

## Analysis of Effect of Unified Theory of Acceptance and use of Technology 2 (UTAUT 2) of the Intention to Reuse and Reuse Behavior in OVO Users in Surabaya

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**Abstract:** Nowadays the development of information technology is so rapid making community activities increasingly facilitated. One of the technologies that most plays a role in this convenience is fintech. One of the companies engaged in the field of fintech is OVO (PT. Visionet Internasional). This study wants to examine whether the variables that influence reuse behavior in OVO application users. In this study, the factors examined are variables Performance Expectancy, Effort Expectance, Social Influence, Facilitating Condition, Hedonic Motivation, Habit, Reuse Behavior, Intention to Reuse pada pengguna aplikasi OVO. In this study the samples used were those who had topped up OVO and used the OVO application at least 2 times in the last three months, participation from 18-60 years. This study uses 120 respondents and AMOS version 22.0 to process data. The results showed that the intention to reuse variable significantly influenced the reuse behavior with a regression coefficient of 0.914; habit variable significantly influences intention to reuse with a regression coefficient of 0.779; social influence variables significantly influence intention to reuse with a regression coefficient of 0.364; the facilitating condition variable has no significant effect on intention to reuse with a regression coefficient of 0.277; Performance expectancy variables significantly influence intention to reuse with a regression coefficient of 0.264; effort expectancy variable has a significant effect on intention to reuse with a regression coefficient of 0.237; hedonic motivation variable has no significant effect on intention to reuse of 0.094 with a regression coefficient.

**Keywords:** UTAUT 2; Performance Expectancy; Effort Expectance; Social Influence; Facilitating Condition; Hedonic Motivation; Habit; Reuse Behavior; Intention to Reuse.

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### I. Introduction

Economy digital and growing along with the transformation of information and communication technologies that have an impact on all economic and social sectors. In general, the digital economy is the type of economy based on information technology by considering circulation and industrial development in the flow of digital information that is the internet and online trading (<http://bemfisipunej.com>, Retrieved on July 28, 2019). The concept of the digital economy is an economic share (economic sharing) which raised a lot of small and medium enterprises to enter the business world. Currently the government is declared Indonesia as digital Reviews largest economy in 2020 and is targeted to be the largest in Southeast Asia. One cornerstone of national development in this declaration is a digital sector ([balitbangsdm.kominfo.go.id](http://balitbangsdm.kominfo.go.id), downloaded on July 28, 2019).

Various obstacles posed in achieving these targets. The main obstacle facing both existing communities in urban and remote place is the payment issue. In Indonesia, people who use the bank by 36%. As for payment in Indonesia, there are still many Indonesian people who use payment methods of cash or cash with a percentage of 90%. For people who use the method of payment by credit card and the remaining 9% (1%) are already using digital wallet payment method (<https://medium.com>, Downloaded on July 19, 2019). Lack of public acceptance of the non-cash transactions. This condition is mainly found in the unbanked segment of society and community groups who live in areas not reached by adequate basic infrastructure. This complicates the implementation of the government's mission to distribute subsidies and non-cash transfers to improve the accuracy of distribution (<https://www.bi.go.id>, Retrieved on July 19, 2019).

The second obstacle in the digital world is the problem of the payment system. In terms of Bank Indonesia which is an obstacle in the payment system is the ecosystem national retail payment systems are inefficient and highly dependent on foreign role. Interconnection and interoperability of practical yet formed because of the fragmented industry structure. As a result, the economic and social cost of the non-cash gain access to be relatively expensive, both in the form of higher transaction costs and investment costs, as well as

the economic potential leakage from lost tax revenues and income transfers abroad (<https://www.bi.go.id>, Retrieved on July 19, 2019).

Success in the payment system (payment system) and financial services (Financial Services), must pay attention to an ecosystem that constantly use the payment. A third constraint in the digital world is the cost of cash is expensive. For the government the cost is about 1.5% of GDP, but the government has the initiative for Indonesia's economy into the digital economy, because the cost will be cheaper and the digital economy that will be able to raise the GDP can be up to 6%. The data indicate government encouragement for OVO and other competitors or startups to jointly enter the era of digital economy (<https://www.youtube.com/watch?v=PcsbMc1IZM0>, downloaded on July 19, 2019).

It is estimated that the contribution of e-commerce in GDP by 10 percent in 2020 in line with the target to positioning Indonesia as a center of e-commerce in ASEAN. It is contained in the road map in the economic reform policy package no. 14, which was launched on 10 November 2016 (<http://infobanknews.com>, downloaded on July 19, 2019).

Various problems that occur in the community can be solved with the advent of financial technology (fintech). Financial technology (FinTech) is the result of a combination of financial services with technologies that eventually change its business model from the conventional to be moderate, which is initially in the pay should be face to face and bring some cash, are now able to conduct transactions remotely by making a payment can be done in just seconds (<https://www.bi.go.id>, Retrieved on July 19, 2019).

One of the companies engaged in e-payment services Indonesia is OVO which is the pioneer of PT. International Visionet. The company founded in September 2017 by Adrian Suherman provide digital payment services. The service is divided into two categories of users, OVO Club (regular users) and OVO Premier. the difference is on OVO Point obtained for each acquisition transaction, a maximum of OVO Cash balances as well as several other features. In the premium version, users are given access to expense management features. In addition there is the ease of transfer of nominal money offered in the application. At first OVO Cash can only be used to make payments at merchants Lippo, reload and check balances and make transfers between accounts OVO (<https://dailysocial.id>, downloaded on July 19, 2019). Until now OVO provide digital payment services such as: PLN, Pulses, Packet Data, BPJS, Cable TV, Insurance, Streaming Online TV and Pay parking in the mall that work together. This service is available 24 hours a day so that users can make transactions whenever including a great day and a national holiday.

## **II. Theoretical Framework And Hypothesis**

According to Premkumar and Bhattacharjee (2008), the use of information technology (IT usage) has been a major focus of research information systems for more than two decades. This occurs because of the use of information technology has proved to be a key driver of organizational performance. Ndubisi and Males (2003) states that the use of information systems (IS) is a measure of the success of the SI are usually recommended and is the primary dependent variable. Wang and Liao (2008) in Sambasivan et al., (2010) also states that the use of the system (reuse behavior) continues to be used as a variable SI success in a number of empirical studies and continue to be developed and tested by researchers. According Teak, (2010) reuse behavior defined as the behavior of the use of information technology as well as the intensity and frequency user or using information technology. According to Venkatesh et al., (2012), reuse behavior is the intensity of the customer to use a technology. Reuse behavior can be indicated by the average purchase per day and the duration of use of the product of the service providers that use information technology innovation. Reuse behavior is the actual behavior of a person that the person is using an information technology for their accuracy (accuracy), content (content), format (format), ease of reuse (ease of use) and timeliness (timeliness) (Venkatesh et al., 2003).

Molinari and Blaber (2002) stated that the intention to reuse is an indicator of whether consumers will stay or leave the company. Zeithmal et al. (2009) also noted that the intention to reuse the willingness (intention) to recommend the service to others and the will (intention) to make repeat purchases. According Namkung and Jang (2007), intention to reuse refers to people's beliefs about what they want to do in a given situation. While Warshaw and Davis (1985) in Jang et al. (2011) defines the intention to reuse as the extent to which a person has formulated a conscious plan to do or not to do some specified future behavior. In addition, Jani and Han (2011) states that the intention to reuse deemed to include the intention to make a return visit and word-of-mouth that can predict the behavior of consumer spending and a recipient of word-of-mouth in the future.

Constructs Performance expectancy represents the extent to which an individual when using a particular technology will improve its performance in the implementation of activities. this can be illustrated as the ease of use of the technology by individuyang include, saving time, saving money and effort, ease of payment, and the efficiency of the service (Tarhini et al., 2016; Venkatesh et al., 2012). According Alshehri, M., Drew, S., & Alghamdi, R. (2012) performance expectancy is understanding of the extent to which a user

believes that the use of technology can help users to benefit performance in his work. Performance expectancy in UTAUT 2 describes the extent to which individuals believe that using the system will help one to achieve gains in work. Performance expectations can explain that by using a system will provide advantages in working.

Effort Expectancy understood as the level of ease in using technology (Venkatesh et al., 2012). The definition illustrates that business expectations is a degree to which a person believes that information technology can be easily understood. According Alshehri, M., Drew, S., & Alghamdi, R. (2012) Effort expectancy is a level of convenience associated with the use of the system. Effort expectancy in organizational settings is how employees assess the time and effort in forming a view on the overall effort associated with acceptance and use of technology (Tarhini et al., 2016). In the context of the use of consumer technology, the price is also an important factor because unlike technology in the workplace, the consumer should bear the costs associated with the purchase of equipment and services. Effort Expectancy in UTAUT 2 see on the level of convenience associated with the use of information systems.

According Alshehri, M., Drew, S., & Alghamdi, R. (2012) Social influence is the extent to which individuals feel confident that the people around him assume the use of the new system is important. Social influence or social influence is the use of technology on the basis of support or influence from outside of other individuals (Venkatesh, et al, 2003). The influence of social factors explain the importance of social influence or others in the use of the environmental technology in the workplace. Because after interaction with colleagues is an important factor that needs to be taken into account. Social influence is the extent to which consumers feel that their peers (eg, family and friends) believe that they have to use a specific technology (Venkatesh et al., 2012). Social Influence in UTAUT 2 describes the extent to which consumers convince him to use a particular technology.

According Dhulla, TV, & Mathur, SK (2014) facilitating condition is the degree to which an individual against infrastrukturteknik and organizational availability to support the use of this variable sistem. Dengan other words see the extent of a person's belief that the technical capabilities available to support the use of the system. facilitating condition are all factors in the environmental objective observer who agreed to make an action that is easy to achieve. for example, goods bought online is facilitated when the items are returned no fee is charged (Thompson et al. 1991, p.129). Facilitating construct Conditions in UTAUT 2 describes the user's perception of the resources and support available for use. Facilitating construct Conditions describes the user's perception of the resources and support available for use (Venkatesh et al., 2012).

According to Venkatesh et al (2012) hedonic motivation defined as pleasure arising from the use of technology. According Dhulla, TV, & Mathur, SK (2014) hedonic adalah motivasi hedonic motivation is defined as motivation to melakukan sesuatu for internal satisfaction. From the perspective of hedonic perilaku individu, hedonic motivations related to the essence pengalaman psikologis and emotional individual can be triggered by the properties of sifat individu. Hedonic motivation can be used to predict consumer intent to search for products or services, as well as purchase intentions, and added that the ease and hedonic motivations (Cardoso and Pinto, 2010). Hedonic motivation is defined as pleasure or the pleasure derived from using the technology, and has been shown to play an important role in determining the acceptance and use of technology (Brown and Venkatesh 2005).

According Dhulla, TV, & Mathur, SK (2014) defined the extent to which consumer habits tend to make use of the technology or the use of automated technology products for learning. Habit is the extent to which individuals are likely to perform the behavior automatically to study (Chang, 2012). Habit explain how a person uses a system in their daily life (Harsono, 2014). Habit consists of three criteria: past behavior, reflex behaviors, and experiences of individuals. According to Venkatesh et al (2012) habit is defined as the extent to which a person tends to behave automatically since previous learning. In the study Venkatesh et al (2012) explains that there is a significant influence on consumer habits on personal technology users when they face a diverse and ever-changing.

UTAUT (Unified Theory of Acceptance and Reuse of Technology) models focusing on performance expectancy, effort expectancy and social influence influence. According to Venkatesh et al. (2003) among all, performance expectancy is the strongest predictor of intention to behave behavioral intention. performance expectancy used to provide guidance to consumers to choose and buy products online. Based on the research discovered, developed the following hypothesis:

**H1:** performance Expectancy significant effect on the Intention to Reuse on OVO users in Surabaya.

Lin (2007) suggests that the perceived ease of reuse has the same meaning with effort expectancy. According to Davis (1989), perceived ease of reuse is the degree to which a person believes that using a particular system would be free of effort. Teo et al. (2008) stated that the effort expectancy direct effect on behavioral intention internet users. Based on the research discovered, developed the following hypothesis:

**H2:** effort expectance significant effect on the Intention to Reuse on OVO users in Surabaya.

As described by Gagne (2014) explains that the organization requires the cooperation of all its members, where

cooperation in question is in the form of teamwork or effective teamwork proved to be a stimulus that stimulates the individual to arrange and organize his work better. Based on the research discovered, developed the following hypothesis:

**H3:** Social Influence significant effect on the Intention to Reuse on OVO users in Surabaya.

Facilitation in an environment that is available to any consumer can vary significantly throughout the application vendor, next-generation technology, mobile devices, and so on (Venkatesh, 2003). In UTAUT, facilitating condition directly affects the use of the technology is based on the idea that the organizational environment, facilitating conditions may serve to control and direct influence actual behavior (Ajzen 1991). When face-to-face meetings do not exist, consumers are worried about security, privacy, and reliability contribute substantially to building relationships with consumers. As shown facilitation conditions as determinants of intention and usage behavior. (Dieck and Jung, 2018; Dwivedi et al., 2016; Maruping et al., 2017; Oliveira et al., 2018; Tandon et al., 2016). Based on the research discovered, developed the following hypothesis:

**H4:** facilitating Condition Intention to significantly influence the user reuse pada OVO in Surabaya.

Venkatesh in his research found that there is a relationship between hedonic motivation, habit valued and price to behavioral intention, but moderated by age, gender and experience (Venkatesh et al., 2012). Although not much research to confirm the use of the constructs of hedonic motivation, price value and habit in using information technology, research Venkatesh et al. (2012), confirms that the hedonic motivation, price value and habit have an important influence dalam penggunaan technology. Based on the research discovered, developed the following hypothesis:

**H5:** hedonic Motivation significant effect on the Intention to Reuse on OVO users in Surabaya

The habit has been observed as a significant predictor of the Intention to Reuse (Herrero, San Martín, 2017). The study also highlights that there is a habit effect on behavior reuse (Chopdar et al., 2018; Gupta et al., 2018; Herrero and San Martín, 2017; Moraes and Meirelles, 2018; Veeramootoo et al., 2018). Based on the research discovered, developed the following hypothesis:

**H6:** Habit significant effect on the Intention to Reuse on OVO users in Surabaya.

Based on the theory of TAM, reuse intention to reuse affect behavior. Some researchers have found an association between the intention to reuse with reuse behavior. Serenko (2008) found that the intention to reuse the user has a strong influence, significantly influence the behavior of notification interface reuse agents. According to Lu et al. (2009), intention to reuse significantly related to the reuse behavior IM. Lin (2007) states that behavioral intention is a major determinant of reuse behavior. Based on the research discovered, developed the following hypothesis:

**H7:** Intention to Reuse behavior significant effect on reuse Behavior on OVO users in Surabaya

### **III. Methodology**

The method used in this research is quantitative method. Quantitative research method is a method that is based on the numerical information and quantities that are usually associated with the statistical analyzes. Surveys, network analysis, The method used in this study will refer to reference that can perform simultaneous analysis processes associated with multi-variable research model that is Structural Equation Model (SEM) using AMOS 22.0 software. The research model is expected to explain the relationship between variables in order to understand the factors that affect Reuse Behavior of OVO users simultaneously create an implication that the results are close to the terms of a measurement that will be illustrated through a research design.

The population used in this research is the application of OVO in Surabaya. The population used is that an individual consumer. Judging from the numbers, the population that will be used in this study are included in the category of the population with an unknown amount, ie the population consisting of elements that are difficult to find the limit.

This study will use snowball sampling technique. Snowball sampling is a sampling technique that initially a small amount, then the sample is given the choice of his friends to be sampled (Sugiyono, 2002). And so on, so the sample size is growing. It's like a snowball rolling, the longer the greater. Application of snowball sampling technique in this research is done by distributing questionnaires were distributed to the OVO applications in Surabaya, which was selected as a sample. Questionnaires will be preceded by giving questionnaires to several users OVO applications then the respondent will be given a question whether a friend or family also never buy a product from the merchant through the application OVO. Furthermore, the questionnaire will be distributed to friends or family respondents who have bought a product from the merchant through OVO application in accordance with the information provided by respondents. And so on



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H4: Facilitating Condition => Intention to Reuse	<i>facilitating Condition</i>	<i>facilitating Conditions</i> in UTAUT 2 describes the user's perception of the resources and support available for use. Facilitating construct Conditions describes the user's perception of the resources and support available for use (Venkatesh et al., 2012).	electronic payment 1. Easy to use to make payments on the application 2. Electronic payments in accordance with the other apps I use. 3. Customer Service on electronic payments easy to be contacted	Venkatesh et al. (2012).	5-point scale on three items to measure Facilitating Condition
H5: Hedonic Motivation => Intention to Reuse	<i>hedonic Motivation</i>	<i>hedonic motivation</i> defined as pleasure arising from the use of technology (Venkatesh et al., 2012),	1. There is a sense of excitement when using electronic payment applications on in-store purchases online and offline. 2. There is a comfortable feeling when using the electronic payment applications on in-store purchases online and offline. 3. There is a feeling excited when using electronic payment applications on in-store purchases online and offline.	Venkatesh et al. (2012).	5-point scale on three items to measure Hedonic Motivation.
H6: Habit => Intention to Reuse	<i>Habit</i>	<i>Habit</i> defined the extent to which people are likely to perform automatic behavior (Venkatesh et al., 2012),	1. Feelings are accustomed to using electronic payment applications on in-store purchases online and offline. 2. Using electronic applications have become daily to buy any product. 3. Using electronic pebayaran application merupakan instinctive thing in online shopping and offline.	Venkatesh et al. (2012).	5-point scale on three items to measure the Habit
H7: Intention to Reuse => to Reuse Behavior	<i>reuse Behavior</i>	<i>reuse behavior</i> is the intensity of the customer in using a technology (Venkatesh et al, 2012).	1. Continue to use the electronic payment applications in everyday shopping activities. 2. Increase the number of products of electronic payment applications on everyday purchases. 3. Willing to continue to make the purchase of electronic products (eg pulse, PLN, PDAM) using payment applications	Venkatesh et al. (2012).	5-point scale on three items to measure Reuse Behavior

## IV. Results

### 4.1 Sample Characterization

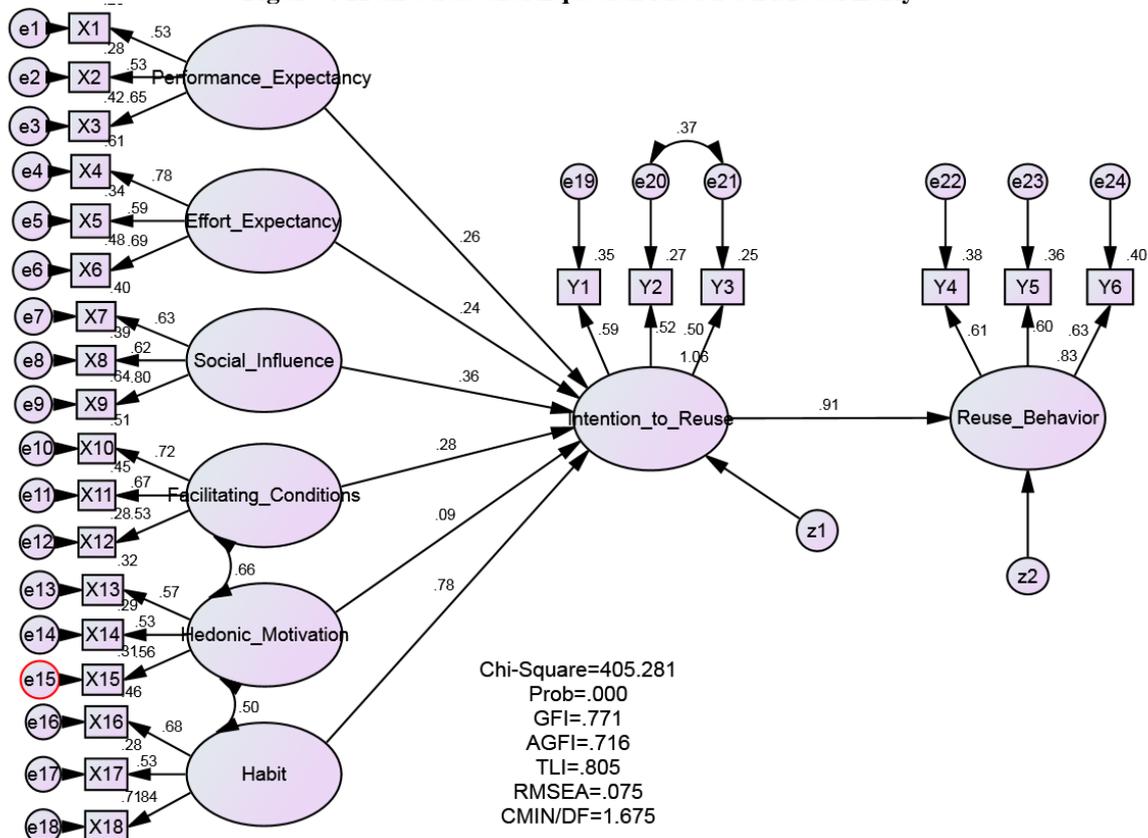
Respondents in this study is a user of OVO with the provisions as described above. 150 questionnaires were distributed and 141 returned the questionnaire in full charged state and can be processed. Therefore the whole questionnaire data processing will use the data of 120 respondents. The respondents have sex criteria: men and women, who live in Surabaya and has been doing transactions using OVO within a period of 2 times in the last 3 months. The instrument used in this study are lists of statements (questionnaire). The number of

questions is entirely twenty-four statements consisting of three questions on performance expectancy, effort expectance three questions on three questions concerning the social influences.

The majority of users age OVO in Surabaya as much as 90% or 108 respondents were aged 18-35 years, as much as 9.2% or 11 respondents aged 36-50 years and the latter by 0.8% or 1 respondents aged 51-60 years , These results are intended to give a conclusion that the majority of users OVO in Surabaya is people aged 18-35 years.the majority of sex OVO application users in Surabaya as much as 58.3% or 70 respondents were women while the remaining 41.7% or 50 respondents were male. Hence, in this study, the majority of respondents OVO application users are women.

4.2 Analysis of Full Structural Equation Modeling

Figure 4.1 Full Structural Equation Model On Model Early



Source: From the processing of data using AMOS 22.0 (2019)

Once the model is analyzed through confirmatory factor analysis, then each indicator in a fit model can be used to define latent constructs. It means making full model SEM (Structural Equation Modeling) can be analyzed and its products can be seen in Figure 4.5 and Table 4:26. In addition, the model also analyzed to evaluate the degree of suitability (goodness of fit) between the model and the data that the test results are shown in Table 4:26. Measurement model for Structural Equation Modeling Full analysis includes seven variables used in this study, the variable Performance Expectancy, expectance Effort variable, the variable Social Influence, Condition Facilitating variables, variables Hedonic Motivation and Habit variable,

4.3 Regression Weights Full Structural Equation Modeling

CR value for each of the relationship between variables tested are shown in Table 4.1. Causality that occurred between variables performance expectancy against intention to reuse, effort expectancy against intention to reuse, social influence terhadap intention to reuse, facilitating condition terhadap intention to reuse, hedonic motivation terhadap intention to reuse, habit terhadap intention to reuse, intention to reuse terhadap reuse behavior memiliki significant correlation for the above CR value of 2.00.

**Table 4.1: Regression Weights Full Structural Equation Model**

			estimate	SE	CR	P	Std. estimate
Intention_to_Reuse	<---	Performance_Expectancy	.152	.071	2,137	.033	0264
Intention_to_Reuse	<---	Effort_Expectancy	.186	.086	2,171	.030	0237
Intention_to_Reuse	<---	Social_Influence	.161	.050	3,212	.001	0364
Intention_to_Reuse	<---	Facilitating_Conditions	.202	.173	1,174	.241	0277
Intention_to_Reuse	<---	Hedonic_Motivation	.056	.165	.339	.735	0094
Intention_to_Reuse	<---	Habit	.355	.091	3,877	***	0779
Reuse_Behavior	<---	Intention_to_Reuse	1,241	.171	7,271	***	0914
X3	<---	Performance_Expectancy	1,000				0652
X2	<---	Performance_Expectancy	.692	.276	2,506	.012	0528
X1	<---	Performance_Expectancy	.505	.204	2,474	.013	0533
X6	<---	Effort_Expectancy	1,000				0694
X5	<---	Effort_Expectancy	1,099	.220	5,001	***	0585
X4	<---	Effort_Expectancy	1,314	.265	4,962	***	0781
X9	<---	Social_Influence	1,000				0800
X8	<---	Social_Influence	.725	.139	5,208	***	0623
X7	<---	Social_Influence	.711	.142	5,017	***	0628
X12	<---	Facilitating_Conditions	1,000				0530
X11	<---	Facilitating_Conditions	1,200	.266	4,504	***	0669
X10	<---	Facilitating_Conditions	1,268	.298	4,260	***	0716
X15	<---	Hedonic_Motivation	1,000				0561
X14	<---	Hedonic_Motivation	.770	.159	4,848	***	0535
X13	<---	Hedonic_Motivation	.926	.200	4,629	***	0569
X18	<---	Habit	1,000				0844
X17	<---	Habit	1,005	.186	5,406	***	0529
X16	<---	Habit	.711	.103	6,929	***	0681
Y1	<---	Intention_to_Reuse	1,000				0589
Y2	<---	Intention_to_Reuse	.974	.145	6,711	***	0516
Y3	<---	Intention_to_Reuse	1,088	.164	6,624	***	0503
Y4	<---	Reuse_Behavior	1,000				0615
Y5	<---	Reuse_Behavior	1,048	.144	7,292	***	0604
Y6	<---	Reuse_Behavior	1,064	.140	7,621	***	0632

Source: Text Output AMOS 22.0 (2020)

**4.4 Test Extra Reliability and Variance**

**Table 4.2: Test Extra Reliability and Variance**

variables	Indicator	Loading Factor (FL)	FL2	Error	construct Reliability
<i>PERFORMANCE Expectancy</i>	X1	0533	0.284089	0.715911	0.7532342
	X2	0528	0.278784	0.721216	
	X3	0652	0.425104	0.574896	
<i>EFFORT expectance</i>	X4	0781	0.609961	0.390039	0.7304238
	X5	0585	0.342225	0.657775	
	X6	0694	0.481636	0.518364	
<i>SOCIAL influence</i>	X7	0628	0.394384	0.605616	0.7272713
	X8	0623	0.388129	0.611871	
	X9	0.8	0.64	0.36	
<i>facilitating CONDITION</i>	X10	0716	0.512656	0.487344	0.7758481
	X11	0669	0.447561	0.552439	
	X12	0.53	0.2809	0.7191	
<i>hedonic MOTIVATION</i>	X13	0569	0.323761	0.676239	0.7518854

	X14	0535	0.286225	0.713775	
	X15	0561	0.314721	0.685279	
HABIT	X16	0681	0.463761	0.536239	0.7320722
	X17	0529	0.279841	0.720159	
	X18	0844	0.712336	0.287664	
INTENTION TO REUSE	Y1	0589	0.346921	0.653079	0.7478708
	Y2	0516	0.266256	0.733744	
	Y3	0503	0.253009	0.746991	
REUSE BEHAVIOR	Y4	0615	0.378225	0.621775	0.7684429
	Y5	0604	0.364816	0.635184	
	Y6	0632	0.399424	0.600576	

Source: Data processing (2019)

Table 4.2 describes the calculation of reliability and extraced variance test. Based on the table shows that the Performance Expectancy, Effort expectance, Social Influence, Facilitating Condition, Hedonic Motivation, Habit, Intention to Reuse and Reuse Behavior passed the reliability test and test extraced variance. Based on the table shows that the value of the construct reliability is greater than 0.7 for all variables. Variance extracted based on table 4.2 shows that the value is greater than 0.5 so that it can be concluded that the data pass the test of variance extracted.

**4.5 Hypothesis Testing Results**

Seeing the results of the calculations through confirmatory factor analysis and structural equation model, then the model can be accepted in this study. Significant measure fulfills criteria which the value of RMSEA = 0.75; CMIN / DF = 1.675. Furthermore, based on this model fit will be tested to the seven hypothesis proposed in this study, as shown in Table 4.3.

**Table 4.3: Hypothesis Test Results**

Hub. inter Variables		Koef.	CR	P-value	Information
Intention_to_Reuse	<--- Performance_Expectancy	0264	2,137	0033	Significant (+)
Intention_to_Reuse	<--- Effort_Expectancy	0237	2,171	0030	Significant (+)
Intention_to_Reuse	<--- Social_Influence	0364	3,212	0001	Significant (+)
Intention_to_Reuse	<--- Facilitating_Conditions	0277	1,174	0241	Not Significant (+)
Intention_to_Reuse	<--- Hedonic_Motivation	0094	0339	0735	Not Significant (+)
Intention_to_Reuse	<--- Habit	0779	3,877	***	Significant (+)
Reuse_Behavior	<--- Intention_to_Reuse	0914	7,271	***	Significant (+)

Source: Data processing (2019)

Seven hypothesis proposed in the conceptual framework of the model, five hypotheses have a significant effect. It can be seen based on CR > 2 or probability values < 0.05 explain that the influence between the two variables is significant. While on the table 4.1 to explain the effect of each variable dimension, there are seven dimensions proposed but there are only five dimensions have a significant influence. It can be seen based on CR > 2 or probability values < 0.05 explain that the influence between variables and dimensions are significant.

**V. Discussion, Managerial Implications And Future Researches**

**5.1 Discussion**

The writing is conceived as an effort to perform testing of the effect of performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation and habit of the intention to reuse and reuse behavior on OVO users in Surabaya.

Through the research that has been conducted on 120 respondents gender women and men aged 18-35 years and based on literature review conducted, the obtained significant support that intention to reuse a significant effect on the behavior reuse regression coefficient of 0.914. While the habit significant effect on the intention to reuse the regression coefficient of 0.779, social influence significant effect on the intention to reuse the regression coefficient of 0.364, facilitating condition significantly influence the intention to reuse the regression coefficient of 0.277, performance expectancy significantly influence the intention to reuse with a regression coefficient of 0.64.

In this study also discusses that reuse behavior is affected because of their intention to reuse the use of OVO. Intention to reuse arise due to the influence of habits, social influence, facilitating condition, performance expectancy, effort expectancy and hedonic motivation. This is what needs to be guarded by OVO in Surabaya in order to continue to improve the habits of users using the application OVO, more and more people are recommending OVO in activities of daily shopping, remind the customer service to be more responsive, application OVO increasingly useful in the payment process, ease of use application OVO and meningkatkan experience happy, comfortable and passionate when using OVO application. It is also supported by the good performance of OVO is capable of increasing interest in reuse applications OVO for daily shopping activities. Thus the relationship of these variables is the answer to the research problem, namely how the factors influence the performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation and habit of the intention to reuse in improving reuse in user behavior OVO in Surabaya.

**5.2 Managerial implications**

**Table 5.1 Managerial implications**

research Now	Managerial implications
<i>Intention to reuse</i> is the shape of the user wishes to use or reuse a particular object (Ajzen, 1991).	<ol style="list-style-type: none"> <li>1. Giving members a reward system whereby members increasingly frequent use, the more points they have that can be exchanged for actual promotion of OVO;</li> <li>2. Provide collection points scheme is when a transaction from a customer per month up to 10 tenants will get 100 points where points can be exchanged with other member promos of 100 points can be redeemed for coupons cashback payment of 10% up to 10,000 digital products;</li> <li>3. Cooperating with various parties to become a partner up top, and each top-up can provide packaged for example in cooperation with Supermarket Papaya when top up at Papaya for a top up to Rp. 500,000 - the cost of certain products can shop. Besides favorable for OVO because it will increase the number of customer balances will also benefit the Papaya Supermarket because when customers come to top up OVO;</li> </ol>
<i>Habit</i> defined the extent to which people are likely to perform automatic behavior (Venkatesh et al., 2012).	<ol style="list-style-type: none"> <li>1. In collaboration with various stakeholders from different industry categories in which examples of such cooperation with the travel agents bundling is when paying by OVO, there will be a special price. This will cause instinctively will continue to use the OVO for customers of every facet of life both for primary, secondary to tertiary;</li> <li>2. In cooperation with various organizations to conduct joint events such as the collaboration with the University to conduct a seminar to be working with mothers gathering to hold a talk show at the time of gathering, this will cause the customer will be more accustomed to using OVO because often met with the parties on the OVO various daily activities -day</li> <li>3. Adding to the broad categories of parties to cooperate with OVO as not only cooperate with big companies such as hypermart and fancy restaurants, but also working with shops in the market to a variety of stalls, so this will be a daily customer for all aspects of life of the customer can use OVO transactions.</li> </ol>
<i>Social influence</i> describes the extent to which consumers convince him to use a specific technology (Venkatesh et al., 2012).	<ol style="list-style-type: none"> <li>1. Incentive to create ads in various media such as billboard, billboards, neon bustling streets impassable mounted on transport media such as car, train and create television ads that feature ease of payment using OVO applications for everyday spending</li> <li>2. OVO can provide support as a sponsor dalam family gathering, such support may take the form of funds and ahead of the game with the winner awarded a prize voucher OVO that can be used on all merchat OVO and give souvenirs bearing the OVO so that everyone who follows family gathering can feel the positive benefits of OVO;</li> <li>3. OVO can make programs like "Moms social gathering" where users ditargetkan are young mothers who surely every month will buy for the baby such as milk, diapers and other household needs. How to join this program dalah transact as much use as a means of payment OVO applications in offline and online merchants for a chance to win money diapers and milk for a year or get 80% cashback, the winner will be announced every month.</li> </ol>
<i>effort expectance</i> understood as the level of ease in using technology (Venkatesh et al., 2012).	<ol style="list-style-type: none"> <li>1. In collaboration with Gallaudet University to add Live Transcribe and Sound Amplifier that OVO application can also be used for users who "stutter" technology, such as "google assistant" that can transform sound into teksMemberikan entertainment while shopping, for example, make up live at the beauty;</li> <li>2. OVO collaboration with other vendors using payWave technology is contactless or contactless payment technology that no longer need to enter a phone number and scan QR and reduce queues at the moment is trading at offline merchants.</li> </ol>

<p><i>performance expectancy</i> describes the extent to which individuals believe that using the system will help one to achieve gains in work (Venkatesh et al, 2012).</p>	<ol style="list-style-type: none"> <li>1. In cooperation with the provider of Graphic Processing Unit (GPU) and NVIDIA - accelerated database analytics to accelerate innovation in the field of big data and analytics that generate customer profiles and in-depth knowledge about the spending trends and the digital lifestyle in real time;</li> <li>2. Provide updated information to the user about the merchant in collaboration with OVO through notifications on the application OVO or SMS, so that the user can feel the necessity for using the application OVO on merchant online and offline, especially during the "payday" where the user is consumptive and add variety cashback on merchants the most popular</li> <li>3. For example, buy 2 free 1 form of cashback worth the price of one product.</li> </ol>
<p><i>facilitating condition</i> describes the user's perception of the resources and support available for use (Venkatesh et al., 2012).</p>	<ol style="list-style-type: none"> <li>1. Conducting education and socialization in some areas and campuses in the form of seminars banking transformation in the digital age in order to increase knowledge of banking for all participants, especially students and provide OVO souvenir at the end of the seminar;</li> <li>2. In cooperation with the Financial Ant in developing face recognition software to two new membuat fitur smile to pay, the payment system using face recognition technology (face recognition system).</li> <li>3. Add a live chat feature on OVO allows users to get a quick repon related masalah yang faced. live chat can reduce barriers to contact customer service for easy and quick OVO. Users only need to type in a message on the screen, without looking email address or a phone call, so that users get the help needed to quickly and precisely.</li> </ol>
<p><i>hedonic motivation</i> defined as pleasure arising from the use of technology (Venkatesh et al., 2012).</p>	<ol style="list-style-type: none"> <li>1. Adding features such as games are conducted periodically to obtain the gift of OVO either in the form of cashback or vouchers that can be used at merchants that cooperate with OVO</li> <li>2. Using a variety of games on the application OVO such as when opening the OVO will get the eggs one time per day and per transaction will get extra eggs which when solved earn points members can be saved and redeemed for various promo members so that everyone will be eager to use the OVO and ensure crash or error of OVO reduced</li> <li>3. In the event of a crash or error then there is a pop up chat that can be connected directly to customer service, it will make the customer feel comfortable, especially when the problem occurred.</li> </ol>
<p><i>reuse behavior</i> is the intensity of the customer in using a technology (Venkatesh et al, 2012).</p>	<ol style="list-style-type: none"> <li>1. Make a game scheme in a month when customers use OVO to pay a minimum of five electronic products will get a coupon for a sixth electronic payments, for example cashback OVO points 10% to Rp. 10.000, -. So that users are willing to continue to make the purchase of electronic products (eg pulse, PLN, PDAM) using the OVO</li> <li>2. Adding cooperation with tenants so that each line and can use the OVO product category in the shop, for example, in collaboration with various shops and stalls in the market;</li> <li>3. Make a scheme whereby if in one month OVO usage reaches a certain amount as an example Rp. 5.000.000, - it will get a coupon to make a payment of digital products such as cashback OVO 20 percent to Rp. 30,000.</li> </ol>

### 5.3 Future Researches

Seeing the results of existing research where there are still many limitations on research by the author, the recommendations could be submitted by the authors are as follows:

1. See limitations regarding the object of study respondents, users simply take OVO in Surabaya, expected next study using the same model, or modification can be applied to different objects to get a more general result of the factors which influence the behavior reuse.
2. However, further research is expected to complement the variables that already exist on penelitian this so as to further enhance understanding of the factors that affect reuse behavior, such as the addition of a variable word of mouth, advertising, product quality, service quality, brand image or other variables.
3. However, further research can be expanded by connecting factors influencing reuse behavior based on the level of income, age, and gender. Future research could also expand the scope of the respondent to be studied, or do research in different areas with the research that has been done today, so further research is conducted increasingly provide a broad picture of the reuse behavior.

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