Jutisi: Jurnal Ilmiah Teknik Informatika dan Sistem Informasi
Jl. Ahmad Yani, K.M. 33,5 - Kampus STMIK Banjarbaru
Loktabat – Banjarbaru (Tlp. 0511 4782881), e-mail: puslit.stmikbjb@gmail.com
e-ISSN: 2685-0893
p-ISSN: 2089-3787

Comparative Analysis of User Experience: A Study of MyPortal Universitas International Batam on Desktop and Mobile Platforms

Syaeful Anas Aklani[1], Haeruddin[2], Elia[3*]
Sistem Informasi, Universitas Internasional Batam, Batam, Indonesia
*e-mail *Corresponding Author:* 2131140.elia@uib.edu

Abstract

This research evaluates the UX of MyPortal. Myportal is an academic information system established by Universitas International Batam (UIB) on desktop and mobile platforms. This research uses the UTAUT2 model. This study examines factors that can influence user satisfaction and behavioral intentions such as Performance Expectancy, Effort Expectancy, Social Influence, and Habit. A mixed-methods approach was taken by combining quantitative surveys and qualitative interviews conducted by 349 students who actively use Myportal. The results show that the Performance Expectancy and Effort Expectancy variables can significantly increase productivity and also ease of use, but the Hedonic Motivation variable is not the main factor. This study emphasizes that technical support, habits, and environmental recommendations also have an important role in shaping user behavior. The results of this study can provide practical insights in improving MyPortal and similar systems in academic environments by focusing on ease of use, satisfaction, and accessibility.
Keywords: *User Experience; UTAUT2; MyPortal*

Abstrak

Penelitian ini mengevaluasi UX dari MyPortal. MyPortal adalah sebuah sistem informasi akademik yang dibentuk oleh Universitas Internasional Batam (UIB) pada platform desktop dan mobile. Penelitian ini menggunakan model UTAUT2. Dalam penelitian ini mengkaji faktor-faktor yang dapat memengaruhi kepuasan pengguna dan niat perilaku contonya seperti *Performance Expectancy, Effort Expectancy, Social Influence*, dan *Habit*. Pendekatan dengan mixed-methods dilakukan dengan menggabungkan survei kuantitatif dan wawancara kualitatif yang dilakukan oleh 349 mahasiswa yang aktif menggunakan *Myportal* ini. Hasilnya menunjukkan bahwa variabel *Performance Expectancy* dan *Effort Expectancy* secara signifikan dapat meningkatkan produktivitas dan juga kemudahan penggunaan, namun variabel *Hedonic Motivation* bukanlah faktor utama. Penelitian ini memberikan penekanan bahwa dukungan teknis, kebiasaan, dan rekomendasi lingkungan juga memiliki peran penting dalam membentuk perilaku pengguna. Hasil dari penelitian ini dapat memberikan wawasan praktis dalam meningkatkan *MyPortal* dan juga sistem yang serupa di lingkungan akademik dengan memberi fokus pada kemudahan penggunaan, kepuasan, dan aksesibilitas.
Kata kunci: *User Experience; UTAUT2; MyPortal*

1. Introduction

With advances in information technology have encouraged the development of information systems which aim to improve user experience (UX). One of them is in the world of education [1]. The use of information systems in academics is very important in supporting or creating smooth administrative and academic processes. One of the systems used in the academic environment is MyPortal. Myportal is an academic information system formed and developed by Batam International University (UIB). This system really allows users to carry out various activities such as course registration, taking grades, and also online financial transactions. This application can be accessed using smartphones, laptops and other devices [2]. Therefore, understanding and evaluating the UX of MyPortal is very important to ensure whether this system can provide easy access, efficiency and user satisfaction.

MyPortal is equipped with features that can support academic and administrative needs. There are several issues that have arisen regarding the consistency and quality of UX across platforms. Academic information systems must have consistent UX across various devices to ensure user satisfaction. The importance of UX in information systems cannot be ignored [3]. UX or User Experience itself is a person's response to using a product [4]. This inequality creates problems related to system effectiveness. Because the main goal of UX is to create a positive, enjoyable and satisfying experience for users so that they feel comfortable when using the product [5]. That way, users can easily access information to improve operational efficiency [6].

As an effort to overcome this problem, this research uses an evaluation approach using the UTAUT2 model. UTAUT 2 is a user acceptance model which is influential in conducting research related to user acceptance of information technology [7]. This model is a model related to the acceptance of technology [8]. Factors such as Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Habit (HT) are analyzed in order to understand their influence on user satisfaction and behavior in using the system. UTAUT screens factors related to technology use and also satisfaction with technology use and behavioral predictions [9]. This research uses a mixed-methods approach by conducting a quantitative survey and qualitative interviews.

This research was created to evaluate the UX of MyPortal on desktop and mobile platforms to find out whether user satisfaction and also intention to use the system are affected by these factors. It is hoped that the results of this research can be used to contribute to the development and optimization of information systems within the UIB environment and can be used as a reference for other educational institutions to improve the UX of their academic systems.

2. Theoretical Foundation

There are also other studies related to this research:

This journal examines factors that can influence the intention of the people of Karawang Regency to use OVO as a digital transaction service using the UTAUT 2 model. In this research there are five independent variables, namely Performance Expectancy, Effort Expectancy, Facilitating Conditions, Hedonic Motivation, and Habit towards the dependent variable Behavioral Intention. The results of this research are that three variables have a significant influence on the intention to use OVO, namely Performance Expectancy, Facilitating Conditions, and Habit. Of these three factors, Habit or user habits are the most dominant factors in determining intention to use OVO. Meanwhile, the other two variables, namely EE (Effort Expectancy) and HM (Hedonic Motivation) doesn't have influence on intention to use OVO [10].

The OASIS system at Bandung College of Technology is proven to help productivity and is easy to use, with Performance Expectancy (PE) and Effort Expectancy (EE) as the main influencing factor User Behavior. Other factors such as Social Influence (SI), Facilitating Conditions (FC), Hedonic Motivation (HM), Price Value (PV), and Habit (HT) does not have a significant influence. Increased technical and social support is needed to encourage more effective use of the system [11].

This research evaluates factors can be influence the interest and behavior of UMKM in Denpasar using QRIS with UTAUT2 model. The results are that Effort Expectancy (EE), Facilitating Conditions (FC), Hedonic Motivation (HM), and Price Value (PV) influence interest in use, meanwhile Habit and Behavioral Intention influence usage behavior. Factors such as Performance Expectancy (PE), Social Influence (SI), and others are not significant (Febriani et al., 2023) [12].

In this study the author used 8 variables using the UTAUT2 model. These variables consist of: Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Habit (HT), Hedonic Motivation (HM), Facilitating Conditions (FC). Variable Behavioral Intention (BI) positive influence on Use Behavior (UB), where the stronger a person's intention, the greater the chance they will actually use the technology.

On the other hand, if these factors can have a negative impact if they are not met. For example, if technology is considered difficult to use, there is a lack of social support, or limited infrastructure, then the intention and behavior of using technology can decrease.

Overall, this model strongly shows that a person's decision to use technology is greatly influenced by perceived benefits, habits, convenience, motivation, and support from the

surrounding environment. This research is different from previous studies in that they only used quantitative methods, whereas this research uses mixed method.

3. Methodology

3.1 Research Stages

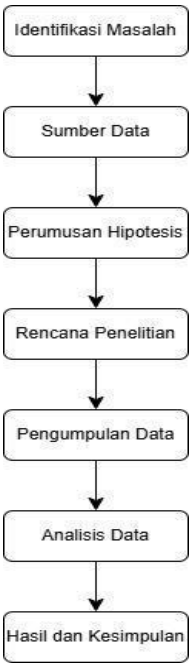

Figure 1. Stage in the Research

The following are the stages in this research, first starting from problem identification where we analyze the background of the problem first. After that, we look for the data source and create a hypothesis for the questionnaire that will be distributed later.

3.2 Types of research

This research uses a combination approach (mixed methods) which integrates qualitative and quantitative methods. The qualitative method is a research method that represents naturalistic understanding [13] while the quantitative method includes the collection and analysis of numerical data with control variables [14]. This approach was chosen to provide a more comprehensive picture in analyzing the Universitas Internasional Batam MyPortal user experience on desktop and mobile platforms. In a quantitative approach, this research measures the influence of factors in the UTAUT2 model (Unified Theory of Acceptance and Use of Technology 2) on user experience. Quantitative data was collected through surveys using structured questionnaires. Meanwhile, a qualitative approach is used to dig deeper into user experiences, preferences and challenges through interviews.

The qualitative method used was an interview guide designed to explore in-depth information regarding user experiences, impressions and preferences regarding MyPortal. Quantitative and qualitative data were collected using random sampling techniques to ensure representation of desktop and mobile users. Quantitative data was analyzed through an online survey using the platform Google Forms by using software such as SmartPLS to test the relationship between variables in the UTAUT2 model. SmartPLS is a software that is formed based on the nonparametric concept so that it does not require normality assumptions and can also be used for small samples [15].

3.3 Research Data

The subjects of this research are Batam International University students who have used MyPortal on both desktop and mobile platforms. Meanwhile, the research object is User Experience (UX) of MyPortal which was analyzed using the UTAUT2 model. The tool for calculating sample size is slovin.

$$n = \frac{N}{1 + N(e)^2} \quad \ldots\ldots (1)$$

Information for this formula:
n = Number of samples required
N = Size for Population
E = Error level (usually 0.05 or 5%)

Based on the formula above, researchers can obtain the required number of samples, namely:

n = 2.700/(1+(2.700x)
n = 2.700/(1+(2.700x0.0025))
n = 2.700/(1+6.75)
n = 2.700/7.75
n = 348.39 (rounded to 349)

3.4 Research Variables

The research instrument for quantitative methods is questionnaire-based Likert scale. The scale will be shown using numbering from 1 which is strongly disagree to number 5 which is strongly agree which is designed based on variables from the UTAUT2 model, namely PE, EE, SI, HT, HM, FC, BI, UB. The following are indicators of the variables above.

Table 1. Variable and Indicator Table

No	Variable	Indicator
1	PE (Performance Expectancy)	PE1: The system helps me complete tasks faster.
		PE2: The system increases my productivity.
		PE3: The system supports the achievement of my work goals.
2	EE (Effort Expectancy)	EE1: Easy to use system.
		EE2: I found the system easy to understand.
		EE3: The features in this technology are easy to understand
3	SI (Social Influence)	SI1: My friend or colleague uses the system.
		SI2: The view that using MyPortal is considered important by the campus community.
		SI3: I feel it is important to use this system because of the positive views of my environment.
4	HT (Habit)	HT1: I'm used to using the system.
		HT2: Using the system became part of my routine.
		HT3: I automatically use the system when needed.
5	HM (Hedonic Motivation)	HM1: I feel happy using the system.
		HM2: The system provides a pleasant experience.
		HM3: I enjoyed the time spent using the system.
6	FC (Facilitating Conditions)	FC1: This technology is compatible with other devices I use.
		FC2: I have sufficient knowledge to use the system.
		FC3: There is technical support if I run into problems with the system.
7	BI (Behavioral Intention)	BI1: I want to use the system for various purposes.

No	Variable	Indicator
8	UB (Use Behavior)	BI2: I have a strong intention to use this technology. BI3: I use this system because of positive recommendations from those around me. UB1: I use this technology according to my needs. UB2: I rely on this technology to complete my work or daily activities. UB3: I often use this application.

3.5 Analysis Methods and Hypotheses

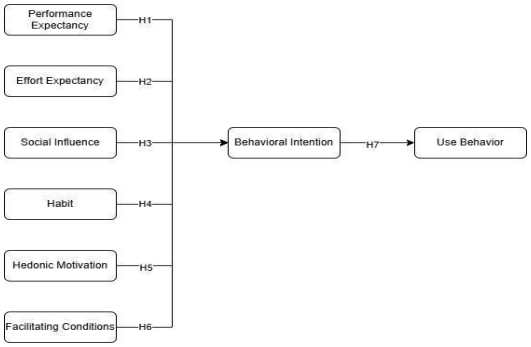

Figure 2. UTAUT 2 model

In this research, the UTAUT2 which is operated with the SmartPLS program. The hypothesis in this research is as follows:

1. Performance Expectancy (H1): PE (Performance Expectancy) have a positive influence on BI (Behavioral Intention) to use the system.
2. Effort Expectancy (H2): EE (Effort Expectancy) have a positive influence on BI (Behavioral Intention) to use the system.
3. Social Influence (H3): SI (Social Influence) have a positive influence on BI (Behavioral Intention) to use the system.
4. Habit (H4): HT (Habit) have a positive influence on BI (Behavioral Intention) to use the system.
5. Hedonic Motivation (H5): HM (Hedonic Motivation) have a positive influence on BI (Behavioral Intention) to use the system.
6. Facilitating Conditions (H6): FC (Facilitating Conditions) have a positive influence on BI (Behavioral Intention) to use the system.
7. Behavioral Intention (H7): BI (Behavioral Intention) have a positive influence on UB (Use Behavior) in using the system.

4. Discussion

4.1 System View

4.2

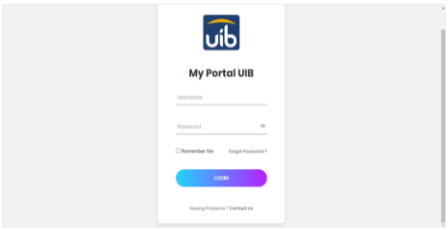

Figure 3. Login Page

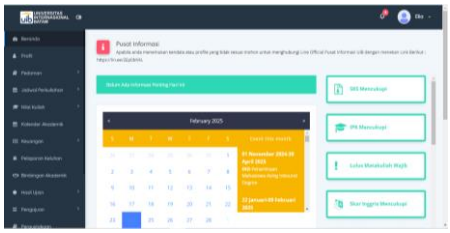

Figure 4. Dashboard

In figure 3 is the login page where here we fill in the username and password, after that we will enter the dashboard as in figure 4.

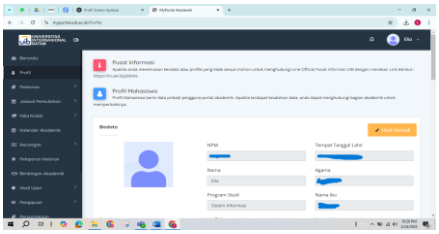

Figure 5. Profile Page

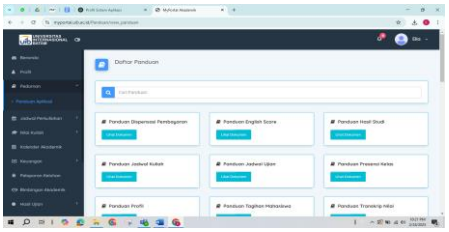

Figure 6. Pedoman Page

In the dashboard there is a profile page, which contains the student number, place and date of birth, name, religion and so on as in Figure 5. After that, there is also a Pedoman page in Figure 6 which contains a guide to using this application.

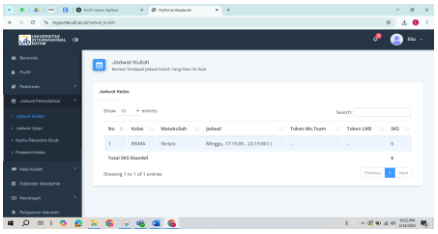

Figure 7. Jadwal Kuliah Page

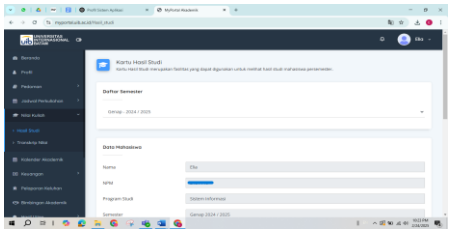

Figure 8. Nilai Kuliah Page

After that, in Figure 7 there is a jadwal kuliah page which contains the lecture schedule, exam schedule, study plan card, and also class attendance. There is also a course grades page which contains study results and grade transcripts as in Figure 8.

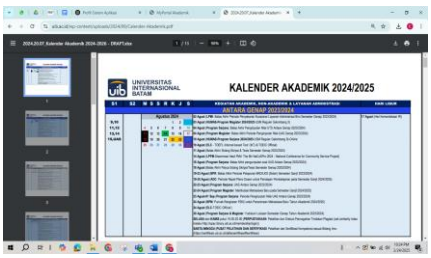

Figure 9. Kalender Page

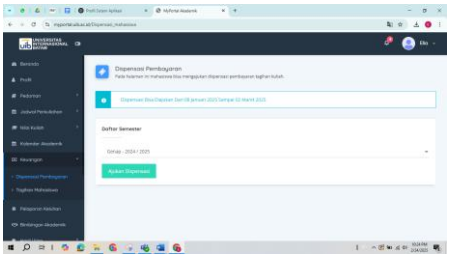

Figure 10. Keuangan Page

In Figure 9 there is a kalender page where you can see the academic calendar which contains things that will be implemented. After that, in Figure 10, namely the keuangan page, on this page you can make payment dispensations and you can see financial bills.

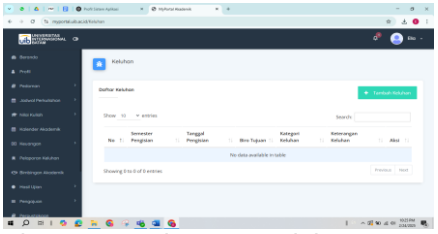

Figure 11. Pelaporan Keluhan Page

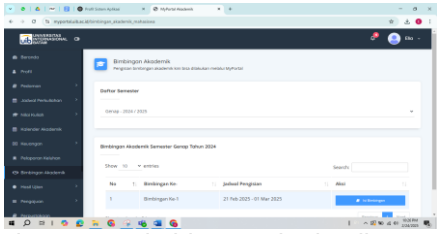

Figure 12. Bimbingan Akademik Page

In Figure 11, this Pelaporan Keluhan page contains a list of complaints that we have filled out. After that, in Figure 12, the bimbingan akademik page contains guidance for supervisors.

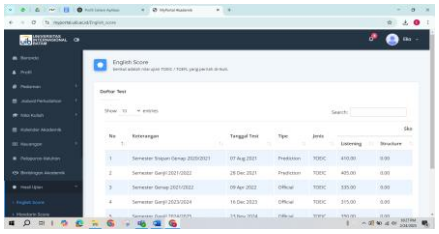

Figure 13. Hasil Ujian Page

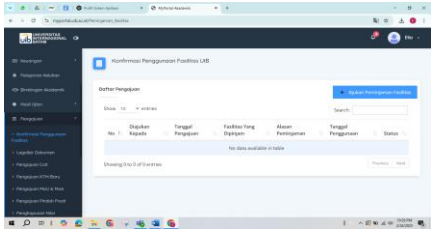

Figure 14. Pengajuan Page

In Figure 13, the hasil ujian page contains the English and Mandarin scores that have been taken. After that, in Figure 14, the pengajuan page contains applications such as new student cards, MoU MoA, changing study programs and many more.

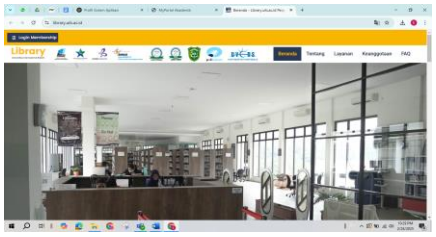

Figure 15. Perpustakaan Page

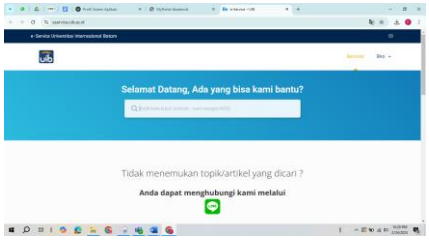

Figure 16. E-service Page

In figure 15, the perpustakaan page, which when clicked will go directly to the library website. After that, the figure 16 will also go directly to the web eservice.

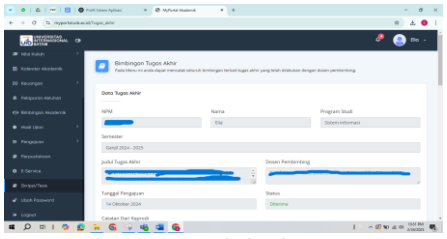

Figure 17. Skripsi Page

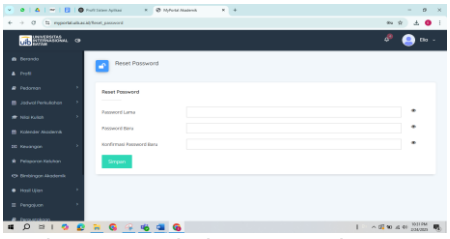

Figure 18. Ubah Password Page

In figure 17 the skripsi page, which contains the student's final assignment. After that, picture 18 ubah password Page, where if you want to change the pass, fill in the old pass, new pass, and confirm the new pass.

4.3 Respondent Characteristics

In this study there were 349 respondents and they were divided based on categories as below.

Table 2. Characteristics of Respondents

No	Characteristic Type		%
1	Age		
	-	17-20 Years	25,7%
	-	21-25 Years	29,1%
	-	26-30 Years	39%
	-	> 30 Years	6,2%
2	Gender		
	-	Man	34,7%
	-	Woman	65,3%

4.4 Outer Model Analysis Results

The following is a test of convergent validity that was passed through the test factor loading.

Table 3. Factor Loading

Indicator	Outer Loading	Information
PE1	0.82	Accepted
PE2	0.792	Accepted
PE3	0.755	Accepted
EE1	0.831	Accepted
EE2	0.8	Accepted
EE3	0.795	Accepted
SI1	0.756	Accepted
SI2	0.733	Accepted
SI3	0.822	Accepted
HT1	0.621	Accepted
HT2	0.804	Accepted
HT3	0.796	Accepted
HM1	0.294	**Rejected**
HM2	0.495	**Rejected**
HM3	0.972	Accepted
FC1	0.773	Accepted
FC2	0.669	Accepted
FC3	0.672	Accepted
BI1	0.789	Accepted
BI2	0.813	Accepted
BI3	0.679	Accepted
UB1	0.789	Accepted
UB2	0.789	Accepted
UB3	0.69	Accepted

Based on the table above, there are 2 indicators that were rejected and 22 indicators that were accepted. The variable was rejected because the outer loading value did not reach the threshold of 0.6. Therefore, the indicator does not meet the minimum value so it is removed from the related variables. This removed indicator consists of Hedonic Motivation (HM) 1 dan Hedonic Motivation (HM) 2.

Table 4. Average Variance Extracted (AVE)

Variable	AVE	Information
BI (Behavioral Intention)	0.582	Accepted
EE (Effort Expectancy)	0.654	Accepted
FC (Facilitating Condition)	0.499	**Rejected**
HT (Habit)	0.555	Accepted
HM (Hedonic Motivation)	1,000	Accepted
PE (Performance Expectancy)	0.623	Accepted
SI (Social Influence)	0.595	Accepted
UB (Use Behavior)	0.573	Accepted

Based on the table above, there is 1 variable that is rejected and 7 variables that are accepted. The variable was rejected because the value did not reach 0.5.

Table 5. Cross-Loading

	WITH A	EE	FC	HM	HT	ON	AND	UB
BI1	**0.789**	0.087	0.225	0.21	0.088	0.209	0.161	0.41
BI2	**0.813**	0.189	0.297	0.231	0.263	0.143	0.186	0.404
BI3	**0.679**	0.137	0.181	0.162	0.016	0.117	0.068	0.367
EE1	0.148	**0.831**	0.289	0.285	0.403	0.436	0.345	0.034
EE2	0.142	**0.8**	0.262	0.264	0.475	0.528	0.466	0.14
EE3	0.151	**0.795**	0.263	0.225	0.379	0.495	0.384	0.191
FC1	0.226	0.273	**0.773**	0.411	0.355	0.528	0.435	-0.006
FC2	0.189	0.352	**0.669**	0.384	0.216	0.359	0.29	0.018
FC3	0.238	0.111	**0.672**	0.084	0.186	0.028	0.195	0.137
HM3	0.266	0.319	0.402	**1,000**	0.209	0.424	0.287	0.092
HT1	0.068	0.33	0.319	0.203	**0.621**	0.417	0.532	0.088
HT2	0.145	0.317	0.25	0.051	**0.804**	0.273	0.434	0.148
HT3	0.148	0.505	0.278	0.247	**0.796**	0.382	0.551	0.049
PE1	0.146	0.562	0.341	0.413	0.338	**0.82**	0.359	-0.035
PE2	0.169	0.49	0.392	0.273	0.394	**0.792**	0.5	0.111
PE3	0.17	0.38	0.261	0.326	0.329	**0.755**	0.334	0.063
SI1	0.123	0.53	0.408	0.236	0.546	0.538	**0.756**	0.179
SI2	0.105	0.345	0.379	0.22	0.603	0.469	**0.733**	0.105
SI3	0.184	0.307	0.266	0.218	0.432	0.258	**0.822**	0.183
UB1	0.422	0.139	0.127	0.129	0.124	0.111	0.226	**0.789**
UB2	0.421	0.093	-0.012	0.043	0.056	0.024	0.103	**0.789**
UB3	0.318	0.113	0.055	0.027	0.11	-0.003	0.142	**0.69**

The table above is the test results Cross-Loading. From the table, the value in bold is the value Cross-Loading of every single indicator where the value more significant than the value of other variables in the vertical row.

Table 6. Testing Composite Reliability

Variable	Composite Reliability	Information
BI (Behavioral Intention)	0.806	Accepted
EE (Effort Expectancy)	0.85	Accepted
FC (Facilitating Condition)	0.748	Accepted
HT (Habit)	0.787	Accepted
HM (Hedonic Motivation)	1,000	Accepted
PE (Performance Expectancy)	0.832	Accepted
SI (Social Influence)	0.815	Accepted
UB (Use Behavior)	0.801	Accepted

The table above is done by paying attention to the values composite reliability. The result is that each variable is accepted because it has a value above 0.7, which indicates that all variables are significant and reliable.

4.5 Inner Model Analysis Results

Table 7. R-Square & Q-Square Test

Endogenous Variables	R^2	Information	Q^2	Information
BI (Behavioral Intention)	0.124	Weak	0.061	Accepted
UB (Use Behavior)	0.266	Moderate	0.144	Accepted

The table above is a table containing inner model analysis with R-Square test which indicates that the exogenous variable has an influence of 12.4% on BI (Behavioral Intention) and 26.6% against UB (Use Behavior) which shows the relationship between variables is in the weak and moderate or moderate categories. Furthermore, the Q-Square test results show that the value of each exogenous variable is above 0. Because of this, the BI and UB variables can and are capable of predicting the model well.

4.6 Analysis Results Fornell-Larcker

Table 8. Fornell-Larcker

	WITHA	EE	FC	HT	HM	ON	AND	UB
BI (Behavioral Intention)	**0.763**							
EE (Effort Expectancy)	0.182	**0.809**						
FC (Facilitating Condition)	0.311	0.335	**0.706**					
HT (Habit)	0.172	0.517	0.358	**0.745**				
HM (Hedonic Motivation)	0.266	0.319	0.402	0.209	**1,000**			
PE (Performance Expectancy)	0.206	0.601	0.42	0.45	0.424	**0.789**		
SI (Social Influence)	0.187	0.492	0.433	0.654	0.287	0.507	**0.771**	
UB (Use Behavior)	0.516	0.151	0.075	0.125	0.092	0.064	0.208	**0.757**

This table is a discriminant validity matrix that uses Fornell-Larcker Criterion. The bold values along the diagonal represent the square root of the AVE for every single variable, the value of which must be greater than the association value between variables in the same column/row. This is to ensure that each variable is more correlated with its own indicator. From this table, it can be seen that all variables have met the discriminant validity criteria.

4.7 Discussion

In this research, the results point to Performance Expectancy (PE) dan Effort Expectancy (EE) which has a role in increasing usage intentions Behavioral Intention (BI) MyPortal. Users are more dominant in using the system when it is considered useful and also easy to use. In addition, Habit (HT) and Social Influence (SI) also has an impact on usage decisions, while Hedonic Motivation (HM) does not have a significant impact, indicating that users focus more on the function of the system rather than the pleasure of using the system. Facilitating Conditions (FC) also has an impact on comfort of use through technical support and device compatibility.

Recommendations for improving the UX of MyPortal include increasing the speed of access and familiarizing students with its use. More responsive technical support and promotion of the system in academic environments can increase user engagement.

This research has similarities with previous studies, such as Priatna et al. (2024) which emphasizes the importance of habits in technology adoption as well as Andini & Hariyanti (2021) who emphasize the main role Performance Expectancy and Effort Expectancy. By using the approach mixed-methods, this research can offer an understanding of the UX factors of MyPortal which can be a reference for the development of other digital academic systems.

5. Conclusion

The results of research using the UTAUT 2 model which was carried out using Smartpls software, it can be inferred that the variables accepted, which affect the experience of Universitas Internasional Batam MyPortal on desktop and mobile has several important findings:

MyPortal users include variables PE, EE, FC, SI, HT, US, and BI. All variables show that users of the Myportal system will be very satisfied if the system can increase productivity and is easy to use. Meanwhile, there is an unacceptable variable, namely Hedonic Motivation (HM), which shows that enjoyment in using the system has not been the main factor in using this system.

The factors in using MyPortal at Batam International University are driven by its convenience and benefits in completing a task quickly, as well as adequate technical support. Social influences, habits, and also pleasant experiences when using this system also strengthen students' intentions to continue using it.

Daftar Referensi

[1] S. Prasetyaningsih and S. P. N. Muchtar, “Analisis Perbandingan User Experience pada Website dan Aplikasi Mobile Shopee Menggunakan UEQ,” *JTIM J. Teknol. Inf. dan Multimed.*, vol. 5, no. 3, pp. 162–170, 2023, doi: 10.35746/jtim.v5i3.326.

[2] E. Agusti, “Perancangan Aplikasi Invoice Berbasis Mobile Studi Kasus Umkm,” *Hexatech J. Ilm. Tek.*, vol. 1, no. 01, pp. 19–33, 2022, doi: 10.55904/hexatech.v1i01.56.

[3] D. Mualfah, T. K. Saputra, and R. Firdaus, “Analisis dan Perancangan Ulang User Interface dan User Experience Sistem Informasi Kuliah Online Universitas Muhammadiyah Riau Menggunakan Metode Design Thinking,” *J. Fasilkom*, vol. 14, no. 3, pp. 810–816, 2024.

[4] R. Auliazmi, G. Rudiyanto, and R. D. W. Utomo, “Kajian Estetika Visual Interface Dan User Experience Pada Aplikasi Ruangguru Aesthetic Studies of Visual Interface and User Experience of the Ruangguru Application,” *J. Seni dan Reka Ranc. J. Ilm. Magister Desain*, vol. 4, no. 1, pp. 21–36, 2021, doi: 10.25105/jsrr.v4i1.9968.

[5] P. E. Dengan and M. Tam, “Analisis Kepuasan Pengguna Terhadap OS (Operating System) Windows 11,” *Kohesi J. Multidisiplin Saintek*, vol. 4, no. 1, pp. 39–50, 2022.

[6] A. Hajizah, “Penerapan User Experience Dalam Permodelan Sistem Informasi Keuangan,” *J. Inf. Technol. Softw. Eng. Comput. Sci.*, vol. 2, no. 1, pp. 1–11, 2024.

[7] M. T. Hidayat, Q. Aini, and E. Fetrina, “Penerimaan Pengguna E-Wallet Menggunakan UTAUT 2 (Studi Kasus) (User Acceptance of E-Wallet Using UTAUT 2-A Case Study),” *J. Nas. Tek. Elektro dan Teknol. Inf.*, vol. 9, no. 3, pp. 240–241, 2020.

[8] G. Pratama Hafidz, V. Sandriana Ulfa Prodi Manajemen, and F. Ekonomi dan Bisnis, “Identifikasi Model Utaut 2 Pada Niat Penggunaan Layanan Digital Allo Bank,” *J. Bisnis dan Manaj.*, vol. 3, no. 4, pp. 2477–1783, 2023.

[9] M. S. L. Sihombing and N. Oktaviani, “Penerapan Model UTAUT 2 Terhadap Kepuasan Dan Perilaku Pengguna Aplikasi Pospay Di Kota Palembang,” *J. Mantik*, vol. 6, no. 3, pp. 3283–3289, 2022.

[10] A. Priatna, J. Yaton, and D. Awalludin, “Aplikasi Model Teori UTAUT 2 Untuk Mengukur Niat Menggunakan International , kemudian mendapatkan izin menurut Badan Pusat Statistik (BPS). Tidak pusat industri dan memiliki gaji UMR Bekasi . Dengan jumlah penduduk dan gaji aplikasi berbasis Financial T,” *J. Interkom J. Publ. Ilm. Bid. Teknol. Inf. dan Komun.*, vol. 19, no. 1, pp. 25–33, 2024.

[11] F. Andini and I. Hariyanti, “Penerapan Model Utaut 2 Untuk Memahami Perilaku Penggunaan Oasis Di Sekolah Tinggi Teknologi Bandung,” *Naratif J. Nas. Ris. Apl. dan Tek. Inform.*, vol. 3, no. 02, pp. 1–10, 2021, doi: 10.53580/naratif.v3i02.127.

[12] N. K. D. Febriani, N. W. Utami, and I. G. A. P. D. Putri, “Analisis Behavioral Intention dan Use Behavior Quick Response Code Indonesian Standard (QRIS) Pada UMKM Dengan Metode UTAUT 2 di Kota Denpasar,” *J. Ilm. Teknol. Inf. Asia*, vol. 17, no. 1, p. 67, 2023, doi: 10.32815/jitika.v17i1.890.

[13] Muhajirin, Risnita, and Asrulla, “Pendekatan Penelitian Kuantitatif dan Kualitatif Serta Tahapan Penelitian,” *J. Genta Mulia*, vol. 15, no. 1, pp. 82–92, 2024.

[14] R. A. Siroj *et al.*, “Metode Penelitian Kuantitatif Pendekatan Ilmiah untuk Analisis Data,” *J. Rev. Pendidik. dan Pengajaran*, vol. 7, no. 3, pp. 11279–11289, 2024.

[15] S. Sayyida, “Structural Equation Modeling (Sem) Dengan Smartpls Dalam Menyelesaiakan Permasalahan Di Bidang Ekonomi,” *J. MISSY (Management Bus. Strateg.*, vol. 4, no. 1, pp. 6–13, 2023, doi: 10.24929/missy.v4i1.2610.