Examining Customer Behavior Influences on MyPertamina App Adoption: A UTAUT2 Model Study in South Banten Gas Stations

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Abstract:

Purpose: *This research aims to analyze the factors that influence behavior using the MyPertamina application using the unified theory model of acceptance and use of technology 2 (utaut2) among gas station customers in the South Banten area, Banten Province, Indonesia.*
Design/Methodology/Approach: *The research method used in this research is a quantitative method with an associative approach. The research sample comprised 135 gas station customers using Mypertamina in South Banten. The sample was determined using a purposive sampling technique. Data analysis used structural equation modeling (SEM) using the SmarPLS 3.0 program.*
Findings: *The study concludes that while social influence, facilitating conditions, and hedonic motivation significantly affect users' behavioral intention to use the MyPertamina application, performance expectancy, effort expectancy, price value, and habit do not.*
Practical Implications: *actual use behavior is driven by facilitating conditions, habits, and behavioral intentions.*
Originality/Value: *This research provides context-specific insights into the factors influencing the adoption and use of the MyPertamina application, particularly relevant for the Indonesian market and similar developing regions.*

Keywords: *Performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, use behavior.*

JEL Classification: *M31, O33, L86, L91.*

Paper type: *Research article.*

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Examining Customer Behavior Influences on MyPertamina App Adoption:
A UTAUT2 Model Study in South Banten Gas Stations

114

1. Introduction

The digital era, or the era of technology and information characterized by Internet technology in all business fields, requires business actors to adopt it as part of their business activities. Public understanding of the use of internet technology supports companies to make changes towards digital transformation. Likewise, PT Pertamina (Persero) has issued the MyPertamina application adopting The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) so that subsidized fuel oil (BBM) can be distributed appropriately to the Indonesian people.

Fuel oil (BBM) is a critical need for people who own motorized vehicles. The community uses this fuel requirement for various business purposes. Fuel oil in Indonesia is managed by PT Pertamina (Persero), which distributes it to the people in Indonesia. PT Pertamina (Persero) is a state-owned company operating in the energy sector and is Indonesia's most significant dividend contributor. An integrated upstream-to-downstream business, starting from exploration and production, processing, distribution, and marketing, is based on AKHLAK values as core values.

The government, through Pertamina, is trying to distribute fuel subsidies to people in Indonesia. In distributing fuel subsidies, the government, through PT Pertamina (Persero), strives to ensure that the subsidies provided can be carried out on target. This means that fuel subsidies can be given to underprivileged people. The policy taken by the government through PT Pertamina (Persero) created the MyPertamina application.

The MyPertamina application will be required to purchase subsidized fuel oil (BBM) types of Pertalite and Diesel starting on July 1, 2022. This was stated by PT Pertamina (Persero) with the aim of distributing subsidies on target. The problem of subsidized fuel that is not distributed evenly is the main reason Pertamina implements this policy. It turns out that subsidized fuels such as pertalite and diesel are still widely used by luxury car owners.

According to the Main Director of Pertamina Patra Niaga Alfian Nasution, started on July 1, 2022, his party will take the initiative to test the distribution of Pertalite and Diesel fuel subsidies for users whose names have been registered in the MyPertamina system (Nabilla, 2022).

The behavior of users of the MyPertamina application for gas station customers in South Banten is still not optimal, so various efforts are needed to get them to register and use the MyPertamina application. One of the efforts made is that purchasing pertalite and diesel is required to use the MyPertamina application. Many factors influence the behavioral interest of gas station customers in using MyPertamina.

The increasing growth of information technology every day has resulted in the emergence of many studies on the adoption of information technology. One of the

most widely referenced studies on information technology adoption is The Unified Theory of Acceptance and Use of Technology (UTAUT), a model of information technology adoption introduced by Vankatesh, Morris, Davis, and Davis in 2003.

Apart from the lack of supporting facilities, gas station (Public Fuel Filling Station) customers using MyPertamina also revealed obstacles to the application's ease of use. In the UTAUT construct, according to Venkatesh (2003), there is an effort expectancy variable which is defined as the level of ease felt by users using a technology; if the technology is easy to use, then the effort required is not too high and conversely if a system is difficult to use then high effort is required to use it.

Research on behavioral interest in using applications that adopt UTAUT2 technology has been carried out by many previous researchers with different results among researchers. The differences in the results of this research still allow other researchers to research similar themes.

Problem Formulation:
Based on the background description above, several problem formulations can be put forward as follows:

(1) Does performance expectancy affect the behavioral intention of Gas station customers of MyPertamina application users?
(2) Does effort expectancy affect the behavioral intention of Gas station customers of MyPertamina application users?
(3) Does social influence affect the behavioral intention of Gas station customers of MyPertamina application users?
(4) Does facilitating conditions affect the behavioral intention of Gas station customers of MyPertamina application users?
(5) Does hedonic motivation affect the behavioral intention of Gas station customers of MyPertamina application users?
(6) Does price value affect the behavioral intention of Gas station customers of MyPertamina application users?
(7) Does habit affect the behavioral intention of Gas station customers of MyPertamina application users?
(8) Do facilitating conditions affect the use behavior of Gas station customers and MyPertamina application users?
(9) Is there any effect of habit on the use behavior of Gas station customers of MyPertamina application users?
(10) Does behavioral intention affect the use behavior of Gas station customers of MyPertamina application users?
(11) Is there any effect of facilitating conditions on the behavioral intention of Gas station customers of MyPertamina application users moderated by age, gender, and experience?

Examining Customer Behavior Influences on MyPertamina App Adoption:
A UTAUT2 Model Study in South Banten Gas Stations

116

(12) Is there any effect of hedonic motivation on the behavioral intention of Gas station customers of MyPertamina application users moderated by age, gender, and experience?

(13) Does price value affect the behavioral intention of Gas station customers of MyPertamina application users moderated by age and gender?

(14) Is there any effect of habit on the behavioral intention of Gas station customers of MyPertamina application users moderated by age and gender experience?

(15) Is there any effect of habit on the use behavior of Gas station customers of MyPertamina application users moderated by age and gender experience?

(16) Does behavioral intention affect the use behavior of Gas station customers of MyPertamina application users moderated by experience?

2. Literature Review

2.1 UTAUT2

The UTAUT2 model was introduced by Venkatesh *et al.* (2012). The UTAUT2 model is a development of the UTAUT model described in the previous sub-chapter. If the UTAUT model is used to measure consumer behavior in an organizational/company context, the UTAUT2 model was developed to measure consumer behavior in an individual context.

There are three types of expansion/integration of UTAUT, namely testing UTAUT in new contexts (for example, new technology, new user populations, and new cultures), adding new constructs to expand the scope of endogenous theoretical mechanisms outside UTAUT, and including exogenous variables into the UTAUT model. There are three additional new variables in the UTAUT model, namely Hedonic Motivation, Price value, and Habit, and adding three moderator variables, namely Age, Gender, and Experience.

2.1.1 Performance Expectancy
Performance expectancy is a UTAUT construct intended to measure a person's confidence level, and using a system can help them achieve their job performance (Venkatesh *et al.*, 2003). Performance expectancy is a variable that can be referred to as the ability to obtain significant benefits after using a system (Adenan, 2015).

Performance expectancy is a representation of five constructs, including perceived usefulness (technology acceptance model), external motivation (motivational model), work correlation (model of personal computer utilization), relative advantage (innovation diffusion theory), and expectancy of achievement (social cognitive theory) (Adenan, 2015).

2.1.2 Effort Expectancy
Effort expectancy is the level of effort of each individual in using a system to support their work (Venkatesh *et al.*, 2003). According to Adenan (2015), effort expectancy

refers to how easy it is for someone to think about using a system. Effort expectancy is a representation of three constructs, including consciousness of easy-to-use (Technology Acceptance Model), systematic complexity (Model of Personal Computer Utilization), and operating simplicity (Innovation Diffusion Theory) (Adenan, 2015; Venkatesh *et al.*, 2003).

2.1.3 Social Influence
Social influence is the level at which someone considers it important to convince others to use a new system (Venkatesh *et al.,* 2003). Social influence refers to a person's feeling that people who are important to him think he should use an application (Venkatesh and Davis, 2003; Adenan, 2015). Social influence, according to Venkatesh *et al.* (2003), is a representation of three constructs, including subjective norms (theory of reasoned action, technology acceptance model, and theory of planned behavior), public image (innovation diffusion theory), and social factors (model of personal computer utilization).

2.1.4 Facilitating Conditions
Facilitating conditions are a person's confidence that the corporate and technical infrastructure is available to support system use (Venkatesh *et al.,* 2003). Apart from that, facilitating conditions also include a person's belief in the facilities in their environment, including coverage, network, and availability of devices, which make a person's belief in accepting a technology. Facilitating conditions are students' insight into the existence of technological and organizational infrastructure and equipment to support the use of a system (Venkatesh *et al.*, 2003; Azizi *et al.*, 2020).

2.1.5 Hedonic Motivation
Hedonic Motivation is the level of pleasure obtained from using technology and has been shown to play an important role in determining the acceptance and use of technology. Fun and entertainment are indicators of the hedonic motivation variable (Venkatesh *et al.,* 2012).

2.1.6 Price Value
Price value is the level of comparison between the benefits felt by users and the costs incurred to use technology. This variable has two indicators: affordable price and perceived suitability of value (Venkatesh *et al.,* 2012).

2.1.7 Habit
Habit shows the extent to which users use technology automatically due to previous learning with the habit of using technology as an indicator (Venkatesh *et al.,* 2012).

2.1.8 Behavior Intention
According to Olson and Peter (2016), behavioral intention is a proportion that connects oneself with future actions. Schiffman and Kanuk (2016) state that behavioral intention is the frequency of purchases or the proportion of total purchases from buyers who are loyal to a particular brand.

Examining Customer Behavior Influences on MyPertamina App Adoption:
A UTAUT2 Model Study in South Banten Gas Stations

118

Another opinion states that behavioral intention is defined as the extent to which a person has formulated a conscious plan to carry out or not carry out certain behaviors in the future (Lee, 2016).

2.1.9 Use Behavior

Jati (2012) defines use behavior as the use of a new technology measured based on the intensity of the user. The perception that using technology can improve performance, ease of operation, social and environmental factors, and conditions that facilitate technology are the driving factors for someone to use a technology motivated by someone's intention to use it.

2.1.10 Age

According to Finch, 1986 (in Mohsin, 2018), age can be used to group certain social processes or individual behavior. Bigne *et al.* (2005), Morris and Venkatesh (2000), Venkatesh and Davis (2000), Venkatesh *et al.* (2003) in Mohsin (2018) argue that there have been many studies on information systems which state that age plays an important, direct role and influences the moderating effect on usage behavior, as well as behavioral intentions.

2.1.11 Gender

Jackson, Ervin, Gardner, and Schmitt (in Mohsin, 2018) explain that gender really affects the use and implementation of technology in a business context. Apart from that, Al-Safi and Weerakkody (in Mohsin, 2018) stated that there are significant differences between men and women in the use of e-government. Venkatesh *et al*. (in Mohsin, 2018) determined that perceived benefits of behavioral intentions are controlled by gender.

2.1.12 Experience

Experience, as conceptualized in previous research, reflects opportunities to use a target technology and is typically operationalized as the passage of time since an individual's initial use of a technology. Measurements Kim *et al.* (2005) have five categories with different experience periods. Venkatesh *et al.* (2003) operationalized experience into three levels based on the passage of time: post-training is when the system is first available for use, 1 month later, and 3 months later.

2.2 Research Hypothesis

Based on the framework of thought, several research hypotheses can be proposed as follows:

H1. Performance expectancy affects the behavioral intention of Gas station customers of MyPertamina application users.
H2. There is the effect of effort expectancy on the behavioral intention of Gas station customers of MyPertamina application users.

H3. There is an effect of social influence on the behavioral intention of Gas station customers of MyPertamina application users.
H4. There is the effect of facilitating conditions on the behavioral intention of Gas station customers of MyPertamina application users.
H5. Hedonic motivation affects the behavioral intention of Gas station customers of MyPertamina application users.
H6. There is the effect of price value on the behavioral intention of Gas station customers of MyPertamina application users.
H7. There is the effect of habit on the behavioral intention of Gas station customers of MyPertamina application users.
H8. There is an effect of facilitating conditions on the use behavior of Gas station customers of MyPertamina application users.
H9. There is an effect of habit on the use behavior of Gas station customers of MyPertamina application users.
H10. There is an effect of behavioral intention on the use behavior of Gas station customers of MyPertamina application users.
H11. The effect of facilitating conditions on the behavioral intention of Gas station customers of MyPertamina application users was moderated by age, gender, and experience.
H12. There is an effect of hedonic motivation on the behavioral intention of Gas station customers MyPertamina application users were moderated by age, gender, and experience.
H13. The effect of price value on the behavioral intention of Gas station customers of MyPertamina application users was moderated by age and gender.
H14. The effect of habit on the behavioral intention of Gas station customers of MyPertamina application users was moderated by age and gender experience.
H15. The effect of habit on the use behavior of Gas station customers of MyPertamina application users was moderated by age and gender experience.
H16. The effect of behavioral intention on the use behavior of Gas station customers of MyPertamina application users was moderated by experience.

3. Data Sources and Methodology

3.1 Data Sources and Description

This study adjusted the sample size to the analytical model used, namely structural equation modeling (SEM). In this regard, the sample size for SEM, which uses the maximum likelihood (MLE) estimation model, is 100-200 samples (Ghozali, 2015).

Referring to the opinion of Hair *et al.* (2019), they found that the appropriate sample size for SEM sample size is 100 to 200. For this reason, the sample size will be determined based on the results of the minimum sample calculation. The determination of sample size for PLS, according to Hair *et al.* (2019), is (Number of indicators + the number of latent variables) x (5 to 10 times). In this study, there were

Examining Customer Behavior Influences on MyPertamina App Adoption:
A UTAUT2 Model Study in South Banten Gas Stations

120

56 indicators. Based on the formula above, the sample size is 5 x 27 = 135 respondents.

The sampling technique used to determine the sample used in this research is a non-probability sampling technique, i.e., purposive sampling. The data collection technique was carried out using a questionnaire. Questionnaires were distributed to gas station customers who use the MyPertamina application in the South Banten area. The analysis technique in this research is Partial Least Square (PLS), using the smartPLS 3.0 program to conduct hypothesis testing.

3.2 Research Methodology

The research method used is quantitative with an associative approach because the research carried out seeks to be precise in measuring something (Cooper and Schindler, 2015). The survey research design is chosen for the two alternative research designs: survey and experiment. Survey research is a research design in the form of a quantitative description of a population's trends, attitudes, and opinions, or a test for associations between variables in a population, by examining a sample of that population. The population in this research is all gas station customers using MyPertamina in the South Banten area.

4. Empirical Results and Discussion

4.1 Results

4.1.1 Evaluation of Outer Model
Evaluation of the outer model includes testing construct validity (convergent and discriminant validity) and construct reliability. Validity tests are carried out to measure what should be measured and determine the instrument's capabilities. Meanwhile, reliability testing measures the consistency of measuring instruments in measuring a concept.

4.1.2 Convergent Validity
Convergent validity testing uses the outer loading or loading factor value. Indicators that meet convergent validity or are declared to be in a good category must have an outer loading value > 0.7.

The following Table 1 shows the outer loading value for each variable indicator.

It can be seen in Table 1 that each research variable indicator has an outer loading value > 0.6. These results prove that the outer loading value meets the requirements for convergent validity, where the outer loading value is between 0.5 - 0.6, as stated by Chin in Ghozali (2015, p. 39). It can be concluded that each dimension is declared feasible or valid for research use and further analysis.

Figure 1. *Outer model*
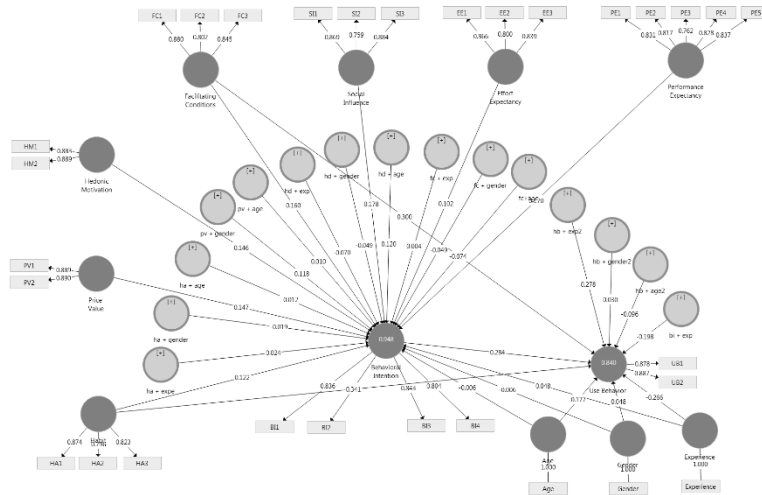
Source: *Own study.*

Table 1. *Outer loading*

Variables	Indicators	Outer Loading	Reliability
Performance Expectancy **(X1)**	PE1	0,831	Reliable
	PE2	0,817	Reliable
	PE3	0,762	Reliable
	PE4	0,828	Reliable
	PE5	0,837	Reliable
Effort Expectancy **(X2)**	EE1	0,866	Reliable
	EE2	0,800	Reliable
	EE3	0,839	Reliable
Social Influence **(X3)**	SI1	0,869	Reliable
	SI2	0,759	Reliable
	SI3	0,884	Reliable
Facilitating Conditions **(X4)**	FC1	0,880	Reliable
	FC2	0,802	Reliable
	FC3	0,845	Reliable
Hedonic Motivation **(X5)**	HM1	0,883	Reliable
	HM2	0,889	Reliable
Price Value **(X6)**	PV1	0,889	Reliable
	PV2	0,890	Reliable
Habit **(X7)**	HA1	0,874	Reliable
	HA2	0,796	Reliable
	HA3	0,823	Reliable
Behaviour Intention **(Z)**	BI1	0,836	Reliable
	BI2	0,768	Reliable

Examining Customer Behavior Influences on MyPertamina App Adoption:
A UTAUT2 Model Study in South Banten Gas Stations

122

	BI3	0,843	Reliable
	BI4	0,804	Reliable
Use Behaviour	UB1	0,878	Reliable
(Y)	UB2	0,887	Reliable

Source: Author's calculations (results of SmartPLS 3.0, 2023 program).

The appearance of the outer model scheme in Figure 1 shows that the dominant path coefficient value shown in the habit variable for use behavior is 0.340. Then, the second path coefficient shown for the behavioral intention variable towards use behavior is 0.284. Meanwhile, the smallest value is shown in the effort expectancy variable for behavioral intention, which is 0.102.

4.1.3 Discriminant Validity
Discriminant validity testing uses the average variant extracted (AVE) value, which must be > 0.5 for each variable, as a requirement for a good model. The results of the discriminant validity test can be seen in Table 2:

Table 2. *Average Variant Extracted (AVE)*

Variables	AVE	Validity
Performance expectancy	0,665	Valid
Effort expectancy	0,698	Valid
Social influence	0,704	Valid
Facilitating conditions	0,711	Valid
Hedonic motivation	0,785	Valid
Price Value	0,791	Valid
Habit	0,692	Valid
Behaviour intention	0,662	Valid
Use behavior	0,779	Valid

Source: Author's calculations (results of SmartPLS 3.0, 2023 program).

Table 2 shows the AVE values for performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, behavioral intention, and use behavior > 0.5. Thus, it can be stated that each variable has good discriminant validity.

4.1.4 Composite Reliability
Composite Reliability tests the reliability value of each indicator on a variable. A variable can be declared to meet the requirements if it has a composite reliability value of > 0.6. The table below is the composite reliability value of each research variable:

Table 3. *Composite reliability*

Variables	Composite Reliability	Reliability
Performance expectancy	0,908	Reliable
Effort expectancy	0,874	Reliable

Social influence	0,877	Reliable
Facilitating conditions	0,880	Reliable
Hedonic motivation	0,880	Reliable
Price Value	0,883	Reliable
Habit	0,871	Reliable
Behaviour intention	0,887	Reliable
Use behavior	0,876	Reliable

Source: *Author's calculations (results of SmartPLS 3.0, 2023 program).*

Table 3 shows that the composite reliability value obtained for all research variables is 0,7. These results indicate that each variable has met composite reliability, so it can be concluded that all variables are reliable at a high level.
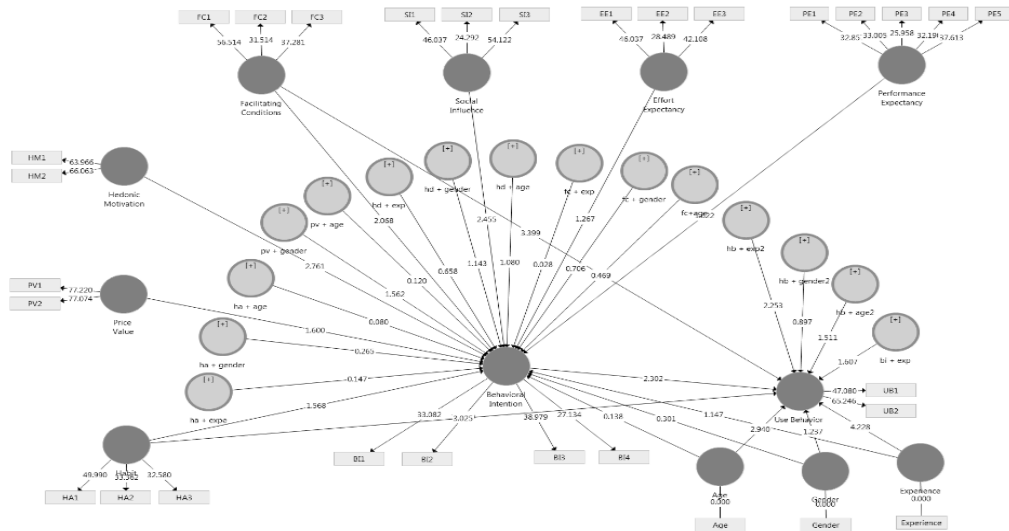
4.1.5 Cronbach Alpha
Cronbach alpha is used to strengthen previous reliability tests. Variables that meet and meet the Cronbach alpha requirements must have a Cronbach alpha value > 0.7. The table below is a description of the Cronbach alpha value for each variable:

***Table 4.** Cronbach alpha*

Variables	Cronbach Alpha	Reliability
Performance expectancy	0,873	Reliable
Effort expectancy	0,783	Reliable
Social influence	0,787	Reliable
Facilitating conditions	0,795	Reliable
Hedonic motivation	0,727	Reliable
Price Value	0,736	Reliable
Habit	0,777	Reliable
Behaviour intention	0,829	Reliable
Use behavior	0,716	Reliable

Examining Customer Behavior Influences on MyPertamina App Adoption:
A UTAUT2 Model Study in South Banten Gas Stations

124

Figure 2. *Inner model*

Source: *Own study.*

4.1.7 Path Coefficient Testing

Path coefficient testing is used to show how strong the effect or influence of the independent variable is on the dependent variable. Meanwhile, the determination coefficient (R-Square) measures how much other variables influence endogenous variables.

Figure 2 shows the inner model scheme, which explains that the largest t-statistic value is shown by facilitating conditions on use behavior of 3.399. The second biggest influence is the effect of habit on use behavior of 3.025. Meanwhile, the smallest effect is shown in the effort expectancy variable on the behavioral intention of 1.267.

Results of the description above show that the independent variable for behavioral intention in this model has a path coefficient value with a positive number. This shows that the greater the path coefficient value for one of the independent variables on the behavioral intention variable, the stronger the influence between the independent variables will be on the behavioral intention variable.

Meanwhile, this model's independent variable for use behavior has a path coefficient value with a positive number. This shows that the greater the path coefficient value for one of the independent variables on the use behavior variable, the stronger the influence between the independent variables will be on the use behavior variable.

4.1.8 Test of Goodness of Fit

Table 5 shows that the R-squared value for the behavioral intention variable is 0.948. This value explains that behavioral intention can be explained by the variables performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit, amounting to 94.8%, while the remaining 5.2% can be influenced by other variables not studied. Then, the use behavior variable has an R-squared value of 0.840. This value explains that use behavior can be explained by the variables facilitating conditions, habit, and behavioral intention of 84%, while the remaining 16% can be influenced by other variables that were not studied.

Table 5. *Value of R-Square*

Variables	Value of R Square
Behavioral intention	0,948
Use behavior	0,840

Source: *Author's calculations (results of SmartPLS 3.0, 2023 program).*

4.1.9 Hypothesis Testing

Table 6 shows that the performance expectancy variable has no significant effect on behavioral intention, amounting to 1.662 < 1.96. The effort expectancy variable does not significantly affect behavioral intention, amounting to 1.267 < 1.96. The social influence variable significantly affects behavioral intention of 2.455 > 1.96. The facilitating conditions variable significantly affects behavioral intention of 2.068 > 1.96.

The hedonic motivation variable significantly affects behavioral intention of 2.761 > 1.96. The price value variable does not significantly affect the behavioral intention of 1.600 < 1.96. The habit variable does not significantly affect behavioral intention, amounting to 1.568 < 1.96. The facilitating conditions variable significantly affects use behavior of 3.399 > 1.96. The habit variable significantly affects use behavior of 3.025 > 1.96. The behavioral intention variable significantly affects use behavior of 2.302 > 1.96.

Table 6. *Direct effect*

Hypothesis	Effects	Original Sample	T-Statistics	P-Values	Results
H1	Performance expectancy => Behavioral intention	0,170	1,622	0,105	Rejected
H2	Effort expectancy => Behavioral intention	0,102	1,267	0,206	Rejected

Examining Customer Behavior Influences on MyPertamina App Adoption:
A UTAUT2 Model Study in South Banten Gas Stations

126

H3	Social influence => Behavioral intention	0,178	2,455	0,014	Accepted
H4	Facilitating condition => Behavioral intention	0,160	2,068	0,039	Accepted
H5	Hedonic motivation => Behavioral intention	0,146	2,761	0,006	Accepted
H6	Price value => Behavioral intention	0,147	1,600	0,110	Rejected
H7	Habit => Behavioral intention	0,122	1,568	0,117	Rejected
H8	Facilitating condition => Use behavior	0,160	2,068	0,039	Accepted
H9	Habit => Use behavior	0,341	3,025	0,003	Accepted
H10	Behavioral intention => Use behavior	0,284	2,302	0,022	Accepted
H11	Facilitating condition => Behavioral intention moderated by age	-0,074	0,469	0,639	Rejected
H11a	Facilitating condition => Behavioral intention moderated by gender	-0,049	0,706	0,481	Rejected
H11b	Facilitating condition => Behavioral intention moderated by experience	0,004	0,028	0,977	Rejected
H12	Hedonic motivation => Behavioral intention moderated by age	0,120	1,080	0,281	Rejected
H12a	Hedonic motivation => Behavioral intention moderated by gender	0,030	0,897	0,370	Rejected
H12b	Hedonic motivation => Behavioral intention moderated by experience	-0,070	0,658	0,511	Rejected
H13	Price value => Behavioral intention moderated by age	0,010	0,120	0,905	Rejected
H13a	Price value => Behavioral intention moderated by gender	0,118	1,562	0,119	Rejected
H14	Habit => Behavioral intention moderated by age	-0,012	0,080	0,936	Rejected
H14a	Habit => Behavioral intention moderated by gender	-0,019	0,265	0,791	Rejected

H14b	Habit => Behavioral intention moderated by experience	0,024	0,147	0,883	Rejected
H15	Habit => Use behavior moderated by age	-0,096	1,511	0,132	Rejected
H15a	Habit => Use behavior moderated by gender	0,030	0,897	0,370	Rejected
H15b	Habit => Use behavior moderated by experience	0,278	2,253	0,025	Accepted
H16	Behavioral intention => Use behavior moderated by experience	-0,198	1,607	0,109	Rejected

Source: *Author's calculations (results of SmartPLS 3.0, 2023 program).*

4.2 Discussion

4.2.1. Effect of Performance Expectancy on Behavioral Intention
Based on the research results, the t-value was $1.622 < 1.96$, meaning that performance expectancy does not significantly affect behavioral intention. The path coefficient is 0.170, which means that the contribution of performance expectancy to behavioral intention is 17%, and the remaining 83% is another factor that was not studied. The results of this study support research conducted by Rasli *et al.* (2020), Dhingra (2020), Sebastian *et al.* (2022), and Nuriska *et al.* (2018), which states that performance expectancy has no significant effect on behavioral intention.

4.2.2 Effect of Effort Expectancy on Behavioral Intention
Based on the research results, the t-value was $1.267 < 1.96$, meaning that effort expectancy does not significantly affect behavioral intention. The path coefficient is 0.102, which means that the contribution of effort expectancy to behavioral intention is 10.2%, and the remaining 89.8% is another factor that was not studied. The results of this study support research conducted by Nguyen *et al.* (2020), Dhingra (2020), Sebastian *et al.* (2022), and Nuriska *et al.* (2018), which states that effort expectancy does not have a significant effect on behavioral intention.

4.2.3 Effect of Social Influence on Behavioral Intention
Based on the research results, it was obtained that the t-value was $2.455 > 1.96$, meaning that social influence had a positive and significant effect on behavioral intention. The path coefficient is 0.178, meaning that social influence's contribution to behavioral intention is 17.8%, and the remaining 82.2% is another factor that was not studied. The results of this research support research conducted by Dhingra (2020), Azizi *et al.* (2020), Mufingatun *et al.* (2020), and Widyanto *et al.* (2020), which states that social influence has a positive and significant effect on behavioral intention.

Examining Customer Behavior Influences on MyPertamina App Adoption:
A UTAUT2 Model Study in South Banten Gas Stations

128

4.2.4 Effect of Facilitating Conditions on Behavioral Intention

Based on the research results, it was obtained that the t-value was $2.068 > 1.96$, meaning that facilitating conditions had a positive and significant effect on behavioral intention. The path coefficient is 0.160, meaning that facilitating conditions' contribution to behavioral intention is 16%, and the remaining 84% is due to other factors that were not studied. The results of this research support research conducted by Dhingra (2020), Azizi *et al.* (2020), Nuriska *et al.* (2018), and Singh *et al.* (2023), which states that facilitating conditions have a positive and significant effect on behavioral intention.

4.2.5 Effect of Hedonic Motivation on Behavioral Intention

Based on the research results, it was obtained that the t-value was $2.761 > 1.96$, meaning that hedonic motivation had a positive and significant effect on behavioral intention. The path coefficient is 0.146, meaning that hedonic motivation's contribution to behavioral intention is 14.6%, and the remaining 85.4% is another factor that was not studied. The results of this research support research conducted by Dhingra (2020), Azizi *et al.* (2020), Singh *et al.* (2023), and Widyanto *et al.* (2020), which states that hedonic motivation has a positive and significant effect on behavioral intention.

4.2.6 Effect of Price Value on Behavioral Intention

Based on the research results, it was obtained that the t-value was $1.600 < 1.96$, meaning that price value had no significant effect on behavioral intention. The path coefficient is 0.147, which means that the contribution of price value to behavioral intention is 14.7%, and the remaining 85.3% is another factor that was not studied. The results of this research support research conducted by Dhingra (2020), Nguyen *et al.* (2020), Sebastian *et al.* (2022), and Mufingatun *et al.* (2020), which states that price value has no significant effect on behavioral intention.

4.2.7 Effect of Habit on Behavioral Intention

Based on the research results, it was obtained that the t-value was $1.568 < 1.96$, meaning that price value had no significant effect on behavioral intention. The path coefficient is 0.122, meaning that habit's contribution to behavioral intention is 12.2%, and the remaining 87.8% is another factor that was not studied. The results of this study support research conducted by Singh *et al.* (2023), which states that habit has no significant effect on behavioral intention.

4.2.8 Effect of Facilitating Conditions on Use Behavior

Based on the research results, it was obtained that the t-value was $2.068 > 1.96$, meaning that facilitating conditions had a positive and significant effect on use behavior. The path coefficient is 0.146, which means that the contribution of facilitating conditions to use behavior is 14.6%, and the remaining 85.4% is another factor that was not studied. The results of this study support research conducted by Mufingatun *et al.* (2020), Nguyen *et al.* (2020), and Azizi *et al.* (2020), which states that facilitating conditions have a positive and significant effect on use behavior.

4.2.9 Effect of Habit on Use Behavior

Based on the research results, the t-value was $3.025 > 1.96$, meaning that habit positively and significantly affects use behavior. The path coefficient is 0.341, which means that the contribution of habit to use behavior is 34.1%, and the remaining 65.9% is another factor that was not studied. The results of this research support research conducted by Pratama and Renny (2022), Mufingatun *et al.* (2020), Nguyen *et al.* (2020), Azizi *et al.* (2020), which states that facilitating conditions have a positive and significant effect on use behavior.

4.2.10 Effect of Behavioral Intention on Use Behavior

Based on the research results, it was obtained that the t-value was $2.302 > 1.96$, meaning that behavioral intention had a positive and significant effect on use behavior. The path coefficient is 0.284, which means that the contribution of behavioral intention to use behavior is 28.4%, and the remaining 71.6% is another factor that was not studied. The results of this research support research conducted by Pratama and Renny (2022), Mufingatun *et al.* (2020), Nguyen *et al.* (2020), Azizi *et al.* (2020), which states that facilitating conditions have a positive and significant effect on use behavior.

4.2.11 Effect of Facilitating Condition on Behavioral Intention was Moderated by Age, Gender, and Experience

Based on the research results, it was obtained that the t-value was $0.469 < 1.96$, meaning that age could not moderate the relationship between facilitating conditions and behavioral intention. The t-value obtained was $0.706 < 1.96$, meaning gender could not moderate the relationship between facilitating conditions and behavioral intention. The t-value obtained was $0.028 < 1.96$, meaning that experience could not moderate the relationship between facilitating conditions and behavioral intention.

4.2.12 The effect of Hedonic Motivation on Behavioral Intention was Moderated by Age, Gender, and Experience

Based on the research results, the t-value was $1.080 < 1.96$, meaning that age cannot moderate the relationship between hedonic motivation and behavioral intention. The t-value obtained was $0.897 < 1.96$, meaning that gender could not moderate the relationship between hedonic motivation and behavioral intention. The t-value obtained was $0.658 < 1.96$, meaning that experience cannot moderate the relationship between hedonic motivation and behavioral intention.

4.2.13 Effect of Price Value on Behavioral Intention Was Moderated by Age and Gender

Based on the research results, the t-value was $0.120 < 1.96$, meaning that age cannot moderate the relationship between price value and behavioral intention. The t-value obtained was $1.562 < 1.96$, meaning that gender could not moderate the relationship between price value and behavioral intention.

Examining Customer Behavior Influences on MyPertamina App Adoption:
A UTAUT2 Model Study in South Banten Gas Stations

130

4.2.14 Effect of Habit on Behavioral Intention Was Moderated by Age, Gender, and Experience

Based on the research results, the t-value was $0.080 < 1.96$, meaning that age cannot moderate the relationship between habit and behavioral intention. The t-value obtained was $0.265 < 1.96$, meaning gender could not moderate the relationship between habit and behavioral intention. The t-value obtained was $0.147 < 1.96$, meaning that experience cannot moderate the relationship between habit and behavioral intention.

4.2.15 Effect of Habit on Use Behavior was Moderated by Age, Gender, and Experience

Based on the research results, the t-value was $1.511 < 1.96$, meaning that age cannot moderate the relationship between habit and use behavior. The t-value obtained was $0.897 < 1.96$, meaning gender could not moderate the relationship between habit and use behavior. t-value obtained was $2.253 > 1.96$, meaning that experience can moderate the relationship between habit and use behavior.

4.2.16 Effect of Behavioral Intention on Use Behavior was Moderated by Experience

Based on the research results, the t-value was $1.607 < 1.96$, meaning that experience cannot moderate the relationship between behavioral intention and use behavior.

5. Conclusion

The study concludes that while social influence, facilitating conditions, and hedonic motivation significantly affect users' behavioral intention to use the MyPertamina application, performance expectancy, effort expectancy, price value, and habit do not.

Additionally, actual use behavior is driven by facilitating conditions, habit, and behavioral intention. The research acknowledges limitations in its methodology and data availability, suggesting that future studies should consider additional variables and different contexts to understand technology acceptance and usage dynamics further. These conclusions offer valuable insights for improving user engagement and technology implementation strategies.

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