EFFECTS OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USED, AND PERCEIVED VALUE ON BEHAVIORAL INTENTION TO USE DIGITAL WALLET
(A Case Study of OVO User in Malang)

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ABSTRACT
This study was conducted to examine the factors that influenced the behavioral intention to use of OVO digital wallet as an alternative payment method in Indonesia. The Technology Acceptance Model and Perceived Value were used for the purpose. The research applied an explanatory. The sampling technique used was purposive sampling and the questionnaire was distributed to 150 OVO’s users in Malang city. The research data and hypothesis were analyzed by using SPSS. Result of the data analysis from multiple regression showed that perceived usefulness, perceived ease of used, and perceived value had a significant effect to behavioral intention to use. Thus, it can be concluded that higher perceived usefulness, perceived ease of use, and perceived value highly affected the intention to use of OVO, and higher behavioral intention highly impacted the use behavior of using OVO digital wallet.

Keywords: Digital Wallet, Behavioral Intention to Use, Perceived Usefulness, Perceived Ease of Use, Perceived Value

ABSTRAK
Penelitian ini dilakukan untuk menguji faktor-faktor yang mempengaruhi niat perilaku untuk menggunakan dompet digital OVO sebagai metode pembayaran alternatif di Indonesia. Model Penerimaan Teknologi dan Nilai presepsi digunakan untuk tujuan tersebut. Penelitian ini menerapkan penelitian eksplanatori. Teknik pengambilan sampel yang digunakan adalah purposive sampling dan kuesioner dibagikan kepada 150 pengguna OVO di kota Malang. Data penelitian dan hipotesis dianalisis dengan menggunakan SPSS. Hasil data dari analisis regresi berganda menunjukkan bahwa persepsi kegunaan, persepsi kemudahan penggunaan, dan nilai persepsi memiliki pengaruh signifikan terhadap perilaku keinginan untuk menggunakan. Dengan demikian, dapat disimpulkan bahwa semakin besar persepsi kegunaan, persepsi kemudahan penggunaan, dan nilai persepsi sangat mempengaruhi niat untuk menggunakan OVO, dan niat perilaku yang lebih tinggi sangat memengaruhi perilaku menggunakan dompet digital OVO.

Kata Kunci: dompet digital, perilaku keinginan untuk menggunakan, persepsi kegunaan, persepsi kemudahan, dan nilai persepsi
I. Introduction

The huge number of smartphone users and advances in technology rapidly makes people shift to mobile payment systems. According to Sahut (2018), the development of cashless or non-cash transactions has significant value throughout the world. Cashless payment emerges as a credible alternative to cash payments for payment method. On the other hand, the type of non-cash payment has a significant increase through the mobile payment system. However, Mobile payment is an alternative type of non-cash payment system that has been widely used in a large number of countries in the world, including Indonesia.

Mobile wallets are finally getting traction after years of effort by players across the ecosystem according to Peterson and Wezel (2016). Based on the data obtained from MDI Ventures & Mandiri Sekuritas Reseach (2018) As part of the financial technology industry solution, mobile payment services will be one of the most effective factors of payment method, these factors explained with a statistic that the growth of smartphones has significantly increased. According to Statistia (2017), the preferred payment methods of global online shoppers, as can be seen on the figure above, is 42% preferred to pay via credit card and mobile payment in the low-third position that stated online shoppers usage percentage is only 11%. The popularity of cards was high in some recent years.

Meanwhile, living in a digital world has lead people into a new shopping experience (Jakpat, 2014). The changing experience of shopping activities also occurs in transaction methods. A various payment method leads payment to several ways, although the most common one is using a money deposit method. By using an account or particular apps, people deposit some money to be used in their transaction. According to Nair et al. (2016), explain the statistic growth of transactions in different payment methods, the growth of
consumer adoption and the usage of mobile wallet, many consumers are still unwilling to use the digital wallet as payment option compared to credit cards and debit cards because the lack of understanding of how to use digital wallet has been the main obstacle faced by most Indonesians.

Replacing the payment method, especially with digital wallet, a mobile phone has provided such enormous opportunities for financial development (Iman, 2018). Nowadays, people are always encouraged to understand new technology to assist them in doing daily activities as well as personal financial technology.

As a result of this phenomenon, there are several popular e-wallets in Indonesia. Based on cermati.com, the most wanted e-money providers in Indonesia are Sakuku BCA, T-Cash, TapCash BNI, OVO, Go-Pay, Brizzi BRI, Flazz BCA, e-Money Mandiri, Doku Wallet, and Indomaret Card. One of the growing financial technologies in Indonesia is OVO digital wallet. According to DailySocial Research (2018), currently, OVO application users continue to grow and reach 9.5 million users. OVO is a new business, but it has good integration and given an excellent system to compete with the competition. It is a financial technology startup that builds a digital platform aiming to simplify customer’s life by providing amazing rewards & deals through its merchant partners, simple payment and smart financial services.

Although OVO has many merchants and offers big amount of discount, based on the published data in 2017, OVO still has a very small number of users, which stated that 50% of e-money users used Go-Pay, 46% used e-money from Mandiri Bank, 42% used T-Cash from Telkomsel, 25% used Flazz from BCA Bank, 17% used LINE pay from Line, 15% used OVO from Lippo, and 12% used BRIZZI from BRI (Databoks, katadata, Indonesia, 2017).

The number of e-wallet users in Indonesia, as stated above, encourages the providers of e-wallet to market their product to the customers,
including Malang. Malang is also the second most populous city in East Java after Surabaya, reaching 895,387 residents living in the city (Wikipedia, 2017). The large number of residents in Malang became a good market for the company to promote their digital wallet products.

The success of OVO adoption depends on the rate of consumer acceptance of OVO. Therefore, this gap is used as a motivation in conducting a research to understand the factors which may affect the behavioral intention to use of OVO.

In this research, the researcher used the Technology Acceptance Model (TAM) that was explained by perceived usefulness and perceived ease of use. Also, the researcher used perceived value because it provides new insights into factors affecting behavioral intention to use of digital wallet. According to Shaikh et al. (2015), behavioral intention to use is the key to adopt digital wallet. Behavioral intention to use seeks to extend the understanding of mobile technology by undertaking a detailed review of digital wallet adoption.

According to Davis (1989), the user’s point of view uses particular systems to raise the performance of user activities. Technology acceptance model (TAM) has been influenced to behavioral intention toward the user in term of perceived usefulness (PU), and perceived ease of use (PEOU).

Matemba, Li & Elizabeth (2017) analyzed consumers’ willingness to adopt and use mobile wallet toward TAM and explained that it significantly affects the intention to use. These aspects are needed to improve the customers’ acceptance of mobile payment services. This research combined the variables from previous research by Alalwan et al. (2016) that used perceived usefulness and perceived ease of use from TAM theory. Thakur and Srivastava (2013) also mentioned that perceived usefulness, perceived ease of use and social influence are found to be significant dimensions of behavioral intention to adopt mobile commerce in India.
Kotler and Keller (2012) defined customer perceived value as the difference between the customer’s evaluation of all the benefits and all the costs of an offering and the perceived alternatives. They extend the concept by describing customer perceived value as the proportion between total customer value (a bundle of economic, functional and psychological benefits such as product, services, personnel, image value) and total customer costs (monetary, time, energy, psychic costs).

Fu et al. (2018) investigated the relations among perceived value (PV) and behavior intention (BI), in further examination of the significant effect among perceived value and behavioral intention. This research combined perceived value from the previous researcher by Amorso and Watanabe (2012) that used perceived value in building a research model for mobile wallet consumer adoption in Japan; it contributed positive effect to behavioral intention to use. Another research by Wang et al. (2012) examined the perceived value’s crucial role in determining revisit intention.

All of the explanation above, TAM is the main reason why the customer uses the product. Technology acceptance model enables to improve performance and modality of expectancy or conditional reasoning. Also, according to Natarajan et al. (2018), TAM has been both extended and modified to predict the acceptance of various technologies by the general population. Therefore, TAM has been used to analyze the intention of digital wallet applications.

Besides TAM, there is also a more important aspect, which is perceived value. Perceived value can be the additional options that are spotted after perceived usefulness and perceived ease of use because it has a conceptual affective component and aspect. Perceived value can understand how valuable, acceptable, and worth the product is by comparing all benefits that the user gets and how much users spend for the product or services.
Based on the discussion towards the development of financial technology that overgrows, researcher aimed to analyze whether or not perceived usefulness, perceived ease of use, and perceived value directly affect behavioral intention to use. This research entitled “Effects of Perceived Usefulness, Perceived Ease of Use, and Perceived Value on Behavioral Intention to Use of Digital Wallet (A Case Study of OVO User in Malang).

II. Literature Review

Mobile Payment

Mobile payment is categorized as an electronic wallet, which includes non-cash transaction, it does not use media such as cards, and it allows transaction through electronic channels (Amorso & Watanabe, 2012). Different from debit or credit cards, a transaction using digital wallet is not directly through the third parties or intermediaries (Amorso & Watanabe, 2012). According to Ernst & Young (2011), mobile payment grouped based on technology, mobile payments divided into three parts, namely Short Messaging Service (SMS), Near Field Communication (NFC), and Mobile Internet. For scenario based sharing, mobile payment is divided into six parts, namely payment type, use case, characteristics, examples, payment providers and enablers, and mobile operator participation.

Digital Wallet

Digital wallet is a natural advance step concerning the development of payment methods. Digital wallet is an opportunity for financial development and is becoming a common tool for carrying out various financial transactions (Iman, 2018). Digital wallet has more functions, including person to person payment and other payment methods, balance inquiry and reporting functions, support of loyalty programs and other functions (Peterson & Wezel, 2016). A digital wallet can support various transaction including consumer to consumer, consumer to business, consumer to machine, and consumer to online (Shin, 2009). Also, the consumer has greater flexibility for
setting transaction at the point of sale with mobile phone payment (Shin, 2009).

**Technology Acceptance Model (TAM)**

One of the most adopted technologies toward an individual is the technology acceptance model (TAM). Davis (1989) introduced TAM to explain about the behavior of technology user. The most famous study is models to predict and acknowledgment of data system and innovation by the singular user. Technology Acceptance Model (TAM) is an information system theory that explains and predicts the behavior of technology users in accepting and using the technology in their work. The goal of TAM explains accurate user behavior across a broad range of end-user computing technologies and user populations (Davis et al., 1989).

This model has been subjected to modification by the researcher. TAM has been broadly contemplated and checked by various studies that check at the individual technology acceptance behavior in various data frameworks develops. TAM is formulated with end-user technology applications in mind (Lemay, 2018). According to Lemay (2018). TAM is enabling conditions to improve performance and modality of expectancy or conditional reasoning.

The technology acceptance model (TAM) determined the user acceptance of the technology information, technology acceptance model (TAM) to determine the behavioral intention of technology (Davis in 1989). The models consist of perceived usefulness (PU) and perceived ease of use (PEOU) to forecast behavioral intention attitude, and use of information technology.

Except for TAM, there are many methods relating intention to use such as theory planned behavior and unified theory of acceptance and use of technology, but for a digital wallet, TAM is capable for behavioral intention because it can be modified following factors such as perceived usefulness, and perceived ease of used that needed in acceptance model (Shin,
TAM has influenced on behavioral intention to use that, in the end, influencing actual system use that illustrated in Figure 2.1. The main variables in TAM that influence the user for acceptance models are perceived usefulness and perceived ease of use (Davis, 1993).

**Figure 1**

**Technology Acceptance Model**

Source: Davis *et al*, 1989

**Perceived Value**

Perceived value is a recognized construct in consumer behavior. According to Fu *et al.* (2018), perceived value has conceptual affective components and aspects. According to Hutt and Speh (2007), customer value is the customer’s perception and evaluation of how useful the relationship with a supplier is in terms of benefits received and sacrifices made.

Furthermore, Hutt and Speh (2007) distinguished two types of benefits: “core benefits” that are core requirements for a customer-supplier relationship and “add-on benefits” reflecting attributes that are typically not required but create added value in a customer-supplier relationship. In line with previous definitions, other authors define customer value as a comparison of weighted “get” and “give” attributes or as a ratio of perceived benefits received and perceived sacrifices. The both benefits and sacrifices are subjective to a certain level (Christopher, Payne, & Ballantyne, 2008; Heskett, Iones, Loveman, & Sasser, 1994).

According to all the definitions above, it is evident that customer perceived value could be described as the difference between customers’ perception of the benefits they believe and they will derive from a purchase compared to the costs they will have to pay. Also, according to Sumaedi (2014), three factors are determining perceived value such as valuable, acceptable, and
worth. According to Sumaedi (2014), perceived value is constructed that represent customer perceptions based on the evaluation.

**Behavioral Intention to Use**

Intention is defined as a person’s intention or a motivational factor that captured how much effort a person is willing to dedicate to perform a behavior (Ajzen & Fishbein, 1991). Such behavior or activities can be based on positive or negative feelings (Ajzen & Fishbein, 1991).

Intention to use is a psychological express that speaks to a promise to do an activity or activities, later on, includes mental exercises, arranging and planning. It is a demonstration of deciding rationally upon some activity or result or the end or protest expected. Behavioral intention is defined as a person’s perceived likelihood or subjective probability that he or she will engage in a given behavior. According to Peter and Olson (1999:137), behavioral intention is the single best predictor of actual behavior.

**III. RESEARCH METHODOLOGY**

The researcher used the quantitative method and research design that the researcher used in this research which is explanatory research. The explanatory research used to

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**Figure 2**

**Research Hypothesis**

Source: Primary Data, Processed in 2019

Based on the research conceptual framework, the hypotheses are:

H1: Perceived usefulness has a positive influence on behavioral intention to use.

H2: Perceived ease of use has a positive influence on behavioral intention to use.

H3: Perceived value has a positive influence on behavioral intention to use.
understand and became clear to define each variable that investigated dependent variables and the independent variable. According to Sugiyono (2011), quantitative research method can be defined as a research method that is based on the philosophy of positivism sample and is used to examine the population or a particular sample using the research data, instrument of research, quantitative data analysis or statistics with the aim to test the hypothesis that has been set.

The object or location is a place or area where the research takes a specific place to observe. It will provide an overview representing the variables studied through the data obtained. The research location for this research will be in Malang City.

The researcher takes a conclusion that populations are object or subject where in a certain region and fulfill specific terms and condition that has related issues with the researcher’s problems. Population that the researcher used is OVO user in Malang. Sampling in this research was conducted using non-probability sampling in the purposive sampling method. Non-probability method is used because of the uncertainty of total OVO users. Purposive sampling is used to easy understanding of sample criteria that relevant to the researcher’s purpose where it is expected that the selected sample has accurate information for the purpose of the researcher. The compositions sample:

1. The user already used minimum one time of OVO digital wallet.
2. The users are used their account and real.

The determination of total sample according on Roscoe (1975) that quoted by Sekaran & Bougie (2013) who provide guidance for determine the amount of sample, sample size for every researchers in ranged of 30 – 500, so this research use as many as 150 respondent and already fulfill a standard minimum that be appointed. Data was collected using both primary and secondary methods. Primary data is a close-ended questionnaire as an instrument
administered by the researcher to obtain data from respondents. The secondary data were collected for review of relevant literature about the variables and theories from journal articles, textbooks, Internet, and any relevant publications.

The research instrument test used in this research will be the validity test and reliability test. Thus, the assumption classic test such as the normality test, multicollinearity and heteroscedasticity test. After that, the data will be tested by the multiple linear regression test, determinant coefficient test, F test and T test.

IV. RESULT & DISCUSSION

Descriptive Result

Based on the data of the questionnaire, it can be seen that 14-year-old respondent was 1 person or 0.7%, 17 year-old respondent was 1 person or 0.7%, 18-year-old was 5 people or 3.3%, 19-year-old respondent was 5 people or 3.3%, 20-year-old was 9 people or 6.0%, 21-year-old was 78 people or 52.0%, 22-year-old was 37 people or 37%, 23-year-old was 8 people or 5.3%, 24-year-old was 5 people or 3.3%, and 25-year-old was 1 person or 0.7%. It can be concluded that most of the users were teenage adults who used the product and experience the performance of a digital wallet.

The result shows that were 80 (53.3%) female respondents while the rest of the other respondents were male with 70 (46.7%) male respondents. Thus, female users are the dominant users of OVO digital wallet than the male users. Furthermore, the respondent with salary less than Rp1,000,000 was 43 respondents or 28.7%. The respondent who earned Rp1,000,000 – 3,000,000 was 71 respondents or 47.3%. The respondent who earned Rp3,000,000 – 5,000,000 was 33 respondents or 22.0%, and respondent who made more than Rp5,000,000 was 3 respondents or 2.0%.

Based on the result, it explained that the respondents who students were 125 or 83.3%. The respondent who worked as
entrepreneurs were 19 or 12.7%. The respondents who worked as a freelancer was 1 or 0.7%. The respondent who worked as private employees were 2 or 1.3%. The respondent who worked as government employees were 3 or 2.0%. Also, it can be seen that senior high school graduates were 107 respondents or 71.3%, Diploma III were 10 respondents or 6.7%, and the Undergraduates were 33 respondents or 22.0%. It can be concluded that most users of OVO digital wallet in Malang were students who studied in university.

the respondent who knew OVO digital wallet from friends were 30 or 20.0%, from social media were 45 respondents or 30.0%, from advertisement were 25 respondents or 16.7%, from merchant were 34 respondents or 22.7%, from OVO website were 6 respondents or 4.0%, from online transportation were 4 respondents or 2.7%, and from online forum were 6 respondents or 6%. It can be concluded that the users of OVO digital wallet in Malang mostly knew OVO from social media.

Lastly, it shows that the respondents who used OVO for online transportation were 96 respondents or 64.7%, for offline shopping were 10 respondents or 6.7%, for online shopping were 8 respondents or 5.3%, for paying bill were 5 respondents or 3.3%, for pay parking were 31 respondents or 20.7%. It can be concluded that the most usage of OVO digital wallet was for online transportation.

**Research Instrument Test**

Based on the validity test it can be concluded that all statements items either in variable of perceived usefulness, perceived ease of use, perceived value, and behavioral intention to use have of \( r_{count} > r_{table} \) and significant value <0.05. which can be assumed that the statements instruments used in this research are all valid.

Based on the reliability test it can be concluded that all statements items have Cronbach Alpha value
>0.60 which can be concluded that the instruments used in this study are all reliable.

**Classic Assumption Test**

**Normality Test**

Based on the Histogram Graph test, it can be seen that the residual frequency was mostly collected at the value of 0, or the data distribution value was in accordance with the normal curve which can be said that the residual had spread normally.

**Figure 3**

**Histogram Graph Result**

Based on p-p plot diagram, it can be seen that the points of the data spread around the diagonal line as well as following the direction of the diagonal line. Thus, it can be concluded that the data in this research were normally distributed.

**Figure 4**

**P-Plot Diagram Result**

The result of normality test based on table *Kolmogrov-Smirnov* shows that the significance value is 0.186 where the value is greater than 0.05; then the provision of $H_0$ is accepted which means that the data on this research is normally distributed. Thus, the assumption of normality in this research is fulfilled.

**Multicollinearity Test**

Based on the result of the test, it can be assumed that the Tolerance value of all independent variables are $\geq 0.10$, whereas, the VIF value of all
independent variables are $\leq 10$. Thus, it can be concluded that there is no multicollinearity occur between the independent variables in this research.

**Heteroscedasticity Test**

The result shows that the scatterplot display diagram spread out. Thus, there was no heteroscedasticity in this research.

**Figure 2**

**Research Hypothesis**

![Scatterplot Diagram](image)

Source: Primary Data, Processed in 2019

**Data Analysis Result**

**Multiple Linear Regression Test**

The equation used in this research can be seen below:

$$Y = 0.233X_1 + 0.187X_2 + 0.445X_3$$ 

$Y$ = The dependent variable in this research is behavioral intention to use (Y) in which the value will be influenced by dependent variables such as perceived usefulness $X_1$, perceived ease of use $X_2$, and perceived value $X_3$.

$\beta_1$ = The regression coefficient of Perceived Ease of Use ($X_1$) is 0.233 and it indicates as positive regression. This positive regression coefficient explains that the more positive of perceived usefulness, the higher of consumer’s behavioral intention (Y) will be. 

$\beta_2$ = The regression coefficient of perceived ease of use ($X_2$) is 0.187 and it indicates as positive regression. This positive regression coefficient explains that the more positive of perceived ease of use the higher of consumer’s behavioral intention to use (Y) will be. 

$\beta_3$ = The regression coefficient of perceived value ($X_3$) is 0.445 and it indicates as positive regression. This positive regression coefficient explains that the more positive of perceived value, the higher of consumer’s behavioral intention to use (Y) will be. 

Based on the interpretation above, it can be concluded that the
variable of perceived usefulness, perceived ease of used, and perceived value are positively influence the behavioral intention to use (Y).

**Determinant Coefficient Result**

The result of the coefficient of determination on Adjusted R² is 0.405. It explains that 40.5% of the Behavioral Intention to Use variable was to be influenced by independent variables in this research including the Perceived Usefulness, Perceived Ease of Use, and Perceived Value. However, 59.5% of the remaining of variable Behavioral Intention to Use was to be influenced by the other variables that were not being discussed in this research.

**The Regression Model Test Result (F Test)**

It can be seen that the value $F_{\text{count}}$ is 38.844, then it is shown that the regression value of $df = 3$, and the residual $df = 146$ with $\alpha = 0.05$ which obtained the result of $F_{\text{table}}$ of 2.670. Thus, $H_0$ was rejected and $H_1$ was accepted, which means that there was a linear relationship between independent variables with the dependent variable. Consequently, the regression model that had been used in this research was feasible and correct.

**The Hypothesis Test Result (T Test)**

**H1**: The Perceived Usefulness variable had a value of $T_{\text{count}} > T_{\text{table}}$ which was 4.523 > 1.976 with the significance value of Perceived Usefulness $< 0.05$ which was 0.00. Thus, on the results of this test $H_0$ was rejected and $H_1$ was accepted, which means that the Perceived Usefulness ($X_1$) variable had a significant positive effect towards the variable of Behavioral Intention to Use (Y) in the value of 0.328 or 32.8%.

**H2**: the Perceived of Ease of Use variable had a value of $T_{\text{count}} > T_{\text{table}}$ which was 2.780 > 1.976 with the significance value of Perceived of Usefulness $< 0.05$ which was 0.004. Thus, on the results of this test, $H_0$ was accepted, and $H_1$ was rejected, which
means that the Perceived of Ease of Use (X₂) variable had no significant positive effect towards the variable of Behavioral Intention to Use (Y) in the value of 0.179 or 17.9%.

H₃ : the variable of Perceived Value had a value of T_{count} > T_{table} which was 4.967 > 1.976 with the significance value of Perceived Value <0.05 which was 0.000. Thus, on the results of this test, H₀ was rejected, and H₁ was accepted, which means that the Perceived Value (X₃) variable had a significant positive effect towards the variable of Behavioral Intention to Use (Y) in the value of 0.356 or 35.6%.

**Dominant Test Result**

Perceived Value variable was the variable that had the largest regression coefficient. Thus, variable Y was more influenced by Perceived Value variable as big as 0.356 or 35.6%. The second largest regression coefficient was Perceived Usefulness which was 0.328 or 32.8%. The factor that had the least regression coefficient was Perceived Ease of Use which was 0.179 or 17.9%. Coefficient owned by Perceived Usefulness, Perceived Ease of Use, and Perceived Value variable were marked positive. It indicated a unidirectional relationship. Therefore, it can be concluded that the better of useful, easiness, and value given, the better Behavioral Intention to Use was.

**V. CONCLUSION & SUGGESTION**

**Conclusions**

Based on the calculation of multiple linear regression analysis, it can be seen:

1) From the results of multiple linear regression analysis, the result obtained was perceived usefulness, perceived ease of use and perceived value had a significant positive influence on Behavioral Intention to Use. Therefore, it can be concluded that the hypothesis test which stated that the influence of variable Behavioral Intention to Use was acceptable.

2) To understand the influence of individual (partial) independent
variables (Perceived Usefulness (X1), Perceived Ease of Use (X2), Perceived Value (X3)) on Behavioral Intention to Use (Y), a t-test was conducted. Based on the test result, it was found that three variables had significant influences on Behavioral Intention to Use.

3) Based on the result of the t-test, it was found that the Perceived Value variable had t value and the biggest beta coefficient. Thus, the Perceived Value variable had the strongest influence compared to other variables.

Suggestions

Based on the conclusions above, some suggestions given by the researcher are expected to be useful for the company or other parties. The suggestions are:

1. It is expected that the company can maintain and also increase the Perceived Usefulness, Perceived Ease of Use, and Perceived Value. so at the end Behavioral Intention to Use will increase.

2. Given as the independent variables in this research, it is very important to influence Behavioral Intention to Use.

3. For the future research, it will be interesting for them to include another variable that may have effects on behavioral intention to use by adding more variable.
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