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# What motivates indonesian customers to transact with specific merchants? investigating preferences in the BRImo application using the UTAUT model

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**Abstract**
**Purpose:** This study examines the key factors that motivate Indonesian customers to transact with specific merchants through the BRImo application. Despite having 35 million users, BRImo underperforms compared to m-BCA in transaction volume due to technical and usability issues.
**Methodology:** Data were collected through online questionnaires distributed via social media to 400 respondents. The data were processed using Excel and analyzed using PLS-SEM to assess direct and indirect effects among UTAUT-related variables.
**Results:** Only three of fourteen hypotheses were supported. Effort Expectancy significantly influences Behavioural Intention (T = 2.195; p = 0.028), Promotional Activities show the strongest effect (T = 213.548; p = 0.000), and Behavioural Intention significantly affects Use Behaviour (T = 9.698; p = 0.000). Traditional UTAUT predictors Performance Expectancy, Social Influence, and Perceived Enjoyment were not significant.
**Conclusion:** BRImo adoption is driven primarily by ease of use and strong promotional activities. BRI should prioritize improving app performance and expanding promotional programs to increase user engagement and competitiveness.
**Limitations:** The study uses self-reported online data and a sample limited to active social media users, which may limit generalizability. It also excludes contextual factors such as security, literacy, and cultural influences.
**Contributions:** The study provides insight into mobile banking adoption in Indonesia, showing the limited relevance of traditional UTAUT variables and emphasizing the roles of usability and promotional strategies.

**Keywords:** *Mobile Banking, SEM PLS, UTAUT*

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## 1. Introduction

In today's digital landscape, Indonesia's banking ecosystem is undergoing inevitable and fundamental transformation. The Ministry of Communication and Informatics Report (2024) notes that digital technology penetration has radically reshaped public financial transaction behavior, with mobile banking users growing by 45% in 2024 alone. Detailed information on the number of mobile banking users across various Indonesian banking institutions is presented below. Bank Rakyat Indonesia (BRI), one of the nation's leading financial institutions, has positioned itself as a pioneer in the national digital

ecosystem. Through BRImo, the bank does not merely offer a transactional platform but also provides a comprehensive and integrated financial experience.

A study by the Center for Digital Economy Research, Universitas Indonesia (2024) shows that BRI contributes significantly to the national Gross Domestic Product (GDP), with digital transactions through BRImo accounting for 3.8% of the total contribution from the national banking sector. This value is relatively small compared to BRI's massive customer base, especially in terms of the number and volume of transactions conducted via mobile banking. BRImo ranks second in terms of transaction volume, with 2 billion transactions and a transaction value of 2,574 trillion rupiah. In first place is MyBCA, with 14.8 billion transactions and a volume of 13,265 trillion rupiah. The third and fourth positions are occupied by Livin' by Mandiri and BTN Mobile, with 1.8 billion and 380 million transactions, respectively, and transaction volumes of 1,883 trillion and 40.8 trillion rupiah.

These figures indicate that a large customer base does not guarantee a high number or volume of digital transactions. Thus, despite being part of the bank with the largest customer base in Indonesia, BRImo must strengthen its marketing strategies to improve its performance. This aligns with the findings of Mufingatun, Prijanto, and Dutt (2020), who argue that the size of a bank's customer base does not always positively correlate with the adoption and usage levels of digital banking services. Even with a large customer base, banks' core challenge lies in converting traditional customers into active mobile banking users. Targeted marketing strategies and superior user experiences are key determinants of enhancing customer engagement on digital banking platforms.

The digitalization of the banking industry is not merely a trend but an urgent necessity in the era of technological transformation (Chatterjee, 2025). The National Digital Financial Literacy Survey (2024) revealed that 78% of the urban population and 62% of semi-urban communities in Indonesia have adopted mobile banking as their primary tool for daily financial transactions. BRImo has successfully differentiated itself by offering an ecosystem that responds to diverse merchant transaction requirements. For instance, since 2021, the BRI has introduced the QR merchant feature, enabling cashless transactions via BRImo (Tempo.co, 2021).

Apart from popularity, several factors influence why certain mobile banking applications are preferred over others, including UI/UX design, loading speed, ease of use, and user-friendliness. The digital transformation of Indonesia's financial ecosystem has created a highly competitive landscape between traditional banking institutions and fintech e-wallet platforms. According to the Indonesian Fintech Competition Report (2024), BRImo positions itself as a smart hybrid entity that integrates the strengths of conventional banking with the flexibility of digital technology. Through its comprehensive strategy, BRImo has created a strong differentiation from e-wallet competitors such as GoPay, Dana, and ShopeePay. Institutional credibility is a major advantage of BRImo, backed by BRI's long-standing reputation in financial services.

The Financial Digital Strategy Survey (2024) highlights that BRImo has successfully built customer trust through multilayered security systems, biometric authentication, and strict fund protection protocols. Compared to pure e-wallet platforms, BRImo offers a more comprehensive transaction ecosystem, including seamless interbank transfers, extensive merchant payment coverage, and direct integration with bank accounts. BRImo's strategic positioning in the digital ecosystem is reflected in its achievements. With a 12.5% share of total digital transactions and user growth reaching 40% annually, BRImo has carved out a distinctive space in the digital financial services market. The Digital Financial Transformation Study (2024) emphasizes that BRImo's success is not only due to its competitive stance but also its continuous innovation and commitment to enhancing the user experience.

Collaboration with various digital platforms, implementation of artificial intelligence technology, and continuous adaptation to customer needs form the core of BRImo's strategy for navigating the disruption created by e-wallets. "BRImo is not merely a transactional tool, but an integrated digital financial ecosystem," stated Wiranto in the Digital Payment Ecosystem Transformation Study (2024). This strategic approach enables BRImo not only to survive but to thrive amid intense digital financial

competition. A comparative study by Wiranto and Santoso (2024) in "Transformasi Digital Ekosistem Keuangan Indonesia" identifies ease of use, transaction security, processing speed, and merchant diversity as critical variables that influence customer preferences. Based on the explanation above and from a multidimensional perspective, this study aims to explore the variables influencing customer preferences when conducting transactions with merchants through BRImo. This is grounded in the need to comprehensively understand the complex dynamics of digital transaction behaviors. Therefore, the proposed research title is as follows: "What Drives Indonesian Customers to Transact With Specific Merchants? An Investigation of Preferences in the BRImo Application Using the UTAUT Model."

## 2. Literature review

### *2.1. Marketing*

According to Kovanovienė, Romeika, and Baumung (2021), marketing is a series of processes through which companies engage customers, build strong relationships, and create value to capture mutual benefits. According to the Yansah, Maulana, and Shihab (2025), marketing is defined as an activity and an institutional set of processes for creating, communicating, delivering, and exchanging offerings that hold value for customers, clients, partners, and society at large. Suryana (2024) describes marketing as a noble act of helping others achieve their aspirations by crafting honest and resonant stories for the intended audience. Thus, marketing can be understood as a comprehensive process encompassing various strategic activities aimed at building value and maintaining relationships with consumers. It extends beyond mere buying and selling transactions and includes systematic efforts to create, communicate, and deliver added value to all stakeholders involved (Bazyar, 2024). In a broader context, marketing functions as an organizational instrument to understand and fulfill customer aspirations through authentic, value-driven approaches that benefit consumers, business partners and society as a whole. Consequently, modern marketing emphasizes sustainable relationships and value optimization for all parties involved in the exchange process (Servera-Francés, Fuentes-Blasco, & Piqueras-Tomás, 2020).

### *2.2. Digital Marketing*

According to Ariandi and Rinaldi (2025), digital marketing is a strategy that leverages digital technologies, including the Internet, mobile devices, social media, and other online platforms, to build interactive and meaningful relationships with consumers. In the continuously evolving digital era, the core focus of digital marketing lies in creating active customer communities, encouraging engagement, and building sustainable brand value through technological and data-driven innovations. Pratiwi, Karta, Ramanita, Aprilia, and Wardani (2023) further explain that digital marketing is a contemporary marketing approach that integrates online and offline channels to establish stronger consumer relationships and reach wider audiences. Digital marketing emphasizes rapid adaptation to innovation, the utilization of data analytics, and the use of social media and relevant content to influence consumer decision-making across various stages of the customer journey (Sarker, Sarker, Shaha, Sarker, & Borddin, 2025).

Additionally, Albashori, Wahyuning, and Nugroho (2025) define digital marketing as a marketing practice that relies on advanced technologies such as SEO, social media, artificial intelligence, and data-driven approaches to support the transformation toward more personalized and measurable marketing strategies. Another focus of digital marketing is its ability to consistently optimize customer experience across digital channels through sustainable strategic integration. In conclusion, digital marketing represents a modern, technology-oriented approach aimed at building more intense, personal, and interactive connections with consumers than traditional marketing. It does not solely emphasize promotion, but also customer experience, market behavior analysis, and the optimization of engagement and relational value.

### *2.3. Consumer Behavior*

Boangmanalu and Indrawati (2025) explain that consumer behavior is the study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy their needs and desires. According to Rita and Fitria (2021), consumer behavior focuses on how individuals make decisions regarding the allocation of their resources, such as time,

money, and effort, toward consumption-related items, including what they buy, why they buy, when they buy, where they buy, how often they buy and use the product, how they evaluate it after purchase, how such evaluations influence future purchases, and how they eventually dispose of the product. Matlala (2024) defined consumer behavior as the totality of consumers' decisions regarding the acquisition, consumption, and disposition of goods, services, activities, experiences, people, and ideas by human decision-making units over time.

### *2.4. The Consumer Decision-Making Process*

The consumer decision-making process comprises a series of interrelated systematic stages. The process begins when consumers recognize a need or problem that requires resolution. Subsequently, consumers actively search for information related to products or services that may satisfy their identified needs. After gathering sufficient information, consumers evaluate the alternatives. Based on this evaluation, consumers make a purchase decision for the product or service perceived to be the most suitable. The process does not end at the point of purchase; it continues to the post-purchase stage, where consumers assess their satisfaction with the selected product or service. The following figure illustrates this process (Omran, 2023).

### *2.5. Evaluation of Alternatives*

According to Nurhidayati, Arifiya, Setiawan, Larasakti, and Heriansyah (2022), the evaluation of alternatives is a stage in the consumer decision-making process in which consumers utilize available information to assess various competing brands and narrow down their choices to those that best match their personal preferences and criteria. Rita and Fitria (2021) state that evaluation of alternatives is the phase where consumers assess available options using evaluative criteria that include product attributes, perceived benefits, and decision-making heuristics to compare and rank alternatives before making a final choice. Matlala (2024) describes the evaluation of alternatives as a cognitive process in which consumers compare, contrast, and appraise different product or service options based on various attributes using both rational and emotional criteria to determine which alternative best meets their needs and objectives. Petcharat and Leelasantitham (2021) define the evaluation of alternatives as the process through which consumers assess competing options using objective criteria (such as features and price) and subjective factors (such as perceived quality and brand image) to form attitudes toward each alternative product.

### *2.6. UTAUT*

According to Putro and Sugiat (2025), the Unified Theory of Acceptance and Use of Technology (UTAUT) is a model that explains how performance expectancy, effort expectancy, social influence, and facilitating conditions influence individuals' intentions and behaviors in adopting new technologies in daily life and business settings. Wiryawan, Tricahyono, and Awaluddin (2025) assert that the UTAUT model emphasizes that technology adoption is driven primarily by perceived usefulness, perceived ease of use, and social influence, supported by enabling factors such as resource availability and adequate knowledge. Furthermore, Venkatesh, Thong, and Xu (2012), as summarized in the UTAUT Book (Open NCL, 2025), explained that the adoption of new technology is influenced by performance expectancy, effort expectancy, social influence, and facilitating conditions, with these variables moderated by factors such as age, gender, experience, and voluntariness of use. In conclusion, the UTAUT provides a strong theoretical foundation for understanding the key determinants of technology acceptance (Permana & Apriani, 2025). The model is highly valuable for both researchers and practitioners in analyzing technology adoption tendencies among individuals and organizations by recognizing the interplay between the internal and external factors necessary for successful digital innovation implementation.

### *2.7. Conceptual Framework*

A conceptual framework is a conceptual foundation that illustrates the systematic relationship between variables within a research study. It serves as a cognitive map that helps researchers understand how various components are interconnected and form a coherent and logical structure. The factors used in this study were based on the research conducted by Yudhistira and Octaviani (2025) titled "What Drives

Indonesian Travellers To Go Cashless? Investigating Mobile Payment Adoption Through the Extended UTAUT Model", which generated eight variables, namely:

1) A Performance Expectancy
2) Effort Expectancy
3) Social Influence
4) Promotional Activities
5) Perceived Enjoyment
6) Perceived Trust
7) Behavioural Intention
8) Use Behaviour

Thus, the conceptual framework of this study is illustrated as follows.

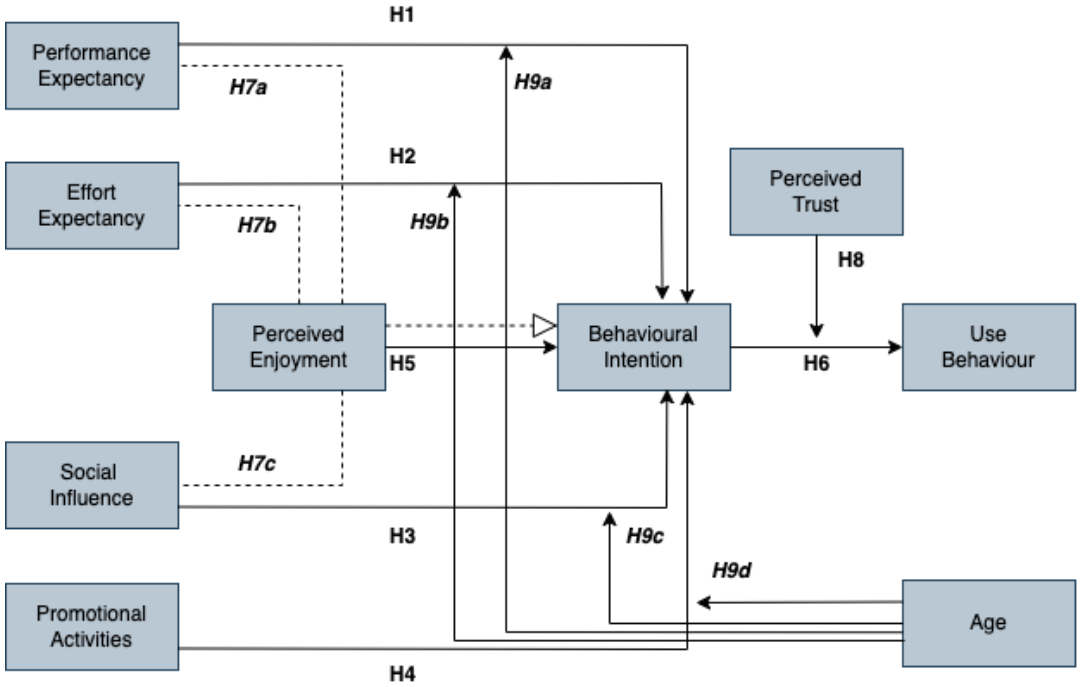


Figure 1. Conceptual Framework
Source: Yudhistira and Octaviani (2025)

Based on Figure 1, the conceptual framework of this study analyzes the determinants of BRImo adoption through an integrative approach. The hypotheses were designed to examine the following:

1. The direct influence of performance expectancy, effort expectancy, social influence, and promotional activities on behavioral intention.
2. The mediating role of perceived enjoyment in the relationship between the first three variables and behavioural intention; and
3. The mediating role of perceived trust in the relationship between behavioral intention and actual use behavior.

This model extends the classical UTAUT by incorporating contextual variables (promotional activities and perceived enjoyment) and dual mediation mechanisms (enjoyment and trust), thereby providing a holistic perspective on customer acceptance of BRImo's app.

### *2.8. Hypotheses*

This study employed eight variables: performance expectancy, effort expectancy, social influence, promotional activities, perceived enjoyment, perceived trust, behavioral intention, and use behavior. Based on the conceptual framework, the hypotheses of this study are as follows:

H1: Performance expectancy positively influences customers' behavioral intention to use BRImo.

H2: Effort expectancy positively influences customers' behavioral intention to use BRImo.
H3: Social influence positively affects customers' behavioral intention to use BRImo.
H4: Promotional activities positively influence customers' behavioral intention to use BRImo.
H5: Perceived enjoyment positively influences customers' behavioral intention to use BRImo.
H6: Behavioral intention positively influences customers' use behavior of BRImo.
H7a: Performance expectancy positively affects behavioral intention through perceived enjoyment.
H7b: Effort expectancy positively affects behavioral intention through perceived enjoyment.
H7c: Social influence positively affects behavioral intention through perceived enjoyment.
H8: Behavioral intention positively influences the use behavior through perceived trust.
H9a–H9d: Performance expectancy, effort expectancy, social influence, and promotional activities positively influence the behavioural intention of young customers to use BRImo

## 3. Research methodology

### *3.1. Population and Sample*

Sugiyono (2015) states that a population is a generalization area consisting of objects or subjects determined by the researcher to be studied and from which conclusions are drawn. According to WA, Desriyantika, Hasbullah, ET, and Indrianni (2024), a population refers to the entire set of subjects or objects targeted in a study that shares specific characteristics determined by the researcher for the purpose of investigation and conclusion drawing. In this study, the population comprised all users of the BRImo mobile banking application, totaling 35,200,000 users. Sugiyono (2015) further explains that both the number of population units and their characteristics form the basis of sampling. Ghaffar (2024) defined a sample as a portion or representative of a population possessing similar characteristics and selected through appropriate techniques to serve as a representation of the overall population. This study employed a probability sampling method, which provided equal opportunities for each element or member of the population to be selected as a sample. Specifically, a simple random sampling technique was used to determine the number of respondents.

### *3.2. Type of Research*

A quantitative approach focuses on phenomena that possess certain characteristics in human life, which are known as variables. This approach is recognized as a type of research that produces findings using statistical techniques or other quantification methods. Descriptive research was included in this study, as it aims to describe and analyze measured variables based on respondents' perceptions.

### *3.3. Data Collection Instrument*

This study used a questionnaire as the primary data collection instrument. The questionnaire was distributed online through social media platforms, particularly Instagram and WhatsApp. Each respondent was allowed to fill out the questionnaire only once to maintain the validity of the responses.

#### *3.3.1. Measurement Scale*

The Likert scale is defined as a scale used to measure the attitudes, opinions, and perceptions of individuals or groups regarding a social phenomenon. According to Sugiyono (2015), variables are broken down into measurable indicators, which are then used as the basis for constructing instrument items in the form of statements or queries. In a Likert scale, quantification is performed by calculating responses based on the level of agreement or disagreement with specific statements. The scale consists of several items accompanied by response categories, and an individual's score is obtained by summing their selected responses. The Likert scale used in this study is shown in the following table.

Table 1. Measurement Scale

| No | Response Category | Score |
|---|---|---|
| 1. | Strongly Agree | 4 |
| 2. | Agree | 3 |
| 3. | Disagree | 2 |
| 4. | Strongly Disagree | 1 |

Sumber: Sugiyono (2015)

### *3.4. Operational Definition of Variables*

Sugiyono (2015) states that a variable is anything determined by the researcher to be studied to obtain information about the research subject and draw conclusions. The operational definition of variables refers to the process of translating abstract research variables into measurable components to facilitate data collection and analysis. The operational definitions in this study refer to the variables adopted from (Yudhistira & Octaviani, 2025). Each variable was defined conceptually and operationally, and measurable indicators were developed to support the quantitative research process.

Table 2. Operational Definition of Variables

| No | Variable | Sub-Variable | Adjusted Statements |
|---|---|---|---|
| 1 | UTAUT (Yudhistira & Octaviani, 2025) | Performance expectancy | Using BRImo to pay merchants is a practical way to conduct transactions |
| | | | BRImo provides useful benefits for my transactions with merchants |
| | | | BRImo simplifies my purchasing activities with merchants |
| | | | Using BRImo allows me to complete payments more quickly |
| | | | BRImo improves the efficiency of my payments to merchants |
| | | Effort expectancy | I can easily learn how to use BRImo for merchant payments |
| | | | I can easily become skilled in using BRImo |
| | | | My interactions with BRImo are clear and easy to understand |
| | | | I find it easy to follow all the steps required to use BRImo |
| | | | I have no doubts about what I am doing when using BRImo |
| | | Social influence | People who are important to me think that I should use BRImo for merchant payments |
| | | | People who are important to me consider BRImo beneficial for merchant transactions |
| | | | People who influence my decisions believe that I should use BRImo |
| | | | Friends, family, or colleagues encourage me to use BRImo for transactions |
| | | | In general, customers around me support the use of BRImo for merchant payments |
| | | Promotional activities | I am attracted to the cashback rewards offered by BRImo and merchants |
| | | | I am interested in the promotional offers provided by BRImo |
| | | | The promotional offers provided by BRImo are trustworthy |
| | | | The promotional offers provided by BRImo are very useful for me |
| | | Perceived enjoyment | Using BRImo for merchant payments fits my lifestyle |
| | | | Using BRImo for merchant payments represents modernity |
| | | | Using BRImo for merchant payments is an interesting experience |
| | | | Using BRImo for merchant payments is enjoyable |

| No | Variable | Sub-Variable | Adjusted Statements |
|---|---|---|---|
| | | Perceived trust | I believe BRImo can be trusted for merchant payments |
| | | | I believe the BRImo service provider will maintain the confidentiality of my financial transaction data |
| | | | I believe that BRImo prioritizes the best interests of its users |
| | | | I strongly believe that my transactions through BRImo will always be transparent |
| | | | I am confident that if a problem occurs, the BRImo service provider will offer assistance |
| | | | I believe the BRImo service provider complies with consumer protection laws |
| | | Behavioural intention | If given the opportunity, I will continue using BRImo for merchant payments |
| | | | I am willing to continue using BRImo in the near future |
| | | | I am willing to use BRImo as my primary payment method for merchants |
| | | | I intend to increase my use of BRImo for merchant payments in the future |
| | | | I intend to encourage family and friends to use BRImo in the future |
| | | Use behaviour | I use BRImo for merchant payments |
| | | | I frequently use BRImo for merchant payments |
| | | | I rely on BRImo for merchant payments |

Source: Processed Data (2024)

Based on Table 2, the questionnaire items were developed from the adjusted statements used in this study. Each variable and its indicators were analyzed and processed using PLS-SEM software to evaluate measurement validity, construct reliability, and structural relationships in the proposed research model.

### *3.5. Validity Test*

Validity, according to Sudaryono (2021), refers to the extent to which a measurement instrument can accurately measure what it is intended to measure. Thus, a higher validity value indicates that the measurement tool is more accurate and capable of capturing the construct it was designed to assess. Sujarweni (2023) states that the validity testing criteria consist of the following:

1. If the calculated r-value (r-count) is negative, the item is considered invalid.
2. If the calculated r value is positive but less than the r-table value, the item is considered to be invalid.
3. If the calculated r value is positive and greater than the r-table value, the item was considered valid.

### *3.6. Reliability Test*

Reliability, as defined by Sudaryono (2021), refers to the degree of confidence, dependability, consistency, and stability of the results produced by a measurement instrument. According to Sujarweni (2023), an instrument is considered reliable if its alpha value is positive and greater than 0.6. For this study, the researcher employed the Kuder–Richardson (KR-20) method to determine the reliability of the variables measured using dichotomous data. After calculating the reliability values, the strength of the relationship can be evaluated using the criteria proposed by Sujarweni (2023) as follows:

1. < 0.20 : very weak relationship and can be ignored.
2. 0.20 – < 0.40 : weak relationship (not strong).
3. 0.40 – < 0.70 : moderately strong relationship.
4. 0.70 – < 0.90 : strong relationship.

5. 0.90 – < 1.00 : very strong relationship.
6. 1.00 : perfect relationship

### *3.7. Structural Equation Modelling (SEM) Analysis Technique*

Structural equation Modelling (SEM) was used for data analysis. The SEM is a regression-based estimation technique designed to determine the statistical relationships within a model. The primary objective of SEM is to produce latent variable scores that collectively minimize the ordinary least squares (OLS) residuals in the model, thereby maximizing the explained variance. The latent variable scores generated by the SEM were unique and represented case-specific values for each observation. These scores also allow the prediction of indicators associated with endogenous or dependent latent variables in the structural model.

In summary, SEM is a variance-based method that estimates composites that represent latent variables within a path analysis framework (Hair Jr, Hult, Ringle, & Sarstedt, 2017). Various software packages support SEM, including AMOS, LISREL, EQS, ROMANO, and LISCOMP. SEM is categorized into two types: variance-based SEM (VB-SEM) and covariance-based SEM (CB-SEM). Partial Least Squares (PLS) is a variance-based SEM approach capable of handling models with reflective constructs. Therefore, this study employed variance-based SEM (VB-SEM) using the PLS method.

### *3.8. Outer Model Evaluation*

The structural model, or inner model, is evaluated by examining the coefficients or path relationships between one latent variable and another. This evaluation is conducted only after the measurement model shows satisfactory results, such as internal consistency, convergent validity, and discriminant validity (Cheung, Cooper-Thomas, Lau, & Wang, 2024). The structural model was assessed using the R-squared ($R^2$) values of the endogenous latent variables (Ghozali, 2008). The interpretation of R-squared is complemented by the Q-squared predictive relevance, which measures the model's ability to predict observed values and the accuracy of parameter estimates within the construct model (Hair Jr et al., 2017). The criteria for the R-squared value thresholds are divided into three classifications: $R^2 = 0.67$ indicates a substantial model, 0.33 indicates a moderate model, and 0.19 indicates a weak model. Table 3 presents the structural model parameters.

Table 3. Structural Model Parameters

| Criteria | Description |
|---|---|
| R-square | R-square of 0.67 indicates that the model is substantial/good<br>R-square of 0.33 indicates that the model is moderate<br>R-square of 0.19 indicates that the model is weak |
| Q-square | Q-square > 0 indicates that the model has predictive relevance<br>Q-square < 0 indicates that the model lacks predictive relevance |

Source: Processed Data (2024)

### *3.9. Hypothesis Testing*

A hypothesis is a provisional answer to the research problem, formulated in the form of a question. This study aimed to determine the presence of positive relationships between variables. Therefore, hypothesis testing was performed using the *t*-value to perform partial hypothesis testing at a significance level of 0.05. According to Ghozali (2008), if the *t*-value is > 1.96, the hypothesis is accepted.

## 4. Results and discussion

### *4.1. Research Results*

#### *4.1.1. Measurement Model Testing (Outer Model)*

Measurement model testing, or outer model assessment, represents the initial stage of data analysis in PLS. The measurement model was evaluated by testing the validity and reliability of each indicator used in the study (Cheung et al., 2024). The indicators of each latent variable were examined to determine the extent to which they could represent or explain their corresponding latent constructs (Cheung et al., 2024). The assessment of the measurement model (outer model) consists of several

components, including convergent validity, discriminant validity, and reliability. The outer model used in this study is shown in Figure 2.

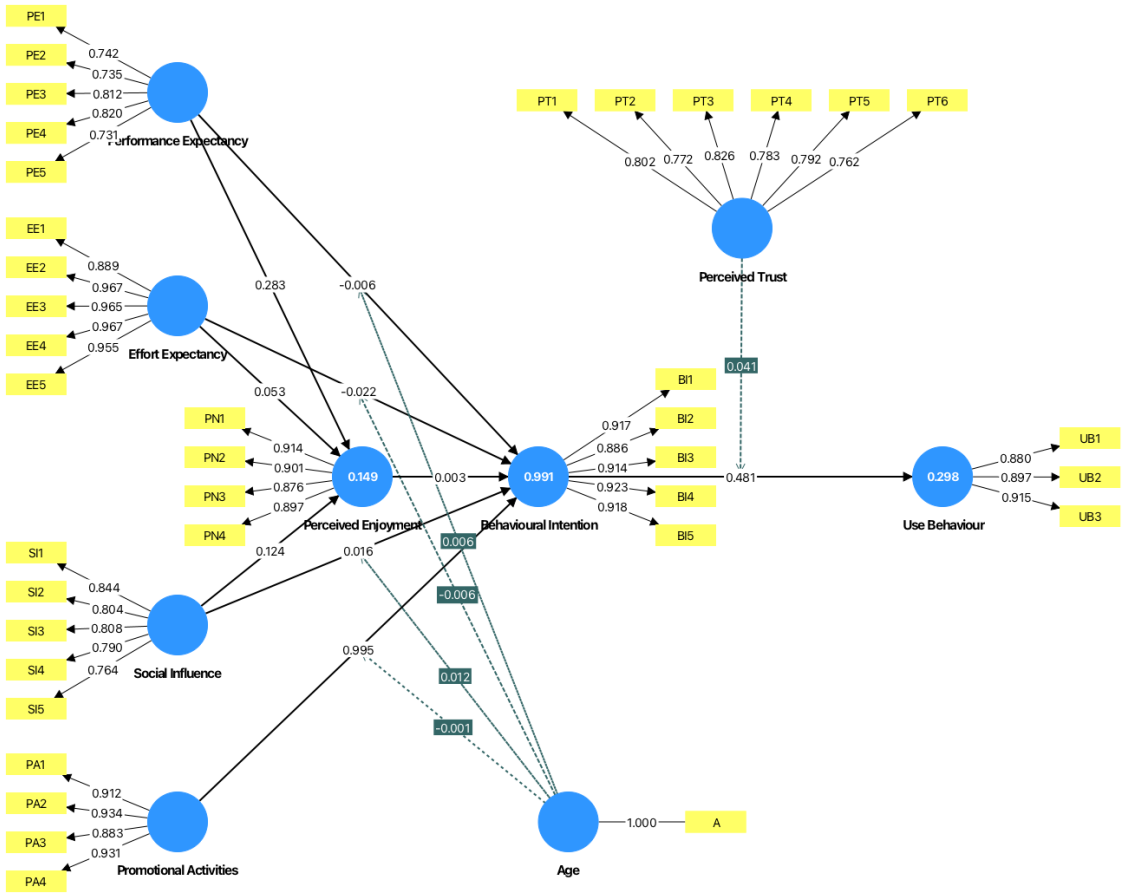


Figure 2. Outer Model
Source: Processed Data (2025)

*4.1.1.1. Convergent Validity*

Convergent validity was assessed using the *outer loading* values of each indicator (Cheung et al., 2024). According to the commonly accepted rule of thumb, the minimum acceptable outer loading value for an indicator is 0.70 (Cheung et al., 2024). In this study, all indicators met the convergent validity criteria, as each outer loading value exceeded 0.70. The following table presents the outer loading values for each indicator used in the measurement model:

Table 4. Convergent Validity

| Sub-Variable (Latent Variable) | Indicator | Outer Loading | Description |
|---|---|---|---|
| Performance expectancy | PE1 | 0,742 | Valid |
| | PE2 | 0,735 | Valid |
| | PE3 | 0,812 | Valid |
| | PE4 | 0,820 | Valid |
| | PE5 | 0,731 | Valid |
| Effort expectancy | EE1 | 0,889 | Valid |
| | EE2 | 0,967 | Valid |
| | EE3 | 0,965 | Valid |
| | EE4 | 0,967 | Valid |
| | EE5 | 0,955 | Valid |
| Social influence | SI1 | 0,844 | Valid |
| | SI2 | 0,804 | Valid |
| | SI3 | 0,808 | Valid |

| Sub-Variable (Latent Variable) | Indicator | Outer Loading | Description |
|---|---|---|---|
| | SI4 | 0,790 | Valid |
| | SI5 | 0,764 | Valid |
| Promotional activities | PA1 | 0,912 | Valid |
| | PA2 | 0,934 | Valid |
| | PA3 | 0,883 | Valid |
| | PA4 | 0,931 | Valid |
| Perceived enjoyment | PN1 | 0,914 | Valid |
| | PN2 | 0,901 | Valid |
| | PN3 | 0,876 | Valid |
| | PN4 | 0,897 | Valid |
| Perceived trust | PT1 | 0,802 | Valid |
| | PT2 | 0,772 | Valid |
| | PT3 | 0,826 | Valid |
| | PT4 | 0,783 | Valid |
| | PT5 | 0,792 | Valid |
| | PT6 | 0,762 | Valid |
| Behavioural intention | BI1 | 0,917 | Valid |
| | BI2 | 0,886 | Valid |
| | BI3 | 0,914 | Valid |
| | BI4 | 0,923 | Valid |
| | BI5 | 0,918 | Valid |
| Use behaviour | UB1 | 0,880 | Valid |
| | UB2 | 0,897 | Valid |
| | UB3 | 0,915 | Valid |

Source: Processed Data (2025)

In addition to the outer loading values, the Average Variance Extracted (AVE) values can also be used to assess convergent validity (Cheung et al., 2024). The rule of thumb for the Average Variance Extracted (AVE) is a minimum value of 0.50 (Cheung et al., 2024). The AVE values for each variable are presented in Table 4. Based on the AVE results, all variables had AVE values greater than 0.50. Therefore, it can be concluded that this study meets the criteria for adequate convergent validity. In addition to the outer loading values, the Average Variance Extracted (AVE) serves as an additional criterion for convergent validity (Cheung et al., 2024). The rule of thumb for the AVE value is 0.50 (Cheung et al., 2024). The AVE values for each variable are shown in Table 4.4. Based on these AVE results, all constructs had AVE values exceeding 0.50. Thus, it can be concluded that the convergent validity requirements were sufficiently fulfilled in this study.

*4.1.1.2. Discriminant Validity*

According to Cheung et al. (2024), discriminant validity is used to demonstrate that a construct is distinct from other constructs. Discriminant validity indicates that a construct is unique and captures phenomena that are not represented by other constructs (Cheung et al., 2024). Discriminant validity was assessed using cross-loading values (Cheung et al., 2024). The rule of thumb for cross-loading requires that an indicator's loading on its associated construct must be higher than its loading on any other construct (Cheung et al., 2024). The cross-loading values are presented in Table 5.

Table 5. Cross Loading Values

| Indicator | PE | EE | SI | PA | PN | PT | BI | UB |
|---|---|---|---|---|---|---|---|---|
| PE1 | 0,742 | 0,307 | 0,365 | 0,400 | 0,244 | 0,389 | 0,398 | 0,253 |
| PE2 | 0,735 | 0,301 | 0,319 | 0,289 | 0,254 | 0,313 | 0,289 | 0,255 |
| PE3 | 0,812 | 0,343 | 0,388 | 0,418 | 0,283 | 0,399 | 0,418 | 0,295 |
| PE4 | 0,820 | 0,272 | 0,280 | 0,413 | 0,266 | 0,263 | 0,407 | 0,275 |
| PE5 | 0,731 | 0,182 | 0,240 | 0,399 | 0,308 | 0,241 | 0,392 | 0,313 |
| EE1 | 0,499 | 0,889 | 0,609 | 0,387 | 0,309 | 0,598 | 0,379 | 0,306 |

| Indicator | PE | EE | SI | PA | PN | PT | BI | UB |
|---|---|---|---|---|---|---|---|---|
| EE2 | 0,286 | 0,967 | 0,784 | 0,330 | 0,208 | 0,748 | 0,321 | 0,206 |
| EE3 | 0,286 | 0,965 | 0,797 | 0,321 | 0,225 | 0,768 | 0,313 | 0,222 |
| EE4 | 0,286 | 0,967 | 0,784 | 0,330 | 0,208 | 0,748 | 0,321 | 0,206 |
| EE5 | 0,320 | 0,955 | 0,778 | 0,320 | 0,228 | 0,733 | 0,311 | 0,221 |
| SI1 | 0,336 | 0,540 | 0,844 | 0,310 | 0,249 | 0,826 | 0,310 | 0,259 |
| SI2 | 0,334 | 0,536 | 0,804 | 0,282 | 0,212 | 0,783 | 0,286 | 0,218 |
| SI3 | 0,343 | 0,544 | 0,808 | 0,320 | 0,218 | 0,792 | 0,320 | 0,215 |
| SI4 | 0,290 | 0,975 | 0,790 | 0,334 | 0,240 | 0,762 | 0,326 | 0,238 |
| SI5 | 0,367 | 0,521 | 0,764 | 0,228 | 0,212 | 0,633 | 0,228 | 0,209 |
| PA1 | 0,485 | 0,398 | 0,373 | 0,912 | 0,454 | 0,390 | 0,886 | 0,474 |
| PA2 | 0,461 | 0,331 | 0,321 | 0,934 | 0,482 | 0,343 | 0,914 | 0,501 |
| PA3 | 0,434 | 0,285 | 0,324 | 0,883 | 0,466 | 0,330 | 0,923 | 0,483 |
| PA4 | 0,468 | 0,305 | 0,341 | 0,931 | 0,472 | 0,349 | 0,918 | 0,496 |
| PN1 | 0,286 | 0,238 | 0,245 | 0,389 | 0,914 | 0,259 | 0,390 | 0,854 |
| PN2 | 0,295 | 0,227 | 0,257 | 0,395 | 0,901 | 0,269 | 0,398 | 0,880 |
| PN3 | 0,324 | 0,215 | 0,251 | 0,502 | 0,876 | 0,283 | 0,501 | 0,897 |
| PN4 | 0,354 | 0,232 | 0,260 | 0,525 | 0,897 | 0,271 | 0,522 | 0,915 |
| PT1 | 0,334 | 0,497 | 0,642 | 0,286 | 0,297 | 0,802 | 0,284 | 0,294 |
| PT2 | 0,345 | 0,489 | 0,637 | 0,300 | 0,193 | 0,772 | 0,292 | 0,202 |
| PT3 | 0,336 | 0,540 | 0,844 | 0,310 | 0,249 | 0,826 | 0,310 | 0,259 |
| PT4 | 0,334 | 0,536 | 0,804 | 0,282 | 0,212 | 0,783 | 0,286 | 0,218 |
| PT5 | 0,343 | 0,544 | 0,808 | 0,320 | 0,218 | 0,792 | 0,320 | 0,215 |
| PT6 | 0,290 | 0,975 | 0,790 | 0,334 | 0,240 | 0,762 | 0,326 | 0,238 |
| BI1 | 0,433 | 0,279 | 0,327 | 0,873 | 0,457 | 0,332 | 0,917 | 0,474 |
| BI2 | 0,485 | 0,398 | 0,373 | 0,912 | 0,454 | 0,390 | 0,886 | 0,474 |
| BI3 | 0,461 | 0,331 | 0,321 | 0,934 | 0,482 | 0,343 | 0,914 | 0,501 |
| BI4 | 0,434 | 0,285 | 0,324 | 0,883 | 0,466 | 0,330 | 0,923 | 0,483 |
| BI5 | 0,468 | 0,305 | 0,341 | 0,931 | 0,472 | 0,349 | 0,918 | 0,496 |
| UB1 | 0,295 | 0,227 | 0,257 | 0,395 | 0,901 | 0,269 | 0,398 | 0,880 |
| UB2 | 0,324 | 0,215 | 0,251 | 0,502 | 0,876 | 0,283 | 0,501 | 0,897 |
| UB3 | 0,354 | 0,232 | 0,260 | 0,525 | 0,897 | 0,271 | 0,522 | 0,915 |

Source: Processed Data (2025)

Based on the cross-loading values, it can be concluded that the indicators for each construct in this study met the criteria for discriminant validity, as each indicator's cross-loading value on its corresponding construct was higher than its cross-loading value on other constructs. In addition, discriminant validity can be assessed using the square root of the AVE values (Cheung et al., 2024). The rule of thumb for the square root of AVE is that the square root of a construct's AVE must be greater than the correlations between that construct and the other constructs (Cheung et al., 2024). The square root of the AVE values is presented in Table 6.

Table 6. Square Root of AVE (Fornell-Larcker Criterion)

| Indicator | PE | EE | SI | PA | PN | PT | BI | UB |
|---|---|---|---|---|---|---|---|---|
| PE | 0,769 | | | | | | | |
| EE | 0,364 | 0,949 | | | | | | |
| SI | 0,413 | 0,786 | 0,803 | | | | | |
| PA | 0,504 | 0,360 | 0,371 | 0,915 | | | | |
| PN | 0,354 | 0,254 | 0,283 | 0,512 | 0,897 | | | |
| PT | 0,417 | 0,754 | 0,951 | 0,385 | 0,302 | 0,790 | | |
| BI | 0,500 | 0,351 | 0,370 | 0,995 | 0,512 | 0,383 | 0,912 | |
| UB | 0,363 | 0,249 | 0,285 | 0,534 | 0,991 | 0,305 | 0,533 | 0,898 |

Source: Processed Data (2025)

Based on the square root of the AVE values, it can be stated that the square root of the AVE for each construct is greater than the correlations between that construct and the other constructs. Therefore, it can be concluded that this study adequately met the criteria for discriminant validity.

*4.1.1.3. Reliability Testing*

According to Cheung et al. (2024), the reliability of a measurement reflects the consistency and stability of an instrument in measuring a specific variable. Ghozali (2008) explains that reliability is assessed using Cronbach's Alpha (CA) and Composite Reliability (CR), where the threshold values for both CA and CR should exceed 0.70. However, a value of 0.60 is still acceptable for exploratory studies (Hair Jr et al., 2017). The CA and CR values are presented in Table 7.

Table 7. Reliability Test Results

| Sub-Variable (Latent Variable) | Cronbach's Alpha (CA) | Composite Reliability (CR) | AVE Value |
|---|---|---|---|
| Performance expectancy | 0,827 | 0,878 | 0,591 |
| Effort expectancy | 0,972 | 0,978 | 0,900 |
| Social influence | 0,862 | 0,900 | 0,644 |
| Promotional activities | 0,935 | 0,954 | 0,838 |
| Perceived enjoyment | 0,827 | 0,878 | 0,805 |
| Perceived trust | 0,880 | 0,909 | 0,624 |
| Behavioural intention | 0,949 | 0,961 | 0,831 |
| Use behaviour | 0,880 | 0,925 | 0,806 |

Source: Processed Data (2025)

Based on the Cronbach's alpha (CA) and Composite Reliability (CR) values, the CA and Composite Reliability values for all variables exceeded 0.70. Therefore, it can be concluded that this study adequately met the reliability criteria.

*4.1.2. Structural Model Testing (Inner Model)*

According to Ghozali (2008), the structural model in PLS is evaluated using the $R^2$ value of the dependent constructs and the path coefficient or t-values of each structural path to assess the significance of the relationships between constructs. As stated by Ghozali (2008), the path coefficient (inner model) reflects the significance level in hypothesis testing. The path coefficient or t-value must exceed 1.96 for a two-tailed hypothesis test with a 5% significance level (Hair Jr et al., 2017).

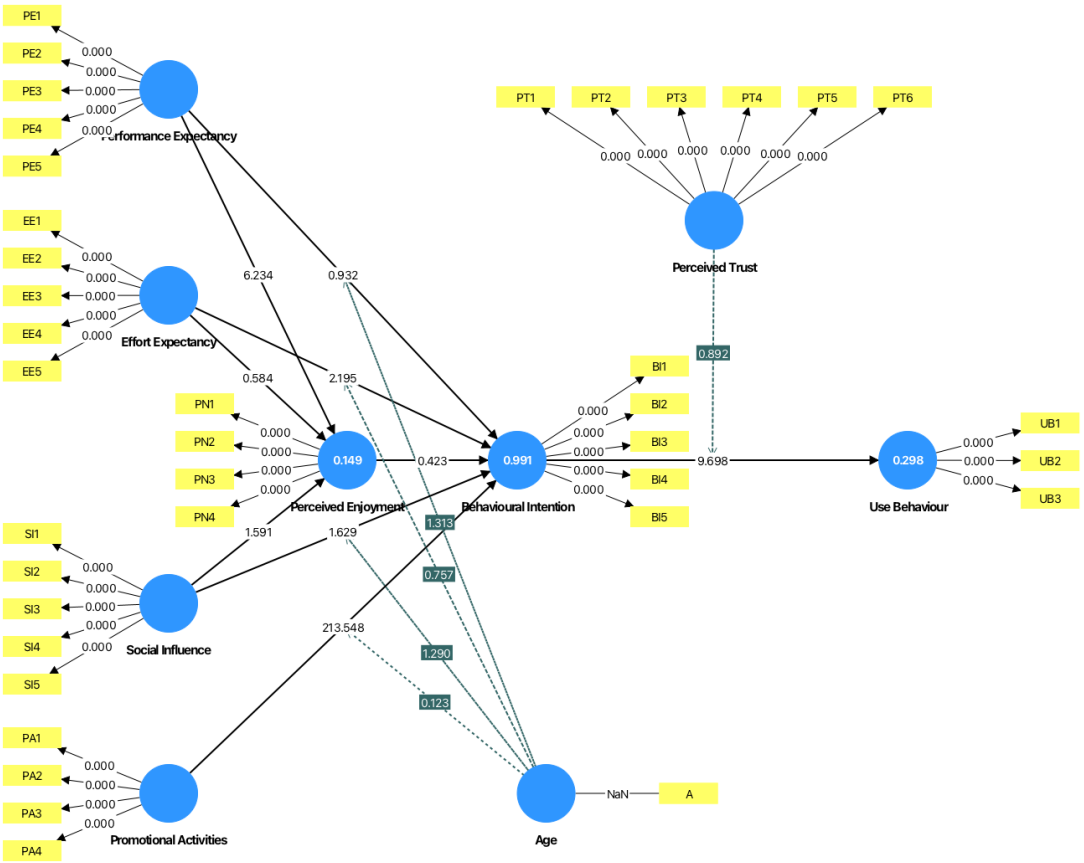


Figure 3. Inner Model
Source: Processed Data (2025)

The results of the structural model testing, which consists of the standardized beta coefficients and t-values, are presented in Table 8.

Table 8. T-Values Test Results

| Path | T-Values | Standardized Beta | P-Values |
|---|---|---|---|
| Performance Expectancy > Behavioural Intention | 0,932 | -0,006 | 0,351 |
| Effort Expectancy > Behavioural Intention | 2,195 | -0,022 | 0,028 |
| Social Influence > Behavioural Intention | 1,629 | 0,016 | 0,103 |
| Promotional Activities > Behavioural Intention | 213,548 | 0,995 | 0,000 |
| Perceived Enjoyment > Behavioural Intention | 0,423 | 0,003 | 0,673 |
| Behavioural Intention > Use Behaviour | 9,698 | 0,481 | 0,000 |
| Performance Expectancy > Perceived Enjoyment > Behavioural Intention | 0,407 | 0,001 | 0,684 |
| Effort Expectancy > Perceived Enjoyment > Behavioural Intention | 0,202 | 0,000 | 0,840 |
| Social Influence > Perceived Enjoyment > Behavioural Intention | 0,326 | 0,000 | 0,745 |
| Perceived Trust x Behavioural Intention > Use Behaviour | 0,892 | 0,041 | 0,372 |
| Age x Performance Expectancy > Behavioural Intention | 1,313 | 0,006 | 0,189 |
| Age x Effort Expectancy > Behavioural Intention | 0,757 | -0,006 | 0,449 |
| Age x Social Influence > Behavioural Intention | 1,290 | 0,012 | 0,197 |
| Age x Promotional Activities > Behavioural Intention | 0,123 | -0,001 | 0,902 |

Source: Processed Data (2025)

Based on the path coefficient results presented in Table 4.5, it can be observed that some relationships between variables have t-values ≤ 1.95, while others have t-values ≥ 1.95. In addition, the table shows

p-values ≤ 0.05 and p-values ≥ 0.05. When the t-value is ≤ 1.95, the relationship between the variables is considered negative. A p-value of ≥ 0.05 indicates that the relationship between the variables is not significant.

*4.1.2.1. Coefficient of Determination Test*

According to Ghozali (2008), the coefficient of determination (R-squared) is used to determine the degree of accuracy of the regression line formed from the predicted results of a set of observed data. The larger the R-squared value, the better the regression line represents the observed data. Conversely, the smaller the R-squared value, the less accurate the regression line is in representing the observed data. Based on the processed data, the results of the coefficient of determination test are as follows.

Table 9. Coefficient of Determination Results

| Dependent Variable | R Square | Adjusted R Squared |
|---|---|---|
| Perceived Enjoyment | 0,149 | 0,142 |
| Behavioural Intention | 0,991 | 0,991 |
| Use Behaviour | 0,298 | 0,292 |

Source: Processed Data (2025)

Based on Table 4.6, the results of the coefficient of determination calculated using the formula R-square × 100% are as follows:

1. 0.149 × 100% = 14.9%, This indicates that 14.9% of the variance in the dependent variable Perceived Enjoyment is explained by the independent variables (Performance Expectancy, Effort Expectancy, and Social Influence), while the remaining 85.1% is influenced by other factors outside the independent variables used in this study.
2. 0.991 × 100% = 99.1%, This indicates that 99.1% of the variance in the dependent variable Behavioural Intention is explained by the independent variables (Performance Expectancy, Effort Expectancy, Social Influence, Promotional Activities, and Perceived Enjoyment), while the remaining 0.9% is influenced by factors beyond the independent variables of this study.
3. 0.298 × 100% = 29.8%, This indicates that 29.8% of the variance in the dependent variable Use Behaviour is explained by the independent variable (Behavioural Intention), while the remaining 70.2% is influenced by other factors not included in this study.

*4.1.2.2. Effect Size*

In the F-square test, the objective is to determine the effect size that occurs when one construct is excluded from the model. The F-square assessment has three categories: weak, moderate, and strong. The weak, moderate, and strong categories have values of 0.02–0.14, 0.15–0.35, and the strong category has a value greater than 0.35, respectively (Ghozali, 2008). The following are the F-square values obtained by the researcher:

Table 10. Effect Size Results

| Path | Effect Size | Rating F-Square |
|---|---|---|
| Performance Expectancy > Behavioural Intention | 0,002 | Weak |
| Effort Expectancy > Behavioural Intention | 0,019 | Weak |
| Social Influence > Behavioural Intention | 0,009 | Weak |
| Promotional Activities > Behavioural Intention | 64,047 | Strong |
| Perceived Enjoyment > Behavioural Intention | 0,001 | Weak |
| Behavioural Intention > Use Behaviour | 0,274 | Moderate |
| Perceived Trust x Behavioural Intention > Use Behaviour | 0,002 | Weak |
| Age x Performance Expectancy > Behavioural Intention | 0,004 | Weak |
| Age x Effort Expectancy > Behavioural Intention | 0,003 | Weak |
| Age x Social Influence > Behavioural Intention | 0,006 | Weak |
| Age x Promotional Activities > Behavioural Intention | 0,000 | Weak |

Source: Processed Data (2025)

Based on Table 10, it can be seen that the relationship between behavioral intention and use behavior is moderate.

*4.1.2.3. Goodness of Fit (GoF) Test Results*

The goodness of fit test is obtained from the square root of the multiplication between the Average Variance Extracted (AVE) and the average R-squared values. The GoF index ranges between 0 and 1, with classification thresholds of 0.10 (small GoF), 0.25 (medium GoF), and 0.36 (large GoF) (Ghozali, 2008). The following table presents the goodness-of-fit results obtained in this study.

Table 11. Goodness of Fit Score Results

| Sub-Variable (Latent Variable) | AVE Value | R Square |
|---|---|---|
| Performance expectancy | 0,591 | - |
| Effort expectancy | 0,900 | - |
| Social influence | 0,644 | - |
| Promotional activities | 0,838 | - |
| Perceived enjoyment | 0,805 | 0,149 |
| Perceived trust | 0,624 | - |
| Behavioural intention | 0,831 | 0,991 |
| Use behaviour | 0,806 | 0,298 |

Source: Processed Data (2025)

Based on the results of the goodness of fit (GoF) calculation above, it can be concluded that this study obtained a GoF value of 0.601. According to the category set forth by Ghozali (2008), this value falls into the large category, which means that the overall model fit both for the outer and inner models is considered highly fit.

*4.1.2.4. Hypothesis Testing Using T-Test (Partial Effect Test)*

The criteria used for testing the partial effects are as follows.

1. If the calculated t-value > t-table (1.96), then $H_0$ is rejected and $H_1$ is accepted, meaning the relationship is statistically significant, with a significance value of less than 0.05.
2. If the calculated t-value < t-table (1.96), then $H_0$ is accepted and $H_1$ is rejected, meaning the relationship is statistically not significant.

Based on the processed data, the results of the partial effect test are as follows.

Table 12. Partial Effect Test Results (T-Test)

| Path | T-Values | Standardized Beta | P-Values |
|---|---|---|---|
| **$H_1$**: Performance Expectancy > Behavioural Intention | 0,932 | -0,006 | 0,351 |
| **$H_2$**: Effort Expectancy > Behavioural Intention | 2,195 | -0,022 | 0,028 |
| **$H_3$:** Social Influence > Behavioural Intention | 1,629 | 0,016 | 0,103 |
| **$H_4$:** Promotional Activities > Behavioural Intention | 213,548 | 0,995 | 0,000 |
| **$H_5$:** Perceived Enjoyment > Behavioural Intention | 0,423 | 0,003 | 0,673 |
| **$H_6$:** Behavioural Intention > Use Behaviour | 9,698 | 0,481 | 0,000 |
| **$H_{7a}$:** Performance Expectancy > Perceived Enjoyment > Behavioural Intention | 0,407 | 0,001 | 0,684 |
| **$H_{7b}$:** Effort Expectancy > Perceived Enjoyment > Behavioural Intention | 0,202 | 0,000 | 0,840 |
| **$H_{7c}$:** Social Influence > Perceived Enjoyment > Behavioural Intention | 0,326 | 0,000 | 0,745 |
| **$H_8$:** Perceived Trust x Behavioural Intention > Use Behaviour | 0,892 | 0,041 | 0,372 |
| **$H_{9a}$:** Age x Performance Expectancy > Behavioural Intention | 1,313 | 0,006 | 0,189 |
| **$H_{9b}$:** Age x Effort Expectancy > Behavioural Intention | 0,757 | -0,006 | 0,449 |
| **$H_{9c}$:** Age x Social Influence > Behavioural Intention | 1,290 | 0,012 | 0,197 |

| Path | T-Values | Standardized Beta | P-Values |
|---|---|---|---|
| **$H_{9d}$:** Age x Promotional Activities > Behavioural Intention | 0,123 | -0,001 | 0,902 |

Source: Processed Data (2025)

Based on the results presented in Table 4.9, the following conclusions were drawn:

1. H1 is rejected because the t-statistic < t-table, namely 0.932 < 1.96, and there is no significant effect as the p-value is 0.351 > 0.05.
2. H2 is accepted because the t-statistic > t-table, namely 2.195 > 1.96, and the effect is significant as the p-value is 0.028 < 0.05.
3. H3 is rejected because the t-statistic < t-table, namely 1.629 < 1.96, and there is no significant effect as the p-value is 0.103 > 0.05.
4. H4 is accepted because the t-statistic > t-table, namely 213.548 > 1.96, and the effect is significant as the p-value is 0.000 < 0.05.
5. H5 is rejected because the t-statistic < t-table, namely 0.423 < 1.96, and there is no significant effect as the p-value is 0.673 > 0.05.
6. H6 is accepted because the t-statistic > t-table, namely 9.698 > 1.96, and the effect is significant as the p-value is 0.000 < 0.05.
7. H7a is rejected, because the t-statistic < t-table, namely 0.407 < 1.96, and there is no significant effect as the p-value is 0.684 > 0.05.
8. H7b is rejected because the t-statistic < t-table, namely 0.202 < 1.96, and there is no significant effect as the p-value is 0.840 > 0.05.
9. H7c is rejected because the t-statistic < t-table, namely 0.326 < 1.96, and there is no significant effect as the p-value is 0.745 > 0.05.
10. H8 is rejected because the t-statistic < t-table, namely 0.892 < 1.96, and there is no significant effect as the p-value is 0.372 > 0.05.
11. H9a is rejected because the t-statistic < t-table, namely 1.313 < 1.96, and there is no significant effect as the p-value is 0.189 > 0.05.
12. H9b is rejected because the t-statistic < t-table, namely 1.290 < 1.96, and there is no significant effect as the p-value is 0.197 > 0.449.
13. H9c is rejected because the t-statistic < t-table, namely 0.423 < 1.96, and there is no significant effect as the p-value is 0.673 > 0.05.
14. H9d is rejected because the t-statistic < t-table, namely 0.123 < 1.96, and there is no significant effect as the p-value is 0.902 > 0.05.

*4.1.2.5. Path Analysis Results*

The path analysis results were used to determine the magnitude of the partial effects and to indicate the direction of the relationships among variables—whether the relationships were positive or negative. The coefficient values ranged from –1 to 1 and were used to construct the structural path equations being tested. Based on the processed data, the path analysis results are as follows:

Table 13. Path Analysis Results

| Independent / Dependent Variables | Perceived Enjoyment | Behaviour Intention | Use Behaviour |
|---|---|---|---|
| Performance expectancy | 0,045 | 0,007 | |
| Effort expectancy | 0,090 | 0,010 | |
| Social influence | 0,078 | 0,010 | |
| Promotional activities | | 0,005 | |
| Perceived enjoyment | | 0,007 | |
| Behavioural intention | | | 0,050 |

Source: Processed Data (2025)

Based on the results presented in Table 4.10, the path coefficient values are as follows:

1. The path coefficient from Performance Expectancy to Perceived Enjoyment was 0.045.

2. The path coefficient from effort expectancy to Perceived Enjoyment was 0.090.
3. The path coefficient from Social Influence to Perceived Enjoyment was 0.078.
4. The path coefficient from performance expectancy to behavioral intention was 0.007.
5. The path coefficient from effort expectancy to behavioral intention was 0.010.
6. The path coefficient from social influence to behavioral intention was 0.010.
7. The path coefficient from promotional activities to behavioral intention was 0.005.
8. The path coefficient from Perceived Enjoyment to Behavioural Intention was 0.007.
9. The path coefficient from behavioral intention to use behavior was 0.050.

Thus, it can be concluded that the directions of the hypotheses for each independent variable are positive. This is illustrated in the following figure.

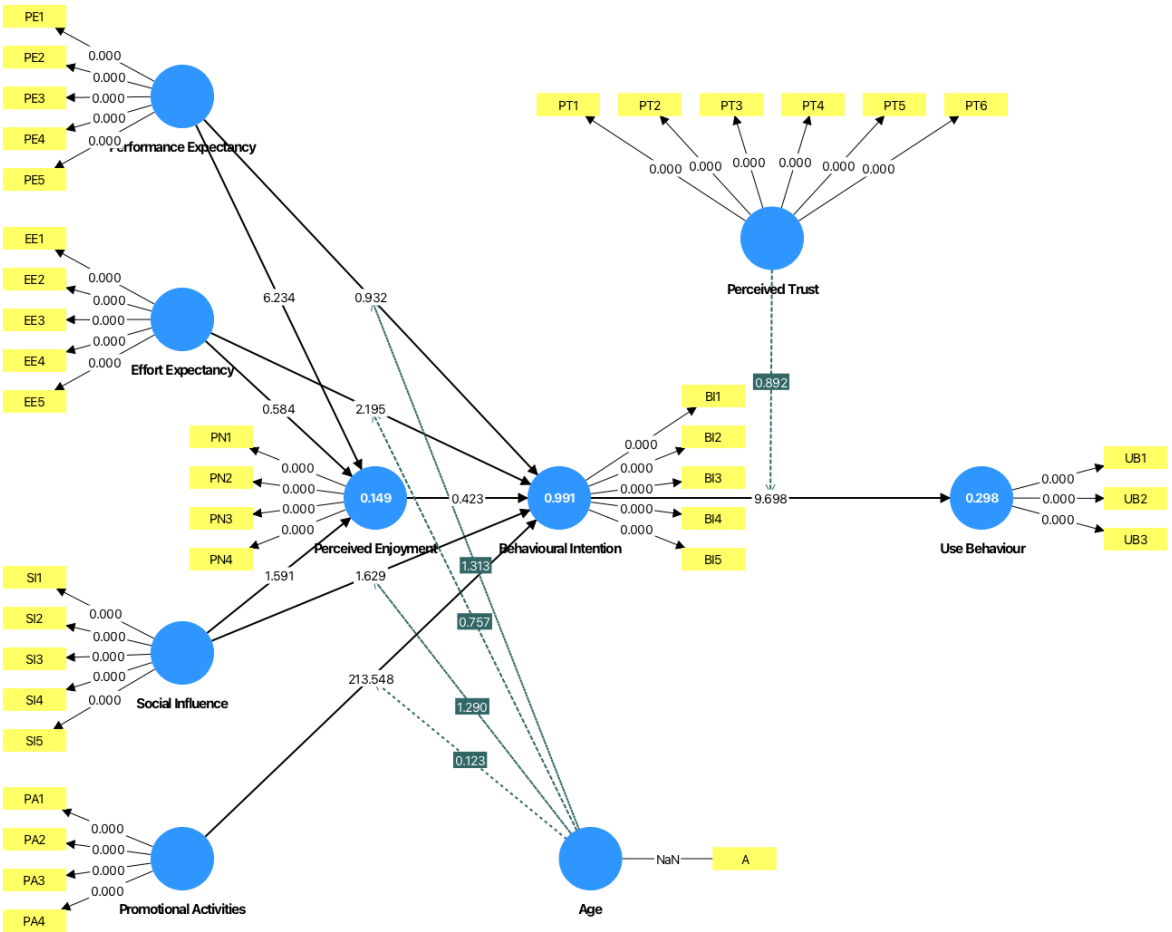


Figure 4. Path Analysis
Source: Processed Data (2025)

## 5. Conclusions

### *5.1. Conclusion*

Based on the findings and discussion presented in the previous chapters, several conclusions can be drawn from this study titled "What Drives Indonesian Customers to Transact With Specific Merchants? An Investigation of Preferences in the BRImo Application Using the UTAUT Model". The conclusions are as follows.

1. Performance expectancy did not positively influence customers' behavioral intention to use BRImo.
2. Effort expectancy positively influenced customers' behavioral intention to use BRImo.
3. Social influence did not positively affect customers' behavioral intention to use BRImo.
4. Promotional activities positively influenced customers' behavioral intentions to use BRImo.
5. Perceived enjoyment did not positively influence customers' behavioral intention to use BRImo.
6. Behavioral intention positively influences customers' use of BRImo.

7. Performance expectancy does not positively influence behavioral intention via perceived enjoyment.
8. Effort expectancy does not positively influence behavioral intention through perceived enjoyment.
9. Social influence did not positively influence behavioral intention through perceived enjoyment.
10. Behavioral intention does not positively influence the use behavior through perceived trust.
11. There is no positive influence of performance expectancy, effort expectancy, social influence, and promotional activities on the behavioural intention of young customers to use BRImo

### *5.2. Recommendations*

Based on the findings and conclusions presented above, several recommendations can be proposed to improve the performance of BRImo in relation to the various merchant categories and features offered on the platform. The recommendations are as follows:

1. Practical Recommendations
   Given these research findings, it is recommended that BRI optimize Effort Expectancy. Considering the significant influence of effort expectancy on behavioral intention, BRI should continue simplifying the BRImo user interface and enhancing navigation ease. Implementing interactive tutorials and step-by-step guidance can help reduce usage complexity, particularly for new users who are still adapting to mobile banking technologies. Furthermore, Promotional Activities must be intensified. The results show that Promotional Activities exert the strongest influence on behavioral intention (T-statistic = 213.548). BRI needs to integrate BRImo with broader banking group products, e-commerce platforms, and fintech solutions, which can serve as effective promotional strategies. Developing loyalty programs, conducting large-scale digital education campaigns, and engaging in strategic collaborations within Indonesia's digital ecosystem will strengthen BRImo's position as a comprehensive banking super-app.
2. Theoretical Recommendations
   For academic development and future research using similar methods, the findings indicate that traditional UTAUT factors, such as Performance Expectancy and Social Influence, do not significantly influence behavioral intention in the context of BRImo usage. This suggests the need for a deeper exploration of the contextual factors specific to Indonesia's digital banking environment. Future theoretical models should integrate variables such as trust in digital banking, financial literacy, cultural factors, and perceived security, which may be more relevant to mobile banking adoption in Indonesia. Additionally, similar research should be conducted periodically using updated and more innovative approaches to support continuous product development and enhance the performance of BRImo in the future.

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