

PERFORMANCE EXPECTANCY FACTORS AND OTHER FACTORS AFFECTING INTENTION TO RECOMMEND DANA APPLICATIONS IN TANGERANG DISTRICT

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ARTICLE INFO	ABSTRACT
<p>Keywords: Intention to Adopt, Intention to Recommend, Performance Expectancy, Effort Expectancy, Social Influence, Hedonic Motivation, Lifestyle Compatibility, Perceived Trust, Dana Application</p>	<p>The purpose of this research is to know the factors affecting the intention to recommend Dana applications in the Tangerang district with the intention to adopt as an intervening variable. The population in this study are E-wallet users throughout Indonesia whose numbers are unknown. To determine the sample size, this study used purposive sampling so that 135 respondents were used as samples. Data analysis using SmartPLS version 3.0. There are several findings in this study, namely Performance Expectancy, Effort Expectancy, Hedonic Motivation, Lifestyle Compatibility, Perceived Trust, and Intention to Adopt Dana have a positive effect on Intention to Recommend Dana. Meanwhile, Social Influence and Facilitating Conditions have no significant effect on Intention to Recommend Dana.</p>
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1. INTRODUCTION

Payment using an e-wallet not only provides a level of convenience and speed but also provides a sense of comfort and security for consumers in making transactions anywhere and anytime (Cabanillas et al., 2014). In designing a strategy, it must be effective in making consumers' intentions to use e-wallets in a volatile market (M. Yang et al., 2021a). One of the goals of this study is to draw attention to the intention to recommend payment technology to consumers who may be related to E-WOM (Casalo et al., 2017). Intention to recommend also has an important role to know whether someone can say positive things about a product and encourage others to use the product (Prayag et al., 2015). Significant behavioral intention is predicted by performance expectancy, effort expectancy, and facilitating situations, and also affect the behavior of using mobile payment systems (Gupta & Arora, 2019). According to (Aji et al., 2020)) *Hedonic Motivation* fully brokered government support in using e-wallets. Social influence also has an important role which can be conceptualized as the influence of the surrounding environment and so on (Zhou et al., 2010). Lifestyle compatibility, perceived trust, and adoption intentions are crucial factors in adopting mobile device payment technology (H. F. Lin, 2011); (Alalwan et al., 2017); And (Hussain et al., 2018).

According to (Hasya, 2022) on the GoodStats website, the most frequently used e-wallet users in Indonesia, namely gopay, account for 88 percent of the popular survey respondents. Dana are in second place with 83 percent of Populix survey responses. There are currently fewer users of the Dana application than the gopay application because the gopay application has its advantages, namely making it easier for consumers to pay for Gojek users (Institute, 2023). Therefore, many companies use the intention to recommend to evaluate the success of adopting payment technology in the context of social networks, especially in Dana applications, which can be of great market interest for carrying out a payment transaction, because consumers are increasingly interested in sharing their opinions about services or technology in social networks (Casalo et al., 2017).



Figure 1. The most frequently used e-wallets in Indonesia

According to (Penney et al., 2021) And (Luyao et al., 2022) performance expectancy, social influence, perceived trust, and lifestyle compatibility substantially affect payment technology users, but facilitating conditions and hedonic motivation do not show relevant effects on users. Factors such as perceived trust, consumer intents to utilize mobile wallets are significantly influenced by favorable factors and lifestyle appropriateness (Chawla & Joshi, 2019). *Performance expectation* is the highest predictor of adoption intention, while hedonic motivation and social influence have a relatively lower effect on adoption intention (Morosan & DeFranco, 2016). According to several studies of facilitating conditions, perceived trust, and social influence, effort expectancy is the most significant antecedent in payment technology (Liébana-Cabanillas et al., 2021); (Zhou et al., 2010); And (Abrahão et al., 2016). Facilitating conditions, social influence, and perceived trust have a strong beneficial impact on e-wallet uptake and desire to use (M. Yang et al., 2021a). Lifestyle compatibility, perceived trust, Adoption intents and intentions are significantly influenced by performance expectations and social influence to recommend this technology (Oliveira et al., 2016); And (Hussain et al., 2018).

Positive effects are produced by social influence, facilitating conditions, hedonic drive, and lifestyle compatibility on consumer intentions to use payment technology (W. R. Lin et al., 2020); (Chawla & Joshi, 2019); And (Shaw & Sergueeva, 2019). According to several studies, hedonic motivation, positive effects are produced by social influence, conducive conditions, lifestyle compatibility, and perceived trust on adoption intentions (Gao et al., 2015); (Peñarroja et al., 2019); (Chen et al., 2019); And (Mahwadha, 2019)). The effect of government support on intention to adopt has a positive influence on using payment technology (Aji et al., 2020); (Alalwan et al., 2017). Intention to Recommend and performance expectancy has a positive effect on payment technology (Rahi et al., 2018).

(Shaw & Sergueeva, 2019)); (Rahi et al., 2018)); And (M. Yang et al., 2021b) are several researchers who have examined the relationship between these variables. However, it is still rare to examine the relationship between the intention to adopt and the intention to recommend. So this study added the variable intention to recommend. This can fill a significant research gap and evaluate the use of payment technology because recommending the Dana app to friends or the public is something researchers often neglect due to an overemphasis on themselves (Miltgen et al., 2013). The purpose of this study is to find out the factors that influence the intention to recommend the Dana application to adopt as an intervening variable and also to find out the intention to recommend variable can recommend the community in using the Dana application and can provide knowledge so that consumers can feel the benefits in using the Dana application (Moe et al., 2012). It is hoped that this research can contribute to the Indonesian Employers' Association to use the Dana application, so that it can make it easier to make contactless payments, and can make it easier to make purchase transactions such as pulses, electricity, water, and others.

Literature Review

Performance Expectancy

(Venkatesh et al., 2012) performance expectation was defined as the degree to which technology adoption will bring effectiveness to users in carrying out certain activities. Based on the facts, the existence of new technology in the use of the system can affect improving the current state of technology (Venkatesh et al., 2003). That way, the opportunity to use or adopt this technology can increase with the benefits received by users (Broman Toft et al., 2014). When someone knows a new technology, if the technology is useful and productive in saving time and effort, they will be interested in using the technology (Alalwan, 2018).

Effort Expectancy

Effort expectation is the ease with which technology can be used (Venkatesh & Zhang, 2014). Several studies have proven that this effort expectancy is what consumers want to make contactless payments, including cellular payments, electronic wallets, and other payments made contactless (Abrahão et al., 2016); (Gupta & Arora, 2019); (Luyao et al., 2022); And (M. Yang et al., 2021a). According to (Zhou et al., 2010) when users feel that payment technology is easy to use, society can have greater opportunities to adopt the payment technology.

Social Influence

Social influence is defined as an individual who feels that the people that matter to them such as family, friends, or friends should trust them to use the new system (Venkatesh & Zhang, 2014). According to (Kim & Hollingshead, 2015) social influence is a change in one's feelings, thoughts, communication, or behavior. Social influence also describes the process through which individuals affect other people's thoughts and behaviors in a direct or indirect manner (Turner, 1947).

Facilitating Conditions

Facilitating conditions refer to training related use of technology new offered company to people when they want to use technology (K. T. Wong et al., 2015). For example, Because of situation pandemic, para Teachers must Study and use devices soft new like *zoom, Microsoft Teams, or Google meet* to teach students, school Also give support training for para teachers, bait comes back constructive from the lecturer And hope Which clearly can increase effectiveness And interaction with a student in forum discussion (Mokoena, 2013).

Hedonic Motivation

In the context of technology, hedonic motivation is defined as someone who feels joy, pleasure, enjoyment, and entertainment when using technology (Morris & Turner, 2001). In addition, hedonic motivation includes ideas and adventures that are proven to have an impact on users' intentions to use media (Morris & Turner, 2001). (Venkatesh et al., 2012) also show that when consumers want to use technology equipment and services, they are directly related to hedonic motivation. Hedonic motivation is a desire that exists within a person who will provide support to take action to achieve the desired goal (Park, 2017).

Lifestyle Compatibility

Lifestyle compatibility is a reliable indicator of whether customers would use contactless payment methods like mobile payments and e-wallets, and mobile wallets (Chen et al., 2019); (Hussain et al., 2018); (M. Yang et al., 2021a); And (Chawla & Joshi, 2019). According to previous research, lifestyle compatibility is one of the most important indicators of an intention to adopt contactless payment technology (Penney et al., 2021). Lifestyle compatibility also determines the decision to use technology that suits the consumer's lifestyle (Belanche et al., 2020).

Perceived Trust

The study reveals that perceived trust is the main factor motivating users to use contactless services (Almaiah et al., 2022). Perceived trust is also a target that must be achieved in adopting contactless payments because trust is a person's expectation of carrying out behavior in a certain way (Elizar et al., 2020). Perceived trust is the main factor influencing the intention to use new technology, when someone uses technology, basically consumers already have confidence in using the technology (Lenggono et al., 2019). With a belief that consumers will always use technology, with so many companies competing to get the best quality and with intense competition, companies are focusing on retaining consumers who provide positive value (Wisyastuti, 2017).

Intention to Adopt

One's intention to do or not do anything is decided by one's personal attitude and subjective norms (Sholahuddin, 2017). Intention to adopt also has factors that motivate users and prove how someone who

wants to try something can realize his intention (Ajzen & Fishbein, 1980). According to (Davis, 1989); And (Rogers, 1983) intention to Adopt is a person's behavioral tendency to use a product or technology in the future.

Intention to Recommend

Intention to Recommends users who have a higher intention of using new technology to recommend the technology to others (Leong et al., 2013); And (Miltgen et al., 2013). Then, consumers will have a positive intention toward the payment technology to recommend it to others (Rahi et al., 2018). Intention to Recommend in relation to E-WOM is described as a statement made by potential consumers about introducing a product or technology available on the internet, both favorably and unfavorably (Hennig-Thurau et al., 2004).

Dana

Dana is Indonesia's official digital wallet that is safe and can be used for financial transactions and payments that can be accessed via a smartphone anytime and anywhere (Financer.com, 2022). The Dana is a digital wallet that has four licenses covering electronic money, money transfers, and digital wallets. It is registered with Bank Indonesia and Digital Financial Liquidity (LKD) (Wikipedia, 2023). Simply by filling in the Dana balance, users can shop for necessities like they are carrying real money, besides that the Dana are also useful for paying monthly bills, buying cellphone credits, and shopping at various offline merchants (Qoala, 2021). Benefits that can be enjoyed by Dana users are free registration, complete features can be linked to debit or credit cards, free top-up and transfer fees, balance return guarantee, attractive vouchers, and discounts, and gold investment (Pradana, 2022).

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) or technology acceptance model is a model that is often used to determine the adoption behavior of a newly introduced technology (Hong et al., 2006). TAM is also among the most significant for the Theory of Reasoned Act (Ajzen & Fishbein, 1980). According to (Davis et al., 1989) TAM is the most popular model for embracing and utilizing technology. TRA and TAM have strong elements, both of them assuage me that once someone decides to act, they are unrestricted in their actions because there are many other people in the actual world obstacles such as limitations in acting (Suyanto & Kurniawan, 2019).

Relations Between Variables

Relationship Between Performance Expectancy and Intention to Adopt

Performance expectation can give users advantages, and the performance has been conceived utilizing qualities that take advantage of system efficiency, speed, and accuracy in completing payments (A. S. Yang, 2009). It is hoped that the performance of this payment device can assist in making contactless payments, and can also assist in customer assessment of performance improvements resulting from service usage, for example, such as quick response and service efficiency (Penney et al., 2021). This method can help to reduce the time in completing transactions (Luyao et al., 2022). In addition, other hopes can help store new or old data history for various studies related to contactless payments, such as mobile banking, NFC-based mobile payments, mobile payments, electronic wallets, and other electronic payments (Alalwan et al., 2017);(Liébana-Cabanillas et al., 2021);(Morosan & DeFranco, 2016);(Gupta & Arora, 2019); And Previous research stated that performance expectancy has a positive effect on payment technology (Gao et al., 2015); (Yoganathan & Kajanan, 2014) from the aforementioned description, the following theory is put forth:

H1: Performance Expectancy can positively affect Intention to Adopt

Relationship Between Effort Expectancy With Intention to Adopt

The purpose of this payment device is to test how far new technologies may be used by customers in a basic and straightforward manner (Venkatesh et al., 2012). In addition, the effort expectancy for this payment device can be increased through other payment devices such as mobile payments which can be widely accessed, and also some applications that are not dependent on the device (Penney et al., 2021). When users feel that payment technology is easy to use, people have a greater chance of adopting the payment technology (Zhou et al., 2010). With advances in technology, consumers can more easily operate and use new technologies (Widayat et al., 2020). Therefore, effort expectancy has a positive effect on adoption intentions (Talukder et al., 2018). From the description above, the following hypothesis is proposed:

H2: Effort Expectancy can positively affect Intention to Adopt

Relationship Between Social Influence With Intention to Adopt

After determining whether the new technology can be developed or not, consumers can tell anyone to find out whether the application can be useful for them (Luyao et al., 2022). Consumers play a very important role in providing information and motivation that can develop and improve new technologies (Alalwan et al., 2017). Social Influence influences the community to develop and improve new technology to suit what is desired (Penney et al., 2021). According to (Oliveira et al., 2016) the importance of social influence in making cellular payments as well as suggestions and opinions from the public are also important to be aware of these developments. Therefore, social influence has a positive effect on adoption intentions (M. Yang et al., 2021a). The following are hypotheses put forward based on contactless payment technology:

H3: Social Influence can positively affect the Intention to Adopt

Relationship Between Facilitating Conditions With Intention to Adopt

Facilitating conditions refers to user expectations about the availability of resources and also support to complete the creation of new technologies (Venkatesh et al., 2012). Availability of resources here for example: smartphones having cellular networks, transfer agents, operational skills, and financial resources that enable contactless payments to be made (Penney et al., 2021). Facilitating conditions offer better benefits such as higher service levels used, and lower financial fees, leading to contactless payments such as mobile payments, mobile wallets, and also mobile banking (Kiconco et al., 2019);(Hussain et al., 2018);(Gupta & Arora, 2019);(W. R. Lin et al., 2020);(Alalwan et al., 2017); And (Chawla & Joshi, 2019). (Peñarroja et al., 2019) stated that facilitating conditions positively affect the use of technology in today's digital era. The following is the hypothesis proposed:

H4: Facilitating Conditions positively affect the Intention to Adopt

Relationship Between Hedonic Motivation and Intention to Adopt

hedonic motivation shows that customers can feel the benefits of consuming goods or services, such as joy, pleasure, and enjoyment, and with a combination of external encouragement such as salary or compensation, position in the UTAUT model (Venkatesh et al., 2012). Hedonic motivation shows that the concepts of pleasure and customer satisfaction influence customers to use innovative technology (Thong et al., 2006). In addition, hedonic motivation allows users to use technology creatively so that users become smart (Tarhini et al., 2016). Hedonic motivation was recorded as a positive significant predictor of contactless payment systems, including e-wallets, mobile payments, and mobile money (Alalwan et al., 2017);(Morosan & DeFranco, 2016);(Hussain et al., 2018);(W. R. Lin et al., 2020); And(Penney et al., 2021). From the description above, the following hypothesis is proposed:

H5: Hedonic Motivation positively influences the Intention to Adopt

Relationship Between Lifestyle Compatibility With Intention to Adopt

Consumers and society can evaluate lifestyle norms and values related to services (Armstrong et al., 2015). Lifestyle compatibility shows lifestyle choices that create a social image with peers (Chawla & Joshi, 2019). In addition, lifestyle compatibility is also important to reduce potential uncertainties in using technology related to values, experiences, and lifestyles (H. F. Lin, 2011). According to (Oliveira et al., 2016), consumers will prefer mobile payment technology, if it suits their lifestyle and social environment. (Herrero et al., 2014)stated that lifestyle compatibility has a positive influence on payment technology. Based on prior research on contactless payment systems, the following hypotheses are presented:

H6: Lifestyle Compatibility positively affects the Intention to Adopt

Relationship Between Perceived Trust and Intention to Adopt

Due to the advancement of this technology, the system must ensure that it is free from fraud or hackers in order to maintain the trust and assurance that customers seek in mobile transactions (Penney et al., 2021). In particular, customers are very important in improving contactless payment technology and forming more innovative and unique technologies (Alalwan et al., 2017). When consumers start to trust the system or service provider, they will continue to use the payment technology (Hoque & Alam, 2018). Previous research on mobile payments, e-wallets, mobile money, mobile wallets, mobile banking, and other contactless payments may indicate perceived trust (Patil et al., 2020);(Liébana-Cabanillas et al., 2021);(Luyao et al., 2022);(M. Yang et al., 2021a);(Penney et al., 2021);(Chawla & Joshi, 2019); And (Alalwan et al., 2017). Therefore, perceived trust has a positive influence on adoption intentions (W. H. Wong & Ying, 2019). The following hypotheses were based on contactless payment technologies from earlier research and established in this study:

H7:Perceived Trust has a positive effect on Intention to Adopt

Relationship Between Intention to Adopt With Intention to Recommend

UTAUT is the main model for understanding human behavior toward the potential acceptance or rejection of the use of technology (Mahwadha, 2019). According to (Gold, 2011) intention to Adopt becomes a person's intention to buy or use a product. There are several factors to create the Intention to Adopt, such as Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Lifestyle Compatibility, and Perceived Trust which have been applied to determine the adoption of technology (Lim et al., 2019). Therefore, (Nikou & Economides, 2017) states that the intention to adopt has a positive influence on improving payment technology. From the description above, the following hypothesis is proposed:

H8: *Intention to Adopt* positively affects the *Intention to Recommend*

Based on the hypothesis above, the research model can be described as shown in Figure 1 below:

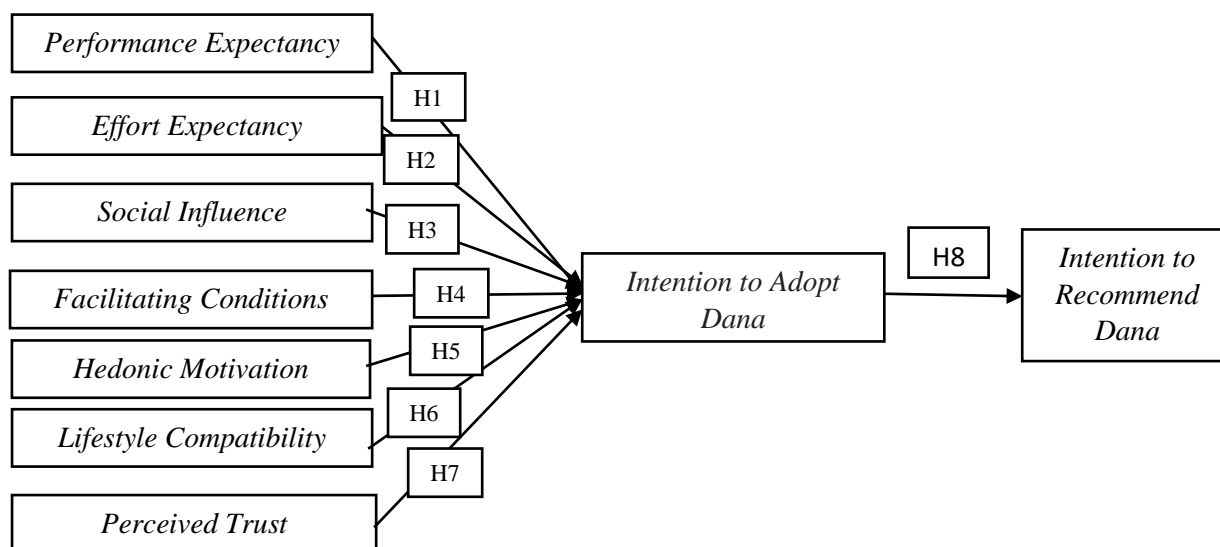


Figure 1. Research Model

2. METHOD

Measurements related to the variables studied were adopted from previous studies. Where is the Performance Expectancy variable measured by 3 statements adopted from (Davis, 1989) And (Davis et al., 1989). The Effort Expectancy variable is measured by 3 statements from (Davis, 1989); And (Davis et al., 1989). The Social Influence variable is adopted from (Ajzen & Fishbein, 1980)) which consists of 3 statements. The Facilitating Conditions Variable is measured using 3 statements adapted from (Thompson et al., 1991). And the Hedonic Motivation Variable is measured using 3 statements adopted from (Venkatesh et al., 2012). Three statements taken from (Boateng et al., 2016) are used to measure the lifestyle compatibility variable. Three statements taken from (Boateng et al., 2016) are used to measure the variable "perceived trust." Three adopted assertions are used to gauge a variable's intention to be adopted (Blythe, 2005). Three statements are used to gauge the Intention to Recommend a Variable (Bahthiar & Hariadi, 2011). Consequently, for a measurement of 27 assertions overall

The population of respondents is an unknown number of e-wallet users throughout Indonesia. How to use Google Forms to submit a survey form in order to gather data for this study's online survey approach, including how many samples should be taken using the Non-Probability Sampling method. Purposive Sampling is a way of taking samples of respondents based on the desired criteria to determine the number of samples to be studied (Sugiyono, 2019). Samples were obtained from Dana application users throughout Tangerang Regency. The sample criteria include age, gender, place of residence, occupation, and made 3 Dana application transactions in the last 3 months. Data was collected for 3 months from April to June 2023.

This study is a quantitative study using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method to analyze the influence of causal effects and the relationship between independent and dependent variables. Researchers used SPSS 27 and SmartPLS 3.0 software to process and analyze data. Check the validity test using the person product moment correlation technique with valid conditions if the significance value is <0.05 (Ghozali, 2018). The reliability test uses Cronbach's Alpha, where if the value

of Cronbach's Alpha has a composite value ≥ 0.6 then indicates a good reliability test (Sugiyono, 2019). From the results of the analysis, the following variables are recognized as valid: performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, lifestyle suitability, perceived trust, intention to adopt, and intention to suggest. In this study, employing 27 statements multiplied by 5, the total number of respondents required was 135 persons, in accordance with (Hair et al., 2019), which states that the number of samples is decided by a minimum of 5 times the number of statements.

3. RESULT AND DISCUSSION

Result

Research respondents are users of Dana applications. Of the 135 respondents, consisting of 90 women (66.7%) and 45 men (33.3%) live in Tangerang Regency and 135 respondents are over 17 years old. The majority of respondents work as private employees (34.8%) and respondents use Dana applications more frequently in June (48.3) with more than 4 transactions (43.7%). Profiles of research respondents can be seen in the attachment

Construct validity and reliability tests on reflective measurements were carried out with the loading factor value required in SmartPLS 3.0 is ≥ 0.70 (Hair et al., 2016). The measurement of construct validity in this study was declared valid and acceptable because all indicators for each variable had a loading factor value above 0.70 (Appendix). The results of the Composite Reliability (CR) and Average Variance Extracted (AVE) calculations in this study can be said as a whole to fulfill the requirements. The required values are $CR \geq 0.70$ and $AVE \geq 0.50$ (Hair et al., 2016). Calculation results for CR and AVE for Performance Expectancy variables ($CR=0.961$; $AVE=0.893$), Effort Expectancy ($CR=0.948$; $AVE=0.860$), Social Influence ($CR=0.885$; $AVE=0.720$), Facilitating Conditions ($CR=0.933$; $AVE=0.824$), Hedonic Motivation ($CR=0.963$; $AVE=0.897$), Lifestyle Compatibility ($CR=0.945$; $AVE=0.851$), Perceived Trust ($CR=0.945$; $AVE=0.852$), Intention to Adopt ($CR=0.945$; $AVE=0.851$), Intention to Recommend ($CR=0.952$; $AVE=0.870$). To see further the construct validity and reliability tests can be seen in the appendix.

The Discriminant Validity test is stated to be valid because the root AVE of each latent variable is higher than the correlation with other latent variables (Fornell-Larcker Criterion) and indicators also have a higher correlation coefficient to each latent variable compared to other latent variables (Cross Loading). To see the results of the Discriminant Validity test, see the attachment. Structural test analysis was carried out to determine R^2 on each equation. The R^2 value is used to assess the influence between endogenous variables and exogenous variables and whether they have a substantive effect (Ghozali, 2014). According to the analysis's findings, the variables Performance Expectancy, Effort Expectancy, Social Influence, Hedonic Motivation, Perceived Trust, and Lifestyle Compatibility jointly influence the Intention to Adopt variable with an R^2 value of 0.909. As a result, it can be concluded that Performance Expectancy, Effort Expectancy, Social Influence, Hedonic Motivation, Perceived Trust, and Lifestyle Compatibility account for 90.9% of the variance of Intention to Adopt, while up to 9.1% is explained by other variables not examined in this study.

In the end, the Intention to Recommend and the Intention to Adopt are jointly driven by a variable with an R^2 value of 0.801. Thus, it can be concluded that Intention to Adopt can account for 80.1% of the variation in Intention to Recommend, whereas up to 19.9% of the variance can be explained by other variables not examined in this study.

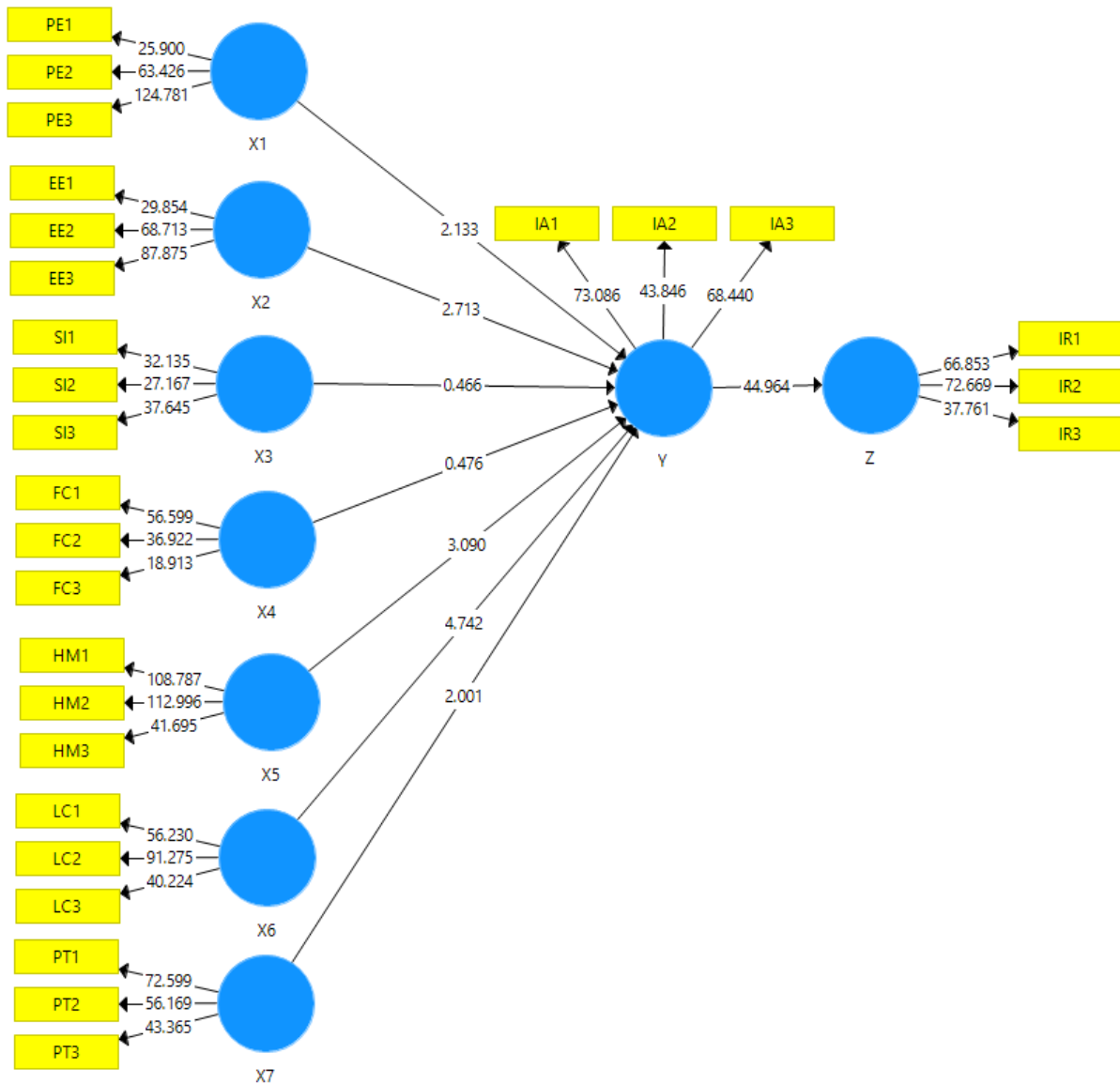


Figure 2. Path Diagram T-Value

The results of the Quality Model test show good compatibility, this can be seen from the R Square, Q Square redundancy, and SRMR values. To see the complete data can be seen in the attachment. The results of the Structural Model test in the form of Path Coefficients can be seen in the attachment. Based on the T-Value Path Diagram in Figure 2 above, it can be concluded that the research model hypothesis testing is as follows:

Table 1: Research Model Hypothesis Test

Hypothesis	Hypothesis Statement	Mark T-Value	Information	Conclusion
H1	Performance Expectancy direct effect on Intention to Adopt.	2,186	Data supports hypothesis	H1 Accepted
H2	Effort Expectancy direct effect on the Intention to Adopt.	2,454	Data supports hypothesis	H2 Accepted
H3	Social Influence does not affect the Intention to Adopt.	0.461	Data not supported hypothesis	H3 Rejected
H4	Facilitating Conditions does not affect the Intention to Adopt.	0.665	Data not supported hypothesis	H4 Rejected

H5	<i>Hedonic Motivation</i> direct effect on the Intention to Adopt.	2,836	The data support the hypothesis	H5 Accepted
H6	<i>Lifestyle Compatibility</i> direct effect on the Intention to Adopt.	4,591	The data support the hypothesis	H6 Accepted
H7	<i>Perceived Trust</i> direct effect on the Intention to Adopt.	2,057	The data support the hypothesis	H7 Accepted
H8	<i>Intention to Adopt</i> direct effect on the Intention to Recommend.	47,571	Data supports Hypothesis	H8 Accepted

When the T-statistics value is larger than 1.96, the hypothesis is said to be being tested, and if the T-statistics value is less than 1.96, the hypothesis is said to be being tested insignificantly (Ghozali, 2016). Based on the hypothesis test table above, it can be seen that 6 hypotheses have a T-Value above 1.96 so that the data can be declared significant, while for 2 hypotheses have a T-Value below 1.96 so the hypothesis is rejected. To see complete information on the results of the SEM analysis in this study, see the appendix.

Discussion

Effect of Performance Expectancy on Intention to Adopt Dana

The test results show that the performance expectancy variable has proven to have a positive and significant impact on the intention to adopt Dana, which means that the performance and productivity of using the Dana application in the transaction process is higher and it is very helpful in speeding up online payment transaction processes compared to offline transactions. This is due to the developments and innovations carried out by the Dana application so that the available technology helps consumers work. For example, if you want to make a transaction at a merchant using the Dana application payment device, you can save a lot of time compared to using regular payment methods. According to (A. S. Yang, 2009) the Dana application can help its users to make a transaction and can take advantage of system efficiency, speed and accuracy in completing payments. Research (Gao et al., 2015); and (Yoganathan & Kajanan, 2014) that demonstrated performance expectancy positively and significantly influenced the desire to adopt Dana provide evidence in support of this.

Effect of Effort Expectancy on Intention to Adopt Dana

The test results in this study show that the effort expectancy variable has proven to significantly and favorably affect the intention to adopt Dana, which means that using the Dana application is easier to use for online transactions, high flexibility in transactions using the Dana application, as well as instructions and instructions for using it. Clear and easy to comprehend Dana application. With advances in technology, it will be easier for customers to operate and use the Dana application (Widayat et al., 2020). The outcomes of this experiment support the findings of the study. (Talukder et al., 2018) who found that Intention to Adopt Dana is positively and dramatically impacted by effort expectations.

The Effect of Social Influence on Intention to Adopt Dana

The Social Influence variable has a detrimental and severe impact on the adoption intention Dana, this shows that the level of trust of other people in an individual's social environment has an impact on a person's tendency to act more diversely. When someone offers a new technology, they are initially very doubtful about the consequences of using that technology. The test results in this study prove that Dana intention is not significantly impacted by social influence to adopt.

The results of this hypothesis test are contrary to the results of previous studies which are used as a reference in this study. (Oliveira et al., 2016) discovered the importance of social influence in making a payment as well as the opinions and suggestions of the community are also important to know about the development of this technology. (M. Yang et al., 2021a) also discovered that social influence has a favorable impact on adoption intention Dana.

The Effect of Facilitating Conditions on the Intention to Adopt Dana

The test results in this study demonstrates a detrimental and significant impact of the facilitating conditions variable on the intention to adopt Dana, meaning that the higher the trust of Dana application users that the existing organization and infrastructure have supported the application of Dana application technology in digital payment systems, it has no impact on users. The findings of this study are at odds with those of earlier investigations, according to which (Kiconco et al., 2019) facilitating conditions

provide better benefits such as a higher level of service used, as well as lower financial costs. According to (Peñarroja et al., 2019) Dana's desire to adopt is positively impacted by enabling circumstances.

The Effect of Hedonic Motivation on Intention to Adopt Dana

In the context of technology, hedonic motivation is individual happiness or pleasure obtained in using technology. Users will feel happy when using new technology. The test results in this study show that the intention to adopt is positively and significantly impacted by hedonic motivation Dana. *Hedonic motivation* demonstrates the idea of enjoyment and client satisfaction influence customers to use more innovative technology (Thong et al., 2006). In addition, hedonic motivation also allows users to use technology creatively so that users become smarter too (Tarhini et al., 2016). The test's findings support research (Alalwan et al., 2017) that claims hedonic incentive has a favorable and significant impact on the decision to adopt Dana.

Effect of Lifestyle Compatibility on Intention to Adopt Dana

The test results in this study show that the lifestyle compatibility variable has a positive effect on the intention to adopt Dana. Lifestyle compatibility is a lifestyle expressed in activities and interest in using new technology. Because lifestyle has a genuine impact on consumer behavior, consumers will regard an application to be good if it is used as expected. According to (Chawla & Joshi, 2019) lifestyle compatibility shows lifestyle choices that create a social image with peers. In addition, consumers will prefer mobile payment technology if it suits their lifestyle (Oliveira et al., 2016). The results of this test are consistent with research (Herrero et al., 2014) which stated that lifestyle compatibility had a positive effect on Dana intention to adopt.

The Effect of Perceived Trust on Intention to Adopt Dana

The test According to study findings, the intention to adopt is positively impacted by the perceived trust component Dana, meaning that the higher the user's trust in the Dana application, customer satisfaction score will also increase. Perceived trust is also an important component for companies, especially in the digital era. Respondents in this study agree that the Dana application can give users a sense of trust, so that users can feel safe when using the Dana application. According to (Penney et al., 2021) the certainty and trust that users want in transactions must be safe from hackers, therefore the system must ensure that it is free from hackers or fraud due to this technological enhancement. The outcomes of this test are in line with previous findings (W. H. Wong & Ying, 2019) which states that the intention is positively impacted by perceived trust to adopt Dana.

Effect of Intention to Adopt Dana on Intention to Recommend Dana

The findings of the hypothesis test in this study show that the desire to adopt finances has a favorable impact on intention to recommend Dana. Individuals who have good experience using the Dana application are likely to recommend that experience to others. That way, the higher the intention to use the Dana application, the higher the intention to recommend the Dana application to other people. According to (Taluđer et al., 2018) sharing information and experiences can help someone improve social connections with friends, family, and so on by using the Dana application. The study's findings are consistent with research showing that the desire to promote Dana has a positive relationship with the intention to adopt Dana.

4. CONCLUSION

The majority of the study's hypotheses were shown to be true, including the ones that performance expectations, effort expectations, hedonic motivation, compatibility with lifestyle, perceived trust, and intention to adopt Dana have a beneficial impact on intention to recommend Dana. Meanwhile, social pressure and enabling circumstances have a detrimental impact on the intention to recommend Dana. The more the intention to adopt the Dana application, the higher the intention to recommend the Dana application. Dana application users will provide recommendations to people if they are satisfied when using the Dana application. This study has several limitations or restrictions that need to be fixed. First, the study's sample consisted of limited to Tangerang Regency, further research could be expanded using the general public. Second, this study stops at the variable's intention to recommend which is the final goal, for further research the researcher recommends adding more relevant variables. Third, the object of research in this study is limited to the Dana application, so for further research it is recommended to add research objects so that they are not only in the Dana application, but in other mobile payment applications. Fourth, the characteristics of the respondents in this study are still relatively few, further research can add to the characteristics of the respondent categories. There are managerial implications in this study the more intentions there are to recommend the Dana application to friends, friends or family,

the more users of the Dana application will become, and it will be easier, more practical, and faster when making payment transactions.

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