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Determinants of Generation Z's Interest in Using Gopay, Ovo, and Dana (Application of UTAUT2 Model) in Mataram City

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ABSTRACT: This study aims to analyze the variables in UTAUT 2 which are factors for generation Z in using E-wallets on the Gopay, OVO, and Dana platforms in Mataram City. The sampling technique used was purposive sampling and data collection using online and offline questionnaires. Data analysis using Structural Equation Modeling (SEM) based on Partial Least Square (PLS) with the SmartPLS application. Based on the results of the study, it is known that the variables of performance expectancy, social influence, facilitating conditions and habit have a positive and significant effect on behavioral intention, while effort expectancy, perceived trust, perceived risk, hedonic motivation and price value have no significant effect on behavioral intention. In addition, behavioral intention also has a positive and significant effect on use behavior.

KEYWORDS: Financial Technology; E-wallet; UTAUT2; Generation Z; Behavioral Intention; Use Behavior

INTRODUCTION

The rapid development of technology plays an important role in changing the payment system from cash to non-cash. The non-cash payment system is a payment method whose use is carried out through an electronic payment system. One example of such electronic payment is e-wallet. E-wallet is one example of financial technology (fintech) that uses online media as an additional option in conducting financial transactions. (Jatmiko & Imronudin, 2023). E-wallet is e-money served based which is currently better known as digital wallet because it can store money. (Nawawi, 2020). In other words, an e-wallet is a service from a technology system used by consumers to conduct various types of transactions and store money digitally.

According to research conducted by Insight Asia, (2022) titled 'Consistency That Leads: 2023 E-Wallet Industry Outlook' shows the results that people prefer e-wallets as a payment method compared to cash payments and bank transfers. The research involved 1,300 people who participated in various major cities in Indonesia, where 74% of respondents actively used e-wallets in making transactions. In addition, the results show that over the past five years, Gopay has become a popular e-wallet platform among customers with 71% of all respondents, followed by OVO with 70%, and Dana with 61%.

Research conducted by Visa, (2022), entitled 'Consumer Payment Attitudes Study 2022' states that generation Z is the group with the highest percentage using e-wallets in digital payment methods by reaching up to 89%. Generation Z is the youngest generation that is a transition from the millennial generation and has just entered the workforce with a birth year of 1997 to 2012. (Oktafani & Sisilia, 2020). Despite their young age, generation Z has a high level of experience in applying e-wallets. (Indriyani & Sartika, 2022).

The determinants of user acceptance of the system need to be measured using an instrument. (Mahoney & Chan, 2002). This needs to be done in order to obtain accurate information in helping service providers to make further decisions in improving the quality of their services. There are several research models to identify factors that influence desires and actions in utilizing technology systems. One model that is useful for measuring how technology is accepted by consumers is the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) model. UTAUT2 was proposed by Venkatesh et al in 2012. This model is an update of the previous model, namely the Unified Theory of Acceptance and Use of Technology (UTAUT), which focuses on the organizational context. (Audina *et al.,* 2021). UTAUT developed into UTAUT2 due to the limitations of UTAUT which only explains 4 variables, including performance expectancy, effort expectancy, social influence, and facilitating conditions so that some variables cannot be seen from UTAUT. These variables are still insufficient in explaining the factors that determine the behavioral intention of using technology by consumers. Therefore, UTAUT was modified into UTAUT2 with three additional variables, namely price value, hedonic motivation, and habit. UTAUT2, which is a modification of UTAUT, focuses on the usefulness of technology

and the factors that determine consumer intention and technology use behavior.

The focus of this study is to analyze the determinants of generation Z's interest in adopting Gopay, OVO, and Dana in Mataram City. This is important to do because it can help policy makers in increasing the use of e-wallets so that economic growth increases and the level of welfare is higher. This study uses the UTAUT2 model with the variables used are performance expectancy, effort expectancy, social influence, facilitating conditions, price value, hedonic motivation, habit, behavioral intention and use behavior as well as two additional variables, namely perceived trust and perceived risk. The object of research is generation Z who uses the Gopay, OVO, and Dana platforms in Mataram City.

LITERATURE REVIEW

Performance expectancy is how far the use of a technology can be useful for improving consumer performance when carrying out an activity. (Venkatesh et al., 2003). The design of a system has benefits for its users, including perceived usefulness, external motivation, job satisfaction, and relative advantage. (Christiono & Brahmana, 2018). With an e-wallet, individuals will feel that payment transactions run faster and more efficiently. (Rahmawati & Sari, 2023). Consumers who feel that a technology provides benefits in improving performance will be committed to using the technology on an ongoing basis. (Putri & Suardikha, 2020). Proven by research from (Christiono & Brahmana, 2018; Nindya, 2017; Onibala et al., 2021; Rahi et al., 2018; Shafly, 2020) which shows that behavioral intentions are positively and significantly influenced by performance expectations.

H1: Performance Expectancy has a positive and significant effect on Behavioral Intention

Effort Expectancy is the level of ease of operating a system that can help users save time when doing certain activities. (Venkatesh et al., 2003). According to Hidayat et al., (2020) effort expectancy is the amount of effort spent in using an e-wallet. In addition, according to Sampat & Sabat, (2020) effort expectation is the belief held by a person that the use of technology is very easy and require less effort. If someone believes that using a technology system can be easier and reduce the effort required to carry out certain activities, it can affect their desire to use it. (Venkatesh et al., 2012). Audriyani & Meiranto, (2023) also confirmed this opinion that when users benefit from using the system, it will make users have the intention to continue using it. Research conducted by (Heryanto & Tjokrosaputro, 2021; Hoque & Sorwar, 2017; Suntara et al., 2023; Wardani & Masdiantini, 2022) states that behavioral intentions are positively and significantly influenced by effort expectations.

H2: Effort Expectancy has a positive and significant effect on Behavioral Intention

Social Influence is when an individual uses a technology system because of the influence of the individual's environment. (Venkatesh et al., 2012). In other words, social influence relates to how much social networks, such as family, influence each other in using technology systems. Individuals can use social influence to consider several factors when making a decision to use a technology system. (Umiyati et al., 2021). This is evidenced by research conducted by (Audina et al., 2021; Cahyani & Dewi, 2022; Hammouri et al., 2023; Kumala, 2020) that behavioral intentions are positively and significantly influenced by social influence.

H3: Social Influence has a positive and significant effect on Behavioral Intention

Perceived Trust is a state when individuals feel safe when making payments online and is important for suppressing concerns regarding the use of technological systems when making transactions. (Salisbury et al., 2003). According to Hidayat et al., (2020) because security is very important to feel when making financial transactions via the internet, it is important to analyze the trust factor. Trust affects behavioral intentions positively and significantly. (Adelia & Indah, 2023; Hammouri et al., 2023; Hidayat et al., 2020; Prasetyo et al., 2022).

H4: Perceived Trust has a positive and significant effect on Behavioral Intention

Perceived Risk is a state when individuals feel that they might get consequences from the services used. (Zhang et al., 2012). According to Hidayat et al., (2020) risk variables are very important to gain individual understanding of the potential undesirable results of a technology system. It is proven that risk affects individual behavioral intentions positively and significantly. (Hidayat et al., 2020; Melinda & Setiawati, 2022; Oktaviana & Jauharry, 2023).

H5: Perceived Risk has a positive and significant effect on Behavioral Intention

Facilitating Conditions are individual beliefs related to the availability of infrastructure that will support the use of an information technology system (Venkatesh et al., 2003). According to Diana, (2018) facilitating conditions are also referred to as the level of confidence possessed by individuals in the infrastructure provided by the organization that allows the use of technology, so that people can easily use the system. Behavioral interest is positively and significantly influenced by facilitating conditions. (Cahyani & Dewi, 2022; Mayanti, 2020; Rahi et al., 2018; Sedana & Wijaya, 2009)

H6: Facilitating Conditions has a positive and significant effect on Behavioral Intention

Hedonic Motivation can be interpreted as the extent to which the use of technology systems can provide happiness to

its users. (Heijden & Hans, 2004). According to Venkatesh et al., (2012) hedonic motivation is a feeling that arises because of the joy obtained from using a technology system. The higher the level of hedonic motivation, the desire for someone to use an e-wallet will appear. (Prasetya & Purnamwati, 2020). It is proven by research conducted by (Audina et al., 2021; Damayanti et al., 2022; Nugraha, 2020; Wardani & Masdiantini, 2022) that behavioral intentions are positively and significantly influenced by hedonic motivation.

H7: Hedonic Motivation has a positive and significant effect on Behavioral Intention

Price Value is a comparison between the price offered to someone and the benefits that will be obtained from using technology. (Venkatesh et al., 2012). Price value is the correlation between the price given to users and the benefits that users will receive. (Azis & Kamal, 2016). The more benefits consumers will get from the technology system compared to the cost of use, the stronger the consumer's desire to use it. (Venkatesh et al., 2012). Individual behavioral interest is positively and significantly influenced by price value. (Hammouri et al., 2023; Melinda & Setiawati, 2022; Prasetya & Purnamwati, 2020; Shafly, 2020)

H8: Price Value has a positive and significant effect on Behavioral Intention

Habit is the extent to which individuals are fond of carrying out automatically repeated behaviors. (Limayem et al., 2007). According to Venkatesh et al., (2012) habit is when someone acts impulsively due to the experience, knowledge, and advantages possessed by that person. Habit is an important component in determining a person's desire to use a technology system. (Alfansi & Daulay, 2021). This opinion is in accordance with research conducted by (Cahyani & Dewi, 2022; Hidayat et al., 2020; Onibala et al., 2021; Saragih & Rikumahu, 2022) that habits have a strong and positive correlation with the intention to use an e-wallet.

H9: Habit has a positive and significant effect on Behavioral Intention

Behavioral Intention is an intention that allows a person to take specific actions. (Islam et al., 2013). Behavioral intentions will encourage individuals to adopt technology. (Alalwan et al., 2016). Behavioral intention affects the use of behavi
or positively and significantly(Armansyah, 2021; Damayanti et al., 2022; Hoque & Sorwar, 2017; Mayanti, 2020; Saragih & Rikumahu, 2022)

H10: Behavioral Intention has a positive and significant effect on Use Behavior

Use Behavior is a measure of the amount of technology used by consumers. (Venkatesh et al., 2012). In other words, usage behavior shows how often individuals use their technology systems. The behavior shown when using technology depends heavily on how the user views the system, so good system usage can show how well the system is accepted. (Shafly, 2020)

This study aims to analyze the variables in UTAUT2 which are factors for generation Z in using E-wallets on the Gopay, OVO, and DANA platforms in Mataram City.

The framework of this research is described as follows:

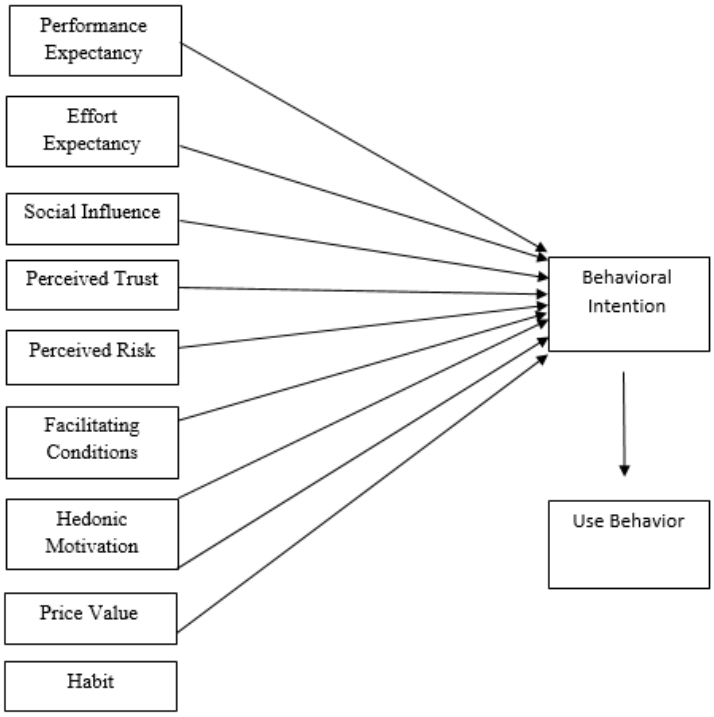

Figure 1. Reseacrh Model

METHOD

This quantitative research uses the UTAUT2 model in understanding consumer intentions and behavior in using e-wallets by examining the influence of independent variables, namely performance expectancy, effort expectancy, social influence, hedonic motivation, price value, facilitating conditions, habit, perceived trust and perceived risk on the dependent variable, namely behavioral intention and use behavior.

The location of this research is in Mataram City, West Nusa Tenggara with a sampling technique using purposive sampling. The population in this study is generation Z, which is the generation with the birth year 1997-2012, which means that they are currently 11-26 years old. Generation Z studied are individuals who use Gopay, OVO, and Dana e-wallets.

In this study, the total sample size for the population was unknown. The unknown population formula is used to determine the minimum sample size required with an unknown population. (Riduwan, 2004)

$$n = \frac{z^2}{4\mu^2} = \frac{(1{,}96)^2}{4\ (0{,}1)^2} = 96{,}04$$

n is the minimum number of samples required, z is 1,96 and μ is the margin of error with a value of 10%. The minimum number of samples for this study is 96,04.

The data collection method in this study is an online questionnaire technique using google form and offline by visiting each sub-district directly. There are five Likert scales used to measure the variables tested: 1= strongly disagree, 2= disagree, 3= neutral, 4= agree, and 5= strongly agree. The data analysis technique used is Structural Equation Modeling (SEM) based on Partial Least Square (PLS) with the SmartPLS version 4.9.8 application.

Variable	Indicator	Source
Performance Expectancy (H1)	- Perceived usefulness	(Venkatesh et al., 2003)
	- Relative advantage	
	- Job suitability	
Effort Expectancy (H2)	- Perceived ease of use	(Venkatesh et al., 2003)
	- Complexity	
	- Ease of use	
Social Influence (H3)	- Subjective Norms	(Ajzen, 1991)
	- Social Factors	
	- Status	(Thompson et al., 1991)
		(Moore & Benbasat, 1991)
Perceived Trust (H4)	- Capability	(Rofiq, 2007)
	- Policy	
	- Integrity	
Perceived Risk (H5)	- Financial risk	(Jacoby & Kaplan, 1972)
	- Performance risk	
	- Overall perceived risk	
Facilitating Conditions (H6)	- Perceived behavioral control	(Ajzen, 1991)
	- Facilitating conditions	
	- Compatibility	(Thompson et al., 1991)
		(Moore & Benbasat, 1991)
Hedonic Motivation (H7)	- Entertainment	(Venkatesh et al., 2012)
	- Fun	
	- Interests	
Price Value (H8)	- Quality	(Venkatesh et al., 2012)
	- Price	
	- Value	(Putra, 2018)

Habit (H9)	- Previous use - Addiction - Behavior becomes automatic	(Venkatesh et al., 2012)
Behavioral Intention (H10)	- Repurchase intention - Subjective norms about behavior - Positive communication from individuals to other individuals	(Venkatesh et al., 2003) (Venkatesh et al., 2012)
Use Behavior (H11)	- Usage time - Frequency of use - Variety of use	(Venkatesh et al., 2012)

RESULTS AND DISCUSSION

This study collected data using purposive sampling techniques by distributing questionnaires online and offline and the respondent data that was successfully obtained was 150 respondents. The characteristics of respondents in this study include district, gender, age, education, occupation, e-wallet used, length of e-wallet use, number of e-wallet uses a week, nominal money spent in a week and the function of using e-wallet.

The data in table 1 below shows that the study was dominated by Mataram sub-district with 37.4%, followed by Ampenan and Sekarbela sub-districts with 24% each, then Selaparang sub-district with 18% and the last two sub-districts, Cakranegara and Sandubaya with 9.3% each. The study was dominated by females at 70% and the remaining 30% by males. The study was dominated by 19-26 years old with 98% and 11-18 years old with only 2%. Furthermore, in educational characteristics, S1 dominates as much as 76% followed by SMA / SMK 20.7% and D3 only 3.3%. In this study, most of them are still students with a total of 93.35, and employees as much as 4.6%, as well as entrepreneurs, police officers, and research assistants with 0.7% each. This research is dominated by e-wallet funds by reaching 59.5%, followed by ovo as much as 21% and gopay 19.5%. Respondents on average use e-wallets for 1-3 years with a percentage of 36.7%, and 6 months - 1 year as much as 28%, 3-6 months 22% and above 3 years as much as 13.3%. In a week, respondents mostly use e-wallets only about 1-3 times with a percentage reaching 68%, 4-6 times only 22.65 and 6 to above 10 times only 4.7%. As for the nominal spent, it is dominated by less than Rp.500,000, which is as much as 90.7%, followed by Rp.500,000-Rp1,000,000 as much as 6.7% and Rp.100,000 to above Rp. 2,000,000 only 1.3%. for the last characteristic, e-wallets are more often used for online shopping with a percentage of 36.4%, send money 31.7%, pay in stores 22.1%, and the rest for online transportation 9.8%.

Table 1: Identity of Respondents

Information	**Percentage**
District	
Ampenan	16
Mataram	37,4
Selaparang	12
Sekarbela	16
Cakranegara	9,3
Sandubaya	9,3
Education	
SMA/SMK	20,7
D3	3,3
S1	76
Age	
11 - 18 years	2
19 - 26 years	98
Length of time using e-wallet	
3- 6 months	22
6 months - 1 year	28

1 - 3 years	36,7
> 3 years	13,3
Nominal spending in a week	
< Rp.500.000	90,7
Rp.500.000 - Rp.1.000.000	6,7
Rp.1.000.000 - Rp.2.000.000	1,3
> Rp.2.000.000	1,3
Jobs	93,3
Student	4,6
Employee	0,7
Entrepreneur	0,7
Police	0,7
Research Assistant	
Gender	
Male	30
Female	70
E-wallet used	
Gopay	19,5
Ovo	21
Dana	59,5
E-wallet usage in a week	
1 - 3 times	68
4 - 6 times	22,6
6 - 10 times	4,7
> 10 times	4,7
Function of using e-wallet	
Online transportation	9,8
Online shopping	36,4
Pay in store	22,1
Send money	31,7

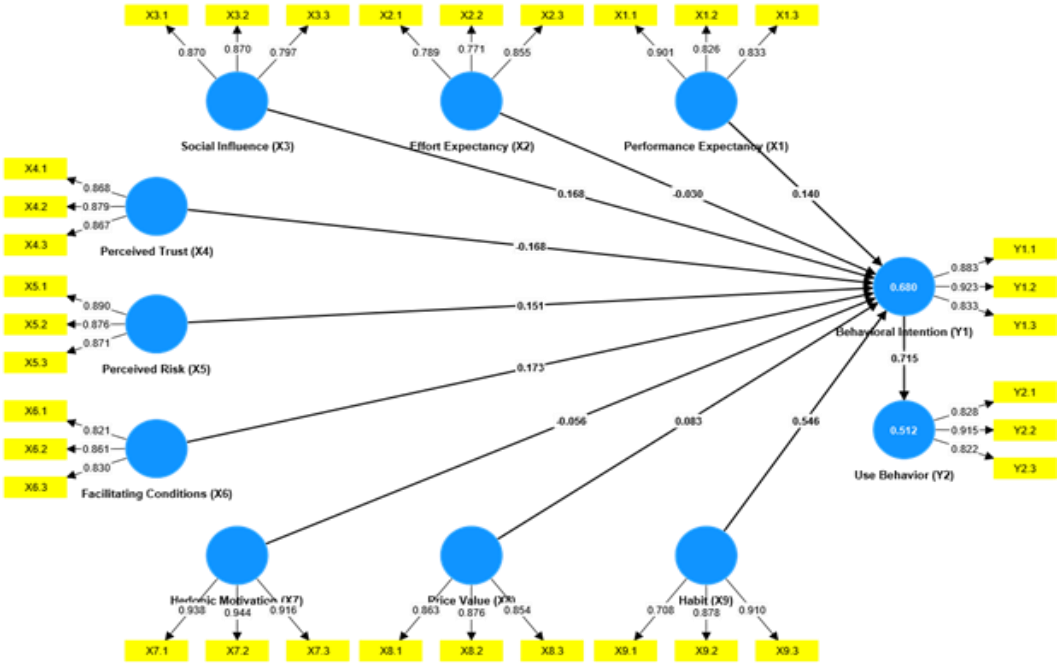

Figure 2. Outer Model

Source: Data processed (2023)

From the values in the outer model, it can be seen that performance expectancy, social influence perceived risk, facilitating conditions, price value and habit have a positive relationship direction towards behavioral intention. In addition, behavioral intention also has a positive influence on use behavior. Meanwhile, effort expectancy, perceived trust, and hedonic motivation have a negative direction of relationship to behavioral intention.

Table 2. Average Variance Extracted (AVE)

Variable	AVE
Behavioral Intention (Y1)	0.776
Effort Expectancy (X2)	0.649
Facilitating Conditions (X6)	0.702
Habit (X9)	0.700
Hedonic Motivation (X7)	0.870
Perceived Risk (X5)	0.773
Perceived Trust (X4)	0.759
Performance Expectancy (X1)	0.729
Price Value (X8)	0.747
Social Influence (X3)	0.716
Use Behavior (Y2)	0.733

The accuracy of a measuring instrument in carrying out its function can be known from the validity test. The Average Variance Extracted (AVE) value can be used to measure the variance owned by each latent variable with the limit of the accepted value being above 0.5. When viewed from Table 2, the AVE value of all variables has a value above 0.5, which means that the AVE test has met the requirements.

Table 3. Composite Reliability

Variable	Composite Reliability	Cronbach's alpha
Behavioral Intention (Y1)	0.912	0.855
Effort Expectancy (X2)	0.847	0.737
Facilitating Conditions (X6)	0.876	0.787
Habit (X9)	0.874	0.779
Hedonic Motivation (X7)	0.953	0.926
Perceived Risk (X5)	0.911	0.853
Perceived Trust (X4)	0.900	0.843
Performance Expectancy (X1)	0.890	0.814
Price Value (X8)	0.898	0.831
Social Influence (X3)	0.883	0.802
Use Behavior (Y2)	0.891	0.817

Reliability test is used to test whether a statement is reliable or in accordance with existing data in the field. The reliability test can be seen by the value of composite reliability and Cronbach's alpha. Composite reliability is a measurement taken to measure the reliability of an indicator with an acceptable value limit of above 0.7, and Cronbach's alpha is a measure of the internal consistency of a variable measurement with a minimum value of 0.7. The data in Table 3 shows that all variables have composite reliability and cronbach's alpha values above 0.7, so they can be declared reliable and acceptable.

Table 4. R-Square

Variable	R-square
Behavioral Intention (Y1)	0.680
Use Behavior (Y2)	0.512

Evaluation of the structural model (inner model) can be seen from the R-Square value which shows the relationship

between latent variables. Table 4 shows the R-square value of the behavioral intention variable (Y1) of 0.680 or 68%, and the use behavior variable (Y2) of 0.512 or 51.2%. In other words, it is considered that exogenous variables have a considerable influence on endogenous variables. This is indicated by a value of 68% of the ability of exogenous variables to explain the endogenous behavioral intention variable, and the remaining 32% is explained by other variables outside the research model. In addition, exogenous variables are considered to have a moderate influence in explaining the endogenous variable use behavior with a value of 51.2% and other variables not used in this study contributed 48.8%.

Table 5. Path Coefficient

Variabel	Original sample	T statistics	Information
BI (Y1) -> UB (Y2)	0.715	16.563	Accepted
EE (X2) -> BI (Y1)	-0.030	0.464	Rejected
FC (X6) -> BI (Y1)	0.173	2.115	Accepted
HB(X9) -> BI(Y1)	0.546	8.248	Accepted
HM (X7) -> BI (Y1)	-0.056	0.659	Rejected
PR (X5) -> BI (Y1)	0.151	1.562	Rejected
PT (X4) -> BI (Y1)	-0.168	1.582	Rejected
PE (X1) -> BI (Y1)	0.140	1.985	Accepted
PV (X8) -> BI (Y1)	0.083	0.905	Rejected
SI (X3) -> BI (Y1)	0.168	2.114	Accepted

Hypothesis testing is carried out in order to show the direction of the variable relationship. The T test is used to measure the significance level of hypothesis testing with an acceptable value limit of 1.96. Table 5 shows the results of hypothesis testing. The original sample column shows the direction of the variable relationship and the T-statistic column shows the significance level of the relationship between variables.

Based on the results of hypothesis testing, it is known that performance expectancy has a positive and significant effect on behavioral intention so that H1 is accepted. This means that individuals feel that e-wallets are useful for their daily lives because they can help complete payment transactions faster and improve performance efficiency so that this affects individual intentions in using e-wallets. This is in line with previous research which shows that behavioral intention is positively and significantly influenced by performance expectamcy. (Christiono & Brahmana, 2018; Nindya, 2017)

Based on the results of the path coefficient, it is known that effort expectancy has a negative and insignificant effect on behavioral intention so that H2 is rejected. This means that even though there is convenience from the features provided by e-wallets, it still does not affect individuals to have the intention of using e-wallets. Individuals tend to be accustomed to using cash which is considered simpler because internet access is not required in its use. This is in line with previous research which states that effort expectancy has no significant effect on behavioral intention. (Putri & Suardikha, 2020)

Based on the results of the path coefficient, it is known that social influence has a positive and significant effect on behavioral intention so that H3 is accepted. This shows that there is an influence from the surrounding environment that uses a lot and suggests influencing individual intentions in using e-wallets. This is in line with previous research which shows that behavioral intention is positively and significantly influenced by social influence. (Tak & Panwar, 2017)

Based on the results of the path coefficient, it is known that perceived trust has a negative and insignificant effect on behavioral intention so that H4 is rejected. This means that the security provided by e-wallets does not make individuals fully trust this. So that even though e-wallets have tried to provide the services their users want, it does not make individuals have the intention to continue using e-wallets. This research is in line with previous research which shows that perceived trust has a negative and insignificant effect on behavioral intention. (Koswara et al., 2022)

Based on the results of the path coefficient, it is known that hedonic motivation has a positive but insignificant effect on behavioral intention so that H5 is rejected. This means that when using an e-wallet there are perceived barriers and risks, it does not affect a person's desire to use an e-wallet. This is in line with previous research which states that perceived risk has no significant effect on behavioral intention. (Dimas et al., 2023)

Based on the results of the path coefficient, it is known that facilitating conditions have a positive and significant effect on behavioral intention so that H6 is accepted. This means that the availability of adequate resources and infrastructure in assisting

the use of technology, so that it affects individual intentions in using e-wallets. This is in line with previous research which shows that behavioral intention is positively and significantly influenced by facilitating conditions. (Sedana & Wijaya, 2009)

Based on the results of the path coefficient, it is known that hedonic motivation has a negative and insignificant effect on behavioral intention so that H7 is rejected. This means that the pleasure, comfort and satisfaction obtained from e-wallets do not affect individual intentions in using e-wallets. This is in line with previous research which states that hedonic motivation has no significant effect on behavioral intention. (Hidayat et al., 2020)

Based on the results of the path coefficient, it is known that price value has a positive but insignificant effect on behavioral intention so that H8 is rejected. This means that even though the price offered by the e-wallet is in accordance with the services provided, it does not affect the intention to use the e-wallet. This is in line with previous research which states that price value has no significant effect on behavioral intention. (Hidayat et al., 2020)

Based on the results of the path coefficient, it is known that habit has a positive and significant effect on behavioral intention so that H9 is accepted. This means that habit drives individuals to use e-wallets. When individuals are accustomed to doing something repeatedly, it will affect individual usage intentions. This is in line with previous research which states that behavioral intention is positively and significantly influenced by habit. (Prasetyo et al., 2022)

Based on the path coefficient results, it is known that behavioral intention has a positive and significant effect on use behavior so that H10 is accepted. This means that generation z has the intention or plan to use e-wallte. This intention will encourage generation z to use e-wallets continuously so that the frequency of using e-wallets increases. This is in line with previous research which states that use behavior is positively and significantly influenced by behavioral intention. (Hoque & Sorwar, 2017)

CONCLUSIONS

This study concludes that five out of ten hypotheses are accepted. This study proves that there is a positive and significant effect of performance expectancy, social influence, facilitating conditions and habit on behavioral intention. In addition, behavioral intention also has a positive and significant effect on use behavior. However, this study did not show any effect of effort expectancy, perceived trust, perceived risk, hedonic motivation, and price value on behavioral intention. This study shows that the habit variable has the strongest influence on behavioral intention. In addition, the type of e-wallet most widely used by respondents is Dana, followed by Gopay and OVO in the last position.

This study produces several suggestions, namely, based on performance expectancy factors, service providers must put more effort in strengthening individual beliefs that using e-wallets will be useful in helping certain activities. Based on social influence factors, service providers can partner with influencers so that they can help introduce services in e-wallets. Based on the facilitating conditions factor, service providers are expected to be able to improve resources and infrastructure in order to support the use of technology systems. Based on the habit factor, service providers must be able to create conditions where individuals are accustomed to using e-wallets to make transactions. In addition, for several other factors, namely social influence, perceived trust, perceived risk, hedonic motivation, and price value, which in this study have no effect on behavioral intention, but may have an influence in other studies, so service providers must continue to increase innovation so that people are interested in using e-wallets.

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