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The influence of utaut 1 model factors on behavioral intention to use ovo e—wallet in generation z of Bengkulu City

Ridha Anggita Harahap[1], Dewi Rahmayanti [2]

[1,2] Fakultas Ekonomi dan Bisnis, Universitas Bengkulu, Bengkulu, Indonesia

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ABSTRACT

The progress of information technology has brought about significant changes in various aspects of human life. This study ains to investigate how performance expectancy, effort expectancy, social influence, facilitating conditions, and hedonic motivation influence the behavioral intention to embrace the OVO e-wallet among Generation Z individuals residing in Bengkulu City. The acquisition of data was conducted through a survey method involving the distribution of questionnaires to gather relevant information. The population in this study is someone who use the OVO e-wallet in the Bengkulu City area. The questionnaire collected was 130 respondents using the Hair et al, formula (2017). The sampling technique employed is purposive sampling. Afterward, the data was subjected to analysis using the Partial Least Squares (PLS) statistical method. The results indicate that among the five hypothese proposed, only two are supported. Notably, social influence and hedonic motivation show a significant positive influence on the behavioral intention to adopt the OVO e-wallet. Conversely, performance expectancy, effort expectancy, and facilitating conditions do not have an impact on behavioral intention. This suggest that additional factors night exert a more prominent influence on shaping the intention to utilize the OVO e-wallet in the given locality.

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Corresponding Author:

Ridha Anggita Harahap,
Fakultas Ekonomi dan Bisnis, Universitas
Bengkulu, Bengkulu, Indonesia
Jl. WR. Supratman, Kandang Limun, Kec, Muara Bangka Hulu, Sunatera, Bengkulu, 38122
Email: ridhaanggitahrp01@gmail.com

INTRODUCTION

The progress of information technology has led to substantial transformations in diverse facets of human existence. At this time, the use of technology is growing rapidly and is increasingly modern in meeting human needs for information (Hikmah & Unggul, 2023). One of the things that cannot be denied along with the times is technological developments (Suharsono et al., 2023). The latest developments in information technology have created a new business model referred to as financial technology (fintech), this term denotes an advancement in the financial sector associated with contemporary technology, as indicated by (Adhitya Wulanata, 2020). Plus advantages in fintech business models that can

reduce the cost of financial services, improve access and quality of financial services, and create more many financial landscapes increasingly make the existence of fintech use increase in society (Lee & Shin, 2018). One noteworthy change arising from this innovation is the increasing popularity of e-wallets as a preferred payment method, especially among the Generation Z demographic. Comprising individuals born beetwen 1997 and 2012, Generation Z has come of age in the digital era and is well-accustomed to technological advancements. Therefore, they are considered as a very potential group in adopting technological innovations, including e-wallet.

E-wallet is an application used to store money on smartphones. E-wallet or digital wallet allows us to make transactions without using cash as well as make transactions online. Usually it also helps sellers to be able to collect customer payments through the use of QR codes and make it easier for purchases to make payments (Subaramaniam et al., 2020). Derived from the official website of Bank Indonesia (BI), a digitalwallet is an electronic service designed to store information about payment instruments. This includes transactions made using cards and electronic money, allowing users to hold funds for a variety of payment purposes. According to (Teang et al., 2023) the presence of digital wallet applications is a solution for people to overcome the amount of time wasted in making payment processes such as taking money first at an ATM, and breaking the nominal money, the efficiency and effectiveness of this action attracts users to use it. By using an e- wallet, users can make various transactions such as shopping payments, ticket purchases, bill payments, or online money transfers. The development of technology has penetrated into various aspects, including financial transactions. . According to Insight Asia's E-wallet Industry Outlook 2023 report, out of 1,300 urban residents surveyed, 74% of them have used digital wallets. Digital wallets or e-wallets are one of the most popular alternative digital payment transactions among Indonesians today. One digital wallet application that provides attractive offers for its users is OVO. E-wallet is a form of digital currency that makes it easy to travel without having to carry physical cash, and can be used when doing other activities (Megadewandanu et al., 2017). OVO is an e-wallet application that offers various features, including digital payments, money transfers between users and voucher purchases. OVO users can travel without worrying about carrying cash because of the convenience that OVO has. Information technology user acceptance theory (UTAUT) has significance in this context, serving as a theoretical framework designed to understand the factors influencing information technology adoption.

The adoption of e-wallets among Generation Z has great potential to change the way they conduct their daily financial transactions. However, a number of factors could affect their intention to adopt this technology. Therefore, this research seeks to identify the factors linked to UTAUT, which include Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, and Hedonic Motivation. The goal is to evaluate how these factors influence the behavioral intention to use e-wallets. The investigation will explore whether these factors play a role in shaping the intention of Generation Z to adopt e-wallets as a payment method. Consequently, the research question formulated is. What impact do performance expectancy, effort expectancy, social influence, facilitating conditions, and hedonic motivation have on the behavioral intention to adopt the OVO e-wallet among Generation Z residents in Bengkulu City. The study aims to determine whether these factors significantly affect the behavioral intention to use e-wallets among Generation Z.

Generation z tends to prefer e-wallets because of their ease of use. With e-wallets, generation z can make any transaction with just a click on the smartphone screen. In addition, e- wallets also make it easier for generation z to pay electricity bills, utilizing the e-wallet allows individuals to manage various financial transactions, including paying bills, topping up mobile phone credits, and settling internet expenses. The emphasis here is

on investigating the UTAUT 1 factors that play a role in shaping Generation Z's inclination to use e-wallets, this research is expected to provide deep insight into the dynamics of technology adoption among generation z. As a result, this study holds significance. It holds a pivotal role in understanding how technology affects the day-to-day lives of Generation Z, providing practical and theoretical implications for the progress of information technology.

User Acceptance of Information Technology (UTAUT) is a theoretical framework suggesting four primary factors that shape user intention and behavior in adopting and utilizing information technology. These elements comprise Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions. This model was developed by (Viswanath Venkatesh, Michael G. Morris, 2003) by integrating eight previous models, namely: The array of theories encompassed in this study comprises The Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behavior (TPB), Combined TAM and TPB (C-TAM-TPB), Model of PC Utilization (MPCU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT). The UTAUT model has found extensive application across diverse contexts and domains, including e-learning, e-health, academic information systems, online payment systems, and crowdfunding applications. It functions as a tool for evaluating the extent of user acceptance and utilization of information technology, while identifying the factors that influence user intentions and behavior. The model is adaptable and can be enhanced by incorporating additional variables that are pertinent to the specific context.

Beavioral Intention (Suseno et al., 2021) explains that intention to use refers to the user's inclination or disposition to utilize the information system, transforming it into a behavioral inclination to persist in using the said information system. (Phan et al., 2020) affirm that there is a positive correlation between a person's intention and their actual behavior; higher intention tends to correspond with higher actual behavior, and vice versa. According to Ghozali (2020) in the journal (Kenny & Firdausy, 2022) defines behavioral intention as the role of attitudes and subjective norms on one's behavior. According to Agustiani (2022) in the journal (Asmita & Hamid, 2022) behavioral intention can also be used as the strongest reference for taking an action or behavior.

Performance Expectancy, pertains to an individual's choice to engage in a behavior due to its instrumental value (Saragih & Rikumahu, 2022). Performance expectancy is defined as the degree to which an individual believes that using the system will be beneficial for accomplishing tasks or duties (Viswanath Venkatesh, Michael G. Morris, 2003). Performance expectancy reflects the degree of an individual's beliefs regarding the presence and effectiveness of technology that can improve their performance. This belief then affects the intention to adopt the technology.

(Setyorini & Meiranto, 2021) reinforces this argument that using a system that provides benefits will make someone have the intention to continue using it. Performance expectancy also relates to an individual's conviction that utilizing technology will enhance their performance and efficiency (Sampat et al., 2022). In general, performance expectancy is an important factor that must be considered in developing and implementing information technology. By understanding user performance expectations, information technology developers and providers can increase user satisfaction and loyalty. According to (Gupta & Arora, 2020), performance expectations show that the use of certain applications can increase productivity and facilitate users to complete tasks more efficiently.

Effort Expectancy, in In the context of information systems, it pertains to the degree to which a person feels ease and usefulness when using a system or technology. Meanwhile, (Viswanath Venkatesh, Michael G. Morris, 2003)defines Effort expectancy is the degree of simplicity connected with using technology, in other words, users believe that the system does not require additional effort in using it. Individuals have exp ectations that are formed from

beliefs that exist within themselves. This is expressed by the attitude of choosing technology that suits their needs and is comfortable to use (Audriyani & Meiranto, 2023). The easier the technology is to use, the easier it will be accepted by the community (Sari & Sueb, 2019). This shows that using electronic banking services is easy and useful, They are more inclined to embrace this technology.

Social influence is among the constructs in the UTAUT (Unifeied Acceptance and Use of Technology Theory) model developed by (Viswanath Venkatesh, Michael G. Morris, 2003). Social influence is characterized by the degree to which an individual believes that those significant to them anticipate or have expectations regarding their actions to use certain technologies. According to Ghozali (2020) in the journal (Kenny & Firdausy, 2022) defines Social influence represents the stage at which an individual senses that system is recommended by the closest person. In addition, the influence of celebrities or influencers is quite strong in influencing consumers. (Arianita et al., 2023) Indicated that social influence is a variable that strengthens usage intention.

Facilitating condition is one of the elements within the UTAUT model that measures the level of resource availability and support required for users to use technology. According to Ghozali (2020) in the journal (Kenny & Firdausy, 2022) defines faciliating condition as a phase where a person feels the presence of organizational and technical infrastructure supporting the utilization of the system. Facilitating conditions indicate the degree to which individuals believe there is organizational and technical infrastructure established to offer support. The better the faciliating conditions available to users, the greater their willingness to accept technology (Kevin Kurniawan et al., 2022). This shows that e- wallet users tend to be more motivated to use this technology if they feel supported by adequate resources and facilities.

Hedonic motivation is the pleasure felt by someone when using an e-wallet. Hedonic motivation is an emotion such as joy or happiness that arises from the use of technology (Viswanath Venkatesh, 2012). Hedonic motivation aims to Consumers integrate their technological experiences with their emotions to engage more effectively (Tarhini et al., 2021). In the context of consumers and technology use, the more users feel happy in using a technology, the more users will have a high intention of usinga technology (Yuliana et al., 2020).

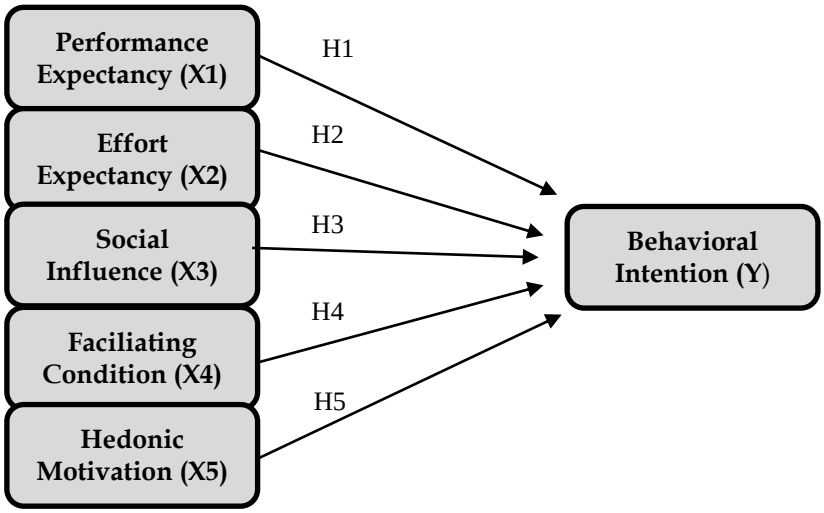
RESEARCH METHOD

This study employs A quantitative research methodology, focusing on statistical data analysis to describe or test the formulated hypotheses. The independent variables encompass Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, and Hedonic Motivation, while the dependent variable is Behavioral Intention. The study targets the Generation Z population in Bengkulu City, aged 17-30 in 2023, who have utilized the OVO e-wallet for non-cash transactions. The purposive sampling technique is employed, chosen for its compatibility with quantitative research and non-generalizing nature, as recommended by Sugiyono (2016). The sample size is determined using Hair's formula (Hair et al., 2017) due to the unknown population size, suggesting a the smallest required sample size of A sample size ranging from 5 to 10 times the number of indicators. Primary data is collected through the distribution of questionnaires. The questionnaire was distributed online through google form suggestions, then the online questionnaire was distributed to friends, relatives and others who met the criteria, through several social media such as Whatsapp, Instagram, and Telegram.

The measurement scale used to measure indicators on the independent and dependent variables is to use a Likert scale (1-5) with each having a score of 1-5. The data

analysis test utilized in this researchis SEM (Structural Equation Model) using the SmartPLS version 4.0.9.6 application. PLS It is a variance- based approach for estimating structural equation models. The aim is to optimize the explained variance by the latent dependent variable (Sarstedt et al., 2020).

Framework



RESULTS AND DISCUSSIONS

Validity Reliability Test

Outer Loadings

As per (Hair et al., 2019), a numerical value of> 0.70 means that the data used is valid.

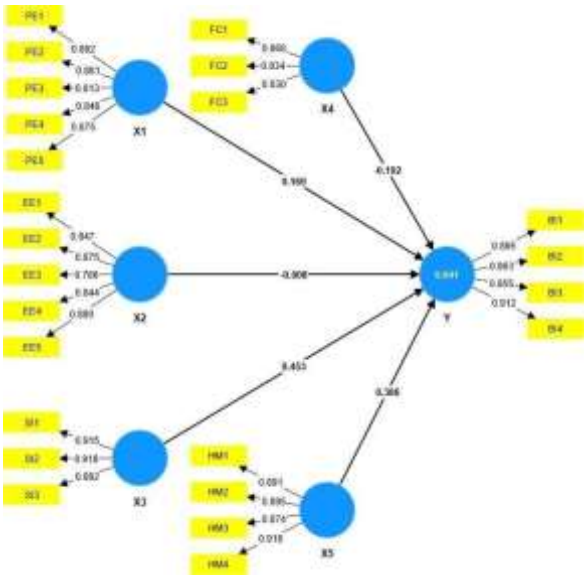


Figure 1. External Structure

Source: Data processed by the author, 2023

Based on the outer loading figure above, all 25 indicators from the questionnaire are valid because the value is above> 0.70. This indicates that all items in the questionnaire are appropriate for measuring each variable.

Table 1. Construct Reliability and Validity

	Cronbach alpha	Composite reliability (rho a)	Composite reliability (rho c)	Averange variance extracted (AVE)
X1	0,913	0,915	0,935	0,743
X2	0,902	0,913	0,927	0,717
X3	0,894	0,895	0,934	0,826
X4	0,798	0,803	0,881	0,712
X5	0,917	0,918	0,941	0,800
Y	0,904	0,904	0,933	0,777

Source: Data processed by the author, 2023

According to Ghozali and Latan (2015), a satisfactory Cronbach's Alpha value is above 0.70. As stated by Sarstedt et al. (2020), a Composite Reliability (rho c) value exceeding 0.70 indicates the reliability of the variable items. Sarstedt et al. (2020) also suggest that an Average Variance Extracted (AVE) value above 0.50 signifies good convergent validity, demonstrating that the construct can accountfor 50% or more of the variance in the item.

The AVE values for all variables surpass 0.5, indicating that, based on the AVE value, the data in this study meets the criteria for convergent validity. The composite reliability value attests to meeting the requirements, being above 0.7. Furthermore, the Cronbach's alpha value exceeding 0.7 demonstratesthe reliability of the measurements in this study.

Inner Model

Next, the inner model test is carried out. Inner model testing can be seen from the R-Square (R^2) value.

Table 2. R-Square Results

	R-square	R-square adjusted
Y	0,641	0,626

Source: Data processed by the author, 2023

Derived from Table 2, it is evident that the R-square (R^2) value for the Behavioral Intention variable is 0.64. This indicates that 64.1% of the influence on Behavioral Intention is attributed to Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, and Hedonic Motivation, while the remaining percentage is influenced by other factors.

Table 3. F-Square Results

	F-square
X1» Y	0,011
X2» Y	0,000
X3» Y	0,135
X4» Y	0,028
X5» Y	0,101

Source: Data processed by the author, 2023

It can be seen in table 3, showing that testing f on five paths, three of which have a large influence, namely Social Influence> Faciliating Conditions> Hedonic Motivation. The other two paths have a small effect, namely Performance Expectancy> Effort Expextancy.

Table 4. Bootstrap Resampling Results-Hypothesis Testing

	Oriinal sample O	Sample mean (M)	Standart deivation (STDEV)	T stastistic ([O/ST6DEV])	P values
X1	0,169	0,137	0,166	1,015	0,310
X2	-0,008	0,014	0,135	0,059	0,953
X3	0,453	0,445	0,180	2,521	0,012
X4	-0,192	-0,165	0,145	1,329	0,184
X5	0,386	0,392	0,133	2,908	0,004

Source: Data processed by the author, 2023

The acceptance or rejection of a hypothesis can be determined by examining the significance values of the T-Statistic and p-Value. The hypothesis is considered accepted when the T-Statistic value surpasses the T table threshold of 1.96 (5%), and the p-Value is greater than 0.05. The analysis outcomes are as follows:

Upon hypothesis testing,, the results inndic ate the following: Hypothesis 1: Performance expectancy exhibits no significant impact on behavioral intention, evidenced by the T-statistic value of 1.015 > 1.96 and a p-value of 0.310 < 0.05. Consequently, this research hypothesis is rejected.

Hypothesis 2: Effort expectancy does not significantly influence behavioral intention, indicated by the T- statistic value of 0.059 > 1.96, and a p-value of 0.953 < 0.05. Therefore, this research hypothesis is rejected.

Hypothesis 3: Social influence demonstrates a significant positive effect on behavioral intention, as evident from the T-statistic value of 2.521 > 1.96 and a significant p-value of 0.012 < 0.05. Consequently, this research hypothesis is accepted.

Hypothesis 4: Facilitating conditions do not significantly impact behavioral intention, given the T- statistic value of 1.329 > 1.96 and a p-value of 0.184 < 0.05. Hence, this research hypothesis is rejected.

Hypothesis 5: Hedonic motivation has a significant positive influence on behavioral intention, as indicated by the T-statistic value of 2.908 > 1.96 and a significant p-value of 0.004 < 0.05. Therefore, thisresearch hypothesis is accepted. From this explanation, it can be understood that the findings of the research conducted show differences with previous studies. This study found that factors such as Performance Expectancy (PE), Effort Expectancy (EE), and Facilitating Conditions (FC) did not have a significant influence on Behavioral Intention (BI), but Social Influence (SI) and Hedonic Motivation (HM) factors had a significant positive influence on behavioral intentions to use e-wallets in generation Z in Bengkulu City. The results of previous research, conducted by (Azman Ong et al., 2023), showed that PE, EE, SI, and FC have a significant positive relationship with BI in using digital payment systems among rural populations. Previous research, conducted by (Kleopatra Nikolopoulou, Vasilis Gialamas, 2021), found that PE and HM had a significant positive influence on teachers' behavioral intentions to use mobile internet in teaching.

Thus, this study has a more specific focus in identifying factors that influence the behavioral intentions of generation Z in Bengkulu City in using e-wallets, while previous studies have a more general scope in the context of the use of digital payment systems among rural residents and teachers' behavioral intentions in using mobile internet in teaching.

CONCLUSION

Derived from the research results conducted research, From the findings, it can be concluded that there is a significant positive correlation between social influence and hedonic motivation with the behavioral intention to use the OVO e-wallet in Bengkulu City. This underscores the considerableimpact of social influence and hedonic motivation in

shaping the behavioral intention to adopt the OVO e-wallet in Bengkulu City. However, the variables of performance expectancy, effort expectancy, and facilitating conditions do not demonstrate a significant influence on the behavioral intention to use the OVO e-wallet in Bengkulu City. This suggests that expectations related to performance, efforts, and conditions facilitating usage do not play a significant role in the formation of the intention to use the OVO e-wallet in Bengkulu City.

The findings of this study have an important impact on the promotion and acceptance of electronic wallets among Generation Z in Bengkulu City. The existence of a significant positive correlation between social influence and hedonic motivation on behavioral intentions to use OVO e-wallets emphasizes the importance of considering these factors in designing strategies to stimulate adoption. Although performance expectations, effort expectations, and facilitating conditions do not exert significant influence, it indicates that additional considerations may be required to form an intention to use an e-wallet.

Limitations encountered during the study, such as the tendency of biased answers from respondents and the unidentification of independent variables, indicate the need for future research to address these issues and develop more detailed questionnaires to improve data quality. Overall, this research makes a valuable contribution to the understanding of technology adoption among Generation Z and provides important insights for policymakers and businesses in promoting the use of e-wallets in Bengkulu City.

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