

UTAUT2 ADOPTION: TOP UP EWALLET THROUGH BSI MOBILE IN SURAKARTA CITY

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Abstract

Currently, in the era of Society 5.0, the government encourages the use of technology in various parts of Indonesian society, including the financial sector. One of the developments in financial institutions today is the existence of a sharia-based banking system. The purpose of this study was to determine how behavioural intention is influenced by performance expectations, effort expectations, social influence, facility conditions, and price, and how behavioural intention affects usage behaviour. The population of this study is Muslim people in Surakarta City who use BSI Mobile to top up shoppay. The sampling technique used is non-probability sampling and the type of sampling is purposive sampling. Data analysis using Smart PLS. The test results show that all variables have a positive effect except Effort Expectancy on Behavioural Intention and Usage Behavior.

Keywords : *E-Wallet, BSI Mobile, UTAUT2*

INTRODUCTION

Today, in the era of Society 5.0, the government encourages the use of technology in various parts of Indonesian society, including the financial sector. The existence of an Islamic banking system is one of the developments in the financial industry (Herwi Saputri et al. 2024). In 2023, Bank Syariah Indonesia became the Islamic banking institution with the largest number of customers and the most favourite in Indonesia. (Damhuri 2023). With the Islamic features it offers, Bank Syariah Indonesia (BSI) is a solution for halal lifestyles in the digital era. (Syuhada 2022).

To improve their performance, Islamic financial institutions are considered necessary to utilise technology-based financial services. (Herwi Saputri et al. 2024).. One of the services that encourages Bank Syariah Indonesia to improve digital services is mobile banking. (Anandia and Aisyah 2023).. According to the Financial Services Authority (2018) the presence of Mobile banking encourages the effectiveness and efficiency of services to customers. One of the advantages of Mobile Banking is that customers can easily carry out financial exchanges anywhere and anytime with Mobile banking applications such as, making transfers between banks, making payments from online purchases, knowing balances, and other transactions. (Yani, Usdeldi, and Ridho 2024).



BSI continues to strive to improve digital services, to level up BSI in line with its commitment and consistency to be more than sharia banking. Another goal of this step is to provide access to people using sharia banking services, both individuals, small and medium enterprises (MSMEs), and companies. (Indonesia 2024).

BSI mobile users increased by 29.35% by March 2024 compared to the previous year, reaching 6.70 million people (Warta Ekonomi 2024). This provides a significant opportunity for Sharia Banks to increase digital financial inclusion. (Warta Ekonomi 2024). BSI Mobile, owned by Bank Syariah Indonesia plays a key role in supporting digital banking transactions by providing benefits for ShopeePay top-ups. (Melvern 2024).

Association of Indonesian Internet Service Providers (APJII) (2024) The large number of internet users represents a huge opportunity for the digital sector. As of February 2024, there were 221 million internet users in Indonesia. A study by APJII shows that 72% of respondents who use the internet access financial services. (Pratama 2022).

Shopee managed to become the winner of E-Commerce in Indonesia throughout 2023 (Ahdiat 2024). In recent years, the financial technology or fintech sector has experienced rapid growth, especially with the emergence of digital wallet services such as ShopeePay. ShopeePay makes it easy for users to make various transactions, including payments and balance top-ups quickly and easily. The use of this digital wallet shows a change in consumer behaviour that is increasingly dependent on technology for daily financial transactions. (Inang, 2021).

So it is important that there is cooperation between the Islamic banking sector and e-commerce platforms to support digital transformation. The BSI Mobile App enables BSI as the largest Islamic bank, to offer innovative financial services. Meanwhile, customers continue to be able to simplify their digital transactions with the Shopee App, which is the best e-commerce. The collaboration of these two apps is important, particularly in the ability to top-up ShopeePay through BSI Mobile, enhancing digital services and driving wider adoption of financial technology in the community.

In recent years, the use of e-wallets in Indonesia has grown rapidly, triggered by technological advancements and changes in consumer behaviour. According to Setyowati (2020) during the period of June to August 2020, ShopeePay managed to beat OVO and Gopay in fintech payment transactions in Indonesia during the COVID-19 pandemic.

Figure 1

Table of the most popular e-wallets

Year	Application				
	OVO	Gopay	Dana	Shopepay	LinkAja
2020	79%	88%	83%	76%	30%
2021	16,6%	35,0%	30.9%	5.2%	2.9%
2022	70%	71%	61%	60%	27%

Adopted

2023	70%	71%	61%	60%	27%
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 from (2020);(2021);(2022);(2023)

However, WANTIKNAS data (2020), CNCB Indonesia (2021), Katadata (2022), Rania (2023) shows that the most popular e-wallet from 2020 to 2023, ShopeePay has decreased to fourth place. This phenomenon is interesting because it shows a significant change in consumer preferences and e-wallet market dynamics in Indonesia.

With the increasing number of ShopeePay users who make transactions, the crime rate is also getting higher. One of the modes of crime on behalf of Shopee is asking for codes from victims to obtain data and empty their accounts. (Rahma 2023). The losses experienced by several victims of data and account theft reached almost tens of millions of rupiah. (Consumer Media 2021).

Surakarta City shows a trend towards the technology era. The Surakarta city government is realising the smart city concept to improve the quality of life, one of which is through smart economy by implementing a cashless payment system and facilitating online shopping in traditional markets. (SETDA 2023). However, there are still problems that need solutions, the utilisation of the system by users is not optimal. (Setyorini & Meiranto 2021).. The majority of the population of the city of Surakarta is Muslim, based on the data table of the Surakarta City Statistics Agency (BPS) (2024) regarding the grouping of the population based on faith.

Previous research revealed significant differences in results related to the effect of Performance Expectancy on Behavioural Intention. In research by Bashir & Dirgahayu (2020) Performance Expectancy is proven to have an effect on Behavioural Intention. Meanwhile, Anandia & Aisyah's research (2023) found that Performance Expectancy did not have an impact on Behavioural Intention. The difference in research results reflects uncertainty about the relationship between the two, which indicates the need for further research to understand the conditions or determining variables that affect the relationship.

In addition, research by Deni et al. (2022) showed that Behavioural Intention is significantly influenced by Effort Expectancy. However, this research is contrary to the research reviewed by Anandia & Aisyah (2023) which states that Effort Expectancy has no significant effect on Behavioural Intention.

Research conducted by Hadi & Alfaroobi (2023) shows that Behavioural Intention is significantly influenced by Social Influence. However, this research contradicts the research reviewed by Anandia & Aisyah (2023) which shows no significant effect of Social Influence on Behavioural Intention.

Research conducted by Setyorini & Meiranto (2021) revealed that Facilitating conditions have a significant effect on Behavioural Intention. However, this result contradicts the findings of Nindya (2021) Facilitating conditions do not have a significant effect on Behavioural Intention.



Research conducted by Febriani (2023) found that Price has a significant effect on Behavioural Intention. However, this finding contradicts the research of Anandia & Aisyah (2023) Price has no significant effect on behavioural intention.

Research conducted by Bashir & Dirgahayu (2020) shows that Usage Behavioural is significantly influenced by Behavioural Intention. However, this finding contradicts the research conducted by Nindya (2021) Usage Behavioural is not significantly influenced by Behavioural Intention.

Previous technology acceptance models, such as the Unified Theory of Acceptance and Use of Technology (UTAUT), which has been developed by Venkatesh et al. (2003) is useful as a harmoniser of various existing technology acceptance factors. This model combines four main parts that can affect technology acceptance, namely Social Influence, Facilitating conditions, Performance Expectancy, and Effort Expectancy. Therefore, this study implements the latest UTAUT model, namely UTAUT2 developed by Venkatesh et al. (Venkatesh V. T., 2012).. This model adds three additional factors, namely, price value, hedonic motivation and habit.

Research conducted to determine whether or not there is an influence of various factors such as Performance Expectancy, Effort Expectancy, Social Influence, Facilitating conditions, Price on Behavioral intention in topping up Shopepay through BSI Mobile, and to determine the effect of Behavioral intention on Usage Behavioral in topping up Shopepay through BSI Mobile. The data analysis used in this study is limited to using only the acquisition of informant data from respondents. (Sari, Sukardi, and Abadi 2024).

LITERATURE REVIEW

A. Effect of Performance Expectancy on Behavioural Intention for Shopepay Top up users via BSI Mobile

Performance expectancy is the level of individual confidence in the use of technology or systems that can improve one's performance (Taylor and Todd 1995). Performance expectancy is recognised as the most important predictor of intention to use information systems and is considered the most significant in all measures of use. (Sutanto, Ghozali, and Handayani 2018)..

Research with the UTAUT model by Ainul Bashir (2020) shows that Performance Expectancy has a positive influence on Behavioural Intention. This finding is in line with research conducted by Venkatesh et al, (2012) which pays special attention to Performance Expectancy said to be a key variable in the acceptance of information technology systems. With the description above, various hypotheses can be proposed:

H1 : The effect of Performance Expectancy on Behavioural Intention for Shopepay Top up users via BSI Mobile.

B. Effect of Effort Expectancy on Behavioural Intention for Shopepay Top up users via BSI Mobile

Effort expectancy according to Taylor & Todd (1995) can be interpreted as the level of ease of use of a system, which aims to minimise the time and energy required in carrying out work activities. (Jatmiko and Laksito 2012). Performance expectancy correlates with Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB), which form the basis of this research. This is because one's expectations reflect an attitude of confidence. The ease and various usability benefits of information technology can increase a person's interest and provide comfort in using the system (Venkatesh and Davis 2000). (Venkatesh and Davis 2000)

Based on research by Deni et al, (2022) It can be seen that Effort Expectancy shows a significant influence on Behavioural Intention. Thus, the proposed hypothesis is as follows:

H2 : The effect of Effort Expectancy on Behavioural Intention for ShopeePAY Top up users through BSI Mobile.

C. The influence of Social Influence on Behavioural Intention for ShopeePAY Top up users via BSI Mobile

The existence of social influence can be an illustration of the extent to which a person can believe that his environment has the potential to use new technologies or systems. According to Venkatesh et al. (2003), social influence factors affect technology interest. This shows that the more support for the use of information systems, the more new users have the desire to do so. As shown by the results of research conducted by Hadi and Alfarobi (2023), that a person's action (desire) can be influenced by social influence factors.

Thus, the proposed hypothesis is as follows:

H3 : The influence of Social Influence on Behavioural Intention for users of Top up ShopeePAY through BSI Mobile.

D. The influence of Facilitating conditions on Behavioural Intention for ShopeePAY Top up users via BSI Mobile

Facilitating conditions can be interpreted as the extent to which the level of user confidence in the availability of surrounding and technical facilities can strengthen the use of the system. Research conducted by Setyorini & Meiranto (2021) concluded that facilitating conditions can significantly affect Behavioural Intention. Based on this explanation, the proposed hypothesis is as follows:

H4 : The effect of Facilitating conditions on Behavioural Intention for users of Top up ShopeePAY through BSI Mobile.

E. The effect of Price on Behavioural Intention for ShopeePAY Top up users via BSI Mobile

The UTAUT2 model, developed by Venkatesh, Thong, and Xu in 2012, introduced Price Value as one of the main variables that can influence technology adoption in the consumer context. (Venkatesh et al. 2012)..

Research from Febriani et al, (2023) shows that Price significantly affects the behavioural intention variable. Based on this description, the hypothesis proposed is as follows:

H5 : The effect of Price on Behavioural Intention for users of Top up ShopeePay via BSI Mobile.

F. Behavioural influence on Usage Behaviour for ShopeePay Top up users via BSI Mobile

In Taylor & Todd's research (1995) and Venkatesh & Davis (2000) As an effective predictor of behavioural intention, it is identified as the use of technology by users of the system. This finding is reinforced by research conducted by Venkatesh et al, (2003) which also states that the intention to use technology can affect system user behaviour positively and significantly. Based on this explanation, the proposed hypothesis is as follows:

H6 : The effect of Behavioural Intention on Usage Behaviour for ShopeePay Top up users via BSI Mobile.

RESEARCH METHOD

The method used in this research is a quantitative research model. The most common type of quantitative research is systematic, planned, and structured with clear guidelines from the beginning to the development of the method design. (Sugiyono 2019).

According to Sugiyono (2019) population is a scope of various objects or subjects with certain characteristics made by researchers as the basis for obtaining research data in drawing conclusions. This research focuses on users of Bank Syariah Indonesia Mobile Banking services who use the ShopeePay top-up feature, with Muslim communities in Surakarta City as the object of study.

Sugiyono (2019) says the definition of a sample is one element of the total population that has certain characteristics. In sampling must be truly representative. Because in taking the population cannot be known, the researcher uses the Lemeshow formula where the following calculations are listed:

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

Description:

n = Number of samples

z = Standardised value = 1.96

p = Maximum estimate = 50% = 0.5

$d = \alpha$ (0.10) or sampling error = 10% Thus, the minimum sample size required for this study is 96 respondents.

According to Sugiyono (2019), sampling techniques refer to the method of selecting a group of individuals or part of a wider population that can be used for data collection and analysis purposes. In this study, *nonprobability sampling* method was applied with *purposive sampling* technique. *Purposive sampling* is a technique for selecting samples based on certain criteria. This research was conducted using partial regression method (PLS-SEM) using the smart PLS 3.2 application.

The data analysis process includes validity testing, reliability testing, evaluation of the Original Sample Estimate value, and analysis of the T Statistic value. Hypotheses are tested based on the results of the analysis of the Original Sample Estimate value and T Statistics. The validity test aims to evaluate the suitability of the questionnaire. In calculations using SmartPLS 3.2, the value used for validity testing is Factor Loading, which must show a number greater than 0.7 for the questionnaire to be considered valid. The reliability test is used to measure the consistency of the research variables, which is determined by the Composite Reliability value in SmartPLS 3.2. In order for the questionnaire to pass the reliability test, the Composite Reliability value must be more than 0.6. The R Square value describes the extent to which the independent variables influence the dependent variable, and is divided into three categories: strong (0.67), moderate (0.33), and weak (0.19). The Original Sample Estimate value describes the direction of influence between the independent and dependent variables, with positive values indicating a unidirectional influence and negative values indicating an opposite influence. While the T Statistics value measures the significance of the effect of the independent variable on the dependent variable; the independent variable is considered to have a significant effect if the T Statistics value is more than 1.9. Hypothesis testing is done by referring to the Original Sample Estimate and T Statistics values.



RESULTS AND DISCUSSION

Ouput from processing using SmartPLS shows that the outer model value or the relationship between constructs and all variable indicators has a certain value > 0.7 which can be interpreted as valid. The lowest Factor Loading value is owned by EE3 with a value of 0.758. Furthermore, the reliability test results were carried out, the results of

Table 1
Uji Validitas

INDIKATOR	NILAI FAKTOR LOADING	HASIL UJI VALIDITAS
BI1	1.000	Valid
EE1	0.828	Valid
EE2	0.800	Valid
EE3	0.758	Valid
FC1	0.882	Valid
FC2	0.932	Valid
FC3	0.923	Valid
PE1	0.882	Valid
PE2	0.804	Valid
PE3	0.802	Valid
PE4	0.854	Valid
PE5	0.784	Valid
PV1	0.939	Valid
PV2	0.928	Valid
SI1	0.894	Valid
SI2	0.897	Valid
SI3	0.876	Valid
UB1	0.941	Valid
UB2	0.913	Valid

which can be seen in Table 2.

Table 2
Uji Reliabilitas

Variabel	Nilai Composite Reliability	Hasil Uji Reliabilitas
BI	1.000	Reliabel
EF	0.761	Reliabel
FC	0.904	Reliabel
PE	0.891	Reliabel
PV	0.856	Reliabel
SI	0.868	Reliabel
UB	0.859	Reliabel

Acceptable levels of reliability, calculated using Cronbach alpha and composite reliability, showed values of more than 0.70 (reliable). Convergent validity, as measured through AVE values above 0.50, also fulfils the requirements for good convergent validity. The Effort Expectancy variable has the lowest Composite Reliability, which is 0.761. This finding indicates that all variables in the study proved to be reliable and consistent. The use of a valid and reliable questionnaire indicates that the questionnaire can be legitimately used to collect data for hypothesis testing. The analysis also produced an R Square value of 0.615 for the BI variable and 0.826 for the UB variable. Based on these values, it can be concluded that the influence of the independent variables on the dependent variable is moderate for the BI variable, and weak for the influence of the BI variable on UB. Independent variables are considered to have a significant influence on the dependent variable if the T Statistics value is more than 1.9. The calculation results using SmartPLS 3.2 software can be seen in Table 3.

Table 3
Nilai Pengaruh Variabel Bebas Terhadap Variabel Terikat

Pengaruh Antar Variabel	Nilai Original Sample	Nilai T Statistics	Keterangan
BI -> UB	0.784	16.207	Positif Signifikan



EE -> BI	-0.186	2.173	Negatif Signifikan
EE ->UB	-0.146	2.150	Negatif Signifikan
FC -> BI	0.375	2.451	Positif Signifikan
FC ->UB	0.294	2.376	Positif Signifikan
PE -> BI	0.211	2.102	Positif Signifikan
PE -> UB	0.165	2.107	Positif Signifikan
PV -> BI	0.229	2.047	Positif Signifikan
PV -> UB	0.180	2.004	Positif Signifikan
SI -> BI	0.306	2.328	Positif Signifikan
SI -> UB	0.240	2.312	Positif Signifikan

Table 3 shows the effect values between the independent variables and the dependent variable based on the initial sample estimation and T statistics. The initial sample estimation values show that except for the business expectancy variable, all independent variables have a positive effect on the BI variable. The T statistic values obtained from the initial sample estimation also show similar results for the independent variables that positively influence the UB variable through BI. Table 3 shows that through BI, some variables show a significant positive influence on BI and UB variables. The results of this study may be influenced by differences between the objects and systems studied. However, the authors' research findings indicate that the influence occurs through BI. The PE variable shows a significant positive effect on BI and UB. This finding is consistent with Venkatesh et al.'s research, which reveals that PE variables affect interest in system use.

Something similar was also found by Nyembezi & Bayaga, who found that behavioural interest is influenced by performance expectations. The study shows that user interest in BSI Mobile affects the use of BSI Mobile for ShopeePay Top Up, not performance expectations. Thus, user interest in BSI Mobile influences the use of BSI Mobile for ShopeePay Top Up. Because users still need time and effort to use BSI Mobile to Top Up ShopeePay, Basil explained that the EE variable has no direct effect. As a result, users' interest in using BSI Mobile for that purpose seems to be insignificant. The authors' study shows that only through BI, EE has a positive influence on BI and UB. In contrast, it is evident that the SI variable directly influences the use of BSI Mobile for ShopeePay Top Up with a significant positive influence. However, it can be shown from the results of the author's analysis that although SI has a positive effect, this effect is not

significant on BI and UB through BI. This suggests that social factors play a role in shaping interest in using BSI Mobile.

In addition, Bashir explains that FC is a factor that influences the use of BSI Mobile for Shopee Top Up directly and explains the conditions that allow the application to be used. These results are in line with previous research conducted by the author, which indicates that the FC variable affects the interest in using BSI Mobile for Shopee top-ups. As shown by the analysis of Table 3, it is evident that the FC variable affects both the interest in using BSI Mobile for Shopee Top Up and the use of BSI Mobile itself as a result of this interest. This shows that users' desire to use BSI Mobile is influenced by conditions that make it easy to use. This finding is also consistent with Venkatesh et al.'s research, which states that the FC variable affects interest in system use. Therefore, the FC variable can be considered as a factor influencing interest in using BSI Mobile for Shopee Top Up. In addition, PV is more likely to influence the use of BSI Mobile directly. Table 3 shows that the BI variable has a positive and significant effect on UB. This indicates that users' interest in the system causes them to tend to use the system.

CONCLUSION

Based on the description of the research that has been presented, it can be concluded that the findings provide a deeper understanding of the phenomenon under study, as follows: (1) Expected performance is proven to influence the use of BSI Mobile to top up Shopee through usage interest, although both have different levels of influence. Performance dreams show a significant influence on the use of BSI Mobile to Top Up Shopee through interest, while Performance Dreams do not show a significant influence on the use of BSI Mobile to Top Up Shopee through interest. The degree of influence of each variable, however, is different. Only performance expectations and supporting conditions have a positive impact on interest and use of BSI Mobile for Top Up Shopee. Meanwhile, performance expectations, social influence, and price variables also have a positive impact on interest and use of BSI Mobile; and (3) The performance expectation variable has a positive impact through interest on the use of BSI Mobile to Top Up Shopee. Conversely, there is no evidence that effort expectations do not directly impact the use of BSI Mobile. However, facilitating conditions are proven to have a large positive impact both directly and through interest in using BSI Mobile. In addition, social influence and price also have a positive impact on the use of BSI Mobile for Shopee Top Up.



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