Analysis of factors influencing the adoption of MyTens application with the unified theory of acceptance and use of technology 2 (UTAUT 2) model on account managers at Telkom Indonesia

Yosef Febri Wiryawan[1], Dodie Tricahyono[2], Muhammad Awaluddin[3]
Telkom University, Bandung, Indonesia[1,2,&3]
Yf.wiryawan@gmail.com

Abstract

Purpose: To support the Five Bold Moves strategy, Telkom Indonesia launched the MyTEnS application to streamline B2B processes for Account Managers (AM). This study investigates the factors influencing MyTEnS adoption and the moderating roles of Age and Job Tenure.

Research methodology: A quantitative method was employed using the extended UTAUT-2 model, incorporating Personal Innovativeness and moderation by Age and Job Tenure. A total of 129 respondents participated, and data were analyzed using SmartPLS 3.0 with path analysis.

Results: Effort Expectancy, Hedonic Motivation, and Personal Innovativeness significantly influence Behavioral Intention. Facilitating Conditions and Behavioral Intention significantly affect Use Behavior. Meanwhile, Performance Expectancy, Social Influence, and Habit show no significant effect on Behavioral Intention. Moderating effects of Age and Job Tenure were significant only in the relationship between Facilitating Conditions and Behavioral Intention.

Conclusions: Personal Innovativeness emerged as the strongest predictor of Behavioral Intention, followed by Hedonic Motivation and Effort Expectancy. Behavioral Intention is the most significant factor influencing actual system usage.

Limitations: The study is limited by its cross-sectional design and focus on a single organization. Some hypotheses were unsupported, possibly due to limited construct measurement.

Contribution: This study extends the UTAUT-2 model with new variables and offers insights into B2B technology adoption within a telecommunications context.

Keywords: *Account Manager, MyTEnS, Personal Innovativeness, Technology Adoption, UTAUT-2*

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1. Introduction

The Covid-19 pandemic that is still hitting Indonesia has hit many industries, but this is not the case with the Indonesian telecommunications industry, which is actually experiencing growth. The pandemic itself has accelerated digital transformation in Indonesian society. Based on data released by the Central

Statistics Agency (BPS), the Information and Communication Sector (Infokom) is one of the sectors that has contributed to GDP with the highest growth rate (in 2021 the second highest after the health sector). The infocom sector contributed 4.41% of Indonesia's total GDP in 2021.
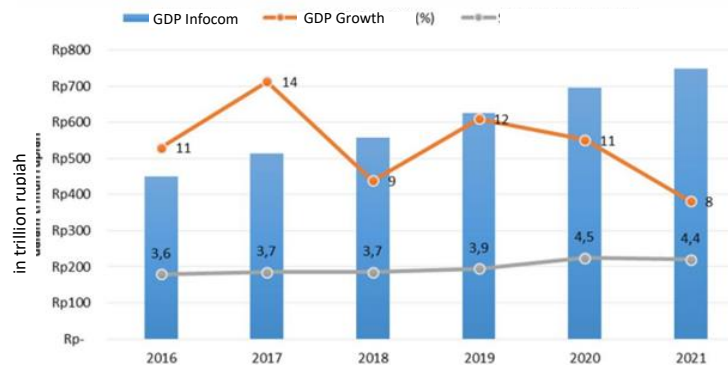
Source: Central Bureau of Statistics
Figure 1. Information and Communication Sector GDP Growth Graph.

In the midst of the development of the telecommunications sector, Telkom continues to adapt and innovate in terms of corporate strategy, business models, and products and services. To continue building excellence, Telkom has launched five main strategies known as the Five Bold Moves strategy. The five strategies are opening up the potential for consolidating existing infrastructure assets through unlocking infrastructure (InfraCo), accelerating digital business in a structured manner through the formation of a Digital Company (DigiCo), unlocking data center business, strengthening business-to-business (B2B) IT Services, and initiating broadband business integration (fixed mobile convergence). (Ariyantho & Sutjipto, 2024; Calista, 2024; Susetyo, Abrar, Darwin, & Djunaedi, 2024). The CEO of Telkom Group explained that Enterprise will be the next engine and become one of the main revenue contributors for the company's growth.
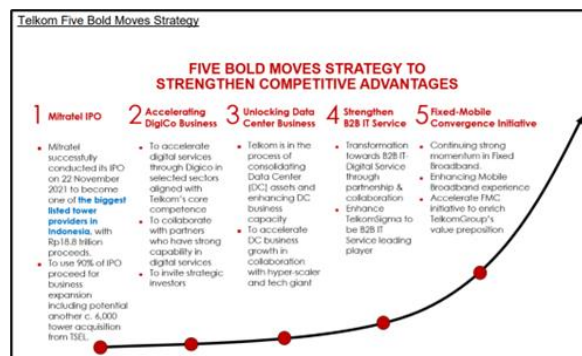

Figure 2. Five Bold Moves Telkom Indonesia.

Account Manager (AM) memiliki peranan besar dalam memperoleh peluang proyek dan menjaga hubungan dengan pelanggan B2B. Meskipun begitu, permasalahan kerap dihadapi oleh Account Manager dalam prosesnya. Seperti adanya kesulitan dalam akses informasi, kompleksitas dalam hal administrasi, kesulitan dalam analisis profitabilitas, hingga waktu yang terbuang untuk aktivitas selain proses sales atau yang berkaitan dengan pelanggan. Untuk mengatasi permasalahan tersebut, Telkom Indonesia mengembangkan aplikasi MyTEnS untuk menciptakan proses bisnis yang lebih lancar dan efisien. MyTEnS merupakan Aplikasi digital personal assistant berbasis *mobile* dan *wesbite* untuk AM dalam menunjang produktivitas, efektivitas dan transparansi sehingga tercapainya target *revenue* dan berdampak pada peningkatan *best customer Experience*.

Based on the MyTens Analytic Project Dashboard, it can be seen from the daily active users (Daily Active User) of the MyTEnS application, the average daily user is only around 111 users, if calculated as a percentage of the total AM Enterprise, the percentage of daily users has only reached 35.2%. This shows that the MyTEnS application has not been used en masse by AMs. Based on User Trend data in April 2021, the use of the "My Activity" feature was 58% of the total users, for the use of the "Customer and Project" feature it only reached 24% of the total users, while the use of the "Opportunity" feature was only 12% of the total users.

In a study conducted by Gharaibeh and Arshad (2018), it was revealed that user acceptance or the intention to use technology is the most important thing when new technology is used for business and organizations. Meanwhile, which is also one of the bases of this research, post-adoption of an adaptation of technology use is also an important thing to see the success or sustainability of the use of a product which is seen in the concept of continuing use behavior. In measuring the factors that influence behavioral intentions and behavior of using a technology system, many forms of methods and models are used. One of the methods is the Unified Theory of Acceptance and Use of Technology (UTAUT). However, based on further literature studies and also referring to previous studies, the researcher found that the model needed to be modified. Thus, the model used in this study is a modification of the UTAUT 2 model. The UTAUT2 variables used in this study are independent variables (factors that form the construct) including Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Habits, and the addition of Personal Innovativeness variables that affect the dependent variable Behavioral Intention where the Age and Job Tenure factors are factors that moderate the relationship between these constructs (Ngusie et al., 2024; Rita, Setiawan, & Yuniarinto, 2022).

2. Literature Review
2.1. Adoption Theory
In adoption theory, the adoption process is a person's process of going through the first phase of knowledge about an innovation until he adopts it. The adoption process is basically a term to explain a decision-making process regarding the use of a product. In adoption theory, there is a discussion that studies the adoption process which is a mental process where a person will go through the first phase of knowledge about an innovation until he adopts it. Meanwhile, the adoption process is a step for a person to accept or reject a new idea. The adoption process consists of several stages, namely awareness, interest, evaluation, trial, and adoption (Hameed & Arachchilage, 2020)

2.2. Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2)
Unified Theory of Acceptance and Use of Technology (UTAUT) can be defined as a theory used to determine the adaptation process of using technology itself and all aspects that support it. Unified Theory of Acceptance and Use of Technology 2, previously called UTAUT theory which was first introduced in 2003, was then developed into UTAUT2 with the addition of several variables and dimensions. The UTAUT model only has 6 variables, namely Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Behavioral Intention and Use Behavior as well as moderation of Age, Gender and Experience. While the UTAUT2 model adds three new variables used to make predictions that underlie technology, namely Hedonic Motivation, Price Value and Habits. Complementing the perspective of intrinsic motivation theory or Hedonic Motivation. Hedonic Motivation has been included as a key predictor in many consumer behavior studies and previous Information Systems studies in the context of consumer technology use. In this UTAUT2 model is basically used to conduct technology acceptance evaluation research for end consumers. The UTAUT model has been effectively applied to various technology acceptance studies and is concluded as a convenient instrument for executives to measure the success of information technology (Foroughi et al., 2025; García de Blanes Sebastián, Sarmiento Guede, & Antonovica, 2022; Mir, 2025; Yuliani, Suprapti, & Piartrini, 2024).

2.3. Performance Expecancy

Performance Expectancy is defined as the level to which a person believes that the use of technology will help him/her improve his/her job performance. This construct influences Behavioral Intention. Performance Expectancy is related to an individual's belief about how much a technology can help him/her in carrying out various activities, where gender and age differences have been shown to influence the context of technology adoption (Rita et al., 2022; Senshaw & Twinomurinzi, 2021).

2.4. Effort Expectancy

Effort Expectancy is defined as the level of ease associated with the use of technology. That Effort Expectancy influences Behavioral Intention. This construct can be a reference that a system that is easy to use will require less time to master so that it will raise interest in using information system technology. Conversely, a system that is difficult to use will require more time for users to master so that it will reduce user interest in using the system (Camilleri, 2024; Rumangkit, Surjandy, & Billman, 2023)

2.5. Social Influence

Social Influence is defined as the extent to which a person feels the influence that people he considers important believe that he should also use new technology. Social Influence also influences Behavioral Intention, which describes how the influence of people can affect the interest in using technology. Social Influence influences Behavioral Intention in adopting ICT (Abdunool, Ali, Muhammad, & Warda, 2024; Nassar, Othman, & Nizah, 2019; Nguyen, Sari, Li, & Vuong, 2025)

2.6. Facilitating Conditions

Facilitating Conditions are defined as the extent to which an individual believes that the organization and technical infrastructure support the use of the system. Showed that Facilitating Conditions have a significant effect on Behavioral Intention in the adoption of Learning Management Software. Furthermore, in a study showed that Facilitating Conditions have a significant effect on Behavioral Intention (Feng & Haridas, 2025; Gharaibeh & Arshad, 2018; Lin & Jiang, 2025; Zheng, Han, Huang, Wu, & Wu, 2025)

2.7. Hedonic Motivation

Hedonic Motivation is a pleasure motivation that comes from the use of a technology and has been shown to play an important role in determining the acceptance and use of technology. In a study conducted by (Sutanto, Ghozali, & Handayani, 2018) showed that Hedonic Motivation has a significant effect on Behavioral Intention in using the Regional Financial Management Information System (SIPKD).

2.8. Habbit

Habits are defined as perceptions that reflect the extent to which people tend to behave automatically because of curiosity. Based on previous research reviewed by GC et al. (2024) that Habits are actions that automatically occur based on the level of experience possessed. Empirical findings on the role of Habits in technology use have described the fundamental process by which Habits influence technology use (Strzelecki, 2024).

2.9. Personal Innovativeness

Personal Innovativeness is described in the literature as an individual's desire to seek something new. In other words, a person's willingness to experience new technologies explains person's innovativeness (Wu, Tian, & Liu, 2025). In addition, previous research has determined the importance of Personal Innovativeness in predicting the intention to use new technologies. In a study conducted by it was shown that Personal Innovativeness has a significant effect on Use Behavior in the use of m-payment technology (Pan, Jacobs, Tan, & Tehraini, 2022).

2.10. Behavioral Intention

Behavioral Intention is the consistency of the underlying theory in all intention models. This variable states the level of an individual's intention in using technology (Venkatesh, Thong, & Xu, 2012).

2.11. Use Behavior

Use Behavior is a variable that states a person's behavior in using technology. This can be said as a form of a person's reaction to the acceptance of a technology that has an impact on the frequency of technology use (Venkatesh et al., 2012).

2.12. Research Hypothesis

| H1	:	Performance Expectancy has a significant positive effect on Behavioral Intention Account Manager in adopting MyTEnS
H2	:	Effort Expectancy has a significant positive effect on Behavioral Intention Account Manager in adopting MyTEnS
H3	:	Social Influence has a significant positive effect on Behavioral Intention Account Manager in adopting MyTEnS
H4	:	Facilitating Condition has a significant positive effect on Behavioral Intention Account Manager in adopting MyTEnS
H5	:	Facilitating Condition has a significant positive effect on Use Behavior Account Manager in adopting MyTEnS
H6	:	Hedonic Motivation has a significant positive effect on Behavioral Intention Account Manager in adopting MyTEnS
H7	:	Habbit has a significant positive effect on Behavioral Intention Account Manager in adopting MyTEnS
H8	:	Habbit has a significant positive effect on Use Behavior Account Manager in adopting MyTEnS
H9	:	Personal Innovativeness has a significant positive effect on Behavioral Intention Account Manager in adopting MyTEnS
H10	:	Behavioral Intention has a significant positive effect on Use Behavior Account Manager in adopting MyTEnS
H11	:	Age will moderate the influence of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Habbit, Hedonic Motivation and Personal Innovativenss on Behavioral Intention MyTEnS by Account Manager
H12	:	Job Tenure will moderate the influence of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Habits, Hedonic Motivation and Personal Innovativenss on Behavioral Intention MyTEnS by Account ManagerAge will moderate the influence of Effort Expectancy on Behavioral Intention MyTEnS by Account Manager.
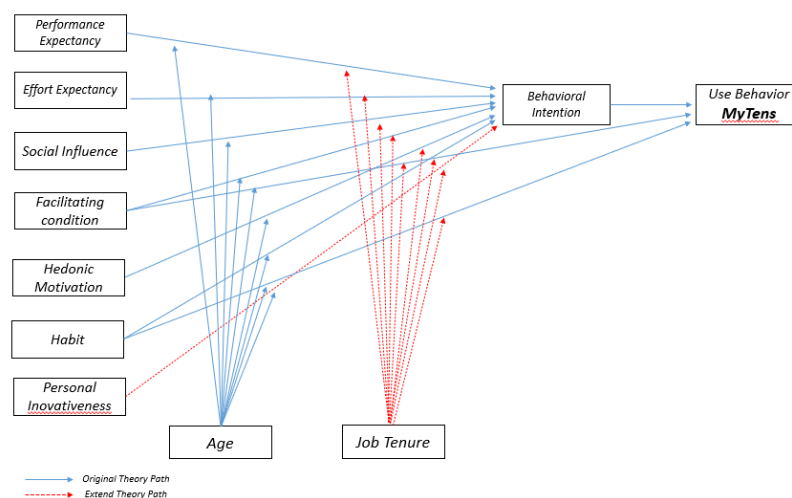
Figure 3. Research Framework Model.

3. Research Methods

Based on the research objectives, the objectives of this study are categorized as explanatory research. , explanatory research is conducted to find an explanation of why an event or symptom occurs. The method used in this study is a quantitative method. Based on the time of the study, this study is a cross-sectional study where this study is a study conducted at a certain time. This study will use the type of data taken directly from respondents using the questionnaire method. The population in this study is the Account Manager in the Telkom Indonesia Business Service Division. This study uses the Slovin Formula in determining the number of samples from the entire population. So that from the number of Account Managers in the Business Service Division = 313 with an e level = 0.05% then by using the Slovin formula calculation the number of samples (n) becomes = 120.

4. Analysis and Discussion

4.1. Outer Model Test

In PLS-SEM, this stage is known as construct validity testing. Construct validity testing in PLS-SEM consists of convergent validity and discriminant validity.

4.1.1. Convergent Validity

Convergent validity relates to the principle that measures of a construct should be highly correlated. The Rule of Thumb for assessing convergent validity is that the factor loading value should be more than 0.7.

Table 1. Convergent Validity Test Results

	Variable	Indicator	Factor Loading	Result
1	PE	PE1	0.852	Valid
2		PE2	0.766	Valid
3		PE3	0.744	Valid
5	EE	EE1	0.846	Valid
6		EE2	0.846	Valid
7		EE3	0.871	Valid
8	SI	SI1	0.800	Valid
9		SI2	0.870	Valid
10		SI3	0.819	Valid
11	FC	FC1	0.754	Valid
12		FC2	0.754	Valid
13		FC3	0.852	Valid
14	HM	HM1	0.931	Valid
15		HM2	0.854	Valid
16	H	H1	0.912	Valid
17		H2	0.897	Valid
18	PI	PI1	0.779	Valid
19		PI2	0.866	Valid
20		PI3	0.786	Valid
21	BI	BI1	0.824	Valid
22		BI2	0.803	Valid
23		BI3	0.766	Valid
24	UB	UB1	0.855	Valid
25		UB2	0.866	Valid
26		UB3	0.717	Valid

4.1.2. Dikriminan Validity

The model has sufficient discriminant validity if the value for each construct is greater than the correlation between the construct and other constructs in the model.

Table 2. Cross Loading Results

	BI	EE	FC	H	HM	PE	PI	SI	UB
BI1	0.824	0.508	0.392	0.458	0.440	0.300	0.530	0.274	0.540
BI2	0.803	0.386	0.303	0.315	0.362	0.203	0.502	0.256	0.555
BI3	0.766	0.266	0.341	0.325	0.336	0.178	0.476	0.264	0.503
EE1	0.384	0.846	0.448	0.283	0.284	0.374	0.310	0.424	0.337
EE2	0.453	0.846	0.353	0.421	0.341	0.450	0.387	0.409	0.388
EE3	0.418	0.871	0.373	0.340	0.248	0.300	0.446	0.384	0.375
FC1	0.295	0.266	0.754	0.346	0.328	0.264	0.352	0.322	0.354
FC2	0.291	0.333	0.754	0.334	0.310	0.251	0.311	0.379	0.237
FC3	0.417	0.454	0.852	0.573	0.385	0.359	0.540	0.491	0.425
H1	0.443	0.367	0.505	0.912	0.412	0.255	0.473	0.464	0.362
H2	0.391	0.378	0.491	0.897	0.441	0.291	0.488	0.390	0.356
HM1	0.490	0.352	0.460	0.452	0.931	0.273	0.346	0.310	0.449
HM2	0.344	0.246	0.295	0.382	0.854	0.185	0.259	0.238	0.238
PE1	0.286	0.351	0.296	0.221	0.258	0.852	0.226	0.163	0.220
PE2	0.178	0.328	0.337	0.300	0.199	0.766	0.208	0.327	0.185
PE3	0.194	0.374	0.277	0.214	0.149	0.744	0.231	0.303	0.233
PI1	0.502	0.424	0.496	0.481	0.366	0.319	0.779	0.308	0.485
PI2	0.567	0.357	0.405	0.442	0.246	0.162	0.866	0.350	0.497
PI3	0.458	0.309	0.386	0.366	0.229	0.206	0.786	0.389	0.498
SI1	0.277	0.407	0.413	0.360	0.268	0.281	0.339	0.800	0.308
SI2	0.313	0.409	0.399	0.403	0.271	0.191	0.384	0.870	0.327
SI3	0.222	0.359	0.481	0.425	0.231	0.328	0.337	0.819	0.291
UB1	0.585	0.392	0.483	0.435	0.444	0.231	0.509	0.354	0.855
UB2	0.601	0.366	0.362	0.273	0.294	0.281	0.520	0.293	0.866
UB3	0.425	0.284	0.193	0.242	0.218	0.119	0.457	0.260	0.717

4.2. Reliability Test

Reliability testing is used to prove the accuracy, consistency, and precision of the instrument in measuring the construct (Shirali, Shekari, & Angali, 2018). The Rule of Thumb for assessing construct reliability is that the Composite Reliability value must be greater than 0.70.

Table 3. Reliability Test Results

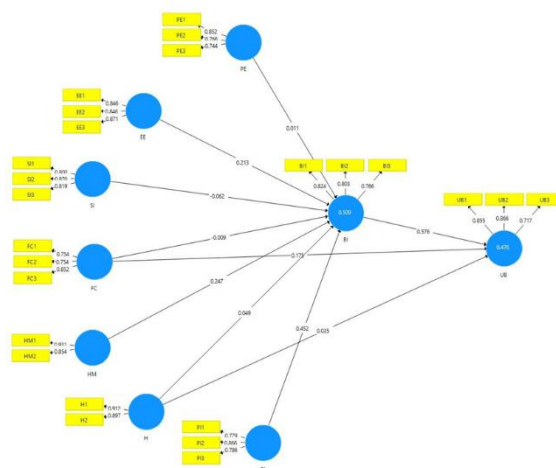| Variabel	C. Variable. ...pha	Composite Reliability
Performance Expectancy	0.705	0.831
Effort Expectancy	0.815	0.890
Social Influence	0.776	0.869
Facilitating Conditions	0.701	0.831
Hedonic Motivation	0.753	0.887
Habbit	0.778	0.900
Personal Innovativeness	0.740	0.852
Behavioral Intention	0.716	0.840
Use Behavior	0.750	0.855

Figure 4. Outer Model.

4.3. Inner Model Test
4.3.1. R-square (R^2)

R-Square is used to measure the level of variation in changes in independent variables on dependent variables and the path coefficient value shows the level of significance in hypothesis testing.

Table 4. R-Square Test

Dependent Variable	R-Square
Behavioral Intention	0.509
Use Behavior	0.476

4.3.2. Q-Square(Q^2)

Q-square is calculated using the blindfolding procedure, which is useful for measuring how well the model path can predict the original data values.

Table 5. Q S-square test

Dependent Variable (Endogenous)	Q-square
Behavioral Intention	0.283
Use Behavior	0.298

4.3.3. Path Coefficients and Hypothesis Tests

The hypothesis in this study is known to use the bootstrapping technique by looking at the path coefficient value and the significance value of the t-statistic as a tool to test the hypothesis. This test is done by comparing the t-statistics value with the t-table. The hypothesis is declared accepted if the t-statistics value > t-table value and the p-value < alpha value.

Table 6. Hypothesis Test Results.

Hypothesis	Path	Original Sample (O)	T Statistics	P Values	Result
H1	*Performance Expectancy --> Behavioral Intention*	0.011	0.160	**0.437**	Rejected
H2	*Effort Expectancy --> Behavioral Intention*	0.213	2.835	**0.002**	Accepted
H3	*Social Influence --> Behavioral Intention*	-0.062	0.714	**0.238**	Rejected
H4	*Facilitating Conditions --> Behavioral Intention*	-0.009	0.088	**0.465**	Rejected
H5	*Facilitating Conditions --> Use Behavior*	0.175	2.235	**0.013**	Accepted
H6	*Hedonic Motivation --> Behavioral Intention*	0.247	2.997	**0.001**	Accepted
H7	*Habbit --> Behavioral Intention*	0.049	0.548	**0.292**	Rejected
H8	*Habbit --> Use Behavior*	0.035	0.423	**0.336**	Rejected
H9	*Personal Innovativeness --> Behavioral Intention*	0.452	5.524	**0.000**	Accepted
H10	*Behavioral Intention --> Use Behavior*	0.576	7.077	**0.000**	Accepted

The Influence of Performance Expectancy on Behavioral Intention

The results of the hypothesis test obtained the Path Coefficient value of 0.011 with t-statistics of 0.160 and p-values of 0.437 which indicates that the Performance Expectancy variable has a positive influence on Behavioral Intention but is not significant because the t statistics value <t-table. So with a Path Coefficient value of 0.011, it can be said that the functions or features in the MyTEnS application only have a small influence on Account Managers on the intention to use the application.

The Influence of Effort Expectancy on Behavioral Intention

The results of the hypothesis test obtained the Path Coefficient value of 0.213 with t statistics of 2.835 and p-values of 0.002 which indicates that the Effort Expectancy variable has a positive and significant influence on Behavioral Intention because the t statistics value> t-table and creates a continuous intention to adopt the MyTEnS application. It can be said that Account Managers feel that the MyTEnS application is easy to learn and operate because in their daily activities Account Managers are accustomed to using smartphone-based applications or dashboards so that it affects the intention to use the MyTEnS application.

The Influence of Social Influence on Behavioral Intention

The results of the hypothesis test obtained the Path Coefficient value of -0.062 with t statistics 0.714 and p-values 0.238 which indicates that the Social Influence variable has a non-positive and non-significant influence on Behavioral Intention. It can be said that the work environment, both superiors and other colleagues, does not directly influence Account Managers to use the MyTEnS application.

The Influence of Facilitating Conditions on Behavioral Intention

The results of the hypothesis test obtained the Path Coefficient value of -0.009 with t-statistics of 0.088 and p-values of 0.465 which indicates that the Facilitating Conditions variable has a non-positive and insignificant effect on Behavior. It can be said that the Facilitating Conditions variable has a small effect, thus adequate work equipment and company technical support do not directly affect Account Managers to use the MyTEnS application.

The Influence of Hedonic Motivation on Behavioral Intention

The results of the hypothesis testing obtained the Path Coefficient value of 0.247 with t-statistics of 2.997 and p-values of 0.001 which indicates that the Hedonic Motivation variable has a positive and significant influence on Behavioral Intention because the t statistics value <t-table and creates a continuous intention to adopt the MyTEnS application. Hedonic Motivation has a positive effect on the dependent variable Behavioral Intention which can be concluded that Reward incentives can provide more benefits to Account Managers and influence their intention to adopt the MyTEnS application.

The Influence of Habits on Behavioral Intention

The results of the hypothesis test obtained the Path Coefficient value of -0.049 with t-statistics of 0.548 and p-values of 0.292 which indicates that the Habbit variable has a positive and insignificant influence on Behavioral Intention because the t statistics value <t-table. This indicates that Account Managers are not yet accustomed to using the MyTEnS application in their work activities.

The Influence of Personal Innovativeness on Behavioral Intention

The results of the hypothesis test obtained the Path Coefficient value of 0.452 with t-statistics of 5.524 and p-values of 0.000 which indicates that the Personal Innovativeness variable has a positive and significant influence on Behavioral Intention because the t statistics value> t-table and creates a continuous intention to adopt the MyTEnS application. It can be concluded that the curiosity to explore new technology influences the intention of Account Managers to adopt the MyTEnS application.

The Influence of Behavioral Intention on Use Behavior

The results of the hypothesis test obtained the Path Coefficient value of 0.576 with t-statistics of 7.077 and p-values of 0.000 which indicates that the Behavioral Intention variable has a positive and significant influence on Use Behavior because the t statistics value> t-table and creates a continuous

intention to adopt the MyTEnS application. It can be concluded that Account Managers have the intention to use the MyTEnS application in the future in their daily work activities.

The Influence of the Moderator Variable Job Tenure (Period of Work))
Testing of the Job Tenure moderator variable was conducted by dividing the data group according to the work period group. In this study, the work period group was divided into 2 groups, namely the work period group ≤ 5 years referred to as New and the work period group > 5 years referred to as Experienced (Kuntadi, Sumarwan, Najib, & Jahroh, 2020).

Table 7 Results of Job Tenure Moderator Test

Model	PCO *Experienced*	PCO *Adult*	*Path Coefficients-diff (Exp-New)*	t-Value (Exp vs *New*)	p-Value (Exp vs *New*)	Result
PE*Job Tenure* -> **BI**	0.002	0.057	-0.056	0.329	**0.371**	Rejected
EE* *Job Tenure* -> **BI**	0.142	0.369	-0.227	1.187	**0.119**	Rejected
SI* *Job Tenure* -> **BI**	-0.053	-0.209	0.156	0.700	**0.243**	Rejected
FC* *Job Tenure* -> **BI**	0.102	-0.347	0.449	1.657	**0.050**	Accepted
H* *Job Tenure* -> **BI**	0.037	0.130	-0.093	0.404	**0.343**	Rejected
HM*JobTenure -> **BI**	0.327	0.055	0.273	1.364	**0.088**	Rejected
PI* *Job Tenure* -> **BI**	0.440	0.668	-0.228	1.102	**0.136**	Rejected
FC*JobTenure -> **UB**	0.207	0.085	0.122	0.601	**0.274**	Rejected
H* *Job Tenure* -> **UB**	-0.007	0.177	-0.184	0.956	**0.170**	Rejected

The results of the MGA test obtained a p-value (Parametric test) on the Facilitating Conditions variable = 0.050 < 0.05 and a t-value of 1.657 > 1.64, so it is concluded that Job Tenure significantly moderates the influence of Facilitating Conditions on Behavioral Intention, there is a difference in influence between Experienced and New.

Test of the Influence of the Moderator Variable Age
Testing of the Age moderator variable was conducted by dividing the data group according to age group. In this study, the age group was divided into 2 groups, namely the 18-30 year age group referred to as Young and the age group above 30 years referred to as Adult (Indrawati, 2015).

Table 8 Results of Age Moderator Test

Model	PCO *Young*	PCO *Adult*	*Path Coefficients-diff (Adult-Young)*	t-Value (*Adult* vs *Young*)	p-Value (*Adult* Vs *Young*)	Hasil	Result
PE*Age* -> **BI**	-0.078	0.067	-0.146	0.786	**0.217**	Ditolak	Rejected
EE*Age* -> **BI**	0.096	0.274	-0.177	1.016	**0.156**	Ditolak	Rejected
SI*Age* -> **BI**	-0.024	-0.150	0.125	0.626	**0.266**	Ditolak	Rejected
FC*Age* -> **BI**	0.143	-0.198	0.341	1.692	**0.047**	Diterima	Accepted
H*Age* -> **BI**	0.024	0.116	-0.092	0.471	**0.319**	Ditolak	Rejected
HM*Age* -> **BI**	0.356	0.111	0.245	1.491	**0.069**	Ditolak	Rejected
PI*Age* -> **BI**	0.413	0.625	-0.211	1.211	**0.114**	Ditolak	Rejected
FC*Age* -> **UB**	0.254	0.205	0.050	0.281	**0.390**	Ditolak	Rejected
H*Age* -> **UB**	0.123	-0.094	0.216	1.268	**0.103**	Ditolak	Rejected

The results of the MGA test obtained a p-value (Parametric test) on the Facilitating Conditions variable = 0.047 ≤ 0.05 and a t-value of 1.692 > 1.64, so it is concluded that Age significantly moderates the influence of Facilitating Conditions on Behavioral Intention, there is a difference in influence between Young and Adult.

5. Conclusion and Suggestions
Independent variables that have a positive and significant effect on Behavioral Intention are Effort Expectancy, Hedonic Motivation, and Personal Innovativeness, the Personal Innovativeness variable is the most influential variable with the largest Path Coefficient value of 0.452, followed by Hedonic Motivation 0.247 and then Effort Expectancy 0.213, while the variables that significantly have a

positive effect on Use Behavior are Behavioral Intention with an influence level of 0.576 and followed by Facilitating Conditions of 0.175. The Age and Job Tenure moderation variables in this study only affect the Facilitating Conditions variable. In the Age moderation test, the Facilitating Conditions variable has a greater influence on Behavioral Intention when moderated by the Young age category. While in the Job Tenure moderation test, the Facilitating Conditions variable has a greater influence on Behavioral Intention when moderated by the Experienced work period category. A cross-sectional research approach was used in this study where data was collected from various regions in one period. We propose a longitudinal research approach that will provide an analysis of changes in respondents' answers over time. The results of the study did not show significance in all variables used in the formulation of the hypothesis. Some possibilities that indicate this are the formulation of questionnaire questions that are less representative and comprehensive for each variable.

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