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Determinants Analysis of Behavioral Intention and Use Behavior of the New Sakpole Application, Using the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) Model

SITI AISAH[1]
RUDI HANDOYONO[2]
MUSYAFA AL FARIZI*[3]

[1,2,3]Politeknik Negeri Semarang
Jl. Prof. Soedarto, Tembalang, Semarang, Jawa Tengah, Indonesia

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Corresponding author:
musyafa.alfarizi@polines.ac.id.

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Abstract: *Sakpole is a motor vehicle tax payment system for taxpayers in Central Java Province. This study aims to analyze the factors that affect the "New Sakpole" Application's behavioural intention and use behaviour using the UTAUT2 Model involving the perceived security aspect. This type of research is a quantitative approach, through distributing questionnaires using purposive sampling techniques, with a research sample of 409 respondents as vehicle taxpayers in the Semarang coordinator's UPPD. The data were analyzed using Smart PLS 3 Software. The findings indicated that the intention to use the "New Sakpole" application was shaped by several factors: performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and perceived security. The actual usage of the "New Sakpole" application was driven by facilitating conditions and behavioural intention. Additionally, age and gender served as moderator variables, impacting the relationships between these factors as evidenced by changes in the t-statistics value.*
Keywords : *behavioral intention and use behavior, New Sakpole, partial least square, perceived security, UTAUT2*

INTRODUCTION

The development of Information Technology (IT) in the era of globalization is moving very fast. These developments are used to create reliable, quality, effective, and efficient IT, one of which is in the field of e-government so that it can provide changes in behavior in society in accordance with current technological advances. The development of e-government began to be implemented in Indonesia. Presidential Instruction of the Republic of Indonesia Number 3 of 2003 concerning National Policy and Strategy for E-Government Development states that the government must be able to utilize advances in information technology to improve the ability to process, manage, channel, and distribute information and public services.

Motor vehicle tax payment services are one type of public service by the Sistem Administrasi Manunggal Satu Atap (Samsat) which needs to be controlled so that it can continue to make the most significant contribution to Regional Original Revenue (Pendapatan Asli Daerah/PAD). Central Java in the scope of provincial local taxes. Based on data from the Regional Revenue Management Agency (Bapenda) of Central Java Province in 2022, motor vehicle tax revenue for Central Java Province in 2021 contributed 32.38% and this amount was only realized by 92% of the predetermined target. This happened due to the Policy on the Enforcement of Restrictions on Community Activities (PPKM) which took effect during the pandemic of Covid-19 where people were reluctant to queue and crowd at public service points.

A recap by the Sub-Division of Information System Development of Bapenda Central Java Province about public reviews or complaints through social media and Google Play Store on the New Sakpole Application shows that the New Sakpole Application is not fully in accordance with the needs of the community. First, the New Sakpole Application can only be used by people who have Android-based smartphones. Second, in the registration mechanism, the public cannot upload photos of the required documents from the gallery. Third, at certain times the New Sakpole Application experiences an error or cannot be opened and fails in the payment process. This is a challenge for the Central Java Provincial Bapenda to continue to develop the New Sakpole Application in accordance with the demands of the community in paying motor vehicle taxes as mandated in Article 3 of Government Regulation Number 71 of 2019 concerning the Implementation of Electronic Systems and Transactions which states that every Electronic System Operator must operate the Electronic System reliably and safely and be responsible for its operation Electronic Systems as they should.

Therefore, e-government innovation in the field of public services, especially motor vehicle tax payment services, is needed. Innovation of the Online Vehicle and Tax Administration System (SAKPOLE) is one of the integrated e-samsat services of Central Java Province. The system can be used as a medium for online motor vehicle tax payment services that can be carried out nationally through mobile communication device service applications with various payment channel options.

Based on research conducted by Budiman et al. (2021: 24), the New Sakpole innovation is the innovation with the highest value for boosting revenue through motor vehicle taxes compared to the Non-Financial Reward and Punishment innovations and Samsat Masuk Desa (SAMADES). However, the New Sakpole application has not fully met the needs of the community. First, the New Sakpole application can only be used by people who have Android-based smartphones. Second, in the registration mechanism, the community cannot upload photos of required documents from the gallery. Third, at certain times the New Sakpole application experiences errors or cannot be opened and fails in the payment process.

The more accessible tax services are perceived in terms of tax payment transactions with the information technology-based Sakpole Application system, the higher the level of taxpayer compliance in paying taxes (Farizi et al., 2020: 131). On the other hand, the concept of ease and sophistication of the New Sakpole Application is still contrary to its low actual usage rate, which is only 1.38% of the total motor vehicle tax revenue.

One form of analysis that can be used to analyze user acceptance (Use Acceptance) is the UTAUT2 (Unified Theory of Acceptance and Use of Technology2) model developed by Venkatesh, et al. (2012). The first UTAUT by Venkatesh et al. (2003) explained the relationship between four independent variables, namely performance expectancy, effort expectancy, social influence and facilitating conditions on behavioral intention and use behavior. This theory/model is the latest technology acceptance theory/model which is the unification, synthesis, or summary of the elements contained in the eight pre-existing technology acceptance theory/models, consisting of Theory Reasoned Action (TRA), Technology Acceptance Model (TAM) & TAM2, Motivation Model (MM), Theory of Planned Behaviour (TPB), Combined TAM and TPB (C-TAM-TPB), Model of PC (MPCU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT). Based on the testing of the basic/original specifications of the eight models, Venkatesh et al. (2003) found that the influence of moderation proved to be significant in relation to experience, gender, and age. UTAUT2 was developed on the evaluation of the first UTAUT model so that new variables were added, namely hedonic motivation, price value, and habit as new constructs, then there are moderator variables gender, age, and experience.

According to Kalamatianou and Malamateniou (2017:50), the UTAUT model is an ideal choice for e-government evaluation because it offers a better understanding of the factors determining a person's intention to adopt information technology. An e-government project needs to be evaluated to address the available issues so that it can produce better products and services, as well as improve its use in the community environment. Therefore, this research tries for the first time to apply the UTAUT2 Model in the case of user acceptance of the New Sakpole Application.

The purpose of this study is to analyze the UTAUT2 model of behavioral intention and use behavior of the New Sakpole Application by involving perceived security (information technology security aspects) as well as the influence of moderator variables age and gender.

THEORETICAL FRAMEWORK AND HYPOTHESES

The distinguishes this study from the UTAUT2 model by Venkatesh et al., (2012) is that in this study the experience moderator variable is not included because this variable is more appropriate to be used in research with

a longitudinal approach which is a long-term and time-consuming research (Rahmatillah, 2018:2). In this case, Venkatesh et al. (2013:161) collected respondent data 3 times every three months to be able to describe the experience variable, while the data collection in this study was only done once. In addition, the absence of the moderator variable does not damage the theoretical model in researching the direct influence contained in the UTAUT2 Model (Dwivedi, 2017:729).

Based on Rahi et al. (2018:142), consumer acceptance of new technology is a complex phenomenon that requires more than one model to understand what factors affect consumers' intention to use the latest technology. A previous study conducted by Oliveira et al., (2016:411) mentioned the need to add other variables in the UTAUT2 model, such as perceived technology security. In this study, a perceived security variable was added to better understand the acceptance of the New Sakpole Application. Based on previous research conducted by Mahendra, et al., (2017), security confidence is the main factor that affects the use of in-app purchases. This is in line with research conducted by Rahi et al., (2018) that technological security has the highest impact on the use of internet banking in Pakistan.

In addition, the security factor is also one of the factors that must be considered in accordance with Article 31 Paragraph (1) of the Presidential Regulation of the Republic of Indonesia Number 5 of 2015 concerning the Implementation of the One-Stop Manunggal Administration System for Motor Vehicles which explains that data and information in the Samsat information and communication system can be accessed by the public in the context of services by paying attention to security factors in accordance with laws and regulations. Therefore, this study has added a perceived security variable to better understand the acceptance of the New Sakpole Application.

Theoretical Framework

Here is the theoretical framework in this study:

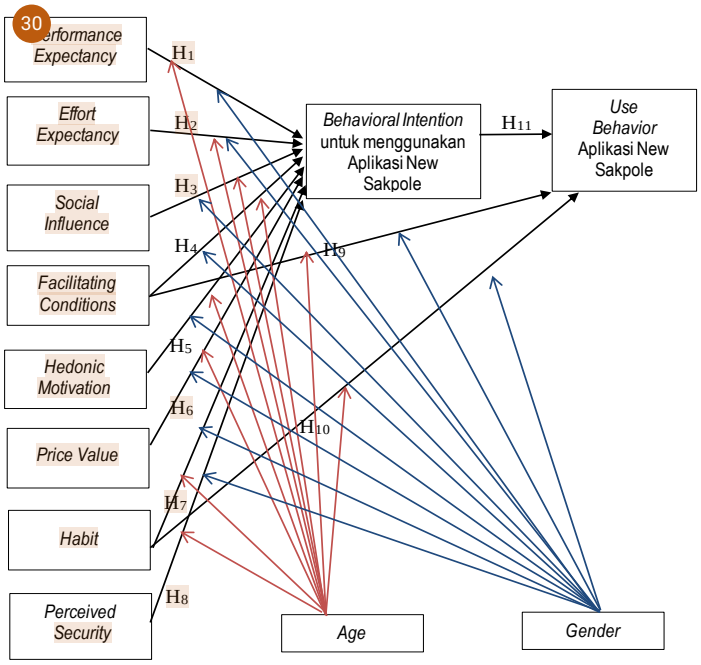

Figure 1. Theoretical Framework
Source: Venkatesh et al., (2012) and (Sinaga et al., 2021)

HYPOTHESES DEVELOPMENT

The effect of performance expectancy on behavioural intention to use the New Sakpole Application and the influence of moderator variables age and gender

Performance expectancy are defined as the level at which a person believes that using the system will help him to benefit in job performance (Venkatesh et al., 2003: 447). The higher a person's belief that using the system will help his job, the higher the person's desire or intention to use the system. In the UTAUT Model, the performance expectancy variable is influenced by the moderator variables age and gender. Venkatesh (2003: 449-450) reveals

that the effect of performance expectancy on behavioural intention mainly occurs in male and young users of information technology.

Research conducted by Pertiwi and Ariyanto (2017) states that performance expectations have a positive effect on the intention to use mobile banking in Denpasar City. In research conducted by Anggraini et al. (2020), shows that one of the factors that influence the intention to use the Academic Information System of the Palembang Pembina Nursing Academy is the performance expectation variable. Meanwhile, in Indrawati (2017), the performance expectancy of the female and young groups has a stronger influence on behavioural intention on the Instant Messenger Appplication (IMA) service.

Based on the results of the description above, the following hypothesis is formulated:

H1 : Performance expectancy has a positive effect on behavioural intention to use the New Sakpole Application.
H1a : The effect of performance expectancy on behavioural intention to use the New Sakpole Application is moderated by age.
H1b : The effect of performance expectancy on behavioural intention to use the New Sakpole Application is moderated by gender.

The effect of effort expectancy on behavioural intention to use the New Sakpole Application and the influence of moderator variables age and gender

Effort expectancy is defined as the level of ease with system use (Venkatesh et al., 2003: 450). The higher the perceived ease and the less effort that needs to be made to use technology, the more someone will tend to intend to use. Venkatesh et al (2003: 450) in their research show that the effect of effort variables on behavioural intention is greater for female information technology users with older ages.

This is in line with research conducted by Premi and Widyaningrum (2020) which states that effort expectations have a positive relationship with the intention to use mobile banking for KCU BCA Malang customers. In addition, research by Andrianto (2020) and Oktafani and Sicily (2020) also concluded that one of the factors that influence behaviour intention to use digital wallet applications is effort expectancy.

Based on the description above, the following hypothesis is formulated:

H2 : Effort expectancy has a positive effect on behavioural intention to use the New Sakpole Application.
H2a : The effect of effort expectancy on behavioural intention to use the New Sakpole Application is moderated by age.
H2b : The effect of effort expectancy on behavioural intention to use the New Sakpole Application is moderated by gender.

The effect of social influence on behavioural intention to use the New Sakpole Application and the influence of moderator variables age and gender

Social influence is defined as the perceived influence of others who encourage individuals to use new systems (Venkatesh et al., 2003: 451). Someone will intend to use technology because of the influence of other people in the surrounding environment, this influence is stronger in groups of parents and women (Venkatesh, 2003: 453).

This is in line with research conducted by Rahmatillah (2018) which states that one of the variables that positively and significantly influences the use of Go-Pay fintech, namely social influence. Anggraini et al. (2020) concluded that social influence influences the behavioral intention to accept academic information systems at the Palembang Pembina Nursing Academy. Gayatrie (2017) also stated that the surrounding environment influences acceptance in the form of intention to use Windows 10 in Indonesia. Meanwhile, in Indrawati (2017), the social influence of male and young groups has a more substantial influence on behavioral intention in the Instant Messenger Application (IMA) service.

Based on the description above, the following hypothesis is formulated:

H3 : Social influence has a positive effect on behavioural intention to use the New Sakpole Application.
H3a : The effect of social influence on behavioural intention to use the New Sakpole Application is moderated by age.
H3b : The effect of social influence on behavioural intention to use the New Sakpole Application is moderated by gender.

The effect of facilitating conditions on behavioural intention to use the New Sakpole Application and the influence of moderator variables age and gender

Facilitating conditions are defined as organisational and technical infrastructure that supports system use (Venkatesh et al., 2003: 453). Someone who has supportive facilities to use a technology is more likely to have a higher intention to use the technology. Age moderates the relationship, which substantially affects older people and women (Venkatesh et al., 2012: 162).

Premi and Widyaningrum (2020) mentioned in their research that facilitating conditions have a positive relationship with behavioural intention to use mobile banking technology for KCU BCA Malang customers. In addition, Susanto (2015) also concluded that facilitating conditions affect the behavioural intention of the Pasar VI Kualanamu village community, Deli Serdang North Sumatra to use the internet. Meanwhile, in Indrawati (2017) facilitating conditions for women and young people have a stronger influence on behavioural intention on Instant Messenger Application (IMA) services.

Then the fourth hypothesis is as follows:

H4 : Facilitating conditions have a positive effect on behavioural intention to use the New Sakpole Application.
H4a : The effect of facilitating conditions on behavioural intention to use the New Sakpole Application is moderated by age.
H4b : The effect of facilitating conditions on behavioural intention to use the New Sakpole Application is moderated by gender.Aplikasi New Sakpole dimoderasi oleh *gender.*

The effect of hedonic motivation on behavioural intention to use the New Sakpole Application and the moderator variables age and gender

Hedonic motivation is defined as the pleasure obtained from using technology (Brown and Venkatesh 2005: 28). When someone feels happy or enjoys using a technology, it can increase someone's intention to use the technology. This influence is stronger in young men (Venkatesh et al, 2012: 163).

In Setyorini and Meiranto's research (2021), hedonic motivation was shown to have an effect on behavioural intention to use the Regional Management Information System (SIMDA) in Salatiga City. Mahendra et al. (2017) also stated that hedonic motivation is the main supporting factor for potential users who intend to use in-app purchases on mobile applications in Indonesia. In addition, Andrianto (2020) and Oktafani and Sicily (2020) concluded that one of the factors that influence behaviour intention to use digital wallet applications is hedonic motivation. On the other hand, according to Indrawati (2017), the hedonic motivation of male and older groups has a more substantial influence on behavioural intention on Instant Messenger Application (IMA)

Then the fifth hypothesis is as follows:

H5 : Hedonic motivation has a positive effect on behavioural intention to use the New Sakpole Application.
H5a : The effect of hedonic motivation on behavioural intention to use the New Sakpole Application is moderated by age.
H5b : The effect of hedonic motivation on behavioural intention to use the New Sakpole Application is moderated by gender.

The effect of price value on behavioural intention to use the New Sakpole Application and the influence of moderator variables age and gender

Price value is positive when the benefits of using technology are perceived to outweigh the monetary costs. This price value has a positive impact on a person's behavioural intention to use a technology and the effect is stronger on women of older age (Venkatesh et al., 2012: 163).

In line with Nugroho (2018), acceptance of the Regional Financial Management Information System Application (SIKPD) in Majalengka Regency is influenced by price value. Andrianto (2020) concluded that price value is one of the factors that influence Behaviour Intention to use the LinkAja digital wallet application. In addition, Premi and Widyaningrum (2020) state that price value has a positive relationship with behaviour intention to use mobile banking for KCU BCA Malang customers. On the other hand, in Indrawati (2017) the price value of the female and young groups has a stronger influence on behavioural intention on the Instant Messenger Application (IMA) service.

Then the sixth hypothesis is as follows:

H6 : Price value has a positive effect on behavioural intention to use the New Sakpole Application.
H6a : The effect of price value on behavioural intention to use the New Sakpole Application is moderated by age.

H6b : The effect of price value on behavioural intention to use the New Sakpole Application is moderated by gender.

The effect of habit on behavioural intention to use the New Sakpole Application and the influence of moderator variables age and gender

Habit is the degree to which a person tends to perform behaviour automatically by learning it (Venkatesh et al., 2012: 161). Someone tends to use a technology automatically because they have used it many times before. This influence is more strongly felt by men with older age.

Pertiwi and Ariyanto (2017) explain in their research that habit has a positive effect on behavioural intention to use mobile banking in Denpasar City. In Setyorini and Meiranto's (2021) research, habit positively impacts behavioural intention to use SIMDA in Salatiga City. In addition, Anggraini et al. (2020), showed that one of the factors that influence the intention to use the Academic Information System of the Palembang Pembina Nursing Academy is the habit variable. Meanwhile, in Indrawati (2017), the habit of female and young groups has a stronger influence on behavioural intention on Instant Messenger Appplication (IMA) services.

Then the seventh hypothesis is as follows:

H7 : Habit has a positive effect on behavioural intention to use the New Sakpole Application.
H7a : The effect of habit on behavioural intention to use the New Sakpole Application is moderated by age.
H7b : The effect of habit on behavioural intention to use the New Sakpole Application is moderated by gender.

The effect of perceived security on behavioural intention to use the New Sakpole Application and the influence of moderator variables age and gender

Perceived security is a strong determinant of the intention to make payments/purchases online or online purchases (Arpaci et al. 2015: 1). Feeling safe in conducting financial transactions with mobile technology is significant (Salisbury et al., 2001: 174).

Mahendra et al. (2017) in their research stated that perceived security is the main supporting factor for potential users who intend to use in-app purchases on mobile applications in Indonesia. Suwandi and Azis (2018) showed that perceived security has an influence on intention to use electronic payment systems on e-money for IPB undergraduate students. In addition, Sinaga et al. (2021) also stated that perceived security has a significant effect on behavioural intention to use the JAKET application in Pematangsiantar City.

Then the eighth hypothesis is as follows:

H8 : Perceived security has a positive effect on behavioural intention to use the New Sakpole Application.
H8a : The effect of perceived security on behavioural intention to use the New Sakpole Application is moderated by age.
H8b : The effect of perceived security on behavioural intention to use the New Sakpole Application is moderated by gender.

The effect of facilitating conditions on the use behaviour of the New Sakpole Application and the influence of moderator variables age and gender

In the UTAUT model by Venkatesh et al. (2003), facilitating conditions directly affect technology use. This is reinforced by the results of research by Venkatesh et al. (2012), which states that facilitating conditions have a significant impact on use behaviour. The ease of taking action if supported by the intention to use information technology will result in usage behaviour that supports better performance (Jati & Laksito, 2012).

Premi and Widyaningrum (2020) in their research concluded that facilitating conditions affect the use of mobile banking for BCA Malang KCU customers. Conditions that also affect the use behaviour of the Regional Financial Management Information System (SIPKD) in Semarang Regency (Susanto et al., 2018). Meanwhile, according to Indrawati (2017), facilitating conditions for younger groups have a more substantial influence on the use behaviour of Instant Messenger application (IMA) services.

Then the ninth hypothesis is as follows:

H9 : Facilitating conditions have a positive effect on the use behaviour of the New Sakpole Application.
H9a : The effect of facilitating conditions on the use behaviour of the New Sakpole Application is moderated by age.

H9b : The effect of facilitating conditions on use behaviour of the New Sakpole Application is moderated by gender.

The effect of habit on the use behaviour of the New Sakpole application and the influence of moderator variables age and gender

Habit is an important factor to see customer habits to use technology (Fauzi et al., 2018: 1792). Habits are proven to have a significant effect on technology use when a person faces a diverse and changing environment (Venkatesh et al., 2012). These results are consistent with Oktafani and Sicily's research (2020) which concluded that the habit variable directly affects use behavior towards the adoption of OVO digital wallet services in Dayeuh Kolot Bandung. In addition, Gayatrie et al. (2017) in their research also showed that habits influence the usage behaviour of Windows 10 OS in Indonesia. Meanwhile, in Indrawati (2017), the habit of women and young people has a stronger influence on the use behaviour of Instant Messenger Application (IMA) services.

So the tenth hypothesis is as follows:

H10 : Habit has a positive effect on the use behaviour of the New Sakpole Application.
H10a: The effect of habit on the use behaviour of the New Sakpole Application is moderated by age.
H10b: The effect of habit on the use behaviour of the New Sakpole Application is moderated by gender.

The effect of behavioural intention on the use behaviour of the New Sakpole Application

Individuals will perform a use behaviour if the individual has an intention (behavioural intention) (Setyorini and Meiranto, 2021: 6). Venkatesh et al. (2003) suggest that technology use intention has a significant positive effect on system usage behaviour. This is consistent with research conducted by Pertiwi and Ariyanto (2017), which states that behavioural intention has a positive effect on the behaviour of people using mobile banking in Denpasar City. In addition, the behaviour intention variable also directly influences use behaviour on the adoption of OVO digital wallet services in Dayeuh Kolot Bandung (Oktafani and Sicily, 2020).

Then the eleventh hypothesis is as follows:

H11 : Behavioural intention has a positive effect on the use behaviour of the New Sakpole Application.

METODE PENELITIAN
RESEARCH METHODS

Type of Data

The data used in this study is quantitative data in the form of data on the number of motor vehicle tax objects and data on the amount of motor vehicle tax revenue receipts, both paid manually at service points that have been provided and paid through the New Sakpole Application. The data was obtained from Bapenda, Central Java Province. According to the source, this study used secondary data and primary data from questionnaires with a 7-point Likert scale measurement.

Population and Sample

The population in this study is motor vehicle taxpayers in Central Java Province in 2021 totaling 11,407,026 taxpayers. The sample used is motor vehicle taxpayers registered at UPPDs in Semarang Coordinator, consisting of 7 UPPDs, namely Semarang City I, II, III, Salatiga Regency, Semarang Regency, Kendal Regency, and Demak Regency for the following reasons:

a. Motor Vehicle Tax Revenue Data for 2017-2021 shows that Semarang Coordinator is in the highest revenue position compared to other coordinators in Central Java. This will be more effective for introducing the New Sakpole Application.
b. Three UPPDs in Semarang Coordinator are located in Semarang City, which is the capital city of Central Java Province and the fifth largest metropolitan city after Jakarta, Surabaya, Medan, and Bandung. Semarang City and its surroundings have industrial areas, shopping centers, and educational institutions with the consequent need for high mobility. This will indirectly have an impact on the increase in motorized vehicle objects (Al Farizi et al., 2020).

The sampling technique used in this study of total 11,407,026 taxpayers was purposive sampling using the slovin method with an error rate of 5% so that a minimum of 400 samples were obtained.

Data Collection and Data Analysis Methods

The data collection methods used consist of interviews, questionnaires and documentation studies. Descriptive analysis is used to analyze data by describing the data that has been collected as it is. The research instrument test used consists of validity and reliability tests. The method used to analyze data and test hypotheses is Partial Least Square (PLS) which is carried out in three stages, first outer model analysis to ensure that the measurements taken are feasible. Second, inner model analysis which describes the relationship between latent variables based on substantive theory. Third hypothesis testing which is a test of the relationship between hypothesized latent variables.

RESULTS AND DISCUSSION

General Description of Respondents

The results of the questionnaire distribution found 409 respondents of motor vehicle taxpayers. The following is an overview of the distribution of respondents based on UPPD where motor vehicle tax objects are registered which are sampled in this study.

Table 1 Respondents Based on Registered UPPDs

UPPD	Frequency	Percentage
Kota Semarang I	74	18%
Kota Semarang II	72	18%
Kota Semarang III	49	12%
Kab. Semarang	69	17%
Kota Salatiga	29	7%
Kab. Demak	45	11%
Kab. Kendal	71	17%
Jumlah	409	100%

Source: Processed primary data, 2022

Partial Least Square (PLS) Method Analysis

Outer Model Analysis

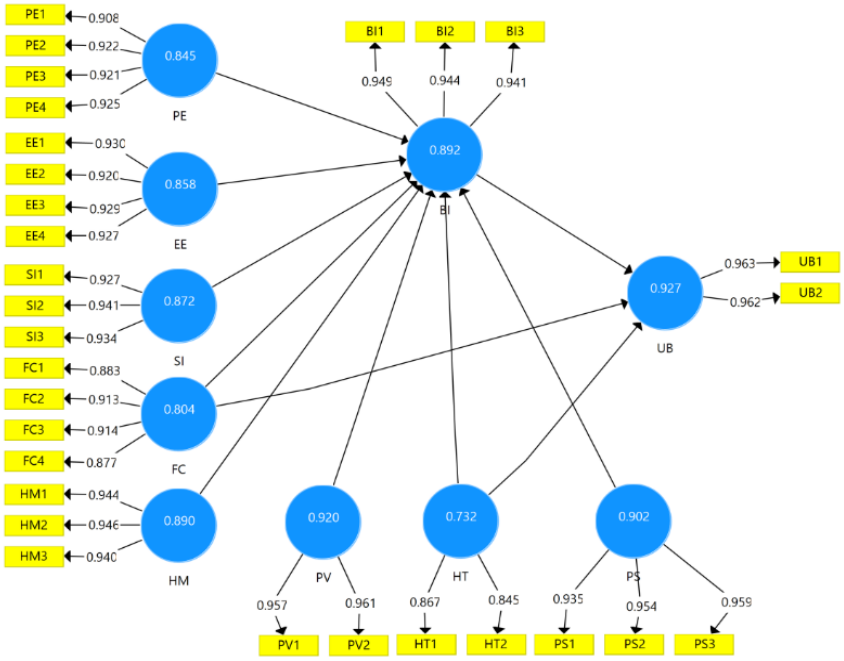

Figure 2. Outer Model Test Results

Source: Processed primary data, 2022

In Figure 2 above, the results of outer model testing include convergent validity, discriminant validity, and reliability tests.

Convergent Validity Test

Table 2 Convergent Validity Test Results

Variable dan Indicator	*Loading Factor*	AVE	Description
Performance Expectancy		0.845	Valid
PE1	0.908		Valid
PE2	0.922		Valid
PE3	0.921		Valid
PE4	0.925		Valid
Effort Expectancy		0.858	Valid
EE1	0.930		Valid
EE2	0.920		Valid
EE3	0.929		Valid
EE4	0.927		Valid
Social Influence		0.872	Valid
SI1	0.927		Valid
SI2	0.941		Valid
SI3	0.934		Valid
Facilitating Conditions		0.804	Valid
FC1	0.883		Valid
FC2	0.913		Valid
FC3	0.914		Valid
FC4	0.877		Valid
Hedonic Motivation		0.890	Valid
HM1	0.944		Valid
HM2	0.946		Valid
HM3	0.940		Valid
Price Value		0.920	Valid
PV1	0.957		Valid
PV2	0.961		Valid
Habit		0.732	Valid
HT1	0.867		Valid
HT2	0.845		Valid
Perceived Security		0.902	Valid
PS1	0.935		Valid
PS2	0.954		Valid
PS3	0.959		Valid
Behavioral Intention		0.892	Valid
BI1	0.949		Valid
BI2	0.944		Valid
BI3	0.941		Valid
Use Behavior		0.927	Valid
UB1	0.963		Valid
UB2	0.962		Valid

Source: Primary data processed, 2022

Based on Table 2 above, all variables in this study are said to be valid because they have a loading factor value greater than 0.7 and AVE greater than 0.5.

Discriminant Validity Test

Table 3 Discriminant Validity Test Results

Variable	PE	EE	SI	FC	HM	PV	HT	PS	BI	UB
					Performance Expectancy					
PE1	0.908	0.831	0.822	0.819	0.817	0.773	0.497	0.783	0.813	0.783
PE2	0.922	0.868	0.822	0.826	0.853	0.818	0.495	0.78	0.859	0.827
PE3	0.921	0.861	0.841	0.823	0.836	0.795	0.514	0.816	0.857	0.802
PE4	0.925	0.866	0.814	0.819	0.855	0.837	0.517	0.784	0.864	0.82
					Effort Expectancy					
EE1	0.869	0.93	0.864	0.835	0.864	0.823	0.516	0.807	0.862	0.837
EE2	0.841	0.92	0.838	0.814	0.851	0.81	0.499	0.786	0.866	0.834
EE3	0.879	0.929	0.848	0.813	0.851	0.814	0.493	0.798	0.86	0.832
EE4	0.865	0.927	0.82	0.816	0.86	0.847	0.513	0.786	0.853	0.831
					Social Influence					

SI1	0.83	0.828	0.927	0.8	0.827	0.767	0.454	0.79	0.84	0.787
SI2	0.847	0.862	0.941	0.811	0.838	0.792	0.453	0.799	0.855	0.806
SI3	0.837	0.857	0.934	0.815	0.848	0.803	0.484	0.802	0.858	0.827
Facilitating Conditions										
FC1	0.782	0.757	0.751	0.883	0.769	0.755	0.439	0.716	0.777	0.745
FC2	0.795	0.798	0.761	0.913	0.814	0.793	0.508	0.743	0.818	0.773
FC3	0.836	0.83	0.79	0.914	0.859	0.816	0.509	0.758	0.859	0.828
FC4	0.792	0.787	0.[illegible]	0.877	0.816	0.761	0.484	0.762	0.794	0.798
Hedonic Motivation										
HM1	0.851	0.86	0.844	0.853	0.944	0.833	0.489	0.797	0.864	0.865
HM2	0.868	0.879	0.853	0.856	0.946	0.828	0.539	0.797	0.87	0.871
HM3	0.87	0.878	0.843	0.865	0.94	0.866	0.51	0.795	0.885	0.866
Price Value										
PV1	0.817	0.837	0.783	0.825	0.838	0.957	0.476	0.766	0.831	0.821
PV2	0.864	0.868	0.834	0.846	0.874	0.961	0.561	0.788	0.866	0.846
Habit										
HT1	0.472	0.478	0.448	0.47	0.466	0.471	0.867	0.478	0.469	0.467
HT2	0.47	0.456	0.4	0.457	0.465	0.455	0.845	0.398	0.439	0.434
Perceived Security										
PS1	0.786	0.803	0.786	0.773	0.855	0.837	0.485	0.935	0.805	0.781
PS2	0.798	0.8	0.815	0.779	0.786	0.744	0.473	0.954	0.834	0.791
PS3	0.821	0.839	0.83	0.813	0.798	0.768	0.503	0.959	0.855	0.821
Behavioral Intention										
BI1	0.883	0.879	0.866	0.869	0.882	0.844	0.511	0.82	0.949	0.872
BI2	0.869	0.889	0.874	0.845	0.867	0.821	0.487	0.851	0.944	0.871
BI3	0.864	0.863	0.842	0.855	0.873	0.844	0.507	0.811	0.941	0.861
Use Behavior										
UB1	0.862	0.875	0.835	0.856	0.902	0.844	0.509	0.821	0.889	0.963
UB2	0.831	0.857	0.829	0.834	0.868	0.829	0.506	0.797	0.88	0.962

Source: Primary data processed, 2022

According to Barcklay et al. in the Book of Quantitative Research Methods by Santosa (2018: 154), stated that there is no indicator that provides loading to latent variables that are higher than the latent variables that should be. Based on the test results that can be seen in Table 4 above, it can be concluded that all variables are declared valid.

Reliability Test

Table 4 Reliability Testing Results

Variable	Cronbach's Alpha	Composite Reliability	*Rule of Thumb*	Model Evaluation
BI	0.94	0.961	> 0.70	Reliabel
EE	0.945	0.96		Reliabel
FC	0.919	0.943		Reliabel
HM	0.938	0.961		Reliabel
HT	0.635	0.846		Reliabel
PE	0.939	0.956		Reliabel
PS	0.945	0.965		Reliabel
PV	0.913	0.958		Reliabel
SI	0.927	0.953		Reliabel
UB	0.922	0.962		Reliabel

Source: Primary data processed, 2022

Based on Table 4 above, it can be concluded that the value of Cronbach's Alpha or Composite Reliability of all variables is greater than > 0.70, so it can be said to be reliable.

Analisis *Inner Model*

The inner model test is carried out by looking at the relationship between the dependent variable and the independent variable in accordance with the hypothesis that has been proposed previously (Santosa, 2018: 156). The results of the inner model test using SmartPLS 3 software can be seen in Figure 3 below:

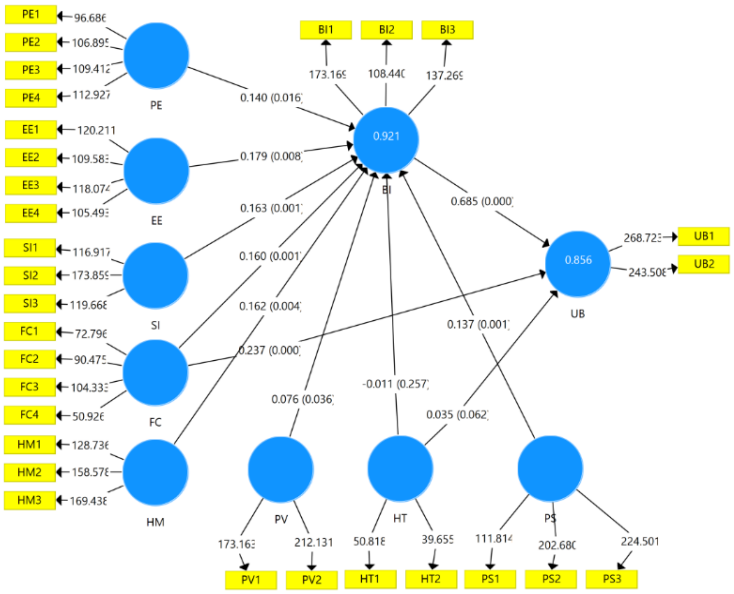

Figure 3 Inner Model Test Results
Source: Primary data processed, 2022

In Figure 3, the results of testing the inner model are obtained in the form of the R Square value in each dependent variable. Evaluation of the PLS model can also be done with Q2 predictive relevance which is presented in Table 5 below:

Table 5 Inner Model Test Result

Variable	*R Square*	*Q Square*
Behavioral Intention	0,921	0,814
Use Behaviour	0,856	0,787

Source: Primary data processed, 2022

Hyphoteses Testing

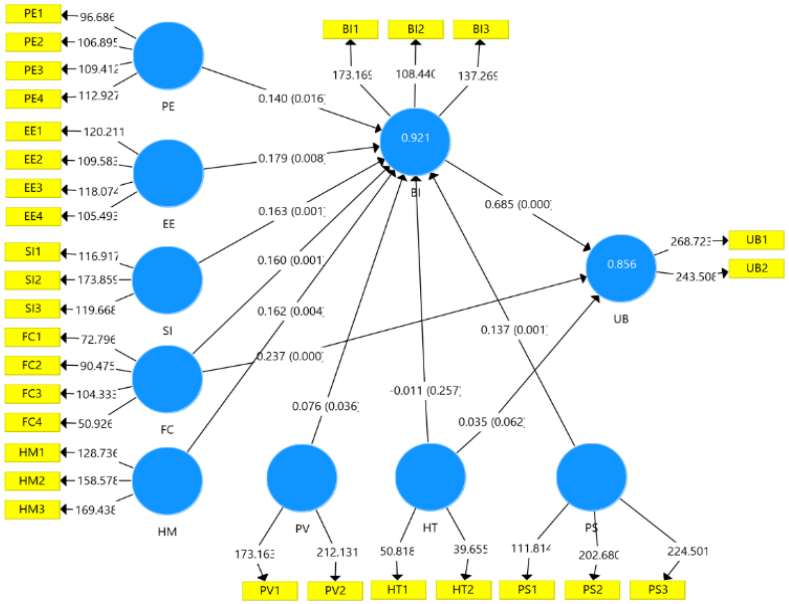

Figure 4 Bootstrapping Test Results
Source: Primary data processed, 2022

In Figure 4, it can show the value of t statistics and p value as a determination of whether or not a hypothesis is accepted, which is detailed in Table 6 below:

Table 6 Test Results

	Original Sample	T Stati-stics	P Value	Description
PE -> BI	0.140	2.159	0.016	H1 diterima
EE -> BI	0.179	2.401	0.008	H2 diterima
SI -> BI	0.163	3.267	0.001	H3 diterima
FC -> BI	0.160	3.150	0.001	H4 diterima
HM -> BI	0.162	2.681	0.004	H5 diterima
PV -> BI	0.076	1.809	0.036	H6 diterima
HT -> BI	-0.011	0.652	0.257	H7 ditolak
PS -> BI	0.137	3.008	0.000	H8 diterima
FC -> UB	0.237	4.224	0.000	H9 diterima
HT -> UB	0.035	1.541	0.062	H10 ditolak
BI -> UB	0.685	12.755	0.000	H11 diterima

Source: Primary data processed, 2022

Table 7 Bootstrapping Results by Involving Age Moderation

Dependent Variable	Independent Variable	Overall Results *(t statistics)*	*Young (t satistic)*	*Old (t statistic)*
BI	PE	2.159	1.248	1.459
	EE	2.401	3.494	2.996
	SI	3.267	0.838	0.261
	FC	3.150	0.601	0.536
	HM	2.681	1.904	2.177
	PV	1.809	0.483	0.570
	PS	3.008	0.864	0.716
UB	FC	4.224	0.615	0.593

Source: Primary data processed, 2022

Table 8 Bootstrapping Results by Involving Gender Moderation

Dependent Variable	Independent Variable	Overall Results *(t statistics)*	*Female (t satistic)*	*Male (t satistic)*
BI	PE	2.159	0.035	0.037
	EE	2.401	0.187	0.182
	SI	3.267	0.838	0.852
	FC	3.150	0.495	0.516
	HM	2.681	0.481	0.492
	PV	1.809	0.167	0.151
	PS	3.008	0.745	0.754
UB	FC	4.224	2.163	2.056

Source: Primary data processed, 2022

Table 7 and Table 8 above show that there is a change in the value of t statistics in each category so that it can be concluded that age and gender are able to moderate the influence between the variables tested.

The effect of performance expectancy on behavioural intention to use the New Sakpole Application

Performance expectancy has a significant positive effect on behavioral intention to use the New Sakpole Application with a higher t statistics value for the old and male categories, motor vehicle taxpayers, especially men, have the intention to use the New Sakpole Application if it can support increased productivity or performance in their daily lives.

Venkatesh et al. (2003:447) stated that performance expectancy is the strongest predictor of behavioral intention and is more significant for younger men. Meanwhile, Indrawati (2017:105) in her study found that the group of women with a young age was more significant in the influence of performance expectancy on behavioral intention.

The effect of effort expectancy on behavioural intention to use the New Sakpole Application

Effort expectancy has a significant positive effect on behavioral intention to use the New Sakpole Application with a higher t statistics value for the young and female categories. Motor vehicle taxpayers have the intention to

use the New Sakpole Application if it can be easily used, both in terms of an application system that is easy to understand and clear motor vehicle tax payment procedure.

The results of Venkatesh (2003:467) show that effort expectancy has a positive influence on behavioral intention and is more significant in the category of older women.In this study, it can be found that motor vehicle taxpayers have the intention to use the New Sakpole Application if the New Sakpole Application can be easily used, both in terms of an easy-to-understand application system and a clear procedure for paying motor vehicle tax. The community supports the existence of the New Sakpole Application which is easy to understand with a simple design and ease of transaction process. The provision of features or mechanism pages in the New Sakpole Application is very necessary for early users who want to understand the correct procedure in paying motor vehicle taxes through the application. This is more strongly felt in the younger group of women. This can be attributed to the fact that these groups tend to be more easily attracted to the presence of a new information technology that intends to use it if it is easy to use (Indrawati, 2017:105).

The effect of social influence on behavioural intention to use the New Sakpole Application

Social influence has a significant positive effect on behavioral intention to use the New Sakpole Application with a higher t statistics value for the young and male categories. A taxpayer has the intention to use the New Sakpole Application in paying motor vehicle taxes if the people around him, such as family, friends, or partners can influence him with good reviews and can improve his user image.

These results are in line with Indrawati (2017:106) who stated that a group of men at a young age more consider social influence in using information technology. Venkatesh (2003:467) found that social influence is one of the factors that determine behavioral intention with a more significant influence on older women. The results of the influence of moderator variables can differ from one research to another according to the object being studied.

The effect of facilitating conditions on behavioural intention to use the New Sakpole Application

Facilitating conditions have a significant positive effect on behavioral intention to use the New Sakpole Application with a higher t statistics value for the young and male categories. Motor vehicle taxpayers have the intention to use the New Sakpole Application if they have technical facilities, such as android-based smartphones, internet networks, and online payment channels available in the choice of motor vehicle tax payment methods through the New Sakpole Application.

The results of this study are in line with Venkatesh (2012:171) who found that a person who has better access to facilitating conditions will have a higher intention to use technology. Then Indrawati (2017:107) in her research found that the influence was more significant in the younger group of women.

The effect of hedonic motivation on behavioural intention to use the New Sakpole Application

Hedonic motivation has a significant positive effect on behavioral intention to use the New Sakpole Application with a higher t statistics value for the old and male categories. A motor vehicle taxpayer has the intention to use the New Sakpole Application if he has a feeling of pleasure, comfort, or satisfaction when he can enjoy the use of information technology in a globalized era full of technological advances.

This result is in line with Indrawati (2017: 108) which concludes that the group of older men considers the factors of pleasure and comfort more in using an information technology. On the other hand, according to Venkatesh et al. (2012:161), hedonic motivation is a critical determinant of behavioral intention and is considered a more important driver than performance expectancy in a non-organizational context and the influence is stronger in younger men.

The effect of price value on behavioural intention to use the New Sakpole Application

Price value has a significant positive effect on behavioral intention to use the New Sakpole Application with a higher t statistics value for the old and female categories. Price value will be positive if the benefits felt by a motor vehicle taxpayer when using the New Sakpole Application are greater than the financial costs incurred. A taxpayer intends to use the New Sakpole Application to pay motor vehicle taxes if the costs incurred are not more than payments made through conventional service points and can still comply with paying motor vehicle taxes more easily using only a smartphone or without significant effort.

The results of this study are in line with Venkatesh (2012:147) who stated that older women are more sensitive to price value in generating behavioral intention to use information technology. The price value will be positive if the benefits felt by a motor vehicle taxpayer when using the New Sakpole Application are greater than the financial costs incurred. In this case, a motor vehicle taxpayer intends to use the New Sakpole Application to pay motor

vehicle tax if the costs incurred are not more than the payment made through conventional service points, in the sense of not paying levy, transportation, or other fees and can still comply with paying motor vehicle taxes more easily using only a smartphone or without significant effort. The results of this study show that the influence of price value is more felt in the older group of women. This is in accordance with the reality in society that the group is more price sensitive so that when using a product, they will consider the cost-benefit side first (Indrawati, 2017:109).

The effect of habit on behavioural intention to use the New Sakpole Application

Habit has no effect on behavioral intention to use the New Sakpole Application. The results of this study are supported by research conducted by Oktafani and Sicily (2020) which rejects the hypothesis that habit affects behavioral intention to use the OVO digital wallet in Dayeuh Kolot Bandung. A taxpayer who previously had the habit of using an online payment system did not influence him to intend to use the New Sakpole Application in paying motor vehicle taxes. According to Limayem (2007: 714), one of the main factors in habit development is the frequency of prior behavior, which is behavior that has previously been carried out repeatedly so that it causes automatic action. In this case, habit has no effect on behavioral intention to use the New Sakpole Application because taxpayers have previously been accustomed to paying motor vehicle taxes at conventional service points.

The effect of perceived security on behavioural intention to use the New Sakpole Application

Perceived security has a significant positive effect on behavioral intention to use the New Sakpole Application with higher t statistics for the young and male categories. Perceived security is a strong determinant of the intention to make online payments (Arpaci et al. 2015). A motor vehicle taxpayer has the intention to use the New Sakpole Application if he feels safe and protected from potential threats, such as data leakage.

The results of this study can be supported by Arpaci et al. (2015) which states that perceived security is a strong determinant of the intention to make online payments. In line with Mahendra et al. (2017) who in their research stated that perceived security is the main supporting factor for prospective users who intend to use in-app purchases in mobile applications in Indonesia. Thus, it can be known that a motor vehicle taxpayer has the intention to use the New Sakpole Application if in using it feels safe and protected from potential threats, such as data leaks. Perceived security in this case is the level of confidence or confidence of motor vehicle taxpayers that paying motor vehicle taxes through the New Sakpole Application can be guaranteed security, such as being able to protect user privacy and transaction information, as well as being protected from malware (viruses). The influence of perceived security on behavioral intention to use the New Sakpole Application is more felt in the group of men with a young age, this can be because the group is more rational in using information technology compared to women who follow the mood more (Islami, 2016:23).

The effect of facilitating conditions on the use behaviour of the New Sakpole Application

Facilitating conditions have a significant positive effect on the use behavior of the New Sakpole Application with a higher t statistics value for the young and female categories. Facilitating conditions function as actual behavior control and influence a motor vehicle taxpayer to use the New Sakpole Application. These results are in line with Venkatesh et al. (2012) who stated that facilitating conditions have a significant impact on use behavior. Meanwhile, in Indrawati (2017), the facilitating conditions of the younger group had a stronger influence on the use behavior of the Instant Messenger Application (IMA) service.

Thus, it can be seen that facilitating conditions function as actual behavioral control and affect a motor vehicle taxpayer to use the New Sakpole App. In addition to the necessary facilities and infrastructure as well as knowledge, another indicator that can describe the facilitating conditions in this study is the involvement of other people or organizations, such as the New Sakpole PIC. The existence of the New Sakpole PIC can help motor vehicle taxpayers if they experience difficulties when paying their obligations through the New Sakpole Application, so it is expected to increase the quantity of use of the New Sakpole Application among the public. The effect of facilitating conditions on the use behavior of the New Sakpole Application in this study was stronger in a group of women with a younger age.

The effect of habit on the use behaviour of the New Sakpole Application

Habit does not affect the use behavior of the New Sakpole Application. According to Indrawati (2017: 43), habit in the use of information systems is defined as the extent to which people tend to use information systems automatically based on the learning gained from previous repeated use that has been done, while the New Sakpole

Application is a relatively new and voluntary application where the nature of its use is voluntary, has not yet covered the wider community and has not become a habit.

The effect of behavioral intention on the use behavior of the New Sakpole Application

Behavioral intention has a significant positive effect on the use behavior of the New Sakpole Application. Motor vehicle taxpayers will use the New Sakpole Application more often because they have a good intention or tendency towards the application. These results are consistent with research conducted by Venkatesh et al. (2012).

These results are consistent with research conducted by Venkatesh et al. (2012). In addition, Pertiwi and Ariyanto (2017) in their research stated that and behavioral intentions have a positive effect on the behavior of using mobile banking in the city of Denpasar. The variable behavior intention also directly affects the use behavior of the adoption of OVO digital wallet services in Dayeuh Kolot Bandung (Oktafani and Sicily, 2020). Thus, it can be known that a motor vehicle taxpayer will use the New Sakpole Application more often because it has a good intention or tendency towards the application.

CONCLUSION

The results showed that the factors, can influence behavioral intention and use behavior of the New Sakpole Application are performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value and perceived security. Meanwhile, habit has no effect on behavioral intention and use behavior of the New Sakpole Application.

These results can be used as a basis for recommendations for Bapenda Central Java Province in developing the New Sakpole Application to be more user friendly and safe for all ages, both men and women. The New Sakpole application can help taxpayers pay motor vehicle taxes anywhere and anytime. A simple design, thorough socialization, and the existence of a New Sakpole Application PIC will increase public use of the application. The challenge for Bapenda Central Java Province is to educate the public and provide excellent service so that there is satisfaction and positive user reviews of the New Sakpole Application which can encourage others to also use it and make it a habit of paying motor vehicle taxes using information technology available in the era of globalization development.

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