual usage of digital financial services.

Implications

Theoretical Implications

The proposed conceptual framework has important implications for research on technology adoption and digital finance. The framework is based on TAM by adding behavioural, social, and capability-based factors to explain how individuals adopt digital financial services. While the original TAM undertakes perceived usefulness and perceived ease of use as primary factors, the study broadens its scope by adding trust, social influence, perceived risk, and digital financial literacy. This integration is crucial for digital finance, where security concerns, uncertainty, and users' ability to use technology affect adoption decisions. The framework positions behavioural intention as a mediating construct between the antecedents and the actual usage behaviour, which strengthens the theoretical understanding of how perceptions and surrounding conditions lead to real-world adoption of digital finance. Overall, the framework highlights a complete and more practical model that can be tested as empirical studies in future research.

Policy Implications

From a policy perspective, the study highlights the importance of digital financial literacy for inclusive and sustainable adoption of digital financial services. For promoting digital financial literacy, government bodies and regulatory institutions such as the Reserve Bank of India (RBI) can use these insights to frame educational programs to target rural and semi-urban areas for digital finance inclusivity. Strengthening trust through strict consumer protection measures, data privacy rules, and a transparent grievance redressal mechanism can further enhance the adoption of digital finance. Enhancing trust also means reducing users' fear, i.e., by securing digital systems and proper regulatory monitoring, which will help support digital financial inclusion and reduce resistance among users.

Managerial Implications

This conceptual study also provides valuable insights for banks, fintech firms, and digital payments service providers, as managers can design user-friendly platforms that enhance users' perceived usefulness and ease of use, and enhance trust and security features to build trust. The framework proposes that managers reduce perceived risk through robust security systems, transparent policies, and reliable customer support that improve their confidence. Companies can leverage social influence through referral programs and community-based awareness initiatives to promote adoption. Lastly, investing in user

education initiatives and in-app guidance can improve digital literacy levels, and users will interact and adopt digital platforms more confidently.

Conclusion

The study proposed a comprehensive framework for understanding behavioural patterns in the adoption of digital financial services using the Technology Acceptance Model (TAM), which is further extended using additional behavioural, social, and capability-related factors. Based on the literature review, the study incorporates perceived usefulness, perceived ease of use, trust, social influence, perceived risk, and digital financial literacy as the antecedents in the proposed framework, with behavioural intention as a mediating factor that leads to actual usage behaviour. By combining these factors into a single framework, the study provides a more holistic view of users' perception towards the adoption of digital financial services, primarily in rural or semi-urban areas, where the issues of trust, risk, and user capability are highly relevant.

The main contribution of this paper is to highlight the role of digital financial literacy along with traditional technology acceptance factors, hence, shifting the focus from technology-driven adoption to user-centred capability and confidence. The framework also focuses on behavioural intention as a central mechanism that shapes users' perceptions, and contextual influences translate into real-life usage of digital financial services. Practically, the proposed framework offers insights for policymakers, regulators, and service providers who want to promote inclusive and sustainable adoption of digital finance.

Since this is a conceptual study, no data were collected for empirical analysis. While future studies will test the framework, focusing on collecting data from different regions. Researchers may also examine the factors that are most influential in the adoption of digital financial services, and explore potential moderating effects to further enhance the understanding of the adoption behaviour of digital platforms.

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