SILVER TRAVELERS: UNDERSTANDING PENSIONER’S DIGITAL PAYMENT ADOPTION

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(Received 18th March 2026; revised 26th June 2026; accepted 28th July 2026)

Abstract. The rising adoption of digital payment systems has transformed financial transactions globally, yet older adults, often referred to as "silver travelers," remain reluctant to embrace these technologies. This concept paper tries to explore factors that influence silver travelers' intention to adopt digital payment systems, focusing on trust as a critical variable alongside constructs from the Theory of Planned Behavior (TPB), including attitude, subjective norms, and perceived behavioral control. The study addresses the gap in understanding how trust interacts with these TPB constructs to shape behavioral intentions in this demographic. A mixed-methods approach will be employed, combining quantitative surveys and structural equation modeling (SEM) to analyze the relationships between trust, TPB constructs, and adoption intention. The study will target older adults who travel frequently, as this group faces unique challenges and opportunities in adopting digital payment systems during their journeys. The findings are expected to provide actionable insights for businesses and policymakers. By identifying trust-building strategies and leveraging social influence, businesses can design user-friendly, secure, and inclusive digital payment platforms tailored to older adults. This will not only enhance financial inclusion but also improve customer satisfaction and loyalty among silver travelers. Ultimately, the study aims to contribute to the broader discourse on digital inclusion and the aging population's participation in the digital economy.
Keywords: *silver travelers, digital payment adoption, trust, theory of planned behavior*

Introduction

Digital payments (DP) have become a central feature of modern travel experiences, offering speed, convenience, and reduced contact with cash. However, adoption among older adults, including pensioners, remains uneven, particularly in travel contexts where safety, mobility, and routine disruptions are salient. The Theory of Planned Behavior (TPB) provides a well-established framework to understand how attitudes, subjective norms, and perceived behavioral control shape individuals’ intentions to perform a given behavior, and ultimately their actual behavior (Amankwa et al., 2023; Hewawasam et al., 2023). Trust has been added to the study as it emerges as a crucial variable, significantly influencing the willingness of elderly travelers to embrace digital payments. Employing TPB can help to unravel the cognitive and social determinants of pensioners’ intended use of DP while traveling. This study focuses on pensioners as a distinct and important user group whose adoption decisions may be influenced by age-related factors such as techno-skepticism, perceived health and safety concerns, and routine stability (Hewawasam et al., 2023; Nguyen et al., 2023). TPB posits that behavioral intention is shaped by three core constructs namely attitude, subjective norms and perceived behavioral control (PBC). Attitude reflects beliefs about the outcomes of DP use (e.g., safety, convenience, speed) and the value attached to those outcomes. Subjective norms capture normative beliefs about whether significant others

eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1633

(family, travel companions, service providers) approve or expect DP use. PBC encompasses perceived facilitators and barriers (e.g., digital literacy, device accessibility, network availability, perceived security) that can enable or restrict DP adoption. Together, these constructs shape intention, which is the immediate antecedent of actual DP use (Amankwa et al., 2023; Hewawasam et al., 2023).While trust serves as an extension to the framework to because it provides a solid foundation for understanding the intention to use digital payments (Rahman et al., 2025).

Older travelers may differ from younger generations in how TPB components operate. Attitude may be strongly influenced by perceived usefulness (e.g., avoiding cash handling during transit or health-safety benefits during pandemics) and perceived difficulties with technology. Subjective norms might reflect family encouragement or advice from travel companions and service staff. PBC is particularly salient for pensioners who may face physical limitations, sensory impairments, or limited prior exposure to digital-wallet ecosystems (Zhang and Poon, 2021). In summary, studying silver travelers' intentions to use digital payment systems is crucial for firms aiming to enhance customer experience, tap into a growing market, and foster innovation while addressing the unique challenges faced by older adults. This understanding can lead to strategic advantages and contribute to the overall success of travel businesses and service industries.

Literature review

The emergence of digital payment as a preferred transaction method for silver travelers

Silver traveler refers to a demographic of travelers aged 50 and older, often pensioners who have the time, financial resources, and desire to explore the world. Pensioners represent a growing segment of travelers whose mobility patterns intersect with evolving payment ecosystems. In travel contexts, digital payments offer speed, convenience, and reduced exposure to cash, aligning with older adults' safety and comfort priorities while on the move. The use of digital payments as the preferred transaction method while traveling has surged in recent years, driven by a convergence of technological maturity, traveler expectations, and a cashless shift catalyzed by health, safety, and convenience considerations. A growing body of TPB and Technology Acceptance Model (TAM) research indicates that travelers increasingly favor digital payment due to perceived usefulness and ease of use, which translate into positive attitudes and stronger intentions to use these methods on the move (Zhu et al., 2024; Nguyen et al., 2023; Sun et al., 2022; Wu et al., 2022). In travel contexts, the benefits emphasized by the literature include faster transactions, minimized physical contact, and seamless integration with mobile travel apps and platforms, all of which contribute to a more fluid travel experience and reduced friction at payment touchpoints like airports, transit hubs, and hotels (Amirludin et al., 2024; Hanafiah et al., 2024; Hasyim et al., 2023; Cai et al., 2021). This shift toward digital payments aligns with broader cashless trends observed during and after the COVID-19 era, where safety-related norms and heightened risk awareness further bolster the appeal of contactless solutions for travelers (Ghandour et al., 2023; Nguyen et al., 2023).

Attitude and silver travelers' intention to use digital payment

eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1633

Recent study consistently shows that attitude toward digital payment (DP) and intention to use DP while traveling are tightly linked to the Theory of Planned Behavior (TPB). Attitude captures the evaluation of DP use during travel, formed by perceived usefulness, ease of use, and expected outcomes such as safety and speed. In travel contexts, these attitudinal judgments translate into stronger behavioral intentions to employ DP across touchpoints like airports, transit systems, hotels, and tour services. Among pensioners, research converges on the idea that favorable attitudes arise when DP is perceived as reducing cash handling, enhancing safety, and delivering tangible travel conveniences, with multiple studies noting the contingent role of perceived usefulness and perceived ease of use in shaping attitude (Zhu et al., 2024; Hewawasam et al., 2023; Nguyen et al., 2023; Yasami et al., 2022;). Studies across tourism and payment contexts consistently find that higher perceived security and trust bolster favorable attitudes toward DP adoption, while privacy concerns can either dampen or motivate more cautious attitudes depending on privacy assurances and provider credibility (Abdo et al., 2025; Zhu et al., 2024; Cai et al., 2021). Despite the accumulating interest, pensioner-focused research on DP adoption in travel remains uneven, with many studies drawn from broader or younger cohorts. Detailed investigations are needed to quantify the relative weights of attitude in predicting pensioners' DP intentions. Therefore, (H1): Attitude has a significant positive effect on silver travelers' intention to use digital payment.

Subjective norms and silver travelers' intention to use digital payment

In the digital payments literature, subjective norms, the perceived social pressure to perform or not perform, a behavior consistently influence intention to use payment technologies, particularly within TPB based frameworks that are frequently extended with related constructs (e.g. perceived behavioral control, attitude) to predict travel-related adoption. Recent work applying TPB to digital payments in travel and tourism contexts shows that subjective norms can directly affect intention and also interact with attitudes and perceived behavioral control to shape adoption trajectories. For pensioners, who may be more influenced by family, peers, and service staff, social expectations and endorsements from travel companions and merchants can exert meaningful normative pressure to adopt or reject DP while traveling (Amankwa et al., 2023; Bernando and Ramli, 2023; Hewawasam et al., 2023; Nguyen et al., 2023). Given the aging of travel populations and the heightened importance of trusted, interpersonal cues for older adults, the role of subjective norms is likely amplified in pensioners' decisions about DP use on trips (Chawla and Joshi, 2025; Zhu et al., 2024; Nguyen et al., 2023).

Across studies on digital payments in tourism, subjective norms often operate through several pathways. First, normative beliefs about what important others think can shape travelers' perceived obligation to adopt DP as a travel habit, thereby elevating intention when social groups endorse cashless options. Second, perceived social approval can bolster confidence and reduce anxiety about using unfamiliar payment interfaces, indirectly boosting intention via increased perceived behavioral control and reduced perceived risk. Third, behavioral modeling within travel groups and families can create observational learning; pensioners observing companions successfully using DP can strengthen normative alignment and intention to imitate. Collectively, these mechanisms align with reported findings that social influence significantly predicts intention in both travel and non-travel DP contexts, though the strength of this effect varies by sample and setting (Zhu et al., 2024; Hewawasam et al., 2023; Nguyen et al.,

eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1633

2023; Phan et al., 2020). Notable there is a gap in pensioner-centered analyses of subjective norms in DP adoption during travel because most TPB research tend to focus on younger generations as DP users. Hence, (H2): Subjective norms have a significant positive effect on silver travelers' intention to use digital payment.

Perceived behavioral control and silver travelers' intention to use digital payment

Across TPB based work in digital payments, perceived behavioral control (PBC) consistently emerges as a robust predictor of intention, signaling that individuals' confidence in their ability to complete digital payment tasks under travel conditions translates into stronger adoption intentions. For older travelers, PBC often captures beliefs about device access, app usability, network reliability, and security assurances in dynamic travel environments such as airports or transit hubs. Recent 2026 era studies applying TPB to travel related DP indicate that when pensioners feel capable of navigating payment apps and overcoming barriers (e.g language, on-site assistance, or connectivity), their intention to use digital payments during trips strengthens, sometimes independently of attitude or subjective norms (Zhu et al., 2024; Nguyen et al., 2023). This pattern aligns with broader findings on elderly DP research showing a salient link between perceived control and willingness to engage with mobile financial technologies under conditions of risk and novelty (Rabaa'i et al., 2024; Sari et al., 2022).

PBC operates both directly and indirectly to shape intention. Directly, higher perceived ease of use and self-efficacy regarding DP tools elevate confidence in performing travel-related transactions, which in turn raises intention to use at touchpoints like boarding gates, hotel check-ins, and tour bookings (Ghoynaqi and Saibil, 2022; Hasan and Gupta, 2020). Indirectly, PBC can strengthen attitude by enhancing perceived behavioral control over outcomes (e.g. faster, contactless payments) and reducing perceived risk, thereby amplifying the intention pathway described in TPB. Psychological barriers such as technology anxiety, lack of trust, and perceived risks (e.g. financial and privacy risks) hinder the adoption of digital payments among older adults. These barriers negatively affect PBC by reducing confidence in using the technology (Zhou and Bohari, 2026; Cham et al., 2022; Zhang and Poon, 2021). Despite converging evidence on the importance of PBC, pensioner-specific investigations remain relatively scarce. Thus, with the above reasonings, this study wants to propose: (H3): Perceived behavioral control has a significant positive effect on silver travelers' intention to use digital payment.

Trust and silver travelers' intention to use digital payment

Trust significantly influences older adults' intention to adopt digital payment systems by mitigating concerns about risks such as fraud and security breaches (Banerjee and Jhawar, 2025, Rahman et al., 2025) . Trust enhances perceived usefulness and positively shapes attitudes toward digital payments, which are critical predictors of behavioral intention (Asmita et al.,2026). In contexts like mobile payments, trust acts as a mediator, reducing the negative effects of perceived risks (e.g. financial and performance risks) and fostering positive attitudes (Asmita et al.,2026). Older adults face unique challenges, including low digital literacy, technology anxiety, and heightened sensitivity to risks. These barriers can be mitigated by trust-building measures such as transparent policies, user-friendly interfaces, and fraud prevention mechanisms (Lyu, 2026; Zhou and Bohari, 2026; Rahman et al., 2025). Reseachers

eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1633

have suggested a few tips to promote the adoption of DP among silver travelers. The first tip is to build trust, enhance digital literacy among older adults and design simple interface to accommodate the older users (Asmita et al., 2026; Lyu, 2026; Zhou and Bohari, 2026; Linh and Huyen, 2025). Trust is a central factor influencing silver travelers' intention to use digital payments, as it directly impacts attitudes, perceived behavioral control, and risk perceptions. By integrating trust into the TPB framework, stakeholders can better understand and address the unique needs of older adults, fostering greater adoption of digital payment systems. Hence, (H4): Trust has a significant positive effect on silver travelers' intention to use digital payment (*Figure 1*).

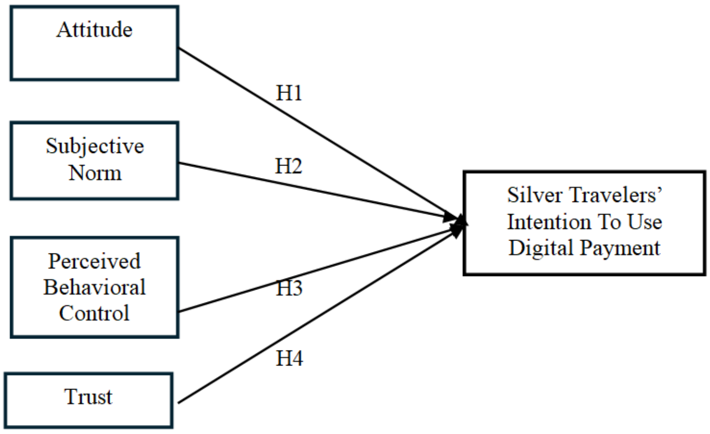

Figure 1. *Proposed conceptual framework.*

Materials and Methods

A self-administered and voluntary online survey in the form of an e-questionnaire distributed through Google Forms will be employed for this study. The target population consists of pensioners who are interested in travelling, and respondents will be selected using convenience and snowball sampling techniques. The survey link will be disseminated through social media platforms, including Facebook, TikTok, and WhatsApp Messenger, to ensure wider outreach among potential participants. The questionnaire is divided into two sections. Section A focuses on the respondents' personal information and demographic profiles. It includes general demographic questions as well as specific enquiries regarding the frequency of digital payment usage while travelling. The inclusion of demographic variables is essential to determine how characteristics such as age and financial status influence the relationship between the study constructs and the intention to use digital payment, as suggested by Mardhiana and Rahayu (2022).

Section B is designed to gather responses related to the dependent construct, namely the intention to use digital payment among silver travelers, and the independent variables, which include attitude, subjective norm, and perceived behavioural control. The questionnaire items will be adapted from validated measurement scales established in existing Theory of Planned Behaviour (TPB) literature. All questionnaire items will be measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Data analysis will be performed using the Statistical Package for the Social Sciences (SPSS), SmartPLS 4, and Structural Equation Modelling (SEM). SEM,

eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1633

particularly through SmartPLS 4, is regarded as one of the most effective analytical approaches for examining human behavioural intentions and relationships among latent constructs (Limpanitgul, 2009).

Implications for practitioner, industry, and future research

The proposed conceptual framework offers significant implications for practitioners, industry stakeholders, and future research within the domains of silver travelers' tourism and digital payment services. From a practical perspective, identifying the roles of attitude, subjective norm, perceived behavioral control, and trust in shaping silver travelers' intention to use digital payment provides valuable insights for designing targeted adoption strategies in financial services. Tourism operators, financial institutions, and digital payment providers should focus on improving positive perceptions by highlighting the convenience, usefulness, and security of digital payment services. Furthermore, enhancing perceived behavioral control through user-friendly and simple interfaces, accessible digital literacy programmes, and responsive technical assistance may strengthen silver travelers' confidence and capability in conducting digital transactions. The influence of subjective norms also suggests that family members, peers, and travel communities may play an important role in encouraging digital payment adoption.

For the tourism and financial technology industries, building trust through strong security measures, transparent transaction processes, and reliable customer support is essential to increase acceptance digital payment ecosystems among silver travelers. Theoretically, this conceptual paper contributes to the existing literature by extending the Theory of Planned Behavior through the integration of trust as an additional explanatory construct within the context of silver tourism and digital payment. Future empirical studies are encouraged to validate the proposed framework across diverse geographical and cultural settings and examine potential moderating or mediating mechanisms.

Conclusion

Drawing on the Theory of Planned Behavior (TPB), contemporary literature indicates that trust, attitude, subjective norms, and perceived behavioral control (PBC) collectively shape pensioners' intention to use digital payment (DP) while travelling. Trust is particularly critical among silver travelers, as concerns regarding security, fraud, and system reliability may influence their adoption decisions. Thus, transparent systems, fraud prevention mechanisms, and user-friendly designs are essential for strengthening trust (Asmita et al., 2026). Attitude reflects pensioners' evaluations of the safety, convenience, and efficiency of DP and may mediate the effects of perceived usefulness and ease of use on behavioral intention (Tian et al., 2023; Ariffin et al., 2021; Karim et al., 2020). Subjective norms, particularly the influence of family members, travel companions, and frontline staff, may further encourage DP adoption by providing social support and reinforcing positive perceptions (Sehat et al., 2024; Tian et al., 2023). Similarly, PBC represents pensioners' confidence and perceived ability to use DP across various travel touchpoints, highlighting the importance of accessibility, usability, and technical assistance (Amankwa et al., 2023; Hasyim et al., 2023; Ariffin et al., 2021). Senior-friendly interfaces, simplified onboarding, on-site assistance, and transparent security communication should be prioritised. Nevertheless, in travel context, prior DP

eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1633

experience, infrastructure quality, and digital ecosystem interoperability may influence TPB relationships (Amankwa et al., 2023; Tian et al., 2023; Karim et al., 2020). Collectively, strengthening trust, favourable attitudes, supportive social norms, and perceived control may enhance pensioners' DP adoption and facilitate safer and more seamless cashless travel experiences (Sehat et al., 2024; Amankwa et al., 2023; Hasyim et al., 2023; Tian et al., 2023).

Acknowledgement

This research is self-funded.

Conflict of interest

The authors confirm that there is no conflict of interest involve with any parties in this research study.

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eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1633