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THE ANALYSIS OF INTENTION AND USE OF FINANCIAL TECHNOLOGY (The Case of E-money)

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Abstract

The rapid development of technologies affects the financial technology sector, especially e-money in Indonesia. This research aims to analyze the determinant from intention and use behavior of financial technology (e-money) using UTAUT2 as the model. This research took place in Jabodetabek, with a total sample of 300 people as the respondents. The purposive sampling method is used as the sampling method in this study. The scale which is used in this study is the Likert scale with a range of 1-5. Data were analyzed using descriptive and Structural Equation Modeling (SEM). The results show that performance expectations, effort expectancy, social influence, facilitation conditions, and habits are factors that influence the intention and use of e-money. On the other hand, hedonic motivation and price value do not affect behavioral intention. It indicates that using financial technology is a must and not depend on user motivation or the price of the technology. These results provide implications about several factors as the determinant of e-money for stakeholders to develop the strategy for e-money based on the most influential factor that affects consumers as users. While developing e-money technology, the developer should take into account factors such as performance expectations, effort expectancy, social influence, facilitation conditions, and habits.

***Keywords:** e-money, financial technology, UTAUT2.*

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INTRODUCTION

The financial sector in Indonesia has used technology development products. In the government sector, the use of information technology gives an advantage to the accuracy and reliability of government financial statements (Jauhari et al., 2019). Moreover, financial technology has become evidence of technological developments in the financial sector. Nowadays, financial technology is

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known as fintech. Fintech is a technology-based commercial service that aims to facilitate financial transactions that can be done anytime and anywhere. Fintech also has a variety of functions. Fintech can serve e-money (e-money), virtual account, lending, personal finance, and crowdfunding (Rizal, Maulina, & Kostini, 2018).

Electronic money or called e-money is one example of financial technology products. E-money is included in the payment category. It allows users to do financial transactions without using cash. Bank Indonesia Regulation Number 18/08/PBI/2014 concerning Amendments to Bank Indonesia Regulation Number 11/12/PBI/2009 states that e-money is part of legal payment instruments in Indonesia. Moreover, previous researchers reported that e-money becomes one of the payment alternatives for micro-segments such as toll payment, ticket purchasing, and payment at a shop that uses an e-money payment system (Tazkiyyaturrohmah, 2018).

According to Pranoto & Salsabila (2018), the usage of e-money as fintech products in Indonesia is increasing due to toll electronification and promotion offered by stores for consumers. Although the use of e-money is considered as a new financial transaction that provides convenience for users, its use has not been maximized in Indonesia. The condition is caused by the lack of public knowledge about e-money (Pranoto & Salsabila, 2018). Whereas, the existence of e-money is expected to be sustainable and provide benefits to the users.

Readiness for technology acceptance is also considered as one of the factors that influence the use of e-money as fintech product in Indonesia. Previous researchers use Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) as a concept to explain user behavior towards certain information technologies (Khurana & Jain, 2019; Kusuma & Puspaningsih, 2016; Suryaningrum, 2012; Venkatesh, Thong, & Xu, 2012). According to Venkatesh et al., (2012), this model has a behavioral intention and use behavior as dependent variables. Then, the independent variables are performance expectancy, effort expectancy, influence from the social environment, the conditions of facilitation or infrastructure, hedonic motivation, price value, and the habit of consumers.

Performance expectancy describes the extent to which a consumer believes that the usage of the system will improve the profits and benefits of their task or performance. Performance expectancy, as an independent variable has the most definite impact on behavioral intention (Dzulhaida & Giri, 2017). Besides, this variable becomes the key determinant that will explain the behavioral intention of consumers (Venkatesh et al., 2012). Thus, the first hypothesis proposed as follow:

H1: Performance Expectancy (PE) positively influence Behavioral Intention (BI) of e-money as a financial technology product

Besides performance expectancy, the other factors such as effort expectancy also proved as a variable that has a positive impact on behavioral intention (Kusuma & Puspaningsih, 2016). It defines the level of ease associated with using the system. Thus, the second hypothesis as follows:

H2: Effort Expectancy (EE) positively influence on Behavioral Intention (BI) of e-money as a financial technology product

Moreover, the result of previous research said that the influence of social environment and facilitating conditions influence behavioral intention positively (Kusuma & Puspaningsih, 2016; Onaolapo & Oyewole, 2018). Based on the results from previous researchers that showed a

relationship between these variables positively, the researcher proposed the following third and fourth hypothesis:

H3: Social Influence (SI) positively influence Behavioral Intention (BI) of e-money as a financial technology product

H4: Facilitating Condition (FC) positively influence Behavioral Intention (BI) of e-money as a financial technology product

The previous researcher also considers hedonic motivation, price-saving orientation, and habit as the determinants of intention to use the product of technology. The study from Venkatesh et al., (2012) uses hedonic motivation as a predictor of consumer's behavioral intention to use the product of technology because conceptualized as perceived enjoyment has been proved by the previous researchers to influence technology acceptance and use directly. Based on the definitive study of the prior researcher, the fifth hypothesis proposed as follows:

H5: Hedonic Motivation (HM) positively influence Behavioral Intention (BI) of e-money as a financial technology product

However, there is a different statement from previous studies about the impact of price value on the behavioral intention of the technology. Venkatesh et al., (2012) explained that price value affects behavioral intention positively, while Yu (2012) found the opposite that price value has a negative relationship with behavioral intention. The results gap of the previous study underlines the need for further research. Thus the sixth hypothesis proposed as follows:

H6: Price Value (PV) positively influence Behavioral Intention (BI) of e-money as a financial technology product

Habit also proved that this variable has a positive effect on behavioral intentions of the consumer (Lail, 2019). Venkatesh et al. (2012) also stated that UTAUT2 model gives a conclusion that between habit and behavioral intention has a positive relationship. Based on the previous study, the hypothesis proposed as follow:

H7: Habit (H) positively influence Behavioral Intention (BI) of e-money as a financial technology product

Besides the determinants of behavioral intention, the other variables such as facilitating condition and habit also consider as the determinants of use behavior (Chang, Liu, Huang, & Hsieh, 2019). Moreover, behavioral intention proved that this variable has a positive impact on user behavior (Chang et al., 2019; Lail, 2019). Based on these findings from the previous results, the eighth, ninth, and tenth hypothesis were proposed as follow:

H8: Facilitating Conditions (FC) positively influence Use Behavior (UB) of e-money as a financial technology product

H9: Habit (H) positively influence Use Behavior (UB) of e-money as a financial technology product

H10: Behavioral Intention (BI) positively influence Use Behavior (UB) of e-money as a financial technology product

Previous studies already use UTAUT2 model to test the determinants of behavioral intention and usage behavior in Indonesia. Lail (2019) applies UTAUT2 to analysis behavioral intention and usage behavior of consumers in using OVO as e-money. Then, Dzulhaida & Giri, (2017) analyze the intention of Indonesian people to use e-money with respondents in Bandung, Jakarta, Surabaya, Medan, and Makassar. This study aims to analyze behavioral intention and use behavior in using e-money not only OVO but also the other products of e-money in Indonesia such as Gopay, T-Cash, Dana. This study also considers the Jabodetabek area, which is the centre of economic activity in Indonesia as the area for respondents. Based on that, the results of this study are expected to be beneficial for e-money service providers to increase intention in using e-money for their users based on the most influential factors. Thus, the benefits of e-money can be felt by e-money users and e-money providers.

RESEARCH METHOD

This research belongs to the type of quantitative research method by developing a questionnaire to test the hypothesis and the model. This research uses seven exogenous variables, namely performance expectancy (PE), effort expectancy (EE), social influence (SI), facilitating condition (FC), hedonic motivation (HM), price value (PV), and habit (H). One variable interface behavior intention (BI), and one endogenous variable use behavior (UB). The conceptual research framework can be seen in Figure 1.

The population of this research is the consumer of e-money in the Jabodetabek area. The location selection is based on the majority of e-money users and the centre of economic activity in Indonesia. The number of samples is 300 respondents. Thus, the number of samples fulfils the sample size for an infinite population (Ghozali, 2017; Hair et al., 2010; Sekaran, 2003). Sampling in this study uses purposive sampling method.

Data were collected through a questionnaire distributed to respondents via online through a Google form containing 45 questions as indicators to measure variables Data were analyzed based on Structural Equation Modelling (SEM) with UTAUT2 as the model. The use of SEM analysis is intended to find out which is a series of relatively complex relationships simultaneously. Path coefficient is used to estimate the effect of each independent variable (7 variables) toward the dependent variable, and p-value is used to test the significance of the impact.

Table 1 explains the operational definitions of variables and indicator for variable measurement.

RESULTS AND DISCUSSION

Result

Respondent Characteristic

Information on the characteristics of respondents is essential, as a basis to understand the description and conditions of the users. Table 2 is the demographic conditions. The result shows that 65% of respondents are male. This result indicates that many male consumers have already used e-money. Then, respondents are dominated by consumers aged 23-28 years old, have a bachelor level of education, work as a private employee with a monthly expenditure level more

than IDR 3.000.000. Thus, the results show the tendency that consumers who have used e-money are consumers with high educational background and income of more than IDR 3.000.000.

Table 1. Operational Definitions of Variables and Indicators

Variables	Definitions	Indicators
Performance Expectancy (PE)	The extent to which a consumer believes that using the system of e-money will help them to achieve benefits in certain job performance (Kholid et al., 2020; Venkatesh et al., 2012).	1. E-money performance 2. Access speed 3. Level of productivity
Effort Expectancy (EE)	The level of ease is associated with using the system that the consumer needs to exert in using e-money as information technology (Kholid et al., 2020; Venkatesh et al., 2012).	1. Easy to understand 2. Easy to operate 3. Practical to use
Social Influence (SI)	The perception of the consumers that their social environment (closest people such as family and friends) suggest and influence them to use e-money (Kholid et al., 2020; Venkatesh et al., 2012).	1. Environmental influence 2. Family influence 3. Influence of trends
Facilitating Condition (FC)	Support for consumers when using e-money through technical facilities and infrastructure (Kholid et al., 2020; Venkatesh et al., 2012).	1. Tools 2. Infrastructure 3. Resources 4. Knowledge
Hedonic Motivation (HM)	Perceived enjoyment and pleasure felt by the consumers in using e-money as fintech products (Venkatesh et al., 2012).	1. Level of pleasure 2. Level of enjoyment 3. Level of comfortability
Price Value (PV)	Consumer assessment of the perceived benefits of quality and quantity from e-money usage. The monetary costs to use the e-money (Venkatesh et al., 2012).	1. Nominal 2. Value 3. Willingness
Habit (H)	The tendency of influence, which is given by the consumer habit, is using e-money as fintech products (Venkatesh et al., 2012).	1. Level of habit 2. Level of necessity in using 3. Level of urge
Behavioral Intention (BI)	The consumer actions or decisions use of e-money, whether to be used continuously or not (Venkatesh et al., 2012).	1. Level of activity 2. Level of continuity 3. Comparison level
Use Behavior (UB)	Consumer processes recognize their needs, find alternative solutions, choose and feel the benefits of e-money, and evaluate the results of the experience of using e-money as fintech products (Venkatesh et al., 2012).	1. Choices 2. Level of satisfaction in using 3. Willingness to recommend the others

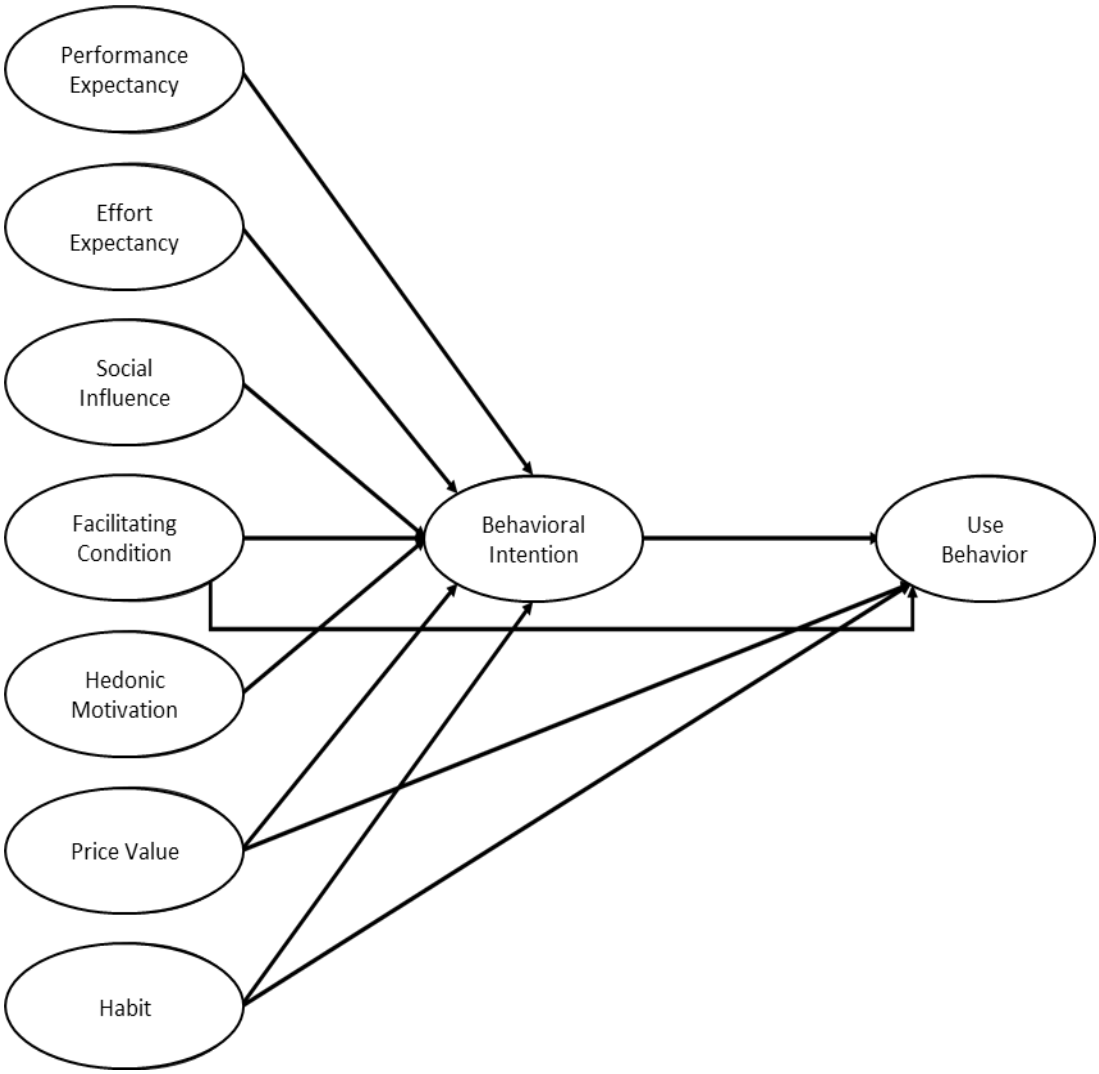

Figure 1. Research Conceptual Framework

Descriptive Statistic

The questionnaire distribution takes data from users of e-money through online questionnaires. All respondent's answers have been validated and have the appropriate normal distribution. The collected data analyzed based on descriptive statistic analysis to get the result of mean and standard deviation. It becomes the basis for knowing general information for each variable used. Based on the data collected, Table 3 shows the mean and standard deviation of each variable. The value of mean from the variables is above the standard deviation. It means that no errors or discrepancies in the information obtained. The Habit (H) variable gets the highest value of mean from the other variables in the study. This mean shows that consumers strongly believe that using the e-money system will help them achieve the expected benefits. Besides, the Hedonic Motivation (HM) variable has the lowest mean among the other variables. Even so, the value indicates that

consumers are quite happy and enjoy using the e-money. The data obtained is considered capable of influencing the final results of the study.

Table 2. Respondent Characteristic

Characteristic	Category	Percentage (%)
Sex	Male	65.00
	Female	35.00
Age	19-22 yo	14.00
	23-28 yo	74.67
	29-37 yo	11.33
Address	Bogor	35.00
	Jakarta	30.00
	Bekasi	16.50
	Tangerang	9.50
	Depok	9.00
Level of Education	Senior High School	8.00
	D3	18.00
	S1	64.00
	S2	10.00
Occupation	Private employee	41.00
	Student	19.00
	Government employee	22.00
	Entrepreneurship	11.00
	Housewife	7.00
Expense per month	<IDR 700.000,	3.67
	IDR 700.001 – IDR 1.000.000	6.50
	IDR 1.000.001 – IDR 1.500.000	16.00
	IDR 1.500.001 – IDR 2.000.000	19.00
	IDR 2.000.001 – IDR 3.000.000	14.00
	>IDR 3.000.000	40.83

Source: processed data (2020)

Validity and Reliability Test

A validity test is done to determine the level of accuracy of the relationship between indicators and variables. It is known that the validity test requires that the output value is above 0.5, so if the output produced is below 0.5, then the indicator must be excluded from the research model. All indicators in this study were 45. In this study, the limit or goodness of fit is 0.5 (Ghozali, 2011). The results validity test for the variables, performance expectancy (PE), effort expectancy (EE), social influence (SI), facilitating conditions (FC), hedonic motivation (HM), habit (H), price value (PV), behavioral intention (BI) and use behavior (UB) show results exceeding the 0.5. Thus, all of the indicators are valid. These tests are performed to determine the level of accuracy and level of reliability between variables in this study. The validity test requires an output value of more than

0.5 and a reliability test of more than 0.7. The results of reliability and validity testing show that all variables show valid and reliable results.

Table 3. Descriptive Statistics

Variables	Mean	Standard Deviation
Behavioral Intention (BI)	3.88	1.32
Performance Expectancy (PE)	4.31	1.21
Effort Expectancy (EE)	3.89	1.34
Social Influence (SI)	3.67	1.45
Facilitating Condition (FC)	3.78	1.35
Hedonic Motivation (HM)	3.11	1.35
Price Value (PV)	3.14	1.31
Habit (H)	4.38	1.12
Use Behavior (UB)	3.79	1.31

Source: processed data (2020)

Table 4. Validity and Reliability Test

Variable	Validity	Reliability
Behavioral Intention (BI)	0.63	0.74
Effort Expectancy (EE)	0.72	0.71
Price Value (PV)	0.83	0.81
Facilitating Condition (FC)	0.66	0.77
Performance Expectancy (PE)	0.75	0.70
Habit (H)	0.65	0.71
Hedonic Motivation (HM)	0.88	0.94
Social Influence (SI)	0.86	0.87
Use Behavior (UB)	0.79	0.91

Source: processed data (2020)

Hypothesis Testing

The results of data processing analyzed in the UTAUT2 model to determine the correlation and significance, the results of modelling with UTAUT2 can be seen in Figure 2. Based on the test model, it can be seen the results of the SEM model estimation in Table 5. The results show the effect of each variable and their relationship.

Discussion

Effect of Performance Expectancy on Behavioral Intention (H1)

Performance expectancy has a significant effect on behavioral intention because the p-value shows value 0,002 less than 0,05. Thus, the result supports the previous study that stated if performance expectancy had the most significant influence on behavioral intention (Onaolapo & Oyewole, 2018; Gharaibeh, Arshad, & Gharaibeh, 2018). The estimated value of the performance expectancy is 0,400, which means the direction is positive.

This condition occurs due to the reasons that the usage of e-money is practical, easy, and there is a promo. This promo means that proving that the usage of e-money can provide benefits and convenience. The usage of e-money is considered very useful for daily life in conducting online transactions because it can create a sense of security, practicality, and speed in transactions. Users or consumers can pay online and no longer need to use or spend cash-money to make payments.

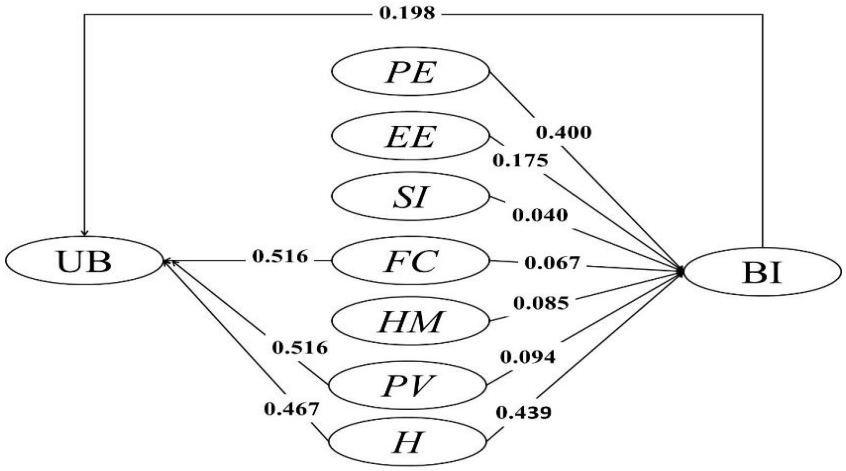

Figure 2. Test Model

Table 5. Hypothesis Testing UTAUT2 E-Money

	Path			Estimate	P-Value	Result
H1	PE	---->	BI	0.400	0.002	Significant
H2	EE	---->	BI	0.175	0.076	Significant
H3	SI	---->	BI	0.040	0.003	Significant
H4	FC	---->	BI	0.067	0.050	Significant
H5	HM	---->	BI	0.085	0.470	Not Significant
H6	PV	---->	BI	0.094	0.150	Not Significant
H7	H	---->	BI	0.439	0.021	Significant
H8	FC	---->	UB	0.516	0.001	Significant
H9	H	---->	UB	0.467	0.014	Significant
H10	BI	---->	UB	0.198	0.004	Significant

Source: processed data (2020)

Moreover, they can carry out various transactions using e-money. Transactions that have been carried out by users can be appropriately recorded. These results are in line with previous research which shows that the relationship between these variables is positive in the use of mobile banking (Pertiwi & Ariyanto, 2017; Gharaibeh et al., 2018).

Effect of Effort Expectancy on Behavioral Intention (H2)
Effort expectancy significantly influences behavioral intention because the p-value shows value 0,076 that less than 0,1. The estimated value of effort expectancy is 0,175, which means the direction is positive. Effort expectancy is the ease of using e-money to reduce efforts in the form of one's energy and time in activities. The findings in this study illustrate that the usage of e-money is considered to become facilitation for the online transaction payment process. E-money creates conditions that are more effective and efficient in terms of time and energy for the users. The users can make transactions anytime and anywhere, not limited by time and place. These results are in line with research by Kristoforus (2013), which shows that effort expectancy positively influences behavioral intention.

Effect of Social Influence on Behavioral Intention (H3)
Social influence significantly influences behavioral intention because the p-value shows value 0,003 that less than 0,05 The estimated value of social impact is 0,040, which means the direction is positive. The existence of positive testimonials and suggestions from the environment around the respondent, both family and the closest person will influence the intention of using e-money by users. The more positive testimonials from the environment around users, it will encourage people to continue to use e-money. Also, based on the characteristics of research, it can be seen that one source of information that is often used and influences the usage of e-money is the internet and then friends, family or office environment. This result is in line with Susanto & Handayani (2018), which shows that the influence between social environment and behavioral intention to use the product of technology is positive.

Effect of Facilitating Condition on Behavioral Intention (H4)
Facilitating condition significantly influences behavioral intention because the p-value shows value 0,05. The estimated value in the facilitating condition is 0,067, which means the direction is positive. Facilitating condition is a form of trust level if the organization (surrounding environment) and existing technical infrastructure can assist in the usage of e-money. Existing technical infrastructure no longer influences the intention of usage e-money because currently, users or consumers who are dominated by the millennial generation already have sufficient knowledge and are supported by adequate facilities. Moreover, the samples in this research are users who have already made transactions using e-money. Thus, the result supports the previous study that stated facilitating condition has a positive effect on behavioral intention (Onaolapo & Oyewole, 2018; Gharaibeh et al., 2018).

Effect of Hedonic Motivation on Behavioral Intention (H5)
Hedonic motivation has no significant impact on behavioral intention because the p-value shows value 0,470 above 0,05. The estimated value of this variable is 0,087. It means the direction is positive. This result is different from the previous finding that shows if hedonic motivation significantly influences behavioral intention (Gharaibeh et al., 2018; Palau-Saumell, Forgas-Coll, Sánchez-García, & Robres, 2019). Hedonic motivation describes the feeling of pleasure obtained when using something. In this case, the respondents have not gotten the pleasure obtained when using e-money because one of them is the price provided and the quality of services offered. The

usage of e-money is not considered to be the solution of every transaction made, a complicated process and obstacles will cause user dissatisfaction.

On the other hand, the use of e-money today is a common fintech, and millennial generation no longer feels proud to use it. This motivation will cause the user to think of using it further, but if the service provider can provide the appropriate price and excellent service, the user will reuse e-money. The role of online payment facility provider companies here is very influential in monitoring the operational matters that can not cause user satisfaction to decrease.

Effect of Price Value on Behavioral Intention (H6)

The price value does not significantly influence behavioral intention because the p-value shows value 0,094 above 0,05. The estimated value shows value 0,150, which means the direction is positive. The price value is how the user assesses the perception of the quality and actual quantity of the usage of e-money. The usage of e-money is based on aspects of practicality and speed in transactions. This result shows that the price and services provided are not a significant aspect of fostering the intention to use e-money. Besides, price value has no significant impact on the intention to use applications or products of the technology if it is free for the consumer (Palau-Saumell et al., 2019). Owusu, Osei, and Appiah (2019) had a different result. They proved that price value is one of the main factors influencing the adoption and use of m-banking in Ghana. Same as Owusu et al. (2019), in Jordan, Eneizan, Mohammed, Alnoor, Alabboodi, and Enaizan (2019) also found that influence the behavioural intention of customers regarding the adoption of mobile marketing.

Effect of Habit on Behavioral Intention (H7)

Habit influence behavioral intention significantly because the p-value shows value 0,021 that less than 0,05. The estimated value of the habit is 0,436, which means that the direction is positive. Habit is a description and explanation to understand how habits tend to influence the use of e-money. The usage of e-money has become commonplace for the millennial generation. The practicality and speed of using e-money are the foundation for conducting online transactions.

Moreover, the sales promotion will provide a stimulus to users in growing the intention to use e-money. This result supports the research by Ouattara (2017), which suggests that habits significantly influence behavioral intention in the use of information technology consumerization. Other research that supports the influence of habit on behavioral intention was Owusu et al. (2019) and Mehi et al. (2019). They found that habit is one of the main factor influencing behavior intention to use technology.

Effect of Facilitating Condition on Use Behavior (H8)

Facilitating condition has a significant effect on the use-behavior because the p-value shows value 0,001 that less than 0,05. The estimated value in the facilitating condition is 0,516, which means the direction is positive. Facilitating condition is a level of trust if an organization (the surrounding environment) and existing technical infrastructure can assist in the use of e-money. Millennial users have enough knowledge. Adequate facilities also support them. Also, the millennial generation sampled in this research are users who have already made transactions using e-money. Adequate technical infrastructure makes users will continue to use e-money in conducting online payment or transactions. These results support the previous research, which states that facilitating

conditions influences the behavioral intention in adopting the use of applications or products of technology significantly (Haywood, 2017).

Effect of Habit on Use Behavior (H9)
Habit influence the use-behavior of e-money significantly because the p-value shows value 0,014, that less than 0,05. The estimated value for the habit is 0,467, which means the direction is positive. Habit is described as an image and explanation to understand how habits tend to influence the use of e-money. The characteristics of this study become the basis for explaining the reasons for using e-money are practical, comfortable and promos. This reason makes it addicting and must use e-money when making transactions. The users think that using e-money gives practicality and speed. Moreover, promotion from sales becomes the basis for users in using e-money continuously for online payment transactions. These results support the previous research, which suggests that habits significantly influence the use-behavior of mobile banking (Pertiwi & Ariyanto, 2017).

Effect of Behavioral Intention on Use Behavior (H10)
Behavioral intention influences the use-behavior significantly because the p-value shows value 0,04 that less than 0,05. The estimated value of this variable is 0,198, which means the direction is positive. Behavioral intention is the act or decision of consumers regarding the usage of e-money, whether it will be used continuously or not. The users are influenced by the efficiency, in terms of time and energy in using e-money. Moreover, they also consider practically and security in using e-money. Besides, environmental influences in using e-money affect users to carry out online transactions using e-money continuously. These results support the previous study, which suggests that behavioral intention significantly influences use behavior in the usage of mobile learning (Edward, 2017).

CONCLUSIONS

In this study, it is known that the behavioral intention of e-money is influenced by performance expectations, effort expectancy, social influence, facilitation conditions, and habits. Performance expectancy positively and significantly affects behavioral intention. This condition occurs due to the reasons that the usage of e-money is practical and comfortable. Effort expectancy positively and substantially influences behavioral intention because the use of e-money is more effective and efficient in terms of energy and time. Social influence positively and significantly influences behavioral intention, the existence of positive testimonials and suggestions from the environment around the respondent both family and the closest person will affect the intention of using e-money. Facilitating condition also positively and significantly influence behavioral intention and use behavior, the findings illustrate that currently, users who are dominated by millennial generation already have sufficient knowledge and are supported by adequate facilities. Habit positively and significantly influences behavioral intention and use behavior because the use of e-money has become commonplace and a necessity for the millennial generation.

The result is expected to provide information for e-money providers or financial technology providers to develop e-money products and services for consumers based on the determinants of consumer behavior. The stakeholders should consider and pay attention to the factors that have a positive and significant impact on consumer's behavioral intention in using e-money. Then, they

also need to consider the factors that influence consumer's use of behavior in using e-money. E-money products and services are expected to develop and innovate, such as add new features, add new merchants on their application, and promotion to attract the consumer. Thus, the existence of e-money can continue to provide benefits to both users. This research is limited to 7 exogenous variables (performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic products, price values, habits). One interface variable (behavior intention) and one endogenous variable (use behavior) used, further research may add other variables that are likely to have a significant effect and be tested using another modelling.

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