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BEHAVIORAL INTENTION AND USE BEHAVIOR ANALYSIS OF DANA FINTECH USERS USING THE UTAUT 2 METHOD

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Abstract
DANA Fintech is currently used for non-cash transactions due to the convenience and practicality of transactions offered by service providers. However, it is currently unknown to what extent the success of the electronic wallet which has been implemented and there are still problems such as loss of balance, failure to top up balances and the features of the DANA application which are still poorly understood. One of the determining factors for the success of a system which is implemented is from the side of user acceptance, behavioral intention (user interest) and use behavior (user behavior). The purpose of this study was to find out what factors could influence the Behavioral Intention and Use Behavior of DANA Fintech Users towards private workers in the city of Denpasar. This research was conducted using a quantitative approach, distributing online questionnaires, and analyzing data processing using SPSS version 25 and SmartPLS 3.0 software. The results of the 12 (twelve) hypotheses proposed, 7 (seven) hypotheses were declared insignificant and rejected because the T-statistical value of the hypothesis was less than 1.96, while 5 (five) hypotheses were declared significant and accepted because the T-statistical value of the hypothesis is more than 1.96. The results of this study are expected to be one of the considerations in making decisions for electronic wallet service providers to be implemented more optimally.

I. INTRODUCTION

Indonesia is an archipelagic country with many ethnic and cultural customs. Indonesia consists of 34 provinces, each of which has its own cultural characteristics [1]. With the development of technology in Indonesia, many fintech-based startup companies have emerged in recent years. This proves that the development of fintech in Indonesia is growing rapidly [2]. In the business world, this is becoming increasingly competitive and giving rise to competition in various aspects [3]. With the increase in fintech-based startups, it has increased user interest in using fintech because fintech can accelerate financial processes, both in terms of payments, transfers and other financial transactions.

There are two institutions which have the authority to regulate technology companies, especially financial services. Those are Bank Indonesia and the Financial Services Authority [2]. There is PBI No. 18/17/PBI/2016 concerning electronic money and Law Number 21 of 2011 which states that the Financial Services Authority has a role in providing guidance (educating) to consumersn [2]. This has prompted Bank Indonesia and the Financial Services Authority to be aggressive in providing encouragement for the development of the technology industry, especially fintech financial services.

One type of fintech industry is digital payment, which is engaged in the payment sector, such as digital wallets which are widely used by people today. This digital wallet is more practical to use because it allows users to save money in an application. Users do not need to physically carry money in payments but only scan QR barcodes to speed up transactions.

The city of Denpasar is the capital city of the Province of Bali which won first place in the smart city category in the big city category based on an assessment conducted by Kompas with the title Smart City Index Indonesia 2018 [4]. One of the dimensions of a smart city owned by the City of Denpasar is the smart economy, which is smart economic management, such as the implementation of transactions using a non-cash mechanism.

The city of Denpasar is known fast in adopting new technology when compared to other regions. One of these new technologies is fintech. Several efforts have been made to support non-cash transactions, such as supporting the Regional Digital Acceleration and Expansion Team in establishing an electronic and digital transaction acceleration system for services to the community [4].

The presence of this system can provide convenience for digital-based transactions in society, one of which is in the life of private workers who carry out online shopping activities and transfer funds so that they can meet needs which are an alternative choice among private workers, where in 2019 the percentage of private workers using DANA is greater than that of informal workers. Private workers who use DANA are 50.20% and informal workers are 49.80% [5]. From that, Denpasar is inseparable from the use of digital wallets. One of the digital wallets used in making transactions is DANA.

Based on monthly active users, DANA's active users increased in the 2nd quarter, from 4th position to 3rd position in 2019 and DANA still occupied the 3rd position in the 4th quarter in 2019 [6].

The data shows that in its development, DANA has experienced an increase in the number of users in the last few years and transactions on the DANA platform are relatively stable. However, it turns out that DANA is still experiencing problems, especially among private employees, such as users who lose their DANA balance and there is no addition to the user's balance when they have filled in their DANA balance. Apart from that, the features of the DANA application are still difficult to understand, usage in transactions is a little slower and the risk of failure is higher because it depends on an internet connection [7].

After implementing a digital wallet, it is important to do something to find out how successful the digital wallet system can be seen from the determinants of the receiving end of the user. To identify this, an instrument is needed to measure digital wallet user acceptance developed by Venkatesh, the Unified Theory of Acceptance and Use of Technology 2 or commonly known as UTAUT 2.

II. THEORETICAL BASIS

A. Grand Theory

Grand theory is a theory used to describe the relationship between variables in a study which forms the basis of the research [8]. This study uses the Unified Theory of Acceptance and Use of Technology 2 model, in an effort to integrate the model of user acceptance of information systems, Venkatesh et al.

The first figure is a UTAUT 2 model which has been developed from the previous model. It can be seen that there are 7 independent (free) variables consisting of Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), Hedonic Motivation (HM), Price Value (PV) and Habit (HB). Furthermore, Behavioral Intention (BI) and Use Behavior (UB) are used as dependent variables and there are 3 moderator variables which contain Age, Gender and Experience.

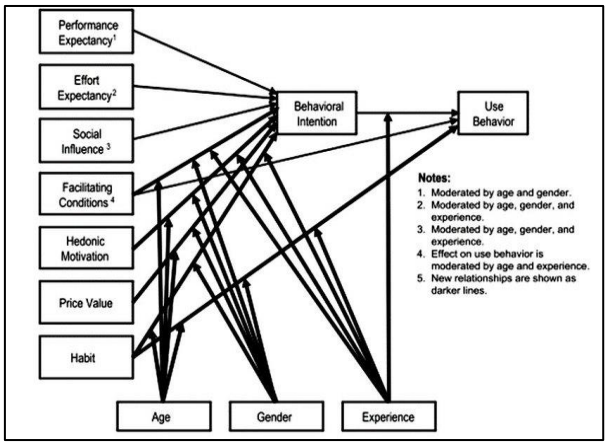

Figure 1. Original model UTAUT-2

B. Digital Payment

Digital payment is a payment method made with digital technology, where this payment system is issued by a marketplace or similar application where we must first have an account on the platform [2]. The benefits which we get from digital payments are convenience and ease when making transactions and easy-to-record financial records, where in the system all transactions made by consumers will be recorded in the consumer transaction history.

C. DANA

DANA is a fintech payment application which appeared in March 2018 and was inaugurated on December 5, 2018. DANA is a digital wallet application which can make non-cash payment transactions effectively and efficiently. DANA has obtained four licenses from Bank Indonesia (BI). Those are regarding permits to use e-wallets, e-money, Digital Financial Institutions and online money transfers [9]. DANA has come up with an open platform concept which can be used online or offline but still connected. There are several features in DANA. Those are:

a. DANA Premium is a type of account which has advantages compared to a regular account. For regular DANA accounts, a maximum top up of IDR is 2,000,000. Meanwhile, for premium

accounts, the maximum top up balance is up to IDR 10,000,000.

b. Top Up is a filling of DANA balance. One of them is bank transfer.
c. Save Bank Card is a bank card storage for easier payment by connecting it to the DANA application.
d. Balance Withdraw is a DANA balance cash withdrawal service, whereby DANA balance cash withdrawals can be made at the nearest Alfamart.
e. Pay is a payment made on the DANA application for various needs, such as paying for electricity, buying credit, and making payments at merchants which have collaborated with DANA.

D. Partial Least Square-Structural Equation Modelling (PLS-SEM)

Partial Least Square-Structural Equation Modeling (PLS-SEM) is often called variance or component-based structural equation modeling which was developed for the first time by Wold (1974) [10]. PLS-SEM is one of the methods used in analyzing the use of each type of scale, such as interval data, nominal data and ratios and assumption conditions which are more flexible, which are considered strong in the use of the type of scale and can analyze constructs reflectively and formatively. [10]. PLS-SEM can help researchers for prediction purposes, where the use of PLS-SEM to build theory estimates and the sample required is relatively small.

The main objective of PLS-SEM is to explain the relationships between constructs and emphasize the understanding of the value of these relationships [11]. The requirement for the number or size of data from PLS-SEM is 30-100 data. This is because the assumptions in the approach used are variable or component, so it does not require large amounts of data.

There are two sub-models in the PLS-SEM analysis, the measurement model or often called the outer model and the structural model or often called the inner model [10]. The measurement model refers to how the manifest or observed variables represent the latent variables to be measured, while the structural model refers to the strength of estimation between latent or construct variables [10].

III. RESEARCH METHODS

This research uses quantitative research methods. Data collection in this study was carried out by collecting surveys in the form of online questionnaires and describing the factors which influence user acceptance by testing the hypothesis of digital wallets.

The sampling technique for this study was using convenience sampling and purposive sampling. Convenience sampling is sampling based on convenience, where a sample is easy to find and access [11]. Purposive sampling is a sampling technique with certain considerations [12].

The considerations include whether the respondent is male or female, lives in Denpasar City, is aged 18-60 years, and is an active user of the DANA application. The number of respondents in this study was 100 respondents, where the number was obtained using the *Lemeshow* formula because the number of population is not known with certainty [13].

Lemeshow formula [13]:

$$n = \frac{z^2_{1-a/2}\, p(1-p)}{d^2}$$

Information:

n = number of samples
$z^2_{1-a/2}$ = z is the score on $_{1-a/2}$ level of confidence
p = estimated proportions
d = precision used

The result of the calculation is:

$$n = \frac{1{,}96^2 \times 0{,}5\ (1-0{,}5)}{0{,}1^2}$$

$$n = \frac{3{,}8416 \times 0{,}25}{0{,}01} = 96{,}04 \approx 100$$

The sample calculation results obtained aree 96.04. These results are rounded up to 100. Thus, the number of samples is 100 respondents.

A. Hypothesis test

This research has a one-tailed hypothesis. The one-way hypothesis is used for a hypothesis which has a clear positive or negative direction. The direction of the hypothesis can be determined based on previous research reviews which have been obtained. So the hypothesis can be formulated:

1) Effect of Performance Expectancy on Behavioral Intention

H_1: Performance Expectancy has a positive effect on Behavioral Intention.
H_0: Performance Expectancy has no effect on Behavioral Intention.

2) Effect of Effort Expectancy on Behavioral Intention

H_2: Effort expectancy has a positive effect on behavioral intention.
H_0: Effort expectancy has no effect on behavioral intention.

3) The Effect of Social Influence on Behavioral Intention

H_3: Social influence has a positive effect on behavioral intention.
H_0: Social influence has no effect on behavioral intention.

4) The Effect of Perceived Trust on Behavioral Intention

H_4: Perceived trust has a positive effect on Behavioral Intention.
H_0: Perceived trust has no effect on behavioral intention.

5) The Effect of Perceived Risk on Behavioral Intention
H_5: Perceived risk has a positive effect on Behavioral Intention.
H_0: Perceived risk has no effect on Behavioral Intention.

6) The Effect of Facilitating Conditions on Behavioral Intention and Use Behavior
H_6: Facilitation condition has a positive effect on behavioral intention.
H_0: Facilitation condition has no effect on behavioral intention.
H_7: Facilitating condition has a positive effect on use behavior.
H_0: Facilitation condition has no effect on use behavior.

7) The Effect of Hedonic Motivation on Behavioral Intention
H_8: Hedonic motivation has a positive effect on behavioral intention.
H_0: Hedonic motivation has no effect on behavioral intention.

8) The Effect of Price Value on Behavioral Intention
H_9: Price value has a positive effect on behavioral intention.
H_0: Price value has no effect on behavioral intention.

9) The Effect of Habit on Use Behavior
H_{10}: Habit has a positive effect on Behavioral Intention.
H_0: Habit has no effect on Behavioral Intention.
H_{11}: Habit has a positive effect on Use Behavior.
H_0: Habit has no effect on Use Behavior.

10) The Effect of Behavioral Intention on Use Behavior
H_{12}: Behavioral Intention has a positive effect on use behavior.
H_0: Behavioral Intention has no effect on use behavior.

B. Data collection

The data collection method used is a survey method by distributing questions to respondents who have represented a research population. These questions are in the form of questionnaires which are used as research instruments. Questionnaires were distributed online to research targets, active DANA users. Questionnaires are measured using a Likert scale which is used to measure attitudes, perceptions and opinions of a person about an incident [11].

C. Data analysis

This study used the PLS-based Structural Equation Modeling (SEM) method to analyze the data. The software used is SmartPLS with several stages:

1. Inner Model Design (Structural Model)
2. Outer Model Design (Measurement Model)
3. Model Evaluation
4. Hypothesis Testing

The method used is bootstrapping with T-test statistics which are directly processed by PLS. If the result of the t statistic is greater than the t table then the hypothesis is **accepted**. Meanwhile, if the t statistic is smaller than the t table, the hypothesis is **rejected**.

D. Research Flow

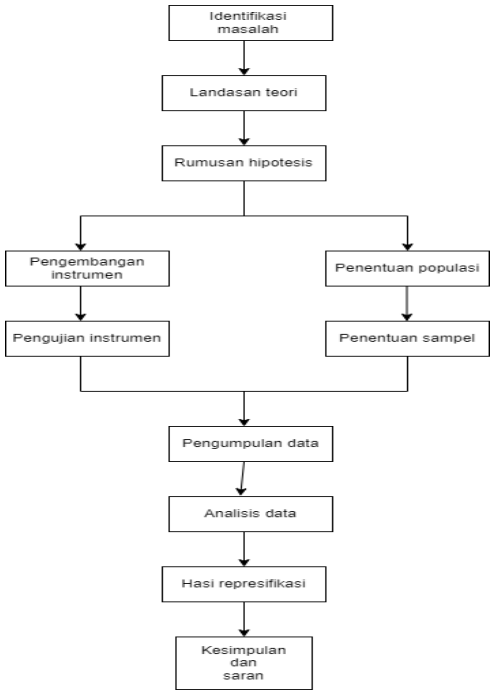

Figure 2. Research Flow

IV. RESULTS AND DISCUSSION

A. Results of Data Analysis

This data analysis was carried out by designing the inner model, designing the outer model, evaluating the model and testing the hypothesis.

1) Inner Model Design (Structural Model)

The design of the inner model is used to describe the relationship between latent variables based on the hypotheses which have been made. The design of the inner model was made using SmartPLS 3.0 software. The design of the inner model can be seen in Figure 3.

Figure 3. Inner Model Design

2) Outer Model Design (Measurement Model)

The design of the outer model is used to show how the indicator variables relate to other latent variables. Outer model design is made using SmartPLS 3.0 software. The design of the outer model can be seen in Figure 4.

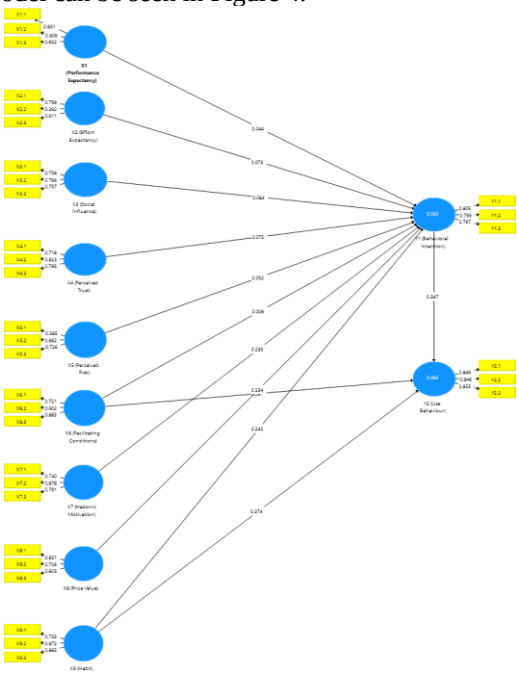

Figure 4. Outer Model Design

3) Model Evaluation

Model evaluation is done by assessing the outer model and inner model.

1. Outer Model Testing

Testing the measurement model (outer model) is carried out to test whether the observed variables (indicators) can represent the latent variables to be measured or how much these indicators can measure the latent variables. The outer model test was carried out using three criteria. Those are convergent validity, discriminant validity and composite reliability.

a) Convergent Validity

Convergent validity is used to measure the correlation between indicators and latent variables. Convergent validity is assessed based on the loading factor (indicator value). The results of the loading factor which has been measured can be seen in Table 1.

The results of data processing with smartPLS show that the two indicators are smaller than 0.60, complexity indicator (X2.2) with an indicator value of 0.392 and financial risk indicator (X5.1) with an indicator value of 0.585. Both of these indicators must be eliminated because they have a low level of validity. If the indicator has been eliminated, the measurement model must be executed again to ensure that there is no indicator value less than 0.60. Then it will get a new loading factor value and has shown that the two indicators which have a loading factor value of less than 0.60 (less than the standard loading factor value) have been eliminated, so that all of the questionnaire indicators are said to be good, which means that these indicators can be called valid in measuring their respective latent variables.

Table 1. Output Loading Factor

	X1	X2	X3	X4	X5	X6	X7	X8	X9	Y1	Y2
X1.1	0.851										
X1.2	0.909										
X1.3	0.832										
X2.1		0.791									
X2.3		0.917									
X3.1			0.758								
X3.2			0.766								
X3.3			0.757								
X4.1				0.718							
X4.2				0.823							
X4.3				0.785							
X5.2					0.907						
X5.3					0.795						
X6.1						0.721					
X6.2						0.902					
X6.3						0.885					
X7.1							0.740				
X7.2							0.878				
X7.3							0.791				
X8.1								0.831			
X8.2								0.709			
X8.3								0.805			
X9.1									0.735		
X9.2									0.872		
X9.3									0.865		
Y1.1										0.805	
Y1.2										0.798	
Y1.3										0.797	
Y2.1											0.849
Y2.2											0.846
Y2.3											0.853

Source: Data processed in 2022

b) Discriminant Validity

Discriminant validity is carried out to determine the extent to which a measuring instrument can measure a construct. Discriminant validity is carried out through cross loading which is a measurement by comparing the correlation of indicators with their constructs and other block constructs, where the intended construct must be greater than the other block constructs [11]. The output cross loading using the PLS Algorithm calculation can be seen in Table 2.

Table 2. Output Cross Loading

	X1	X2	X3	X4	X5	X6	X7	X8	X9	Y1	Y2
X1.1	0.851	0.228	0.333	0.392	0.288	0.346	0.245	0.327	0.409	0.294	0.331
X1.2	0.909	0.286	0.251	0.286	0.227	0.302	0.229	0.310	0.444	0.401	0.386
X1.3	0.832	0.369	0.178	0.225	0.280	0.335	0.211	0.295	0.408	0.321	0.475
X2.1	0.257	0.791	0.338	0.251	0.208	0.265	0.192	0.295	0.238	0.256	0.319
X2.3	0.320	0.917	0.442	0.268	0.246	0.363	0.237	0.357	0.294	0.392	0.527
X3.1	0.240	0.378	0.758	0.323	0.247	0.375	0.285	0.328	0.383	0.310	0.388
X3.2	0.277	0.357	0.766	0.294	0.153	0.211	0.156	0.308	0.272	0.249	0.249
X3.3	0.176	0.329	0.757	0.420	0.318	0.297	0.228	0.448	0.337	0.449	0.328
X4.1	0.234	0.204	0.458	0.718	0.270	0.228	0.210	0.226	0.256	0.262	0.316
X4.2	0.345	0.288	0.320	0.823	0.211	0.224	0.254	0.287	0.203	0.323	0.392
X4.3	0.211	0.204	0.342	0.785	0.235	0.220	0.278	0.176	0.229	0.300	0.343
X5.2	0.302	0.200	0.350	0.250	0.907	0.339	0.285	0.338	0.287	0.369	0.309
X5.3	0.198	0.271	0.201	0.278	0.795	0.326	0.333	0.246	0.248	0.256	0.187
X6.1	0.266	0.262	0.255	0.167	0.301	0.721	0.303	0.313	0.259	0.252	0.258
X6.2	0.284	0.268	0.336	0.221	0.298	0.902	0.394	0.319	0.326	0.348	0.284
X6.3	0.376	0.391	0.383	0.310	0.370	0.885	0.436	0.494	0.326	0.428	0.389
X7.1	0.250	0.175	0.379	0.230	0.285	0.369	0.740	0.360	0.488	0.385	0.323
X7.2	0.218	0.190	0.150	0.228	0.286	0.379	0.878	0.437	0.311	0.535	0.336
X7.3	0.174	0.251	0.239	0.323	0.289	0.362	0.791	0.437	0.383	0.437	0.403
X8.1	0.282	0.235	0.304	0.187	0.194	0.333	0.396	0.831	0.535	0.535	0.423
X8.2	0.241	0.200	0.508	0.212	0.281	0.381	0.366	0.709	0.395	0.294	0.260
X8.3	0.308	0.425	0.420	0.295	0.355	0.389	0.438	0.805	0.471	0.564	0.507
X9.1	0.362	0.284	0.264	0.197	0.278	0.171	0.336	0.416	0.735	0.426	0.534
X9.2	0.432	0.262	0.393	0.270	0.204	0.263	0.370	0.523	0.872	0.519	0.523
X9.3	0.409	0.233	0.429	0.254	0.300	0.455	0.465	0.550	0.865	0.572	0.489
Y1.1	0.416	0.242	0.281	0.244	0.245	0.261	0.487	0.502	0.565	0.805	0.571
Y1.2	0.231	0.298	0.360	0.298	0.296	0.398	0.493	0.426	0.426	0.798	0.442
Y1.3	0.292	0.402	0.494	0.377	0.364	0.360	0.385	0.564	0.475	0.797	0.459
Y2.1	0.368	0.499	0.377	0.400	0.258	0.290	0.365	0.529	0.521	0.516	0.849
Y2.2	0.451	0.501	0.324	0.338	0.237	0.324	0.402	0.420	0.559	0.522	0.846
Y2.3	0.349	0.306	0.398	0.418	0.272	0.351	0.344	0.408	0.504	0.535	0.853

Source: Data processed in 2022

Table 2 shows that the loading value in the intended construct is greater than the loading value in the other constructs. This can be seen from the numbers marked in red in Table 4.5, so it can be said that there is no problem or it can be said that the results of discriminant validity are good and valid.

c) Composite Reliability

Composite Reliability aims to show that the questionnaire used is consistent when used to measure the same problem elsewhere. This test was carried out with a composite reliability value of > 0.70 [14]. The output of composite reliability is shown in Table 3.

Table 3. Composite Reliability Calculation Output

Variabel	Composite Reliability
Performance Expectancy (X1)	0.899
Effort Expectancy (X2)	0.845
Social Influence (X3)	0.804
Perceived Trust (X4)	0.819
Perceived Risk (X5)	0.842
Facilitating Conditions (X6)	0.877
Hedonic Motivation (X7)	0.846
Price Value (X8)	0.826
Habit (X9)	0.865
Behavioral Intention (Y1)	0.842
Use Behaviour (Y2)	0.886

Source: Data processed in 2022

Based on Table 2, it can be seen that the composite reliability value is greater than 0.70. It can be said that there is no problem in the composite reliability test, which is in accordance with the objective, to ensure that the questionnaire compiled is really good at producing valid data. Judging from the results of composite reliability, all of which are above 0.70, it can be stated that the questionnaire is good at measuring behavioral intention and use behavior.

2) Inner Model Testing

Inner model testing is done by looking at the R-Square value. The following is the calculation of R-Square using the PLS Algorithm which can be seen in Table 4.

Table 4. R-Square Calculation Output

Variabel	R-Square
Behavioral Intention (Y1)	0.561
Use Behaviour (Y2)	0.483

Source: Data processed in 2022

Based on Table 4 above, it shows that the R-Square value of behavioral intention (Y1) is 0.561 or equal to 56.1% and use behavior (Y2) is 0.483 or equal to 48.3%. This means that the ability of the independent variable to explain the dependent variable behavioral intention is 56.1%, which means that the independent variable have a moderate (medium) influence in explaining the dependent variable. Then, the ability of the independent variable to explain the dependent variable use behavior is 48.3%, which means that the independent variable have a moderate (medium) influence in explaining the dependent variable.

4) Hypothesis test

Hypothesis testing is done by bootstrapping method. Hypothesis testing is carried out between exogenous latent variables on endogenous latent variables and endogenous variables on other endogenous variables. The bootstrapping method is processed using smartPLS 3.0 software. The statistical test used is the T statistic or T test which is a value to see the level of significance in hypothesis testing. The significant level value in hypothesis testing is 1.96 [10]. In the bootstrapping method, the results of the path coefficient and T-test statistics can be seen.

The path coefficient can show whether the relationship between variables has a positive or negative influence. If the value range is -1 to 0 then the variable has a negative influence and if the value range is 0 to 1 then the variable has a positive influence. The t test statistic can show whether the hypothesis can be accepted or rejected. If the T statistic is > 1.96, the hypothesis is accepted and if the T statistic is <1.96, the hypothesis is rejected. The output of bootstrapping with path coefficient and T-test statistics can be seen in Table 4. The results of testing the hypotheses contained in Table 5 can be interpreted by looking at the original sample values to determine the relationship between the variables studied. Furthermore, to determine the level of significance of the influence of the relationship between variables can be seen in the T statistic.

Table 5. Output of Hypothesis Testing

	Original Sample	T Statistics	Information
Performance Expectancy (X1) -> Behavioral Intention (Y1)	0.042	0.482	Rejected
Effort Expectancy X2 -> Behavioral Intention Y1	0.080	0.998	Rejected
Social Influence (X3) -> Behavioral Intention (Y1)	0.073	0.759	Rejected
Perceived Trust (X4) -> Behavioral Intention (Y1)	0.076	0.837	Rejected
Perceived Risk (X5) -> Behavioral Intention (Y1)	0.051	0.602	Rejected
Facilitating Conditions (X6) -> Behavioral Intention (Y1)	-0.001	0.008	Rejected
Facilitating Conditions (X6) -> Use Behavior (Y2)	0.097	1.241	Rejected
Hedonic Motivation (X7) -> Behavioral Intention (Y1)	0.238	2.459	Accepted
Price Value (X8) -> Behavioral Intention (Y1)	0.231	2.168	Accepted
Habit (X9) -> Behavioral Intention (Y1)	0.247	2.721	Accepted
Habit (X9) -> Use Behavior (Y2)	0.374	4.545	Accepted
Behavioral Intention (Y1) -> Use Behavior (Y2)	0.347	3.419	Accepted

Source: Data processed in 2022

The explanation of the results of the hypothesis analysis contained in Table 5 which has been tested is:

1. The effect of variable X1 on Y1. The hypothesis proposed is:

H_1: Performance expectancy has a positive effect on behavioral intention.

H_0: Performance expectancy has no effect on behavioral intention.

The path coefficient results show that the original sample value is 0.042 which is a positive value, while the T statistic is 0.482 <1.96 which is a negative value because it is less than 1.96. This means that performance expectancy has a positive but not significant effect on behavioral intention. Based on these results, H1 is **unacceptable**.

2. The effect of variable X2 on Y1. The hypothesis proposed is:

H_2: Effort Expectancy has a positive effect on behavioral intention.

H_0: Effort Expectancy has no effect on behavioral intention.

The path coefficient results show that the original sample value is 0.080 which is a positive value, while the T statistic is 0.998 <1.96 which is a negative value because it is less than 1.96. This means that effort expectancy has a positive but not significant effect on behavioral intention. Based on these results, H2 is **unacceptable**.

3. The effect of variable X3 on Y1. The hypothesis proposed is:

H_3: Social Influence has a positive effect on behavioral intention.

H_0: Social Influence has no effect on behavioral intention.

The path coefficient results show that the original sample value is 0.073 which is a positive value, while the T statistic is 0.759 <1.96 which is a negative value because it is less than 1.96. This means that social influence has a positive but not significant effect on behavioral intention. Based on these results, H3 is **unacceptable**.

4. The effect of variable X4 on Y1. The hypothesis proposed is:

H_4: Perceived trust has a positive effect on behavioral intention.

H_0: Perceived trust has no effect on behavioral intention.

The path coefficient results show that the original sample value is 0.076 which is a positive value, while the T statistic is 0.837 <1.96 which is a negative value because it is less than 1.96. This means that perceived trust has a positive but not significant effect on behavioral intention. Based on these results, H4 is **unacceptable**.

5. The effect of variable X5 on Y1. The hypothesis proposed is:

H_5: Perceived risk has a positive effect on behavioral intention.

H_0: Perceived risk has no effect on behavioral intention.

The path coefficient results show that the original sample value is 0.051 which is a positive value, while the T statistic is 0.602 <1.96 which is a negative value because it is less than 1.96. This means that perceived risk has a positive but not significant effect on behavioral intention. Based on these results, H5 is **unacceptable**.

6. The effect of variable X6 on Y1. The hypothesis proposed is:

H_6: Facilitating condition has a positive effect on behavioral intention.

H_0: Facilitating condition has no effect on behavioral intention.

The path coefficient results show that the original sample value is -0.001 which is a negative value, while the T statistic is 0.008 <1.96 which is a negative value because it is less than 1.96. This means that facilitating condition has a negative and insignificant effect on behavioral intention. Based on these results, H6 is **unacceptable**.

7. The effect of variable X6 on Y2. The hypothesis proposed is:

H_7: Facilitating condition has a positive effect on use behavior.

H_0: Facilitating condition has no effect on use behavior.

The path coefficient results show that the original sample value is 0.097 which is a positive value, while the T statistic is 1.241 <1.96 which is a negative value because it is less than 1.96. This means that facilitating condition has a positive but not significant effect on use behavior. Based on these results, H7 is **unacceptable**.

8. The effect of variable X7 on Y1. The hypothesis proposed is:

H_8: Hedonic motivation has a positive effect on behavioral intention.
H_0: Hedonic motivation has no effect on behavioral intention.
The path coefficient results show that the original sample value is 0.238 which is a positive value, while the T statistic is 2.459 > 1.96 which is a positive value because it is more than 1.96. This means that hedonic motivation has a positive and significant effect on behavioral intention. Based on these results, H8 is **accepted**.

9. The effect of variable X8 on Y1. The hypothesis proposed is:

H_9: Price value has a positive effect on behavioral intention.
H_0: Price value has no effect on behavioral intention.
The path coefficient results show that the original sample value is 0.231 which is a positive value, while the T statistic is 2.168 > 1.96 which is a positive value because it is more than 1.96. This means that price value has a positive and significant effect on behavioral intention. Based on these results, H9 is **accepted**.

10. The effect of variable X9 on Y1. The hypothesis proposed is:

H_{10}: Habit has a positive effect on behavioral intention.
H_0: Habit does not affect behavioral intention.
The path coefficient results show that the original sample value is 0.247 which is a positive value, while the T statistic is 2.721 > 1.96 which is a positive value because it is more than 1.96. This means that habit has a positive and significant effect on behavioral intention. Based on these results, H10 is **accepted**.

11. The effect of variable X9 on Y2. The hypothesis proposed is:

H_{11}: Habit has a positive effect on use behavior.
H_0: Habit has no effect on use behavior.
The path coefficient results show that the original sample value is 0.374 which is a positive value, while the T statistic is 4.545 > 1.96 which is a positive value because it is more than 1.96. This means that habit has a positive and significant effect on use behavior. Based on these results, H11 is **accepted**.

12. The effect of variable Y1 on Y2. The hypothesis proposed is:

H_{12}: Behavioral intention has a positive effect on use behavior.
H_0: Behavioral intention has no effect on use behavior.
The path coefficient results show that the original sample value is 0.347 which is a positive value, while the T statistic is 3.419 > 1.96 which is a positive value because it is more than 1.96. This means that behavioral intention has a positive and significant effect on use behavior. Based on these results, H12 is **accepted**.

Based on the results of hypothesis testing of 12 (twelve) hypotheses, 5 (five) hypotheses are accepted because the T statistic obtained is more than 1.96 and the original sample shows a positive value. Furthermore, there are 7 (seven) hypotheses which are rejected because the T statistic obtained is less than 1.96 and the original sample shows a negative value.

B. Model Repressification Results

Based on the results of the data analysis which has been carried out to answer the proposed hypothesis, it is known that there are five indicators and five hypotheses which are accepted. This shows that there is a significant positive influence between the independent and dependent variables. The results of the repressification of the model in this study are shown in Figure 5.

The results of the repressification of the model show that the hypotheses which have a positive and significant effect include hedonic motivation on behavioral intention, price value on behavioral intention, habit on behavioral intention, habit on use behavior and behavioral intention on use behavior.

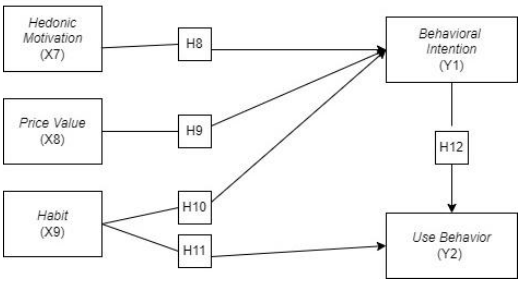

Figure 5. Model Repressification Results

Based on the picture above, DANA fintech can provide pleasure because it is efficient, the price value which is classified as reasonable by users in making transactions at fintech can have a significant effect on users' interest in using DANA fintech, as well as the habits of users who are accustomed to using DANA fintech with various experiences which has been felt to have a significant influence on user interest and user behavior to use fintech continuously. The existence of user interest in using DANA fintech in conducting online transactions has

a significant effect on user behavior to use fintech continuously.

These results also show that there are hypotheses which have a positive but not significant effect, including performance expectancy on behavioral intention, effort expectancy on behavioral intention, social influence on behavioral intention, perceived trust on behavioral intention, perceived risk on behavioral intention and facilitating conditions for use behavior.

This means that DANA fintech can provide convenience in improving work performance, can provide user convenience in terms of application features, users can use DANA fintech on the basis of social influence which can come from friends, family or co-workers. Not only that, DANA fintech can provide trust through the services provided in the application itself and there are several possible risks which occur when using DANA fintech.

This is not significant to user interest, where it does not always affect user interest in using DANA finteh. Furthermore, the condition of adequate facilities, such as a well-connected internet network, does not always influence user behavior to use DANA fintech continuously.

Furthermore, there is a hypothesis which has a negative and insignificant effect, the relationship of facilitating conditions to behavioral intention, where a poor network or internet connection does not always affect users' interest in using DANA. Users can use DANA fintech in other places which have better internet connections.

Thus, the research "***Behavioral Intention and Use Behavior Analysis of DANA Fintech Users Using the UTAUT 2 Method***" is able to answer several hypotheses proposed through analysis of the data obtained, where these results will be used as evaluation material which can be considered for the future in improving transaction services online on fintech DANA.

V. CONCLUSION

The conclusions which can be drawn from the research results which have been presented show that:

1. The results of data processing using SPSS Version 25 software obtain that the research instruments used in this study are declared valid and reliable.
2. The results of testing the hypothesis with SmartPLS 3.0 software show that there are five hypotheses which are accepted. This means that there are factors which have a positive and significant impact on the behavioral intention and use behavior of DANA fintech users, which consist of an interest in using DANA fintech because it is efficient, the price value is acceptable to users, the habits of users who continue to use DANA automatically based on experience which has been felt, as well as the existence of user interest which influences user behavior to use fintech DANA continuously.
3. There are also seven hypotheses which are rejected because they show no significant relationship although they have positive and negative effects on DANA Fintech users.

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