International Journal of Scientific Research and Management (IJSRM)
||Volume||12||Issue||04||Pages||6055-6067||2024||
Website: https://ijsrm.net ISSN (e): 2321-3418
DOI: 10.18535/ijsrm/v12i04.em01

Determinants of E-wallet DANA Usage in Generation Z: Proving the UTAUT-2 Model

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Abstract:
This The purpose of this study is to determine the factors influencing Gen Z's acceptance of DANA e-wallets in Mataram City by utilizing the extended UTAUT or UTAUT-2 model along with perceptions of trust and security. using a quantitative approach with a questionnaire survey method distributed in digital and manual form. respondents of this study were 120 DANA e-wallet users, domiciled in the city of Mataram, aged 13-28 years. The analysis technique used by researchers is (PLS-SEM). Research results, there is no significant impact of price value, habit, hedonic motivation, facilitating conditions, performance expectancy, effort expectancy, or price value on the intention of Generation Z to adopt the DANA e-wallet as a digital payment system. Meanwhile, generation Z's intention to use the DANA e-wallet is heavily influenced by perceived security, trust, and social influence. Then, generation Z's behavior intention has a big impact on whether or not they use the DANA e-wallet. The implication for DANA e-wallet service providers is to provide recommendations for strategies and planning in increasing generation z's intention to adopt the DANA e-wallet payment system.

Keywords: E-wallet DANA, Generation Z, UTAUT2, Behavioral Intention, Use Behavior**.**

1. Introduction

The National Non-Cash Movement or commonly abbreviated as (GNNT) launched by Bank Indonesia in 2014, in order to develop a payment system that can support the country's financial system and is consistently accessible, secure, and effective. Then it will increase the efficiency of community transactions so that it will create a Cashless Society where the transaction system must be able to adapt to digital technology. Cashless society is an individual who switches transactions to digital (Katon & Yuniati, 2020). The Indonesian Internet Service Providers Association, or APJII for short, estimates that between 2022 and 2023, there were 215.63 million internet users in Indonesia, or 78.19 percent of the 275.77 million people who call the country home. In 2023, internet penetration in Indonesia increased by 1.17 percent where Indonesia's penetration rate in 2021-2022 was 77.02 percent. So that it allows the payment system of the Indonesian people to switch to adopting a more efficient digital payment system, in Indonesia itself the digital payment system has been widely developed. According to Cahyani & Dewi, (2022) various companies compete to create good electronic money products as a form of support for GNNT.

The quick advancement of information technology, where new features in the digital transaction system and convenience are offered by e-wallets (Yaokumah et al., 2017). Currently, payments with digital systems and e-wallets have great potential in the e-commerce market (Nawawi, 2020). An application created by a bank with a license to conduct non-cash transactions is known as an electronic wallet, or e-wallet (Singh & Ghatak, 2021). The existence of e-wallets is certainly very helpful for the community in making payment systems where transactions become easier, more convenient, safer and more efficient, because there is no physical money so as to minimize theft, lost money, torn money. The balance reduction is equal to the nominal value of the goods where the seller no longer needs to store change and can be done anytime and anywhere.

Based on Ipsos research in 2020, there are several major players in the Indonesian digital wallet industry, namely GoPay, OVO, and DANA. The most popular digital wallet among millennials and Z, in the first

position is GoPay with a percentage of 58 percent, followed by OVO at 29 percent, and then by DANA at 9 percent. The results of research conducted by InsightAsia in 2022, showed GoPay to be the most widely used digital wallet platform with a share of 71 percent, second position followed by OVO with a percentage of 70 percent, and DANA with a percentage of 61 percent. E-wallet usage varies based on their own needs (Prasasti et al., 2021). DANA digital wallet is a digital wallet that digitizes transactions so that they run quickly, practically, and safely, both offline and online. has an open platform concept that remains integrated, where DANA can be used on various offline and online platforms. DANA's open platform concept is not only connected to various other types of transactions such as public services, social services, and education (Yessica & Sutanto, 2020).

Current internet users are mostly from Gen Millennials and Gen Z, they use digital media such as e-wallets as their passion and one of their digital tools, based on the demographics of Indonesian society, it shows that there will be greater growth in the Generation Z population than before (Bona et al., 2021). wherein Generation Z currently makes up the bulk of e-wallet users (Prasasti et al., 2021). Gen Z is also the best generation of e-wallet users (Humairoh & Annas, 2023). Many different opinions regarding the birth year range of Gen Z, Gen Z are those born between 1995-2010 (Aseng, 2020; Indriyani & Sartika, 2022). Who are currently in their late teens and early adulthood (Prasasti et al., 2021). Where they are known as a globally minded generation, who use social media to interact with people around the world so they are no stranger to technology (Rastati, 2018). Generation Z assumes that transactions using e-wallets are more convenient and faster, saving time compared to conventional banking transaction systems (Karim et al., 2020).

According to Venkatesh et al., (2012) the intention and usage of behavior are influenced by several variable factors in UTAUT-2. Price value, habit, hedonic motivation, social influence, effort expectancy, performance expectancy, and facilitating conditions are some of these variables. While Dawood et al., (2022) stated that trust in mobile technology is a crucial component of technology adoption and acceptance, Oliveira et al., (2016) asserted that the security variable also influences consumers' intentions to use technology. Numerous studies have found that the components of price value, facilitating conditions, effort expectations, and performance expectations all have a positive and significant influence on behavioral intentions (Mansyur & Ali, 2022). According to research by (Alalwan et al., 2017), Price value, effort expectation, performance expectation, hedonic motivation, and trust all have positive and significant effects on behavioral intention. Meanwhile, the findings of Saragih & Rikumahu, (2022) indicate that price value, hedonic motivation, performance expectations, effort expectations, and facilitating conditions do not have a significant influence on behavioral intentions. This suggests that further research is necessary to clarify the differences in the findings regarding the variable factors that influence behavioral intention.

Drawing from the background information provided, it can be inferred that while DANA is present in a number of widely used fintech payment gateway applications within Indonesian society, its percentage is comparatively low. Research on Generation Z's behavioral intention and use behavior in relation to the adoption of the DANA e-wallet as a digital payment method in Mataram City is required because it is currently unknown exactly what factors influence this adoption among this demographic, using the extended UTAUT or UTAUT-2 model with perceptions of security and trust and the age, gender, and experience of the moderating variables.

2. Theoretical Framework and Hypotesis

2.1 Hypotesis

This research uses the UTAUT2 theory as the main theoretical framework. The UTAUT model or method was introduced by Venkatesh et al., (2003) Information systems use and user behavior acceptance are described in UTAUT. This theory serves as the foundation for evaluating how well technology is accepted and used (Mansyur & Ali, 2022). At first, UTAUT was limited to four fundamental constructs: social influence (SI), effort expectancy (EE), performance expectancy (PE), and facilitating conditions (FC). However, more factors are required to clarify and specialize the situation in the context of consumer

technology use. in 2012, In order to create UTAUT-2 Venkatesh et al., (2012) added three variable factors to the UTAUT model: hedonic motivation (HM), price value (PV), and habit (HB).

Venkatesh et al., (2012) define performance expectations (PE) as the scope of benefits that users receive from using technology in carrying out their activities. Performance expectations, according to (Venkatesh et al., 2003) are a person's degree of confidence that implementing a new technological system will improve their performance. According to this study, Generation Z's level of confidence that using DANA to make payments will improve their payment activities and have an effect on their behavioral intentions to use digital payment systems is known as performance expectation. Numerous research studies have demonstrated that behavioral intentions regarding technology use are positively and significantly impacted by performance expectations (Al-Saedi et al., 2020; Alalwan et al., 2017; Mansyur & Ali, 2022; Oliveira et al., 2016). This is how the hypothesis is put forth based on the previously provided explanation:
H1: The intention of Generation Z to use the DANA e-wallet for digital payments is positively and significantly influenced by performance expectations.

Venkatesh et al., (2012) define effort expectation (EE) as the degree of technological usability that prioritizes ease of use in order to reduce energy and time consumption. One feature of the system that makes users comfortable is its ease of use when it comes to accessing technology (Venkatesh et al., 2003). The degree to which it is simple to use the application to access payments through DANA is the definition of effort expectation in this research. Numerous research studies have demonstrated that behavioral intentions regarding technology use are positively and significantly impacted by effort expectations (Al-Saedi et al., 2020; Alalwan et al., 2017; Tandon et al., 2016; Wardani & Masdiantini, 2022). This is how the hypothesis is put forth based on the previously provided explanation:
H2: The DANA e-wallet's behavioral intentions regarding Generation Z's adoption of digital payments are positively and significantly influenced by effort expectations.

The definition of social influence (SI), according to Venkatesh et al. (2012), is the user's perspective on those who are closest to them or around them, such as friends, family, acquaintances, and others who advise them to use a particular technology. According to this study, social influence refers to the extent to which Generation Z is influenced to use the DANA e-wallet payment system by their close friends and relatives as well as by outside sources like the internet. Numerous research studies have demonstrated that behavioral intentions regarding technology use are positively and significantly impacted by social influence (Aseng, 2020; Desvira & Aransyah, 2023; Mun et al., 2017; Oliveira et al., 2016). This is how the hypothesis is put forth based on the previously provided explanation:
H3: The behavioral intention of Generation Z to adopt digital payments through the DANA e-wallet is positively and significantly influenced by social influence.

Users' understanding of the resources and help that are available to them for taking action is what Venkatesh et al., (2012) define as facilitating conditions (FC). The influence of resources like the internet and smartphone memory and knowledge required to increase technology use intentions is referred to as facilitating conditions (Gupta et al., 2018).Technology use will be more popular if there is a sufficient and encouraging infrastructure in place (Oliveira et al., 2016). According to some research, enabling circumstances significantly improve behavior-al intention when it comes to using technology (Mansyur & Ali, 2022; Mayanti, 2020). This is how the hypothesis is put forth based on the previously provided explanation:
H4: The behavioral intentions of Generation Z regarding the adoption of digital payments through the DANA e-wallet are positively and significantly influenced by Facilitating conditions.

Hedonic motivation (HM) is the pleasure that comes from using a technology and it is this that will decide whether or not it is adopted (Venkatesh et al., 2012). Customer intention to use technology is influenced by hedonic motivation (Alalwan et al., 2017). A sense of enjoyment derived from utilizing engaging and enjoyable DANA e-wallet services is known as hedonic motivation, according to certain research, hedonic motivation significantly and favorably affects behavioral intentions to use technology (Ly et al., 2022; Mayanti, 2020; Palau-Saumell et al., 2019). This is how the hypothesis is put forth based on the previously provided explanation:

H5: The behavioral intention of Generation Z to adopt digital payments through the DANA e-wallet is positively and significantly influenced by hedonic motivation.

Price value (PV), according to Venkatesh et al., (2012) is a cognitive trade-off point where users must weigh the monetary costs of using technology against its alleged benefits. When a technology's ad-vantages outweigh its drawbacks, consumers are more likely to adopt it. It can be interpreted that, when users' intention to use the DANA e-wallet will increase if they believe that the advantages outweigh the costs. Price value has been shown in numerous studies to positively influence technology related behavioral intentions (Mansyur & Ali, 2022)(Cahyani & Dewi, 2022)(Desvira & Aransyah, 2023). This is how the hypothesis is put forth based on the previously provided explanation:
H6: The behavioral intention of Generation Z to adopt digital payments through the DANA e-wallet is positively and significantly influenced by price value.

The definition of habit (HB) is the scope of the benefits of using a technology that can increase individual interest in using technology in their activities, automatically repeated activities will lead to interest in using behavior (Venkatesh et al., 2012). When consumers are accustomed to implementing technology use, they tend to continue using it (Makanyeza & Mutambayashata, 2018). It can be interpreted that the habit of using the DANA e-wallet will lead to user intentions and will tend to use it. Numerous studies demonstrate that habits positively and significantly behavioral intention when it comes to using technology. The results of research by (Desvira & Aransyah, 2023; Setyorini & Meiranto, 2021). This is how the hypothesis is put forth based on the previously provided explanation:
H7: The behavioral intention of Generation Z to embrace digital payments via the DANA e-wallet is significantly positively influenced by habit.

Acceptance and usage of a technology are directly impacted by technology system security (PS), which examines any potential vulnerabilities in technology use (Cheng et al., 2006). The intention of users to use technologies involving sensitive and personal data is determined by security (Oliveira et al., 2016). If there is no security in the payment service technology, it will cause harm to users, not only monetary loss-es but also invade user privacy, which will eliminate user trust (Kang, 2018). It can be interpreted that DANA e-wallet security is very important and necessary because security will affect user confidence and intention to adopt it. Numerous research studies have demonstrated that behavioral intentions regarding technology use are positively and significantly impacted by perceived security (Acelian & Basri, 2021; Johnson et al., 2018). This is how the hypothesis is put forth based on the previously provided explanation:
H8: The behavioral intention of Generation Z to adopt digital payments through the DANA e-wallet is positively and significantly influenced by perceived security.

The willingness to lessen anxiety is known as trust (TR), and it is this willingness that will ultimately boost consumer confidence in embracing new technology (Nugraha et al., 2022). Customers are more likely to adopt mobile technology when they believe it to be a reliable platform (Shao et al., 2019). It can be interpreted that trust in the DANA e-wallet will make users' intention to adopt the DANA e-wallet increase due to a sense of security and comfort which leads to user trust in DANA. Numerous research studies have demonstrated that behavioral intentions regarding technology use are positively and significantly impacted by trust (Al-Saedi et al., 2020; Alalwan et al., 2017; Ariningsih et al., 2022; Merhi et al., 2019). This is how the hypothesis is put forth based on the previously provided explanation:
H9: The behavioral intention of Generation Z to adopt digital payments through the DANA e-wallet is positively and significantly influenced by trust.

The desire or intention of an individual to carry out a behavior is known as behavioral intention (Islam et al., 2013). According to Driediger & Bhatiasevi, (2019) intention is assumed to be the beginning of usage behavior. Use behavior is directly influenced by behavioral intention (Venkatesh et al., 2003). Customers are more likely to adopt new technology if they are highly motivated to do so (Leong et al., 2013). The level of likelihood that Generation Z perceives as having adopted the DANA e-wallet application is known as behavioral intention in this study. Numerous research studies have demonstrated that behavioral inten-tions regarding technology use are positively and significantly impacted by behavioral intentions (Makanyeza &

Mutambayashata, 2018; Mayanti, 2020; Saragih & Rikumahu, 2022). This is how the hypothesis is put forth based on the previously provided explanation:
H10: The way that Generation Z uses the DANA e-wallet to make digital payments is positively and significantly influenced by their behavioral intentions.

2.2 Theorical Framework

Based on the basic theory model and hypothesis development, this study develops an empirical research model into a framework as shown in Figure 1.

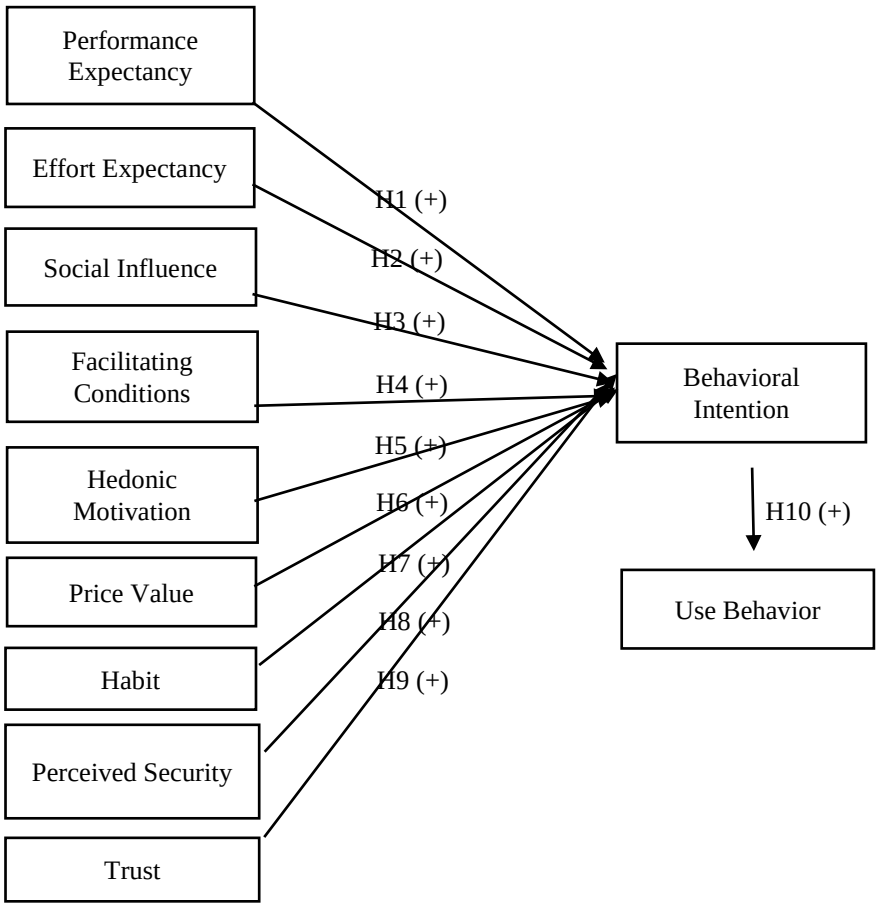

Figure 1. Research Model

3. Research Method

3.1 Sample and Data Collection Technique

The study focused on the DANA e-wallet application in Mataram City and included Generation Z residents as the population or sample. Because the precise number of populations to be studied was unknown, researchers employed a purposive sampling approach technique with a with survey method. Data was gathered by sending by distributing questionnaires to potential respondents, digital and manual questionnaires using Google form links and paper questionnaires. To avoid bias in responses from respondents, the research requires special criteria for respondents, namely; first, DANA e-wallet users; second, aged 13-28 years; third, domiciled in the city of Mataram. To determine the minimum sample size in this study using the Lemeshow formula, where the Lemeshow formula is used to measure samples whose population size is uncertain (infinite population). With the use of the PLS-SEM approach, 120 respondents from Mataram City's six sub-districts were examined in the study.

3.2 Operational Definition and Measurement Scale

This research focuses on eleven variables, namely, performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, perceived safety, trust, behavioral intention, and usage behavior, where each variable is measured through three indicators. Performance expectancy includes the benefits that users get from using technology in carrying out their activities (Venkatesh et al., 2012). This measurement involves three indicators adapted from Venkatesh et al., (2003). Effort expectancy includes the ease of using technology that emphasizes simplicity of use in minimizing energy and time (Venkatesh et al., 2012). This construct is assessed using three indicators developed by Venkatesh et al., (2003).

Social influence includes users' perspectives on people around or closest to them such as family members, friends, acquaintances and others who suggest they need to use a certain technology (Venkatesh et al., 2012). This construct is measured by three indicators adapted from (Davis, 1989; Thompson et al., 1991; Venkatesh et al., 2003). facilitating condition refers to the user's understanding of the availability of resources and support in taking an action (Venkatesh et al., 2012). This measurement involves three indicators adapted from Venkatesh et al., (2003). Hedonic motivation includes feelings of pleasure arising from the use of technology which will determine the adoption of a technology (Venkatesh et al., 2012). This construct involves three indicators adapted (Pillai & Mukherjee, 2011; Venkatesh et al., 2012).

Price value refers to a cognitive tradeoff point where users must consider the perceived benefits of technology with the financial costs of using it (Venkatesh et al., 2012). This measurement involves three indicators developed by Venkatesh et al., (2012). Habit includes the benefits of using a technology that can increase individual interest in using technology in their activities, automatically repeated activities will lead to interest in using behavior (Venkatesh et al., 2012). This measurement includes three indicators developed by Venkatesh et al., (2012).

Perceived security refers to the adoption and utilization of technology, where technology security analyzes the potential insecurity in using technology (Cheng et al., 2006). This construct is assessed using three indicators adapted by Waspada, (2012). Trust refers to willingness related to decreased anxiety which will ultimately increase consumer confidence in adopting new technology (Nugraha et al., 2022). This construct is measured using three indicators adapted from (Gefen, 2000; Zmijewska et al., 2004). Behavioral intention refers to a person's desire or intention to perform a behavior (Islam et al., 2013). Where intention is assumed to be the beginning of usage behavior (Driediger & Bhatiasevi, 2019). This measurement includes three indicators adapted from Zhou, (2011).

Use behavior refers to the frequency of users using a technology, a technology system will be adopted when potential users believe that the technology is able to improve their performance (Venkatesh et al., 2012). This construct is assessed using three indicators adapted from (Davis, 1989). Researchers use a Likert scale where the answer 1 means (strongly disagree) to 5 means (strongly agree).

4. Data Analysis And Discussion

4.1 Respondent Characteristics

This study analyzes data collected through 120 respondents, consisting of 50 percent (60 people) male and 50 percent (60 people) female, who use DANA e-wallet services, aged 12 to 28 years and residing in Mataram City. The majority of respondents reside in Mataram District, which is 37.5 percent. Then the majority of respondents aged 20 to 28 years old amounted to (92 people). Based on occupation, students dominate, amounting to 91.7 percent (110 people). In terms of the length of use of the DANA e-wallet, 42.5 percent (51 people) have used DANA for more than 12 months, with the highest frequency of use being 1-3 times a week.

Table 1: Characteristics of Research Respondents

Gender	Percent (%)	Age	Percent (%)
Male	50	12-20 years	23,3
Female	50	21-28 years	76,7

Jobs	Percent (%)	District	Percent (%)
Students	91,7	Ampenan	12,5
Employees	4,2	Sekarbela	12,5
Entrepreneurship	3,3	Mataram	37,5
Advocate	0,8	Selaparang	12,5
		Cakranegara	12,5
		Sandubaya	12,5
Length of Use	**Percent (%)**	**Frequency of Use**	**Percent (%)**
< 3 months	23,3	1-3 times a week	74,2
3- 7 months	20,8	4-7 times a week	17,5
8- 12 months	13,3	> 7 times a week	8,3
> 12 months	42,5		

Source: Processed Primary Data, 2023

4.2 Outer Model Evaluation

The purpose of the outer model is to define how latent variables and their indicators relate to one another (Furadantin, 2018). PLS testing starts with assessing the model to be studied's validity and reliability. model to be examined is the outer model evaluation, or initial stage of PLS testing (Ghozali & Latan, 2015)

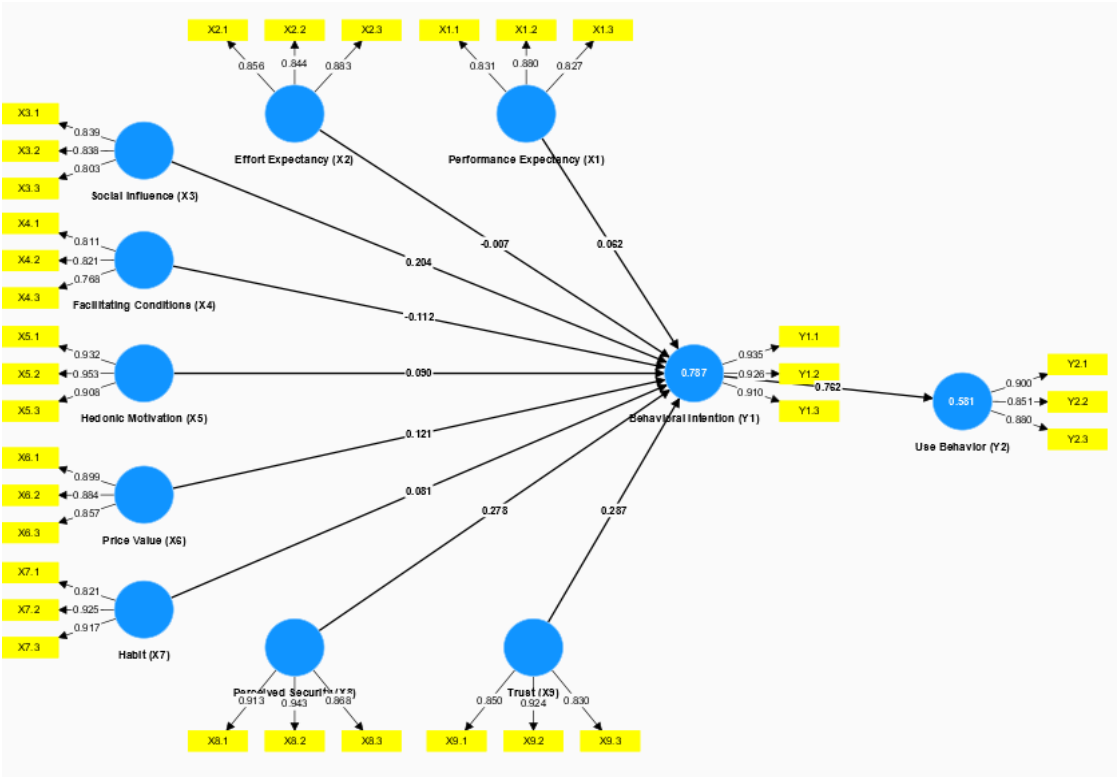

Figure 2. Outer Model Test

The results of testing the outer model are shown in Figure 2, where all indicators are deemed appropriate or valid when their values exceed the outer loading threshold of 0.7.

4.3 Reliability Test

Partial Least Square with reflective indicators can be used to test reliability in two different ways. Nevertheless, using composite reliability is more advised (Ghozali & Latan, 2015: 75). Reliability testing comes next, following the determination that the model has a good validity value through convergent and discriminant validity testing, where the value of composite reliability provisions > 0.7.

Table 3: Composite Reliability

	Composite reliability
Behavioral intention (Y1)	0.946
Effort Expectancy (X2)	0.896
Facilitating Conditions (X4)	0.842
Habit (X7)	0.918
Hedonic Motivation (X5)	0.951
Perceived Security (X8)	0.934
Performance Expectancy (X1)	0.883
Price Value (X6)	0.912
Social Influence (X3)	0.866
Trust (X9)	0.902
Use Behavior (Y2)	0.909

Source: Processed Primary Data, 2023

As all of the indicators that are part of the construct are believed to be able to accurately represent the model, table 3. shows that all of the variables in the model have good reliability values.

4.4 Uji Hipotesis

The t-test and path coefficient are used in hypothesis testing, through the bootstrapping method with an alpha significance level of 5% and a set T-statistic value of 1.96. according to (Sarstedt et al., 2017). The significance and strength of the relationship between the constructs are determined by measuring the path coefficients between them. The values of path coefficients range from -1 to +1.

Table 4: Path Coefficient

	Original sample	T-statistics	P values
BI (Y1) → UB (Y2)	0.762	20.113	0.000
EE (X2) → BI (Y1)	-0.007	0.069	0.945
FC (X4) → BI (Y1)	-0.112	1.116	0.265
HB (X7) → BI (Y1)	0.081	0.724	0.469
HM (X5) → BI (Y1)	0.090	0.724	0.469
PS (X8) → BI (Y1)	0.278	2.515	0.012
PE (X1) → BI (Y1)	0.062	0.601	0.548
PV (X6) → BI (Y1)	0.121	0.798	0.425
SI (X3) → BI (Y1)	0.204	1.983	0.047
TS (X9) → BI (Y1)	0.287	2.470	0.014

Source: Processed Primary Data, 2023

The suggested research hypothesis is then tested using the interpretation of the path coefficient value and the t-statistic value, following the testing of the outer and inner models. The hypothesis is accepted if the p-value is less than 0.05 or if the t-statistic value is greater than 1.96 and the path coefficient value is positive.

Based on the results of path coefficient testing, it can be concluded that:

H1: the impact of performance expectations (X1) on behavioral intention (Y1)

According to the test results, the original sample value was 0.062, the t-statistic value was 0.601, and the p value was 0.548. From these results, H1 is rejected, and demonstrates that while performance expectations have a positive relationship direction, they do not significantly affect Generation Z's intention to use the DANA e-wallet for digital payments. This finding shows that Dana's e-wallet has not been able to accelerate and improve the performance of gen z in digital transactions. The research conducted by (Alalwan et al., 2017; Mansyur & Ali, 2022) does not align with this study, but in line with the research of (Cahyani & Dewi, 2022; Desvira & Aransyah, 2023).

H2: the impact of effort expectancy (X2) on behavioral intention (Y1)
According to the test results, the original sample value was -0.007, the t-statistic value was 0.069, and the p value was 0.694. From these results, H2 is rejected, and shows that effort expectancy has a negative relationship direction, meaning that if the use of the DANA e-wallet is considered easier, this actually reduces interest in use, and has little bearing on Generation Z's intention to use the DANA e-wallet for digital payments. This finding shows that the ease of use of the DANA e-wallet does not necessarily increase the interest of generation z to adopt DANA. It is known that gen z grows along with technological developments and is a respondent in this study, so technology is no longer new. This study contradicts the findings of (Al-Saedi et al., 2020; Wardani & Masdiantini, 2022), but in line with the research of (Desvira & Aransyah, 2023; Saragih & Rikumahu, 2022).

H3: the impact of social influence (X3) on behavioral intention (Y1)
According to the test results, the original sample value was 0.204, the t-statistic value was 1.983, and the p value was 0.047. From these results, H3 is accepted, and demonstrates the positive relationship direction and significant impact of social influence on generation Z's intention to use the DANA e-wallet for digital payments. This finding shows that social influence indicates that the surrounding environment has a role in attracting and motivating gen z to use the DANA e-wallet as their digital payment system. This study contradicts the findings of (Mayanti, 2020; Saragih & Rikumahu, 2022), but in line with the research of (Aseng, 2020; Desvira & Aransyah, 2023).

H4: the impact of facilitating conditions (X4) on behavioral intention (Y1)
According to the test results, the original sample value was -0.112, the t-statistic value was 0.116, and the p value was 0.265. From these results, H4 is rejected, and shows that facilitating conditions have a negative relationship direction and have an insignificant effect on generation z's intention to adopt digital payments through the DANA e-wallet. This finding shows that the adequacy of facilities and resources in supporting the use of DANA e-wallets such as cellphones, internet and knowledge no longer significantly affects gen z's intention to use DANA e-wallets, because it has become a common need for gen z in everyday life. This study contradicts the findings of (Mansyur & Ali, 2022), but in line with (Desvira & Aransyah, 2023; Maharani, 2021).

H5: the impact of hedonic motivation (X5) on behavior intention (Y1)
According to the test results, the original sample value was 0.090, the t-statistic value was 0.724, and the p value was 0.469. From these results, H5 is rejected, and shows that hedonic motivation has a positive relationship direction and has an insignificant effect on generation z's intention to adopt digital payments through the DANA e-wallet. This finding shows that the comfort and pleasure obtained from using the DANA e-wallet has not been able to significantly increase the intention of gen z in adopting the DANA e-wallet. This study contradicts the findings of (Ly et al., 2022; Palau-Saumell et al., 2019), but in line with the research of (Desvira & Aransyah, 2023; Saragih & Rikumahu, 2022).

H6: the impact of price value (X6) on behavioral intention (Y1)
According to the test results, the original sample value was 0.121, the t-statistic value was 0.798, and the p value was 0.425. From these results, H6 is rejected, and demonstrates that generation Z's intention to accept digital payments using the DANA e-wallet has a positive relationship direction with price value and is not significantly affected by it. This finding shows that the cost of adopting transaction services is considered not in accordance with the quality and services offered. Gen z prefers applications with prices that are affordable with their finances, considering that the majority of gen z are still students, so cost is a heavy consideration for them. This research is not in line with research (Cahyani & Dewi, 2022; Mansyur & Ali, 2022), but in line with research by (Maharani, 2021; Saragih & Rikumahu, 2022).

H7: the impact of habit (X7) on behavioral intention (Y1)
According to the test results, the original sample value was 0.081, the t-statistic value was 0.724, and the p value was 0.469. From these results, H7 is rejected, and shows that habit has a positive relationship direction and has an insignificant effect on generation z's intention to adopt digital payments through the DANA e-

wallet. This finding shows that the benefits and experiences gained from using the DANA e-wallet do not make it a dependency and habit, so it has not been able to increase gen z's interest in adopting the DANA e-wallet. This study contradicts the findings of (Andrianto, 2018; Mayanti, 2020), but in line with the research of (Maharani, 2021; Setyorini & Meiranto, 2021).

H8: the impact of perceived security (X8) on behavioral intention (Y1)
According to the test results, the original sample value was 0.278, the t-statistic value was 2.515, and the p value was 0.012. From the test results, H8 is accepted, and shows that perceived security has a positive relationship direction and has a significant effect on the intention of generation z in adopting digital payments through the DANA e-wallet. This finding shows that the perceived security contained in the DANA e-wallet is proven to be able to provide security for users. This study contradicts the findings of (Ariningsih et al., 2022; Morosan & DeFranco, 2016), but in line with the research of (Acelian & Basri, 2021; Johnson et al., 2018).

H9: the impact of trust (X9) on behavioral intention (Y1)
According to the test results, the original sample value was 0.287, the t-statistic value was 0.270, and the p value was 0.014. From the test results, H9 is accepted, and demonstrates that the intention of generation Z to accept digital payments using the DANA e-wallet is significantly influenced by trust and has a positive relationship direction. This finding shows that gen z believes in the DANA payment system, where the DANA e-wallet guarantees the confidentiality of user data and balances. Increased intention to use it correlates with user trust. This study contradicts the findings of (Afandi et al., 2022), but in line with the research of (Al-Saedi et al., 2020; Ariningsih et al., 2022).

H10: the impact of behavioral intention (Y1) on use behavior (Y2)
According to the test results, the original sample value was 0.762, the t-statistic value was 20,113, and the p value was 0.000. From the test results, H10 is accepted, and demonstrates that the use behavior of Generation Z when adopting the DANA e-wallet as a payment method has a positive relationship direction and a significant impact. This finding shows that the higher the intention to use in adopting a payment system through the DANA e-wallet, it will increase the opportunity for usage behavior in using the DANA e-wallet. This study contradicts the findings of (Desvira & Aransyah, 2023; Fatihanisya & Purnamasari, 2021), but in line with the research of (Mayanti, 2020; Saragih & Rikumahu, 2022).

5. Conclusion, Implication, Suggestion, And Limitations

The purpose of this study is to determine the factors influencing Gen Z's acceptance of DANA e-wallets in Mataram City by utilizing the extended UTAUT or UTAUT2 model along with perceptions of trust and security. The present study employed the UTAUT2 variables, which include performance expectancy, effort expectation, social influence, facilitating conditions, hedonic motivation, price value, habit, and two extra variables, specifically perceived security and trust. Then, the dependent variables are behavioral intention and usage. With 120 respondents involved who are generation z where they are quite familiar with current technology and information systems, including e-wallets. The factors of performance expectancy, effort expectancy, facilitating conditions, hedonic motivation, price value, and habit do not significantly affect Generation Z's intention to use the DANA e-wallet as a digital payment system. Meanwhile, generation Z's intention to use the DANA e-wallet is significantly impacted by perceived security, trust, and social influence. Then, generation Z's use of the DANA e-wallet is significantly influenced by behavior intention.

Based on the research results, it is suggested for DANA to further optimize service performance in order to provide a pleasant experience for users, and attract users through promos, discounts, cashback and other interesting features. Also continue to increase customer trust through a guaranteed level of security, as well as collaborate with platforms in the entertainment and hobby segments that are able to attract gen z, where generation z is a good market share for service providers. Then, the limitation of this study is that it lies in the exogenous variables and the range of research used has not covered the whole and has not been well represented. Future research is expected to further expand the range of research and add and develop other indicator variables such as self-efficacy, perceived usefulness, sales promotion, and other variables that can measure intention to adopt.

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