EMPIRICAL STUDY OF UNDERGRADUATE FEB UB STUDENT INTENTION TO USE AND USE BEHAVIOR OF OVO APPLICATION

MINOR THESIS

Submitted as One of Requirements to Achieve bachelor's degree of Accounting

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INTERNATIONAL UNDERGRADUATE PROGRAM IN ACCOUNTING

FACULTY OF ECONOMICS AND BUSINESS

UNIVERSITAS BRAWIJAYA

MALANG

2020

APPROVAL PAGE

Minor Thesis entitled:

EMPIRICAL STUDY OF UNDERGRADUATE FEB UB STUDENT INTENTION TO USE AND USE BEHAVIOR OF OVO APPLICATION

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ABSTRAK

STUDI EMPIRIS KEINGINAN DAN PERILAKU PENGGUNAAN DARI MAHASISWA FEB UB UNTUK MENGGUNAKAN APLIKASI OVO

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Penelitian ini bertujuan untuk menjelaskan faktor-faktor yang mempengaruhi konsumen untuk menggunakan OVO sebagai alat pembayaran mobile yang disediakan oleh PT LIPPO group kepada penggunanya berdasarkan faktor-faktor dari teori *Unified Theory of Acceptance and Use of Technology 2* (UTAUT 2). Data penelitian ini dianalisis dengan menggunakan model persamaan structural (SEM) berdasarkan *Partial Least Squares* (PLS). Data dikumpulkan menggunakan metode survey, yaitu kuesioner. Responden adalah 351 mahasiswa S1 aktif dari Fakultas Ekonomi dan Bisnis, Universitas Brawijaya. Hasil penelitian ini menemukan bahwa Nilai Harga *(price value)* dan kebisasaan *(habit*) berpengaruh terhadap minat penggunaan (*behavioral intention*) OVO selain itu Minat (*behavioral intention*) dan kebiasaan *(habit*) juga berpengaruh positif terhadap kebiasaan pengguna. Sebaliknya, kondisi yang memfaslitasi *(facilitating conditions*) dan motivasi hedonis (*hedonic motivation*) tidak memengaruhi minat penggunaan OVO. Serta dari umur *(age)* dan jenis kelamin *(gender)* hanya jenis kelamin *(gender)* yang dapat memoderasi hubungan antara kondisi yang memfasilitasi *(facilitating conditions)* dengan minat penggunaan (*behavioral intention*) OVO. Dengan demikian, dapat disimpulkan bahwa semakin tinggi nilai harga *(price value)* dan kebiasaan *(habit)* makan semakin tinggi sikap terhadap minat penggunaan (*behavioral intention*) OVO dan semakin tinggi Minat (*behavioral intention*) dan Kebiasaan *(habit)* makan semakin tinggi perilaku pengguna OVO.

Kata kunci: Pembayaran mobile, Kondisi yang memfasilitasi, Motivasi Hedonis, Nilai Harga, Kebiasaan, Minat, Perilaku Penggunan, Jenis Kelamin, Umur, OVO

ABSTRACT

EMPIRICAL STUDY OF UNDERGRADUATE FEB UB STUDENT INTENTION TO USE AND USE BEHAVIOR OF OVO APPLICATION

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This research aims to explain the factors which influence consumer's using OVO as mobile payment provided by PT LIPPO Group based on factors from Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2). The data from this research are analysed using Structural Equation Modelling (SEM) based on Partial Least Square (PLS). The data are collected by employing a survey method (questionnaires). The respondents comprise of 351 active undergraduate students from Faculty of Economics and Business, Universitas Brawijaya. The results of this research indicate that Behavior intention towards using OVO is significantly and positively influenced by Price Value and Habit also Habit and Behavioral Intention significantly effect Use Behavior. In contrast, Facilitating Condition and Hedonic Motivation does not affect the Behavior Intention towards using OVO. And between age and gender, only gender can moderate the relation of Facilitating condition and Behavior intention towards using OVO. Thus, it can be concluded that higher Price Value and habit will highly affect the attitude towards using DANA and The High Habit and Behavior Intention will affect the Use Behavior of Dana.

Keywords: Mobile payment, Facilitating Condition, Hedonic Motivation, Price Value, Habit, Behavior Intention, Use behavior, Age, Gender

CHAPTER I

Research Background

1.1 Research Background

The development of globalization in the community can felt by people. The existence of an electronic payment system introduces and provides different ways in the revenue cycle of the company in collecting cash. Electronic payment has some advantage and disadvantage, an issue related to payment through mobile payment methods occur in China, which replaces the partner's QR code with a fake in China. The practice occurs because the QR code is static or can be pasted anywhere. The fake QR code will steal user data such as personal identification Number (Setyowati, 2018). In Indonesia users have complained about Go-pay services because of the decline in Go-pay performance that caused a failure in the transaction that possibly caused by internet network problems and Go-pay application error (Rahman, 2019). At the same in the application Go-pay appears a problem why users cannot switch from cash payment is to payment using Go-pay balance because there is no option to use Go-pay in payment. Although the user balance is enough for transaction (Rahman, 2019). Another problem came from users of OVO User Top up OVO balance using ATM Mandiri. Transaction is declared successful with the exit of ATM receipt as proof of ATM balance is already entered into OVO balance. But once the user checks into the OVO

application, the balance does not increase (Ricky, 2019).

This phenomenon is encouraged by the existence of the Indonesian internet users as can be seen from the data according to APJII (Asosiasi Penyelenggara Jasa Internet Indonesia) Indonesia's population currently reaches 264 million people. More than 64,8% or around 171,17 million people have been connected to the internet network during 2018, Most of them users are from from 19-34 years old (49,52%). In addition, based on APJII data male internet users more than female users with a comparison percentage of (51.43%) and (48.57%).The number of internet network users in Indonesia, as stated above, encourages the providers of mobile payment to launch their product to the customers by creating an application to provide the m-payment facility. Nowadays, students and young people are the ones who quickly adapt to and understand new technologies to assist in carrying out daily activities' personal financial arrangements for example the undergraduate FEB UB student in daily college they already taught about system information accounting and financial accounting made the students easy to quickly understand and more skeptical about the financial technology by understanding as well as its useful.

OVO by the Lippo group is available for all smartphone platforms. The services provided by OVO include OVO Club and OVO Premier. In the premier version, users have access to manage their expenditures. Also, there is an additional charge for transferring money from application to an ATM account and an extra OVO

savings budget if users upgrade to OVO premier. OVO created various types of payments to suit the need of the Indonesian people. To create an OVO account, users only must do it on their mobile phones.

The accounting information system is a specialized subsystem of the information system that collects, processes, and reports information related to the financial aspects of business events Gelinas and Dull (2017). The growth of M-banking in Indonesia started to welcome the mobile payment era, and Lippo Group answered the needs of the community for the ease of transaction demand by presenting OVO to the Indonesian market. According to Muskita (2019), OVO was launched for mobile payment in August 2017 after getting a license from Bank Indonesia (BI) with the theme of Smart Financial Apps

Along with the growth of mobile payment application, there are several popular mobile payments in Indonesia. Based on Prasetyo (2019) statements 58% of respondents used OVO as their favorite digital payment applications. The other application-based digital m-payment are Go-Pay (23%), DANA (6%), and LinkAja (1%). While 12 % of respondents mention other brands such as Flazz, Brizzi, and Mandiri e-money, which is electronic money from national and private financial institutions. Based on research by using Snapcart at the retail reception segment, OVO (63%) and Go-Pay (28%) are the dominant brands, followed by DANA (7%) and LinkAja (1%). Currently, OVO is accepted at 500.000 merchants, while Go-Pay mentions the number of 300.000 merchants. LinkAja has recently given a total

of 130.000 merchants, and DANA gets cooperation at more than 13.000 merchants.

Even though many people in Indonesia have used and are using OVO, some of University Brawijaya students have not yet used OVO. The success of OVO in providing mobile payment service adoption depends on the rate of consumer acceptance and its continuous use. Therefore, this gap motivated researcher to understand the factors which may affect the behavioral intention and use behavior to adopt and use of OVO, with gender and age as a moderator variable. Thus, the company is expected to consider specific aspects that need to be improved and optimizing customer acceptance of OVO.

This research applied the development theory of the Unified Theory of Acceptance and Use of Technology (UTAUT). UTAUT 2 was chosen due to its uniqueness and relevance with the topic of adopting a mobile payment lifestyle. UTAUT 2 as the extension model of UTAUT was first introduced by Venkatesh et al. (2003) with performance, effort expectancy, social influence, facilitating conditions as the factors to explain user intentions in utilizing an information system and subsequent usage behavior within an organizational context. The latest model UTAUT 2 was proposed by Venkatesh et al. (2012) and mentioned several factors about research acceptance and use of technology in a consumer context.

UTAUT 2 incorporates three constructs into UTAUT, which are: hedonic motivation, price value, and habit. Altogether, UTAUT 2 has performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic

motivation, price value, and habit as factors. However, the researcher only applied four out of seven, which are: facilitating condition, hedonic motivation, price value, and habit with age and gender as a moderator variable to determine the behavioral intention and use behavior to use OVO because the other three on previous research has been insignificant and it will be effortless. This research constructed framework and used variables from the previous study Price Value, Habit, Behavior Intention and Use Behavior also moderate gender and age from and Kwateng et al. (2019) and Facilitating condition and Hedonic Motivation from Raman and don (2013) both study based on Venkatesh et al. (2012) UTAUT 2. The main purpose of the UTAUT2 itself is to know the acceptance of technology from the customer persepective and variable dependent, moderators and independent interconnected as an indicator to know the adoption of technologies that facilitate researchers examine. Therefore, in quest selecting an appropriate model covering construct determining undergraduate FEB UB student intention to use and use Behavior, UTAUT 2 has been found as a theoretical foundation to proposing this study.

The majority of the UTAUT and UTAUT2 have not been widely tested in nonwestern/developing countries (Alalwan et al. 2015; Kamoun and Almourad 2014).According to Venkatesh et al. (2012) recommendation future studies must built on previous studies to test the model in different countries, individual demographic differences, cultures, and Object. To fill the gap the researcher, conduct the research in Malang and choosing the sample Undergraduate FEB UB

student. It is on this premise that this study takes a critical look at the applicability of UTAUT2 model to examine the factors that influence student behavior and use OVO application.

The previous study, by UTAUT 2, used the SEM-pls. R.S. Raihan and Rachmawati (2019) studied Indonesia about the Continuance Intention of E-wallet adoption by giving questionnaires. The study found that hedonic motivation and habit are significant influence towards continuance intention towards E-wallet. Previous research employing UTAUT2 theory by Raman and Don (2013) identify that Facilitating Condition and Hedonic Motivation significant effect the Behavioral Intention. Also, according to Baptista and Oliviera (2017) on Gamification's impact on the acceptance of mobile banking services, the factor influencing behavioral intention are Hedonic Motivation, Price Value, and Habit.

Kwateng et al. (2019) identify that gender determines price value, facilitating condition, habit relation on use behavior. Also, the study find that age moderates the relationship of Hedonic Motivation, Price Value, Facilitating Condition and Habit on Behavior Intention that depends on the group of age. Based on the description above, the researcher proposed a minor thesis entitled **"The Empirical Study of FEB UB student Behavioral Intention and Use Behavior Using OVO on UTAUT 2."**

1.2 Research Question

Based on the background that has stated above, the problem study is formulated as follows:

Based on the background stated above, the problems of the study are formulated as follows:

1. Does Facilitating Conditions (FC) positively affect the student's intention to use OVO application?
2. Does Facilitating Conditions (FC) positively affect the student's intention to use OVO application moderated by age?
3. Does Facilitating Conditions (FC) positively affect the student's intention to use OVO application is moderated by gender?
4. Does Hedonic Motivation (HM) positively affect the student's intention to use OVO application?
5. Does Hedonic Motivation (HM) positively affect the student's intention to use OVO application moderated by age?
6. Does Hedonic Motivation (HM) positively affect the student's intention to use OVO application moderated by gender?
7. Does Price/Value (PV) positively affect the student's intention to use OVO application?
8. Does Price/Value (PV) positively affect the student's intention to use OVO application moderated by age?

9. Does Price/Value (PV) positively affect the student's intention to use OVO application moderated by gender?
10. Does Habit (HB) positively affect the student's intention to use OVO application?
11. Does Habit (HB) positively affect the student's intention to use OVO application moderated by age?
12. Does Habit (HB) positively affect the student's intention to use OVO application moderated by gender?
13. Does Habit (BI) positively affect OVO application user's Use application?
14. Does Behavioral Intention (BI) positively affect OVO application user's Use application?

1.3 Research Objective

The purpose of this study was to obtain empirical results and explain a few things, such as:

1. Empirical evidence of Facilitating Condition on the Behavior Intention of using OVO.
2. Empirical evidence of Facilitating Condition on the Behavior Intention of using OVO moderated by age.
3. Empirical evidence of Facilitating Condition on the Behavior Intention of using OVO moderated by gender.

4. Empirical evidence of Hedonic Motivation on the Behavior Intention of using OVO.
5. Empirical evidence of Hedonic Motivation on the Behavior Intention of using OVO moderated by age.
6. Empirical evidence of Hedonic Motivation on the Behavior Intention of using OVO moderated by gender.
7. Empirical evidence of Price Value on the Behavior Intention of using OVO.
8. Empirical evidence of Price Value on the Behavior Intention of using OVO moderated by age.
9. Empirical evidence of Price Value on the Behavior Intention of using OVO moderated by gender.
10. Empirical evidence of Habit on the Behavior Intention of using OVO.
11. Empirical evidence of Habit on the Behavior Intention of using OVO moderated by age.
12. Empirical evidence of Habit on the Behavior Intention of using OVO moderated by gender.
13. Empirical evidence of Habit on the Use Behavior of using OVO
14. Empirical evidence of Behavior Intention on the Use Behavior of using OVO

1.4 Research Contribution

The result expected to give:

a. Theoretical contribution

This study is previous studies which employ the behavioral intention based on UTAUT2 model including performance facilitating conditions (FC), hedonic motivation (HM), price value (PV), habit (H), Risk (R), and behavioral intention(BI) Kwateng al. (2019). The result of this study gives empirical evidence to develop UTAUT 2 (Unified Theory of Acceptance and Use of Technology 2) as the factors affecting the behavioral intention and use behavior to utilize mobile commerce.

b. Practical Contribution

The researcher hopes that this study can use as a development for future research in a broader scope such as different population, country, object, commerce system and mobile commerce usage as a media for the future financial technology transaction.

1.5 Systematic Organization of Minor Thesis:

As a general overview and to facilitate the discussion and review of which can provide a more detailed description and direction, then this minor thesis is organized into five chapters, which are structured as follow.

CHAPTER I: INTRODUCTION

This chapter describes the background of the research, research the question, research objectives, research contributions and systematic discussion.

CHAPTER II: LITERATURE REVIEW

This chapter identifies the theoretical basis, variables, conceptual framework and hypotheses related to the topic.

CHAPTER III: RESEARCH METHOD

This chapter explains the methods used in the research that include type of research, data collection method, population and sample, research variable, and measurement, hypothesis development, data analysis method, and analysis technique.

CHAPTER IV: FINDINGS AND DISCUSSION

This chapter outlines the result and the analysis of data and the obtained empirical research.

CHAPTER V: CONCLUSION AND RECOMMENDATION

This chapter explains the enclosing of research consisting of the conclusions of the investigation, the limitations of the study and the implication for future studies.

CHAPTER II
LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

2.1 Accounting Information System

Accounting information System is a system that is created to collect accounting data in an entity, storing data for future use or processed for the end user. Based on several theories, it can be concluded that accounting information system is a collection of sub-systems or to process financial data into financial information and to be useful to all decision makers or users. According to Gelinas and Dull (2017) Accounting information System is a special system of information systems created to collect, process, and report accounting information relating to the financial aspects of an entity's business. Additionally, according to Diana (2011:4), the definition of accounting information system is a system created that has a purpose to collect and process data as well as to report accounting information relating to financial transactions. Example of processing transactions for example cash expenditure activity records into journals

According to Romney and Steinbart (2015:11), There are six component of accounting information systems including.

1. People who use the system,
2. Procedures and instructions used to collect, process and store data,
3. Data on the organization and business activities

4. Software used to process data
5. Information technology infrastructure, including computers, peripherals device, and network communication devices used in accounting information system
6. Internal control and security measurements that store accounting information system data

According to the six components it can be concluded that in order to run or do a system of accounting information in an organization required persons who use the system, implementation procedures, organizational data, software, technology infrastructure, internal control. An accounting information system can help improve decision-making as it can reduce uncertainty and provide a basis for choosing among alternative actions and it can store information about the results of previous decisions as well as properly provide accurate information

The objectives of an accounting information system, according to the Krismiaji (2015:186) are:

1. Benefits: Information generated by the system should help Management and users in decision making.
2. Economical: The system benefits should exceed its sacrifice
3. Power: System must access the data as comfortable as possible, anytime the user wants.
4. Timeliness: Important information must provide early, then another new

information.

5. Customer Service: Satisfactory service to customers must provide.
6. Capacity: System capacity must be able to handle activities in the peak period and future growth.
7. Practical: The system should be easy to use.
8. Flexibility: The system must accommodate the changes Occurs in a system environment.
9. Search power: The system must be easy to understand by users and facilitate the development of future issues and system developments.
10. Power Auditing: Power auditing must be present and attached to the system from the beginning of manufacturing.
11. Security: Only the right personnel can access or allowed to change system data.

Based on the understanding of the accounting information system above, we may conclude that the accounting information system is a process of collecting transaction data from the entity to generate accounting information on behalf of the internal and external parties. A good accounting information can help the organization to improve the quality and reducing the costs of products and services. An accounting information system can monitor the whole activity in organization notified by operators when performance falls outside acceptable quality limits.

2.1.1 Information System

System is a set of parts that are interrelated with each other and have the same goal. A combination of hardware, software, infrastructure, and trained personnel organized to facilitate planning, control, coordination, and decision making in an organization. The information system is an interaction in a systematic and orderly sphere to create and form a steady flow of information that will later support decision making and internal control within the scope of the company according to Budi Sutedja (2006). Furthermore, Romney and Steinbart (2015) state that a system is a set of two or more interrelated components which interact to achieve a goal. The system has a close relationship with data and information. Data is a fact collected, recorded, stored and processed by the information system. Information is data that has been compiled and processed to provide meaning and improve the decision-making process

According to Satzinger et al. (2012:4), the system information is a collection of the components that collect, process, store and provide the output of the information needed in the business process as well as the applications used through software, databases, and even manual processes associated. In addition, O'Brien (2005:5), Stated that the information system is a regular combination of people, hardware, software, network communication, and data resources stored, converted into information, and then deployed within the organization. So an information system is an organized activity in collecting, inserting, and processing data, and

storing, managing, controlling, and reporting information in order to achieve the vision and mission of an organization or entity

Information systems grouped into two types based on O'Brien statement's (2005:12):

1. Operations Support Systems. It is an information system used to collect, process, and store data generated by the company's operational system, create data and input information for information systems management, or operational system control, the following are including in operating support system:

A. Transaction Processing System.

It is used to process daily business transaction data regularly, make changes to the operational database, and generate business transaction documents.

B. Process Control System.

It is used to supervise and control industrial processes.

C. Enterprise Collaboration System.

It is used to support and improve communication coordination, collaboration, and sharing of resources among work teams within the company through the utilization of various applications, Internet, intranet, extranet, and other computer networks.

2. Management Support Systems. It is an information system that provides information to support managerial decision making, the following is including in management support systems:

A. Management Information Systems.

It is an information system to support planning, controlling, decision making management, and a summary of information obtained from the Transaction Processing System.

B. Decision Support System.

It is an information system that supports management decision making that is semi-structured, model-oriented, decision-focused, and has analytical skills.

C. Executive Information System.

It is a system of information to process data for use in specific problem solving and strategy focused.

From this definition, it can be concluded that the information system is the system of collecting, processing, storing, analyzing, and disseminating information in the Organization to be able to provide information to external parties as an organized integration. Thus, the information system receives the inputs, which are converted through various processes into the output aimed at generating useful information that goes to the user for decision making. In the sense of information system it is crucial to be considered an integral part of the information to provide in order to make decision making.

2.2 Mobile Payment

Mobile payment is categorized as an electronic wallet, which includes non-

cash transaction, it does not use media such as cards, and it allows transaction through electronic channels (Amoroso & Watanabe, 2012). Furthermore Amoroso and Watanabe (2011) Describe any transactions that use a digital wallet or online using different applications with transactions when using a debit or credit card because it is not directly through a third party or intermediary. Mobile payment is an electronic payment method, electronic transaction using a smartphone as a tool to process the deal to obtain pleasure for users. According to Wentker et al. (2014), mobile payment is a system that allows consumers to pay for all types of payments using mobile app services owned by consumers. Meanwhile, De Bel and Gâza (2011) define m-payment as a transfer of funds in return for goods or services, where the phone is involved in both the initiation and payment confirmation. Arguably Mobile Payment is an extension of the payment method Online banking that allows the customer to conduct all banking transactions through the Mobile application. Mobile payment services provide more significant benefits for consumers such as ease of transaction and no need to bring physical money.

2.2.1 Payment

The payment definition, according to Hasibuan (2010:117), is the transfer of ownership rights for some money or and from the payer to recipients, either directly or through the media of banking services. The definition of payment, according to Tirto Waluyo (2010:1), is an act of redeeming something

(money/goods) with the same intent and purpose-made by two or more persons.

Payment systems separated into two:

1. The definition of cash payment in cash or commonly referred to in which the buyer provides the money as proof of payment from the cost of products purchased along with the order letter. This cash payment usually made in cash. Cash payment instruments are money consisting of banknotes and coins.
2. Definition of Non-payment of non-cash Payments is a payment made by

A. Pay upfront, i.e., cost the price before the goods are received or before the products exist.

B. Pay in the back, which is a payment made within a specified period after the goods are received.

C. COD (cash on delivery), where the payment made at the time the goods are handed over to the buyer, and there is also a payment made at the time of the good arrives.

The payment segment is a general term that applies to online transcation, whose applications and services are related to national and international payment transactions. Under this segment, there is a subsection of blockchain and cryptocurrency, which includes a fintech that offers virtual currency (cryptocurrency) as an alternative to physical money by we put a balance to conduct transactions that reimburse physical money. In addition, it includes the use of

mobile phones to make various payments or bank transfers and companies that offer M-Banking services. Non-cash payment instruments can divide into non-cash payment tools with paper media, such as cheques, giro account, money orders, etc., as well as non-cash payment instruments with cards such as credit cards, debit cards, ATM cards, etc. Therefore, because of the payment method of cash or credit card, the purchase and sale transactions can be differentiated into cash purchases, credit purchases (noncash), cash sales, and credit sales (noncash).

2.3 OVO

OVO is an Application that downloadable in IOS and Android Basis regulated with Terms and Conditions, which provide a mobile payment and m-payment services to the customers.

2.3.1. Definition

a. "OVO Application" is a downloadable application regulated with Terms and Conditions, which are currently known by the brand, name, logo or sign known as "OVO" or brand, name, logos and other marks.
b. "Account" or "Your Account" means a specific identification made in OVO based on customer registration request.
c. "Data" means any data or information in any form, from time to time

(including when the application already downloaded) to be submitted to "Us" / the service provider or through application.

d. "Us" means PT. Visionet Internasional (VI).

e. "Services" means any existing services, programs, services, products, features, systems, facilities or services provided or offered in or through the application.

f. "Customer Service (OVO Call Center)" is function as customer service centre for customers who can contact via telephone calls or email.

g. "OVO" is an electronic system (platform) created by PT. Visionet Internasional (VI).

h. "OVO Users" are users of OVO applications and cards (HiCard and Sub Card Reward-OVO Cards).

i. "Terms and Conditions" means these terms and conditions and any changes, additions, changes, adjustments and modifications made from time to time.

j. "Transaction" means all transactions, activities, and actions carried out in or through the application, account and security code including the use of the service or certain features in the service or application.

k. "VI" is PT. Visionet Internasional, a limited liability company,

established under the laws of the Republic of Indonesia.

2.3.2. Brief Guide

a. The OVO application is a software application where all the instructions come from a mobile app or online.
b. The OVO application can be operated via Android phones (OS 4.2 and above) and iPhone (iOS 8.0 and above) through the Google Play Store or Apple Store.
c. The users will authorize instructions by using different types of security information (e.g. security code, username, password) if needed.
d. After approving, OVO will carry out the instructions according to the customers/user orders, to ensure that security information with other parties is secretly saved and maintained.
e. OVO ensures that the confidentiality and security of the provided personal information are well maintained, and applicable regulations will utilize the user's data.
f. The users may ask or enter Us through the OVO User Service Contact Center (1 500 696).

The OVO Application offers 2 (two) types of customer classification with different kinds of OVO service features. These customer classifications are:

a. OVO Club

OVO Club is a classification of OVO membership that allows the customers/users to enjoy the facilities of electronic money (unregistered) and OVO Points. For OVO Club, the maximum balance of OVO Cash is IDR 2,000,000 (two million Rupiahs). If the users want to get more services from OVO, they can upgrade their OVO Club into OVO Premier, with more diverse OVO service features.

b. OVO Premier

OVO Premier is an exclusive membership. The membership allows users to enjoy extra additional services. The services provide electronic money, OVO points, budgeting service features, and another service. For OVO Premier, the maximum balance of OVO Cash is IDR 10.000.000.

2.3.3. Product of OVO Club and OVO Premier

Not only offers mobile payment and m-payment services, to treat the customers and attract customers, OVO also give the customers another benefit like OVO Club and OVO premier

2.3.3.1. OVO POINTS

a. OVO Points is a customer loyalty program aimed for customers/users as well as all OVO merchant partner customers or OVO partners.

b. OVO Points will be given every time the users shop or buy products in all partner

merchants or OVO partners.

c. The users can also redeem OVO Points, which they collect. The prize is goods, products, and discounts on each partner merchant and OVO partner.

d. Any OVO Points that the users get cannot transfer to other OVO Users.

e. The amount of OVO Points given will vary from partner merchant or OVO partner.

f. The points that the users receive will be valid for 18 (eighteen) months from the receipt of points; if the period exceeded, the Points would disappear.

g. OVO Points can also use to make payment transactions instead of OVO Cash.

2.3.3.2. OVO CASH

a. OVO CASH is an electronic money balance that can use for a variety of payment transactions.

b. Customers can top-up (or add) available balances.

2.3.4. Loyalty Program Cooperation

As a platform, OVO gives a loyalty program collaboration with Hypermart and Matahari Department Store (in the form of a card), including:

a. OVO-HiCard Collaboration

b. Matahari Rewards-OVO Cooperation

Both cards are Loyalty Program membership cards between Us / OVO and

PT Matahari Department Store Tbk. for Matahari Rewards-OVO Cards and OVO-HiCard.

OVO-Matahari Reward Card has two types of membership, namely Red and Diamond, which are subject to the Matahari Rewards and OVO Membership Terms and Conditions. The users can show their OVO-Matahari Reward Card or OVO HiCard when making payment transactions at outlets or various partner merchants or OVO partners.

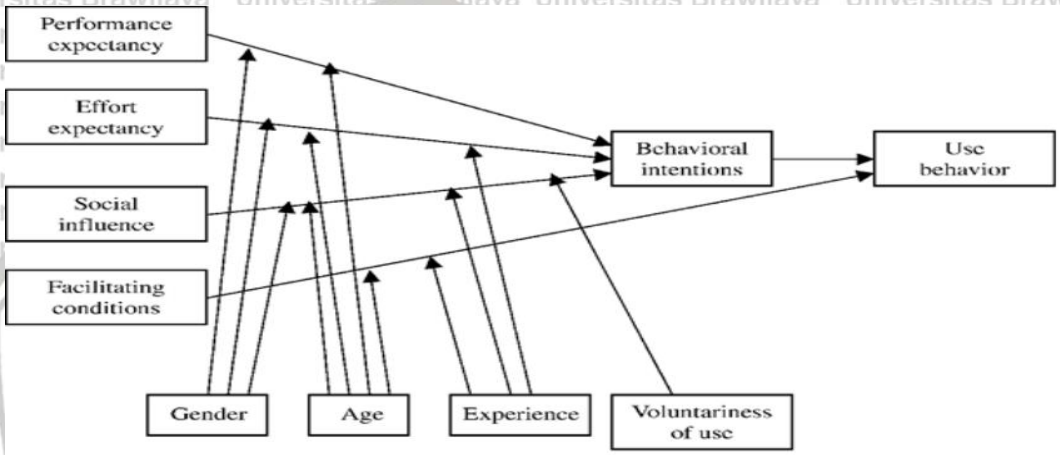
2.4 UTAUT

UTAUT is one of the latest technological model acceptances developed by Venkatesh et al. (2003). The UTAUT combines the successful features of eight leading theories of special recognition into one method. The eight leading methods incorporated in the UTAUT are the Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), the Motivational Model (MM), the Method of Planned Behaviour (TPB), Combined TAM and TPB, the Model of PC Utilization (MPTU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT). Based on social cognitive theories with a combination of eight prominent research models on the acceptance of information technology (Taiwo and Downe (2013). UTAUT proved to be more successful than the other eight approaches in explaining up to 70 per cent of user variants Venkatesh et al. (2003).

In UTAUT models, four variables have an essential role, performance

expectancy, effort expectancy, social impact, and facilitating conditions on user acceptance. These four variables initiated from the eight previously mentioned models (Venkatesh et al., 2003; Zhou, Lu and Wang, 2010; Parameswaran, Kishore and Li, 2015).

Figure 2. 1 Model Of UTAUT



Source: Venkatesh et al. (2003)

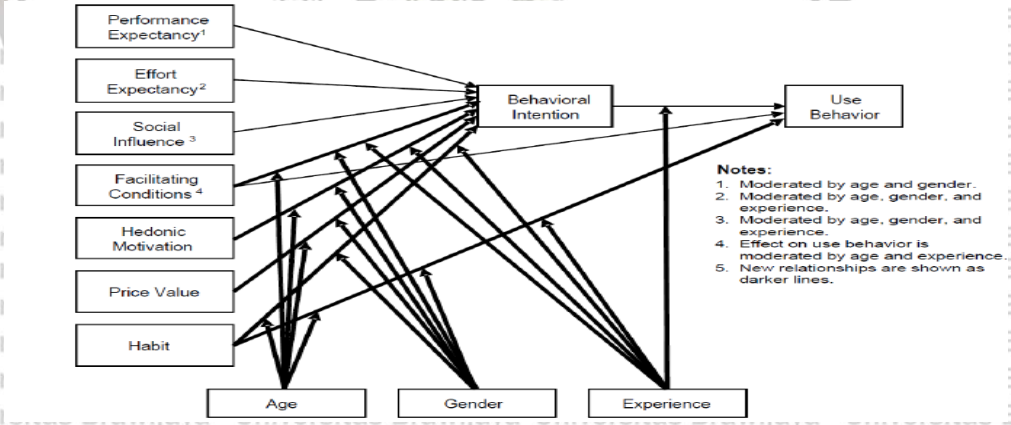
2.5 UTAUT 2

UTAUT 2 Venkatesh et al. (2012) is developing the existing UTAUT theory by Venkatesh et al. (2003) were developed with the addition of multiple variables to construct new framework into the UTAUT 2 by Venkatesh et al. (2012).

The UTAUT2 Model adding three more variables from the previous framework. The latest model UTAUT 2 as proposed by Venkatesh et al. in 2012, mention several factors to study acceptance and use of technology in a consumer context.

UTAUT2 incorporates three constructs into UTAUT: hedonic motivation, price value, and habit. Individual differences—name, age, gender, and experience—are hypothesised to moderate the effects of these constructs on behavioural intention and technology use. Results show that compared to UTAUT, the extensions proposed in UTAUT2 produced a substantial improvement in the variance explained in behavioral intention (56% to 74%) and technology use (40% to 52%). Further, Venkatesh et al. (2012) also reveal that the hedonic motivation has impacts on behavioral intent moderated by age, gender, and experience, UTAUT and UTAUT 2 influence the value of price on intent-moderated behavior by age, gender, and the habit have both direct and mediated effects on the use of technology, and individual differences reduce this effect.

Figure 2. 2 UTAUT 2 Model



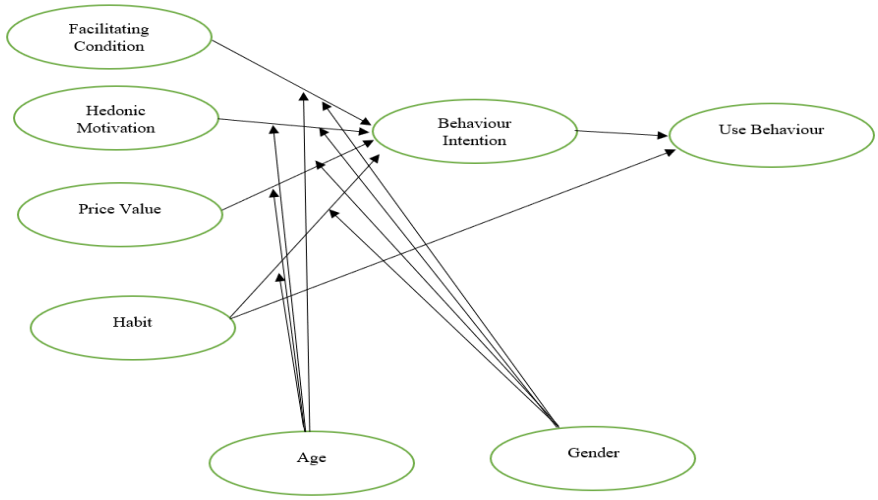
Source: Venkatesh et al. (2012, p. 160)

2.6 Conceptual Framework and hypothesis development

This research refers to and merges the three previous empirical studies by based on UTAUT2. Last study of Kwateng et al. (2019), Venkatesh et al. (2012) and Ameri

et al. (2019) which their study compiles a theoretical framework for facilitating condition, hedonic motivation, price value. Influence of behavior intention in using technology and habits that affect both behavior intentions and the use behavior, as well as the influence of behavior intentions of users on usage behavior.

Figure 2. 3 Research Framework



Thus, in this research, the researcher intends to figure out empirical evidence and to examine the effect of performance facilitating condition, hedonic motivation, price value and habit using gender as moderator variable on student behavior intention and use behavior with age and gender as a moderator variable in using OVO with undergraduate FEB UB student as research object.

2.6.1. Facilitating Condition

Facilitating conditions refer to consumers' assurance of the availability of facilities and support systems to use innovation Venkatesh et al. (2003). The

relationship between Facilitating condition and Behavior Intention explained as an overview of users regarding the availability of resources to use a technology to influence the interest in the use of such technology by Venkatesh et al. (2003) It has been observed that older customers have a propensity to face more challenges in processing new or complex information, as a result affecting their learning of new technologies Morris et al. (2005) and Plude and Hoyer (1986).

Research by Gupta and Arora (2018) explain that facilitating condition is significantly influencing Indian consumers intention to accept mobile payment. Tarhini et al. (2019) also discover that facilitating condition has a significant effect on behavioral intention to adopt e-commerce in developing countries. The impact of such facilitating conditions is moderated by age and gender. Consumers who have an older age are likely to face more difficulties in processing new information Morris et al. (2005). Empirical evidence of gender differences in conjunction with conditions of facilitating becomes clearer with increasing age Venkatesh et al. (2003)

Based on several studies related to the acceptance and use of technology that uses UTAUT2, the researcher aimed to test conditions that facilitate undergraduate student behavior intentions in using OVO application. Based on the description above, the following hypothetical formula is proposed:

H1: **facilitating conditions have positive influence on intention to use OVO application**

H2: age strengthens the effect of facilitating conditions on intentions in using OVO application.

H3: gender strengthens the influence of facilitating conditions for intentions in using OVO application

2.6.2. Hedonic Motivation

Hedonic motivation is defined as the fun or pleasure derived from using technology, and it has been shown to play an important role in determining technology acceptance and use Brown and Venkatesh (2005). In the consumer context, hedonic motivation has also been found to be an important determinant of technology acceptance and Brown and Venkatesh (2005), Childers et al. (2001). This relationship explained which Hedonic Motivation relation with Behavioral Intention is a user's perception of the motivational pleasure from the use of a technology will have an influence on the desire to use the Technology service itself Venkatesh et al. (2012).

Research by Ilham and Rachmawati (2018) explain that Hedonic Motivation significantly affects the adoption of mobile banking in Indonesia. This research supported by Farah et al. (2018), which in research found Hedonic Motivation has a significant effect on behavior intention on Mobile Banking adoption in Pakistan. Moderation of age and gender on Hedonic Motivation in the early stages of the use of new technology, a young man is showing a greater tendency to find new things Chau and Hui (1998).

Based on some studies as mentioned above, the researcher intends to examine what things that deliver the influence of Hedonic Motivation on student intention to use. So that, the researcher formulates the alternative hypothesis as follows:

H4: Hedonic Motivation have positive influence on intention to use OVO application.

H5: age strengthens the effect of Hedonic Motivation on intentions in using OVO application.

H6: gender strengthens the influence of Hedonic Motivation for intentions in using OVO application.

2.6.3. Price Value

Price value becomes one of the variables of the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2). The price value is the consumer's trade-off between the perceived benefits of using OVO and the monetary cost of using it, whereas using OVO needs data service carrier cost (mobile internet) and device cost. According to Venkatesh et al. (2012) the relation between Price Value with Behavioral Intention is a perception of the gap between the benefits of using a technology with the cost incurred to use it will affect the wishes of the use of the technology.

The results of a study conducted by Venkatesh et al. (2012) concluded that price values play a role in influencing someone to utilize a system. In addition, research

conducted by Farah et al. (2018) show that price value affecting behavior intention on mobile commerce adoption in developing countries. Hasudungan and Prasetio (2019) shown that age have a moderate effect on the relation of Price Value and Behavior Intention.

Based on some studies as mentioned above, the researcher intends to examine is OVO provide a good service for money so that Price Value can influence student Intention to use OVO. So that, the researcher formulates the alternative hypothesis as follows:

H7: Price Value have positive influence on intention to use OVO application

H8: age strengthens the effect of Price Value on intentions in using OVO application.

H9: Gender strengthens the effect of Price Value on intentions in using OVO application.

2.6.4. Habit

Habit (HB) has been defined as the extent to which people tend to perform actions automatically because of learning Limayem et al. (2007). Habit relationships with Behavioral Intention demonstrate the extent to which users tend to use technology automatically because of previous learning with the habit of using technology as an indicator. In that context, Habit or Habitual use reflects the multiple results of past experiences Venkatesh et al. (2012). According to

Venkatesh et al. (2012) habit has a direct relationship with the use behavior it shown by the framework of UTAUT2 and the regularity of past behavior, which is one of the principal determinants of present behavior Ajzen (2002). Several studies have examined habitual use in a cross-national context.

A study using UTAUT 2 by Gupta and Arora (2018) show that habit effectively influences behavior intention on customer intention to accept mobile payment systems in India. Ameri et al. (2019) suggest that habit significantly influences the actual student use on the usage of lab safety application. Venkatesh et al. (2012) suggests that the habit has a strong effect on men of older age. This is due to men whose age is older has more experience that tends to rely on the habit of Mer

Based on some studies as mentioned above, the researcher intends to examine the influence of Habit towards Student Intention to use OVO application and test if the habit has direct influence on use behavior of OVO application. So that, the researcher formulates the alternative hypothesis as follows:

H10: habit has a positive influence on the intention to use OVO application.

H11: age strengthens the effect of Habit on intentions in using OVO application

H12: Gender strengthens the effect of Habit on intentions in using OVO application.

H13: habit has a positive influence on OVO application use behavior

2.6.5. Behavior Intention

BI is defined as users' perceived likelihood to make use of something in each

situation (IOM, 2002). Use Behavior (UB) as a construct has been treated in the literature as the main construct describing the determinants of computer use behavior as a special case Davis et al. (1989).

Research by Gupta and Arora (2018) also find that Behavioral Intention also has a significant effect on Use Behavior to adopt the application. Another research by Farah et al. (2018) also has a similar result which behavior intention has a significant relationship with use behavior and Venkatesh and Davis (2000) in his research show that behavioral intent is a good predictor of the use of technology by system personnel.

Based on some research as mentioned above, the researcher determines to examine the influence of Behavioral Intention towards OVO‟s customers Use Behavior. To that end, the researcher formulates the alternative hypothesis as follows:

H14: Behavioral intention has a positive effect on OVO application use behavior

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CHAPTER III

RESEARCH METHOD

3.1 Type of Research

Quantitative method was employed in this research. Quantitative method involves the collection of data so that information can be quantified and subjected to statistical treatment to support or refute "alternate knowledge claims" Creswell (2003:153). Furthermore, a quantitative method is used to examine a sample population, which aims to test the hypotheses Sugiyono (2013). Quantitative explains phenomena by collecting numerical data that are analyzed using mathematically or statistically based methods. The research emphasis on testing theories through measurements where the relationship between variables of the research aims to test hypotheses (hypothesis testing).

The researcher employed explanatory research. This research aimed to explain the position of the variables studied and the relationship between one variable with another variable in specific situations. According to Malhotra (2010),. Analytical research intends to present insight and understand the research problem. The results of this research demonstrate the causal relationship between variables through hypothesis testing.

3.2 Sample Determination Techniques

3.2.1 Population

According to Sugiyono (2010:117), population is an area consisting of objects/subjects that have certain qualities and characteristics established by researchers to be studied and then drawn conclusion. Population is not always people, but it can also be objects and other natural objects. Population is also not just the number of objects/subjects studied but covers all the characteristics/properties possessed by that subject or object. In conclusions, population of this research was all active students of the Faculty of Economics and Business from Universitas Brawijaya in the academic year 2019-2020. The selection of FEB UB students is based on the main reason because students represent the first generation who grow together with technology, they spend their lives surrounded using computers, mobile phones and other technologies (Prensky, 2001). In 2017, as many as 79.23% of undergraduate students were registered as internet users (idEA, 2017). Based on that reason the author hopes that many students are expected to provide more accurate data. Therefore, researchers want to measure the intent of the student behavior in using the OVO application service in their daily lives. Location options in FEB UB Malang are based on accessibility of researchers and time constraints are also considered in population selection.

Non-probability sampling was conducted for the convenience of sampling method. Convenience sampling in this research refers to the collection of

information from members of the population who are conveniently available Sekaran and Bougie (2013: 252). It means taking the required samples from a population becomes the most accessible effort to reach or obtain. The researcher considered the Faculty of Economics and Business, Universitas Brawijaya as the research location due to the location adjacent to the researcher as well as the limitations of time and expense. According to the situations Undergraduate FEB UB student which using OVO as specific situation fulfil the criteria for explanatory or convenience sampling Undergraduate students were chosen as the population because students are considered as observers and they are users of technology and In non-probability sampling or non-random sampling, all the individuals in the population are not given equal chances to be chosen as a sample. Convenience sampling refers to the collection of information from members of the population who are conveniently available to participate in the study (ease and efficiency

3.2.2 Sample

According to Sugiyono (2010:118), samples are part of the number and characteristics owned by the population. If researchers intend to study many people, as of studying a community which take longer time, but researchers have limited funds, power, and time, then sampling techniques could be used to generalize the studied population. In addition, Sample is considered to representation element in a population. The sample is defined as part of a population that can represent the

population (Sekaran and Bougie, 2017). Research rarely takes all members of the population to be investigated because usually, the number of members in the population is so large that taking all members of the population will require a substantial amount of funds, time and energy. In this study, researchers used non-probability sampling, in which the element had no known opportunity or had been set to be selected as the subject. Researchers choose to use nonprobability samples due to limited time, cost, and experience from researchers. It means the samples taken can represent the population. The benefits of conducting sample research are:

1. Researchers have no intention to examine the population, so they only study the sample.
2. The community is too large that there may be lost or escaped subjects when the data are currently taken.
3. More efficient in terms of current, cost, and power.
4. The population cannot examine a data source.

The sample size may reflect the population, so it is vital to generalize the research results. Slovin method was used to determine the sample size. The researcher used a 5% error rate from the list considered as representative sampling. The smaller the error tolerance, the more accurate the sample describes the population.

The formula of Slovin method depicted as follows:

$$n = \frac{N}{1 + Ne^2}$$

Where:

ηˌ = Number of Samples

N = Total population

e= Error Range

The total population of the whole undergraduate students in the Faculty of Economics and Business at Universitas Brawijaya, either on the regular program or international programs in 2019 consist of 3,666 students. The following formula presents the computation of the sample size based on the Slovin method.

3,666 / [1 + 3,666 (0.05)^2] = 3,666/ [1 + 3,666 (0.0025)

= 3,666 / [1+ 9.165]

= 3,666 / 10.165

= 361 students

Thus, in this research, the minimum sample size is 361 students. Afterwards, the researcher decided to spread 400 questionnaires to reach the samples within the range.

3.3. Research Data and Sources

The variables of this research consist of three variables, including independent, moderator, and dependent variables. The data collection was conducted through structured questionnaires. A questionnaire is a pre-formulated written set of questions to which respondents record their answers within closely defined

alternatives Sekaran and Bougie (2013:147). Data sources, according to Sugiyono (2010: 82), are divided into primary data and secondary data.

Primary data was used in this research. According to Bungin (2010: 122), primary data is data obtained directly from the first data source at the research site or object of research or research object. Primary data was obtained directly in the field from the results of filling out the questionnaire, regarding the identity of the respondent (name, address, age, gender), the respondent was an active student of the Accounting Department of Universitas Brawijaya in the academic year 2019-2020.

3.3.1. Data Collection Method

A critical component in research is the process of data collection. Errors made in the data collection process would complicate the analysis process. Also, the results and conclusions obtained would be confusing if data collection is not done appropriately. In this research, survey method was conducted by providing questions to the respondents Sekaran and Bougie (2013:102).

The questionnaire method requires contact between the researcher and the subject (respondents) of the research to obtain the necessary data. The data collection tool or survey instrument used in this research is a questionnaire, consisting of a set of prepared questions to gather information from individuals with a close-ended type of questions Kothari (2004). Furthermore, according to Husein

Umar (2011:49), the technique of using a questionnaire is a collection of data by delivering or distributing a list of questions/statements to the respondents in the hope of giving a response to the questionnaire by googleform and LINE chat application.

Question items listed in the questionnaire in this research mostly based on the research questions of Venkatesh et al. (2003) and Venkatesh et al. (2012). The research questions in those studies are in English, conducted by applying several steps in the adoption of the problems.

3.4 Definition and Measurement Variables

A variable includes anything that can take on differing or varying values Sekaran and Bougie (2013:68) at various times for the same object or person, or at the same time for different purposes or persons. It also can be defined as any aspect of a theory that can vary or change as part of the interaction within the method.

There are six variables in this research, including Facilitating Conditions, Price Value, Hedonic Motivation, Habit, Behavioral Intention, Use OVO, and gender. The following descriptions will explain more about the constructs and indicators.

3.4.1 Facilitating Condition

It is the degree to which an individual believes that an organizational and technical infrastructure exists to support the use of the system (Venkatesh et al.,

2003). This research applies Facilitating Condition as a variable based on the concept by Kwateng et al. (2019) with the following indicators as:

1. Necessary Resource
2. Knowledge Require
3. Compatible Technologies

Based on those measurement indicators, then the statements in the questionnaire are stated as follows:

FC1: I have necessary resources to use OVO

FC2: I have sufficient knowledge to use OVO

FC3: OVO is compatible with other technologies

3.4.2 Hedonic Motivation

Hedonic motivation has also found to be an essential determinant of technology acceptance and use Brown and Venkatesh (2005), Childers et al. (2001). Venkatesh et al. (2012) proposed a direct link between hedonic motivation and customer intention to use technology. This research applies Hedonic Motivation as a variable based on the concept by Kwateng et al. (2019) with the following indicators:

1. Entertaining
2. Fun

Based on those measurement indicators, then the statements in the questionnaire are stated as follows:

HM1: Using OVO is fun.

HM2: Using OVO is very entertaining.

3.4.3 Price Value

Venkatesh et al. (2012) define Price Value as a trade-off between the perceived benefits of the applications and the monetary costs for using it. This research applies Price Value as a variable based on the concept by Kwateng et al. (2019) with the following indicators as follows:

1. Reasonable Price
2. Reasonable compare to others
3. Good Value
4. Service Worth the Price

Based on those measurement indicators, then the statements in the questionnaire are stated as follows:

PV1: OVO is reasonably priced

PV2: OVO is reasonably priced compared with other mobile payment channels

PV3: OVO good value for the money

PV4: OVO services provide a good value

3.4.4 Habit

The Habit is defined as the extent to which people tend to perform behavior automatically because of learning Limayem et al. (2007), while Kim et al. (2005)

equate habit with automaticity. Although the concept somewhat similar, the pattern has operationalized in two distinct ways: first, model viewed as prior behavior (see Kim and Malhotra, 2005); and second, habit measured as the extent to which an individual believes the response to be automatic Limayem et al. (2007). This research applies Habit as a variable based on the concept by Gupta and Arora (2018) and Kwateng et al. (2019) with the following indicators

1. Becomes a Habit
2. Becomes addiction
3. Becomes Must

Based on those measurement indicators, then the statements in the questionnaire are stated as follows:

HB1: The use of OVO has become a habit for me.

HB2: I am addicted to using OVO.

HB3: I must use OVO.

3.4.5 Behavior Intention

Behavioral intention is defined as a person's intention or a motivational factor that captures how much effort a person is willing to dedicate to perform a behavior Fishbein and Ajzen (1975), Ajzen (1991). This research applies Behavior Intention as a variable based on the concept by Kwateng et al. (2019) and Venkatesh et al. (2012). With the following indicators, such as:

1. Intention to use OVO

2. Effort to use OVO
3. Plant to use OVO in the future

Based on those measurement indicators, then the statements in the questionnaire are stated as follows:

BI: I intend to continue using OVO in the future

BI2: I will always try to use OVO in my daily life.

BI3: I plan to continue to use OVO frequently.

3.4.6 Use Behavior

The main goal of UTAUT2 is to predict technology acceptance and use. In this framework, the relation between intention and use behaviour is crucial to predict the actual use of technology. This research applies Use Behavior as a variable based on the concept by Ameri et al. (2019) and Venkatesh et al. (2012) with the following indicators, such as:

1. Regular using OVO
2. Good experience
3. Currently use OVO
4. Time using OVO

Based on those measurement indicators, then the statements in the questionnaire are stated as follows:

UB1: I regularly use OVO

UB2: Using OVO is a good experience

UB3: I am currently using OVO

UB4: I spend a lot of time using OVO

Likert scale was used to examine how strong respondents agree with a statement related to the variables of interest in the research Sekaran and Bougie (2013:220). Likert scale allows the researcher to distinguish consumers in terms of how they differ from one another in their attitude towards the given statement. To measure the Likert scale, the respondents are presented with the questions and are required to fill scale between seven-points with the following anchors, of 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Rather Disagree (RD), 4 = Neutral (N), 5 = Rather Agree (RA), 6 = Agree (A), and 7 = Strongly Agree (SA).

The responses over questions items in the questionnaire could be analyzed by each item to calculate the total or sum of each respondent. The following tables summarize the indicators of the constructions as applied in this research with the code constructions on Table.

Table 3. 1 Indicators

Variable Construction	Indicators	Code
Facilitating Condition (FC)	OVO resources necessary to use	FC1
	OVO knowledge required to use	FC2
	OVO is compatible with other technologies	FC3
Hedonic Motivation(HM)	Using OVO is fun	HM1
	Using OVO is very entertaining	HM2
Price Value(PV)	OVO is reasonably priced	PV1
	OVO is reasonably priced compared with other mobile payment channels	PV2
	OVO good value for the money	PV3
	OVO services provide a good value	PV4
Habit(HB)	The use of OVO has become a habit for me.	HB1
	I am addicted to using OVO.	HB2
	I must use OVO.	HB3

Behavioural Intention(BI)	I intend to continue using OVO in the future	BI1
	I will always try to use OVO in my daily life	BI2
	I plan to continue to use OVO frequently	BI3
Use Behaviour(UB)	I regularly use OVO	UB1
	Using OVO is a good experience	UB2
	I am currently using OVO	UB3
	I spend a lot of time using OVO	UB4

Construction Indicators: FC: Facilitating Condition, HM: Hedonic Motivation, PV: Price Value, HB: Habit, BI: Behavior Intention, UB: Use Behavior

3.5 Definition, Indicator and Measurement of Variables

This study used four types of variables, namely, independent variables, mediating variables (mediating or intervening variables), dependent variables, and moderating variables. The dependent variable is one of the variables that influence the dependent variable in both positive and negative directions. The mediating variable is the variable that functions as an intermediary in the relation among the dependent variable and the independent variable, the dependent variable is the variable that is the main focus in the study, while the moderating variable has the ability to strengthen or weaken a relationship between variables (Sekaran & Bougie, 2013). A moderation variable is a type of variable that reinforces or weakens the direct relationship between the independent variables and the dependent variables. The quality or direction of the relationship between the independent variables and the dependent variables could be positive or negative possibilities, in this case, depends on the moderation variables. Therefore, the moderation variable is also

known as contingency variable.

3.6 Data Analysis Methods

Smart PLS was used in this research. The data analysis used was Partial Least Square (PLS) approach. PLS is a model of structural equation Modelling (SEM) equations that are component-based or variant. Partial Least Square is the equation structural (SEM)-based variant that simultaneous testing can conduct model measurement and structural model test. SEM-based variant aims to predict model for theoretical development. (Abdillah and Jogiyanto, 2015). PLS is a powerful analysis method because it is not found on many assumptions. For example, data should be distributed evenly, or samples should not be significant. PLS can also be used to explain whether there is any relationship between the variable and conforming theories. Researchers chose to use SEM-PLS because the purpose of this research is exploratory or an extension of pre-existing theories (Hair, 2013). Also, because the structural model in this research is relatively complex, there are many constructs and many indicators, then the researcher used SEM-PLS. The advantage of using SEM-PLS is that the generated information is efficiently and easily interpreted, especially on complex models or model hypotheses, can be used in small data sets, not requiring assumptions of normality, linearity, and heteroscedasticity, and can be used on reflective and formative indicators to latent variables (Abdillah & Hartono, 2015). PLS is in high demand because it does not require data that is usually distributed. Also, the use of large sample sizes more than

250 sample is more suitable if we choose processing by SEM-PLS then it can improve the accuracy and consistency of estimation results.

3.7 Model Evaluation

Researchers process the research data by using Structural Equation Modeling-Partial Least Square (SEM-PLS). Researchers chose to use SEM-PLS because the purpose of this research is exploratory or an extension of pre-existing theories (Hair, 2013). PLS in this research uses a bootstrapping method or random copying. Therefore, normality assumptions are not needed in this method. The reasons the researcher chose to use PLS in this research are: (1) an active approach because it does not need to base on various assumptions, (2) able to confirm the theory and explain the relationship, and (3) the number of samples needed is relatively small and the data does not have to have a normal distribution. Therefore, the researcherer chose SEM-PLS as a statistical tool and SmartPLS software Version 2.0.M3.

3.7.1 Evaluation of Measurement Model (Outer Model)

Measurement models are used to assess the validity and reliability of the model (Abdillah & Hartono, 2015). Evaluation is done by algorithmic processes such as convergent validity, discriminant validity, composite reliability and Cronbach's alpha as a determinant of the measurement model.

Validity test

Validity test is a test conducted to determine the ability of research instruments to measure what should be measured. Validity test is used to measure the validity of an instrument. Validity test shows whether the results of the study can be accepted with specific criteria (Abdillah & Hartono, 2015). Convergent and discriminant validity are the test that will be used in this research:

1. Convergent Validity

Convergent validity is the level to measure constructs that are theoretically related to one another, observed to have relationships with each other. Convergent validity occurs if the scores obtained from two different instruments that measure the same variable have a high correlation (Abdillah & Hartono, 2015). An instrument is said to have passed the convergent validity test if it has a Factor Loadings value of more than 0.5 (> 0.5) and Average Variance Extracted (AVE) and Communality more than 0.5 (> 0.5) (Abdillah & Hartono, 2015).

2. Discriminant Validity

Discriminant validity is the level to measure constructs, which in theory have no relation between one another, are observed to have no relationship with each other. Discriminant validity occurs when two different instruments that measure two variables that are predicted to be uncorrelated produce a score that is indeed uncorrelated (Abdillah & Hartono, 2015). An instrument is said to have passed the discriminant validity test if it has a value of AVE Root that is greater than the value

of Latent Variable Correlation (Root AVE> Correlation of Latent Variable) and Outer Loadings value that is greater than the value of Cross Loadings in the same variable (Outer Loadings> Cross Loadings) (Abdillah & Hartono, 2015).

Reliability Test

Reliability test will show the level of accuracy, consistency and accuracy of the measuring instrument or research instrument in measuring a construct or concept (Abdillah & Hartono, 2015). The questionnaire can be relied upon if a person's response to a statement is consistent and stable from time to time. The higher the measurement, the higher the level of reliability of the data. Reliability test is not required if all constructions are still valid, because legitimate construction is included as reliable construction but reliable construction should not cover valid construction (Abdillah & Hartono, 2015).

1. Cronbach's Alpha

Cronbach's Alpha marks the lower limit of the reliability value of a variable and is said to be reliable if the value exceeds 0.6 (> 0.6) (Abdillah & Hartono, 2015)

2. Composite Reliability

Composite Reliability is a method to measure the real value of the reliability of a variable and this method is believed to be better in estimating the internal consistency of a variable and said to be reliable if the value is above 0.7 (> 0.7) (Abdillah & Hartono, 2015).

Table 3.2 shows a summary of the validity and Reliability of test parameters in

the SEM-PLS measurement model.

Table 3. 2Validity Test Parameters and Rule of Thumb

Validity Test	Parameter	Rule of thumb
Convergent	*Loading Factors*	More than 0.7
	Average Variance Extracted (AVE)	More than 0.5
	Communality	
Discriminant	AVE Root and Correlation of Latent Variables\	AVE Root> Correlation of Latent Variables
	Cross Loadings	Outer Loadings> Cross Loadings in the same variable
Reliability test	*Cronbach's Alpha*	More than 0.6
	Realiability Composite	More than 0.7

3.7.2 Evaluation of Structural Model (Inner Model)

Structural models describe the causal relationship between latent variables (Abdillah & Hartono, 2015). R2 and path coefficients by comparing the statistical value of T with the table T value are used in evaluating structural models in PLS.

1. Using R2

The R-Squared or R2 value is used to measure the level of variation of the independent variable changes to the dependent variable, the higher the value of R2 can be interpreted that the better the prediction model of the proposed research model. However, this model is not an absolute parameter in measuring the accuracy of the prediction model (Abdillah & Hartono, 2015).

2. Using T Value

T-value or path coefficients are used to indicate the level of significance in the

submission of hypotheses. This research uses the one-tailed hypothesis. It is also to test the hypothesis at alpha 5% (five per cent) and power 80% (eighty per cent) if the value of the path coefficients indicated by the statistical value of T (T-statistics) is more than 1.64 (> 1.64), alternative hypotheses can be declared accepted (Abdillah & Hartono, 2015).

3. The Goodness of Fit (GOF)

Goodness of Fit (GoF) calculations in PLS can be done by calculating Q2 (Q-squared). Q2 is used to measure how well the conversion value generated by the model and its parameter estimates. The quantity of Q2 has a value with a range of 0 <Q2 <1, where the closer to 1, the model understudy will be better. The Q2 calculation is as follows:

Q2 = 1 - [(1 - R12) x (1 - R22)]

Information:

Q2: Predictive value relevance

R12: R-squared value of the mediation variable

R22: R-squared value of the dependent variable

3.8 Pre-Test

Ensuring that variables have been measured accurately is essential in a study. The use of appropriate instruments will produce accurate results that will improve the quality of research. Therefore, to find out the extent to which respondents understand the statements made by researchers, researchers conducted a pre-test of

the questionnaire. A pre-test is an essential step in developing a questionnaire. It was done by distributing questionnaires to 50 respondents who have made payments using OVO application. Previous research recommends using 10% of the total sample needed for a full study (Hertzog, 2007).

Researchers distributed online questionnaires to respondents who were not this research population, namely students of Universitas Brawijaya from the Faculty of Social and Political sciences Science and had collected valid data from 50 respondents. The period for distributing the pre-test questionnaire is one week.

3.8.1 Pre-Test Validity Test Results

Pre-test validity test results is explained in more detail in the following sections:

- *Pre-Test Convergent Validity Test Results*

  Convergent validity aims to determine the validity of each relationship between the indicator and its latent variable. Convergent validity of the measurement model with reflexive indicators is assessed based on the correlation between item or component scores with latent variable scores or construct scores calculated with PLS.The loading factor value above 0.7 is said to be ideal and valid. Following are the results of outer loading for each indicator owned by each exogenous and endogenous latent variable obtained from data processing using SmartPLS in

Table 3. 3 Outer loadings

	FC	HM	PV	HB	BI	UB
FC1	0.7894	0.0000	0.0000	0.0000	0.0000	0.0000
FC2	0.8557	0.0000	0.0000	0.0000	0.0000	0.0000
FC3	0.8712	0.0000	0.0000	0.0000	0.0000	0.0000
HM1	0.0000	0.9614	0.0000	0.0000	0.0000	0.0000
HM2	0.0000	0.9659	0.0000	0.0000	0.0000	0.0000
PV1	0.0000	0.0000	0.8498	0.0000	0.0000	0.0000
PV2	0.0000	0.0000	0.9063	0.0000	0.0000	0.0000
PV3	0.0000	0.0000	0.8626	0.0000	0.0000	0.0000
PV4	0.0000	0.0000	0.8767	0.0000	0.0000	0.0000
HB1	0.0000	0.0000	0.0000	0.8844	0.0000	0.0000
HB2	0.0000	0.0000	0.0000	0.9355	0.0000	0.0000
HB3	0.0000	0.0000	0.0000	0.9164	0.8498	0.0000
BI1	0.0000	0.0000	0.0000	0.0000	0.8676	0.0000
BI2	0.0000	0.0000	0.0000	0.0000	0.9308	0.0000
BI3	0.0000	0.0000	0.0000	0.0000	0.9256	0.0000
UB1	0.0000	0.0000	0.0000	0.0000	0.0000	0.9068
UB2	0.0000	0.0000	0.0000	0.0000	0.0000	0.8835
UB3	0.0000	0.0000	0.0000	0.0000	0.0000	0.8152
UB4	0.0000	0.0000	0.0000	0.0000	0.0000	0.9046

FC: Facilitating Conditions, **HM:** Hedonic Motivation, **PV:** Price Value, **H:** Habit, **BI:** Behavior Intention, **UB:** Use Behavior

Table 3.3 illustrates the value of the loading factor (convergent validity) of each indicator. The loading factor value> 0.7 can be said to be valid. It shows that the indicators are valid.

- ***Test Results of Pre-Test Discriminant Validity***

Discriminant validity aims to prove that latent constructs predict the size of their block better than the size of other blocks. Discriminant validity of the measurement model is assessed based on the measurement of cross-loading with the construct. If the correlation of constructs with the principle of measurement (each indicator) is higher than the size of other constructs, then the latent construct predicts the

indicator better than the other constructs. The discriminant validity test results are shown on **Table 3.4**:

Table 3. 4 Cross Loadings

	FC	HM	PV	HB	BI	UB
FC1	0.7894	0.5685	0.5833	0.5685	0.5060	0.4950
FC2	0.8557	0.4014	0.5259	0.4014	0.4475	0.4688
FC3	0.8712	0.6122	0.6960	0.6122	0.5919	0.5041
HM1	0.6519	0.9614	0.6674	0.6758	0.6519	0.6152
HM2	0.6930	0.9659	0.6887	0.6660	0.6930	0.5822
PV1	0.5592	0.5471	0.8498	0.4048	0.6160	0.4332
PV2	0.5962	0.5487	0.9063	0.3962	0.6103	0.4064
PV3	0.6969	0.5759	0.8626	0.3829	0.5689	0.4221
PV4	0.6910	0.7871	0.8767	0.4623	0.6103	0.4986
HB1	0.4537	0.6055	0.3571	0.8844	0.6535	0.7554
HB2	0.4082	0.6722	0.4732	0.9355	0.6874	0.7705
HB3	0.4286	0.6270	0.4547	0.9164	0.7478	0.7625
BI1	0.6328	0.5975	0.6128	0.6231	0.8676	0.5870
BI2	0.5582	0.6172	0.6151	0.7101	0.9308	0.6651
BI3	0.5127	0.6851	0.6490	0.7460	0.9256	0.7074
UB1	0.5385	0.4687	0.3559	0.7638	0.6095	0.9068
UB2	0.5171	0.6687	0.5119	0.7494	0.6848	0.8835
UB3	0.5212	0.5032	0.5091	0.6903	0.5658	0.8152
UB4	0.4819	0.5261	0.3957	0.7318	0.6632	0.9046

FC: Facilitating Conditions, **HM:** Hedonic Motivation, **PV:** Price Value, **H:** Habit, **BI:** Behavior Intention, **UB:** Use Behavior

Based on the cross-loading value, it can be seen that all indicators that make up each variable in this research (the value in bold) have met discriminant validity because it has the most significant outer loading value for the variable it forms and not the other variables. Thus all indicators in each variable in this research have met discriminant validity.

3.8.2 Pre-Test Reliability Test Results

Evaluation of the measurement model with a square root of average variance

extracted which compare AVE values greater than 0.5 is highly recommended. The next test is to look at the construct reliability of latent variables measured by two criteria, namely composite reliability and Cronbach alpha of the indicator block that measures the construct. Here are the results of the composite reliability and Cronbach alpha output in **Table 3.5:**

Table 3. 5 Goodness of Fit

	AVE	Composite Reliability	Cronbachs Alpha
BI	0.8253	0.9340	0.8938
FC	0.7048	0.8773	0.7908
HB	0.8324	0.9371	0.8992
HM	0.9287	0.9630	0.9233
PV	0.7640	0.9283	0.8969
UB	0.7714	0.9309	0.9007

FC: Facilitating Conditions, **HM:** Hedonic Motivation, **PV:** Price Value, **H:** Habit, **BI:** Behavior Intention, **UB:** Use Behavior

The construct is declared reliable if the composite reliability and Cronbach alpha values are above 0.70. So, it can be concluded that the construct has excellent reliability. Besides the AVE value of each study variable also has a value above 0.5.

CHAPTER IV
FINDING AND DISCUSSION

4.1 Results of Data Collection

At this chapter researcher will testing the hypothesis using SEM PLS 2.0 to found which hypothesis is indicated to have positive affect on behavioral intention to use OVO and OVO Customer's use behavior. And the moderate effect by using 351 respondent data which already collected by spreading questionnaire.

4.1.1 Respondents

Respondents in this research include active undergraduate students of Accounting Department, Faculty of Economics and Business, Universitas Brawijaya who have been using OVO. It has previously described that this research utilized survey method by distributing questionnaires to the respondents. The researcher collected data for three weeks by directly distributing manual and online questionnaires through Google Forms.

The number of questionnaires distributed online is 400 and received as many as 355 responds. After checking, four questionnaires were invalid for research data, because:

1. Questions or statements are not filled completely by the respondents.
2. Not yet use OVO
3. Inconsistent answers given to the question result in a biased answer.

Thus, the level of respondents' rate in this research is 87,75%; as the total

questionnaires that can be processed as a sample of this research were 351. The number of samples and the rate of return of questionnaires is presented in Table 4.1.

Table 4. 1 Sample and Respond Rate

Description	Total
Amount of Distributed Questionnaires	400
Amount of Filled Out Questionnaires	355
Amount of Aborted Questionnaires	4
Amount of Processed Questionnaires	351
Respond Rate	87,75%
Usable Respond Rate	88,75%

Source: Appendix 1

4.1.2 Demographic Characteristics

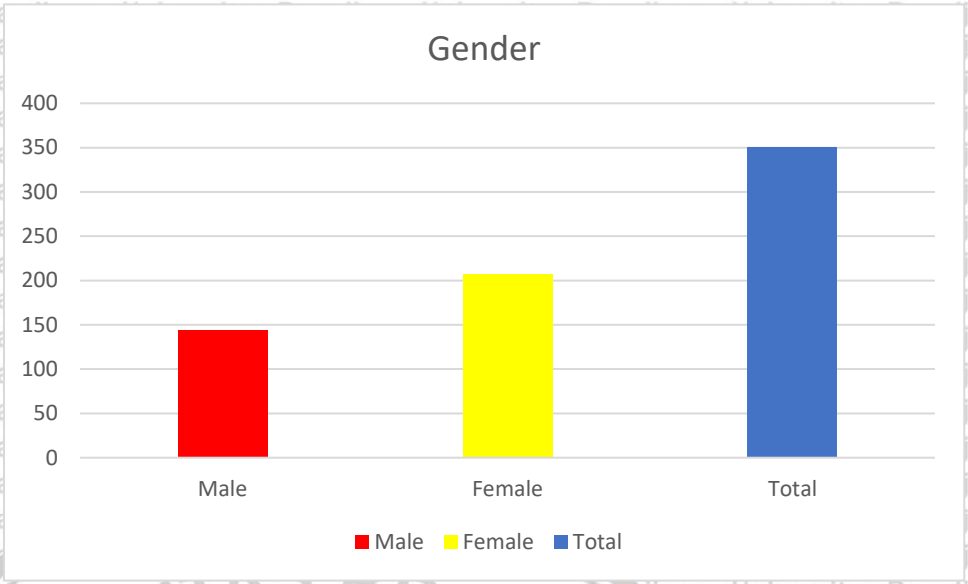
The general description of the respondents who become the data in this study will be explained in the form of tables and figures, where the tables and figures will provide a thorough explanation based on certain compositions. The composition of respondents in this study consisted of compositions based on age, Duration, Usage and gender of use of OVO applications.

Table 4. 2 The Composition of Respondents based on Gender

Gender	Total respondent	Percentage
Male	144	41,03%
Female	207	58,97%
Total	351	100

Source: Appendix 1

Figure 4. 1 Gender



Source: Appendix 1

Based on Table 4.2 and Figure 4.1, the gender distribution in the survey are amounted to 351 persons. 207 participants are female (58,97%) and 144 participants are male (41,03%). Based on the data above, the highest composition or gender is female.

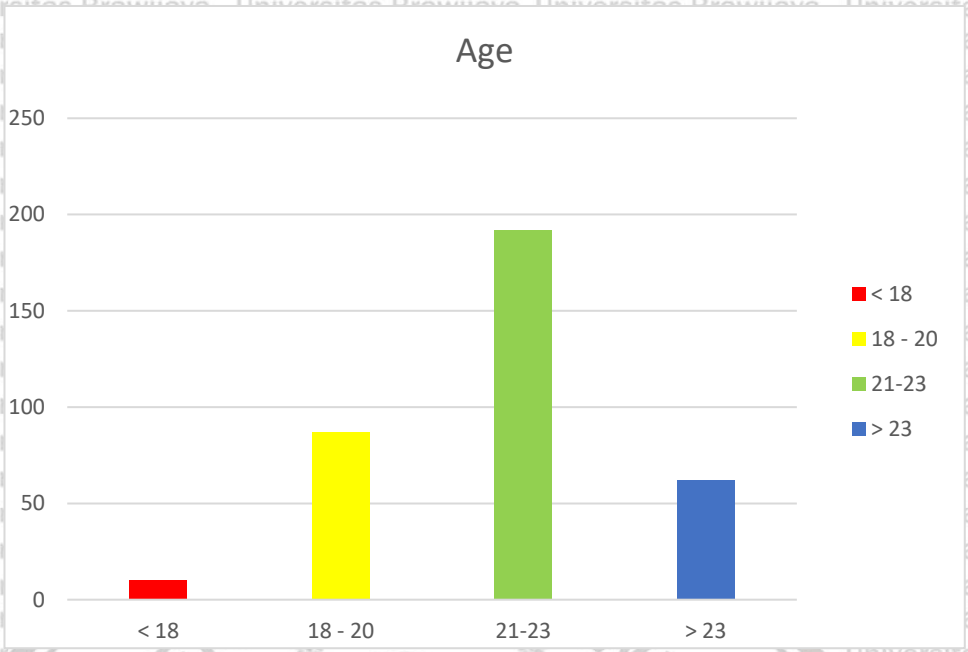
The composition of respondents by age is indicated by the following Table 4.3 and Figure 4.2

Table 4. 3 The Composition of Respondents based on Age

Age	Total respondent	Percentage
< 18	10	2.85%
18 - 20	87	24.79%
21-23	192	54.70%
> 23	62	17.66%
Total	351	100%

Source: Appendix 1

Figure 4. 2 Age



Source: Appendix 1

Based on Table 4.3 and Figure 4.2 above, 10 respondents are less than 18 years old (2,85%), 87 respondents are in the range of 18-20 (24,79%), 192 respondents are in the range 21-23 (54,70%) and 62 respondents are students with more than 23 years old (17,66%).

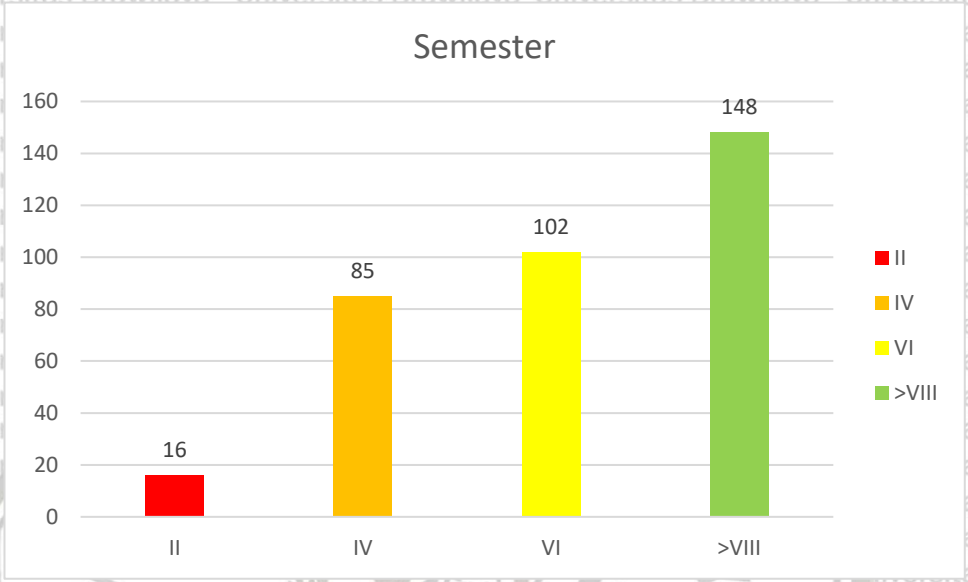
The composition of the respondents based on the Students Semester is depicted in the following Table 4.4 and Figure 4.3.

Table 4. 4 The Composition of Respondents based on Semester

Semester	Respondent	Percentage
II	16	4,56%
IV	85	24,22%
VI	102	29,05%
>VIII	148	42,17%
Total	351	100%

Source: Appendix 1

Figure 4. 3 Semester



Source: Appendix 1

Based on Table 4.4 and Figure 4.3 above, 16 (4,56%) respondents are less than Second Semester. 85 respondents are in the range of IV Semester (24,22%), 102 respondents are in the range fourth Semester (29,05%) and 148 respondents are students with more than Eight semesters (42,17%).

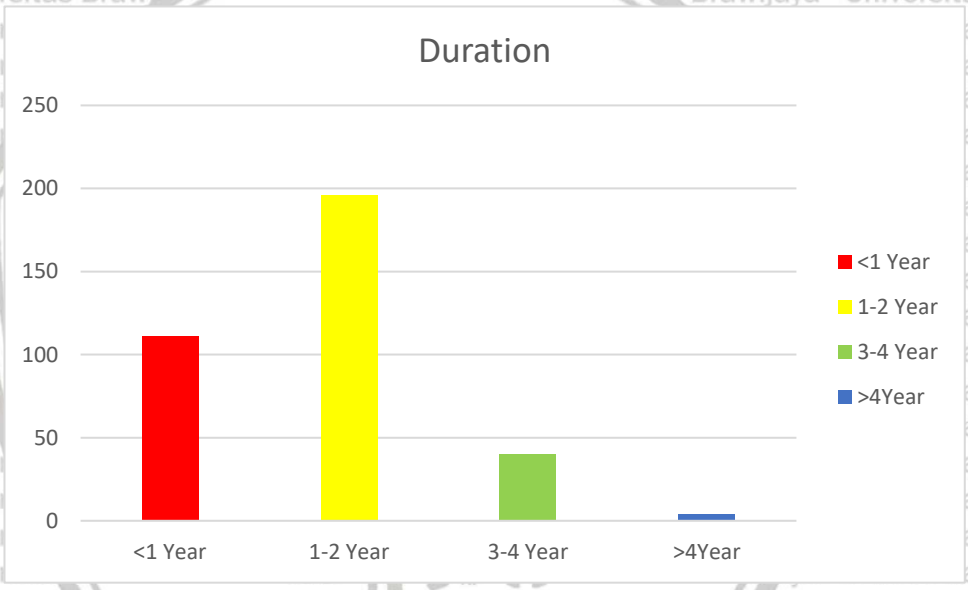
The composition of the respondents based on the duration of OVO usage is depicted in the following Table 4.5 and Figure 4.4.

Table 4. 5 The Composition of Respondents based on the Duration in Using OVO

Duration in Using OVO	Total Respondent	Percentage
<1 Year	111	31,62%
1-2 Year	196	55,84%
3-4 Year	40	11,4%
>4Year	4	1,14%
Total	351	100%

Source: Appendix 1

Figure 4. 4 Duration



Source: Appendix 1

The results from Table 4.5 and figures 4.4 indicates that the students who participated in the survey are classified into four groups. From the total 351 respondents, about 31,62% students have been using OVO for less than one year, 55,84% students have been using mobile payment from one to two year, 11,4% students have been using mobile payment from three to four year, and 1,14% students have been using mobile payment for more than four year.

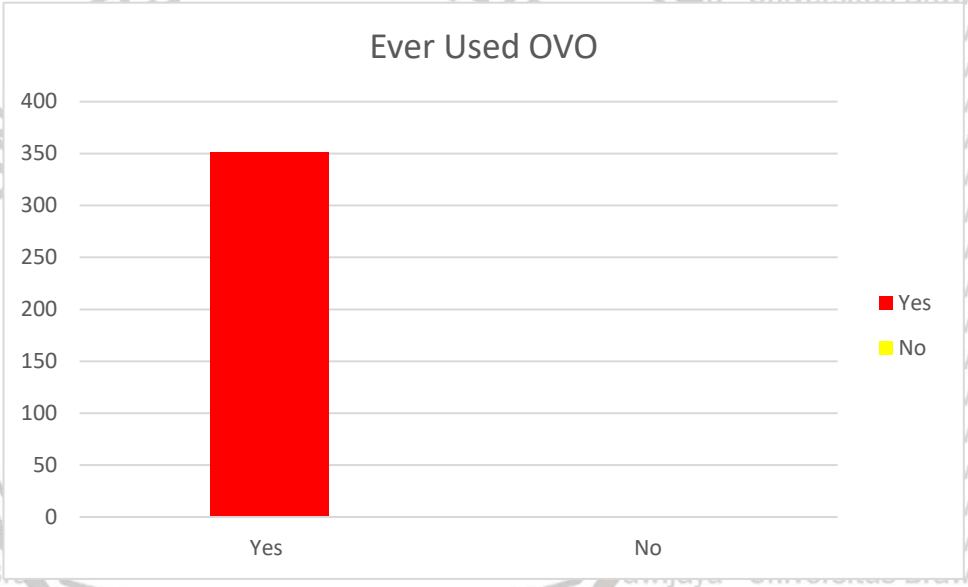
The composition of the respondents ever used OVO application is depicted on the following Table 4.6 and Figure 4.5

Table 4. 6 The Composition of Respondents Ever Used OVO Application

Respondent Ever Use OVO	Total Respondent	Percentage
Yes	351	100%
No	0	0%
Total	351	100%

Source: Appendix 1

Figure 4. 5 Ever Used OVO



Source: Appendix 1

There are two groups in Table 4.6 and figures 4.5 who has been using OVO application, 100% user has been using OVO as a mobile payment and 0% users have not been using OVO as a mobile payment. because the respondent which does not use OVO counted as an invalid data.

4.1.3 Descriptive Statistics

Descriptive statistics are brief descriptive coefficients that summarize a given data set, which can be either a representation of the entire or a sample of a population. Descriptive statistics are broken down into measures of central tendency and measures of variability (spread) according to Investopedia. Analysis of descriptive statistic was conducted for 351 respondents for further processing. Where this measurement is needed to draw conclusions. By doing this calculation will get an overview of the samples in magnitude, so that it can approach the population's hatred. Based on the questionnaire that has been given to 351 respondents, to know most respondents ' answers on each item can be made the following utilize Microsoft Office Excel 365. The results of the descriptive statistics of all variables are presented in the following table:

Table 4. 7 Descriptive Statistics

Variable	N	Minimal	Maximum	Mean	Standard Deviation
FC	351	1	7	5,85	1.09
HM	351	1	7	5,75	1.07
PV	351	1	7	5,52	1.13
HB	351	1	7	4,51	1.68
UB	351	1	7	4,93	1.40
BI	351	1	7	4,76	1.59

Source: Appendix 2

Table 4.7 shows that the respondents (N) in this study were 351 people. The minimum value indicates the lowest value for each variable, while the maximum

value indicates the highest value for each variable in the study. In this research, (n) is used to determine the number of respondents. Number 1 to 7 determine the scale of response. Frequency (f) is used to determine the number of responses preferring that scale. The mean value is utilized to determine the average opinion given by respondent on each item statement for each variable. If the mean value for each variable is greater than 4.00, it shows that the average respondents agree to the overall statement items in each variable in this research.

4.1.3.1 Facilitating Condition

Based on Table 4.7, from 351 respondents, Researcher obtained an assessment of the Facilitating Conditions variable. The result of calculating the average Facilitating Conditions variable is 5.85. The results indicate that the Facilitating Conditions variable has an excellent rating category. which shows that the average respondents agree to the overall statement items in this variable, which is "OVO require knowledge to use and OVO is compatible with other technologies"

4.1.3.2 Hedonic Motivation

Based on Table 4.7, from 351respondents, Researcher obtained an assessment of the Hedonic Motivatins variable. The result of calculating the average Facilitating Conditions variable is 5,75. The results indicates that the Hedonic Motivation variable has an excellent rating category, which shows that the average

respondents agree to the overall statement items in this variable, which is "Using OVO is very entertaining."

4.1.3.3 Price Value

Based on Table 4.7, from 351 respondents, Researcher obtained an assessment of the Facilitating Conditions variable. The result of calculating the average Facilitating Conditions variable is 5.52. The results indicate that the Price Value variable has an excellent rating category which shows that the average respondents agree to the overall statement items in this variable, which is "OVO good value for the money and OVO services provide a good value"

4.1.3.4 Habit

Based on Table 4.7, from 351 respondents, Researcher obtained an assessment of the Habit variable. The result of calculating the average Facilitating Conditions variable is 4.51. The results indicate that the Facilitating Conditions variable has an excellent rating category which shows that the average respondents agree to the overall statement items in this variable, which is "I must use OVO."

4.1.3.5 Behavior Intention

Based on Table 4.7, from 351 respondents, Researcher obtained an assessment of the Behavior Intention variable. The result of calculating the average

Facilitating Conditions variable is 4.93. The results indicate that the Behavior Intention variable has an excellent rating category which shows that the average respondents agree to the overall statement items in this variable, which is "I intend to continue using OVO in the future".

4.1.3.6 Use Behavior

Based on Table 4.7, from 351 respondents, Researcher obtained an assessment of the Facilitating Conditions variable. The result of calculating the average Facilitating Conditions variable is 4.76. The results indicate that the Use Behavior variable has an excellent rating category, which shows that the average respondents agree to the overall statement items in this variable, which is "Using OVO is a good experience and I am currently using OVO".

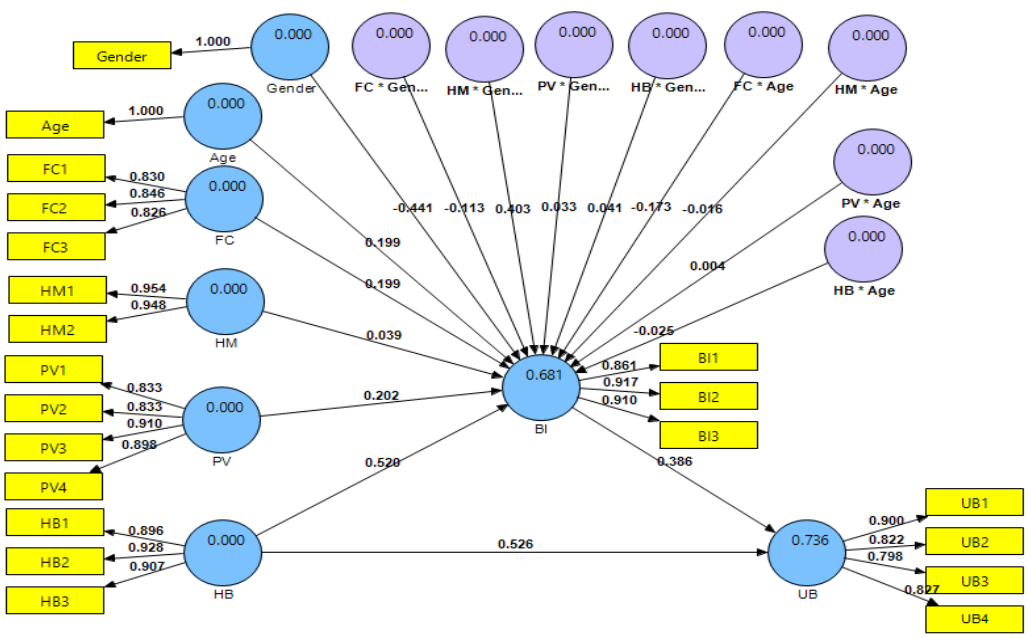
4.2 Partial Least Square Analysis

This Data processing techniques employed the SEM method based on Partial Least Square (PLS). The PLS software in this research was developed in the University of Hamburg in Germany named SMARTPLS version 2.0 M3. In PLS, there are two stages; the first stage is the evaluation of the outer model or measurement model. The second stage is the evaluation of the inner model or structural model. The measurement model consists of observable indicators. The structural model consists of latent constructs that cannot be observed. This test also estimates the path coefficients that identify the strength of the relationship between

the independent variable and the dependent variable. The measurement model consists of the relationship between observable variable items and the latent construct measured with those items.

4.2.1. Evaluation Results of Measurement Model (Outer Model)

There are three criteria in using data analysis techniques with SmartPLS to assess the outer model, namely Convergent Validity, Discriminant Validity, and Composite Reliability. Convergent validity of the measurement model with reflexive indicators is assessed based on the correlation between item scores/component scores estimated with PLS software. Outer function describe the coefficient as well as for test item variable or validity and reliability. Individual reflexive measures are said to be high if they correlate more than 0.70 with the construct measured.



Source: Appendix 3

Figure 4. 6 Model Outer PLS

4.2.2. Convergent Validity

Convergent validity aims to determine the validity of each relationship between the indicator and its latent variable. The convergent validity of the measurement model with reflexive indicators is assessed based on the correlation between item or component scores with latent variable scores or construct scores calculated by PLS.

Indicators with a loading factor value between 0.5 to 0.7 should not be removed if the AVE and communality values are still above 0.5 (Abdillah & Hartono, 2015: 206) Following are the results of outer loading for each indicator owned by each exogenous and endogenous latent variable in the two research models obtained from data processing using SmartPLS :

Table 4. 8 Outer Loading

	Age	BI	FC	Gender	HB	HM	PV	UB
Age	1.000							
BI1		0.861						
BI2		0.917						
BI3		0.910						
FC1			0.830					
FC2			0.846					
FC3			0.826					
Gender				1.000				
HB1					0.897			
HB2					0.928			
HB3					0.907			
HM1						0.954		
HM2						0.948		
PV1							0.834	
PV2							0.833	
PV3							0.911	
PV4							0.898	
UB1								0.900
UB2								0.822
UB3								0.798
UB4								0.827

Source: Appendix 3

Table 4.8 illustrates the value of the loading factor (convergent validity) of each indicator. The loading factor value> 0.7 can be said to be valid, but the rule of

thumb interpretation of the loading factor value> 0.5 can be said to be valid. From this table, it is known that all the loading factor values of the variables used in the study are greater than 0.7. It shows that the indicators are valid.

4.2.3. Discriminant Validity

After convergent validity, the next evaluation is to look at discriminant validity with cross-loading, the value of the square root of averaging. Expectation of performance variance extracted (AVE) and composite reliability. Discriminant validity of the measurement model is assessed based on measurements of cross-loading with constructs. If the correlation of constructs with the principal measurement (each indicator) is greater than the size of other constructs, then the latent construct predicts the indicator better than the other constructs. The model has good discriminant validity if each loading value of each indicator of a latent variable has the greatest loading value with another loading value of another latent variable. The discriminant validity test results are obtained as follows on table 4.15 next page:

Table 4. 9 Cross Loading

	Age	BI	FC	Gender	HB	HM	PV	UB
Age	**1.000**	0.125	0.036	0.004	0.103	0.010	0.024	0.107
BI1	0.113	**0.861**	0.533	-0.150	0.632	0.599	0.612	0.676
BI2	0.117	**0.917**	0.428	-0.200	0.732	0.545	0.520	0.721
BI3	0.107	**0.910**	0.441	-0.164	0.694	0.540	0.568	0.724
FC1	0.070	0.416	**0.830**	-0.155	0.340	0.444	0.445	0.427
FC2	0.049	0.377	**0.846**	-0.138	0.307	0.417	0.435	0.402
FC3	-0.020	0.491	**0.826**	-0.220	0.476	0.538	0.471	0.504
Gender	0.004	-0.191	-0.210	**1.000**	-0.228	-0.239	-0.172	-0.168
HB1	0.074	0.727	0.509	-0.235	**0.897**	0.536	0.557	0.781
HB2	0.087	0.648	0.382	-0.209	**0.928**	0.545	0.496	0.734
HB3	0.121	0.713	0.356	-0.177	**0.907**	0.555	0.471	0.725
HM1	0.015	0.611	0.555	-0.231	0.605	**0.954**	0.609	0.606
HM2	0.003	0.578	0.521	-0.224	0.532	**0.948**	0.611	0.562
PV1	0.045	0.485	0.422	-0.122	0.436	0.481	**0.834**	0.491
PV2	-0.022	0.508	0.376	-0.104	0.449	0.513	**0.833**	0.462
PV3	0.025	0.607	0.519	-0.142	0.516	0.590	**0.911**	0.595
PV4	0.036	0.583	0.553	-0.221	0.535	0.632	**0.898**	0.571
UB1	0.099	0.724	0.445	-0.150	0.769	0.474	0.499	**0.900**
UB2	0.098	0.670	0.499	-0.080	0.634	0.629	0.605	**0.822**
UB3	0.105	0.626	0.524	-0.165	0.626	0.534	0.557	**0.798**
UB4	0.057	0.620	0.349	-0.169	0.715	0.439	0.408	**0.827**

Source: Appendix 3

Based on the table, it is concluded that the discriminant validity is met for each indicator in each variable reaching over 0.7. Despite the same conditions as the previous loading factor assessment, if it is a value of lower than 0.7, it is still considered valid because they have other parameters with value of more than 0.5.

4.2.4 Composite Reliability

Evaluation of the measurement with the square root of overexcitation performance of extracted variance is to compare the value of AVE roots with

correlations between constructs. If the root value of AVE is higher than the correlation value between constructs, then good discriminant validity is achieved. In addition, AVE values greater than 0.5 are highly recommended.

The next test in analyzing the outer model is to look at the construct reliability of latent variables measured by two criteria, namely composite reliability and Cronbach's alpha of the indicator block that measures the construct. The construct is stated to be reliable if the composite reliability and Cronbach's alpha values are above 0.70. Here are the results of the composite reliability and Cronbach's alpha output:

Table 4. 10 Goodness of Fit

	AVE	Composite Reliability	Cronbachs Alpha	Communality
Age	1.000	1.000	1.000	1.000
FC	0.696	0.873	0.783	0.696
FC * Age	0.898	0.963	0.943	0.898
FC * Gender	0.666	0.856	0.764	0.666
Gender	1.000	1.000	1.000	1.000
HB	0.829	0.936	0.897	0.829
HB * Age	0.823	0.933	0.896	0.823
HB * Gender	0.957	0.985	0.978	0.957
HM	0.904	0.950	0.894	0.904
HM * Age	0.902	0.949	0.893	0.902
HM * Gender	0.995	0.997	0.995	0.995
PV	0.756	0.925	0.892	0.756
PV * Age	0.752	0.924	0.890	0.752
PV * Gender	0.768	0.929	0.903	0.768
BI	0.804	0.925	0.878	0.804
UB	0.702	0.904	0.858	0.702

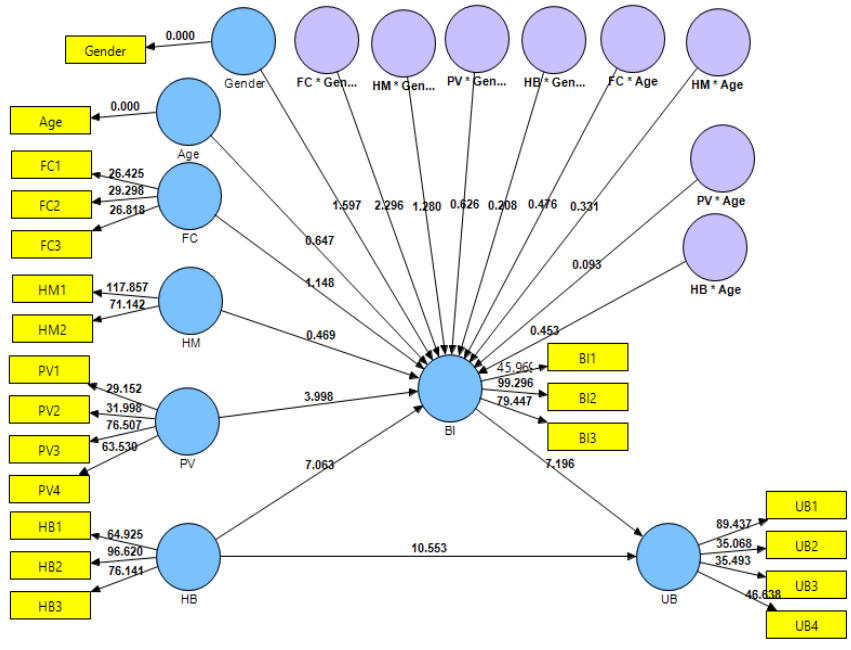
Source: Appendix 3

Besides the construct validity test, a construct reliability test is also measured by the criteria test of composite reliability and Cronbach's alpha of the

indicator block measuring the construct. The construct is declared reliable if the composite reliability and Cronbach's alpha values are above 0.70. So, it can be concluded that the construct has good reliability. Besides, the AVE value of each study variable also has a value above 0.5.

4.2.5 Structural (Inner Model)

Testing the inner model or structural model is done to see the relationship between the construct of significance and the R-square of the research model. Other than that the function of the inner is describing the T-Value. The structural model is evaluated using R-square for the dependent construct of the t test as well as the significance of the coefficient of structural path parameters.



Source: Appendix 3

Figure 4. 7 Inner Model

4.2.5.1 *R-Square* (R^2)

Testing of structural models is done by looking at the R-square value, which is a goodness-fit test of the model.

Table 4. 11 R-Square

Variabel	R Square
BI	0.6806
UB	0.7365

In principle this study uses bound variables influenced by other variables i.e. variable BI which is influenced by variable which Facilitating conditions, Hedonic Motivation, Price value and Habit. and the UB variables affected by the, Habits, and Behaviour Intention Variables.

The 4.16 table shows the R-square BI value of 0.6806, which means that BI is influenced by variable Facilitating Conditions , Hedonic Motivation, price value, Habit, and interaction With Age, Gender amounted to 68.06% while the remaining 31.94% was influenced by other variables beyond scrutinized.

The 4.16 table shows the R-square value of UB 0.7365 indicating the UB variable is affected by the Facilitating conditions, habits, and Behavior Intention variables, amounting to 73.65% while the remaining 26.35% in Influenced by other variables beyond scrutinized.

4.2.5.2 Predictive Relevance (Q^2)

Goodness of Fit Model is measured by R-square of dependent latent variable with the same interpretation as regression. Q-Square predictive relevance for structural models measured how well the conservation value generated by the model and also the estimated parameters. The Q2 has a value in the range 0 <Q2 <1, where the closer to 1 means the better the model. The value of Q2 is equivalent to the coefficient of total determination in the path analysis. According to the table 4.15 The calculation predictive relevance is as follows:

Nilai $Q^2 = 1 – (1 – R_1^2) (1 – R_2^2)$

Nilai $Q^2 = 1 – (1 – 0.6806)(1-0.7365)$

$= 0.9158$

Description:

Q^2 : *Predictive Relevance*

R_1^2 : *R-Square* BI

R_2^2 : *R-Square* UB

From the calculation results, it is known that the Q2 value is 0.9158, meaning that the amount of diversity of data from research that can be explained by the designed structural model is 91.58%, while the remaining 8.42% is explained by other factors outside the model. Based on these results, it can be said that the structural model in this research is quite good because it is closer to 1.

4.3. Hypothesis Test

The significance of the estimated parameters provides very useful

information about the relationship between the research variables. In PLS statistical testing, every hypothesized relationship is carried out using simulations. In this case, the bootstrap method is performed on the sample. Bootstrap testing is also intended to minimize the problem of research data abnormalities. The bootstrapping test results from the PLS analysis are as follows:

Table 4. 12 Test Result of Path Coefficient

	Original Sample (O)	T Statistics (|O/STERR|)	p-value	Description
FC -> BI	0.199	1.148	0.126	Not supported
FC * Age -> BI	-0.173	0.476	0.317	Not supported
FC * Gender -> BI	-0.113	2.296	0.011	Supported
HM -> BI	0.039	0.470	0.320	Not supported
HM * Age -> BI	-0.016	0.331	0.370	Not supported
HM * Gender -> BI	0.403	1.280	0.101	Not supported
PV -> BI	0.202	3.998	0.000	Supported
PV * Age -> BI	0.005	0.094	0.463	Not supported
PV * Gender -> BI	0.033	0.626	0.266	Not supported
HB -> BI	0.520	7.063	0.000	Supported
HB * Age -> BI	-0.025	0.453	0.325	Not supported
HB * Gender -> BI	0.041	0.208	0.418	Not supported
HB -> UB	0.526	10.553	0.000	Supported
BI -> UB	0.386	7.196	0.000	Supported

Source: appendix 3

The significance of the estimated parameters provides very useful information about the relationship between the research variables. The basis used in testing hypotheses is the value contained in the result output for inner models.

Hypothesis testing can be done by comparing t-statistics with t-tables. t-tables can be obtained from 351 respondents and the t-tables value obtained

A. Hypothesis 1

H1: Facilitating Condition has a positive influence on Behavior Intention to use OVO.

The effect of the Facilitating Conditions variable on Behavior Intention is with a path coefficient of 0.199 and a statistical t of 1.148. This value is smaller than t table (1.64) or p> 0.05. From the results above, it shows that H0 is accepted, so that the Facilitating Conditions have a direct and not significant effect on Behavior Intention. It means that the first hypothesis is rejected.

This result is inconsistent with researches conducted by Gupta and Arora (2018), Tarhini (2019), Kalamatianou and Malamateniou (2017), Baptista and Oliviera (2015) Rosnidah et al. (2019) and Raman and Don (2013), But it is consistent with Indrawati and Putri (2018), Kwateng et al. (2019) Moorthy et al. (2019), Lee et al. (2019) and Boonsiritomachai and Pitchayadejanant (2017)

B. Hypothesis 2

H2: Facilitating Condition has a positive influence on Behavior Intention to use OVO moderate by age.

The effect of age variables in moderating the relationship of Facilitating

Conditions to Behavior Intention is with a path coefficient of -0.173 and t statistics of 0.317. This value is smaller than t table (1.64) or p> 0.05. From the results above, it shows that H0 is accepted, so that age has no significant effect in moderating the Conditions that Facilitate Behavior Intention. It means that the third hypothesis is not supproted.

The hypothesis supported by Ameri et al. (2019), Hasudungan and Prasetio (2019), Gusman and Ariyanti (2019), and Chang et al. (2019)

C. hypothesis 3

H3: Facilitating Condition has a positive influence on Behavior Intention to use OVO moderate by gender.

The effect of gender variables in moderating the relations of the Facilitating Conditions towards Behavior Intention is with a path coefficient of -0.113 and t statistics of 2.229. The value is greater than t table (1.64) or p <0.05. From the results above, it shows that H0 is rejected, so gender has a significant influence in moderating the Conditions that Facilitate Behavior Intention. It means that the second hypothesis is supported.

The result is consistent with Kwateng et al. (2018), Nunes et al. (2019), An et al. (2016)

D. Hypothesis 4

H4: Hedonic Motivation has a positive influence on Behavior Intention to use OVO.

The influence of the Hedonist Motivation variable on Behavior Intention is with a path coefficient of 0.039 and a statistical t of 0.470. This value is smaller than t table (1.64) or p> 0.05. From the results above, it shows that H0 is accepted so that Hedonic Motivation has a direct and insignificant influence on Behavior Intention. It means that the fourth hypothesis is not supported.

The finding is inconsistent with Nuriska et al. (2018), Hew et al. (2015) and Alalwan et al. (2018) but the finding consistent with Gharaibeh and Arshad (2018), Pinochet et al. (2018) Yaseen and Qirem (2018), Oechslein et al. (2014) and Hussain et al. (2019)

E. Hypothesis 5

H5: Hedonic Motivation has a positive influence on Behavior Intention to use OVO moderate by Age.

The effect of age variables in moderating the Hedonic Motivation relationship to Behavior Intention is with a path coefficient of -0.016 and t statistics of 0.331 is smaller than t table (1.64) or p> 0.05. From the results above, it shows that H0 is accepted, so that age has no significant effect in moderating Hedonic Motivation on Behavior Intention. It means that the sixth hypothesis is not supported.

This result supported by, Yaseen and Qirem (2017), Fard et al (2016), and Nuriska et al. (2018)

F. Hypothesis 6

H6: Hedonic Motivation has a positive influence on Behavior Intention to use OVO moderate by Gender.

The influence of gender variables in moderating the Hedonic Motivation relationship to Behavior Intention has a line coefficient of 0.403 and T of statistics of 1.280. The value is smaller than T table (1.64) or P < 0.05. From the above results, it indicates that H0 is accepted, so that gender has an insignificant influence in moderate Hedonic motivation to Behavior Intention. It means that the fifth hypothesis is not supported.

This finding is consistent with Kwofie and Adjei (2019), Isradila and Indrawati (2017), and Yoo et al. (2018)

G. Hypothesis 7

H7: Price Value positively affect the Behavior Intention to use OVO

The influence of Price Value toward Behavior Intention is with a line coefficient of 0,202 and t statistics at 3,998. The value is bigger than t table (1.64) or p < 0,05. From the above results, it shows that H0 is rejected, so that Price Value

has a significant direct influence toward Behavior Intention. It means that the seventh hypothesis was supported.

This result is consistent with researches conducted by Arenas-Gaitán et al. (2015), Madan and Yadav (2016), Hussain et al. (2019), Tarhini et al. (2019), Nuriska et al. (2018) and Moorthy et al. (2019)

H. Hypothesis 8

H8: Price Value positively affect the Behavior Intention to use OVO moderate by age.

The influence of age variables in the moderate Price Value to Behavior Intention is with a line coefficient of 0.005 and T of statistics at 0.094. The value is smaller than T table (1.64) or $p > 0.05$. From the above results, it shows that H0 is accepted, so that age has an insignificant influence on moderating the Price Value toward Behavior Intention. It means that the ninth hypothesis was not supported.

The result consistent with Indrawati and Haryoto (2015), Paulo et al. (2017), Trojanowski and Kułak (2017), Palau-Saumell et al. (2019), and Isa and Wong (2015)

H. Hypothesis 9

H9: Price Value positively affect the Behavior Intention to use OVO moderate by gender.

The influence of gender variables in moderating Price Value toward Behavior Intention is with a line coefficient of 0.033 and T of statistics of 0.626. The value is smaller than T table (1.64) or p > 0.05. From the above results, it shows that H0 is accepted, so that gender has an insignificant influence in moderating Price Value toward Behavior Intention. It means the eight hypothesis is not supported.

This finding consistent with Hew et al. (2015), Indrawati and Najiya (2017), and Munyoka and Maharaj (2017)

J. Hypothesis 10

H10: Habit positively affect the Behavior Intention to use OVO

The influence of Habits toward Behavior Intention is with a line coefficient of 0.520 and t statistics of 7.063. The value is greater than T table (1.64) or P < 0.05. From the above results indicate that H0 is rejected, so that the Habit has a direct and significant influence on the Behavior of Intention. It means that the tenth hypothesis is supported.

This result is consistent with researches conducted by, Bhimasta and Suprapto (2016), Alalwan et al. (2017), Tarhini et al. (2019), Gupta and Dogra (2017), Oechslein et al. (2014), and Hew et al. (2015)

K. Hypothesis 11

H11: Habit positively affect the Behavior Intention to use OVO moderate by

age.

The influence of age variables in moderating Habit toward Intention Behavior in line with the line coefficient of -0.025 and T of statistics at 0.453. The value is smaller than T table (1.64) or p > 0.05. From the above results, it shows that H0 is accepted, so that age has an insignificant influence in moderating the Habit toward Behavior Intention. It means the twelfth hypothesis is not supported.

The result consistent with Nofadhila et al. (2018), Nuriska et al. (2018), Kana and Ariyanti (2018) and Gusman and Ariyanti (2019)

L. Hypothesis 12

H12: Habit positively affect the Behavior Intention to use OVO moderate by gender.

The influence of gender variables in moderating the Habit towards Behavior Intention is with a line coefficient of 0.041 and T of statistics of 0.208. The value is smaller than T table (1.64) or p > 0.05. From the above results, it shows that the H0 is accepted, so that gender has an insignificant influence in moderating the Habit toward Behavior Intention. It means the eleventh hypothesis is not supported.

The result consistent with Shabrina et al. (2017), Anny Mardjo (2018), Prasetyo and Rachmawati (2018), Lubis and Rahmiati (2019) and Meizhura et al. (2017)

M. Hypothesis 13

H13: Habit positively affect the Use behavior to use OVO

The influence of Habit towards Usage Behavior is with a line coefficient of 0.526 and t statistics of 10.553. That value is larger than T table (1.64) or P < 0.05. The above results show that H0 was rejected, so the Habit has a direct and significant influence on Usage Behavior. It means the thirteenth hypothesis is supported.

The result consistent with, Ameri et al. (2019), Gupta and Dogra (2017), I.M. Macedo (2017), Baptista and Oliviera (2015), and Gupta et al. (2017)

N. Hypothesis 14

H14: Behavioral Intention has a positive influence on OVO Customer's Use Behavior.

The influence of Behavior Intention towards Usage Behavior is with a line coefficient of 0.386 and t statistics of 7.196. That value is larger than T table (1.64) or P < 0.05. From the results above, it shows that H0 is rejected, so the Behavior Intention has a direct and significant influence on Usage Behavior. It means the fourteenth hypothesis is supported.

This result is consistent with researches conducted by Kwateng et al. (2019), Tak and Panwar (2017), Lubis and Rahmiati (2019), Gupta and Arora (2019) and Gupta et al. (2017)

4.4 Discussion and Results

Based on the hypothesis testing results above, it is indicated that Price Value and Habit construction positively affect Behavior Intention to use OVO and behavioral intention and Habit construction also positively affect OVO Customer's use behavior. However, the results also demonstrate that effort Facilitating Condition and Hedonic Motivation construct have no positive effect on behavioral intention to use OVO.

Based on the results, the researcher conducts a validity finding by seeking explanation for results of the already tested hypotheses. The validity of the discoveries is analyzed by using journals and research models to support the statement that has previously been disclosed.

4.4.1 Facilitating Condition on Behavior Intention

From the examination, it can be seen that Facilitating Conditions have an insignificant influence on OVO application Behavior Intention. So that conditions that facilitate undergraduate fails to determine student behavior intentions in using OVO application According to Venkatesh et al. (2003) Facilitating condition means the extent to which an individual believes that an existing organizational and technical infrastructure supports the use of so that the existence of insignificant influence shows that the better the facilitating conditions do not influence behavior intention to use OVO application. Venkatesh et al. (2012) stated that consumers

with lower levels of conditions that facilitate lesser will have lower intentions to use mobile Internet.

Facilitating Conditions are factors that are relatively influenced by the adoption of the relevant technology environment, if it only requires user knowledge, then a comfortable or familiar user interface design with similar applications is sufficiently referred to as facilitating conditions A research by Diño and de Guzman (2015) provide a reseason why facilititating condition does not have significant relationship with behavior intention because infrastructure support to use mobile learning becomes unnecessary because younger generation are equipped with skills to utilise new technology. The absence of a significant influence shows that a individual facilitating condition is not the main reason in the Behavior Intentions to use of OVO application

4.4.2 Hedonic Motivation on Behavior Intention

Hedonic Motivation defined as the fun or pleasure derived from using technology, and it has been shown to play an important role in determining technology acceptance and use Venkatesh et al. (2012).From the result of the test, it can be seen that Hedonic Motivation has an insignificant influence on Behavior Intention to use OVO applications. It means that fun and joy cannot determine (hedonic motivation), the behavioural intention to use OVO application so does not increase. Hedonic Motivation is a user's perception of the motivational pleasure from the use of a technology will have an influence on the desire to use the

Technology service itself. Venkatesh et al. (2012) proposed a direct relationship between Hedonic Motivation and individual interest in using technology. The concept of Hedonic Motivation consists of several essential things, such as fun, excitement, or entertainment (Venkatesh et al., 2012). Hedonic Motivation has been considered as an essential predictor of technology acceptanc interest in the use of technology (Venkatesh et al., 2012). Other researchers provide strong evidence supporting the role of Hedonic Motivation in shaping an individual's decision to adopt technology such as research interests in mobile banking service Oliveira et al., (2016). The absence of a significant influence shows that a person's Hedonic Motivation is not the main reason in the Behavior Intentions to use OVO application.

4.4.3 Price Value on Behavior Intention

The results of the analysis show that Price Value has significant effect on Behavior Intention to use OVO application. it means that the increasing price value does affect the student behavioural intention to use OVO application. Dodds et al. (1991) define price value as consumers' cognitive tradeoff between the perceived benefits of the applications and the monetarycost for using them. The price value is when the perceived benefit is greater than the cost incurred, consumers demonstrate a willingness to adopt certain technologies Venkatesh et al. (2012).

Price value is conceptualized as consumer's cognitive trade-off between the perceived benefits of the application and the monetary cost for using it Venkatesh

et al. (2012). Thus Venkatesh et al., (2012), stated that the price value in making consumer decisions about the use of technology is an essential factor influencing the interest in using technology. The gap in costs and benefits in using technology requires individuals to understand the utility in using technology with the costs incurred in using it. This supported by Arenas-Gaitán et al. (2015) finding about gap being a higher price or commissions being charged for using Internet Banking. So price value will affect the behavioural intention to use OVO application.

4.4.4 Habit on Behavior Intention

This result show that Habit has a direct and significant influence on Behavior Intention to use OVO application. Significant influence can be interpreted that with the increasing habits, the behavioural intention to use OVO application will increase. Habit relationships with Behavioral Intention demonstrate the extent to which users tend to use technology automatically because of previous learning with the habit of using technology as an indicator. Ajzen and Madden (2005) state that the habit is building a perception that reflects the results of previous experiences this statement supported by Venkatesh et al. (2012) which argue that habits are perceptual constructs that reflect the results of previous experiences. This describes that the perception of users of the OVO application will reflects the results of previous experience influence behavior intention to adopt the OVO application.

According to Anny mardjo (2018) habit became engrained in a behavior, users were less likely to be attracted to the incentives and advantages alternatives offer

and, as a result, habit might directly impact an individuals' intention,. Furthermore,in her study find that habit not significant on behavior intention because though users demonstrated habitual behaviors in purchasing product through Facebook, they can easily find some other channels with low switching costs and a low learning curve to do online transaction. Some research also shows that the habits of a person will have an impact on the intention of adopting the technology Duarte and Pinho (2019) and Hew et al. (2013) stated that One possible reason habit relation significant with behavior intention is that nowadays computer softwares have well stirred into human lives. Habit in the context of the use of technology will make an adopter continuously using OVO application.

4.4.5 Habit on Use Behavior

Venkatesh et al. (2012) defined habit as "a perceptual construct that reflects the results of prior experiences, Use behavior is not explicitly defined in UTAUT2, and in the original specification, it is measured through the items available in the registered system Venkatesh et al. (2003). From the examination, it can be seen that Habit has a significant influence on m-banking Use Behavior. Significant influence can be interpreted that increasing habits does affect the behaviour of using OVO application. As Venkatesh et al. (2012) stating that the habit is affecting the use of technology directly. Use of information technology behaviour (use behaviour) is defined as the intensity and or frequency of users in using information technology.

The usage behavior of information technology relies heavily on user

evaluations of the systems they use. So, in other words, the use of the system is as an indicator of performance assessment of usage and acceptance of information technology. Information technology ultimately relies on the judgment of good or bad impacts that users feel after utilizing the technology. Venkatesh et al. Research, (2012) shows that there is a significant influence of consumer habits on the use of personal technology when they face diverse and ever-changing environments. The outcomes of this research are consistent with the results of research conducted by Ameri et al. (2019), Gupta and Dogra (2017) and I.M. Macedo (2017), which shows that there is an influence of Habit toward the Use behavior of using OVO application

4.4.6 Behavior Intention on Use Behavior

The analysis shows that Behavior Intention to use m-banking has a direct and significant influence on m-banking Use Behavior. it means that by increasing the Behavioral Intention, the use Behavior OVO application will increase. Davis (1989) suggests that the presence of benefits perceived by users of information systems will increase their intention to use information systems. According to Sihombing (2004), behaviour can be divided into actions, activities, and relationships. Action is physical movement in a short time. Activities are defined as actions that are repeated in a relatively long time.

Use Behaviour is defined as everything that is done by humans; changes in material or non-material caused directly by humans; the behaviour is also a result

of mental processes. Behaviour arises as a result of interactions between responses from individuals to stimuli that come from their environment in order to be able to adapt and survive which underlies the emergence of behaviour as the impulse that exists in humans, while the impulse is age, so behaviour arises because of the urge to survive. Notoatmodjo (2003) revealed that there are three main elements in behaviour, namely: the existence of affective (feelings or judgments on various things), cognitive (knowledge of beliefs or opinions about an object), and psychomotor (intentions and actions related to an object).

4.4.7 Moderation by Age

Age differences at this study were grouped into four group; <18, 18-20, 20-23, 23> and the author found that Age does not moderate any of independent variables on Behavioral Intention. A possible explanation for this is because the age difference between groups used in this study is quite close, thus, there may not be much of a significant difference to be found. According to Hall and Mansfield explanation (1975) The age of older technology users tends to be more concerned with the availability of adequate support compared to younger consumers it is relate with the finding at this study because in this study the age it still at the same group and the population still in a young age. It would be interesting to see whether the result would still be the same if the age difference were wider. This found consistent with Ameri et al. (2019), Anny Mardjo (2018), Kana and Ariyanti (2018) states that age no significant interactions with any of the constructs.

4.4.8 Moderation by Gender

Whereas the research variable moderation results showed that that gave a significant influence only the interaction between Gender and Facilitating Condition. This can be known by t the stats are greater than T table (1.64) or P < 0.05. The above results show that H0 was rejected, so the interaction between Gender and FC had a direct and significant influence on Behavior Intention. Gender can moderate FC relationships with Behavior Intention.

In this study found that Gender only moderate Facilitating condition on behavior intention influence. The results are inconsistent with the results of the research Hew et al. (2015) which states that Gender does not moderate all paths to the mobile app usage intention. Hence,it is irrelevant with Goswami & Dutta (2016) who states that Gender has been observed from the review that in few contexts, Gender plays a significant role in determining the intention of accepting new technology and there are cases where gender differences cannot be discerned. Previous studies have shown that women tend to pay more attention to detail than men Venkatesh et al. (2012) suggests that the habit has a strong effect on men of older age. This is due to men whose age is older has more experience that tends to rely on their habits. The finding supported by Kwateng et al. (2019), Nunes et al. (2019), An et al. (2016) which on their study also found that gender can moderate the relation between Facilitating Condition and Behavior Intention. But overall, the moderate effect by gender is rejected.

CHAPTER V
CONCLUSION

5.1 Conclusion

The study concludes that the influence mobile payment student behavior and use in undergraduate FEB UB are Habit, Price Value and Behavior intention. The applicability of UTAUT 2 model was confirmed in the contex of the research. Individual differences of gender and age, responded differently as they do not moderate on the UTAUT 2 model constructs. The study gives an insight into the barriers to adoption and the frequency of usage mobile payment services. The reasons as to why the other UTAUT 2 model constructs, facilitating condition and hedonic motivation were not significant in affecting consumer's BI to adopt and use technology need to be addressed by engaging more in mobile payemnt sensitization programs with customers. This research can also be used as an input for management and system analysts to pay attention to Facilitating Condition, Hedonic Motivation, Price Value and Habit the Behavior Intention and Use behavior to use and actual usage in developing electronic payment information systems. This is so that online transactions can run optimally as a new way or an alternative to conventional transaction.

5.2 Research Implications

Besides providing a great and beneficial explanation on the motivation underlying the intention to use OVO, this research is also expected to also

strengthen empirical evidence from previous studies. This research shows the determinant factors that can affect the interest to use OVO which are: Price Value and habit but are not for the Facilitating Condition and Hedonic Motivation. In moderate effect only gender can determine the moderate effect facilitating condition on Behavior Intention. In addition, this research also provides a great and beneficial explanation about the effect of Behavioral Intention and habit towards the Use Behavior.

The results of this research by using Online questionnaire is expected to provide insight for OVO in developing mobile payment service applications by providing data to the factors that influence customer's Behavior Intention in using mobile payment application. This research explains the undergraduate FEB UB feeling towards using OVO which is beneficial for them. Thus, OVO service is expected to always innovate step by step and add new features by un upcoming update in the applications to attract more customers.

Customers who are satisfied with OVO services will become loyal users and will likely influence people in their community to use it. Providing necessary knowledge and resources such as support service websites, online tutorial, customer service 24 hours and qualified bank personnel to offer a helping hand to customers are also vital to increase customer's intention to use mobile banking services.

If many customers are satisfied with the use of OVO as their mobile payment choice and if the intention of people is high, the possibility to use it will also

increase, then this service will continue to develop and the company could get many good advantages from customer satisfaction.

5.3 Research Limitations

The researcher realized that this research had limitations.

1. Respondents in this study only come from active undergraduate students of the FEB UB class of 2016, 2017, 2018 and 2019, so the results of this study cannot be generalized to different respondents.
2. Online Questionnaire has a weakness that we as researchers cannot make sure whether the respondents who fill the form were undergraduate students FEB UB.
3. The use of convenience sampling method also has its weakness, such as a lower level of generalization than other sampling techniques. However, the convenience sampling method was chosen because the researcher did not have any information on the number of the undergraduate students in Faculty of Economics and Business at Universitas Brawijaya, who have ever used or are still utilizing OVO.

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APPENDICES

SURVEY QUESTIONNAIRE

Appendices1. Questionnaire

Dear Participant,

I am an undergraduate student in Faculty of Economics and Business, Department of International Accounting, Brawijaya University. I am conducting my research in information systems, in the context of intention in using OVO. This research is for graduation requirement in undergraduate program.

The success of this research depends on you as a participant. Therefore, I sincerely hope your willingness to participate and fill out the attached questionnaire.

Thank you for taking your time to assist me in my educational endeavors.

Malang, December 15th 2019

Researcher,

Muhammad Yusuf Reza Adria
165020307141011

A LIST OF QUESTIONS

OVO is one of electronic money taking form of mobile payment application which allows customers to conduct the transactions (paying bills) via mobile phone or smartphone.

Section I

Show the level of your agreement to the following statement by crossing (x) accordingly on each statement, using the given scale. Scale is started from scale 1 stating **Strongly Disagree (SD)** up to scale 7 stating **Strongly Agree (SA).**

Descriptions:

1. SD = Strongly Disagree
2. D = Disagree
3. RD = Rather Disagree
5. RA = Rather Agree
6. A = Agree
7. SA = Strongly Agree

Question Item:

1. **Facilitating Conditon**

No.	Question	1	2	3	4	5	6	7
		SD	D	RD	N	RA	A	SA
1.	I have necessary resources to use OVO							
2.	I have sufficient knowledge to use OVO.							
3.	OVO is compatible with other technologies.							

2. **Hedonic Motivation**

No.	Question	1	2	3	4	5	6	7
		SD	D	RD	N	RA	A	SA
1.	Using OVO is fun							
2.	Using OVO is very entertaining.							

3. Price Value

No.	Question	1	2	3	4	5	6	7
		SD	D	RD	N	RA	A	SA
1.	OVO is reasonably priced							
2.	OVO is reasonably priced compared with other mobile payment channels							
3.	OVO good value for the money							
4.	OVO services provide a good value							

4. Habit

No.	Question	1	2	3	4	5	6	7
		SD	D	RD	N	RA	A	SA
1.	The use of OVO has become a habit for me.							
2.	I am addicted to using OVO.							
3.	I must use OVO.							

5. Behavioural Intention

No.	Question	1	2	3	4	5	6	7
		SD	D	RD	N	RA	A	SA
1.	I intend to continue using OVO in the future							
2.	I will always try to use OVO in my daily life							
3.	I plan to continue to use OVO frequently							

6. Use Behaviour

No.	Question	1	2	3	4	5	6	7
		SD	D	RD	N	RA	A	SA
1.	I regularly use OVO.							
2.	Using OVO is a good experience.							
3.	I am currently using OVO							
4.	I spend a lot of time using OVO.							

Section II – Respondent Characteristics

Please provide your information by crossing (X) on the appropriate box or filling in the blank.

1. Gender:

   □Male □Female

2. Age:

   □< 18 □21-23

   □18-20 □> 23

3. Semester:

   □I □VII

   □ III □>VII

   □V

4. Are you currently using OVO?

   □Yes □No

5. How long have you been using OVO?

   □< 1 year □3-4 years

   □1-2 years □> 4 years

6. How often do you use OVO?

   □ 3 times in a month □ 6-8 times in a month

   □ 3-5 times in a month □ 8 times in a month

KUISIONER SURVEI

Kepada

Yth. Bapak/Ibu/Saudara(i)

Di Tempat

Saya adalah Mahasiswi Program Strata Satu (S1) Jurusan Akuntansi Fakultas Ekonomi dan Bisnis Universitas Brawijaya yang saat ini sedang melakukan penelitian dalam bidang Sistem Informasi dalam konteks sikap terhadap penggunaan OVO, yang merupakan salah satu uang elektronik yang berbentuk *mobile payment*. Penelitian ini merupakan salah satu syarat untuk kelulusan jenjang pendidikan Strata Satu (S1).

Peneliti sangat menjaga privasi individu. Data yang diolah dalam penelitian ini tidak akan menunjukkan identitas dari individu yang bersangkutan. Saudara/i adalah responden yang saya pilih menjadi sampel penelitian saya. Semua jawaban Saudara/i pada kuesioner penelitian ini adalah persepsi Saudara/i.

Kesuksesan penelitian ini sangat bergantung pada Saudara/i sebagai partisipan. Untuk itu saya sangat berharap kerelaan Saudara/i untuk berpartisipasi dan mengisi kuesioner terlampir. Atas bantuan dan kesediaan Saudara/i dalam mengisi kuesioner ini saya ucapkan terima kasih.

Malang, 15 Desember 2019

Peneliti,

Muhammad Yusuf Reza Adria
165020307141017

DAFTAR PERTANYAAN

OVO merupakan salah satu aplikasi yang berbentuk alat pembayaran secara elektronik yang memungkinkan pengguna untuk melakukan transaksi mengecek saldo, membayar tagihan, dan lain-lain melalui telfon genggam atau *smartphone*.

Bagian I

Tunjukkan tingkat persetujuan Bapak/Ibu/Saudara(i) terhadap pernyataan berikut dengan memberi tanda silang (x) yang sesuai pada masing-masing pernyataan, dengan menggunakan skala yang diberikan. Skala dimulai dari skala 1 yang menyatakan bahwa **Sangat Tidak Setuju (STS)** hingga skala 7 yang menyatakan bahwa **Sangat Setuju (SS).**

Keterangan:

1. STS = Sangat Tidak Setuju
2. TS = Tidak Setuju
3. ATS = Agak Tidak Setuju
4. N = Netral
5. AS = Agak Setuju
6. S = Setuju
7. SS = Sangat Setuju

ITEM PERTANYAAN:

1. **Kondisi yang Memfasilitasi**

No.	Question	1	2	3	4	5	6	7
		STS	TS	ATS	N	AS	S	SS
1.	Saya memiliki sumber daya yang diperlukan untuk menggunakan OVO							
2.	Saya memiliki pengetahuan yang diperlukan untuk menggunakan OVO.							
3.	Menurut saya, OVO cocok dengan teknologi lain yang saya gunakan.							

2. **Motivasi Hedonis**

No.	Question	1	2	3	4	5	6	7
		STS	TS	ATS	N	AS	S	SS
1.	Menggunakan OVO menyenangkan							
2.	Menggunakan OVO sangat bisa dinikmati							

3. Nilai Harga

No.	Question	1	2	3	4	5	6	7
		STS	TS	ATS	N	AS	S	SS
1.	Biaya layanan OVO cukup terjangkau.							
2.	OVO harganya terjangkau dibandingkan dengan metode pembayaran mobile lainnya							
3.	OVO memberikan layanan yang layak dan sepadan untuk biaya yang dibayarkan.							
4.	Dengan biaya yang ditawarkan saat ini, OVO menyediakan layanan yang baik							

4. Kebiasaan

No.	Question	1	2	3	4	5	6	7

		STS	TS	ATS	N	AS	S	SS
1.	Penggunaan OVO telah menjadi kebiasaan bagi saya.							
2.	Saya ketagihan menggunakan OVO.							
3.	Saya harus menggunakan OVO.							

5. Minat

No.	Question	1	2	3	4	5	6	7
		STS	TS	AKS	N	AS	S	SS
1.	Saya berniat untuk menggunakan OVO pada masa yang akan datang							
2.	Saya akan selalu mencoba menggunakan OVO dalam kehidupan keseharian saya.							

3.	Saya berencana akan menggunakan OVO lebih sering .							

6. Perilaku Pengguna

No.	Question	1	2	3	4	5	6	7
		STS	TS	ATS	N	AS	S	SS
1.	Saya secara teratur menggunakan OVO.							
2.	Menggunakan OVO adalah pengalaman yang menyenangkan.							
3.	Saya menggunakan OVO saat ini.							
4.	Saya menghabiskan banyak waktu untuk menggunakan OVO.							

Bagian II

Karateristik Responden

Mohon diisi semua pertanyaan dibawah ini dengan memberi tanda (x) pada jawaban yang paling sesuai.

1. Jenis Kelamin:

   □Laki-laki □Perempuan

2. Umur:

   □< 18 □21-23

   □18-20 □> 23

3. Semester:

   □II □VII

   □ III □>VII

4. Apakah saudara/i menggunakan *OVO*?

   □Ya □Tidak

5. Berapa lama anda menggunakan OVO??

   □< 1 tahun □3-4 tahun

   □1-2 tahun □> 4 tahun

6. Seberapa seringkah anda menggunakan OVO?

   □ 3 kali dalam Sebulan □ 6-8 kali dalam sebulan

   □ 3-5 kali dalam sebulan □ 8 kali sebulan

Appendices 2. Frequency of Respondents' Answers

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<18 Years old	10	2.85	2.85	2.85
	18-20 Years old	87	24.79	24.79	27,64
	20-23 Years old	192	54.70	54.70	82,34
	>23 Years old	61	17.66	17.66	100.0
	Total	351	100.0	100.0	

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	144	41.03	41.03	41.03
	Female	207	58.97	58.97	100.0
	Total	351	100.0	100.0	

Semester

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	II	16	4.56	4.56	4.56
	IV	85	24.22	24.22	28.78
	VI	102	29.05	29.05	57.83
	>VIII	148	42.17	42.17	100.0
	Total	351	100.0	100.0	

Duration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<1 Year	111	31.62	31.62	31.62
	1-2 Year	196	55.84	55.84	87.46
	3-4 Year	40	11.40	11.40	98.86
	>4Year	4	1.14	1.14	100.0
	Total	351	100.0	100.0	

Ever Use OVO

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	351	100.0	100.0	100.0
	No	0	0.0	0.0	100.0
	Total	351	100.0	100.0	

Facilitating Condition

Item	7		6		5		4		3		2		1		Amount		Mean
	F	%	f	%	f	%	f	%	f	%	f	%	f	%	N	%	
FC1	98	27,92	136	38,75	56	15,95	46	13,11	10	2,85	4	1,14	4	0,28	351	100	5,71
FC2	100	28,94	158	45,01	55	15,67	28	7,98	6	1,71	3	0,85	3	0,28	351	100	5,87
FC3	119	33,90	143	40,74	60	17,09	24	6,84	2	0,57	1	0,28	1	0,57	351	100	5,97
																	5,85

Hedonic Motivation

Item	7		6		5		4		3		2		1		Amount		Mean
	F	%	f	%	f	%	f	%	f	%	f	%	f	%	N	%	
HM1	88	25,07	145	41,31	69	19,66	38	10,83	9	2,56	1	0,28	1	0,28	351	100	5,74
HM2	87	24,79	157	44,73	61	17,38	38	10,83	3	0,85	4	1,14	1	0,28	351	100	5,77
																	5,75

Price Value

Item	7		6		5		4		3		2		1		Amount		Mean
	F	%	f	%	f	%	f	%	f	%	f	%	f	%	N	%	
PV1	70	19,94	145	41,31	73	20,80	44	12,54	13	3,70	5	1,42	1	0,28	351	100	5,56
PV2	51	14,53	105	29,91	87	24,79	88	25,07	15	4,27	3	0,85	2	0,57	351	100	5,21
PV3	60	17,09	163	46,44	78	22,22	38	10,83	8	2,28	3	0,85	1	0,28	351	100	5,62
PV4	73	20,80	157	44,73	77	21,94	35	9,97	5	1,42	3	0,85	1	0,28	351	100	5,70
																	5,52

Habit

Item	7		6		5		4		3		2		1		Amount		Mean
	F	%	f	%	f	%	f	%	f	%	f	%	f	%	N	%	
HB1	64	18,23	79	22,51	80	22,79	69	19,66	22	19,66	25	7,12	12	3,42	351	100	4,92
HB2	46	13,11	52	14,81	71	20,23	90	25,64	38	25,64	34	9,69	20	5,70	351	100	4,42
HB3	35	9,97	41	11,68	66	18,80	110	31,34	39	31,34	29	8,26	31	8,83	351	100	4,18
																	4,51

Behavior Intention

Item	7		6		5		4		3		2		1		Amount		Mean
	F	%	f	%	f	%	f	%	f	%	f	%	f	%	N	%	
BI1	60	17,09	133	37,89	91	25,93	51	14,53	9	2,56	3	0,85	4	1,14	351	100	5,45
BI2	34	9,69	75	21,37	102	29,06	86	24,50	23	6,55	21	5,98	10	2,85	351	100	4,74
BI3	46	10,26	63	17,95	78	22,22	102	29,06	48	13,68	16	4,56	8	2,28	351	100	4,59
																	4,93

Use Behavior

Item	7		6		5		4		3		2		1		Amount		Mean
	F	%	f	%	F	%	F	%	f	%	f	%	F	%	N	%	
UB1	21	5,98	69	19,66	92	26,21	69	19,66	48	13,68	36	10,26	16	4,56	351	100	4,36
UB2	37	10,54	115	32,76	97	27,64	66	18,80	21	5,98	10	2,85	5	1,42	351	100	5,09
UB3	98	27,92	136	38,75	57	16,24	30	8,55	12	3,42	9	2,56	9	2,56	351	100	5,61
UB4	22	6,27	40	11,40	67	19,09	90	25,64	67	19,09	45	12,82	20	5,70	351	100	3,99
																	4,76

Appendices 3. Distribution of Respondents' Answers

Statistic Descriptive

Variable	N	Minimal	Maximum	Mean	Standard Deviation
FC	351	1	7	5,85	1.09
HM	351	1	7	5,75	1.07
PV	351	1	7	5,52	1.13
HB	351	1	7	4,51	1.68
UB	351	1	7	4,93	1.40
BI	351	1	7	4,76	1.59

Appendices 4. Validity Test Result

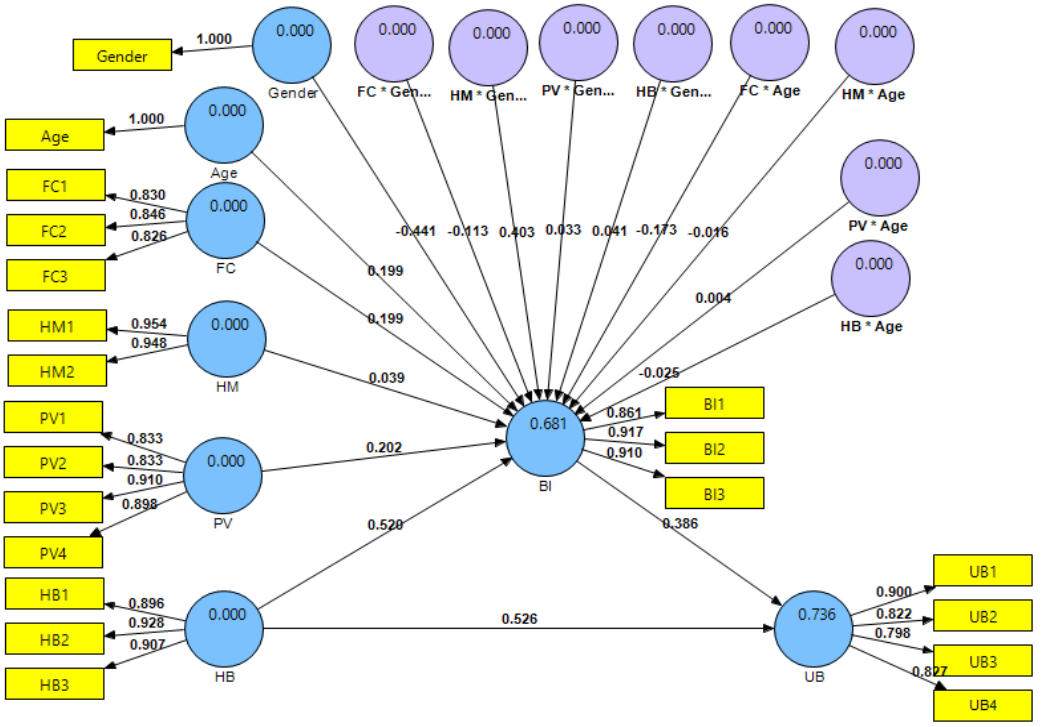


Table 4. 13 Outer Loading

	Age	BI	FC	Gender	HB	HM	PV	UB
Age	1.000							
BI1		0.861						
BI2		0.917						
BI3		0.910						
FC1			0.830					
FC2			0.846					
FC3			0.826					
Gender				1.000				
HB1					0.897			
HB2					0.928			
HB3					0.907			
HM1						0.954		
HM2						0.948		
PV1							0.834	
PV2							0.833	
PV3							0.911	
PV4							0.898	
UB1								0.900

UB2								0.822
UB3								0.798
UB4								0.827

Cross loading

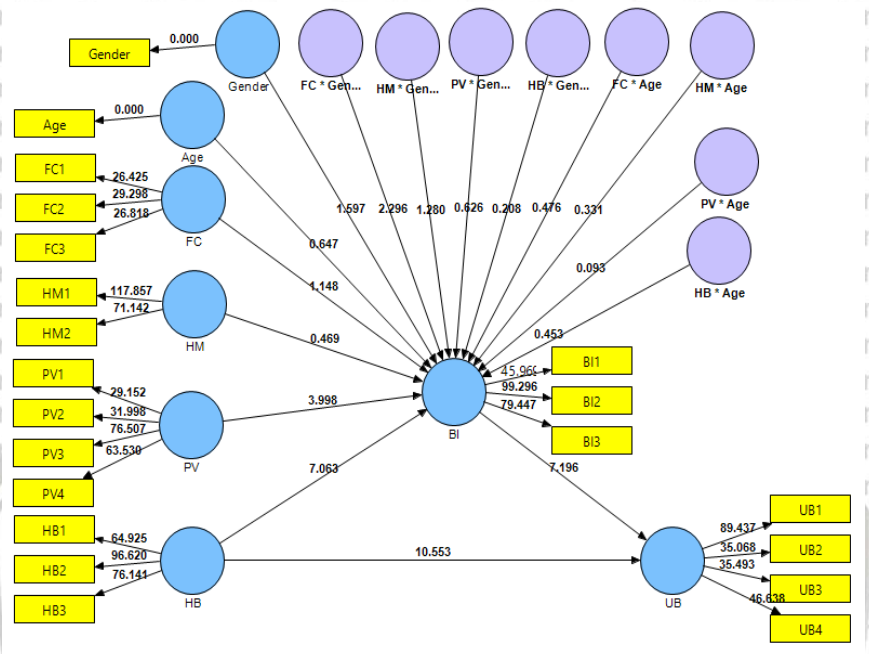
	Age	BI	FC	Gender	HB	HM	PV	UB
Age	**1.000**	0.125	0.036	0.004	0.103	0.010	0.024	0.107
BI1	0.113	**0.861**	0.533	-0.150	0.632	0.599	0.612	0.676
BI2	0.117	**0.917**	0.428	-0.200	0.732	0.545	0.520	0.721
BI3	0.107	**0.910**	0.441	-0.164	0.694	0.540	0.568	0.724
FC1	0.070	0.416	**0.830**	-0.155	0.340	0.444	0.445	0.427
FC2	0.049	0.377	**0.846**	-0.138	0.307	0.417	0.435	0.402
FC3	-0.020	0.491	**0.826**	-0.220	0.476	0.538	0.471	0.504
Gender	0.004	-0.191	-0.210	**1.000**	-0.228	-0.239	-0.172	-0.168
HB1	0.074	0.727	0.509	-0.235	**0.897**	0.536	0.557	0.781
HB2	0.087	0.648	0.382	-0.209	**0.928**	0.545	0.496	0.734
HB3	0.121	0.713	0.356	-0.177	**0.907**	0.555	0.471	0.725
HM1	0.015	0.611	0.555	-0.231	0.605	**0.954**	0.609	0.606
HM2	0.003	0.578	0.521	-0.224	0.532	**0.948**	0.611	0.562
PV1	0.045	0.485	0.422	-0.122	0.436	0.481	**0.834**	0.491
PV2	-0.022	0.508	0.376	-0.104	0.449	0.513	**0.833**	0.462
PV3	0.025	0.607	0.519	-0.142	0.516	0.590	**0.911**	0.595
PV4	0.036	0.583	0.553	-0.221	0.535	0.632	**0.898**	0.571
UB1	0.099	0.724	0.445	-0.150	0.769	0.474	0.499	**0.900**
UB2	0.098	0.670	0.499	-0.080	0.634	0.629	0.605	**0.822**
UB3	0.105	0.626	0.524	-0.165	0.626	0.534	0.557	**0.798**
UB4	0.057	0.620	0.349	-0.169	0.715	0.439	0.408	**0.827**

Model Evaluation

	AVE	Composite Reliability	Cronbachs Alpha	Communality
Age	1.000	1.000	1.000	1.000
FC	0.696	0.873	0.783	0.696
FC * Age	0.898	0.963	0.943	0.898
FC * Gender	0.666	0.856	0.764	0.666
Gender	1.000	1.000	1.000	1.000
HB	0.829	0.936	0.897	0.829
HB * Age	0.823	0.933	0.896	0.823
HB * Gender	0.957	0.985	0.978	0.957
HM	0.904	0.950	0.894	0.904
HM * Age	0.902	0.949	0.893	0.902
HM * Gender	0.995	0.997	0.995	0.995
PV	0.756	0.925	0.892	0.756
PV * Age	0.752	0.924	0.890	0.752
PV * Gender	0.768	0.929	0.903	0.768

BI	0.804	0.925	0.878	0.804
UB	0.702	0.904	0.858	0.702

Appendices 5. Reliability Test Results



	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (|O/STERR|)	p-value
Age <- Age	1,000	1,000	0,000	0,000	0,000	0,500
BI1 <- BI	0,861	0,860	0,019	0,019	45,969	0,000
BI2 <- BI	0,917	0,916	0,009	0,009	99,296	0,000
BI3 <- BI	0,910	0,910	0,012	0,012	79,447	0,000
FC1 <- FC	0,830	0,829	0,031	0,031	26,425	0,000
FC1*Age <- FC * Age	0,948	0,947	0,010	0,010	93,275	0,000
FC1*Gender <- FC * Gender	0,907	0,726	0,303	0,303	2,995	0,001
FC2 <- FC	0,846	0,843	0,029	0,029	29,298	0,000
FC2 *Age <- FC * Age	0,951	0,949	0,010	0,010	94,545	0,000
FC2 *Gender <- FC * Gender	0,785	0,690	0,274	0,274	2,866	0,002
FC3 <- FC	0,826	0,826	0,031	0,031	26,818	0,000
FC3*Age <- FC * Age	0,944	0,943	0,012	0,012	77,999	0,000
FC3*Gender <- FC * Gender	0,748	0,665	0,265	0,265	2,822	0,003
Gender <- Gender	1,000	1,000	0,000	0,000	0,000	0,500
HB1 <- HB	0,897	0,895	0,014	0,014	64,925	0,000
HB1*Age <- HB * Age	0,912	0,867	0,150	0,150	6,095	0,000
HB1*Gender <- HB * Gender	0,977	0,970	0,032	0,032	31,001	0,000
HB2 <- HB	0,928	0,927	0,010	0,010	96,620	0,000
HB2*Age <- HB * Age	0,941	0,912	0,112	0,112	8,414	0,000
HB2*Gender <- HB * Gender	0,976	0,967	0,047	0,047	20,631	0,000

HB3 <- HB	0,907	0,907	0,012	0,012	76,141	0,000
HB3*Age <- HB * Age	0,867	0,821	0,165	0,165	5,268	0,000
HB3*Gender <- HB * Gender	0,982	0,974	0,028	0,028	35,120	0,000
HM1 <- HM	0,954	0,953	0,008	0,008	117,857	0,000
HM1*Age <- HM * Age	0,937	0,926	0,077	0,077	12,239	0,000
HM1*Gender <- HM * Gender	0,997	0,997	0,004	0,004	260,744	0,000
HM2 <- HM	0,948	0,946	0,013	0,013	71,142	0,000
HM2*Age <- HM * Age	0,962	0,955	0,049	0,049	19,534	0,000
HM2*Gender <- HM * Gender	0,997	0,997	0,002	0,002	523,861	0,000
PV1 <- PV	0,834	0,833	0,029	0,029	29,152	0,000
PV1*Age <- PV * Age	0,827	0,808	0,085	0,085	9,687	0,000
PV1*Gender <- PV * Gender	0,886	0,870	0,110	0,110	8,054	0,000
PV2 <- PV	0,833	0,831	0,026	0,026	31,998	0,000
PV2*Age <- PV * Age	0,870	0,850	0,089	0,089	9,792	0,000
PV2*Gender <- PV * Gender	0,791	0,754	0,147	0,147	5,370	0,000
PV3 <- PV	0,911	0,910	0,012	0,012	76,507	0,000
PV3*Age <- PV * Age	0,889	0,863	0,116	0,116	7,668	0,000
PV3*Gender <- PV * Gender	0,910	0,882	0,092	0,092	9,874	0,000
PV4 <- PV	0,898	0,896	0,014	0,014	63,530	0,000
PV4*Age <- PV * Age	0,880	0,853	0,099	0,099	8,874	0,000
PV4*Gender <- PV * Gender	0,913	0,882	0,109	0,109	8,354	0,000
UB1 <- UB	0,900	0,901	0,010	0,010	89,437	0,000
UB2 <- UB	0,822	0,820	0,024	0,024	35,068	0,000
UB3 <- UB	0,798	0,799	0,023	0,023	35,493	0,000
UB4 <- UB	0,827	0,827	0,018	0,018	46,638	0,000

Appendix 6. Path Analysis Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (|O/STERR|)	p-value
Age -> BI	0,199	0,275	0,308	0,308	0,647	0,259
Gender -> BI	-0,441	-0,333	0,276	0,276	1,597	0,056
FC -> BI	0,199	0,240	0,173	0,173	1,148	0,126
FC * Age -> BI	-0,173	-0,260	0,363	0,363	0,476	0,317
FC * Gender -> BI	-0,113	-0,079	0,049	0,049	2,296	0,011
HM -> BI	0,039	0,063	0,083	0,083	0,470	0,320
HM * Age -> BI	-0,016	-0,001	0,048	0,048	0,331	0,370
HM * Gender -> BI	0,403	0,289	0,315	0,315	1,280	0,101
PV -> BI	0,202	0,199	0,051	0,051	3,998	0,000
PV * Age -> BI	0,005	0,003	0,048	0,048	0,094	0,463
PV * Gender -> BI	0,033	0,024	0,053	0,053	0,626	0,266

HB -> BI	0,520	0,515	0,074	0,074	7,063	0,000
HB * Age -> BI	-0,025	-0,034	0,055	0,055	0,453	0,325
HB * Gender -> BI	0,041	0,052	0,198	0,198	0,208	0,418
HB -> UB	0,526	0,533	0,050	0,050	10,553	0,000
BI -> UB	0,386	0,380	0,054	0,054	7,196	0,000