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Name	: Muhammad Yusuf Reza Adria
Student ID	: 165020307141017
Faculty	: Economic and Business
Program	: Accounting
Minor Thesis Title	: THE EMPERICAL STUDY OF FEB UB STUDENT BEHAVIOURAL INTENTION AND USE BEHAVIOUR WITH AGE AND GENDER IN USING OVO ON UTAUT 2

This page certifies that to the best of my knowledge, the content of this thesis is my very own work. No part of this thesis has been published nor submitted for publication. I certify that the intellectual content of this thesis is the product of my very own work, and that all the assistance received in preparing this thesis and sources have been acknowledged. Thus, I declare that this is a true copy of my thesis, including any final revisions, as approved by my thesis committee and the Graduate Study office, and that this thesis has not be submitted for a higher degree to any other University or Institution.

Malang, April 18th, 2020

Muhammad Ausuf Reza Adria

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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 Unive 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. Iversitas Brawijaya

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ABSTRACT EMPIRICAL OF UNDERGRADUATE FEB STUDY UB STUDENT INTENTION TO USE AND USE BEHAVIOR OF OVO APPLICATION Universitas Brawijaya Universitas Brawijaya By: Muhammad Yusuf Reza Adria 165020307141017 Itas Brawijaya Universitas Brawijaya Supervisor: Dr. M Khoiru Rusydi., MAK., AK., BKP., CA This research aims to explain the factors which influence consumer's using OVO Universist mobile payment provided by PT LIPPO Group based on factors from Unified laya 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 Unive DANA and The High Habit and Behavior Intention will affect the Use Behavior of Unive Dana.

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

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Universitas Brawijaya Universitas Brawijaya awijaya awijaya awijaya Universitas BravCHAPTER Isitas Brawijaya Universitas Research Background Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universit The development of globalization in the community can felt by people. The java awijaya Universitas Brawijaya Universitas Prawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya existence of an electronic payment system introduces and provides different ways awijaya tas Brawijaya awijaya in the revenue cycle of the company in collecting cash. Electronic payment has awijaya awijaya Universome advantage and disadvantage, an issue related to payment through mobile lava awijaya awijaya awijaya payment methods occur in China, which replaces the partner's QR code with a fake awijaya sitas Brawijaya awijaya in China. The practice occurs because the QR code is static or can be pasted awijaya awijaya anywhere. The fake QR code will steal user data such as personal identification awijaya awijaya Unive Number (Setvowati, 2018). In Indonesia users have complained about Go-pay awijaya awijaya awijaya services because of the decline in Go-pay performance that caused a failure in the awijaya transaction that possibly caused by internet network problems and Go-pay awijaya awijaya University application error (Rahman, 2019). At the same in the application Go-pay appears a lave awijaya problem why users cannot switch from cash payment is to payment using Go-pay awijaya awijaya versitas Brawijava balance because there is no option to use Go-pay in payment. Although the user awijaya awijaya Unive balance is enough for transaction (Rahman, 2019). Another problem came from java awijaya awijaya users of OVO User Top up OVO balance using ATM Mandiri. Transaction is Universitas Brawijaya Universitas Brawijaya 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 Universitas Brawijaya awijaya Ilniversitas Rrawijava Ilniversitas Rrawijava Ilniversitas Rrawijava Ilniversitas Rrawijava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive application, the balance does not increase (Ricky, 2019). awiiava 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive Internet Indonesia) Indonesia's population currently reaches 264 million people. awijaya awijaya More than 64,8% or around 171,17 million people have been connected to the awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya internet network during 2018, Most of them users are from from 19-34 years old awijaya awijaya (49,52%). In addition, based on APJII data male internet users more than female awijaya Brawijaya Universitas Brawijaya Universe with a comparison percentage of (51.43%) and (48.57%). The number of awijaya awijaya awijaya internet network users in Indonesia, as stated above, encourages the providers of awijaya awijaya mobile payment to launch their product to the customers by creating an application awijaya iversitas Brawijaya awijaya awijaya to provide the m-payment facility. Nowadays, students and young people are the awijaya awijaya ones who quickly adapt to and understand new technologies to assist in carrying awijaya iversitas Brawiiava awijaya out daily activities' personal financial arrangements for example the undergraduate awijaya awijaya Unive FEB UB student in daily college they already taught about system information awijaya unive accounting and financial accounting made the students easy to guickly understand and more skeptical about the financial technology by understanding as well as its Univeruseful Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya OVO by the Lippo group is available for all smartphone platforms. The services awijaya provided by OVO include OVO Club and OVO Premier. In the premier version, Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya savings budget if users upgrade to OVO premier. OVO created various types of awiiava payments to suit the need of the Indonesian people. To create an OVO account, users only must do it on their mobile phones. Brawlava Universitas Brawlava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universit The accounting information system is a specialized subsystem of the awijaya awijaya information system that collects, processes, and reports information related to the awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya financial aspects of business events Gelinas and Dull (2017). The growth of Mawijaya awijaya banking in Indonesia started to welcome the mobile payment era, and Lippo Group awijaya awijaya unive answered the needs of the community for the ease of transaction demand by awijaya awijaya presenting OVO to the Indonesian market. According to Muskita (2019), OVO was awijaya awijaya launched for mobile payment in August 2017 after getting a license from Bank awijaya awijaya Indonesia (BI) with the theme of Smart Financial Apps awijaya awijaya Along with the growth of mobile payment application, there are several popular niversitas Brawijaya awijaya mobile payments in Indonesia. Based on Prasetyo (2019) statements 58% of awijaya awijaya Unive respondents used OVO as their favorite digital payment applications. The other awijaya awijaya 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 University Unive Mandiri e-money, which is electronic money from national and private financial awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya institutions. Based on research by using Snapcart at the retail reception segment. Universitas Brawijaya Universitas Brawijaya awijaya OVO (63%) and Go-Pay (28%) are the dominant brands, followed by DANA (7%) awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya and LinkAja (1%). Currently, OVO is accepted at 500.000 merchants, while Go-Unive Pay mentions the number of 300.000 merchants. LinkAja has recently given a total

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive 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 Universitas Brawijaya Universitas Brawijaya University Brawijaya students have not yet used OVO. The success of OVO in Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University providing mobile payment service adoption depends on the rate of consumer Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya acceptance and its continuous use. Therefore, this gap motivated researcher to awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya understand the factors which may affect the behavioral intention and use behavior awijaya awijaya Univerto adopt and use of OVO, with gender and age as a moderator variable. Thus, the awijaya awijaya unive company is expected to consider specific aspects that need to be improved and awijaya awijaya optimizing customer acceptance of OVO. awijaya awijaya This research applied the development theory of the Unified Theory of awijaya iversitas Brawijaya awijaya awijaya Acceptance and Use of Technology (UTAUT). UTAUT 2 was chosen due to its awijaya awijaya uniqueness and relevance with the topic of adopting a mobile payment lifestyle. awijaya niversitas Brawiiava awijaya UTAUT 2 as the extension model of UTAUT was first introduced by Venkatesh et awijaya awijaya universal. (2003) with performance, effort expectancy, social influence, facilitating awijaya Unive conditions as the factors to explain user intentions in utilizing an information awijaya system and subsequent usage behavior within an organizational context. The latest unive model UTAUT 2 was proposed by Venkatesh et al. (2012) and mentioned several awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya factors about research acceptance and use of technology in a consumer context. Universitas Brawijaya Universitas Brawijaya awijaya UTAUT 2 incorporates three constructs into UTAUT, which are: hedonic Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya motivation, price value, and habit. Altogether, UTAUT 2 has performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive motivation, price value, and habit as factors. However, the researcher only applied awijava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive intention and use behavior to use OVO because the other three on previous research inve Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya has been insignificant and it will be effortless. This research constructed framework Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya and used variables from the previous study Price Value, Habit, Behavior Intention awijaya Universitas Brawijaya Uni awijaya and Use Behavior also moderate gender and age from and Kwateng et al. (2019) awijaya awijaya and Facilitating condition and Hedonic Motivation from Raman and don (2013) awijaya awijaya both study based on Venkatesh et al. (2012) UTAUT 2. The main purpose of the awijaya awijaya UTAUT2 itself is to know the acceptance of technology from the customer awijaya awijaya awijaya persepective and variable dependent, moderators and independent interconnected awijaya awijaya as an indicator to know the adoption of technologies that facilitate researchers awijaya awijaya examine. Therefore, in quest selecting an appropriate model covering construct awijaya awijaya Unive determining undergraduate FEB UB student intention to use and use Behavior, awijaya . awijaya Unive UTAUT 2 has been found as a theoretical foundation to proposing this study. Brawlaya The majority of the UTAUT and UTAUT2 have not been widely tested in Unive nonwestern/developing countries (Alalwan et al. 2015; Kamoun and Almourad awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya 2014). According to Venkatesh et al. (2012) recommendation future studies must Universitas Brawijaya Universitas Brawijaya awijaya built on previous studies to test the model in different countries, individual awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya demographic differences, cultures, and Object. To fill the gap the researcher, conduct the research in Malang and choosing the sample Undergraduate FEB UB

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya University 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 UniverSites Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava Universita The previous study, by UTAUT 2, used the SEM-pls. R.S. Raihan and available Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Rachmawati (2019) studied Indonesia about the Continuance Intention of E-wallet awijaya awijaya adoption by giving questionnaires. The study found that hedonic motivation and awijaya awijaya habit are significant influence towards continuance intention towards E-wallet. awijaya awijaya Previous research employing UTAUT2 theory by Raman and Don (2013) identify awijaya awijaya significant effect the and Hedonic Motivation that Facilitating Condition awijaya awijaya Behavioral Intention. Also, according to Baptista and Oliviera (2017) on awijaya awijaya awijaya Gamification's impact on the acceptance of mobile banking services, the factor awijaya awijaya influencing behavioral intention are Hedonic Motivation, Price Value, and Habit. awijaya awijaya Kwateng et al. (2019) identify that gender determines price value, facilitating awijaya Unive condition, habit relation on use behavior. Also, the study find that age moderates awijava awijaya the relationship of Hedonic Motivation, Price Value, Facilitating Condition and Habit on Behavior Intention that depends on the group of age. Based on the Unive description above, the researcher proposed a minor thesis entitled "The Empirical java awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Study of FEB UB student Behavioral Intention and Use Behavior Using OVO Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya on UTAUT 2." awijaya

7 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Unive 1.2 Research Question rsitas Brawijaya Universitas Brawijaya Based on the background that has stated above, the problem study is Universitas Brawijava Unive formulated as follows: ersitas Brawijaya Universitas Brawijaya Unive Based on the background stated above, the problems of the study are formulated as awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Univerfollows: awijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya 1. Does Facilitating Conditions (FC) positively affect the student's intention awijaya awijaya awijaya niversitas Brawijaya Universitas to use OVO application? awijaya awijaya 2. Does Facilitating Conditions (FC) positively affect the student's intention awijaya awijaya to use OVO application moderated by age? awijaya awijaya Does Facilitating Conditions (FC) positively affect the student's intention 3. awijava awijaya to use OVO application is moderated by gender? awijaya 4. Does Hedonic Motivation (HM) positively affect the student's intention to awijaya use OVO application? awijaya awijaya Does Hedonic Motivation (HM) positively affect the student's intention to 5. awijaya use OVO application moderated by age? 6. Does Hedonic Motivation (HM) positively affect the student's intention to Universitas Buse OVO application moderated by gender? Brawijava awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya 7. Does Price/Value (PV) positively affect the student's intention to use OVO awijaya Universitas Brawijava, Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 8. Does Price/Value (PV) positively affect the student's intention to use OVO Universitas Bapplication moderated by age? a Universitas Brawijaya Universitas Brawijava Universitas Brawijava

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universit 9. Does Price/Value (PV) positively affect the student's intention to use OVO awijaya Universitian Bapplication moderated by gender? 10. Does Habit (HB) positively affect the student's intention to use OVO Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Bapplication?niversitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya 11. Does Habit (HB) positively affect the student's intention to use OVO Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya application moderated by age? awijaya awijaya awijaya 12. Does Habit (HB) positively affect the student's intention to use OVO awijaya Universitas Bapplication moderated by gender? awijaya awijaya awijaya 13. Does Habit (BI) positively affect OVO application user's Use application? awijaya awijaya 14. Does Behavioral Intention (BI) positively affect OVO application user's awijaya awijaya Use application? awijaya awijaya awijaya **1.3 Research Objective** awijaya awijaya awijaya Unive The purpose of this study was to obtain empirical results and explain a few things, awijava 511 4.6 Unive such as: awijaya Universital. Bray Empirical evidence of Facilitating Condition on the Behavior Intention awijaya Isitus Erainjava Universitas Brawijava Universitas Brawijava Universitas Brawof using OVO.itas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya 2. Empirical evidence of Facilitating Condition on the Behavior Intention awijaya rsitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitian Brandof using OVO moderated by age. awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universit 3. Braw Empirical evidence of Facilitating Condition on the Behavior Intention Universitas Braw of using OVO moderated by gender. Sitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universit 4. Braw Empirical evidence of Hedonic Motivation on the Behavior Intention of awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 5. Empirical evidence of Hedonic Motivation on the Behavior Intention of Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawusing OVO moderated by age.Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya 6. Empirical evidence of Hedonic Motivation on the Behavior Intention of Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya niversitas Brawijaya awijaya using OVO moderated by gender. awijaya awijaya 7. Empirical evidence of Price Value on the Behavior Intention of using awijaya awijaya OVO. awijaya awijaya Empirical evidence of Price Value on the Behavior Intention of using awijaya 8. awijaya awijaya OVO moderated by age. awijaya awijaya awijaya Empirical evidence of Price Value on the Behavior Intention of using awijaya awijaya OVO moderated by gender. awijaya Brawijaya awijaya Empirical evidence of Habit on the Behavior Intention of using OVO. 10. awijaya awijaya 11. Empirical evidence of Habit on the Behavior Intention of using OVO awijaya 4.6 awijaya moderated by age. Empirical evidence of Habit on the Behavior Intention of using OVO Universitas B awijaya Universitas Brawmoderated by gender.awijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya 13. Empirical evidence of Habit on the Use Behavior of using OVO awijaya 14. Empirical evidence of Behavior Intention on the Use Behavior of using awijaya awijaya Universitas BrawOVO awijaya Universitas Brawijava Universitas Brawijava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijava Universitas Brawijava awijaya The result expected to give: Brawijaya Universitas Brawijaya as Brawijaya Universitas Brawijaya Universit a. B Theoretical contribution awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijay This study is previous studies which employ the behavioral intention java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya based on UTAUT2 model including performance facilitating conditions Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya (FC), hedonic motivation (HM), price value (PV), habit (H), Risk (R), and awijaya behavioral intention(BI) Kwateng al. (2019). The result of this study gives awijaya awijaya Universitas Bempirical evidence to develop UTAUT 2 (Unified Theory of Acceptance Java awijaya awijaya and Use of Technology 2) as the factors affecting the behavioral intention awijaya awijaya and use behavior to utilize mobile commerce. awijaya awijaya Practical Contribution awijaya 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 awijaya future financial technology transaction. Unive 1.5 Systematic Organization of Minor Thesis: Itas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya As a general overview and to facilitate the discussion and review of which can awijaya rsitas Brawijaya awijaya provide a more detailed description and direction, then this minor thesis is awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive organized into five chapters, which are structured as follow. ava Unive CHAPTER I: INTRODUCTION Java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities B This chapter describes the background of the research, research the awijaya question, research objectives, research contributions and systematic discussion. Universitas Brawijaya Universitas Brawijaya Unive CHAPTER II: LITERATURE REVIEW iversitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya This chapter identifies the theoretical basis, variables, conceptual Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya framework and hypotheses related to the topic. Jniversitas Brawijaya awijaya awijaya awijaya Universitas Brawi awijaya Unive CHAPTER III: RESEARCH METHOD awijaya awijaya This chapter explains the methods used in the research that include type of awijaya awijaya research, data collection method, population and sample, research variable, and awijaya awijaya awijaya measurement, hypothesis development, data analysis method, and analysis awijaya awijaya technique. awijaya awijaya awijaya awijaya Unive CHAPTER IV: FINDINGS AND DISCUSSION awijaya A 5 awijaya This chapter outlines the result and the analysis of data and the obtained empirical research. Unive CHAPTER V: CONCLUSION AND RECOMMENDATION Universitas Brawijava awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas BThis chapter explains the enclosing of research consisting of the conclusions Java awijaya of the investigation, the limitations of the study and the implication for future Unive studies. rawijava Universitas Brawijava

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya awijaya Universitas Brachapter II itas Brawijaya Universitas Brawijaya Universitas Brawijaya LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya 2.1 Accounting Information System awijaya Accounting information System is a system that is created to collect awijaya awijaya muiaya Universitas Brawijaya Universitas Brawijaya awijaya accounting data in an entity, storing data for future use or processed for the end user. awijaya awijaya Based on several theories, it can be concluded that accounting information system awijaya awijaya is a collection of sub-systems or to process financial data into financial information awijaya awijaya and to be useful to all decision makers or users. According to Gelinas and Dull Univ awijaya awijaya awijaya (2017) Accounting information System is a special system of information systems awijaya awijaya created to collect, process, and report accounting information relating to the awijaya awijaya financial aspects of an entity's business. Additionally, according to Diana (2011:4), awijaya awijaya Unive the definition of accounting information system is a system created that has a awijaya awijaya awijava purpose to collect and process data as well as to report accounting information awijaya relating to financial transactions. Example of processing transactions for example awijaya Unive cash expenditure activity records into journalsersitas Brawijaya Universitas Brawijaya awijaya awijaya Universitian BAccording to Romney and Steinbart (2015:11), There are six component of awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya accounting information systems including. awijaya Universitas Brawijaya Universitas Brawijaya awijaya Universital. Braw People who use the system, a Universitas Brawijaya Universit 2. Braw Procedures and instructions used to collect, process and store data, Brawliava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 3. Data on the organization and business activities Universitas Brawijaya Universitas Brawijava Universitas Brawijava<sup>13</sup> iversitas Brawijava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universit 4. Braw Software used to process data Universitas Brawijava Universitas Brawijava awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 5. Information technology infrastructure, including computers, peripherals Universitas Brawija Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities Brandevice, and network communication devices used in accounting Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawinformation systemBrawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universit 6. Braw Internal control and security measurements that store accounting Java Universitas Brawijaya Universitas Brawijaya awijaya awijaya information system data awijaya vijaya Universitas Brawijaya awijaya Universitas Brawijaya Uni awijaya Universit According to the six components it can be concluded that in order to run or do awijaya awijaya awijaya a system of accounting information in an organization required persons who use the awijaya awijaya system, implementation procedures, organizational data, software, technology awijaya awijaya infrastructure, internal control. An accounting information system can help awijaya awijaya awijaya improve decision-making as it can reduce uncertainty and provide a basis for hiversitas Brawijaya awijaya awijaya choosing among alternative actions and it can store information about the results of awijaya awijaya previous decisions as well as properly provide accurate information awijaya awijaya Universe The objectives of an accounting information system, according to the Krismiaji awijaya awijava A h awijaya Unive (2015:186) are: Benefits: Information generated by the system should help Management Universitas Brav awijaya University Universitas Brawand users in decision making. Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universit 2. Braw Economical: The system benefits should exceed its sacrifice sites Brawilaya Universitas Brawijaya Universitas Brawijaya awijaya 3. Power: System must access the data as comfortable as possible, anytime Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawthe user wants tas Brawijaya Universitas Brawijaya Universit 4. Braw Timeliness: Important information must provide early, then another new Java awijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawinformationersitas Brawijaya Universitas Brawijaya awijaya 5. Customer Service: Satisfactory service to customers must provide. Universitas Brawijaya 6. Capacity: System capacity must be able to handle activities in the peak Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawperiod and future growth ava Universitas Brawijava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya 7. Braw Practical: The system should be easy to use. awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya 8. Flexibility: The system must accommodate the changes Occurs in a awijaya awijaya awijaya niversitas Brawijaya Universitas Brawsystem environment. awijaya Universita9, B awijaya Search power: The system must be easy to understand by users and awijaya awijaya facilitate the development of future issues and system developments. awijaya awijaya Power Auditing: Power auditing must be present and attached to the 10. awijava awijaya system from the beginning of manufacturing. awijaya Security: Only the right personnel can access or allowed to change 11. Iniversitas Brawijaya system data. awijaya Based on the understanding of the accounting information system above, we have awijaya awijaya 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 unive internal and external parties. A good accounting information can help the awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya organization to improve the quality and reducing the costs of products and services. awijaya awijaya An accounting information system can monitor the whole activity in organization Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya unive notified by operators when performance falls outside acceptable quality limits. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive 2.1.1 Information System as Brawijaya Universitas Brawijaya 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive personnel organized to facilitate planning, control, coordination, and decision Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya making in an organization. The information system is an interaction in a systematic awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijava and orderly sphere to create and form a steady flow of information that will later awijaya awijaya Unive support decision making and internal control within the scope of the company awijaya Unive according to Budi Sutedja (2006). Furthermore, Romney and Steinbart (2015) state Java awijaya awijaya awijaya that a system is a set of two or more interrelated components which interact to awijaya awijava achieve a goal. The system has a close relationship with data and information. Data awiiava awijaya is a fact collected, recorded, stored and processed by the information system. niversitas Brawijaya awijaya Information is data that has been compiled and processed to provide meaning and awijaya niversitas Brawijaya awijaya improve the decision-making process awijaya According to Satzinger et al. (2012:4), the system information is a collection awiiava 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 Unive software, databases, and even manual processes associated. In addition, O'Brien awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya (2005:5), Stated that the information system is a regular combination of people, Universitas Brawijaya Universitas Brawijaya awijaya hardware, software, network communication, and data resources stored, converted Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya into information, and then deployed within the organization. So an information system is an organized activity in collecting, inserting, and processing data, and

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya storing, managing, controlling, and reporting information in order to achieve the vervision and mission of an organization or entity Information systems grouped into two types based on O'Brien statement's Universitas Brawijaya awijaya awijaya 1. Operations Support Systems. It is an information system used to collect, process, awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya and store data generated by the company's operational system, create data and input awijaya awijaya unive information for information systems management, or operational system control, awijaya awijaya Unive the following are including in operating support system: Waya awijaya awijaya A. Transaction Processing System. awijaya awijaya It is used to process daily business transaction data regularly, make changes to awijaya awijaya awijaya the operational database, and generate business transaction documents. awijaya awijaya B. Process Control System. awijaya awijaya It is used to supervise and control industrial processes. awijaya awijaya Unive C. Enterprise Collaboration System. awijaya Universita It is used to support and improve communication coordination, collaboration, and sharing of resources among work teams within the company through the Unive utilization of various applications, Internet, intranet, extranet, and other computer lava awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive networks, wijaya awijaya Support Systems. It is an information system that provides 2. Management Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya information to support managerial decision making, the following is including in Unive management support systems: Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya UniverA: Management Information Systems. Universitas Brawijava awijaya It is an information system to support planning, controlling, decision making Universitas Brawijaya Universitas Brawijaya management, and a summary of information obtained from the Transaction Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive Processing System.niversitas Brawijava Universitas Brawijava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Univer B. Decision Support System. Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava It is an information system that supports management decision making that is awijaya awijaya Universitas awijaya semi-structured, model-oriented, decision-focused, and has analytical skills. awijaya UniverC. Executive Information System. awijaya awijaya awijaya It is a system of information to process data for use in specific problem solving awijaya awijaya and strategy focused. awijaya awijaya awijaya From this definition, it can be concluded that the information system is the awijaya awijaya system of collecting, processing, storing, analyzing, and disseminating information awijaya awijaya in the Organization to be able to provide information to external parties as an awijaya awijaya Unive organized integration. Thus, the information system receives the inputs, which are lave awijaya awijava awijaya 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 awijaya Unive system it is crucial to be considered an integral part of the information to provide lava awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive 2.2 Mobile Payment versitas Brawijava Universitas Brawijava Mobile payment is categorized as an electronic wallet, which includes non-Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive cash transaction, it does not use media such as cards, and it allows transaction awijava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya through electronic channels (Amoroso & Watanabe, 2012). Furthermore Amoroso and Watanabe (2011) Describe any transactions that use a digital wallet or online Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University different applications with transactions when using a debit or credit card Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya because it is not directly through a third party or intermediary. Mobile payment is awiiava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya an electronic payment method, electronic transaction using a smartphone as a tool awiiava awijaya to process the deal to obtain pleasure for users. According to Wentker et al. (2014), awijaya Unive mobile payment is a system that allows consumers to pay for all types of payments lava awijaya awijaya awijaya using mobile app services owned by consumers. Meanwhile, De Bel and Gâza awijaya awijaya (2011) define m-payment as a transfer of funds in return for goods or services, awijaya iversitas Brawijaya awijaya where the phone is involved in both the initiation and payment confirmation. awijaya awijaya Arguably Mobile Payment is an extension of the payment method Online banking awijaya awijaya that allows the customer to conduct all banking transactions through the Mobile awijaya awijaya University application. Mobile payment services provide more significant benefits for awiiava Univerconsumers such as ease of transaction and no need to bring physical money.<sup>S Brawlaya</sup> Universitas Brav Univer2.2.1 Paymenta Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya The payment definition, according to Hasibuan (2010:117), is the transfer awijaya awijaya of ownership rights for some money or and from the payer to recipients, either Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive directly or through the media of banking services. The definition of payment, java according to Tirto Waluyo (2010:1), is an act of redeeming something Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya (money/goods) with the same intent and purpose-made by two or more persons. awijaya Payment systems separated into two: 1. The definition of cash payment in cash or commonly referred to in which Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas B the buyer provides the money as proof of payment from the cost of products java awijaya awijaya purchased along with the order letter. This cash payment usually made in Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya cash. Cash payment instruments are money consisting of banknotes and awijaya awijaya awijaya niversitas Brawijaya Universitas Bcoins. awijaya awijaya 2. Definition of Non-payment of non-cash Payments is a payment made by awijaya awijaya A. Pay upfront, i.e., cost the price before the goods are received or before the awijaya awijaya products exist. awijava awijaya B. Pay in the back, which is a payment made within a specified period after the awijaya goods are received. awijaya C. COD (cash on delivery), where the payment made at the time the goods are awijaya awijaya handed over to the buyer, and there is also a payment made at the time of awijaya awijaya the good arrives. The payment segment is a general term that applies to online transcation, whose awijaya onas Enampaya Universitas Brawijaya Universitas Brawijaya applications and services are related to national and international payment awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya transactions. Under this segment, there is a subsection of blockchain and awijaya awijaya cryptocurrency, a fintech that offers currency which includes a virtual awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya (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 Universitas Brawijava Universitas Brawijava

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University mobile phones to make various payments or bank transfers and companies that offer awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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., Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University as well as non-cash payment instruments with cards such as credit cards, debit Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya cards, ATM cards, etc. Therefore, because of the payment method of cash or credit awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya card, the purchase and sale transactions can be differentiated into cash purchases, awijaya awijaya Unive credit purchases (noncash), cash sales, and credit sales (noncash). Universitas Brawiava awijaya awijaya awijaya awijaya awijaya Unive 2.3 OVO awijaya awijaya OVO is an Application that downloadable in IOS and Android Basis awijaya niversitas Brawijaya awijaya awijaya regulated with Terms and Conditions, which provide a mobile payment and mawijaya iversitas Brawijaya awijaya payment services to the customers. awijaya awijaya awijaya awijaya awijaya Unive 2.3.1. Definition awijava awijaya "OVO Application" is a downloadable application regulated with a. Terms and Conditions, which are currently known by the brand, awijaya tas Entingava Universitas Brawijaya Universitas Brawijaya awijaya Universitian Brawling name, logo or sign known as "OVO" or brand, name, logos and other awijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawb. "Account" or "Your Account" means a specific identification made awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijay in OVO based on customer registration request. c. "Data" means any data or information in any form, from time to time Universitas Brawijaya vijaya awijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities Brawija (including when the application already downloaded) to be java awijaya submitted to "Us" / the service provider or through application. awijaya Universitas Brawieya Universitas Brawieya Universitas Brawieya d. "Us" means PT. Visionet Internasional (VI). Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities Brave, "Services" means any existing services, programs, services, Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya products, features, systems, facilities or services provided or offered awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijay Universitas Brawijay in or through the application. awijaya Jniversitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas awijaya Universities Breach, "Customer Service (OVO Call Center)" is function as customer awijaya awijaya service centre for customers who can contact via telephone calls or awijaya awijaya awijaya email. awijaya awijaya "OVO" is an electronic system (platform) created by PT. Visionet awijaya awijaya Internasional (VI) awijaya awijaya "OVO Users" are users of OVO applications and cards (HiCard and h. awijaya awijaya Sub Card Reward-OVO Cards). awijaya awijaya i. "Terms and Conditions" means these terms and conditions and any awijaya A 5. awijaya changes, additions, changes, adjustments and modifications made vijaya Universitas Brawijaya from time to time. awijaya Universitas Brawj.av"Transaction" means all transactions, activities, and actions carried awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijayout in or through the application, account and security code laya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya including the use of the service or certain features in the service or awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijayapplication tas Brawijaya Universitas Brawijaya Universitas Brawk, "VI" is PT. Visionet Internasional, a limited liability company, lava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

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Universitas Brawijaya Universitas Brawija established under the laws of the Republic of Indonesia. Sitas Brawija a Univer2.3.2. Brief Guide niversitas Brawijaya Universitas Brawijaya The OVO application is a software application where all the Universitas Brawijaya Universitas Brawijaya instructions come from a mobile app or online. 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. iversitas Brawijaya The users will authorize instructions by using different types of security information (e.g. security code, username, password) if needed. After approving, OVO will carry out the instructions according d. to the customers/user orders, to ensure that security information with other parties is secretly saved and maintained. Instance Brawlaya AL A 5. OVO ensures that the confidentiality and security of the e. Jniversitas Brawijaya provided personal information are well maintained, and applicable regulations will utilize the user's data. iversitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya The users may ask or enter Us through the OVO User Service versitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Contact Center (1 500 696). Stas Brawlaya Universitas BThe OVO Application offers 2 (two) types of customer classification with java different kinds of OVO service features. These customer classifications are:

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universita. BOVO Club Iniversitas Brawijaya Universitas Brawijaya 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 Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Unive Club, the maximum balance of OVO Cash is IDR 2,000,000 (two million Rupiahs). awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya If the users want to get more services from OVO, they can upgrade their OVO Club awiiava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya into OVO Premier, with more diverse OVO service features. awiiava Universiteb. OVO Premier awijaya Unive OVO Premier is an exclusive membership. The membership allows users to enjoy awijaya awijaya awijaya extra additional services. The services provide electronic money, OVO points, awijaya awijaya budgeting service features, and another service. For OVO Premier, the maximum awijaya awijaya balance of OVO Cash is IDR 10.000.000. awijaya awijaya awijaya 2.3.3. Product of OVO Club and OVO Premier awijaya awijaya awijava Not only offers mobile payment and m-payment services, to treat the A 5. customers and attract customers, OVO also give the customers another benefit like OVO Club and OVO premier awijaya Universitas Brawijaya awijaya Univerzi3.3.1. OVO POINTS<sup>rsitas</sup> Brawijaya Universitas Brawijaya awijaya awijaya Universitas a. OVO Points is a customer loyalty program aimed for customers/users as well as Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive all OVO merchant partner customers or OVO partners. awijava b. OVO Points will be given every time the users shop or buy products in all partner Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
UNIVERSITAS BRAWIJAYA UNIVERSITAS BRAWIJAYA UNIVERSITAS BRAWIJAYA awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive merchants or OVO partners.s Brawijaya Universitas Brawijaya awijaya c. The users can also redeem OVO Points, which they collect. The prize is goods, Universitas Brawijaya Universitas Brawijaya products, and discounts on each partner merchant and OVO partner. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive d. Any OVO Points that the users get cannot transfer to other OVO Users. as Brawijaya awijaya awijaya e. The amount of OVO Points given will vary from partner merchant or OVO Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya partner Isitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas awijaya f. The points that the users receive will be valid for 18 (eighteen) months from the awijaya Universitas Brawi awijaya awijaya Unive receipt of points; if the period exceeded, the Points would disappear. awijaya g. OVO Points can also use to make payment transactions instead of OVO Cash. awijaya awijaya awijaya awijaya awijaya awijaya 2.3.3.2. OVO CASH awijaya awijaya a. OVO CASH is an electronic money balance that can use for a variety of payment awijaya niversitas Brawijaya awijaya transactions. awijaya awijaya b. Customers can top-up (or add) available balances. awijaya awijaya Unive 2.3.4. Loyalty Program Cooperation awijaya University awijaya Universities BAs a platform, OVO gives a loyalty program collaboration with Hypermart awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya and Matahari Department Store (in the form of a card), including: awijaya awijaya versitas Brawijaya awijaya a. OVO-HiCard Collaboration awayaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive b. Matahari Rewards-OVO Cooperation Universitas Brawijava Universitas Brawijaya

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awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya PT Matahari Department Store Tbk. for Matahari Rewards-OVO Cards and OVOawijaya Universitas Brawijaya Universitas Brawijaya versitas Brawijaya ersitas Brawilava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya OVO-Matahari Reward Card has two types of membership, namely Red and awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive Diamond, which are subject to the Matahari Rewards and OVO Membership Terms awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya and Conditions. The users can show their OVO-Matahari Reward Card or OVO awijaya awijaya HiCard when making payment transactions at outlets or various partner merchants awijaya awijaya or OVO partners. awijaya awijaya awijaya awijaya **2.4 UTAUT** awijaya awijaya UTAUT is one of the latest technological model acceptances developed by awijaya awijaya awijaya Venkatesh et al. (2003). The UTAUT combines the successful features of eight awijaya awijaya leading theories of special recognition into one method. The eight leading methods awijaya awijaya incorporated in the UTAUT are the Theory of Reasoned Action (TRA), the awijaya awijaya Unive Technology Acceptance Model (TAM), the Motivational Model (MM), the Method awijaya awijava awijaya of Planned Behaviour (TPB), Combined TAM and TPB, the Model of PC Utilization (MPTU), Innovation Diffusion Theory (IDT), and Social Cognitive awijaya awijaya Unive Theory (SCT). Based on social cognitive theories with a combination of eight available awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya prominent research models on the acceptance of information technology (Taiwo awijaya and Downe (2013). UTAUT proved to be more successful than the other eight awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya

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Unive well as the influence of behavior intentions of users on usage behavior. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijava UniveFigure 2. 3 Research Framework java awijaya awijaya Facilitating Condition Hedonic Motivation awijaya Behaviou Use Behaviou Intention awijaya awijaya Price Value awijaya awijaya awijaya Habit awijava awijaya Gender Age awijaya awijaya Thus, in this research, the researcher intends to figure out empirical evidence days awijaya awijaya and to examine the effect of performance facilitating condition, hedonic motivation, awijaya awijava unive price value and habit using gender as moderator variable on student behavior awijaya awijaya intention and use behavior with age and gender as a moderator variable in using awijaya awijaya OVO with undergraduate FEB UB student as research object. awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Facilitating conditions refer to consumers' assurance of the availability of facilities and support systems to use innovation Venkatesh et al. (2003). The Universitas Brawijava Universitas Brawijava Universitas Brawijava

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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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive relationship between Facilitating condition and Behavior Intention explained as an awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive been observed that older customers have a propensity to face more challenges in java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya processing new or complex information, as a result affecting their learning of new awijaya versitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya technologies Morris et al. (2005) and Plude and Hoyer (1986). awijaya awijaya University Research by Gupta and Arora (2018) explain that facilitating condition is awijaya awijaya Universignificantly influencing Indian consumers intention to accept mobile payment. Universitas Brawijaya awijaya awijaya Tarhini et al. (2019) also discover that facilitating condition has a significant effect awijaya awijaya on behavioral intention to adopt e-commerce in developing countries. The impact awijaya awijaya awijaya of such facilitating conditions is moderated by age and gender. Consumers who awijaya awijaya have an older age are likely to face more difficulties in processing new information awijaya awijaya Morris et al. (2005). Empirical evidence of gender differences in conjunction with awijaya awijaya Unive conditions of facilitating becomes clearer with increasing age Venkatesh et al. awijaya awijaya Univer(2003) Based on several studies related to the acceptance and use of technology that Unive uses UTAUT2, the researcher aimed to test conditions that facilitate undergraduate liava awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya student behavior intentions in using OVO application. Based on the description Universitas Brawijaya Universitas Brawijaya awijaya above, the following hypothetical formula is proposed: H1: facilitating conditions have positive influence on intention to use OVO Universitas Brawijaya Universitas Brawijaya Unive application ava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya **Universe H2:** age strengthens the effect of facilitating conditions on intentions in using Universitas Brawijaya Universitas Brawijaya **OVO** application. H3: gender strengthens the influence of facilitating conditions for intentions in Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University OVO application sitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 2.6.2. Hedonic Motivation awijaya tas Brawijava Universitas Brawijava awijaya awijaya Hedonic motivation is defined as the fun or pleasure derived from using awijaya awijaya Unive technology, and it has been shown to play an important role in determining available awijaya awijaya awijaya technology acceptance and use Brown and Venkatesh (2005). In the consumer awijaya awijaya context, hedonic motivation has also been found to be an important determinant of awijaya awijaya technology acceptance and Brown and Venkatesh (2005), Childers et al. (2001). awijaya awijaya awijaya This relationship explained which Hedonic Motivation relation with Behavioral awijaya awijaya Intention is a user's perception of the motivational pleasure from the use of a awijaya awijaya technology will have an influence on the desire to use the Technology service itself awijaya awijaya Unive Venkatesh et al. (2012). awijaya awijaya awijaya Research by Ilham and Rachmawati (2018) explain that Hedonic Motivation significantly affects the adoption of mobile banking in Indonesia. This research awijaya unive supported by Farah et al. (2018), which in research found Hedonic Motivation has awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya a significant effect on behavior intention on Mobile Banking adoption in Pakistan. awijaya Universitas Brawijaya Universitas Brawijaya awijaya Moderation of age and gender on Hedonic Motivation in the early stages of the use awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive of new technology, a young man is showing a greater tendency to find new things java Univerchau and Hui (1998), versitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universital Based on some studies as mentioned above, the researcher intends to examine awijaya what things that deliver the influence of Hedonic Motivation on student intention to use. So that, the researcher formulates the alternative hypothesis as follows: Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava H4: Hedonic Motivation have positive influence on intention to use OVO awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya application. awiiava Universitas Brawijava awijaya H5: age strengthens the effect of Hedonic Motivation on intentions in using awiiava awijaya **OVO** application. awijaya awijaya awijaya Unive H6: gender strengthens the influence of Hedonic Motivation for intentions in awijaya awijaya using OVO application. awijaya awijaya awijava awijaya

#### 2.6.3. Price Value

awijaya Price value becomes one of the variables of the Unified Theory of Acceptance awijaya awijaya and Use of Technology 2 (UTAUT 2). The price value is the consumer's trade-off awijaya awijaya Unive between the perceived benefits of using OVO and the monetary cost of using it, lava awijava awijaya 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 awijaya awiiaya Unive Behavioral Intention is a perception of the gap between the benefits of using a java awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya technology with the cost incurred to use it will affect the wishes of the use of the awijaya versitas Brawijaya Universitas Brawijaya technology. awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universita The results of a study conducted by Venkatesh et al. (2012) concluded that price java values play a role in influencing someone to utilize a system. In addition, research Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya unive conducted by Farah et al. (2018) show that price value affecting behavior intention awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive Behavior Intention Inversitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Based on some studies as mentioned above, the researcher intends to examine awijaya is OVO provide a good service for money so that Price Value can influence student awijaya awijaya awijaya Intention to use OVO. So that, the researcher formulates the alternative hypothesis awijaya awijaya Unive as follows: awijaya awijaya H7: Price Value have positive influence on intention to use OVO application awijaya awijaya H8: age strengthens the effect of Price Value on intentions in using OVO awijava awijaya awijaya application. awijaya awijaya H9: Gender strengthens the effect of Price Value on intentions in using OVO awijaya Iniversitas Brawijaya awijaya application. awijaya awijaya awijava 2.6.4. Habit Habit (HB) has been defined as the extent to which people tend to perform Universities actions automatically because of learning Limayem et al. (2007). Habit awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya relationships with Behavioral Intention demonstrate the extent to which users tend awijaya to use technology automatically because of previous learning with the habit of using awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive technology as an indicator. In that context, Habit or Habitual use reflects the multiple results of past experiences Venkatesh et al. (2012). According to Universitas Brawijaya . Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive 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 Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Unive examined habitual use in a cross-national context as Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya A study using UTAUT 2 by Gupta and Arora (2018) show that habit effectively Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awiiava influences behavior intention on customer intention to accept mobile payment awijaya awiiava Universitas Brawijaya Universitas awijaya systems in India. Ameri et al. (2019) suggest that habit significantly influences the awijaya awijaya actual student use on the usage of lab safety application. Venkatesh et al. (2012) awijaya awijaya suggests that the habit has a strong effect on men of older age. This is due to men awijaya awijava whose age is older has more experience that tends to rely on the habit of Mer awiiava awijaya Based on some studies as mentioned above, the researcher intends to examine awijaya awijaya the influence of Habit towards Student Intention to use OVO application and test if awijaya awijaya the habit has direct influence on use behavior of OVO application. So that, the awijaya awijaya Unive researcher formulates the alternative hypothesis as follows: awiiava Unive 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 Unive H12: Gender strengthens the effect of Habit on intentions in using OVO awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya application. ava ersitas Brawiiava awijaya H13: habit has a positive influence on OVO application use behavior Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive 2.6.5. Behavior Intention as Brawijava Universitas Brawijava BI is defined as users' perceived likelihood to make use of something in each Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

UNIVERSITAS BRAWIJAYA UNIVERSITAS BRAWIJAYA UNIVERSITAS BRAWIJAYA Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya situation (IOM, 2002). Use Behavior (UB) as a construct has been treated in the awijaya Universitas Brawijaya Universitas Brawijaya literature as the main construct describing the determinants of computer use behavior as a special case Davis et al. (1989). ersitas Brawijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava Universit Research by Gupta and Arora (2018) also find that Behavioral Intention also Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya has a significant effect on Use Behavior to adopt the application. Another research awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya by Farah et al. (2018) also has a similar result which behavior intention has a awijaya awijaya significant relationship with use behavior and Venkatesh and Davis (2000) in his awijaya awijaya Brawijaya Universitas Brawijaya awijaya unive research show that behavioral intent is a good predictor of the use of technology by awijaya awijaya system personnel. awijaya awijaya Based on some research as mentioned above, the researcher determines to awijaya awijaya awijaya examine the influence of Behavioral Intention towards OVO"s customers Use awijaya awijaya Behavior. To that end, the researcher formulates the alternative hypothesis as awijaya rsitas Brawijaya awijaya follows: awijaya awijaya H14: Behavioral intention has a positive effect on OVO application use awijaya awijaya A h awijaya Unive behavior awijaya Universitas Brav awijaya awijaya awijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya awijaya

Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas BrachAPTER III itas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya RESEARCH METHOD Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya awijaya Quantitative method was employed in this research. Quantitative method awijaya **Benyijaya Universitas Brawijaya** Universitas Brawijaya awijaya involves the collection of data so that information can be quantified and subjected tava awijaya awijaya awijaya to statistical treatment to support or refute "alternate knowledge claims" Creswell awijaya awijaya (2003:153). Furthermore, a quantitative method is used to examine a sample awijaya awijaya population, which aims to test the hypotheses Sugiyono (2013). Quantitative awijaya awijaya awijaya explains phenomena by collecting numerical data that are analyzed using awijaya awijaya mathematically or statistically based methods. The research emphasis on testing awijaya awijaya theories through measurements where the relationship between variables of the awijaya awijaya research aims to test hypotheses (hypothesis testing). awijaya awijaya awijaya The researcher employed explanatory research. This research aimed to awijaya explain the position of the variables studied and the relationship between one awijaya Unive variable with another variable in specific situations. According to Malhotra (2010), awijaya awijaya awijaya Analytical research intends to present insight and understand the research problem. awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya The results of this research demonstrate the causal relationship between variables awijaya awijaya Univerthrough hypothesis testing as Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya<sup>36</sup> niversitas Brawijaya awijaya Ilniversitas Rrawijava Ilniversitas Rrawijava Ilniversitas Rrawijava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive 3.2 Sample Determination Techniques Universitas Brawijaya awiiava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijaya Universitas Brawijaya Universitas BAccording to Sugiyono (2010:117), population is an area consisting of lava awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya objects/subjects that have certain qualities and characteristics established by Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya researchers to be studied and then drawn conclusion. Population is not always awiiava awijaya people, but it can also be objects and other natural objects. Population is also not awijaya Universitas Brawijaya Universitas awijaya Univerjust is the innumber of objects/subjects studied but covers sall B the laya awijaya awijaya awijaya characteristics/properties possessed by that subject or object. In conclusions, awijaya awijaya population of this research was all active students of the Faculty of Economics and awijaya awijaya Business from Universitas Brawijaya in the academic year 2019-2020. The awijaya awijaya awijaya selection of FEB UB students is based on the main reason because students awijaya awijaya represent the first generation who grow together with technology, they spend their awijaya awijaya lives surrounded using computers, mobile phones and other technologies (Prensky, awijaya awijaya Unive 2001). In 2017, as many as 79.23% of undergraduate students were registered as lava awijaya awijava 4.6 awijaya 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 awijaya Unive measure the intent of the student behavior in using the OVO application service in awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya their daily lives. Location options in FEB UB Malang are based on accessibility of awijaya researchers and time constraints are also considered in population selection. awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas BNon-probability sampling was conducted for the convenience of sampling java method. Convenience sampling in this research refers to the collection of Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya

awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya information from members of the population who are conveniently available Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universidered the Faculty of Economics and Business, Universitas Brawijaya as the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya research location due to the location adjacent to the researcher as well as the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awiiava limitations of time and expense. According to the situations Undergraduate FEB awijaya UB student which using OVO as specific situation fulfil the criteria for explanatory awijaya awijaya University or convenience sampling Undergraduate students were chosen as the population awijaya awijaya because students are considered as observers and they are users of technology and awijaya awijava In non-probability sampling or non-random sampling, all the individuals in the awijaya awijaya population are not given equal chances to be chosen as a sample. Convenience awijaya awijaya 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 Unive characteristics owned by the population. If researchers intend to study many people, jaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya as of studying a community which take longer time, but researchers have limited awijaya funds, power, and time, then sampling techniques could be used to generalize the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive studied population. In addition, Sample is considered to representation element in java a population. The sample is defined as part of a population that can represent the versitas Brawijaya – Universitas Brawijaya – Universitas Brawijaya – Universitas Brawijaya

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awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive population (Sekaran and Bougie, 2017). Research rarely takes all members of the java 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive substantial amount of funds, time and energy. In this study, researchers used nonawijaya awijaya probability sampling, in which the element had no known opportunity or had been Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya set to be selected as the subject. Researchers choose to use nonprobability samples awijaya awijaya awijaya Universitas Brawijaya Universitas due to limited time, cost, and experience from researchers. It means the samples awijaya Universitas Brawi awijaya awijaya Unive taken can represent the population. The benefits of conducting sample research are: awijaya awijaya 1. Researchers have no intention to examine the population, so they only study awijaya awijaya the sample. awijaya awijaya awijaya 2. The community is too large that there may be lost or escaped subjects when awijaya awijaya the data are currently taken. awijaya awijaya 3. More efficient in terms of current, cost, and power. awijaya awijaya 4. The population cannot examine a data source. awijaya awijaya A 5 awijaya Universita The sample size may reflect the population, so it is vital to generalize the Universitas Brawijaya research results. Slovin method was used to determine the sample size. The awijaya Unive researcher used a 5% error rate from the list considered as representative sampling. awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya The smaller the error tolerance, the more accurate the sample describes the awijaya awijaya population. awijaya University The formula of Slovin method depicted as follows: NUniversitas Brawijaya Universitas Brawijaya  $1 + Ne^{2}$ iya awijaya

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya UniverWhere:rawijaya awijaya Univer $\eta =$  Number of Samples Sitas Brawijaya Universitas Brawijaya rsitas Brawijaya Universitas Brawijaya tas Unive N = Total population versitas Brawijaya Universitas Brawijaya Unive e= Error Range Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas <sup>B</sup>The total population of the whole undergraduate students in the Faculty of awijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijava awijaya Economics and Business at Universitas Brawijaya, either on the regular program or awijaya awijaya international programs in 2019 consist of 3,666 students. The following formula awijaya awijaya awijaya Unive presents the computation of the sample size based on the Slovin method. The Brawilaya awijaya awijaya 3,666 / [1 + 3,666 (0.05)<sup>2</sup>] = 3,666 / [1 + 3,666 (0.0025) awijaya Iniversitas Brawijaya awijaya = 3,666 / [1+9.165] awijaya awijaya awijaya = 3.666 / 10.165awijaya awijaya = 361 students awijaya Iniversitas Brawijaya awijaya Thus, in this research, the minimum sample size is 361 students. Afterwards, awijaya awijaya Unive the researcher decided to spread 400 questionnaires to reach the samples within the lava awijaya awijaya Unive range. awijaya Unive 3.3. Research Data and Sources wijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya The variables of this research consist of three variables, including independent, awijaya moderator, and dependent variables. The data collection was conducted through awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University of a guestionnaire is a pre-formulated written set of questions to which respondents record their answers within closely defined Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya

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awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya unive alternatives Sekaran and Bougie (2013:147). Data sources, according to Sugiyono awijaya (2010: 82), are divided into primary data and secondary data. Primary data was used in this research. According to Bungin (2010: 122), Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Unive primary data is data obtained directly from the first data source at the research site Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya or object of research or research object. Primary data was obtained directly in the awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya field from the results of filling out the questionnaire, regarding the identity of the awijaya awijaya respondent (name, address, age, gender), the respondent was an active student of awijaya Brawijaya Universitas Brawijaya Unive the Accounting Department of Universitas Brawijaya in the academic year 2019awijaya awijaya awijaya 2020. IJAL awijaya awijaya awijava awijaya 3.3.1. Data Collection Method awijaya awijaya A critical component in research is the process of data collection. Errors awijaya awijaya made in the data collection process would complicate the analysis process. Also, awijaya awijaya Unive the results and conclusions obtained would be confusing if data collection is not awijava 4.6 done appropriately. In this research, survey method was conducted by providing questions to the respondents Sekaran and Bougie (2013:102). Universitas BThe questionnaire method requires contact between the researcher and the jaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya subject (respondents) of the research to obtain the necessary data. The data awijaya collection tool or survey instrument used in this research is a questionnaire, Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive consisting of a set of prepared questions to gather information from individuals with java a close-ended type of questions Kothari (2004). Furthermore, according to Husein Universitas Brawijaya . Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive Umar (2011:49), the technique of using a questionnaire is a collection of data by awijaya 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 Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas BQuestion items listed in the questionnaire in this research mostly based on awijaya awiiava Universitas Brawijaya Universitas Brawijaya awijaya the research questions of Venkatesh et al. (2003) and Venkatesh et al. (2012). The awijaya awijaya research questions in those studies are in English, conducted by applying several awijaya awijaya awijaya Unive steps in the adoption of the problems. ANIN awijaya awijaya awijaya Iniversitas Brawijaya awijaya 3.4 Definition and Measurement Variables awijava awijaya awijaya A variable includes anything that can take on differing or varying values awijaya ersitas Brawijava awijaya Sekaran and Bougie (2013:68) at various times for the same object or person, or at awijaya awijaya the same time for different purposes or persons. It also can be defined as any aspect awijaya awijaya Unive of a theory that can vary or change as part of the interaction within the method. awijaya awijaya There are six variables in this research, including Facilitating Conditions, Price Value, Hedonic Motivation, Habit, Behavioral Intention, Use OVO, and gender. awijaya awijaya Unive The following descriptions will explain more about the constructs and indicators. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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., awijaya

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 2003). This research applies Facilitating Condition as a variable based on the awijaya concept by Kwateng et al. (2019) with the following indicators as: Universitas Brawijaya Universita 1. Necessary Resource Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universita 2.B Knowledge Requires Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universita 3.<sup>B</sup> Compatible Technologies wijaya Universitas Brawijaya ersitas Brawijaya awijaya Universitas Brawijaya Based statements in the awijaya on those measurement indicators, then the awijaya Universitas awijaya niversitas Brawijaya unive questionnaire are stated as follows: awijaya Unive FC1: I have necessary resources to use OVO awijaya awijaya awijaya FC2: I have sufficient knowledge to use OVO awijaya Iniversitas Brawijaya awijaya FC3: OVO is compatible with other technologies awijaya awijaya awijaya awijaya awijaya **3.4.2 Hedonic Motivation** awijaya awijaya Hedonic motivation has also found to be an essential determinant of technology awijaya awijaya Unive acceptance and use Brown and Venkatesh (2005), Childers et al. (2001). Venkatesh awijaya AB 4.6 awijaya et al. (2012) proposed a direct link between hedonic motivation and customer Universitas Bra intention to use technology. This research applies Hedonic Motivation as a variable awijaya Unive based on the concept by Kwateng et al. (2019) with the following indicators: Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universita 1. Entertaining Brawijaya Universitas Brawijaya awijaya /ersitas Brawijaya awijaya Universitas Brawijaya awijaya Universita<sup>2</sup>·B·Funjaya awijaya Universit Based on those measurement indicators, then the statements in the univerguestionnaire are stated as follows: and Universitas Brawlaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Unive HM1: Using OVO is fun. itas Brawijaya Universitas Brawijaya awijaya HM2: Using OVO is very entertaining. 3.4.3 Price Value awijaya Venkatesh et al. (2012) define Price Value as a trade-off between the perceived awijaya Universitas Brawijaya versitas Brawijaya Universitas Brawijaya awijaya benefits of the applications and the monetary costs for using it. This research applies awijaya awijaya Price Value as a variable based on the concept by Kwateng et al. (2019) with the awijaya awijaya awijaya Unive following indicators as follows: awijaya AWINAL Universita 1. Reasonable Price awijaya awijaya awijaya Reasonable compare to others 2. Univ Iniversitas Brawijaya awijaya awijaya awijaya 3. Good Value awijaya awijaya 4. Service Worth the Price awijaya niversitas Brawijaya awijaya statements in the indicators, then the Based on those measurement awijaya awijaya Unive questionnaire are stated as follows: awijaya awijaya awijava Unive PV1: OVO is reasonably priced awijaya PV2: OVO is reasonably priced compared with other mobile payment channels awijaya Unive PV3: OVO good value for the money, an universitas Brawijaya awijaya awijaya awijaya PV4: OVO services provide a good value inversitas Brawijava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya awijaya awijaya 3.4.4 Habit Universitas Brawijaya Universite 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) awijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive equate habit with automaticity. Although the concept somewhat similar, the pattern java awijaya has operationalized in two distinct ways: first, model viewed as prior behavior (see sitas Brawijaya Universitas Brawijaya Kim and Malhotra, 2005); and second, habit measured as the extent to which an Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University individual believes the response to be automatic Limayem et al. (2007). This awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya research applies Habit as a variable based on the concept by Gupta and Arora (2018) awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Brawijaya and Kwateng et al. (2019) with the following indicators awijaya rawijava awijaya Universita 1.3 Becomes a Habit awijaya awijaya Universita 2.8 Becomes addiction awijaya awijaya **Becomes Must** 3. awijaya Jniversitas Brawijaya awijaya then the statements in the Based on those measurement indicators, awijaya awijaya awijaya questionnaire are stated as follows: awijaya awijaya HB1: The use of OVO has become a habit for me. awijaya awijaya HB2: I am addicted to using OVO. awijaya awijaya Unive HB3: I must use OVO. awijaya Unive 3.4.5 Behavior Intention awijaya Universita Behavioral intention is defined as a person's intention or a motivational factor lava awijaya awijaya that captures how much effort a person is willing to dedicate to perform a behavior awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya 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. Unive (2012). With the following indicators, such as: rsitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universita 1. Intention to use OVO Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

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awijaya awijava awijaya awijaya awijaya awijaya awijaya awijaya awijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

46 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universita 2.BrEffort to use OVO as Brawijava Universitas Brawijava Universita 3. Plant to use OVO in the future Universitas Brawi Universitas Brawijaya Universitas Brawijaya Based on those measurement indicators, then the statements in the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Univerguestionnaire are stated as follows: java Universitas Brawijava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya BI: I intend to continue using OVO in the future Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya BI2: I will always try to use OVO in my daily life. BI3: I plan to continue to use OVO frequently. Unive 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 Unive indicators, such as: Universita Regular using OVO Universitase Good experience Universita 3.B Currently use OVO Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universita 4.8 Time using OVO itas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya in the Based on those measurement indicators, then statements i the Univerguestionnaire are stated as follows: jaya Universitas Brawijaya Unive UB1: Fregularly use OVO as Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya UB2: Using OVO is a good experience

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Unive UB3: I am currently using OVO awijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya UB4: I spend a lot of time using OVO Likert scale was used to examine how strong respondents agree with a Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive statement related to the variables of interest in the research Sekaran and Bougie Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya (2013:220). Likert scale allows the researcher to distinguish consumers in terms of Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya awijaya how they differ from one another in their attitude towards the given statement. To awijaya awijaya measure the Likert scale, the respondents are presented with the questions and are awijaya Brawijaya Universitas Brawijaya awijaya awijaya Universe required to fill scale between seven-points with the following anchors, of 1 = 1awijaya awijaya Strongly Disagree (SD), 2 = Disagree (D), 3 = Rather Disagree (RD), 4 = Neutral awijaya awijaya (N), 5 = Rather Agree (RA), 6 = Agree (A), and 7 = Strongly Agree (SA). awijaya awijaya awijaya The responses over questions items in the questionnaire could be analyzed by awijaya awijaya each item to calculate the total or sum of each respondent. The following tables awijaya awijaya summarize the indicators of the constructions as applied in this research with the awijaya awijaya Unive code constructions on Table. awijaya awijaya awijaya awijaya awijaya awijaya awijaya

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Unive

Variable Construction Facilitating Condition (FC)

Hedonic Motivation(HM)

Price Value(PV) Univer Habit(HB) lava



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**Table 3. 1 Indicators** 

as Brawiiava Code Indicators OVO resources necessary to rawijaya FC1 Wijaya use OVO knowledge required to rawijaya FC2<sub>vijaya</sub> use OVO is compatible with other FC3<sub>vijaya</sub> technologies HM1 Using OVO is fun Using OVO is very HM2<sub>jaya</sub> entertaining OVO is reasonably priced PV1 Prawijaya OVO is reasonably priced compared with other mobile payment channels Universitas Brazvijaya OVO good value for the orstas Brawlava Un money Brawijava Universitas PV3 java OVO services provide a good Univalue as Brawijaya Universitas PV4 ijaya The use of OVO has become a Unihabit for me.vijava Universitas HB1/ijava Universitas Brawijava Un I am addicted to using OVO. tas HB2 java Universitas Brawijaya UniI must use OVO.ya Universitas HB3/jaya

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wijaya	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijaya	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijaya	University Behavioural University Brawijaya Uni I intend to continue using
wijaya	Intention(BI) Intersitas Brawijaya ONOVO in the future BI1
wijaya	Universitas Brawijaya Universitas Brawijaya Uni I will always try to use OVO in
wijaya	my daily life BI2
wijaya	I plan to continue to use OVO
wijava	Universitas Brawijava Universitas Brawijava Universitas BI3
wijaya	Use Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava
wijava	Behaviour(UB) I regularly use OVO UBI
wijaya	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijaya	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijaya	Universitas Brawijaya Universitas Brawijaya Uni I spend a lot of time using
wijaya	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijaya	Universitas Brawijaya Universitas Devilaya Universitas Brawijaya Universitas Brawijaya
wijaya	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijaya	Value HP: Habit PI: Pabavior Intention JIP: Use Pabavior
wijaya	Universitas Brawijaya Universitas Brawijaya
wijaya	Universitas Br
wijaya	3.5 Definition, Indicator and Measurement of Variables
wijaya	Univer This study used four types of variables, namely, independent variables,
wijaya	Universitas Brawijaya
wijaya	mediating variables (mediating or intervening variables) dependent variables and
wijaya	Uni
wijaya	Uni moderating variables. The dependent variable is one of the variables that influence
wijaya	moderating variables. The dependent variable is one of the variables that influence
wijaya	Universitas Brawijaya
wijaya	the dependent variable in both positive and negative directions. The mediating
wijaya	
wijaya	variable is the variable that functions as an intermediary in the relation among the
wijaya	Universit
wijaya	dependent variable and the independent variable, the dependent variable is the
wijaya	Universitas Jaya Universitas Brawijaya
wijaya	unive variable that is the main focus in the study, while the moderating variable has the java
wijaya	Universitas Brauliaya Universitas Brawijaya
wijaya	ability to strengthen or weaken a relationship between variables (Sekaran & Bougie,
wijaya	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijaya	2013). A moderation variable is a type of variable that reinforces or weakens the
wijaya	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijaya	direct relationship between the independent variables and the dependent variables.
wijaya	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijaya	Unive The quality or direction of the relationship between the independent variables and
wijaya	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijaya	the dependent variables could be positive or negative possibilities, in this case,
wijaya	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijaya	depends on the moderation variables. Therefore, the moderation variable is also
wijaya	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijava	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijaya	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
wijava	Ilniversitas Rrawijava Ilniversitas Rrawijava Ilniversitas Rrawijava Ilniversitas Rrawijava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Unive known as contingency variable, rawijava Universitas Brawijava awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Univer 3.6 Data Analysis Methods Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universita Smart PLS was used in this research. The data analysis used was Partial Least awijaya Square (PLS) approach. PLS is a model of structural equation Modelling (SEM) awijaya Universitas Brawijaya awijaya equations that are component-based or variant. Partial Least Square is the equation awijaya diava Universitas Brawijaya Universitas Brawijaya awijaya structural (SEM)-based variant that simultaneous testing can conduct model awijaya measurement and structural model test. SEM-based variant aims to predict model awijaya wijaya Universitas Brawijaya awiiava awijaya for theoretical development. (Abdillah and Jogiyanto, 2015). PLS is a powerful awijaya awijaya analysis method because it is not found on many assumptions. For example, data awijaya awijaya should be distributed evenly, or samples should not be significant. PLS can also be awijaya awijaya awijaya used to explain whether there is any relationship between the variable and awijaya ersitas Brawijaya awijaya conforming theories. Researchers chose to use SEM-PLS because the purpose of awijaya awijaya Unive this research is exploratory or an extension of pre-existing theories (Hair, 2013). awijaya awijaya 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 Universitas Brav Unive advantage of using SEM-PLS is that the generated information is efficiently and lave awijaya awijaya easily interpreted, especially on complex models or model hypotheses, can be used awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya in small data sets, not requiring assumptions of normality, linearity, and awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya heteroscedasticity, and can be used on reflective and formative indicators to latent Unive variables (Abdillah & Hartono, 2015). PLS is in high demand because it does not lave Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya require data that is usually distributed. Also, the use of large sample sizes more than

UNIVERSITAS BRAWIJAYA UNIVERSITAS BRAWIJAYA UNIVERSITAS BRAWIJAYA awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya 250 sample is more suitable if we choose processing by SEM-PLS then it can awijaya improve the accuracy and consistency of estimation results. Univer3.7 Model Evaluationersitas Brawijaya Universitas Brawijaya awijaya awijaya awijaya awijaya Researchers process the research data by using Structural Equation Modelingawijaya Universitas Bray awijaya Partial Least Square (SEM-PLS). Researchers chose to use SEM-PLS because the awijaya awijaya Unive purpose of this research is exploratory or an extension of pre-existing theories (Hair, awijaya awijaya awijaya 2013). PLS in this research uses a bootstrapping method or random copying. awijaya awijaya Therefore, normality assumptions are not needed in this method. The reasons the awijaya awijaya researcher chose to use PLS in this research are: (1) an active approach because it awijaya awijaya does not need to base on various assumptions, (2) able to confirm the theory and awijaya awijaya awijaya explain the relationship, and (3) the number of samples needed is relatively small awijaya awijaya and the data does not have to have a normal distribution. Therefore, the researcherer Univerchose SEM-PLS as a statistical tool and SmartPLS software Version 2.0.M3. Brawijaya awijaya 3.7.1 Evaluation of Measurement Model (Outer Model) Universitas Brawijaya Universitas Brawijaya Uni awijaya as Brawijaya awijaya Universit Measurement models are used to assess the validity and reliability of the model awijaya (Abdillah & Hartono, 2015). Evaluation is done by algorithmic processes such as ersitas Brawijaya Universitas Brawijaya Universitas Brawijaya convergent validity, discriminant validity, composite reliability and Cronbach's Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive alpha as a determinant of the measurement model. as Brawijava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive Validity testaya Universitas Brawijaya Universitas Brawijaya awijaya 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universe of an instrument. Validity test shows whether the results of the study can be Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya accepted with specific criteria (Abdillah & Hartono, 2015). Convergent and Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya discriminant validity are the test that will be used in this research: awijaya awijaya niversitas Brawijaya 1. Convergent Validity awijaya awijaya awijaya Convergent validity is the level to measure constructs that are theoretically awijaya awijaya related to one another, observed to have relationships with each other. Convergent awijaya awijaya validity occurs if the scores obtained from two different instruments that measure awijaya awijaya awijaya the same variable have a high correlation (Abdillah & Hartono, 2015). An awijaya awijaya instrument is said to have passed the convergent validity test if it has a Factor awijaya awijaya Loadings value of more than 0.5 (> 0.5) and Average Variance Extracted (AVE) and awijaya awijaya Unive Communality more than 0.5 (> 0.5) (Abdillah & Hartono, 2015). Universitas Brawijava awijaya awijaya Univer2. Discriminant Validity awijaya Discriminant validity is the level to measure constructs, which in theory have no University Unive relation between one another, are observed to have no relationship with each other. awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Discriminant validity occurs when two different instruments that measure two Universitas Brawijaya Universitas Brawijaya awijaya awijaya variables that are predicted to be uncorrelated produce a score that is indeed awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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 Universitas Brawijava Universitas Brawijava Universitas Brawijava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya 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). Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya UniverReliability Test Universitas Brawijaya awijaya awijaya Reliability test will show the level of accuracy, consistency and accuracy of the versitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya measuring instrument or research instrument in measuring a construct or concept awijaya awijaya Universitas Brawijaya Uni awijaya (Abdillah & Hartono, 2015). The questionnaire can be relied upon if a person's awijaya awijaya awijaya Unive response to a statement is consistent and stable from time to time. The higher the lave awijaya awijaya measurement, the higher the level of reliability of the data. Reliability test is not awijaya awijaya required if all constructions are still valid, because legitimate construction is awijaya awijaya awijaya included as reliable construction but reliable construction should not cover valid awijaya awijaya construction (Abdillah & Hartono, 2015). awijaya awijaya 1. Cronbach's Alpha awijaya awijaya Unive Cronbach's Alpha marks the lower limit of the reliability value of a variable and is lower awijaya Universita awijaya 10. awijaya unive said to be reliable if the value exceeds 0.6 (> 0.6) (Abdillah & Hartono, 2015) 2. Composite Reliability awijaya Universitas Dialinguya Universitas Brawijaya Universitas Brawijaya Unive Composite Reliability is a method to measure the real value of the reliability of a java awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya variable and this method is believed to be better in estimating the internal awijaya consistency of a variable and said to be reliable if the value is above 0.7 (> 0.7)awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive (Abdillah & Hartono, 2015). Brawijaya Universitas Brawijaya Table 3.2 shows a summary of the validity and Reliability of test parameters in Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

wijaya				
	universitas Brawijaya	Universitas Brawijaya	universitas Brawijaya	Universitas Brawijaya
wijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
wijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
wijaya	Unive the SEM-PLS me	asurement model. jaya	Universitas Brawijaya	Universitas Brawijaya
wijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
wijaya	Universitas Brawija30	e 5. 2 validity fest Par	ameters and Rule of 1 h	umpersitas Brawijaya
wijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
wijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
wijaya	Universivalianty rest	Parameter java	Universit Kule of mum	Universitas Brawijaya
wijaya	Universitas Brawijaya	Loading Factors	Universita viore tranju.7	Universitas Brawijaya
wijaya	Universitas Brawijaya	Unive Averageawijaya	Universitas Brawijaya	Universitas Brawijaya
wijaya	Universit Convergent	Unive Variance wijaya	More than 0.5	Universitas Brawijaya
wijaya	Universitas Brawijaya	Extracted (AVE)aya	Universitas Brawijaya	Universitas Brawijaya
wijaya	Universitas Brawijaya	Un Communality jaya	Universitas Brawijaya	Universitas Brawijaya
wijaya	Universitas Brawijaya	On AVE Root and Java	Universitas Brawijaya	Universitas Brawijaya
wijaya	Universitas Brawijaya	L store Variables	AVE ROOT> Correlation of Lat	ent variables, Brawijaya
wijaya	UniversitDiscriminant	Latent variables	Universitas Brawijaya	Universitas Brawijaya
wijaya	Universitas Brawijaya	Cross Loadings	Outer Loadings> Cross Loa	dings in theas Brawijaya
wijaya	Universitas Brawu	Cronhach's	Same variable	Universitas Brawijaya
wijaya	Universitas Bra	Alpha	More than 0.6	Universitas Brawijaya
wijaya	Reliability test	Booliobility	uaya	Universitas Brawijaya
wijaya	Universit	Composito	More than 0.7	Universitas Brawijaya
wijaya	Univer	Composite		Universitas Brawijaya
wijaya	Unit			hiversitas Brawijaya
wijaya			THE YL	niversitas Brawijaya
wijava	3.7.2 Evalu	lation of Structural M	lodel (Inner Model)	niversitas Brawijaya
wijava	Unit Cr. 1			niversitas Brawijaya
*********	Structural mo	dels describe the calls	$\mathbf{n}$	1 Jatent Varianiec
wijava	Univ	dels deserioe the edd.	sai telationship between	niversitas Brawijava
wijaya wijaya	Univ		sar relationship between	niversitas Brawijaya
wijaya wijaya wijaya	Univ Unive Unive (Abdillah & Hart	ono, 2015). R2 and pat	h coefficients by compar	ring the statistical
wijaya wijaya wijaya wijaya	Univ Univ Unive Unive Univer	ono, 2015). R2 and pat	h coefficients by compar	ring the statistical
wijaya wijaya wijaya wijaya wijaya	University (Abdillah & Hart University) University of T with the	ono, 2015). R2 and pat ne table T value are used	h coefficients by compared in evaluating structural	ring the statistical models in PLS.
wijaya wijaya wijaya wijaya wijaya wijaya	Universite Caracteria Control	ono, 2015). R2 and pat ne table T value are used	h coefficients by compar d in evaluating structural	models in PLS.
wijaya wijaya wijaya wijaya wijaya wijaya wijaya	University University University University University University University University	ono, 2015). R2 and pat ne table T value are used	h coefficients by compared in evaluating structural	ring the statistical models in PLS.
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	Unive Unive Unive Univervalue of T with th Universit Unive 1. Using R2 Universitas	ono, 2015). R2 and pat ne table T value are used	h coefficients by compared in evaluating structural	ring the statistical models in PLS.
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	Universites Universites Universites Universites Universites Universites Universites	ono, 2015). R2 and pat ne table T value are used	h coefficients by compared in evaluating structural	models in PLS.
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	University University	ono, 2015). R2 and pat ne table T value are used or R2 value is used t	h coefficients by compared d in evaluating structural o measure the level of	ring the statistical models in PLS.
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	Universitas Braudoutics	ono, 2015). R2 and pat ne table T value are used or R2 value is used t	h coefficients by compared d in evaluating structural o measure the level of	models in PLS.
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	Universities Brand and American Structures (Abdillah & Hart Universities Conversion of T with the Universities Conversities Brand and Con	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the depen	h coefficients by compared d in evaluating structural o measure the level of endent variable, the highe	ring the statistical models in PLS.
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	Universitas Bravijaya	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the depo	h coefficients by compared d in evaluating structural o measure the level of endent variable, the higher	models in PLS.
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	University University University University University University University The R-Squared University Universi	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the dependence of the dependence	h coefficients by compared d in evaluating structural o measure the level of endent variable, the higher rediction model of the p	models in PLS. variation of the er the value of R2
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	Universitas Univer	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the dependent of the the particular d that the better the particular	h coefficients by compared d in evaluating structural o measure the level of endent variable, the higher rediction model of the p	models in PLS. wariation of the variation of the er the value of R2
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	(Abdillah & Hart value of T with th 1. Using R2 The R-Squared independent varia can be interprete	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the depend d that the better the put this model is not an abs	h coefficients by compared d in evaluating structural o measure the level of endent variable, the higher rediction model of the p	ring the statistical models in PLS. variation of the er the value of R2 proposed research uring the accuracy
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	(Abdillah & Hart University University University I. Using R2 University The R-Squared University independent varia Can be interprete University Can be interprete	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the depend d that the better the pro- this model is not an abs	h coefficients by compare d in evaluating structural o measure the level of endent variable, the higher rediction model of the p	ring the statistical models in PLS. variation of the er the value of R2 proposed research uring the accuracy
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	(Abdillah & Hart value of T with th 1. Using R2 The R-Squared independent varia can be interprete model. However,	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the depo d that the better the pu this model is not an abs model (Abdillah & Har	h coefficients by compared d in evaluating structural o measure the level of endent variable, the higher rediction model of the product of th	models in PLS. wariation of the variation of the er the value of R2 proposed research
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	(Abdillah & Hart value of T with th 1. Using R2 The R-Squared independent varia can be interprete model. However,	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the depe d that the better the pu this model is not an abs model (Abdillah & Har	h coefficients by compare d in evaluating structural o measure the level of endent variable, the higher rediction model of the product parameter in measure tono, 2015).	ring the statistical models in PLS. variation of the er the value of R2 proposed research uring the accuracy
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	(Abdillah & Hart value of T with th 1. Using R2 The R-Squared independent varia can be interprete model. However, of the prediction	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the depe d that the better the pu this model is not an abs model (Abdillah & Har	h coefficients by compare d in evaluating structural o measure the level of endent variable, the higher rediction model of the p solute parameter in measu tono, 2015).	ring the statistical models in PLS. variation of the er the value of R2 proposed research uring the accuracy
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	(Abdillah & Hart value of T with the 1. Using R2 The R-Squared independent varia can be interprete model. However, of the prediction	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the depo- d that the better the pa- this model is not an abs model (Abdillah & Har	h coefficients by compare d in evaluating structural o measure the level of endent variable, the higher rediction model of the p solute parameter in measure tono, 2015).	ring the statistical models in PLS. wariation of the variation of the er the value of R2 monoposed research uring the accuracy
wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya wijaya	(Abdillah & Hart value of T with th 1. Using R2 The R-Squared independent varia can be interprete model. However, of the prediction 2. Using T Value	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the depe d that the better the par this model is not an abs model (Abdillah & Har	h coefficients by compared d in evaluating structural o measure the level of endent variable, the higher rediction model of the product parameter in measure tono, 2015).	ring the statistical models in PLS. Universitas Brawijaya variation of the r the value of R2 universitas Brawijaya proposed research uning the accuracy Universitas Brawijaya Universitas Brawijaya
wijaya wijaya	(Abdillah & Hart value of T with th 1. Using R2 The R-Squared independent varia can be interprete model. However, of the prediction 2. Using T Value T-value or path of	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the depe d that the better the pu this model is not an abs model (Abdillah & Har coefficients are used to	h coefficients by compare d in evaluating structural o measure the level of endent variable, the higher rediction model of the p solute parameter in measure tono, 2015).	ring the statistical models in PLS. variation of the er the value of R2 proposed research uring the accuracy
wijaya wijaya	(Abdillah & Hart value of T with the 1. Using R2 The R-Squared independent varia can be interprete model. However, of the prediction 2. Using T Value T-value or path of	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the depend d that the better the par this model is not an abs model (Abdillah & Har coefficients are used to	h coefficients by compared in evaluating structural of in evaluating structural of measure the level of endent variable, the higher rediction model of the product parameter in measure tono, 2015).	ring the statistical models in PLS. variation of the er the value of R2 proposed research uring the accuracy
wijaya wijaya	(Abdillah & Hart value of T with th 1. Using R2 The R-Squared independent varia can be interprete model. However, of the prediction 2. Using T Value T-value or path of	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the depe d that the better the par this model is not an abs model (Abdillah & Har coefficients are used to	h coefficients by compare d in evaluating structural o measure the level of endent variable, the higher rediction model of the p colute parameter in measure tono, 2015).	ring the statistical models in PLS. Universitas Brawijaya variation of the variation of the r the value of R2 universitas Brawijaya proposed research universitas Brawijaya universitas Brawijaya
wijaya wijaya	(Abdillah & Hart value of T with th 1. Using R2 The R-Squared independent varia can be interprete model. However, of the prediction 2. Using T Value T-value or path of	ono, 2015). R2 and pat ne table T value are used or R2 value is used t able changes to the depe d that the better the pa this model is not an abs model (Abdillah & Har coefficients are used to	h coefficients by compare d in evaluating structural o measure the level of endent variable, the higher rediction model of the p solute parameter in measure tono, 2015).	ring the statistical models in PLS. variation of the variation of the er the value of R2 proposed research uring the accuracy universitas Brawijaya gnificance in the

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya University submission of hypotheses. This research uses the one-tailed hypothesis. It is also to awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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) Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University is more than 1.64 (> 1.64), alternative hypotheses can be declared accepted Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Univer (Abdillah & Hartono, 2015). Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya 3. The Goodness of Fit (GOF) iava Universitas Brawijaya Universitas Brawijaya awijaya awijaya Goodness of Fit (GoF) calculations in PLS can be done by calculating Q2 (Qawijaya Unive squared). Q2 is used to measure how well the conversion value generated by the lava awijaya awijaya awijaya model and its parameter estimates. The quantity of Q2 has a value with a range of awijaya awijaya 0 < Q2 < 1, where the closer to 1, the model understudy will be better. The Q2 awijaya awijaya awijaya calculation is as follows: awijaya awijaya  $Q2 = 1 - [(1 - R12) \times (1 - R22)]$ awijaya awijaya Information: awijaya awijaya Q2: Predictive value relevance awijaya Unive R12: R-squared value of the mediation variable R22: R-squared value of the dependent variable Universita 3.8 Pre-Test Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Ensuring that variables have been measured accurately is essential in a study. Universitas Brawijaya Universitas Brawijaya awijaya The use of appropriate instruments will produce accurate results that will improve Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya the quality of research. Therefore, to find out the extent to which respondents Unive understand the statements made by researchers, researchers conducted a pre-test of Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

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UNIVERSITAS BRAWIJAYA UNIVERSITAS BRAWIJAYA UNIVERSITAS BRAWIJAYA awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive the questionnaire. A pre-test is an essential step in developing a questionnaire. It java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya was done by distributing questionnaires to 50 respondents who have made payments using OVO application. Previous research recommends using 10% of the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive total sample needed for a full study (Hertzog, 2007). Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Researchers distributed online questionnaires to respondents who were not this awijaya Universitas Brawijaya Universitas Brawijaya awijaya research population, namely students of Universitas Brawijaya from the Faculty of awijaya awijaya Social and Political sciences Science and had collected valid data from 50 awijaya awijaya unive respondents. The period for distributing the pre-test questionnaire is one week. awijaya awijaya **Pre-Test Validity Test Results** 3.8.1 awijaya awijaya Pre-test validity test results is explained in more detail in the following sections: awijaya awijaya Pre-Test Convergent Validity Test Results awijaya awijaya Convergent validity aims to determine the validity of each relationship between niversitas Brawiiava awijaya the indicator and its latent variable. Convergent validity of the measurement model awijaya awijaya Unive with reflexive indicators is assessed based on the correlation between item or awijaya awijaya 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 awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive endogenous latent variable obtained from data processing using SmartPLS in Brawilaya awijaya

awijaya	universitas	вгажијауа	universi	tas Brawi	jaya univ	ersitas Br	awijaya	universitas	Brawijaya
awijaya	Universitas	Brawijaya	Universi	tas Brawi	jaya Univ	ersitas Bra	awijaya	Universitas	Brawijaya
awijaya	Universitas	Brawijaya	Universi	tas Bravi	java Univ	ersitas Bra	awijaya	Universitas	Brawijaya
awijaya	Universitas	Brawijaya	Universi	tas Brawi	jaya Univ	loaunigs	awijaya	Universitas	Brawijaya
awijaya	Universitas	Brawijaya	Universi	tas Brawi	jaya Univ	ersitas Br	awijaya	Universitas	Brawijaya
awijaya	Universitas	Brawijaya	Universi	tas Brawi	jaya Univ	ersitas Bra	awijaya	Universitas	Brawijaya
awijaya	Universitas	Brawijaya	FC Universi	t <b>HM</b> Brawi	ja <b>py</b> a Univ	e HBtas Bra	aBlijaya	UtuBersitas	Brawijaya
awijaya	Universitas	BFC1vijay	0.7894	0.0000	0.0000	0.0000	0.0000	Ur0.0000 as	Brawijaya
awijaya	Universitas	BFC2/ijay	0.8557	0.0000	0.0000	0.0000	0.0000	Uro.00001as	Brawijaya
awijaya	Universitas	Breg/ijay	0.8712	0.0000	0.0000	0.0000	0.0000	U 0.0000 as	Brawijaya
awijaya	Universitas	B <sub>HM1</sub> ijaya	0.0000 ersi	0.9614	0.0000	0.0000	0.0000	0.0000	Brawijaya
awijaya	Universitas	Brawijaya	0.0000 <sup>/ersi</sup>	0.9659	0.0000	0.0000	0.0000	0.0000	Brawijaya
awijaya	Universitas	Brawijaya PV1	0.0000 ersi	0.0000	0 8498	0 0000	0 0000	Universitas	Brawijaya
awijaya	Universitas	Brawijaya	0 0000 ersi	0.0000	0.9063	0.0000	0,0000	0,0000	Brawijaya
awijaya	Universitas	Brawijaya	0.0000 ersi	0.0000	0.8626	0.0000	0.0000	0.0000	Brawijaya
awijaya	Universitas	Brawijaya	0.0000 0.0000	0.0000	0.0020	0.0000	0.0000	0.0000	Brawijaya
awijaya	Universitas	Brawijaya	0.0000	0.0000	0.0707	0.0000	0.0000	0.0000	Brawijaya
awijaya	Universitas	Brawijaya	0.0000	0.0000	0.0000	0.8844	0.0000	0.0000	Brawijaya
awijaya	Universitas	BIAN	0.0000	0.0000	0.0000	0.9355	0.0000	0.0000 tas	Brawijaya
awijaya	Universitas	BHB3	0.0000	0.0000	0.0000	0.9164	0.8498	Ur0.0000tas	Brawijaya
awijaya	Universitas	BI1	0.0000	0.0000	0.0000	0.0000	0.8676	0.0000 as	Brawijaya
awijaya	Universit	BI2	0.0000	0.0000	0.0000	0.0000	0.9308	Jr0.0000tas	Brawijaya
awijaya	Univer	BI3	0.0000	0.0000	0.0000	0.0000	0.9256	0.0000 as	Brawijaya
awijaya	Uniy	UB1	0.0000	0.0000	0.0000	0.0000	0.0000	0.9068 <sup>s</sup>	Brawijaya
awijaya	Uni	UB2	0.0000	0.0000	0.0000	0.0000	0.0000	<mark>0.8835</mark>	Brawijaya
awijaya	Uni	UB3	0.0000	0.0000	0.0000	0.0000	0.0000	0.8152 <sup>S</sup>	Brawijaya
awijaya	Uni	UB4	0.0000	0.0000	0.0000	0.0000	0.0000	0.9046	Brawijaya
awijaya	Unit			+N. 7/	18 M 12			niversitas	Brawijaya

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

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Table 3.3 illustrates the value of the loading factor (convergent validity) of each

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> Unive indicators are valid. Univers

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Universide indicator. The loading factor value > 0.7 can be said to be valid. It shows that the Test Results of Pre-Test Discriminant Validity Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Discriminant validity aims to prove that latent constructs predict the size of their Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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 University higher than the size of other constructs, then the latent construct predicts the Ilniversitas Rrawijava Ilniversitas Rrawijava Ilniversitas Rrawijava Ilniversitas Rrawijava

									50
awijaya	Universitas B	rawijaya	Universita	as Brawija	aya unive	rsitas Bra	wijaya	universitas	Brawijaya
awijaya	Universitas B	rawijaya	Universita	as Brawija	aya Unive	rsitas Bra	wijaya	Universitas	Brawijaya
awijaya	Universitas B	rawijaya	Universita	as Brawija	aya Unive	rsitas Bra	wijaya	Universitas	Brawijaya
awijaya	Unive indicate	or better th	han the oth	er constru	ucts. The c	liscrimina	nt validi	ty test result	s are ijaya
awijaya	Universitas B	rawijaya	Universita	as Brawija	aya Unive	rsitas Bra	wijaya	Universitas	Brawijaya
awijaya	Universitas B	on Table	Universita	as Brawija	aya Unive	rsitas Bra	wijaya	Universitas	Brawijaya
awijaya	Universitas B	rawijaya	Universita	as Brawija	aya Unive	rsitas Bra	wijaya	Universitas	Brawijaya
awijaya	Universitas B	rawijaya	Universita	Table 3. 4	4 Cross Lo	oadings	wijaya	Universitas	Brawijaya
awijaya	Universitas B	rawijaya	Universita	as Brawija	aya Unive	rsitas Bra	wijaya	Universitas	Brawijaya
awijaya	Universitas B	rawijaya F	Universita	as Brawija HM	ava Unive PV	rsitas Bra	wijaya	Universitas	Brawijaya
awijaya	Universitas B		780/	0 5685	0 5 9 2 2	0 5685	0 5060	0.4950	Brawijaya
awijaya	Universitas B	rawijay		0.3085	0.3633 ive	0.3003	0.3000	0.4530	Brawijaya
awijaya	Universitas B		.8557	0.4014	0.5259	0.4014	0.4475	0.4688	Brawijaya
awijaya	Universitas B	rawijay 0	.8/12	0.6122	0.6960 ive	0.6122Bra	0.5919	0.5041 <sub>tas</sub>	Brawijaya
awijaya	Universitas B	HM1jaya0	.6519/ersi	0.9614	0.6674 ve	0.6758	0.6519	0.6152 <sub>tas</sub>	Brawijaya
awijaya	Universitas B	HM2jaya0	.6930 ers	0.9659	0.6887	0.6660	0.6930	0.5822 as	Brawijaya
awijaya	Universitas B	PV1/ijaya0	.5592	0.5471	0.8498 e	0.4048	0.6160	0.4332 as	Brawijaya
awijaya	Universitas B	PV2/ijay_0	.5962	0.5487	0.9063	0.3962 ra	0.6103	U 0.4064 as	Brawijaya
awijaya	Universitas B	PV3 0	.6969	0.5759	0.8626	0.3829 ra	0.5689	0.4221	Brawijaya
awijaya	Universitas B	PV4 0	.6910	0.7871	0.8767	0.4623	0.6103	0.4986	Brawijaya
awijaya	Universitas	HB1 0	.4537	0.6055	0.3571	0.8844	0.6535	0.7554	Brawijaya
awijaya	Universit	НВ2 О	.4082	0.6722	0.4732	0.9355	0.6874	0.7705	Brawijaya
awijaya	Univer	нвз о	.4286	0.6270	0.4547	0.9164	0.7478	0.7625	Brawijaya
awijaya	Univ	BI1 0	.6328	0.5975	0.6128	0.6231	0.8676	0.5870	Brawijaya
awijaya	Uni	BI2 0	.5582	0.6172	0.6151	0.7101	0.9308	0.6651	Brawijaya
awijaya	Uni	BI3 0	.5127	0.6851	0.6490	0.7460	0.9256	0.7074	Brawijaya
awijaya	Uni	UB1 0	5385	0 4687	0 3559	0.7638	0.6095	0.9068	Brawijaya
awijaya	Uni	UB2 0	5171	0.6687	0 5119	0 7494	0 6848	0.8835	Brawijaya
awijaya	Univ		5212	0 5032	0 5091	0 6903	0 5658	0.8152	Brawijaya
awijaya	Unive		/810	0.5261	0.3051	0.0303	0.6632	0.9046	Brawijaya
awijaya	Unive	004 0	.4015	0.5201	0.3937	0.7310	0.0032	0.9040 S	Brawijaya
awiiava	Univer		ALC: NO.		and the second s			Universitas	Brawllava

FC: Facilitating Conditions, HM: Hedonic Motivation, PV: Price Value, H: Habit, BI: Behavior Intention, UB: Use Behavior 4

4.6

Universit Based on the cross-loading value, it can be seen that all indicators that make up lava

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each variable in this research (the value in bold) have met discriminant validity Unive because it has the most significant outer loading value for the variable it forms and lava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya not the other variables. Thus all indicators in each variable in this research have met Universitas Brawijaya Universitas Brawijaya discriminant validity. Universita 3.8.2 Pre-Test Reliability Test Resultsersitas Brawijaya Evaluation of the measurement model with a square root of average variance Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

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awijaya	universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
awijaya	Unive extracted which o	compare AVE values gre	ater than 0.5 is highly re	ecommended. The jay
awijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
awijaya	next test is to loc	ok at the construct reliab	pility of latent variables	measured by two
awijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
awijaya	criteria, namely c	composite reliability and	Cronbach alpha of the in	idicator block that
awijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
awijaya	Unive measures the co	onstruct. Here are the	results of the composi	te reliability and
awijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
awijaya	Unive Cronbach alpha o	output in Table 3.5:	Universitas Brawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	Universit Table 3. 5 G	oodness of Fitrawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	Universitas Powijaya	Universitas Brawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	Univ	Universitas Brawijaya	Universitas Brawijaya
awijaya	Universitas BravAVEya	Composite Reliability	Cronbachs Alpha ava	Universitas Brawijaya
awijaya	UniversBlas Br0.8253	0.9340	0.8938 awijaya	Universitas Brawijaya
awijaya	Universiticas Br0.7048	0.8773	0.7908 awijaya	Universitas Brawijaya
awijaya	UniversitiB 0.8324	0.9371	0.8992 liaya	Universitas Brawijaya
awijaya	Universitim 0.9287	0.9630	0.9233	Universitas Brawijaya
awijaya	Univer PV 0.7640	0.9283	0.8969	Universitas Brawijaya
awijaya	Univ UB 0.7714	0.9309	0.9007	Universitas Brawijaya
awijaya	FC: Facilitating Co	nditions <b>HM</b> : Hedonic Mot	ivation <b>PV</b> : Price Value U	Habit <b>BI</b> Behavior
awijaya	Uni FC. Facilitating Co.	nutions, myr. ffedollic Mot		BI. Denavior

iversitas Brawijaya Intention, UB: Use Behavior

niversitas Brawijaya

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.

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas BraCHAPTER IVitas Brawijava awijaya Univer FINDING AND DISCUSSION viava 4.1 Results of Data Collection At this chapter researcher will testing the hypothesis using SEM PLS 2.0 to awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya found which hypothesis is indicated to have positive affect on behavioral intention awijaya awijaya to use OVO and OVO Customer's use behavior. And the moderate effect by using awijaya awijaya Unive 351 respondent data which already collected by spreading questionnaire. It as Brawijava awijaya awijaya awijaya awijaya awijaya 4.1.1 Respondents awijaya Respondents in this research include active undergraduate students of awijaya awijaya awijaya Accounting Department, Faculty of Economics and Business, Universitas awijaya awijaya Brawijaya who have been using OVO. It has previously described that this research awijaya awijaya utilized survey method by distributing questionnaires to the respondents. The awijaya awijaya awijaya Unive researcher collected data for three weeks by directly distributing manual and online lava awijaya questionnaires through Google Forms. awijaya Universities The number of questionnaires distributed online is 400 and received as awijaya Universitas Brav many as 355 responds. After checking, four questionnaires were invalid for research awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya data, because: awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijava awijaya 1. Questions or statements are not filled completely by the respondents. awijaya awijaya Universita2. BNot yet use OVOsitas Brawijaya Universitas Brawijaya Universitas Brawijaya 3. Inconsistent answers given to the question result in a biased answer. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Thus, the level of respondents' rate in this research is 87,75%; as the total Universitas Brawijava<sup>60</sup>niversitas Brawijava Universitas Brawijava awijaya
Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive questionnaires that can be processed as a sample of this research were 351. The jaya Universitas Brawijaya Universitas Brawijaya number of samples and the rate of return of questionnaires is presented in Table 4.1. Table 4. 1 Sample and Respond Rate Universitas BrawijaDescription sitas Brawijaya Universitas Brotalaya Universitian Brawija Amount of Distributed Questionnaires Sitas Brawi 400 Universitas Brawij Amount of Filled Out Questionnaires as Brawijasa awijaya Amount of Aborted Questionnaires Brawijaya Universitas Brawija Amount of Processed Questionnaires awijaya Brawijaya **Respond Rate** Usable Respond Rate 88.75% Universitas Brawijay Source: Appendix 1 Unive 4.1.2 Demographic Characteristics awijaya The general description of the respondents who become the data in this awijaya awijaya study will be explained in the form of tables and figures, where the tables and awijaya awijaya awijaya figures will provide a thorough explanation based on certain compositions. The awijaya awijaya composition of respondents in this study consisted of compositions based on age, awijaya Duration, Usage and gender of use of OVO applications. awijaya awijaya awijaya Table 4. 2 The Composition of Respondents based on Gender Percentage Universitas Brawijava Gender Total respondent 144 41,03% Male Female niversitas Br58,97% 207 Totalersitas Brawij 351 Universitas Brav100 va awijaya Universitas Brawija versitas Brawijaya Universitas Brawijay Source: Appendix 1 jaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya **Hniversitas Brawijava** 

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awijaya		1 Table 4.2 and Figure 4	.1, the gender distribution	in in the survey are
awijaya	Unit	R SLANS MA		hiversitas Brawijay
awijaya	amounted to 351	persons. 207 participan	ts are female $(58,97\%)$ ar	id 144 participants jay
awijaya	Unive			Dniversitas Brawijay
awijaya	are male $(41,03)$	%). Based on the data a	bove, the highest compo-	sition or gender is
awijaya	Univer	RIETI		Universitas Brawijay
awijaya	female.			Universitas Brawijay
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awijaya	Universita The com	position of respondents	by age is indicated by th	e following Table
awijaya	Universitas The com	position of respondents	by age is indicated by th	ie ionowing rable
awijaya	Universitas B	•	wijaya	Universitas Brawijay
awijaya	4.3 and Figure 4		Brawijaya	Universitas Brawijay
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awijaya	population. Des	criptive sta	atistics are	broken down	into me	asures of central
awijaya	Universitas Brawijaya	Universita	s Brawijaya	Universitas E	Irawijaya	Universitas Brawijaya
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awijaya	Universitas Brawijaya	Universita	s Brawijaya	Universitas E	Prowijava	Universitas Brawijaya
awijaya	of descriptive sta	atistic was	conducted fo	r 351 respond	lents for f	urther processing.
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awijaya	Where this meas	surement is	needed to dr	aw conclusion	is. By doir	ig this calculation
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awijaya	will get an over	view of the	e samples ir	1 magnitude,	so that it	can approach the
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awiiava	Uni	<b>TENT</b>			7.	niversitas Brawijava
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awijaya	Unive statistics of all va	ariables are	presented in	the following	table:	Universitas Brawijaya
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awijaya	Table 4.7	shows that	the responde	ents (N) in this	study wer	e 351 people. The
awijaya	Universitas Brawijaya	Universita	S Bravejaya	Universitas e	srawiyaya	Universitas Brawijaya
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a server of a server state server	<ul> <li>CONTRACTOR CONTRACTOR NUMBER OF MANY CONTRACTOR NETWORK</li> </ul>					CONTRACTOR CONTRACTOR OF A DESCRIPTION OF A DESCRIPANTE A DESCRIPANTE A DESCRIPANTE A DESCRIPTION OF A DESCR

awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya value indicates the highest value for each variable in the study. In this research, (n) awijava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya is used to determine the number of respondents. Number 1 to 7 determine the scale Jniversitas Brawijaya Universitas Brawijaya Universitas Brawijaya of response. Frequency (f) is used to determine the number of responses preferring Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Unive that scale. The mean value is utilized to determine the average opinion given by average opinion given by awijaya awijaya respondent on each item statement for each variable. If the mean value for each versitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijava awijaya variable is greater than 4.00, it shows that the average respondents agree to the awiiava Universitas Brawijaya Unive awijaya Unive overall statement items in each variable in this research. awijaya awijaya awijaya awijaya awijaya Iniversitas Brawijaya awijaya 4.1.3.1 Facilitating Condition awijaya Based on Table 4.7, from 351 respondents, Researcher obtained an awijaya awijaya awijaya assessment of the Facilitating Conditions variable. The result of calculating the awijaya awijaya average Facilitating Conditions variable is 5.85. The results indicate that the awijaya awijaya Facilitating Conditions variable has an excellent rating category. which shows that awijaya awijaya Unive the average respondents agree to the overall statement items in this variable, which was awijava awijaya is "OVO require knowledge to use and OVO is compatible with other technologies" Universitas awijaya s Brawijaya Universitas Brawijaya awijaya 4.1.3.2 Hedonic Motivation awijaya s Brawijaya Universitas Brawijaya awijaya Universitas Based on Table 4.7, from 351 respondents, Researcher obtained an Java Universitas Brawijaya Universitas Brawijaya awijaya assessment of the Hedonic Motivatins variable. The result of calculating the average Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Facilitating Conditions variable is 5,75. The results indicates that the Hedonic Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive Motivation variable has an excellent rating category, which shows that the average

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya respondents agree to the overall statement items in this variable, which is "Using OVO is very entertaining." Brawijaya Universitas Brawijaya awijaya awijaya Unive 4.1.3.3 Price Valueniversitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Based on Table 4.7, from 351 respondents, Researcher obtained an Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya assessment of the Facilitating Conditions variable. The result of calculating the awijaya awijaya average Facilitating Conditions variable is 5.52. The results indicate that the Price awijaya awijaya awijaya Unive Value variable has an excellent rating category which shows that the average lave awijaya awijaya respondents agree to the overall statement items in this variable, which is "OVO awijaya awijaya good value for the money and OVO services provide a good value" awijaya awijaya awijaya awijaya awijaya 4.1.3.4 Habit awijaya Iniversitas Brawijaya awijaya Based on Table 4.7, from 351 respondents, Researcher obtained an awijaya awijaya Unive assessment of the Habit variable. The result of calculating the average Facilitating awijaya awijava 1 awijaya Conditions variable is 4.51. The results indicate that the Facilitating Conditions variable has an excellent rating category which shows that the average respondents awijaya Unive agree to the overall statement items in this variable, which is "I must use OVO." awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya 4.1.3.5 Behavior Intention awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Based on Table 4.7, from 351 respondents, Researcher obtained an assessment of the Behavior Intention variable. The result of calculating the average Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Facilitating Conditions variable is 4.93. The results indicate that the Behavior awijava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive to continue using OVO in the future".va Universitas Brawijava awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awiiava 4.1.3.6 Use Behavior awijaya awijaya awijaya Universities Based on Table 4.7, from 351 respondents, Researcher obtained an awijaya awijaya assessment of the Facilitating Conditions variable. The result of calculating the awijaya awijaya average Facilitating Conditions variable is 4.76. The results indicate that the Use awijaya awijaya Behavior variable has an excellent rating category, which shows that the average awijava awijaya awijaya respondents agree to the overall statement items in this variable, which is "Using awijaya awijaya OVO is a good experience and I am currently using OVO". awijaya awijaya awijaya awijaya 4.2 Partial Least Square Analysis awijaya This Data processing techniques employed the SEM method based on Partial Least Square (PLS). The PLS software in this research was developed in the Universitas Brav University of Hamburg in Germany named SMARTPLS version 2.0 M3. In PLS, available to the second seco awijaya awijaya there are two stages; the first stage is the evaluation of the outer model or awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya measurement model. The second stage is the evaluation of the inner model or awijaya structural model. The measurement model consists of observable indicators. The structural model consists of latent constructs that cannot be observed. This test also Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya estimates the path coefficients that identify the strength of the relationship between

awijaya

Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya the independent variable and the dependent variable. The measurement model awijaya awijaya awijaya consists of the relationship between observable variable items and the latent construct measured with those items. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive 4.2.1. Evaluation Results of Measurement Model (Outer Model) iversitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya There are three criteria in using data analysis techniques with SmartPLS to awijaya Universitas Brawijaya awijaya awijaya assess the outer model, namely Convergent Validity, Discriminant Validity, and awijaya awijaya Unive Composite Reliability. Convergent validity of the measurement model with available awijaya awijaya awijaya reflexive indicators is assessed based on the awijaya awijaya scores/component scores estimated with PLS software. Outer function describe the Univ awijaya awijaya coefficient as well as for test item variable or validity and reliability. Individual awijaya awijaya awijaya reflexive measures are said to be high if they correlate more than 0.70 with the awijaya awijaya construct measured. awijaya awijaya awijaya 0.000 0.000 0.000 0.000 1.000 awijaya FC \* Gen HM \* d Gende PV 0.000 Age awijaya Age FC1 0.830 0.000 0.846 0.033 0.041 -0.1/3 FC2 0.826 -0.113 0 403 FC awijaya 0,199 FC3 ,199 HM1 0.000 0.954 0.948 awijaya HM2 0.039 HM ANT THE awijaya PV1 0.68 0.833 awijaya 0.202 0.833 0.000 PV2 awijaya 0.898 PV3 0.526 PV4 awijaya HB1 0.896 0.000 0.526 HB2 0.907 нвз awijaya

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0.900

correlation between item

0.000

HB \* Gen..

0.025

0.861

0.917

0.910

-0.016

0.00

BI1

BI2

BI3

9,386

0.000

C \* Age

0.000

HM \* Age

0.000

PV \* Age

0.000

HB \* Age

UB1

UB2

UB3

UB4

awijaya

awijaya awijaya Unive Source: Appendix 3 iversitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Univers Figure 4. 6 Model Outer PLS wijava awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Convergent validity aims to determine the validity of each relationship Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universetween the indicator and its latent variable. The convergent validity of these Brawlava awijaya awijaya awijaya measurement model with reflexive indicators is assessed based on the correlation awijaya Universitas Brawijaya Universitas **Provi**jaya Universitas Brawijaya awijaya between item or component scores with latent variable scores or construct scores awijaya awijaya calculated by PLS. awijaya awijaya awijaya Universi Indicators with a loading factor value between 0.5 to 0.7 should not be removed lava awijaya awijaya if the AVE and communality values are still above 0.5 (Abdillah & Hartono, 2015: awijaya awijaya 206) Following are the results of outer loading for each indicator owned by each awijaya awijaya exogenous and endogenous latent variable in the two research models obtained awijaya awijaya awijaya Unive from data processing using SmartPLS awijaya awijaya awijaya awijaya awijaya awijaya awijaya Universitas Brav awijaya awijaya awijaya awijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya

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73 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Table 4. 8 Outer Loading Universitas Pviversiting Brawijaya BI FC Gender HB HM Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya U0.861 sitas Brawijaya Universitas Brawijaya U 0.917 sitas 200 vijaya Universitas Brawijaya 0.830 <mark>0.846</mark> 0 0.826 1.000 Iniversitas Brawijaya 0.897 0.928 0.907 0.954 0.948 0.834 Niversitas Brawijaya 0.833 Niversitas Brawijaya vijaya<mark>0.911</mark> iversitas Brawijaya Brawijaya<sup>0.898</sup> iversitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Univer0.822 Brawijaya Universitas Brawijaya Unive 0.798; Brawijava Universitas Brawijaya Universitas Brawijaya UniverSource: Appendix 3 liversitas Brawijaya Universitas Brawijaya Universitas B Table 4.8 illustrates the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the loading factor (convergent validity) of the value of the value of the loading factor (convergent validity) of the value of the value of the loading factor (convergent validity) of the value of Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive each indicator. The loading factor value> 0.7 can be said to be valid, but the rule of lava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Unive thumb interpretation of the loading factor value> 0.5 can be said to be valid. From Java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya awijaya After convergent validity, the next evaluation is to look at discriminant awijaya awijaya awijaya validity with cross-loading, the value of the square root of averaging. Expectation awijaya awijaya awijaya of performance variance extracted (AVE) and composite reliability. Discriminant awijaya awijaya validity of the measurement model is assessed based on measurements of crossawijaya awijaya loading with constructs. If the correlation of constructs with the principal awijaya awijaya awijaya measurement (each indicator) is greater than the size of other constructs, then the awijaya awijaya latent construct predicts the indicator better than the other constructs. The model awijaya awijaya has good discriminant validity if each loading value of each indicator of a latent awijaya awijaya Unive variable has the greatest loading value with another loading value of another latent awijaya awijaya awijaya variable. The discriminant validity test results are obtained as follows on table 4.15 next page: awijaya awijaya awijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya

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awijaya	Universitas B	irawijaya	Universita	as <mark>Bra</mark> wija	ya univer	sitas Brav	Nijaya	universitas	Brawijaya
awijaya	Universitas B	Irawijaya	Universita	as Brawija	ya Univer	sitas Brav	wijaya 🛛	Universitas	Brawijaya
awijaya	Universitas B	Irawijaya	Universita	as Brawija	ya Univer	sitas Brav	wijaya 🛛	Universitas	Brawijaya
awijaya	Universitas B	Irawijaya	Universita	as Brawija	ya Univer	sitas Brav	wijaya 🛛	Universitas	Brawijaya
awijaya	Universitas B	Irawijaya	Universita	as Brawija	ya Univer	sitas Brav	wijaya 🛛	Universitas	Brawijaya
awijaya	Universitas B	Irawijaya	Universita	Table 4. 9	Cross L	oading ray	vijaya	Universitas	Brawijaya
awijaya	Universitas B	Irawijaya	Universita	as Brawija	iya Univer	sitas Brav	vijaya	Universitas	Brawijaya
awijaya	Universitas B	Age	Universita	as Bravija FC	Gender	sitas Brav	wijay <sub>HM</sub>	Universitas PV	Brawijaya
awijaya	Universitas B Age	1.000	0.125	0.036	0.004	0.103	0.010	0.024	0.107
awijaya	Universitas B	0.113	0.861	0.533	-0.150	0.632	0.599	0.612	0.676
awijaya	Universitas B		0.917	0.428	-0.200	o 732	0 545	Universitas 0.520	Brawijaya
awijaya	Universitas B	0.107	0.910	0 441	-0.164	0.694	0.540	0 568	0 724
awijaya	Universitas B	0.107	0.416	0.911	-0.155	0.340	0.540	0.445	0.427
awijaya	Universitas B	0.040	0.377	0.050	0.138	Site 378 rav	0.417		Bra. 402
awijaya	Universites B	0.049	0.377	0.040	ya <sup>-0.13</sup> 0/ei	Site 0.307 ray	0.417	Unive:435as	Br0.402 ya
awijaya	Universities B	-0.020	0.491	0.820	1.000	Sit 0.4 /0ra	0.538	Univer4/las	B 0.304 ya
awijaya	Unive Gender B	ra 0.004a	0,-0.191	-0.210	1.000	sit-0.228 av	-0.239	Univ-0-5//as	Br-0.168 ya
awijaya	UniversHBt B	Ira\0.074a	0.727	0.509	-0.235	0.897	0.536	Jniv0.557as	Br0.78 bya
awijaya	UniversHB2 B	brav0.087	0.648	0.382	-0.209	0.928	0.545	Univ 0.496as	Br0.734 ya
awijaya	UniversHB3 B	0.121	0.713	0.356	-0.177	0.907	0.555	Univ0:471as	Br0.725 ya
awijaya	UniversHM1	0.015	0.611	0.555	-0.231	0.605	0.954	0.609	Br 0.606 ya
awijaya	HM2	0.003	0.578	0.521	-0.224	0.532	0.948	0.611	0.562
awijaya	PV1	0.045	0.485	0.422	-0.122	0.436	0.481	0.834	0.491
awijaya	PV2	-0.022	0.508	0.376	-0.104	0.449	0.513	0.833	0.462
awijaya	PV3	0.025	0.607	0.519	-0.142	0.516	0.590	0.911	0.595
awijaya	PV4	0.036	0.583	0.553	-0.221	0.535	0.632	0.898	0.571
awijaya	UB1	0.099	0.724	0.445	-0.150	0.769	0.474	0.499	0.900
awijaya	UB2	0.098	0.670	0.499	-0.080	0.634	0.629	0.605	0.822
awijaya	UB3	0.105	0.626	0.524	-0.165	0.626	0.534	0.557	0.798
awijaya	UB4	0.057	0.620	0.349	-0.169	0.715	0.439	0.408	0.827
awijaya	Univer			EZIP	SEL			Iniversites	Browillovo

Source: Appendix 3

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Based on the table, it is concluded that the discriminant validity is met for inversity of the previous loading factor assessment, if it is a value of lower than 0.7, it is still inversity of the previous loading factor assessment, if it is a value of lower than 0.7, it is still inversity of the previous loading factor assessment, if it is a value of lower than 0.7, it is still inversity of the previous loading factor assessment, if it is a value of lower than 0.7, it is still inversity of the previous loading factor assessment, if it is a value of lower than 0.7, it is still inversity of the previous loading factor assessment, if it is a value of lower than 0.7, it is still inversity of the previous loading factor assessment, if it is a value of lower than 0.5. University of the previous loading factor assessment, if it is a value of lower than 0.5. University of the previous loading factor assessment, if it is a value of lower than 0.5. University of the previous loading factor assessment, if it is a value of more than 0.5. University of the previous loading factor assessment, if it is a value of lower than 0.5. University of the previous loading factor assessment, if it is a value of more than 0.5. University of the previous loading factor assessment, if it is a value of more than 0.5. University of the previous loading factor assessment, if it is a value of more than 0.5. University of the previous loading factor assessment, if it is a value of factor assessment, if it is a value of aversity of overexcitation university of the measurement with the square root of aversity of aversity

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Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya correlations between constructs. If the root value of AVE is higher than the awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya correlation value between constructs, then good discriminant validity is achieved. In addition, AVE values greater than 0.5 are highly recommended. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas BThe next test in analyzing the outer model is to look at the construct available Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya reliability of latent variables measured by two criteria, namely composite reliability awijaya Universitas Brawijaya Universitas Brawijaya and Cronbach's alpha of the indicator block that measures the construct. The awijaya awijaya awijaya construct is stated to be reliable if the composite reliability and Cronbach's alpha awijaya Brawijaya Universitas Brawijaya awijaya Universalues are above 0.70. Here are the results of the composite reliability and awijaya awijaya aya

Table 4. 10 Goodness of Fit

## Cronbach's alpha output:

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Uni	2	AVE	Composite	Cronbachs	Communality
Uni	2	1.000	Reliability	Alpha	hiversitas Brawijay
Uni	Age	1.000	1.000	1.000	hive 900as Brawijay
Univ	FC	0.696	0.873	0.783	niv0.696as Brawijay
Univ	FC * Age	0.898	0.963	0.943	Univ0.898as Brawijay
Unive	C * Gender	0.666	0.856	0.764	Univ0.666as Brawijay
Univer	Gender	1.000	1.000	1.000	Univ1.000as Brawijay
Univers	HB	0.829	0.936	0.897	Univ0.829as Brawijay
Universit	HB * Age	0.823	0.933	0.896	Univ0.823as Brawijay
Universit	IB * Gender	0.957	0.985	0.978 ya	Univ0.957as Brawijay
Universita	HM	0.904	0.950	0.894 Jaya	Univ0.904as Brawijay
Universita	HM * Age	0.902	0.949	0.893 wijaya	Univo.902as Brawijay
Universita	M * Gender	0.995	0 997	0.995 wijaya	Universitas Brawija
Universita	s Brapy	0.756	0.925	0.892 wijaya	Universitas Brawija
Universita	PV * Age	0.752	0.924	versitas 890 wijaya	Universitas Brawija
Universita	V * Gender	0.752	Brawijava Univ	versitas prawijaya	Universitas Brawija
Universita	s Brawijaya	Un 0.204	Brawiewa Univ	versitas Brawijaya	Universitas Brawija
Universita	s Brawijaya	Universitas	Brawijava Univ	versitas Brawijaya	Universitas Brawija
Universita	s Brawijaya	United Sitas	0.904 Brawijaya Uni	versitas Brawijaya-	Universitas Brawija
Universita	rce: Appendi	x Universitas	Brawijaya Univ	versitas Brawijaya	Universitas Brawija
Universita	s Brawijaya	Universitas	Brawijaya Univ	versitas Brawijaya	Universitas Brawija
Universita	s Brawijaya	Universitas	Brawijaya Univ	versitas Brawijaya	Universitas Brawija
Universita	Besides	the construct	validity test,	a construct reliat	onity test is also
Universita	s Brawijaya	Universitas	Brawijaya Univ	versitas Brawijaya	Universitas Brawija
Unive mea	sured by the	criteria test o	of composite re	liability and Cronb	ach's alpha of the
Universita	s Brawijaya	Universitas	Brawijaya Univ	versitas Brawijaya	Universitas Brawija
Universita	s Brawijaya	Universitas	Brawijaya Univ	versitas Brawijaya	Universitas Brawija
Universita	s Brawijava	Universitas	Brawijaya Univ	versitas Brawijava	Universitas Brawija
		I had use we block	Prowilovo Ilpi	vorcitac Brawijava	Universites Provile
Universita	s Brawijaya	Universitas	Drawijaya Ulir	versitas prawijaya	Universitas prawija



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awijaya	a universitas Brawijaya universitas Brawijaya universita	is Brawijaya	Universitas Brawijaya
awijaya	a Universitas Brawijaya Universitas Brawijaya Universita	as Brawijaya	Universitas Brawijaya
awijaya	a Universitas Brawijaya Universitas Brawijaya Universita	as Brawijaya	Universitas Brawijaya
awijaya	a Unive <b>4.2.5.1</b> <i>R-Square</i> (R <sup>2</sup> ) ersitas Brawijaya Universita	as Brawijaya	Universitas Brawijaya
awijaya	a Universitas Brawijaya Universitas Brawijaya Universita	as Brawijaya	Universitas Brawijaya
awijaya	Testing of structural models is done by looki	ng at the R-s	square value, which
awijaya	a Universitas Brawijaya Universitas Brawijaya Universita	s Brawijaya	Universitas Brawijaya
awijaya	is a goodness-fit test of the model.	is Brawijaya	Universitas Brawijaya
awijaya	a Universitae Brawijaya Universitas Brawijaya Universita	is Brawijaya	Universitas Brawijaya
awijaya	Table 4. 11 R-Squar	e Brawijaya	Universitas Brawijaya
awijaya	a Universitas Brawijaya Universitas Brawijaya Universita	is Brawijaya	Universitas Brawijaya
awijaya	a Universitas Brawijaya Universitas Brawijaya Universitas	re awijaya	Universitas Brawijaya
awijaya	a Universitas Brawijaya Universit <b>DI</b> piu0.600	awijaya	Universitas Brawijaya
awijaya	a Universitas Brawijaya Universit BI Iniversita	s Brawijaya	Universitas Brawijaya
awijaya	UB Universitas Brawijaya Universi UB 0.7365	s Brawijaya	Universitas Brawijaya
awijaya	a Universitas Brawijaya Universitas diaya Universita	s Brawijaya	Universitas Brawijaya
awijaya	In principle this study uses bound variables	s influenced	by other variables
awijaya	a Universitas Brawijaya	s Brawijaya	Universitas Brawijaya
awijaya	i.e. variable BI which is influenced by variable	which Faci	litating conditions,
awijaya	Iniversitas ATAS RD	ijava	Universitas Brawijaya
awijaya	Hedonic Motivation Price value and Habit and the	e UB variab	les affected by the
awijava	a Univer		Universitas Brawijava
awijaya	a Univ II. I. I. I. I. Dehaviour Intention Verichian		Universitas Brawijaya
awijaya	a Uni	V.	niversitas Brawijaya
awijaya	a Uni <	4	niversitas Brawijaya
awijaya	The 4.16 table shows the R-square BI value	of 0.6806, w	which means that BI
awijaya	a Unit I ALL ALL ALL ALL ALL ALL ALL ALL ALL A		niversitas Brawijaya
awijaya	a Univ is influenced by variable Facilitating Conditions, H	ledonic Moti	vation, price value, Java
awijaya	a Univ		Dniversitas Brawijaya
awijaya	<sup>a</sup> Unive Habit, and interaction With Age, Gender amounted	to 68.06% v	while the remaining
awijaya	a Univer	/	Universitas Brawijaya
awijaya	a University 94% was influenced by other variables beyond s	crutinized	Universitas Brawijaya
awijaya	a University for was initialiced by other variables beyond s	a a a a a a a a a a a a a a a a a a a	Universitas Brawijaya
awijaya	a Universita		Universitas Brawijaya
awijaya	a Universitas The 4.16 table shows the K-square value of	ГОБ 0.7303	mulcating the OB jaya
awijaya	a Universitas B	wijaya	Universitas Brawijaya
awijaya	variable is affected by the Facilitating conditions,	habits, and	Behavior Intention
awijaya	a Universitas Brawijava Universita	e Brawijaya	Universitas Brawijaya
awijaya	variables, amounting to 73.65% while the remaining	g 26.35% in	Influenced by other
awijaya	a Universitas Brawijaya Universitas Brawijaya Universita	is Brawijaya	Universitas Brawijaya
awijaya	variables beyond scrutinized.	is Brawijaya Is Brawijaya	Universitas Brawijaya
awijaya	a Universitas Brawijaya Universitas Brawijaya Universita	s Brawijava	Universitas Brawijava
awiiava	a Universitas Brawijava Universitas Brawijava Universita	s Brawijava	Universitas Brawijava
awijava	a Universitas Brawijava Universitas Brawijava Universita	s Brawijava	Universitas Brawijava
awijaya	a Universitas Pravilana, Universitas Brawillon, Universita	as Brawijaya	Universitas Brawijava
awijaya	a Universitas Brawijaya Universitas Brawijaya Universita	as Brawijaya	Universitas Brawijava
awijaya	a Universitas Brawijaya Universitas Brawijaya Universita	is Brawijaya	Universitas Brawijaya
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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Goodness of Fit Model is measured by R-square of dependent latent variable awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya with the same interpretation as regression. Q-Square predictive relevance for structural models measured how well the conservation value generated by the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universe model and also the estimated parameters. The Q2 has a value in the range 0 < Q2awijaya awijaya <1, where the closer to 1 means the better the model. The value of Q2 is equivalent awijaya awijaya to the coefficient of total determination in the path analysis. According to the table awijaya awijaya 4.15 The calculation predictive relevance is as follows: awijaya awijaya RANIJAL awijaya Unive Nilai  $Q^2 = 1 - (1 - R_1^2) (1$ awijaya awijaya -0.6806)(1-0.7365)Nilai  $Q^2 = 1$ (1awijaya Iniversitas Brawijaya awijaya = 0.9158awijaya awijaya awijaya **Description:** awijaya awijaya  $O^2$ : Predictive Relevance awijaya awijaya  $R_1^2$ : R-Square BI awijaya awijaya Unive R<sub>2</sub><sup>2</sup> : R-Square UB awijaya awijaya 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 awijaya oniversitas Brawijaya Universitas Brawijaya awijaya Unive the designed structural model is 91.58%, while the remaining 8.42% is explained lave awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya by other factors outside the model. Based on these results, it can be said that the awijaya awijaya structural model in this research is quite good because it is closer to 1. awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Hypothesis Testersitas Brawijaya Universitas Brawijaya Universitas Brawijaya The significance of the estimated parameters provides very useful Universitas Brawijay Universitas Brawijaya Universitas Brawi Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava

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awijaya	Universitas Brawijaya	Universitas E	srawijaya Universi	tas Brawijaya	Universitas Brawijaya
awijaya	information abou	t the relations	ip between the res	earch variables	. In PLS statistical
awijaya	Universitas Brawijaya	Universitas E	Irawijaya Universi	tas Brawijaya	Universitas Brawijaya
awijaya	testing, every hy	pothesized rel	lationship is carrie	ed out using sin	mulations. In this
awijaya	Universitas Brawijaya	Universitas E	Brawijaya Universi	tas Brawijaya	Universitas Brawijava
awijaya	case, the bootstra	ap method is j	performed on the	sample. Bootst	rap testing is also
awijaya	Universitas Brawijaya	Universitas E	Brawijaya Universi	tas Brawijaya	Universitas Brawijaya
awijaya	Unive intended to minir	nize the proble	m of research data	abnormalities.	The bootstrapping jaya
awijaya	Universitas Brawijaya	Universitas B	Brawijaya Universi	tas Brawijaya	Universitas Brawijaya
awijaya	test results from	the PLS analys	sis are as follows:	tas Brawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	Universitas B	Brawijaya Universi	tas Brawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	Table 4. 12	Test Result of Pat	h Coefficient	Universitas Brawijaya
awijaya	Universitas Brawijaya	rinal Sample	T Statistics	tas Brawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	(O)	( O/STERR )	tas p-value ya	Description
awijaya	Universitas Brawijaya	0.100	1 1 40	tas Brawijaya	Universitas Brawijaya
awijaya	Univer FC-> Blaw	0.199	1.148	B0.126aya	Not supported
awijaya	Universitas Br	ATAS	SRA	awijaya	Universitas Brawijaya
awijaya awijaya	FC * Age -> BI	-0.173	0.476	0.317aya	Not supported
awijaya	FC * Gender ->	0.113	2 206	0.011	Univ Supported awijava
awijaya	Univ BI	-0.115	2.270	0.011	Universitas Brawijaya
awijaya	Uni HM -> BI	0.039	0.470	0.320	Not supported wijaya
awijaya	Uni <		Calori 1.3P	1	niversitas Brawijaya
awijaya	HM * Age ->	-0.016	0.331	0.370	Not supported
awijaya	Unit	RAUM	Ry to B 17		hiversitas Brawijaya
awijaya	HM * Gender ->	0.403	1.280	0.101	Not supported
awijaya		0.202	2 008	0.000	Universitas Brawijaya
awijaya	Unive PV -> BI	0.202	5.998	0.000	Supported awijaya
awijaya	PV * Age -> BI	0.005	0.094	0.463	Not supported
awijaya			3		Universitas Brawijaya
awijaya	PV * Gender ->	0.033	0.626	0.266	Not supported
awijaya	Universities pr	0.520	7.063	0.000ava	University
awijaya	Universitas E	0.320	7.005	wijaya	Universitas Brawijaya
awijaya	HB * Age -> BI	-0.025	0.453	0.325 aya	UnNot supported wijaya
awijaya	Universitas Braw			Brawijaya	Universitas Brawijaya
awijaya	BI	0.041		tas B0.418aya	UnNot supported wijaya
awijaya	Universitas Brawijaya	Universitas E	Brawijaya Universi	tas Brawijaya	Universitas Brawijaya
awijaya	BL-> HB	0.320ersitas E	7 196	$as B^{0.000}$	Supported
awijaya	Universitas Brawijaya	Universitas E	rawijaya Universi	tas Brawijaya	Universites Prawijaya
awijaya	Source: appendix	3 Iniversitas P	rawijaya Universi Irawijaya Universi	tas Brawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	Universitas P	Irawijaya Universi Irawijaya Universi	tas Brawijaya	Universitas Brawijaya
awijaya	Universitas BThe sign	ificance of 1	the estimated par	rameters prov	ides very useful
awijaya	Universitas Brawijava	Universitas E	Brawijaya Universi	tas Brawijava	Universitas Brawijava
awijaya	Unive information about	it the relations	hip between the re	esearch variable	es. The basis used lava
awijaya	Universitas Brawijaya	Universitas E	Brawijaya Universi	tas Brawijaya	Universitas Brawijaya
awijaya	in testing hypoth	eses is the val	ue contained in th	e result output	for inner models.
awijaya	Universitas Brawijaya	Universitas E	Brawijaya Universi	tas Brawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	Universitas E	Brawijaya Universi	tas Brawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	Universitas E	awijaya Universi	tas Brawijaya	Universitas Brawijaya
er viv i 1547/54	CONCERNMENT OF A CONCERNA CONCERN	THE PARTY AND A PA	A SAMITSANS THAT A SAME	CAN INCOMPANY	RVRIMENA PRIMINAVA

UNIVERSITAS BRAWIJAYA UNIVERSITAS BRAWIJAYA UNIVERSITAS BRAWIJAYA awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive Hypothesis testing can be done by comparing t-statistics with t-tables. t-tables can awijava be obtained from 351 respondents and the t-tables value obtained awijaya Universitas BAvHypothesis disitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya H1: Facilitating Condition has a positive influence on Behavior Intention to awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya use OVO. Universitas Dovijava Universitas Brawijava Universitas Brawijava awijaya Universitas Brawijaya Uni awijaya Universities The effect of the Facilitating Conditions variable on Behavior Intention is awijaya awijaya with a path coefficient of 0.199 and a statistical t of 1.148. This value is smaller awijaya awijaya than t table (1.64) or p > 0.05. From the results above, it shows that H0 is accepted, awijaya awijaya so that the Facilitating Conditions have a direct and not significant effect on awijaya awijaya awijaya Behavior Intention. It means that the first hypothesis is rejected. awijaya awijaya This result is inconsistent with researches conducted by Gupta and Arora awijaya versitas Brawijaya awijaya (2018), Tarhini (2019), Kalamatianou and Malamateniou (2017), Baptista and awijaya awijaya Universe (2015) Rosnidah et al. (2019) and Raman and Don (2013), But it is awijaya awijava awijaya consistent with Indrawati and Putri (2018), Kwateng et al. (2019) Moorthy et al. (2019), Lee et al. (2019) and Boonsiritomachai and Pitchayadejanant (2017) awijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas BB. Hypothesis 2 sitas Brawijaya Universitas Brawijaya awijaya awijaya H2: Facilitating Condition has a positive influence on Behavior Intention to awijaya Universitas Brawijaya The effect of age variables in moderating the relationship of Facilitating Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijava Universitas Brawijava

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Conditions to Behavior Intention is with a path coefficient of -0.173 and t statistics awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive Conditions that Facilitate Behavior Intention. It means that the third hypothesis is java awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya not supproted. awijaya Universitas Brawijaya The hypothesis supported by Ameri et al. (2019), Hasudungan and Prasetio awijaya awijaya awijaya (2019), Gusman and Ariyanti (2019), and Chang et al. (2019) awijaya awijaya awijaya awijaya awijaya C. hypothesis 3 awijaya awijaya H3: Facilitating Condition has a positive influence on Behavior Intention to awijaya awijaya awijaya use OVO moderate by gender. awijaya awijaya The effect of gender variables in moderating the relations of the Facilitating awijaya niversitas Brawiiava awijaya Conditions towards Behavior Intention is with a path coefficient of -0.113 and t awijaya awijaya University statistics of 2.229. The value is greater than t table (1.64) or p < 0.05. From the awijaya awijaya results above, it shows that H0 is rejected, so gender has a significant influence in Java moderating the Conditions that Facilitate Behavior Intention. It means that the awijaya Unive second hypothesis is supported, rawijava Universitas Brawijava awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya The result is consistent with Kwateng et al. (2018), Nunes et al. (2019), An awijaya et al. (2016) awijaya Universitas BD. Hypothesis 4 sitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijava

awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya **Universe H4: Hedonic Motivation has a positive influence on Behavior Intention to use** awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijava The influence of the Hedonist Motivation variable on Behavior Intention is Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University with a path coefficient of 0.039 and a statistical t of 0.470. This value is smaller awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya than t table (1.64) or p > 0.05. From the results above, it shows that H0 is accepted Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya so that Hedonic Motivation has a direct and insignificant influence on Behavior awijaya awijaya awijaya Intention. It means that the fourth hypothesis is not supported. awijaya Universitas B The finding is inconsistent with Nuriska et al. (2018), Hew et al. (2015) and Java awijaya awijaya awijaya Alalwan et al. (2018) but the finding consistent with Gharaibeh and Arshad (2018), awijaya awijaya Pinochet et al. (2018) Yaseen and Qirem (2018), Oechslein et al. (2014) and Hussain awijaya awijaya awijaya et al. (2019) awijaya awijaya E. Hypothesis 5 awijaya awijaya Unive H5: Hedonic Motivation has a positive influence on Behavior Intention to use awijaya awijaya Unive OVO moderate by Age. The effect of age variables in moderating the Hedonic Motivation awijaya University Unive relationship to Behavior Intention is with a path coefficient of -0.016 and t statistics lava awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya of 0.331 is smaller than t table (1.64) or p > 0.05. From the results above, it shows Universitas Brawijaya Universitas Brawijaya awijaya awijaya that H0 is accepted, so that age has no significant effect in moderating Hedonic awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Motivation on Behavior Intention. It means that the sixth hypothesis is not Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive supported.vijaya

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya awijaya Universities B This result supported by, Yaseen and Qirem (2017), Fard et al (2016), and Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas BF. Hypothesis 6 rsitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya awijaya awijaya H6: Hedonic Motivation has a positive influence on Behavior Intention to use awijaya awijaya **OVO moderate by Gender.** awijaya awijaya awijaya Universities B The influence of gender variables in moderating the Hedonic Motivation awijaya awijaya relationship to Behavior Intention has a line coefficient of 0.403 and T of statistics awijaya awijaya of 1.280. The value is smaller than T table (1.64) or P < 0.05. From the above results, awijaya awijaya awijaya it indicates that H0 is accepted, so that gender has an insignificant influence in awijaya awijaya moderate Hedonic motivation to Behavior Intention. It means that the fifth awijaya awijaya hypothesis is not supported. awijaya awijaya This finding is consistent with Kwofie and Adjei (2019), Isradila and awijaya awijava awijaya Indrawati (2017), and Yoo et al. (2018) awijaya Universitas BG. Hypothesis 7 sitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Unive H7: Price Value positively affect the Behavior Intention to use OVO sites Brawijaya awijaya awijaya The influence of Price Value toward Behavior Intention is with a line awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

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UNIVERSITAS BRAWIJAYA UNIVERSITAS BRAWIJAYA UNIVERSITAS BRAWIJAYA Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive has a significant direct influence toward Behavior Intention. It means that the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya seventh hypothesis was supported. awiiava Universitas Brawijaya This result is consistent with researches conducted by Arenas-Gaitán et al. awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya (2015), Madan and Yadav (2016), Hussain et al. (2019), Tarhini et al. (2019), awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Nuriska et al. (2018) and Moorthy et al. (2019) Stas Brawlaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Dewijaya Universitas Brawijaya awijaya Universitas Brawijava Uni awijaya Universitas BH. Hypothesis 8 awijaya awijaya awijaya H8: Price Value positively affect the Behavior Intention to use OVO moderate awijaya awijaya by age. awijaya awijaya The influence of age variables in the moderate Price Value to Behavior awijaya awijaya awijaya Intention is with a line coefficient of 0.005 and T of statistics at 0.094. The value is niversitas Brawijaya awijaya awijaya smaller than T table (1.64) or p > 0.05. From the above results, it shows that H0 is awijaya awijaya accepted, so that age has an insignificant influence on moderating the Price Value awijaya awijaya Unive toward Behavior Intention. It means that the ninth hypothesis was not supported. awijaya fh. awijaya 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 awijaya awijaya Univer(2015)Brawijaya awijaya awijaya awijaya awijaya H. Hypothesis 9 awijaya rsitas Brawijaya Universitas Brawijaya awijaya H9: Price Value positively affect the Behavior Intention to use OVO moderate Universitas Brawijaya Universitas Brawijaya Unive by gender. Jaya

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya The influence of gender variables in moderating Price Value toward awijaya 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive that H0 is accepted, so that gender has an insignificant influence in moderating Price awijaya awijaya Value toward Behavior Intention. It means the eight hypothesis is not supported. Universitas Brawijaya Universitas Brawijaya awijaya This finding consistent with Hew et al. (2015), Indrawati and Najiya (2017), awijaya awiiava awijaya and Munyoka and Maharaj (2017) awijaya awijaya awijaya awijaya awijaya J. Hypothesis 10 awijaya awijaya H10: Habit positively affect the Behavior Intention to use OVO awijava awijaya awijaya The influence of Habits toward Behavior Intention is with a line coefficient awijaya awijaya of 0.520 and t statistics of 7.063. The value is greater than T table (1.64) or P < 0.05. awijaya awijaya From the above results indicate that H0 is rejected, so that the Habit has a direct awijaya awijaya Unive and significant influence on the Behavior of Intention. It means that the tenth awijaya awijava awijaya hypothesis is supported. This result is consistent with researches conducted by, Bhimasta and awijaya Unive Suprapto (2016), Alalwan et al. (2017), Tarhini et al. (2019), Gupta and Dogra awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya (2017), Oechslein et al. (2014), and Hew et al. (2015) awijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas BK, Hypothesis 11 itas Brawijaya Universitas Brawijaya H11: Habit positively affect the Behavior Intention to use OVO moderate by awijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Univerage s Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya The influence of age variables in moderating Habit toward Intention Universitas Brawijaya Behavior in line with the line coefficient of -0.025 and T of statistics at 0.453. The Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University value is smaller than T table (1.64) or p > 0.05. From the above results, it shows Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya that H0 is accepted, so that age has an insignificant influence in moderating the Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Habit toward Behavior Intention. It means the twelfth hypothesis is not supported. awijaya awijaya awijaya Universities The result consistent with Nofadhila et al. (2018), Nuriska et al. (2018), awijaya awijaya Unive Kana and Ariyanti (2018) and Gusman and Ariyanti (2019) ava awijaya awijaya awijaya VI awijaya Iniversitas Brawijaya awijaya L. Hypothesis 12 awijaya awijaya awijaya H12: Habit positively affect the Behavior Intention to use OVO moderate by awijaya awijaya gender. awijaya Iniversitas Brawijaya awijaya The influence of gender variables in moderating the Habit towards Behavior awijaya awijaya Intention is with a line coefficient of 0.041 and T of statistics of 0.208. The value is awijaya Universita awijaya awijaya 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 awijaya awijaya Unive toward Behavior Intention. It means the eleventh hypothesis is not supported. Brawilava awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas BThe result consistent with Shabrina et al. (2017), Anny Mardjo (2018), Java Universitas Brawijaya Universitas Brawijaya awijaya Prasetyo and Rachmawati (2018), Lubis and Rahmiati (2019) and Meizhura et al. awijaya Univer(2017)Brawijava awijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

awijaya awijaya Universitas BM. Hypothesis 13 tas Brawijaya Universitas Brawijaya awijaya H13: Habit positively affect the Use behavior to use OVO The influence of Habit towards Usage Behavior is with a line coefficient of Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive 0.526 and t statistics of 10.553. That value is larger than T table (1.64) or P < 0.05. awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya The above results show that H0 was rejected, so the Habit has a direct and Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya significant influence on Usage Behavior. It means the thirteenth hypothesis is awijaya awijaya awijaya niversitas Brawijaya Unive supported. awijaya awijaya awijaya Universitas The result consistent with, Ameri et al. (2019), Gupta and Dogra (2017), Java awijaya awijaya I.M. Macedo (2017), Baptista and Oliviera (2015), and Gupta et al. (2017) awijaya awijaya awijaya awijaya awijaya N. Hypothesis 14 awijaya awijaya H14: Behavioral Intention has a positive influence on OVO Customer's Use awijaya awijaya **Behavior**. awijaya awijaya The influence of Behavior Intention towards Usage Behavior is with a line lawa awijaya awijava Δ 1 awijaya 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 awijaya awijaya Unive Intention has a direct and significant influence on Usage Behavior. It means the lava awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities fourteenth hypothesis is supported. Java Universities Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya This result is consistent with researches conducted by Kwateng et al. (2019), awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Tak and Panwar (2017), Lubis and Rahmiati (2019), Gupta and Arora (2019) and UniverGupta et al. (2017) Iniversitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Based on the hypothesis testing results above, it is indicated that Price Value University and Habit construction positively affect Behavior Intention to use OVO and awijaya behavioral intention and Habit construction also positively affect OVO Customer's awijaya Universitas Brawijaya Universitas Brawijaya awijaya use behavior. However, the results also demonstrate that effort Facilitating awijaya awijaya Condition and Hedonic Motivation construct have no positive effect on behavioral awijaya awijaya Unive intention to use OVO. awijaya awijaya Based on the results, the researcher conducts a validity finding by seeking awijaya awijaya explanation for results of the already tested hypotheses. The validity of the awijaya awijaya awijaya discoveries is analyzed by using journals and research models to support the awijaya awijaya statement that has previously been disclosed. awijaya awijaya awijaya awijaya 4.4.1 Facilitating Condition on Behavior Intention awijaya awijaya Universi From the examination, it can be seen that Facilitating Conditions have an awijava A 15 awijaya insignificant influence on OVO application Behavior Intention. So that conditions Unive that facilitate undergraduate fails to determine student behavior intentions in using lava awijaya awijaya OVO application According to Venkatesh et al. (2003) Facilitating condition means Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya the extent to which an individual believes that an existing organizational and awijaya awijaya technical infrastructure supports the use of so that the existence of insignificant awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya influence shows that the better the facilitating conditions do not influence behavior intention to use OVO application. Venkatesh et al. (2012) stated that consumers

awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya with lower levels of conditions that facilitate lesser will have lower intentions to awijava versitas Brawijava, Universitas Brawijaya Universitas Brawijaya Facilitating Conditions are factors that are relatively influenced by the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive adoption of the relevant technology environment, if it only requires user knowledge, java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya then a comfortable or familiar user interface design with similar applications is awiiava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya sufficiently referred to as facilitating conditions A research by Diño and de Guzman awiiava awijaya (2015) provide a reseason why facilititating condition does not have significant awijaya Unive relationship with behavior intention because infrastructure support to use mobile lava awijaya awijaya awijaya learning becomes unnecessary because younger generation are equipped with skills awijaya awijaya to utilise new technology. The absence of a significant influence shows that a awijaya awijaya individual facilitating condition is not the main reason in the Behavior Intentions awijaya to use of OVO application awijaya awijaya awijaya awijaya 4.4.2 Hedonic Motivation on Behavior Intention awijava Universite Hedonic Motivation defined as the fun or pleasure derived from using technology, and it has been shown to play an important role in determining Unive technology acceptance and use Venkatesh et al. (2012). From the result of the test, awijaya awijaya it can be seen that Hedonic Motivation has an insignificant influence on Behavior awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya from the use of a technology will have an influence on the desire to use the

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awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Technology service itself. Venkatesh et al. (2012) proposed a direct relationship Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya between Hedonic Motivation and individual interest in using technology. The concept of Hedonic Motivation consists of several essential things, such as fun, Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive excitement, or entertainment (Venkatesh et al., 2012). Hedonic Motivation has been java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya considered as an essential predictor of technology acceptanc interest in the use of awiiava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya technology (Venkatesh et al., 2012). Other researchers provide strong evidence awijaya awijaya awijaya unive supporting the role of Hedonic Motivation in shaping an individual's decision to awijaya awijaya University adopt technology such as research interests in mobile banking service Oliveira et lave awijaya awijaya al., (2016). The absence of a significant influence shows that a person's Hedonic awijaya awijaya Motivation is not the main reason in the Behavior Intentions to use OVO awijaya awijaya application. awijaya awijaya 4.4.3 Price Value on Behavior Intention awijaya The results of the analysis show that Price Value has significant effect on awijaya awiiava 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. Unive (1991) define price value as consumers' cognitive tradeoff between the perceived awijaya awijaya benefits of the applications and the monetarycost for using them. The price value is awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya when the perceived benefit is greater than the cost incurred, consumers demonstrate a willingness to adopt certain technologies Venkatesh et al. (2012). Universitas Price value is conceptualized as consumer's cognitive trade-off between the lava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya perceived benefits of the application and the monetary cost for using it Venkatesh

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive requires individuals to understand the utility in using technology with the costs awijaya awijaya incurred in using it. This supported by Arenas-Gaitán et al. (2015) finding about awiiava Universitas Brawijava Universitas Brawijaya Universitas Brawijaya awijaya gap being a higher price or commissions being charged for using Internet Banking. awiiava So price value will affect the behavioural intention to use OVO application. awijaya awijaya awijaya awijaya Unive 4.4.4 Habit on Behavior Intention awijaya This result show that Habit has a direct and significant influence on Behavior awijava awiiava Intention to use OVO application. Significant influence can be interpreted that with awijaya awijaya the increasing habits, the behavioural intention to use OVO application will awijaya increase. Habit relationships with Behavioral Intention demonstrate the extent to Unive which users tend to use technology automatically because of previous learning with awijaya awijava 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 Unive this statement supported by Venkatesh et al. (2012) which argue that habits are awijaya awijaya perceptual constructs that reflect the results of previous experiences. This describes awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awiiava that the perception of users of the OVO application will reflects the results of Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya previous experience influence behavior intention to adopt the OVO application. Universit According to Anny mardjo (2018) habit became engrained in a behavior, users lava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya were less likely to be attracted to the incentives and advantages alternatives offer awijaya

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya and, as a result, habit might directly impact an individuals' intention, awiiava Furthermore, in her study find that habit not significant on behavior intention because though users demonstrated habitual behaviors in purchasing product Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Unive through Facebook, they can easily find some other channels with low switching awijaya awijaya costs and a low learning curve to do online transaction. Some research also shows awiiava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya that the habits of a person will have an impact on the intention of adopting the awijaya technology Duarte and Pinho (2019) and Hew et al. (2013) stated that One possible awijaya awijaya reason habit relation significant with behavior intention is that nowadays computer awijaya awijaya softwares have well stirred into human lives. Habit in the context of the use of awijaya awijava technology will make an adopter continuously using OVO application. awiiava awijaya 4.4.5 Habit on Use Behavior awijaya as Brawijaya Venkatesh et al. (2012) defined habit as "a perceptual construct that reflects the Unive results of prior experiences, Use behavior is not explicitly defined in UTAUT2, and awijaya awiiava 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 Unive 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 awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awiiava 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. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya The usage behavior of information technology relies heavily on user

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya evaluations of the systems they use. So, in other words, the use of the system is as Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya an indicator of performance assessment of usage and acceptance of information technology. Information technology ultimately relies on the judgment of good or Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive bad impacts that users feel after utilizing the technology. Venkatesh et al. Research, awijaya awijaya (2012) shows that there is a significant influence of consumer habits on the use of awiiava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya personal technology when they face diverse and ever-changing environments. The awiiava unive outcomes of this research are consistent with the results of research conducted by awijaya awijaya Ameri et al. (2019), Gupta and Dogra (2017) and I.M. Macedo (2017), which awijaya awijaya shows that there is an influence of Habit toward the Use behavior of using OVO awijaya awijaya application awijaya awijaya 4.4.6 Behavior Intention on Use Behavior awijaya The analysis shows that Behavior Intention to use m-banking has a direct awijaya University and significant influence on m-banking Use Behavior. it means that by increasing awijaya awiiava the Behavioral Intention, the use Behavior OVO application will increase. Davis (1989) suggests that the presence of benefits perceived by users of information Universitas Brav Unive systems will increase their intention to use information systems. According to awijaya awijaya Sihombing (2004), behaviour can be divided into actions, activities, and Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya relationships. Action is physical movement in a short time. Activities are defined as Universities Brawijaya Universities Brawijaya Universities Brawijaya Universitas BUse Behaviour is defined as everything that is done by humans; changes in Java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya material or non-material caused directly by humans; the behaviour is also a result

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya of mental processes. Behaviour arises as a result of interactions between responses awijava from individuals to stimuli that come from their environment in order to be able to ersitas Brawijaya Universitas Brawijaya adapt and survive which underlies the emergence of behaviour as the impulse that Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Unive exists in humans, while the impulse is age, so behaviour arises because of the urge awijaya awijaya to survive. Notoatmodio (2003) revealed that there are three main elements in awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya behaviour, namely: the existence of affective (feelings or judgments on various awijaya awijaya things), cognitive (knowledge of beliefs or opinions about an object), and awijaya Unive psychomotor (intentions and actions related to an object). awiiava awijaya awijaya awijaya awijaya 4.4.7 Moderation by Age awijaya Age differences at this study were grouped into four group; <18, 18-20, 20awijaya awijaya awijaya 23, 23> and the author found that Age does not moderate any of independent awijaya awijaya variables on Behavioral Intention. A possible explanation for this is because the age awijaya awijaya Unive difference between groups used in this study is quite close, thus, there may not be awijaya awijava 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 Unive with the availability of adequate support compared to younger consumers it is related available awijaya awijaya with the finding at this study because in this study the age it still at the same group awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awiiava 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 Unive with Ameri et al. (2019), Anny Mardjo (2018), Kana and Ariyanti (2018) states that Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya age no significant interactions with any of the constructs.

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive 4.4.8 Moderation by Gender Brawijaya Universitas Brawijaya Whereas the research variable moderation results showed that that gave a Universignificant influence only the interaction between Gender and Facilitating available awijaya Condition. This can be known by t the stats are greater than T table (1.64) or P < Universitas Brawijava awijaya Universitas Brawijaya Universitas Brawijaya awijaya 0.05. The above results show that H0 was rejected, so the interaction between awijaya awijaya Gender and FC had a direct and significant influence on Behavior Intention. Gender awijaya awijaya awijaya Unive can moderate FC relationships with Behavior Intention. awijaya awijaya In this study found that Gender only moderate Facilitating condition on awijaya awijaya behavior intention influence. The results are inconsistent with the results of the awijaya awijaya awijaya research Hew et al. (2015) which states that Gender does not moderate all paths to awijaya awijaya the mobile app usage intention. Hence, it is irrelevant with Goswami & Dutta (2016) awijaya awijaya who states that Gender has been observed from the review that in few contexts, awijaya awijaya Unive Gender plays a significant role in determining the intention of accepting new lava awijaya awijaya awijava technology and there are cases where gender differences cannot be discerned. awijaya Previous studies have shown that women tend to pay more attention to detail than awijaya Universe men Venkatesh et al. (2012) suggests that the habit has a strong effect on men of awijaya awijaya older age. This is due to men whose age is older has more experience that tends to awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya rely on their habits. The finding supported by Kwateng et al. (2019), Nunes et al. awijaya awijaya (2019), An et al. (2016) which on their study also found that gender can moderate Unive the relation between Facilitating Condition and Behavior Intention. But overall, the Java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya moderate effect by gender is rejected. Universitas Brawijava Universitas Brawijava Universitas Brawijava

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Universitas Brawijaya Universitas Brawijaya awijaya awijaya awijaya Universitas CHAPTER Viversitas Brawijaya Universitas Brawijaya Unive Universitas CONCLUSION Universitas I Unive 5.1 Conclusion The study concludes that the influence mobile payment student behavior awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University and use in undergraduate FEB UB are Habit, Price Value and Behavior intention. awijaya awijaya awijaya The applicability of UTAUT 2 model was confirmed in the contex of the research. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Individual differences of gender and age, responded differently as they do not awijaya awijaya moderate on the UTAUT 2 model constructs. The study gives an insight into the awijaya awijaya Unive barriers to adoption and the frequency of usage mobile payment services. The awijaya awijaya awijaya reasons as to why the other UTAUT 2 model constructs, facilitating condition and awijaya awijaya hedonic motivation were not significant in affecting consumer's BI to adopt and awijaya awijaya use technology need to be addressed by engaging more in mobile payemnt awijaya awijaya awijaya sensitization programs with customers. This research can also be used as an input iversitas Brawijaya awijaya awijaya for management and system analysts to pay attention to Facilitating Condition, awijaya awijaya Hedonic Motivation, Price Value and Habit the Behavior Intention and Use awijaya awijaya behavior to use and actual usage in developing electronic payment information awijaya systems. This is so that online transactions can run optimally as a new way or an awijaya Universitas Brawijava Universitas Brawijaya Universitas Brawijaya awijaya Unive alternative to conventional transaction. Universitas Brawijaya awijaya awijaya awijaya awijaya Unive 5.2 Research Implications Brawijaya Universitas Brawijaya Besides providing a great and beneficial explanation on the motivation Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University underlying the intention to use OVO, this research is also expected to also Universitas Brawijava Universitas Brawijava<sup>97</sup>Universitas Brawijava Ilniversitas Brawijava Ilniversitas Brawijava Ilniversitas Brawijava

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya strengthen empirical evidence from previous studies. This research shows the awiiava 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 Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Unive moderate effect only gender can determine the moderate effect facilitating condition awijaya awijaya on Behavior Intention. In addition, this research also provides a great and beneficial awiiava Universitas Brawijaya Universitas Brawijaya awijaya explanation about the effect of Behavioral Intention and habit towards the Use awijaya awijaya niversitas Brawijaya Behavior. awijaya Universitas The results of this research by using Online questionnaire is expected to lava awijaya awijaya awijaya provide insight for OVO in developing mobile payment service applications by awijaya awijaya providing data to the factors that influence customer's Behavior Intention in using awijaya awijaya awijaya mobile payment application. This research explains the undergraduate FEB UB awijaya awijaya feeling towards using OVO which is beneficial for them. Thus, OVO service is awijaya awijaya expected to always innovate step by step and add new features by un upcoming awijaya awijaya update in the applications to attract more customers. awijaya 4.6 Universitian Customers who are satisfied with OVO services will become loyal users and will likely influence people in their community to use it. Providing necessary Unive knowledge and resources such as support service websites, online tutorial, customer lava awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya service 24 hours and qualified bank personnel to offer a helping hand to customers awijaya are also vital to increase customer's intention to use mobile banking services. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities If many customers are satisfied with the use of OVO as their mobile payment Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University choice and if the intention of people is high, the possibility to use it will also

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive increase, then this service will continue to develop and the company could get many available awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya good advantages from customer satisfaction. Universitas Brawijaya Universitas Brawijaya ersitas Brawijaya Universitas Brawijaya 5.3 Research Limitations Brawijaya Universitas Brawijaya awijaya Universities <sup>B</sup>The researcher realized that this research had limitations. awijaya 1. Respondents in this study only come from active undergraduate students of awijaya awijaya awijaya Universities a the FEB UB class of 2016, 2017, 2018 and 2019, so the results of this study awijaya awijaya awijaya Universitian Beannot be generalized to different respondents. rawlaya awijaya Universitas awijaya Online Questionnaire has a weakness that we as researchers cannot make awijaya awijaya sure whether the respondents who fill the form were undergraduate students awijaya awijaya awijaya FEB UB. awijaya 3. The use of convenience sampling method also has its weakness, such as a awijaya lower level of generalization than other sampling techniques. However, the awijaya awijaya convenience sampling method was chosen because the researcher did not lava awijaya awijaya have any information on the number of the undergraduate students in awijaya Faculty of Economics and Business at Universitas Brawijaya, who have awijaya Universitas Bever used or are still utilizing OVO. Iversitas Brawijaya awijaya awijaya awijaya awijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya awijaya

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya ory.ub.ac.id awijaya Unive A LIST OF QUESTIONS as Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive 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 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya smartphone. Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Universitas Devijava Universitas Brawijava awijaya Unive Section I wijaya awijaya **Descriptions:** awijaya awijaya SD = Strongly Disagree 1. awijaya awijaya awijaya D = Disagree6. A = Agree2. awijaya awijaya 3. RD = Rather Disagree awijaya awijaya awijaya awijaya awijaya Universitas Brav awijaya awijaya awijaya awijaya awijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya awijaya

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

Universitating Strongly Disagree (SD) up to scale 7 stating Strongly Agree (SA).

5. RA = Rather Agree

7. SA = Strongly Agree

113

Universitas Brawijaya

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3. Semester:

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**Yes** 

Are you currently using OVO?

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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya awijaya Universitas Brawijaya Universitas Brawijaya Unive DAFTAR PERTANYAANs Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya OVO merupakan salah satu aplikasi yang berbentuk alat pembayaran secara awijaya elektronik yang memungkinkan pengguna untuk melakukan transaksi mengecek Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya saldo, membayar tagihan, dan lain-lain melalui telfon genggam atau smartphone. awijaya diaya Universitas Brawijaya awijaya awijaya awijaya Unive Bagian I wi awijaya awijaya awijaya Tunjukkan tingkat persetujuan Bapak/Ibu/Saudara(i) terhadap pernyataan awijaya awijaya berikut dengan memberi tanda silang (x) yang sesuai pada masing-masing awijaya awijaya pernyataan, dengan menggunakan skala yang diberikan. Skala dimulai dari skala 1 awijaya awijaya awijaya yang menyatakan bahwa Sangat Tidak Setuju (STS) hingga skala 7 yang niversitas Brawijaya awijaya awijaya menyatakan bahwa Sangat Setuju (SS). awijaya awijaya awijaya awijaya Unive Keterangan: 1. STS = Sangat Tidak Setuju 5. AS = Agak Setuju2. TS = Tidak Setuju6. S = Setujuawijaya awijaya awijaya 3. ATS = Agak Tidak Setuju 7. SS = Sangat Setujuawijaya 4. N = NetralUniversitas Brawijaya Universitas Brawijaya

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	awijaya	Univor	eitae Brawijaya	Age	BI	FC	Gender	HB	HM		0.407	liava
	awijaya	Univer	Age	1.000	0.125	0.036	0.004	0.103	0.010	0.024	0.107	ijaya
	awijaya	Univer	sitas Bighjaya	0.113	0.861	0.533	-0.150	0.632	0.599	0.612	0.676	ilaya
	awijaya	Univer	sitas BrBl2Jaya	0.117	0.917	0.428	-0.200	0.732	0.545	0.520	0.721	ijaya
	awijaya	Univer	sitas BrBl3jaya	0.107	0.910	0.441	-0.164	0.694	0.540	0.568	0.724	ijaya
	awijaya	Univer	sitas BrEC1jaya	0.070	0.416	0.830	-0.155	0.340	0.444	0.445	a0.427	ijaya
	awijaya	Univer	sitas BFC2	0.049	0.377	0.846	-0.138	0.307	0.417	0.435	a0.402 v	ijaya
	awijaya	Univer	sitas BIFC3	-0.020	0.491	0.826	-0.220	0.476	0.538	0.471	a0.504	ijaya
	awijaya	Univer	sitas Gender	0.004	-0.191	-0.210	1.000	-0.228	-0.239	-0.172	-0.168	ijaya
	awijaya	Univer	SU HB1	0.074	0.727	0.509	-0.235	0.897	0.536	0.557	0.781	ijaya
	awijaya	Univer	HB2	0.087	0.648	0.382	-0.209	0.928	0.545	0.496	a0.734	ijaya
	awijaya	Univ	HB3	0.121	0.713	0.356	-0.177	0.907	0.555	0.471	0.725	ijaya
	awijaya	Uni	HM1	0.015	0.611	0.555	-0.231	0.605	0.954	0.609	a0.606 v	rijaya
	awijaya	Uni	HM2	0.003	0.578	0.521	-0.224	0.532	0.948	0.611	0.562	ijaya
	awijaya	Uni	PV1	0.045	0.485	0.422	-0.122	0.436	0.481	0.834	0.491	ijaya
	awijaya	Uni	PV2	-0.022	0.508	0.376	-0.104	0.449	0.513	0.833	0.462	ijaya
	awijaya	Univ	PV3	0.025	0.607	0.519	-0.142	0.516	0.590	0.911	0.595	ijaya
	awijaya	Univ	PV4	0.036	0.583	0.553	-0.221	0.535	0.632	0.898	0.571	ijaya
	awijaya	Unive	UB1	0.099	0.724	0.445	-0.150	0.769	0.474	0.499	0.900	ijaya
	awijaya	Unive	UB2	0.098	0.670	0.499	-0.080	0.634	0.629	0.605	0.822	ijava
	awijava	Univer	UB3	0.105	0.626	0.524	-0.165	0.626	0.534	0.557	0.798	ijava
	awijava	Univer	UB4	0.057	0.620	0.349	-0.169	0.715	0.439	0.408	0.827	iiava
	awijava	Univer	sita			1	34		, va	Universit	as Braw	liava
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	awijaya	Univer	sitas Brawijava	FCImve		0.696	0.873	as 0.7	83 ava	0.696	as Braw	liava
	awijaya	Univer	sitas BrawFCva	Agenive	rsitas P	0.898	0.963	0.9	43	0.898	as Braw	liava
	awijaya	Univer	FC * Ge	nder	rsitas F	0.666	0.856	0.7	64	0.666	as Braw	ijava
	awijaya	Univer	eitee BrowiiGer	nder	veitae F	1.000	1.000	1.0	00	1.000	as Braw	ilava
	awijaya	Univer	eitae Brawijaya	HB	veitae F	0.829	0.936	0.8	97	0.829	ac Braw	ijava
	awijaya	Univer	HB *	Aqe	voitor l	0.823	0.933	0.8	96	0.823	as Draw	ilava
$\geq$	awijaya	Univer	HB * Ge	ender	reitor E	0.957	0.985	0.9	78	0.957	as Brau	ijaya
P	awijaya	Univer	sitas Drawijaya	HM	veites l	0.904	0.950	0.8	94	0.904	as Draw	ijaya
I I	awijaya	Univer	HM *	Age	roltar [	0.902	0.949	0.8	93	0.902	as Braw	ilaya
SS S	awijaya	Univer	HM * Ge	ender	rsitas t	0.995	0.997	0.9	95	0.995	as Braw	ijaya
A'E	awijaya	Univer	sitas Brawijaya	PV	rsitas E	0.756	0.925	0.8	92	0.756	as Braw	njaya
74	awijaya	Univer	sitas Brawijaya PV*	Age	rsitas E	0.752	0.924	0.8	90	0.752	as Braw	ijaya
300	awijaya	Univer	PV * Ge	nder	rsitas E	0.768	0.929	0.9	03	0.768	as Braw	IJaya
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Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas BrawijayaBIUniversitas B0.804 a la 10.925 sitas B0.878 aya Universitas Brawijaya awijaya awijaya sitas Brawijava UB 0.702 0.904 0.702 0.858 awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya awijaya Unive Appendices 5. Reliability Test Results Universitas Brawijaya awijaya 0.000 awijaya Gender awijaya C \* Age HM \* Age Gen... 0.000 awijaya Univer awijaya FC1 26.425 29.298 awijaya 26.818 0.476 0.331 PV \* Age FC2 597 2,296 0.626 0.208 awijaya 0,647 0.093 awijaya ,148 HM1 117.857 HB \* Age awijaya 71.142 HM2 . .453 0.469 awijaya ANTHONY BI1 45,96 PV1 awijaya 29.152 79.447 3.998 BI2 awijaya 31.998 BI3 awijaya PV3 63.530 7.06 awijaya PV4 UB1 awijaya 89.437 HB1 64.925 35.068 awijaya 10.553 96.620 76.141 HB2 UB3 awijaya HB3 awijaya UR4 awijaya awijaya Original Sample Standard Standard T Statistics Mean Errornive p-value awijaya Sample Deviation (|O/STERR|) (O) (M) (STDEV) (STERR) awijaya Age <- Age 1,000 1,000 0.000 0,000 0.000 0,500 awijaya BI1 <- BI 0,000 0,860 0,019 0,019 45,969 0,861 awijaya BI2 <- BI 0,917 0,916 0.009 0,009 99,296 0,000 awijaya BI3 <- BI 0,910 0,910 0,012 0,012 79,447 0,000 awijaya FC1 <- FC 0,830 0,031 0,031 26,425 0,829 0,000 FC1\*Age <- FC \* Age 0,948 0,947 0,010 0,010 93,275 0,000 awijaya FC1\*Gender <- FC \* Gender 0,907 0,726 0,303 0,303 2,995 0,001 awijaya 0,000 FC2 <- FC 0,846 0,029 0,029 0,843 29,298 awijaya FC2 \*Age <- FC \* Age 0,951 0,949 0,010 0,010 94,545 0,000 awijaya FC2 \*Gender <- FC \* Gender 0,274 0.785 0,690 0,274 2,866 0.002 awijaya FC3 <- FC 0,826 0,826 0,031 0,031 26,818 0,000 awijaya FC3\*Age <- FC \* Age 0,944 0,943 0.012 0,012 77,999 0,000 awijaya FC3\*Gender <- FC \* Gender 0,748 2,822 0,665 0,265 0,265 0,003 awijaya Gender <- Gender 1,000 1,000 0,000 0,000 0,000 0,500 awijaya HB1 <- HB 0,897 0,014 64,925 0,895 0,014 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 itas BrawHB2 <- HB versitas 0,928 0,927 0,010 0,010 96,620 0,000 0,941 0,912 0,112 HB2\*Age <- HB \* Age 0,112 8,414 0,000 HB2\*Gender <- HB \* Gender 0,976 0,967 0,047 0,047 20,631 0,000 awijaya awijaya Universitas Brawijava Universitas Brawijava Universitas Brawijava

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Universitas BrawHB3 <sup>a</sup> <- HBiversitas	Br0,907	0,907	0,012	va 0,012 <sup>ve</sup>	sit 76,141	va 0,000
Unive StasHB3*Age <- HB * Age Las	0,867	0,821	0,165	<sup>ya</sup> 0,165 <sup>ve</sup> l	Sita 5,268 Ja	Va 0,000
Unive SHB3*Gender <- HB * Gender	0,982	0,974	0,028	ya 0,028ve i	35,120	Va 0,000
Universitas BrawHM1a<- HM/ersitas	0,954	0,953	0,008	<sup>ya</sup> 0,008 <sup>ve1</sup>	117,857	V <sup>a</sup> 0,000
Unive SitasHM1*Age <- HM * Age tas	0,937	0,926	as 0,077	<sup>ya</sup> 0,077 <sup>ve1</sup>	<sup>511</sup> 12,239	0,000
Unive SHM1*Gender <- HM * ersitas	0,997	0,997	0,004	0,004	260,744	0,000
Universitas BrawHM2:<- HM/ersitas	B 0,948	0,946	as0,013/ja	va0,013ver	sita71,142vija	n/a 0,000
UniversitasHM2*Age <- HM * Age as	B 0,962	0,955	as 0,049	va0,049ver	sit 19,534	<sub>l/a</sub> 0,000

0,997

0,833

0,808

0,870

0,831

0,850

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## Unive Appendix 6. Path Analysis Results

HM2\*Gender <- HM \*

PV1 <- PV

PV1\*Age <- PV \* Age

PV1\*Gender <- PV \* Gender

PV2\*Age <- PV \* Age

PV2\*Gender <- PV \* Gender

PV3\*Age <- PV \* Age

PV3 <- PV

PV3\*Gender <- PV \* Gender

PV4\*Age <- PV \* Age

PV4\*Gender <- PV \* Gender

UB1 <- UB

UB2 <- UB

UB3 <- UB

UB4 <- UB

PV4 <- PV

PV2 <- PV

Gender

awijaya

wijaya	Universitas Brawn	Original	Sample	Standard	Standard	sitas Brawija	/a
wijaya	Universitas Brawijaya Universitas	Sample	Mean	Deviation	ya Error vel	T Statistics	p-value
wijaya	Universitas Brawijaya Universitas	Bra(O)aya	Ur(M) rsit	(STDEV)	(STERR)	( O/STERR )	/a
wijaya	Universitas Brawij Age -> Blversitas	0,199	0,275	0,308	va 0,308 vei	sita 0,647 wija	/a 0,259
wijava	Universitas BrayGender -> Blersitas	-0,441	-0,333	0,276	0,276	sita1,597 wila	0,056
wijava	Universitas BrawijaFC -> Blversitas	0,199	0,240	0,173	0,173	sita 1,148	0,126
wijava	FC * Age -> Blarsings	-0,173	-0,260	0,363	0,363	0,476	0,317
wijava	FC * Gender -> Bl	-0,113	-0,079	0,049	0,049	2,296	0,011
wijava	Universitas BrawijaHM -> BL	0,039	0,063	0,083	0,083	0,470	0,320
wijava	HM * Age -> BI	-0,016	-0,001	0,048	0,048	0,331	0,370
wijaya	HM * Gender -> BI	0,403	0,289	0,315	0,315	1,280	0,101
wijaya	PV -> BI	0,202	0,199	0,051	0,051	3,998	0,000
wijdya	PV * Age -> BI	0,005	0,003	0,048	0,048	0,094	0,463
wijaya	PV * Gender -> BI	0,033	0,024	0,053	0,053	0,626	0,266
wijaya	Universitas Brawijaya Universitas	brawijaya	universit	las brawija	iya Univer	isitas brawija	ya

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523,861

29,152

9,687

8,054

31,998

9.792

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awijaya	Universitas Brawijaya	Universitas	Brawijaya	Universit	as Brawija	iya Univer	sitas Brawija	ya
awijaya	Universitas Brawija	-> BIVErsitas	0,520	0,515	0,074	0,074	7,063	0,000
awijaya	Universitas BraHB * Ag	e -> Bl <sup>ersitas</sup>	-0,025	-0,034	0,055	0,055 <sup>ve</sup>	o,453	0,325
awijaya	Universitas HB * Gend	er -> Bl Sitas	0,041	0,052	0,198	0,198	0,208	0,418
- awijaya		->UB'ersitas	0,526	0,533	0,050	0,050	10,553	0,000
	Universitas BrawijaBr	> UBversitas	0,386	0,380	0,054	0,054	7,196	0,000
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