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The Application of Unified Theory of Acceptance and Use of Technology 2 Model to Analyze Factors Influencing Continuance Intention of Linkaja E-Wallet Adoption in Indonesia

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Abstract

The aim of this study is to apply unified theory of acceptance and use of technology 2 (UTAUT2) to determine factors influencing adaptation and use of e-wallet LinkAja. This research applied a quantitative approach with purposive sampling techniques. The data collecting method used throughout this research was by distributing online questionnaire to respondents at the age of 15 – 64 years old that were already familiar with the LinkAja mobile application. The data analysis technique in this study applied structural equation modeling (SEM) operated by using SmartPLS. The result of this study indicates that there are five factors in the modified UTAUT2 model which proved to influence behavioral intention in the adaptation of the use of the LinkAja application namely social influence, facilitating conditions, hedonic and habits and behavioral intention. Meanwhile, variables such as Performance Expectancy, Effort Expectancy, Facilitating Condition, and Price Saving Orientation did not show any influence on the adaptation of the use of the LinkAja mobile application.

Keywords: UTAUT2; Use Behavior; Behavioral Intention; E-wallet; Mobile application; LinkAja

1. Background

The face of the financial industry is constantly changing with the help of the internet boom and 4.0 industrial revolution. In Indonesia, many financial technology start-ups have found their way to become part of the societies day-to day e-payment solutions. Due to these new fintechs such as Ovo, Gojek and Grab, society have to found it easier to manage a digital lifestyle which encompasses industries such as transportation, food and beverage, the healthcare industry and even financial transactions. The emerging e-wallet industry in Indonesia can be seen by iprice.co.id (2019) below:

Figure 1 Largest E-Wallet applications in Indonesia based on active usage

Source: www.iprice.co.id (2019)

According to AppAnnie and Iprice (2019), the increasing number of e-wallet users have increased the competition in Indonesia's e-wallet industry. Meanwhile, the booming business has prompted HIMBARA (Himpunan Bank Negara), Indonesia's government-sponsored bank association, to join the trend by founding LinkAja, the country's largest Fintech. LinkAja's goal is to create a more efficient mobile payment system with widespread coverage in Indonesia that can support the government's Society Cashless initiative. LinkAja, managed by PT. Fintek Karya Nusantara, was launched in early February 2019 by combining previously well-known applications such as Tcash by Telkomsel, Bank Mandiri E-cash, BRI T-bank, BNI UnikQu, and BTN T-money, all of which were government-sponsored banks applications.

1.1 Scope of Research

The aim of this research focus on the implementation of unified theory of acceptance and use of technology 2 (UTAUT2) model to analyze factors influencing continuance intention of LinkAja e-wallet adoption in Indonesia on Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Price saving Orientation, Hedonic, Habit to Behavioral Intention and Behavioral Intention to Use Behaviour variables.

1.2 Research Question

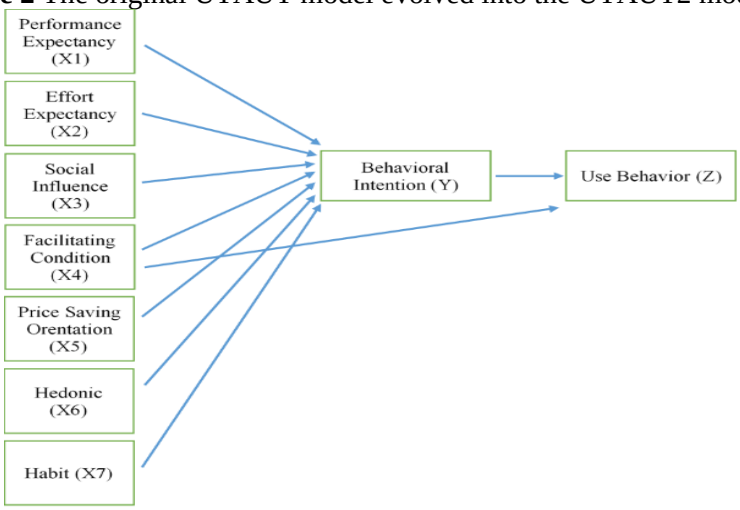
1. How does Performance Expectancy influence Behavioral Intention of LinkAja e-wallet adoption?
2. How does Effort Expectancy influence Behavioral Intention of LinkAja e-wallet adoption?
3. How does Social Influence influence Behavioral Intention of LinkAja e-wallet adoption?
4. How does Facilitating condition influence Behavioral Intention of LinkAja e-wallet adoption?
5. How does Facilitating Condition influence Use Behavior of LinkAja e-wallet adoption?
6. How does Price Saving Orientation influence Behavioral Intention of LinkAja e-wallet adoption?
7. How does Hedonic influence Behavioral Intention of LinkAja e-wallet adoption?
8. How does Habit influence Behavioral Intention of LinkAja e-wallet adoption?
9. How does Behavioral Intention influence Use Behaviour of LinkAja e-wallet adoption?

2. Literature Review

According to Venkatesh (2012)'s research, the UTAUT2 model was a significant improvement over the original UTAUT model, which described Performance Expectancy, Effort Expectancy, Facilitating Condition, Social Influence, and behavioral intention in an organizational context (Venkatesh V.; Morris M.G; Davis G. B; Davis F.D., 2003). The UTAUT model has continued to evolve as a result of revisions such as the one conducted by (Viswanath Venkatesh;James Y. L. Thong;Xin Xu, 2012). Venkatesh extended the original UTAUT model to the UTAUT2 model to address the limitations of the previous model and integrated Hedonic Motivation, Price Value, and Habit into the UTAUT2 model. The price value variable was replaced by Price saving orientation to adjust to the research object. Hedonic Motivation was related to enjoyment by consumers (fun) and (entertaining) everytime a user were to be engaged by technology. This made Hedonic Motivation crucial to ensure technology acceptance by users (Venkatesh et al., 2012; Makanyeza et al.2018). Price value was considered as the price a user would give to the total technology experience. The evaluation was given by users based on what technology was offered and received by the user. A greater value was placed upon whereas the benefit was to be considered greater than the price paid. (Makanyeza et al., 2018). Another factor is price saving orientation which is considered as the discount given from the original price so that a user can save resources while using the new technology (Putri, Dianty Anggraini et al., 2017). Price saving can be considered as saving money while experiencing a new technology while looking for another service that offers better value for the same price or even search for cheap deal (T. Escobar-Rodriguez et al., 2014). Habit can be understood where a user can easily adapt to the new technology as a result from previous learning or experience. As

a result, the original UTAUT model evolved into the UTAUT2 model, as shown below:

Figure 2 The original UTAUT model evolved into the UTAUT2 model



Source: Venkatesh et al.(2012)

3. Research Methodology

3.1. Research design

The research method used in this study is an associative quantitative method, with the goal of discovering the variables that influence the behavioral intention of LinkAja e-wallet adoption in Indonesia. The unit of analysis intended in this study consists of individual users of the LinkAja application, while the time horizon in this study is a cross sectional study.

Table 1 Research Design

Research Objective	Type of Research	Research Method	Unit of Analysis	Time Horizon
T-1	Associative	Questionaire	Individual	Cross Sectional
T-2	Associative	Questionaire	Individual	Cross Sectional
T-3	Associative	Questionaire	Individual	Cross Sectional
T-4	Associative	Questionaire	Individual	Cross Sectional
T-5	Associative	Questionaire	Individual	Cross Sectional
T-6	Associative	Questionaire	Individual	Cross Sectional
T-7	Associative	Questionaire	Individual	Cross Sectional
T-8	Associative	Questionaire	Individual	Cross Sectional
T-9	Associative	Questionaire	Individual	Cross Sectional

Source: Author (2019)

3.2. Data type and source of data

The quantitative data type is used throughout this research. Quantitative methods are methods used to examine the population or a particular sample (Sugiyono, 2013). The Authors used Primary Data and Secondary Data as data sources in this research. Primary data was collected by distributing an online questionnaire to respondents between the ages of 15 and 64 who were already familiar with the LinkAja e-wallet application. This method

allows the researcher to collect data from respondents by finding the solution for the problem trying to solve with several methods such as interview, observation, questionaire (Sekaran & Bougie ,2016)

Table 2 Data Type and Data Source

Objective	Data Type	Data Source
T-1	Quantitative	Primary Data
T-2	Quantitative	Primary Data
T-3	Quantitative	Primary Data
T-4	Quantitative	Primary Data
T-5	Quantitative	Primary Data
T-6	Quantitative	Primary Data
T-7	Quantitative	Primary Data
T-8	Quantitative	Primary Data
T-9	Quantitative	Primary Data

Source: Author (2019)

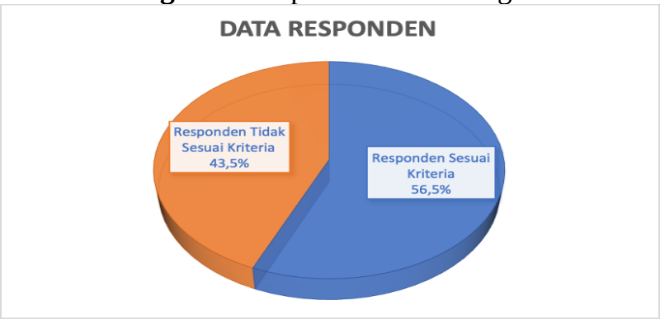
Data collected from respondents in the form of quantitative data was then further processed. Data analysis was conducted by using SmartPLS software that uses Structural Equation Modeling (SEM), a method that verifies the model and structure by using the Measurement Model (Outer Model) and Structural Model (Inner Model).

4. Results and Findings

Out of the 400 respondents, each respondent was selected based on the criteria to be tested in this study, namely the criteria with the age range of the respondents from 15 to 64 years and the respondent must have prior experience with LinkAja application at least 1 (one) time. Among the 400 respondents selected based on the research criteria, 226 (56.5 %) were included in the research criteria or the data from the questionnaire could be used in this study. Meanwhile, 174 respondents (43.5 percent) were excluded for failing to meet the author's research criteria.

The first step in the analysis of this research was to analyze the profile of respondents with the existing criteria in this study. At this stage of demographic analysis, 226 respondents were obtained based on the results of research through a questionnaire distributed to LinkAja users in the Jakarta and Tangerang areas who met the research criteria, namely the respondents and have used the LinkAja application at least 1 (one) time.

Figure 4 Respondent Data Diagrams



Source: Author (2019)

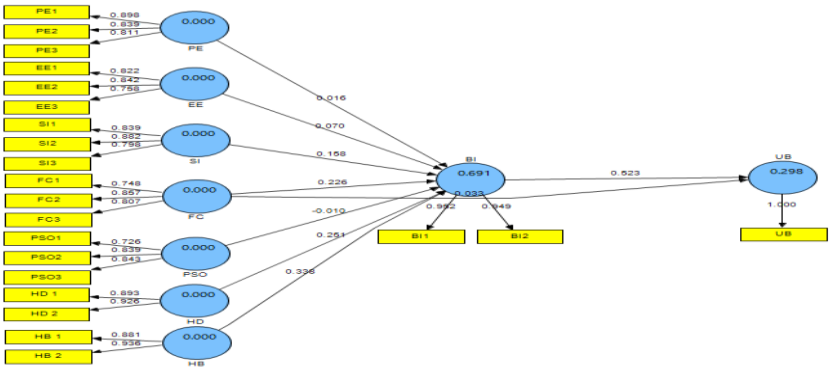
According to figure 4, 174 respondents are not included in the research criteria because the 174 respondents have never used the LinkAja application for at least 1 (one) time. The results of data analysis in this study were processed using the SEM (Structural Equation Modeling) method with PLS (Partial Least Square). In the SEM method, two methods are used, namely the Measurement Method (Outer Model) and the Structural Model (Inner Model). Meanwhile in the PLS method, validity and reliability are known as the measurement model or Outer Model. Measurement Model (Outer Model) is basically representing the relationship of latent construct with its indicator. By using the Outer Model, there are 4 (four) steps to test the quality of data validity and reliability. Data testing was carried out on the outer model, namely convergent validity, discriminant validity, composite reliability, and Cronbach's Alpha.

Meanwhile, the test on the structural model is carried out to test the effect of latent constructs or latent variables on other latent variables in this study. The inner model test is carried out to see whether the path value has a significant effect or not, in the inner model test, three tests are carried out, namely the Coefficient of Determination test (R^2), Path Coefficient (β), and t-Test.

4.1. Outer Model

Based on Figure 5 above, it shows the results of the analysis after testing the outer model. After conducting the outer model test, the results show whether the indicators with variables can be declared valid and reliable. So that the research can be continue to the structural model testing phase or the Inner Model. The first stage in the outer model is to test the Convergent Validity, which is to test the outer loading value where the value must be above 0.5 to show that the indicator with the variable is valid as a measurement (Ghozali, 2008).

Figure 5 Results of PLS Algorithm with SmartPLS ver 2.0



Source: Author (2019)

Table 3 Outer Loading Value Results with SmartPLS Ver. 2

	BI	EE	FC	HB	HD	PE	PSO	SI	UB
BI1	0.951606								
BI2	0.949193								
EE1		0.822336							
EE2		0.842437							
EE3		0.758178							
FC1			0.748039						
FC2			0.85701						
FC3			0.806883						
HB 1				0.881397					
HB 2				0.936029					
HD 1					0.893072				
HD 2					0.92622				
PE1						0.898419			
PE2						0.839195			
PE3						0.810976			
PSO1							0.725727		
PSO2							0.839059		
PSO3							0.843325		
SI1								0.838758	
SI2								0.88205	
SI3								0.798216	
UB									1

Source: Author (2019)

According to table 4.1, all indicators in this study have a value greater than 0.5, which means that the indicators or questions from the questionnaire distributed to respondents are valid and are qualified to proceed to the next stage. At the next stage of the convergent validity test, the AVE (Average Variance Extracted) value test was also carried out and the results are as shown below:

Table 4.2 AVE (Average Variance Extracted) Value with SmartPLS Ver. 2

	AVE
BI	0.903261
EE	0.65359
FC	0.648363
HB	0.826505
HD	0.827731
PE	0.723029
PSO	0.647299
SI	0.706226
UB	1

Source: Author (2019)

According to table 4.2, it can be concluded that all variables have an AVE value of more than 0.5, therefore all variables are declared valid (Ghozali, 2008). Furthermore, in testing the validity of the outer model, the discriminant validity test stage is carried out where the results of each cross-loading indicator value must have a value greater than the correlation between other indicators to be able to be declared as valid indicator.

Table 4.3 Cross Loading Value Results with SmartPLS

	BI	EE	FC	HB	HD	PE	PSO	SI	UB
BI1	0.951606	0.49569	0.646191	0.640133	0.682334	0.606441	0.468028	0.535198	0.536715
BI2	0.949193	0.45051	0.654278	0.671276	0.642322	0.530238	0.448796	0.531366	0.500375
EE1	0.450915	0.822336	0.556743	0.29139	0.480226	0.528135	0.351621	0.292092	0.284752
EE2	0.395439	0.842437	0.468468	0.238868	0.405664	0.395432	0.351454	0.168925	0.252253
EE3	0.351781	0.758178	0.431768	0.276162	0.404309	0.327353	0.351676	0.145702	0.241568
FC1	0.459384	0.449397	0.748039	0.249795	0.469977	0.523111	0.363374	0.241546	0.226339
FC2	0.557755	0.5086	0.85701	0.397154	0.579373	0.590887	0.443199	0.401973	0.32319
FC3	0.614815	0.501327	0.806883	0.505652	0.561265	0.540855	0.457364	0.470102	0.372848
HB 1	0.526284	0.257497	0.374565	0.881397	0.384339	0.40927	0.296261	0.38293	0.502966
HB 2	0.706415	0.33815	0.506519	0.936029	0.579858	0.500804	0.458827	0.487796	0.641869
HD 1	0.574674	0.533434	0.58431	0.433663	0.893072	0.512445	0.540679	0.376737	0.377749
HD 2	0.685847	0.448713	0.634803	0.547341	0.92622	0.586135	0.478956	0.417191	0.443625
PE1	0.5882	0.453794	0.636702	0.499206	0.559014	0.898419	0.370146	0.486645	0.493382
PE2	0.47676	0.508457	0.559302	0.361307	0.507664	0.839195	0.284527	0.345967	0.442057
PE3	0.445928	0.377005	0.542954	0.418892	0.474476	0.810976	0.418999	0.314343	0.392265
PSO1	0.359407	0.270261	0.350068	0.397092	0.413926	0.291239	0.725727	0.326829	0.40909
PSO2	0.39379	0.408042	0.475878	0.268638	0.478694	0.338012	0.839059	0.199523	0.221854
PSO3	0.409307	0.362986	0.443312	0.369006	0.449327	0.377009	0.843325	0.280449	0.268418
SI1	0.447681	0.192573	0.394748	0.389461	0.358032	0.371274	0.282738	0.838758	0.37766
SI2	0.459786	0.199177	0.39326	0.359658	0.342516	0.397303	0.267013	0.88205	0.328591
SI3	0.500722	0.2517	0.407544	0.46614	0.39739	0.384066	0.284735	0.798216	0.492348
UB	0.545826	0.322597	0.390833	0.638286	0.453944	0.523868	0.367632	0.47994	1

Source: Author (2019)

Based on table 4.3, the value marked in green has a greater value than other indicators (which are not colored green) where if the correlation value of the indicator is higher to the construct itself than the correlation of the indicator to other constructs, it can be concluded that the latent construct predicts the indicator on each indicator is better than the other indicators. The next step is to test the reliability by testing and measuring the composite reliability (CR) and Cronbach's alpha values. In this testing, the value of composite reliability (CR), which is used to determine whether the indicators used in the study can be validated as reliable or whether the data results are reliable, must be greater than 0.7 in order to proceed to the next testing phase. (Ghozali & Latan, 2015).

Table 4.4 Value of Composite Reliability with SmartPLS

	Composite Reliability
Performance Expectancy (PE)	0.886584
Effort Expectancy (EE)	0,849603
Social Influence (SI)	0.878048
Facilitating Condition (FC)	0,846499
Price Saving Orientation (PSO)	0,845692
Hedonic (HD)	0,905719
Habit (HB)	0,904935
Behaviour Intention (BI)	0,949172
Use Behaviour (UB)	1

Source: Author (2019)

Based on table 4.4, all variables have a value above 0.7 or greater than 0.7. The results show that the 9 (nine) variables have met the required requirements and can be concluded as reliable. In addition to composite reliability testing, the Cronbach's alpha value must exceed 0.7.

Table 4.5 Cronbach's alpha Value with SmartPLS

	Cronbachs Alpha
BI	0.892915
EE	0.735913
FC	0.731152
HB	0.794289
HD	0.793415
PE	0.80888
PSO	0.724745
SI	0.791299
UB	1

Source: Author (2019)

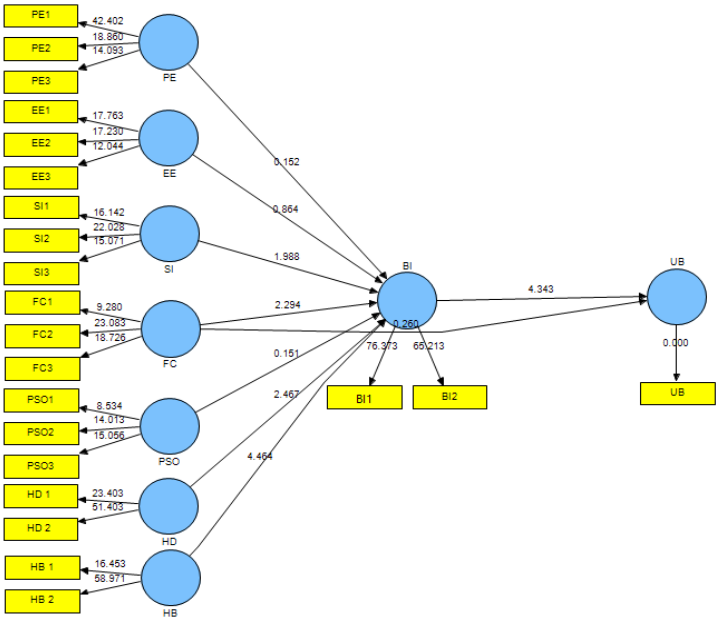
According to table 4.5 above displays that the Cronbach's alpha values are greater than 0.7 (Ghozali & Latan, 2015) so that overall reliability results have met the requirements. Based on the test results from all three (three) previously described tests on the Outer Model measurements, it can be concluded that all requirements are met. The results include the Convergent validity test where all indicators show a value above 0.5 which means that each indicator and variable have valid measurement data (Ghozali, 2008). Table 4.1 displays the

Outer Loading Value results, where all values are greater than 0.5. In the next stage, the discriminant validity test was carried out using the cross-loading test, the results of this test the correlation between indicators was greater than the correlation between other indicators, it can be seen in table 4.3 which is marked in green. (Ghozali, 2008). At this stage it can be done with the AVE test, the results of the AVE value on all indicators have a value above 0.5 (Ghozali, 2008). The next step in the Outer model is to do a reliability test, using the composite reliability test where this test produces a value above 0.7 indicating that all the results of the indicator values are considered reliable (Ghozali & Latan, 2015). At this stage, the Cronbach's alpha test was also carried out where the results of this test showed a value above 0.7 and meeting the requirements of the Cronbach's alpha test (Ghozali & Latan, 2015).

4.2. Inner Model

In this study, the structural model test is carried out to examine the effect of latent constructs or latent variables on other latent variables. This structural model test is performed to determine whether the path value has a significant effect or not. The PLS results using Bootstrapping are shown below:

Figure 5 PLS Bootstrapping Results with SmartPls Ver 2.0



Source: Author (2019)

According to Figure 5, this analysis was carried out using the bootstrapping process on SmartPLS Ver 2.0. At this stage, 3 (three) tests have already been carried out, namely the Coefficient of Determination (R^2) test, the Path Coefficient (β) test, and the t-test. The first stage is to test the value of the Coefficient of Determination (R^2). According to Ghozali (2008) Coefficient of Determination is used to measure how much influence certain independent latent variables have on the dependent latent variable. According to a previous study by Raihan & Rachmawati (2019), the value of R Square is 0.67 (strong) 0.33 (moderate), and 0.19 (weak).

Table 4.6 Results of R Square Value with SmartPLS 2.0

Variabel	R-Square
Behavioral Intention (Y)	0.690757
Use Behavior (Z)	0.298497

Source: Author (2019)

Based on table 4.6 above, the R-square value for the Behavioral Intention (Y) variable is 0.69 (69%), and the R-Square value for the Use Behavior (Z) variable is 0.298 (29.8%).

Considering these values, it can be interpreted that the ability of the independent variables, namely Performance expectancy (X1), Effort Expectancy (X2), Social Influence (X3), Facilitating Expectancy (X4), Price Saving Orientation (X5), Hedonic (X6), Habit (X7) strongly explains (0.69) the variant of the Behavioral Intention (Y) variable. Meanwhile, the ability of the Independent Variable weakly explains (0.298) the variant of the Use Behavior (Z) variable. For the Use Behavior (Z) variable, the result is 0.298 or rounded to 0.30, indicating that Use Behavior (Z) variable is influenced by 30% by Behavioral Intention and Facilitating Condition. While the remaining 70% is influenced by other factors. Furthermore, at the inner model test stage, namely the Path Coefficient (β), at this testing stage, every relationship between indicators and variables must have a threshold value above 0.1 to show a significant effect (Septiandani Ditha et al., 2016). The following shows the results of the Path Coefficient (β) test.

Tabel 4.7 Path Coefficient (β) Test Results with SmartPLS 2.0

	BI	EE	FC	HB	HD	PE	PSO	SI	UB
BI									0.523413
EE	0.069883								
FC	0.22587								0.032761
HB	0.338295								
HD	0.251349								
PE	0.015565								
PSO	-0.010321								
SI	0.157795								
UB									

Source: Author (2019)

As seen in table 4.7, there are 5 relationship indicators and variables that have a value above 0.1, namely the relationship between FC → BI, HB → BI, HD → BI, SI → BI, and BI → UB. According to (Ghozali, 2008) the greater the value of the path coefficients, the more influential the construct or variable is. In this study, it can be concluded that the most influential variable is the Behavioral Intention (BI) variable with the value of 0.523. In other words, the Behavioral Intention (BI) variable or intention to behave is the most dominant factor in the adoption of the LinkAja e-wallet application. Furthermore, at this stage, the t-test stage employs the bootstrapping method with a two-tailed test. This stage of testing is used to determine whether the independent variable has an effect on the dependent variable. The significance test of the influence between variables is by looking at the value of the highest parameter coefficient with t statistical significance value (t table = 1.96) with a significance level used α = 0.05 for measurement paths (Priyatno, 2013).

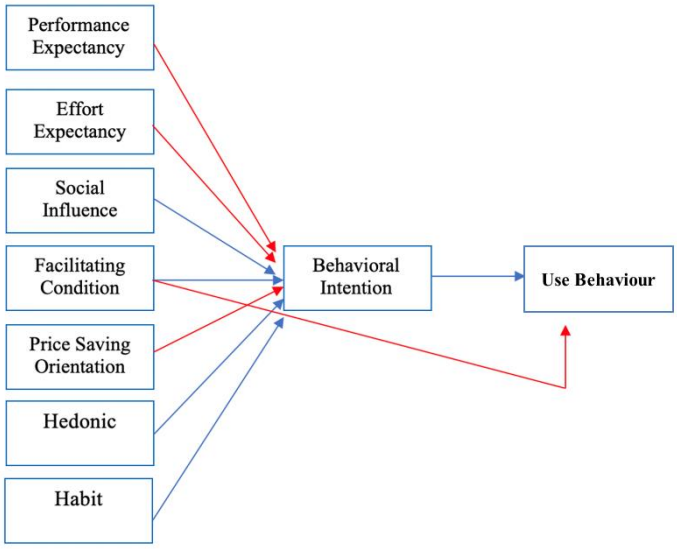
Table 4.8 T-Test Results with SmartPLS 2.0

	T Statistics (|O/STERR|)
BI -> UB	4.34271
EE -> BI	0.863703
FC -> BI	2.294114
FC -> UB	0.260309
HB -> BI	4.463953
HD -> BI	2.467323
PE -> BI	0.15174
PSO -> BI	0.151393
SI -> BI	1.988215

Source: Author (2019)

Based on table 4.8, the five relationship variables are declared accepted so that these variables can be said to influence each other, namely, the relationship between the variables BI variable UB, FC → BI, HB → BI, SI → BI, and HD → BI variables which have the t-test value is above 1.96. Meanwhile, there are four relationships declared rejected indicating that the five variable relationships do not influence each other. The following is an overview of the results of hypothesis testing obtained from the Inner Model test using SmartPLS 2.0.

Figure 6 Overview of Hypothesis Test Results with Inner Model



Source: Author (2019)

The inner model then displays the results of the Coefficient of Determination (R^2), Path Coefficient (β), t-Test test stages using the bootstrapping method. The following are the results of this test:

Table 4.9 Structural Model Measurement Results (Inner Model)

No.	Path Diagram	Path Coefficient (β)	t-value	Conclusion
H1	Performance Expectancy -> BI	0.015565	0.15174	Rejected
H2	Effort Expectancy -> Behavioral Intention	0.069883	0.863703	Rejected
H3	Social Influence-> Behavioral Intention	0.157795	1.988215	Not Rejected
H4	Facilitating Condition-> Behavioral Intention	0.22587	2.294114	Not Rejected
H5	Facilitating Condition->User Behavior	0.032761	0.260309	Rejected
H6	Price Saving Orientation-> Behavioral Intention	-0.010321	0.151393	Rejected
H7	Hedonic-> Behavioral Intention	0.251349	2.467323	Not Rejected
H8	Habit -> Behavioral Intention	0.338295	4.463953	Not Rejected
H9	Behavioral Intention->User Behavior	0.523413	4.34271	Not Rejected

Source: Author (2019)

The following are the results of the inner model test that answer the problem formulation and problem objectives of this study, namely:
H1: Performance Expectancy has an influence on Behavioral Intention in adapting to the use of the LinkAja Application.

The results are in line with the PE route to BI that has a coefficient of determination R^2 is considered strong with the result of 0.69. However, after conducting the path coefficient test, the value can be seen in table 4.9, which is 0.015 which states that the H1 Hypothesis (PE

→ BI) is rejected. The authors also tested the hypothesis using the T-Test performing bootstrapping and the results equals to 0.151 which is <1.96, where according to Ghozali (2008) if the T-statistic is smaller (<) than 1.96, the hypothesis is declared insignificant. According to the results of the two tests carried out, it can be stated that the Performance Expectancy (PE) variable does not have a significant effect on the Behavioral Intention (BI) variable.

H2: Effort Expectancy has an influence on Behavioral Intention in adapting to the use of the LinkAja Application.

The results are in line with the EE route to BI that has a coefficient of determination R^2 which is stated strong with the result of 0.69. However, after conducting the path coefficient test, the value can be seen in table 4.9, which is 0.069, which states that the H2 Hypothesis (EE → BI) is rejected. The authors also tested the hypothesis using the T-Test performing bootstrapping and the results equals to 0.863 which is <1.96, where according to Ghozali (2008) if the T-statistic is smaller (<) than 1.96, the hypothesis is declared insignificant. According to the results of the two tests carried out, it can be stated that the Effort Expectancy (EE) variable does not have a significant effect on the Behavioral Intention (BI) variable.

H3: Social Influence has an influence on Behavioral Intention in adapting to the use of the LinkAja Application.

The outcomes of this research are in the SI to BI route, the coefficient of determination R^2 is declared strong with the result of 0.69. After the path coefficient test is carried out, the result equals to 0.157 which states that the H3 Hypothesis (SI → BI) is accepted. The authors also tested the hypothesis using the T-Test performing bootstrapping and the results equals to 1.988 which is (>) than 1.96, where according to Ghozali (2008) if the T-statistic is greater (>) than 1.96, the hypothesis is declared significant. According to the results of the two tests conducted, it can be stated that the Social Influence (SI) variable has a significant influence on the Behavioral Intention (BI) variable.

H4: Facilitating Condition has an influence on Behavioral Intention in adapting to the use of the LinkAja Application.

The results are in line with the FC to BI route, the coefficient of determination R^2 is stated as strong with the result of 0.69. After the path coefficient test is carried out, the result equals to 0.225 which states that the H4 Hypothesis (FC→BI) is accepted. The authors also tested the hypothesis using the T-Test performing bootstrapping and the results equals to 2.294 where according to Ghozali (2008) if the T-statistic is greater (>) than 1.96, the hypothesis is declared significant. According to the results of the two tests conducted, it can be stated that the Facilitating Condition (FC) variable has a significant effect on the Behavioral Intention (BI) variable.

H5: Facilitating Condition has an influence on Use Behavior in adapting to the use of the LinkAja Application

The results are in line with the FC to UB route, the coefficient of determination R^2 is considered strong with the result of 0.69. After conducting the path coefficient test, the result equals to 0.032 which states that the H5 Hypothesis (FC → UB) is rejected. The authors also tested the hypothesis using the T-Test performing bootstrapping and the result equals to 0.260 where according to Ghozali (2008) if the T-statistic is smaller (<) than 1.96 then the hypothesis is considered insignificant. From the two tests conducted, it can be stated that the Facilitating Condition (FC) variable does not have a significant effect on the Use Behavior (UB) variable. This is also in line with the research conducted by Baptista & Oliveira (2015) which state that facilitating conditions do not affect user behavior.

H6: Price Saving Orientation has an influence on Behavioral Intention in adapting to the use of the LinkAja Application.

The results are in line with the PSO route to BI, the coefficient of determination R^2 is declared strong with the result of 0.69. After conducting the path coefficient test, the result equals to -0.01 which states that the H6 Hypothesis (PSO → BI) is rejected. The authors also tested the hypothesis using the T-Test performing bootstrapping and result equals to 0.151 where according to Ghozali (2008) if the T-statistic is smaller (<) than 1.96 then the hypothesis is considered insignificant. From the two tests carried out, it can be stated that the Price Saving Orientation (PSO) variable does not have a significant effect on the Use Behavior (UB) variable. This is also in line with the research conducted by Raihan & Rachmawati (2019) which state that Price Saving Orientation do not influence Behavioral Intention.

H7: Hedonic has an influence on Behavioral Intention in adapting to the use of the LinkAja Application.

The outcomes of this research are on the HD path to BI, the coefficient of determination R^2 is stated strongly with the result of 0.69. After the path coefficient test is carried out, the result equals to 0.251 which states that the H7 Hypothesis (HD → BI) is accepted. The authors also tested the hypothesis using the T-Test performing bootstrapping and result equals to 2.467 where according to Ghozali (2008) if the T-statistic is greater (>) than 1.96, the hypothesis is declared significant. According to the results of the two tests conducted, it can be stated that the Hedonic variable (HD) has a significant effect on the Behavioral Intention (BI) variable.

H8: Habit has an influence on Behavioral Intention in adapting to the use of the LinkAja Application.

The results are in line with the HB route to BI, the R^2 coefficient of determination is declared strong with the result of 0.69. After the path coefficient test is carried out, the result equals to 0.338 which states that the H8 Hypothesis (HB → BI) is accepted. The authors also tested the hypothesis using the T-Test performing bootstrapping and result equals to 4.463 where according to Ghozali (2008) if the T-statistic is greater (>) than 1.96, the hypothesis is declared significant. According to the results of the two tests conducted, it can be stated that the Habit (HB) variable has a significant effect on the Behavioral Intention (BI) variable.

H9: Behavioral Intention has an influence on Use Behavior in adapting to the use of the LinkAja Application.

The results are in line with the PE route to BI to UB has a coefficient of determination R^2 which is declared weak with a result of 0.298. However, after the path coefficient test is carried out, the result equals 0.523 which states that the H9 Hypothesis (BI → UB) is accepted. The authors also tested the hypothesis using the T-Test performing bootstrapping and result equals to 4.342 where according to Ghozali (2008) if the T-statistic is greater (>) than 1.96, the hypothesis is declared significant. According to the results of the two tests conducted, it can be stated that the Behavioral Intention (BI) variable has a significant influence on the Use Behavior (UB) variable.

5. Conclusion

The outcome of this research has provided awareness of UTAUT2 variables, namely Performance expectancy, Effort Expectancy, Social Influence, Facilitating Expectancy, Price Saving Orientation, Hedonic, and Habit on Use Behavior through Behavioral Intention or LinkAja consumer behavioral intentions. In this research, primary data was obtained through nonprobability sampling and purposive Sampling techniques where 400 questionnaires were distributed, and 226 questionnaires were selected for further analysis. Based on the findings, the following conclusions are drawn below:

1. According to the findings of the study, the H1 Hypothesis (PE → BI) is rejected. The result of H1 hypothesis testing concludes that there is no significant effect between the Performance Expectancy (PE) variable on Behavioral Intention (BI) in adapting to the use of the LinkAja application.
2. According to the findings of the study, the H2 Hypothesis (EE → BI) is rejected. The result of testing the H2 hypothesis concludes that there is no significant effect between the Effort Expectancy (EE) variable on Behavioral Intention (BI) in adapting to the use of the LinkAja application.
3. According to the findings of the study, the H3 Hypothesis (SI → BI) is accepted. The result of testing the H3 hypothesis concludes that Social Influence (SI) variable has a significant influence on Behavioral Intention (BI) in adapting to the use of the LinkAja Application.
4. According to the findings of the study, the H4 Hypothesis (FC→BI) is accepted. It can be concluded that Facilitating Condition (FC) variable has a significant influence on Behavioral Intention (BI) in the adaptation of using the LinkAja application.
5. According to the findings of the study, the H5 Hypothesis (FC → UB) is rejected. It can be concluded that Facilitating Condition (FC) variable has no significant effect on Use Behavior (UB) in adapting to the use of the LinkAja application.
6. According to the findings of the study, the H6 Hypothesis (PSO → BI) is rejected. It can be concluded that Price Saving Orientation (PSO) variable has no significant effect on Behavioral Intention (BI) in adapting to the use of the LinkAja Application.

7. According to the findings of the study, the H7 Hypothesis (HD → BI) is accepted. It can be concluded that Hedonic (HD) variable has a significant effect on Behavioral Intention (BI) in adapting to the use of the LinkAja application.
8. According to the findings of the study, the H8 Hypothesis (HB → BI) is accepted. It can be concluded that Habit (HB) variable has a significant effect on Behavioral Intention (BI) in adapting to the use of the LinkAja application.
9. According to the findings of the study, the H9 Hypothesis (BI → UB) is accepted. It can be concluded that Behavioral Intention (BI) variable has a significant effect on Use Behavior (UB) in adapting to the use of the LinkAja application.

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