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Analyzing User Acceptance of Balindo Paradiso University Information System Using UTAUT 2 Model

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ABSTRACT

Technological developments in Indonesia are increasing rapidly. With the emergence of Information Technology applications and services such as mobile commerce, it has become common practice for Businesses to utilize Information Technology to facilitate their daily operations in the economy, financial sector, and retail sector. Mobile commerce is becoming popular and increasingly widespread among Indonesian people. Along with the increasingly rapid development of technology, Balindo Paradiso is also taking advantage of technological sophistication by building innovations in the m-commerce sector. This system was created to make it easier for students to access all administrative and financial activities. Students can access the application via smartphone or PC. This research was carried out to find out various aspects that impact students' intentions to use the Balindo Paradiso University Information System. This research is aimed at analyzing aspects that impact student acceptance of the Balindo Paradiso Information system. This research aims to recommend development and improvement to the developers of the Balindo Paradiso Information system in accordance with the research results obtained. The UTAUT 2 theoretical framework was used for this investigation using multiple linear regression tests. The results of the hypothesis test state that the performance expectancy, social influence, habit, and perceived trust variables have a high impact on users' intentions to use the Balindo Paradiso University Information System.

1. Introduction

Technological developments in Indonesia are increasing rapidly. With the emergence of Information Technology applications and services such as mobile commerce, it has become common practice for Businesses to utilize Information Technology to facilitate their daily operations in the economy, financial sector, and retail sector. This system transition aims to increase productivity and performance in the company. The use of this technology is an opportunity that can be exploited to win the competition with competitors (Nur & Kunci, 2021).

M-Commerce or mobile commerce, refers to the practice of carrying out business transactions using mobile devices connected to wireless networks (Rianof et al., 2020). Mobile commerce is a new field of science that involves the use of mobile computing technology. The characteristics of mobile commerce result in the business environment being motivated by this new paradigm to achieve a more

efficient and effective mechanism for doing business (Wiguna & Alawiyah, 2019). The emergence of m-commerce technology has changed the business landscape to a large extent. The proliferation of smartphones has dramatically spurred m-commerce technology. The development of the m-commerce phenomenon has inspired global research aimed at advancing the knowledge base in various cultural and environmental settings (Vani et al., 2021).

By definition, M-commerce or Mobile Commerce is a term that originally came from Electronic Commerce. M-Commerce focuses on the ability to buy, sell, advertise and carry out business operations. Several categories of application types in m-commerce include game applications, business applications, educational applications, lifestyle applications, entertainment applications and utility applications for other consumer needs (Wirapraja & Aribowo, 2021).

Along with the increasingly rapid development of technology, Balindo Paradiso is also taking advantage of technological sophistication by building innovations in the m-commerce sector. This system was created to make it easier for students to access all administrative and financial activities. Students can access the application via smartphone or PC. There are several activities that can be carried out on this system, including: students can create an account and update their latest personal data on the Balindo Paradiso University Information System. Students can find out the amount of semester bills or fees that need to be paid. Each bill will be automatically printed on the system.

Acceptance and use of Information Technology can be better understood and explained with the help of a conceptual model or theoretical framework called UTAUT (Putu et al., 2019). UTAUT 2 expands on the first research by looking at how consumers interact with and receive Technology. The UTAUT 2 model used in this analysis is a conceptual model based on previous analyzes regarding mobile commerce acceptance (Dakduk et al., 2020). Examining why people accept and reject the use of certain technologies, and how aspects such as perceived ease of use, perceived usefulness, social norms and conditions of availability impact individual decisions to accept new technologies, facilitated by the UTAUT 2 framework, helps researchers and practitioners in doing so (Nugraha & Rachmawati, 2021). UTAUT 2 is an influential user acceptance model and has been widely used to carry out research related to user acceptance of information technology that is more centered on the consumer context (Hidayat et al., 2020).

This research is aimed at analyzing aspects that impact student acceptance of the Balindo Paradiso Information system. This research aims to recommend development and improvement to the developers of the Balindo Paradiso Information system in accordance with the research results obtained.

2. Literatur Review

There are several previous studies that were used as references in the research, namely: Research conducted by Research conducted by Norman Shaw and Ksenia Sergueeya in 2019 entitled "The non-monetary benefits of mobile commerce: Extending UTAUT2 with perceived value". This research focuses on analyzing aspects that impact mobile commerce usage intentions in Canada. The conceptual model used is the UTAUT 2 model with the additional variable perceived value, where this variable is a representative of things that are significantly influenced by mobile commerce (Shaw & Sergueeva, 2019). Research conducted by Verkijika in 2018 entitled "Factors influencing the adoption of mobile commerce applications in Cameroon". This research focuses on mobile commerce adoption in Cameroon. The conceptual model used is the UTAUT 2 model with additional perceived risk and perceived trust variables to analyze whether trust and risk of using mobile commerce can influence acceptance of mobile commerce (Eneizan et al., 2019; Penney et al., 2021; Verkijika, 2018). Research conducted by Silvana Dakduk, Zuleima Santalla Banderali, and Jose Ribmar Siqueira in 2020 entitled "Acceptance of mobile commerce in low-income consumers: evidence from an emerging economy". This research focuses on the acceptance of mobile commerce in low-income communities in Ecuador. The conceptual model used is the UTAUT 2 model with additional variables perceived trust and perceived security to analyze whether trust and security in mobile commerce can influence acceptance of mobile commerce (Dakduk et al., 2020).Research carried out by Kadek Riyan Putra Richadinata and AA Ngurah Bagus Aristayudha in 2020 with the title "Teenagers' Intentions Using Mobile Commerce Applications in Denpasar City". This research aims to determine teenagers' intentions to use m-commerce applications in Denpasar City. The model used in this research is the causality model, namely research that aims to determine the causal relationship between exogenous

variables and endogenous variables (Richadinata & Aristayudha, 2020).Research carried out by Elia Adiel in 2023 with the title "Analyzing Factors That Influence People Usage Behavior of Mobile Commerce Application, My Pertamina for Fuel Purchase". This research aims to analyze the factors that influence user behavior, using part of the Unified Theory of Acceptance & Use of Technology 2 (UTAUT2) framework and personal innovativeness, in the context of the fuel payment application, My PERTAMINA, in Indonesia. The research results show that there are three factors (performance expectations, social influence, and hedonic motivation) that are significant in influencing the behavior of My PERTAMINA users (Elia Adiel, 2023).Research carried out by Sofian Wira Hadi and Ibnu Alfarobi in 2023 with the title "Analysis of Factors that Influence the Use of the Tiktok Application Using the UTAUT 2 Method". This research aims to analyze the factors that influence user acceptance of the TikTok application. From the results of Habbit's research, Performance Expectancy and Social Influence have a positive effect on BI or interest in using the TikTok application and influence the use of the TikTok application. These three variables have different significant values. Performance Expectancy and Habit have quite high significant values for interest in using the TikTok application (Hadi & Alfarobi, 2023).Research carried out by Wian Fadila and Marizsa Herlina in 2023 with the title "Application of the Generalized Structure Component Analysis Method to Digital Wallet Users Using the UTAUT 2 Model". This research aims to find out what factors in the UTAUT 2 modification model influence the intention and behavior of using digital wallets (e-wallets) in Rajamandala Kulon village. The results of this research are that habitual factors and perceived security have the highest influence on usage intentions and habitual factors and usage intentions have the highest influence on digital wallet usage behavior in Rajamandala Kulon Village (Fadila & Herlina, 2023).

3. Research Method

This research uses quantitative methods. According to Sugiyono's research (Sugiyono, 2019), quantitative techniques are approaches that produce data and facts in the form of numbers.

1) Research Stage

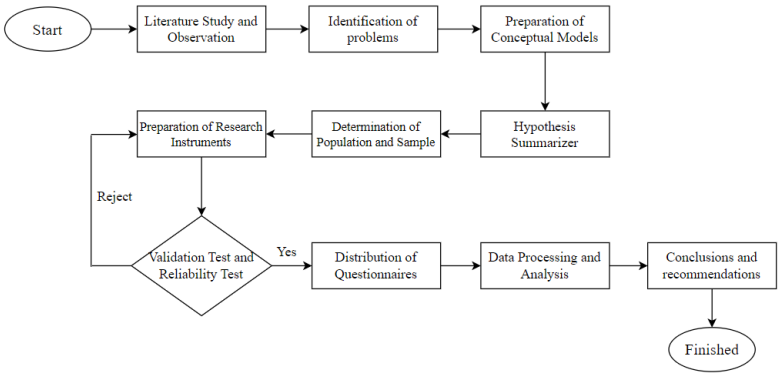

Fig. 1. Research Stage

The initial stage of research begins with literature study and observation, then identifying problems in the research that can be found and worthy of research regarding the Balindo Paradiso Information system. Next, the preparation of the conceptual model used is the UTAUT 2 model. The next stage is the preparation of hypotheses and determining the population and sample, where the population of this study are users of the Balindo Paradiso Information system who have used it via mobile devices with a total sample of 97 respondents. Then the preparation of the research instrument was followed by distributing questionnaires to the initial 20 respondents to test their validity and reliability. After passing the test, the questionnaire was distributed widely to research respondents. Then, when the data from the questionnaire results is successfully obtained, it continues to the data processing and analysis stage. Then the final stage is drawing conclusions and suggestions based on the research results.

2) Research Conceptual Model

In this study, the author uses the UTAUT 2 structure which was modified by (Dakduk et al., 2020) in 2020. The UTAUT 2 model includes 8 variables consisting of performance expectancy, social influence, facilitating conditions, hedonic motivation, habit, perceived security, perceived trust, and behavioral intention. From literature studies, many studies use the UTAUT 2 model which applies the variables perceived trust and perceived security with the results received in accordance with the hypothesis. This relevance shows the importance of adding perceived trust and perceived security variables to research using the UTAUT 2 model.

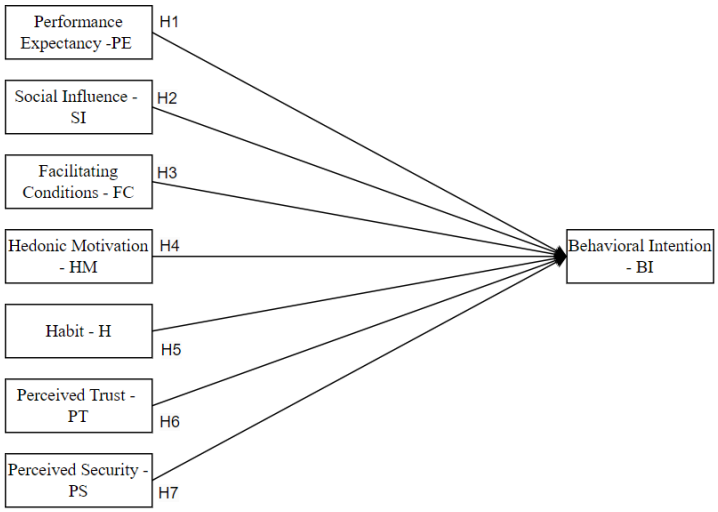

Fig. 2. *Conceptual Model*

The following is a table of analytical variables used for research, namely:

Table 1. Research variable

Variable	Definition
Performance Expectancy (PE)	How confident the user is that the system will help him improve his performance at work.
Social Influence (SI)	A person's feelings about how influential individuals think they should be in adopting a new system.
Facilitating Conditions (FC)	How confident users feel that the necessary human and technological resources are available to utilize the system.
Hedonic Motivation (HM)	The extent to which an individual derives pleasure from the technology being used.
Habit (H)	How much a person has formed the habit of utilizing technology as a result of their past experiences and training.
Perceived Trust (PT)	A certain set of beliefs towards parties which includes integrity/sincerity/honesty, benevolence, ability/ competence/ expertise, and predictability of the technology used.
Perceived Security (PS)	Consumer perception of electronic systems intended for carrying out financial transactions includes the reliability of payment methods as well as security mechanisms for transmitting and storing users' personal data.
Behavioral Intention (BI)	The extent to which a person has the strength of intention to carry out a certain behavior.

3) Determination of Population and Sample

The population in this analysis is students who use the Balindo Paradiso Information Technology system. The population of this study are users of the Balindo Paradiso Information system who have used it via mobile devices with a total sample of 97 respondents. Then the preparation of the research instrument was followed by distributing questionnaires to the initial 20 respondents to test their validity and reliability.

4) Analysis Methods and Hypotheses

The population in this analysis is students who use the Balindo Paradiso Information Technology system

Table 2. Research Hypothesis

Code	Hypothesis
H1	Performance Expectancy has a significant positive impact on users' Behavioral Intention to accept the Balindo Paradiso Information Technology system.
H2	Social Influence has a significant positive impact on users' Behavioral Intention to accept the Balindo Paradiso Information Technology system.
H3	Facilitating Conditions have a significant positive impact on users' Behavioral Intention to accept the Balindo Paradiso Information Technology system.
H4	Hedonic Motivation has a significant positive impact on users' Behavioral Intention to accept the Balindo Paradiso Information Technology system.
H5	Habit has a significant positive impact on users' Behavioral Intention to accept the Balindo Paradiso Information Technology system.
H6	Perceived Trust has a significant positive impact on users' behavioral intention to accept the Balindo Paradiso Information Technology system.
H7	Perceived Security has a significant positive impact on users' Behavioral intention to accept the Balindo Paradiso Information Technology system.

4. Result and Discussions

There were 97 respondents who filled out the form. The respondents were 70 men or 72% and 27 women or 28%, so it can be concluded that the respondents were dominated by women. Grouping respondents based on device, 60 people or 62% used Android devices and 37 people or 38% used iOS devices.

1) Data Analysis

1.1)Research Instrument Test

a. Validity Test

The validity test is intended to determine whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions in the questionnaire are able to reveal something that the questionnaire will measure. If r count > r table then the variable is said to be valid, conversely if r count < r table then the variable is said to be invalid. The results of the validity test in this research can be presented as follows:

Table 3. Validity Test

Variable	Question Items	R-Count	R-Table	Information
Performance Expectancy (PE)	PE1	0.916	0.361	Valid

	PE2	0.927	0.361	Valid
	PE3	0.896	0.361	Valid
Effort Expectancy (EE)	EE1	0.851	0.361	Valid
	EE2	0.939	0.361	Valid
	EE3	0.947	0.361	Valid
	EE4	0.923	0.361	Valid
Social influence (SI)	SI1	0.813	0.361	Valid
	SI2	0.852	0.361	Valid
	SI3	0.828	0.361	Valid
Facilitating conditions (FC)	FC1	0.935	0.361	Valid
	FC2	0.919	0.361	Valid
	FC3	0.926	0.361	Valid
	FC4	0.906	0.361	Valid
Hedonic Motivation (HM)	HM1	0.907	0.361	Valid
	HM2	0.898	0.361	Valid
	HM3	0.890	0.361	Valid
Price value (PV)	PV1	0.938	0.361	Valid
	PV2	0.952	0.361	Valid
	PV3	0.933	0.361	Valid
Habit (HT)	HT1	0.816	0.361	Valid
	HT2	0.848	0.361	Valid
	HT3	0.806	0.361	Valid
Behavioral Intention (BI)	BI1	0.877	0.361	Valid
	BI2	0.860	0.361	Valid
	BI3	0.929	0.361	Valid
User Behavior (UB)	UB1	0.895	0.361	Valid
	UB2	0.926	0.361	Valid
	UB3	0.810	0.361	Valid

Based on table 3, by taking a significance level of 5% it is known that the calculated r value > r table so it can be concluded that all the questions asked in this research are valid and able to reveal the objectives of this research.

b. Reliability Test

Reliability tests are carried out to determine reliability or whether someone's answer to their statement is consistent over time or not. The reliability test is carried out by looking at the Cronbach Alpha statistical value and a variable is said to be reliable if the Cronbach alpha value is more than 0.6. The reliability test results can be presented in the following table:

Table 4. Reliability Test

Variable	Cronbach's Alpha	Standard Cronbach's Alpha	Information
Performance Expectancy	0.888	0.600	Reliable
Effort Expectancy	0.935	0.600	Reliable
Social Influence	0.760	0.600	Reliable
Facilitating Conditions	0.938	0.600	Reliable
Hedonic Motivation	0.880	0.600	Reliable
Price Value	0.932	0.600	Reliable
Habits	0.760	0.600	Reliable
Behavioral Intention	0.854	0.600	Reliable
User Behavior	0.852	0.600	Reliable

Based on table 4, it is known that all variables have a Cronbach alpha value of more than 0.6, so it can be concluded that the answers from respondents from time to time are consistent or in other words the data is reliable.

1.2)Classic Assumption Test

a. Normality test

The normality test aims to determine whether in the regression model, confounding or residual variables have a normal distribution. The normality test in this study uses the skewness ratio and kurtosis ratio values. If the skewness and kurtosis ratio values are between -2 and 2 then it is said that the data is normally distributed. It can be seen that the skewness statistical value is -0.071 with a standard error of 0.245, while the kurtosis statistical value is 0.428 with a standard error of 0.485. Based on the calculations above, the skewness and kurtosis ratio values are between -2 and 2 so it can be concluded that the data is normally distributed.

b. Multicollinearity Test

The multicollinearity test was carried out to determine whether there was a correlation between the independent variables in the regression model. The model is said to contain multicollinearity if the tolerance value is 0.1 or Variance Inflation Factor (VIF) 10. The calculation results show that the tolerance value is more than 0.1 and the VIF value is less than 10, so it can be concluded that the model does not contain multicollinearity or there is no relationship between the independent variables in the model.

c. Heteroscedasticity Test

Heteroscedasticity testing is carried out to see whether in the regression model there are differences in variables from the residuals of one observation to another observation. A good regression model is homoscedastic. In this research, heteroscedasticity testing was carried out using the Glejser method, namely by regressing the absolute residual value on the independent variable. If the independent variable statistically influences the dependent variable at a significant level of 5% then there is an indication that heteroscedasticity is occurring, but if it is not significant then it indicates that heteroscedasticity is not occurring. The results of the heteroscedasticity test can be presented in the following table:

Table 5. Heteroscedasticity Test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,865	,255		3,394	,001
	Performance Expectancy	-,007	,027	,047	,249	,804
	Effort Expectancy	-,001	,017	-,008	-,045	,964
	Social Influence	-,017	,024	-,088	-,713	,477
	Facilitating Conditions	-.028	,015	-,292	-1,830	,071
	Hedonic Motivation	-,033	,020	-,256	-1,643	,104
	Price Value	,027	,027	,201	,984	,328
	Habits	,022	,023	,146	,960	,340

a. Dependent Variable: ABS_RES

Based on table 5, using the Glejser test, results were obtained that were not significant for all independent variables for the dependent variable which is the absolute value of the residual. These results indicate that heteroscedasticity does not occur so that this model is suitable for use in making predictions based on input independent variables.

d. Autocorrelation Test

The autocorrelation test aims to test whether in the regression model there is a correlation between confounding errors in period t and confounders in period t-1. The results of the autocorrelation test produce a Durbin Watson (DW) value of 1.853. Given the DW table value with a significance level

of 5%, the number of independent variables (k) = 7, and the number of respondents (N) = 97, then the dL value is 1,518, dU is 1,826, 4-dL = 2,482, and 4-dU= 2.174 Because of the value of or, it can be concluded that there is no autocorrelation in the data.

2) Regression Analysis of Research Data

This research uses a multiple linear regression test. This test proves whether there is an influence between two or more independent variables on the dependent variable. The results of the multiple linear regression test in this study were divided into 2, namely to determine the relationship between performance expectancy (PE), effort expectancy (EE), social influence (SI), price value (PV), facilitating conditions (FC), and habit (HB). on behavioral intention (BI) is proven in equation 1 and the relationship between behavioral intention (BI), facilitating conditions (FC), and habit (HB) on use behavior (UB) is proven in equation 2 which can be seen as follows:

Table 6. Results of Linear Regression Test Equation 1

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,241	,426		,565	,573
	Performance Expectancy	,129	,046	,142	2,820	,006
	Effort Expectancy	,060	,029	,096	2,083	,040
	Social Influence	,157	,040	,129	3,916	,000
	Facilitating Conditions	,053	,025	,089	2,092	,039
	Hedonic Motivation	,098	,034	,119	2,884	,005
	Price Value	,381	,045	,455	8,418	,000
	Habits	.101	,038	.107	2,656	,009

a. Dependent Variable: Behavioral Intention

Table 7. Linear Regression Test Results Equation 2

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,569	,658		6,943	,000

Facilitating Conditions	.133	,051	,270	2,604	.011
Habits	,164	,077	,209	2,122	,037
Behavioral Intention	,312	.103	,375	3,031	,003

a. Dependent Variable: User Behavior

From the results of the regression equation above, it can be analyzed as follows:

1. Performance Expectancy
   The performance expectancy (PE) regression coefficient value is 0.129, which means that every increase in the performance expectancy (PE) value by one unit will give an increase in the behavioral intention (BI) value of 0.129, assuming the values of the other independent variables remain constant.
2. Effort expectancy
   The regression coefficient value of effort expectancy (EE) is 0.060, which means that every increase in the effort expectancy (EE) value by one unit will give an increase in the behavioral intention (BI) value of 0.060, assuming the values of the other independent variables remain constant.
3. Social influence
   The social influence (SI) regression coefficient value is 0.157, which means that every increase in the social influence (SI) value by one unit will give an increase in the behavioral intention (BI) value of 0.157 assuming the values of the other independent variables remain constant.
4. Hedonic Motivation
   The Hedonic Motivation (HM) regression coefficient value is 0.098, which means that every increase in the Hedonic Motivation (HM) value by one unit will give an increase in the behavioral intention (BI) value of 0.098 assuming the values of the other independent variables remain constant.
5. Price value
   The price value (PV) regression coefficient is 0.381, which means that every increase in the price value (PV) by one unit will give an increase in the behavioral intention (BI) value of 0.381, assuming the values of the other independent variables remain constant.
6. Facilitating conditions
   The regression coefficient of facilitating conditions (FC) on behavioral intention (BI) is 0.053, which means that every increase in the facilitating condition (FC) value by one unit will give an increase in the behavioral intention (BI) value of 0.053, assuming the values of the other independent variables remain constant. The regression coefficient value of facilitating conditions (FC) on use behavior (UB) is 0.113, which means that every increase in the value of facilitating conditions (FC) by one unit will give an increase in the value of use behavior (UB) of 0.113, assuming the values of the other independent variables remain constant.
7. Habits
   The regression coefficient value of habit (HB) on behavioral intention is 0.101, which means that every increase in the habit value (HB) by one unit will give an increase in the behavioral intention (BI) value of 0.101, assuming the values of the other independent variables remain constant. The regression coefficient value of habit (HB) on use behavior (UB) is 0.164, which means that every increase in the value of habit (HB) by one unit will give an increase in the value of use behavior (UB) of 0.164 assuming the values of the other independent variables remain constant.

8. Behavioral intention (BI)
   The Behavioral Intention (BI) regression coefficient value is 0.312, which means that every increase in the Behavioral Intention (BI) value by one unit will give an increase in the Behavioral Intention (UB) value of 0.312, assuming the values of the other independent variables remain constant.

2.1 Partial test (T test)

The T test is intended to determine the partial influence of the independent variable on the dependent variable. Based on table 4.8 and table 4.9 it can be explained as follows:

1. The performance expectancy (PE) variable has a probability value of 0.006 for behavioral intention (BI). This shows that the probability value is less than 5% (0.006 < 0.05), so it can be concluded that the performance expectancy (PE) variable has a positive and significant effect on behavioral intention (BI).
2. The effort expectancy (EE) variable has a probability value of 0.040 for behavioral intention (BI). This shows that the probability value is less than 5% (0.040 < 0.05), so it can be concluded that the effort expectancy (EE) variable has a positive and significant effect on behavioral intention (BI).
3. The social influence (SI) variable has a probability value of 0.000 for behavioral intention (BI). This shows that the probability value is less than 5% (0.000 < 0.05), so it can be concluded that the social influence (SI) variable has a positive and significant effect on behavioral intention (BI).
4. The facilitating condition (FC) variable has a probability value of 0.039 for behavioral intention (BI). This shows that the probability value is less than 5% (0.039 < 0.05), so it can be concluded that the facilitating condition (FC) variable has a positive and significant effect on behavioral intention (BI).
5. The Hedonic Motivation (HM) variable has a probability value of 0.005 regarding behavioral intention (BI). This shows that the probability value is less than 5% (0.005 < 0.05), so it can be concluded that the Hedonic Motivation (HM) variable has a positive and significant effect on behavioral intention (BI).
6. The price value (PV) variable has a probability value of 0.000 regarding behavioral intention (BI). This shows that the probability value is less than 5% (0.000 < 0.05), so it can be concluded that the price value (PV) variable has a positive and significant effect on behavioral intention (BI).
7. The habit variable (HB) has a probability value of 0.009 for behavioral intention (BI). This shows that the probability value is less than 5% (0.009 < 0.05), so it can be concluded that the habit variable (HB) has a positive and significant effect on behavioral intention (BI).
8. The facilitating condition (FC) variable has a probability value of 0.011 regarding use behavior (UB). This shows that the probability value is less than 5% (0.011 < 0.05), so it can be concluded that the facilitating condition (FC) variable has a positive and significant effect on use behavior (UB).
9. The habit variable (HB) has a probability value of 0.037 regarding use behavior (UB). This shows that the probability value is less than 5% (0.037 < 0.05), so it can be concluded that the habit variable (HB) has a positive and significant effect on use behavior (UB).
10. The behavioral intention (BI) variable has a probability value of 0.003 regarding use behavior (UB). This shows that the probability value is less than 5% (0.003 < 0.05), so it can be concluded that the behavioral intention (BI) variable has a positive and significant effect on use behavior (UB).

2.2 Simultaneous Test (F Test)

The simultaneous test or F test is carried out to see the effect of all independent variables on the dependent variable. From the calculations, the F probability result is 0.000, which means the F probability value is less than the 5% significance level, namely 0.000 < 0.05. This shows that together the variables Habit, Social Influence, Hedonic Motivation, Effort Expectancy, Facilitating

Conditions, Performance Expectancy, Price Value influence the Behavioral Intention variable. The output results in table 4.9 also show that the probability of F is less than the 5% significance level, namely 0.000 < 0.05, so it can be concluded that together the Behavioral Intention, Habit, Facilitating Conditions variables have an effect on the User Behavior variable.

2.3 Coefficient of Determination

The coefficient of determination obtained is 0.938. This shows that the contribution of all independent variables (Habit, Social Influence, Hedonic Motivation, Effort Expectancy, Facilitating Conditions, Performance Expectancy, Price Value) in explaining the dependent variable (Behavioral Intention) is 93.8% and the remaining 6.2% is explained by other variables outside the model. The coefficient of determination value obtained was 0.601, which shows the contribution of all independent variables (Behavioral Intention, Habit, Facilitating Conditions) in explaining the dependent variable (User Behavior) of 60.1% and the remaining 39.9 is explained by other variables outside the model.

3) Discussion

3.1 The influence of performance expectancy on behavioral intention

Based on the results of the processing carried out, it can be seen that performance expectancy has a positive and significant influence on behavioral intention because it has a probability value of less than the 5% significance level, namely 0.006. These results are by the hypothesis developed in this research that performance expectancy influences behavioral intention, thus hypothesis 1 (H1) is accepted.

3.2 The influence of effort expectancy on behavioral intention

Based on the results of the processing carried out, it can be seen that effort expectancy has a positive and significant influence on behavioral intention because it has a probability value of less than the 5% significance level, namely 0.040. These results are by the hypothesis developed in this research that effort expectancy influences behavioral intention, thus hypothesis 2 (H2) is accepted.

3.3 The influence of social influence on behavioral intention

Based on the results of the processing carried out, it can be seen that social influence has a positive and significant influence on behavioral intention because it has a probability value of less than the 5% significance level, namely 0.000. These results are by the hypothesis developed in this research that social influence influences behavioral intention, thus hypothesis 3 (H3) is accepted.

3.4 The influence of facilitating conditions on behavioral intention

Based on the results of the processing carried out, it can be seen that performance expectancy has a positive and significant influence on behavioral intention because it has a probability value of less than the 5% significance level, namely 0.039. These results are by the hypothesis developed in this research that performance expectancy influences behavioral intention, thus hypothesis 4 (H4) is accepted.

3.5 The influence of hedonic motivation on behavioral intention

Based on the results of the processing carried out, it can be seen that Hedonic motivation has a positive and significant influence on behavioral intention because it has a probability value of less than the 5% significance level, namely 0.005. These results are by the hypothesis developed in this research that price value influences behavioral intention, thus hypothesis 5 (H5) is accepted.

3.6 The influence of price value on behavioral intention

Based on the results of the processing carried out, it can be seen that price value has a positive and significant influence on behavioral intention because it has a probability value of less than the 5% significance level, namely 0.000. These results are by the hypothesis developed in this research that price value influences behavioral intention, thus hypothesis 6 (H6) is accepted.

3.7 The influence of habit on behavioral intention

Based on the results of the processing carried out, it can be seen that habit has a positive and significant influence on behavioral intention because it has a probability value of less than the 5% significance level, namely 0.009. These results follow the hypothesis developed in this research that habit influences behavioral intention, thus hypothesis 7 (H7) is accepted.

3.8 The influence of facilitating conditions on use behavior

Based on the results of the processing carried out, it can be seen that facilitating conditions do not have a significant influence on use behavior because they have a probability value of more than the 5% significance level, namely 0.011. These results are not in line with the hypothesis developed in this research that facilitating conditions influence use behavior, thus hypothesis 8 (H8) is accepted.

3.9 The Influence of habit on use behavior

Based on the results of the processing carried out, it can be seen that habit has a positive and significant influence on use behavior because it has a probability value of less than the 5% significance level, namely 0.037. These results are by the hypothesis developed in this research that performance expectancy influences use behavior, thus hypothesis 9 (H9) is accepted.

3.10 The influence of behavioral intention on use behavior

Based on the results of the processing carried out, it can be seen that behavioral intention has a positive and significant influence on behavioral use because it has a probability value of less than the 5% significance level, namely 0.003. These results are by the hypothesis developed in this research that performance expectancy influences use behavior, thus hypothesis 10 (H10) is accepted.

5. Conclusion

Technological developments in Indonesia are increasing rapidly. With the emergence of Information Technology applications and services such as mobile commerce, it has become common practice for Businesses to utilize Information Technology to facilitate their daily operations in the economy, financial sector, and retail sector. Mobile commerce is a new field of science that involves the use of mobile computing technology. The characteristics of m-commerce have resulted in the business environment being motivated by this new paradigm to achieve a more efficient and effective mechanism for doing business. Along with the increasingly rapid development of technology, Balindo Paradiso is also taking advantage of technological sophistication by building innovations in the m-commerce sector. This system was created to make it easier for students to access all administrative and financial activities. Students can access the application via smartphone or PC. There are several activities that can be carried out on this system, including: students can create an account and update their latest personal data on the Balindo Paradiso University Information System. Students can find out the amount of semester bills or fees that need to be paid. Each bill will be automatically printed on the system.This research is aimed at analyzing aspects that impact student acceptance of the Balindo Paradiso Information system. This research aims to recommend development and improvement to the developers of the Balindo Paradiso Information system in accordance with the research results obtained. The UTAUT 2 theoretical framework was used for this investigation using multiple linear regression tests. The results of the hypothesis test state that the performance expectancy, social influence, habit, and perceived trust variables have a high impact on users' intentions to use the Balindo Paradiso University Information System.

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