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The Power Of Enjoyment And Ease: How Perceived Enjoyment And Ease Of Use Shapes Women's Attitude And Intention Towards Digital Payments

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Abstract

Purpose: The purpose of this paper is to analyze the influence of perceived enjoyment on the perceptions of women users towards digital payments and their intention to use it. The Technology Acceptance model is used to examine the perceptions of women users of various digital Payments in India.
Methods: An empirical investigation was conducted on 223 women users of various digital payments in India by employing a survey method. Both offline and online modes were used for data collection.
Findings: Significance of the constructs in TAM model like Perceived Ease of use and Attitude is validated in Indian context and from the perspective of women. Perceived Ease of Use and Attitude are significant determinants of Behavioural Intention. Perceived Enjoyment also has a significant influence on the attitude and behavioural intention of women to use the various digital payments. Attitude does not mediate between Perceived Enjoyment and Behavioural Intention.
Theoretical Implications: Ease of Using the Digital Payment system, Attitude and Perceived Enjoyment significantly influences the Behavioural Intention of women. For women users, the influence of enjoyment is secondary to Ease of use of digital payments which are utilitarian in nature.
Practical Implications: The immediate implications are for researchers who wish to examine the role of perceived enjoyment, attitude and behavioural intention. Results show that for women, factors like ease in use and enjoyment in using digital payments system matters notably and the same must be catered to by the service/technology providers for better adoption of digital payments by women.
Originality: This paper examines the role of Perceived Enjoyment, Perceived Ease of Use and Attitude towards the Behavioural Intention to use Digital Payments from the perspective of women in India who are significant contributors to the Indian Economy both explicitly and implicitly.

Key words: Perceived Enjoyment, Behavioural Intention, Attitude, Perceived Ease of Use, Technology Acceptance Model, Digital Payments, Women users.

1. Introduction

With the advent of internet technology, Digital Payments System (hereafter referred as DPS) have become an essential component of the banking and finance industry (He et al., 2020). The digital invasion in the financial services industry is now considered inevitable as the same has upended all the other industries (Saal et al., 2017). DPS encompass all types of payments carried out, using digital or electronic mediums, such as mobile wallets, online payments, electronic payment and payments through cryptocurrencies (Agarwal & Zhang, 2020; Alkhowaiter, 2020; Patil et al., 2017).
In the last decade, India has grown to be a country with massive potential in the digital payments platform by rapidly developing the right environment through a healthy mix of policies, promotional schemes (Jan Dhan Yojna, Aadhaar enrolment, Unified Payments Interface etc.) and technology infrastructure expansion thereby bringing people closer to technology and banks (Panagariya, 2022). The demonetisation of 2016 (in India) and the COVID 19 pandemic from 2020 to 2022, has accelerated the momentum of digital payments adoption (Singh & Rana, 2017; Yadav & Das, 2025). Additional payment systems such as National Electronic Toll Collection (NETC) FASTag system, Bharat Bill Payment System (BBPS), AePS and RuPay cards have also enhanced digital payments (Shree et al., 2021).
The Digital Payments market (transaction value) is anticipated to reach US$1.89tn (₹158.89tn) by 2025 (Statista, 2020). Amidst the exponential surge of digital payments in India, what is the proportion of women in this? With respect to payment landscape, cash still dominates among women. Nearly 48 percent of women prefer cash payments (PayNearby Women Financial Index, 2022). Studies have opined that women are less likely to be financially included when compared to men (Ghosh & Chaudhury, 2019). Hence the success of digital payments in India is still not complete as the women population is lagging behind in its adoption. The adoption of digital payments among women must be improved as there is a general global consensus that female empowerment is "smart economics" (Walker & Kulkarni, 2021) and the same can be achieved by encouraging Digital banking usage. This necessitates further investigation into the underlying factors that promotes the adoption of digital payments among women as studies have shown that women and men tend to differ

in their decision-making processes, regarding technology acceptance and use (Venkatesh & Morris 2000; Filipiak & Walle, 2015; Yousafzai & Yani-de-soriano, 2012). Studies focusing on digital payments adoption by women in India are still in their nascent stage (Manrai et al., 2021). Hence this study is about the role of factors like enjoyment, ease of use and attitude in the adoption intention of digital payments among women.
The remainder of this paper begin by discussing the theory and the relevant prior literature related followed by proposing the conceptual research model and the hypotheses for the study.

2. Theory, hypotheses and conceptual model development

Several models have been developed, explaining the processes of user adoption of new technologies like Theory of Reasoned Action (Fishbein and Ajzen, 1975), Diffusion of Innovation Theory (Rogers, 1983), Theory of Planned Behaviour (Ajzen, 1991), Technology Acceptance Model (Davis, 1989, Davis et al., 1989), Unified Theory of Acceptance and Use of Technology (Venkatesh et al., 2003) etc. Technology Acceptance Model is one of the most widely applied and validated models (Kajol et al., 2022). The present study is based on Technology Acceptance Model (hereafter TAM) and explore the influence of certain factors like perceived enjoyment and ease of use on attitude and intention of women to use digital payments. The theory and significance of these constructs in the adoption of digital payments is discussed in detail.

2.1 Theory on Technology Acceptance Model

According to TAM model, the fundamental determinants of user acceptance of a technology are perceived usefulness (PU) and perceived ease of use (PEOU), which has direct and indirect effects on intention (BI) to use and act as antecedents to *attitude* (ATT) (Davis et al., 1989). Intention is defined as the probability that an individual will use a technology (Ramos-de-Luna et al., 2016) . Technology Acceptance Model, which was among the first models to include psychological factors that affect technology acceptance, addresses the issue of how users accept and use a technology (Teo & Noyes, 2011). According to the Theory of Reasoned Action, intention is the best indicator of the behaviour and a person's behaviour is actually what he supposes to do, which later becomes practical. Many studies have taken place based on TAM and as the new technologies emerge additional variables are introduced into TAM, for better prediction of the consumers' intention to use technology, which has come out as extended Technology Acceptance Models. Perceived Enjoyment is a construct from TAM III (Venkatesh & Bala, 2008) which is an antecedent to Perceived Ease of Use.

2.1 a Perceived Enjoyment

Perceived enjoyment (PEnj) refers to the degree to which the use of a technology is seen to be enjoyable (Davis et al., 1992; Rouibah et al., 2016). Davis et al. (1992) proposed perceived enjoyment to be similar to intrinsic motivation which is a driver of the performance of an activity that is linked to no other reason other than the process of performing the activity per se. Such intrinsic motivation for using a technology may be more important for women than men (Nysveen & Thorbjørnsen, 2005). Hence, Enjoyment is considered an important factor for female users towards the adoption of online payments (Rouibah, 2007). Studies have shown that Perceived Enjoyment has a significant effect on Perceived Ease of Use (Agarwal & Karahanna,2000; Koenig-Lewis et al., 2015; Venkatesh & Bala, 2008) and Attitude (Van der Heijden & Verhagen, 2004; Kurkinen, 2014; Lee & Chang, 2011; Nysveen & Thorbjørnsen, 2005). Especially for utilitarian systems (like digital payments), enjoyment always has a significant impact on ease of use (Sun & Zhang, 2006). There has been increase in researches studying enjoyment leading to consumers' intention to use Internet services (Alalwan et al., 2018; Moon & Kim, 2001; Van Der Heijden, 2004). Studies have shown that, perceived enjoyment directly influences the intention to use a technology (Kujala et al., 2017; Nysveen & Thorbjørnsen, 2005; Van Der Heijden, 2004; Venkatesh et al., 2012; Zhou, 2013). Hence, the more women perceive digital payment to be fun and enjoyable the more they will perceive it as easy to use and form a positive attitude towards digital payments. Also, the positive perception about enjoyment will positively influence their intention to use digital payments. Accordingly, the following hypotheses are proposed:
H1: *Women's Perceived Enjoyment has a significant positive influence on Perceived Ease of Use of digital payments.*
H2: *Women's Perceived Enjoyment has a significant positive influence on Attitude towards digital payments.*
H3: *Women's Perceived Enjoyment has a significant positive influence on Intention to use digital payments.*

2.1 b Perceived Ease of Use

Davis et al., 1989, defined Perceived Ease of Use as the degree to which a person believes that using a particular system would be free of effort. Ease of Use has a positive influence on Attitude of the users (Davis, 1989) and same has been validated in contexts like mobile banking (Deb & David, 2014), digital payments etc. Evidences show that ease of use of digital payments is more pronounced for women leading to more favourable attitude. Perceived Ease of Use is also considered to be an important antecedent of behavioural intention as the users are more likely to have higher intention to

accept a technology, when it is perceived to be easy to use especially for women. This is because women are motivated by the process (Perceived Ease of Use) unlike men who are more driven by instrumental factors (Perceived Usefulness) (Venkatesh & Morris, 2000). Also, many studies show that women have more anxiety with regards to ease of use than its usefulness per se (Broos & Roe, 2005; Karavidas et al., 2005; Venkatesh et al., 2003). Sun and Zhang (2006) also suggested that PEOU is important in influencing the Intention to use for female users and users with less experience. Hence, when digital payments are perceived as easy to use by women, they will form a positive attitude towards the same and will have more intention to adopt and use it. Based on this the following hypotheses are proposed:
H4: Women's *Perceived ease of use* has a positive impact on *Attitude* towards using digital payments.
H5: Women's *Perceived ease of use* has a positive impact on I*ntention* to use digital payments.

2.1 c Attitude
Attitude as defined by Davis et al. (1989) is the degree of evaluative affect that an individual associates with using the target system in their job. Attitude is the user's evaluation of the desirability to use the system (Akturan & Tezcan, (2012). The influence of attitude on intention to use has been validated in many contexts like electronic banking (Dobdinga, 2012), mobile banking (Akturan & Tezcan, 2012), mobile marketing (Bauer et al., 2005), mobile chat services (Nysveen & Thorbjørnsen, 2005), NFC technology (Ramos-de-Luna et al., 2016), mobile payments (Schierz et al., 2010), digital payments (Najib & Fahma, 2020) etc. and have shown a positive relation between them. Hence, higher the attitude towards using a technology, higher is the intention to use. Also, studies like Nysveen and Thorbjørnsen (2005), Kurkinen (2014), have shown that attitude mediates the perceived enjoyment and Intention to use technology. Hence, enjoyment perception of women influences their intention to use digital payments both directly and through attitude towards digital payments. Accordingly, the following hypotheses are proposed:
H6: Women's Attitude towards digital payments has a significant influence on intention to use digital payments.
H7: Attitude towards digital payments, mediates the direct relation between perceived enjoyment and intention to use digital payments.

2.1 d Conceptual model
From the theory discussed above we propose the following conceptual model for the study.

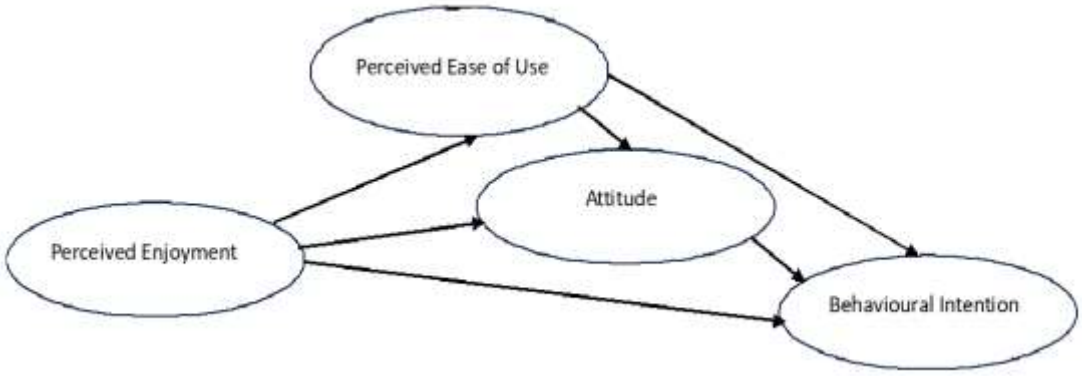

Fig.1 Conceptual Model

3 Research Methodology

3.1 Variable Measurement
All measurement items were adapted, from the literature. Indicators to measure Perceived Ease of Use (4 indicators), Attitude (5 indicators) and Behavioural Intention to use (5 indicators) were adapted from Cheng et al. (2006) and Suh and Han (2002). Perceived Enjoyment was measure using four indicators adapted from Van Der Heijden (2004).

3.2 Data and Methods
Considering the behavioural aspects of the research, Survey method using structured questionnaire, was employed for collecting primary data. The Questionnaire, was originally developed in English and was translated into Malayalam (Official language of Kerala State). The translation process included forward translation, backward translation and a two-member expert committee evaluation (Tsang, 2017). The suggested corrections were made to ensure the conceptual equivalence in all the cases.
The population for the study was women both employed and unemployed in the state of Kerala in India. Study included women aged above 18 years, who have used any of the digital modes of payments like internet banking, mobile banking,

credit or debit cards, digital wallets and UPI. A sampling frame that contains the details of digital payment users could not be obtained from banks because of their privacy policy. Hence Purposive sampling methods was used to identify the final respondents (Teare et al., 2014). The respondents were identified from households as well as from collection points like super markets, textile shops, public offices and spaces etc. The data was collected in September through November 2021. The participation was voluntary and they were briefed about the main purpose of the research. The respondents were assured of their identity privacy. The participants had no financial gain or financial expense to participate in the survey.

The minimum sample size required was computed as 476 Cochran's (1977) and was decided to collect at least double the required minimum sample size. About 250 females completed the survey. After a preliminary analysis for identifying and removing outliers in data, 223 responses were retained for final analysis (81.3 percentage response rate). The final total sample was composed of 372 from urban and 401 from rural region of Kerala.

3.3 Data analysis and results

The data collected were first subjected to data cleaning to improve the quality of data to make it fit for documentation (Chapman, 2005). The codified data were examined for missing values and the identified cases were removed. Outliers, were identified by calculating z-scores, and the cases with scores outside ± 1.96 (Grove et al., 2013) were removed from the data set. To estimate univariate normality, Skewness and Kurtosis measures were used. SPSS Version 25.0 was used and results were found to be well within the ± 1.00 range, showing that the data followed normal distribution characteristics (Kim, 2013).

The analysis of the relation between the constructs under study was done using variance-based technique, i.e., partial least square (PLS) (Ramayah et al., 2018). SmartPLS (Version 3) was used. In the analysis, first the evaluation of the measurement model and then the assessment of the structural model was carried out.

3.3 a Evaluation of Measurement Model

The minimum sample size required (Hair et al., 2012) to perform structural equation modelling analysis was examined using G*Power. The minimum sample size was computed to be 118, and the actual sample used for analysis is 223, which is adequate.

In order to ensure the adequacy and uni-dimensionality of the constructs under study, Confirmatory factor analysis (CFA) was performed. The constructs were evaluated using reliability (internal consistency and composite reliability), convergent validity, and discriminant validity. Table 1, shows the Cronbach's alpha values and composite reliability values for all the four constructs: Perceived Enjoyment (PEnj), Perceived Ease of Use (PEOU), Attitude (ATT) and Behavioural Intention (BI). All the constructs had the Cronbach's alpha values above the recommended minimum value of 0.70 (Nunnally & Bernstein, 1994). Likewise, the Composite reliability values were above the minimum recommended 0.60 (Henseler et al., 2016).

Table 1 Reliability of Constructs

Constructs	No. of Items	Cronbach's Alpha	Composite Reliability
Perceived Enjoyment	4	0.821	0.869
Perceived Ease of Use	4	0.843	0.880
Attitude	5	0.866	0.892
Behavioural Intention	5	0.838	0.863
Source: Analysis Results			

Convergent validity was measured using Average Variance Extracted (AVE) which is the extent to which the construct converges to explain the variance in its indicators (Hair Jr et al., 2017). Table 2, shows the Average Variance Extracted (AVE) of the four constructs. The AVE of all the constructs, is more than the minimum recommended value of 0.50 (Hair Jr et al., 2017) confirming the convergent validity.

Table 2
Convergent Validity (AVE) of Measurement Model

Constructs	AVE
Perceived Enjoyment	0.702
Perceived Ease of Use	0.718
Attitude	0.702
Behavioural Intention	0.657
Source: Analysis Results	

Discriminant validity was measured using Cross loadings, in which a particular construct should have higher loadings on its own parent construct in comparison to other constructs in the study. HTMT ratio, was also calculated. Table 3, shows the Item loadings and Cross Loadings of the four constructs. The Item Loadings of all the constructs are found to be higher than the minimum recommended value of 0.708 (Hair Jr et al., 2017) confirming the convergent validity, and all the constructs have higher loadings on its own parent construct in comparison to other constructs, thereby fulfilling the discriminant validity.

Table 3
Convergent Validity and Discriminant Validity (Item Loadings and Cross Loadings) of Measurement Model

Items	PEnj	PEOU	ATT	BI
PEnj01	**0.800**	0.377	0.336	0.349
PEnj02	**0.915**	0.229	0.252	0.145
PEnj03	**0.901**	0.205	0.149	0.329
PEnj04	**0.721**	0.335	0.358	0.364
PEOU01	0.221	**0.914**	0.307	0.194
PEOU 02	0.321	**0.850**	0.229	0.420
PEOU 03	0.440	**0.732**	0.272	0.380
PEOU 04	0.567	**0.883**	0.300	0.327
ATT01	0.279	0.320	**0.842**	0.420
ATT 02	0.347	0.434	**0.848**	0.216
ATT 03	0.367	0.442	**0.851**	0.209
ATT 04	0.369	0.223	**0.787**	0.401
ATT 05	0.292	0.325	**0.859**	0.317
BI01	0.350	0.432	0.226	**0.860**
BI 02	0.404	0.216	0.479	**0.747**
BI 03	0.417	0.400	0.336	**0.723**
BI 04	0.136	0.268	0.295	**0.866**
BI 05	0.434	0.354	0.227	**0.845**

Source: Analysis Results

Table 4, shows the results of the Discriminant Validity measured using HTMT ratio. All the computed values of HTMT criterion are well below the threshold of 0.85 (Henseler et al., 2015), and the discriminant validity of the model is established.

Table 4
Discriminant Validity (Heterotrait-Monotrait Ratio) of Measurement Model

Constructs		1	2	3	4
PEnj	1	--			
PEOU	2	0.595	--		
ATT	3	0.461	0.215	--	
BI	4	0.363	0.577	0.411	--

Source: Analysis Results

Thus, the study confirmed the psychometric properties of the scale, such as reliability and validity and also indicated that it is right to proceed with further analysis.

3.3 b Assessment of Structural Model

The assessment of the structural model consists of an examination of the relations between the constructs and the predictive capability of the model (Hair Jr et al., 2014). The model's predictive capability is assessed using the partial least squares method (Janadari et al., 2016) and path coefficients. Path coefficients represent the hypothesized relationship between the related constructs, ranging from -1.0 to + 1.0 (Hair Jr et al., 2014), and the values have to be tested for their statistical significance.

Table 5
Path Coefficients of Direct Effects

Constructs	Path (β)	T-Statistic	p-value	CI (95%)	
				Lower	Upper
Perceived Enjoyment → Perceived Ease of use	0.143	2.804	0.005*	0.043	0.243
Perceived Enjoyment → Attitude	0.227	5.821	<0.001*	0.151	0.303
Perceived Enjoyment → Behavioral Intention	0.196	4.667	<0.001*	0.114	0.278
Perceived Ease of Use → Attitude	0.428	10.190	<0.001*	0.346	0.510
Perceived Ease of Use → Behavioral Intention	0.602	15.436	<0.001*	0.526	0.678
Attitude → Behavioral Intention	0.411	8.563	<0.001*	0.317	0.505

**Significant at five percent level*
Source: Analysis Results

The table 5, shows the Path coefficients of relationships shown in the model at five percent level of significance. Our result shows that perceived enjoyment has a positive and significant relationship with Perceived Ease of Use (β = 0.143; T-statistic = 2.804 and p-value <0.005), thus supporting H1. Perceived enjoyment also has a positive and significant relationship with Attitude (β = 0.227; T-statistic = 5.821 and p-value <0.001) which is supporting the hypothesis *H2*. It is seen from the results that Perceived Enjoyment also has a significant positive effect on Behavioural Intention (β = 0.196; T-statistic = 4.667 and p-value <0.001), supporting H3. Perceived Ease of Use has a significant positive effect on Attitude towards the use of digital payments (β = 0.428; T static = 10.190 and p value <0.001) which is in support of H4. Also, it is evident from the results that, Perceived Ease of Use has a significant positive effect on Behavioural Intention to use digital payments (β = 0.602; T static = 15.436; p value <0.001) supporting H5. The results also show that Attitude has a significant positive effect on Behavioural Intention to use digital payments (β = 0.411; T static = 8.563; p value <0.001) supporting H6.

Testing for Mediation

From Table 5,6 and 7 we can see that the direct effect of PEnj on BI is significant (β = 0.196; T-statistic = 4.667 and p-value <0.001), Indirect effect of PEnj on BI through ATT is not significant (β = 0.093; T-statistic = 1.878 and p-value > 0.001) and the total effect is significant (β = 0.289; T-statistic = 7.049 and p-value <0.001). Hence, it shows that ATT does not mediate the relationship between Perceived Enjoyment and Behavioural Intention.

Table 6
Path Coefficients of Indirect Effects in Mediation Effect of Attitude

Constructs	Path (β)	T-Statistic	p-value	CI (95%)	
				Lower	Upper
(Perceived Enjoyment → Attitude) * (Attitude → Behavioral Intention)	0.093	1.878	0.061	-0.004	0.190

**Significant at five percent level*
Source: Analysis Results

Table 7
Path Coefficients of Total Effect in Mediation Effect of Attitude

Constructs	Path (β)	T-Statistic	p-value	CI (95%)	
				Lower	Upper
Perceived Enjoyment → Behavioral Intention) + (Perceived Enjoyment → Attitude) * (Attitude → Behavioral Intention)	0.289	7.049	<0.001*	0.209	0.369

**Significant at five percent level*
Source: Analysis Results

Table 8
Summary of Hypotheses Testing

Hypothesis		Path Coefficient	T-Statistic	p-value	Results
H1	Women's Perceived Enjoyment will have a significant influence on her Perceived Ease of Use of digital payments.	0.143	2.804	0.005*	Supported
H2	Women's Perceived Enjoyment will have a significant influence on her Attitude towards digital payments.	0.227	5.821	<0.001*	Supported
H3	Women's Perceived Enjoyment will have a significant influence on her Intention to use digital payments.	0.196	4.667	<0.001*	Supported
H4	Women's Perceived ease of use has a positive impact on her Attitude towards using digital payments.	0.428	10.190	<0.001*	Supported
H5	Women's Perceived ease of use has a positive impact on her Intention to use digital payments.	0.602	15.436	<0.001*	Supported
H6	Women's Attitude towards digital financial transactions will have a significant influence on her intention to use digital payments.	0.411	8.563	<0.001*	Supported
H7	Attitude towards digital financial transactions, mediates the perceived enjoyment and Intention to use digital payments.				Not Supported

Source: Compilation of analysis

5. Discussion and Implications

This study examined the role of perceived enjoyment in the adoption of digital payments by women. All hypotheses testing results were interpreted based on the p values (< 0.05) and confidence intervals (95 percent) (Hair Jr et al., 2014). The results of the hypotheses tests are given in Table 8. All the hypotheses proposed are supported except H7.

The results show that Perceived enjoyment is a significant factor influencing the perception about ease in using digital payments. This finding is in support of Agarwal and Karahanna (2000), Chin and Ahmad (2015), Gerow et al., 2013; Koenig-Lewis et al. (2015), Sun & Zhang, 2006; Venkatesh and Morris (2000), Yi and Hwang (2003) and the like. Digital payments are more of a utilitarian system than that of a hedonic nature. Earlier in the field of utilitarian services like provision of financial services fun or enjoyment was not considered significant but our findings suggest that in the field of digital payments fun and pleasure must be noted especially with respect to women users whose number are on the rise.

The results show that Perceived enjoyment influences attitude. This is in support of the findings of Holdack et al., (2020), Watjatrakul (2013) and the like. The results also show that Perceived enjoyment influences the behavioural intention to use digital payments. This is in agreement with the findings of Alalwan et al. (2018), Jasin (2021), Kim (2013), Sudono et al. (2020), Van Der Heijden (2004) and the like. However, PEnj has a stronger influence on the attitude than on PEOU and BI. Such an influence could be attributed to the nature of digital payments as a more modern platform which maximises her feeling of pleasure and enjoyment in using such systems as it helps to attain many services and makes her feel positive about it. These results are consistent with prior studies regarding the role of intrinsic motivation (Alalwan et al., 2018; Davis et al., 1992; Van Der Heijden, 2004; Venkatesh et al., 2012; Venkatesh & Morris, 2000 etc.).

The study also validated the relationships discussed in TAM, such as influence of PEOU on Attitude and Behavioural Intention supporting with the findings of Davis et al. (1989), Gu et al. (2009), Venkatesh and Davis (1996, 2000), Watjatrakul (2013) and the like. Also, corroborated the influence Attitude on Behavioural Intention which are in agreement with Akturan and Tezcan (2012), Bauer et al. (2005), Davis et al. (1989), Nysveen and Thorbjørnsen (2005), Ramos-de-Luna et al. (2016), Schierz et al. (2010) and the others. According to the results of the study, Perceived Ease of use and Attitude are the strongest predictors of Behavioural Intention of women, followed by their perception on enjoyment in using digital payments. This result is consistent with the findings of Sun and Zhang (2006), in which ease of using the technology is reported as a significant determinant of the intention for women and older users.

Another important objective of the study was to examine the mediating role of attitude between perceived enjoyment and behavioural intention to use digital payments. The results show that attitude does not mediate PEnj to BI which is in contradiction to the findings of Kurkinen (2014), Nysveen and Thorbjørnsen (2005) etc. Perceived enjoyment significantly influences the attitude of women towards digital payments which is not leading to their behavioural intention to use. This may be due to the influence of other factors like social influence, perceived usefulness, perceived ease of use etc. that influence the intention of women which may be reducing the mediation effect of attitude (Nysveen & Thorbjørnsen, 2005; Riquelme & Rios, 2010). However, perceived enjoyment is directly influencing the behavioural intention of women to use digital payments. Hence, it can be considered that perceived enjoyment is a significant factor

that independently influences both the attitude of women as well as their behavioural intention to use. It asserts on the role of fun/pleasure in using the various digital payments like internet banking, mobile banking, digital wallets etc. in influencing their attitude and intention.
Perceived Enjoyment improve the user experience, however the role of it is secondary to Perceived Ese of Use in the context of essential services (utilitarian) like digital payments. Hence, the designers /and service providers while designing the various digital payment methods along with the focus on simplicity, convenience and easy-to- use may focus on the enjoyment aspect too. Thus, efficiency, easiness and enjoyability must be catered to at the same time.
This study suggests a guideline for the service providers who wishes to enhance their women users' positive perspectives on their digital payments. The main strength of this study is its derivation of factors from previous conceptual and empirical research. This study provides a base to the future studies examining the various factors influencing the women's behavioural intention to use digital payments.

6 Limitations and Directions for future research

This work is not without its limitations. In terms of study limitations, these include the use of a single method of data collection which have been shown to have the potential to lead to the common method variance, where the associations between variables become inflated. Future work is needed to find similar research results to support or contradict the findings, of the current study. There is also a need for even deeper understanding of perceived enjoyment in mandatory use of technology contexts as well. Future studies could further extend the TAM model to include other variables such as cost, perceived value, customer loyalty to digital payments, perceived trust and perceived risk. Information about digital payments adoption and acceptance in other parts of India, also in rural areas may vary. In future studies, comparative research could target these areas to gain comparative national results.

7. Conclusion

This paper examined the influence of perceived enjoyment on the perceived ease of use, attitude and behavioural intention to use the various digital payments. The study showed that perceived enjoyment influences the intention to use digital payments among the women users and the same is not mediated by attitude. Perceived ease of use and attitude are the stronger determinants of intention followed by perceived enjoyment. The current findings enhance the understanding of acceptance of digital payments among women. Results suggest that users of digital payments need to be provided with more diverse ways of making payments which are at the same time convenient to use and fun as well.

8. Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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