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THE INFLUENCE OF ISLAMIC BUSINESS ETHICS ON THE USE OF OVO: A UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY 2 (UTAUT 2) APPROACH

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PAPER INFO	ABSTRACT
	During the pandemic, there was a change in people's behavior in shopping, where online shopping experienced a significant increase, accompanied by an increase in cashless transactions. However, Islamic business ethics are often forgotten by some Muslim consumers and the ethics of making transactions. Therefore, this study aims to determine the influence of Islamic business ethics on the behavior of using OVO in the community in Yogyakarta. This research is quantitative research using questionnaires as a data collection method. Furthermore, angket was developed using a continuous rating scale and distributed online using the form to 275 selected respondents using purposive sample techniques and analyzed using PLS-SEM. This research found that performance expectations, business expectations, facilitating conditions, hedonic motivation, and price did not affect the interest of the people of Yogyakarta in using OVO. Meanwhile, Islamic business ethics, social influences, and habits have a positive influence on the interest of the people of Yogyakarta in the use of OVO.

INTRODUCTION

Human activities are slowing down, some even stopped because of the Severe acute respiratory coronavirus 2 aka Coronavirus (Covid-19) (Alodokter, 2021) because of the ethics of the Indonesian government announcing PSBB (Large-Scale Social Restrictions). This causes a change in people's behavior. Education processes are transferred in the form of online learning, work activities change to work from home (WFH), as well as shopping activities are mostly carried out online during the pandemic (Alaimo et al., 2020; Bhatti et al., 2020).

During the Covid-19 pandemic (2020), there were changes in community behavior (Zhang et al., 2021) and business (Pinzaru et al., 2020). People are increasingly familiar with technology (Yan, Gaspar, and Zhu 2021). Many transactions are done through online media, including shopping. Online work s done to avoid physical contact and the option to maintain life so that cashless transactions also increase significantly (Kotkowski & Polasik, 2021). One of the widely used cashless payment tools is an e-wallet or electronic wallet. Survey conducted by Snapcart (Snapcart, 2019), on 1,800 respondents in 6 major cities, one of which is the Special Region of Yogyakarta, the average use of e-wallets: 66.67 percent OVO, 24.83 percent GO-PAY, 5.6 percent DANA, In 2.23 In percent others In, and 0.67 percent Link Aja!. In other words, OVO is the most e-wallet used as a transaction tool in Indonesia.

Related to the use of this technology, there are several studies that develop a model of technology use or the Unified Theory of Acceptance and Use of Technology (UTAUT). The model developed by Venkatesh et al., (2003) proved to be successfully used to predict behavior. The UTAUT-2 model is a combination of eight pre-existing behavioral models: The theory of Reasoned Action (TRA) by Ajzen and Fishbein (1977), the Technology Acceptance Model (TAM) by Davis (Davis, 1989), the Motivational Model (MM) by (Davis et al., 1992), Theory of Planned Behavior (TPB) by (Fishbein & Ajzen, 2005), Combined TAM and TPB (C-TAM-TPB) by (Taylor & Todd, 1995), Model of PC Utilization (MPCU) by Thompson, Higgins, and Howell (1991), Innovation Diffusion Theory (IDT) by (Rogers et al., 2019), and Social Cognitive Theory (SCT) by Bandura (Bandura, 1992). Over time, this research then developed into the Unified

Theory of Acceptance and Use of Technology 2 (UTAUT 2) with the identification of additional constructs, namely: hedonic motivation, price value, and habits (Venkatesh et al., 2012).

However, if technology is used without ethics, there will be a misuse of technology so it will harm all footing. Therefore, in the process of achieving acceptance and use of these technologies, ethics in transactions are needed, in order to avoid transactions such as Maisie (gambling); gharar (unclear); tables (fraud), or other prohibited transactions. Islamic business ethics, according to Naqvi (2003) consists of four dimensions, namely: unity, balance, freedom of will, and responsibility. These four dimensions of ethics are the foundation for the development of an ethical mindset in accordance with Islamic law. So that in making a decision (transaction), end users examine whether the goods to be purchased are in accordance with the basis of Naas thinking (Qur'an and Sunnah), namely: there are no haram transactions, there is no trade monopoly, free but still within the corridors of Sharia, and can be accounted for transactions (Naqvi, 1997), Research that integrates Islamic business ethics into the UTAUT-2 model until this research is made has never existed. Therefore, this study tries to integrate Islamic business ethics into the UTAUT-2 model, so that researchers can find out whether Islamic business ethics is a good predictor in the behavior of using technology.

This research was conducted in the Special Region of Yogyakarta because it has various roles: as a cultural city, a student city, and a tourist city (Wahyudi & Ratnasari, 2016). As a student city, in 2021, there are 714,610 students studying in Yogyakarta (Bappeda DIY, 2022). As a tourist city, in 2022, Yogyakarta received 7.4 million tourists (BPS Yogyakarta, 2020). Yogyakarta is also known as a mini Indonesia, because of the variety of tribes in Indonesia, many of which are domiciled in Yogyakarta. Therefore, this study was conducted with the aim of determining the influence of Islamic business ethics in the behavior of using OVO in the community in Yogyakarta using the UTAUT-2 model.

Literature Review
Performance Expectancy and Behavioral Intention

Performance expectancy (PE) is the basic construct that determines the adoption and use of relevant technologies and is considered a BI predictor of using the technology Venkatesh et al.,(2003). Performance Expectancy has a significant positive effect on interest in the use of technology (Nikolopoulou et al., 2021). Several studies concluded the same thing, among others, (El-Masri & Tarhini, 2017) who stated that performance expectations were significantly positive for behavioral intentions because they were influential as one of the predictors of student behavioral intentions in the adoption of web-based learning systems in Qatar and the United States. Ramdhani et al., (2017) stated that significant performance expectations were positive for behavioral intentions in the adoption of T-cash e-money services in Indonesia. (Seo, 2020) stated that performance expectations are significantly positive for behavioral intentions because the perceived benefits affect customers at fast food kiosks, especially on stronger individual views about the efficiency of technology use. (Saragih & Rikumahu, 2022) stated that performance expectations do not have a significant effect on intention because e-wallets tend to satisfy individual interests (food and beverage delivery services, online payments, etc.) that have nothing to do with work.

H1: Performance Expectancy (PE) has a significant positive effect on Behavioral Intention (BI)

Effort Expectancy and Behavioral Intention

Effort Expectancy is a determinant of individual interest in the use of new technology (Nikolopoulou et al., 2021). According to Venkatesh et al., (2003), business expectations have a significant positive effect on interest in the use of technology. Several studies that conclude the same thing such as (El-Masri & Tarhini, 2017) state that business expectations have a significant effect on behavioral intentions because they are supported by internet convergence that develops over time on the adoption of web-based learning systems in Qatar and the United States. Furthermore, Ramdhani et al., (2017) stated that business expectations have a significant positive effect on behavioral intentions in the adoption of T-cash e-money services in Indonesia.

However, several studies have found different things such as (Susilo et al., 2019) stating that business expectations do not have a significant effect on behavioral intentions because the model used is only TAM, not UTAUT 2. Then Seo (2020) stated that business expectations did not have a significant effect on behavioral intentions because the system was simple and less varied at fast food kiosks (Seo, 2020). Stated that business expectations do not have a significant effect on intentions because consumers are already familiar with technology (Saragih & Rikumahu, 2022).

H2: Effort Expectancy (EE) has a significant positive effect on Behavioral Intention (BI)

Social Influence and B ehavioral Intention

Social Influence (SI) refers to respondents' perceptions of the beliefs of others (friends, work partners, colleagues) or family about the use of OVO in payment transactions (Nikolopoulou et al., 2021). According to Venkatesh et al., (2003) social influence has a positive and significant influence on interest in the use of technology. Some studies that conclude about this are (Susilo et al., 2019) stated that significant social influence is not positive on behavioral intentions because the model used is only TAM, not UTAUT 2 as a whole. It is difficult to identify subjective norms of use of GO-PAY or OVO. Stated that significant social influence is positive because it is influential as one of the predictors of behavioral intentions on the adoptions of web-based learning sytem in Qatar and the United States (El-Masri & Tarhini, 2017), Qatari students are very sensitive to social influences (collectivistic culture), in addition to the obligation to use the system, they spread it through positive word of mouth. Ramdhani et al., (2017) stated that the significant social influence is positive on the adoption of T-cash e-money services in Indonesia. Seo (2020) stated that social influence has no influence on behavioral intentions because it is considered less useful for customers at fast food kiosks. (Saragih & Rikumahu, 2022) stated that social influence has no significant effect on intention.

H3: Social Influence (SI) has a significant positive effect on Behavioral Intention (BI)

Facilitating condition and Behavioral Intention

Facilitating Conditions (FC) reflect respondents' beliefs about the existence of adequate organizational and technical infrastructure to support the use of OVO in their transactions (Nikolopoulou et al., 2021). Facilitating conditions according to Venkatesh et al., (2003) have a positive and significant effect on interest in the use of technology. Several studies that conclude the same thing such as Putri and Suardikha (2020) state that conditions that facilitate significant positive behavior intentions due to the higher conditions that facilitate the use of technology will increase the sense of trust of end users that the system contained in technology This has great benefits, and causes its own attraction for end users in the future. Stated that facilitating conditions have a significant effect on behavioral intentions on the adoption of web-based learning systems in Qatar and the United States (El-Masri & Tarhini, 2017). However, several studies have found different things such as Ramdhani et al., (2017) stating that facilitating conditions do not affect behavioral intentions in the adoption of T-cash e-money services in Indonesia. Saragih and Rikumahu (2022) stated that supporting facilities have no effect on behavioral intentions.

H4: Facilitating Condition (FC) has a significant positive effect on Behavioral Intention (BI)

Hedonic Motivation and Behavioral Intention

Hedonic Motivation (HM), used as a synonym for perceived enjoyment, and its impact on the acceptance of technology; in this study it deals with the pleasure / enjoyment generated from respondents using OVO when transacting. According to Venkatesh et al., (2012) Hedonic motivation has a significant positive effect on behavioral intentions in the use of technology. Several studies have concluded the same thing, such as (El-Masri & Tarhini, 2017; Putri & Suardikha, 2019; Ramdhani et al., 2017). While (Saragih & Rikumahu, 2022; Seo, 2020), stated that hedonic motivation has no significant effect on behavioral intentions.

H5: Hedonic Motivation (HM) has a significant positive effect on Behavioral Intention (BI)

Price Value and Behavioral Intention

Price Value (PV) is hypothesized to predict respondents' intention to use OVO; in this study it is related to beliefs about value to OVO use. Price value according to Venkatesh et al., (2012)

has a significant positive effect on behavioral intentions in the use of technology. Several studies include the same thing such as (El-Masri & Tarhini, 2017; Putri & Suardikha, 2019; Ramdhani et al., 2017; Saragih & Rikumahu, 2022) while (Saragih & Rikumahu, 2022; Seo, 2020) stated that price value has no significant effect on behavioral intentions.

H6: Price Value (PV) has a significant positive effect on Behavioral Intention (BI)

Habit and Behavioral Intention

Habit (H) is measured as the degree to which an individual believes behavior to be automatic (due to learning), and is a predictor of intent in technology use. The habits in this study reflect the effects of previous experience with the use of digital wallets (Nikolopoulou et al., 2021). Habits according to Venkatesh et al., (2012) have a positive and significant effect on behavioral intentions in the use of technology. Some studies that conclude about this are El-Masri and Tarhini (2017); Ramdhani et al., (2017). However, some studies have found the opposite, such as Seo (2020).

H7: Habit (H) has a significant positive effect on Behavioral Intention (BI)

Islamic Business Ethics and Behavioral Intention

Islamic Business Ethics (IBE) or Islamic business ethics is the ethical perception of respondents when making transactions using OVO. Islamic business ethics is measured using four dimensions of Islamic business ethics from Naqvi (Naqvi, 1997), namely tawhid, balance, free will, and responsibility. (Wardani et al., 2021) stated that the higher the ethical perception, the lower one's intention to do something. Inversely proportional to the variable of religiosity, this variable does not affect a person to make intentions towards something. Stated that a significant positive relationship was obtained by the variables of justice and ihsan, while the variable of honesty had a negative relationship with consumer buying interest (Aswida et al., 2022). Asdiansyuri stated that the variables of responsibility, honesty, and religiosity have a significant effect on online buying interest (Asdiansyuri, 2020).

H8: Islamic Business Ethics (IBE) has a significant positive effect on Behavioral Intention (BI)

Behavioral Intention and Use Behavioral

Behavioral Intention (BI) is considered the core determinant behind the actual use of technology in different behavioral models (Nikolopoulou et al., 2021). What is meant by the intention to behave in this study is, the extent to which respondents intend (or are interested) in using OVO in their transactions. The intention to behave according to Venkatesh et al., (2003) has a positive and significant effect on behavior in the use of technology. Several studies that concluded the same thing such as (Alfianto & Nugroho, 2020; Nugroho et al., 2017; Putri & Suardikha, 2019; Ramdhani et al., 2017; Saragih & Rikumahu, 2022).

H9: Behavioral Intention (BI) has a significant positive effect on Use Behavior (UB)

RESEARCH METHOD

This research is a quantitative research conducted from Januaryto May 2022. To determine the number of samples, researchers use Cohen's (Cohen, 2016) approach which considers statistical power and effect size in determining samples. This study consisted of nine exogenous variables and two endogenous variables with a 5 percent nificance sig level with a minimum R^2 of 0.5, then the minimum sample that must be met is 57 samples. The sampling technique in this study, judgmental sampling was 275 samples, with the criteria: respondents are OVO users, and domiciled in the Special Region of Yogyakarta. This study used questionnaires as primary data sources (Rahman et al., 2022). Where the indicator of Islamic business ethics was developed from Naqvi (2003) which consists of four questions. While UTAUT-2 was developed from (Venkatesh et al. 2012) which consists of 28 questions. The initial validity and reliability test results have met all the required prerequisites with validity values above 0.3 and Cronbach alpha reliability above 0.6. In accordance with the needs of the research model, it can then be analyzed with PLS-SEM.

RESULTS AND DISCUSSION

In general, profile responden can beaeen in table

Table 1
Profile and respondents

No	Categories	Number (of people)	Percentage (%)
	Gender		
1	Man	155	56,40
2	Woman	120	43,60
	Age		
1	17 – 23 years old	107	38,90
2	24 – 35 years	141	51,30
3	> 35 years old	27	9,80
	Education		
1	High School/Equivalent	92	33,50
2	Diploma 1/2/3	30	10,90
3	Strata 1 (S1) and above	153	55,6
No	**Respondents' Experience in Using OVO**		
1	< 1 year	63	22,90
2	1 – 2 years	94	34,20
3	> 2 years	118	42,90

Source: Primary data processed (2022)

The convergent validity test is measured using a loading factor and is valid because it is above 0.70 (Chin, 1998). The results of the discriminant validity test show that the block indicator > other block indicators so that according to Chin (1998) the construct has discriminant validity. The reliability result of the composite throughoutthe construct is above 0. 70 so as to achieve.
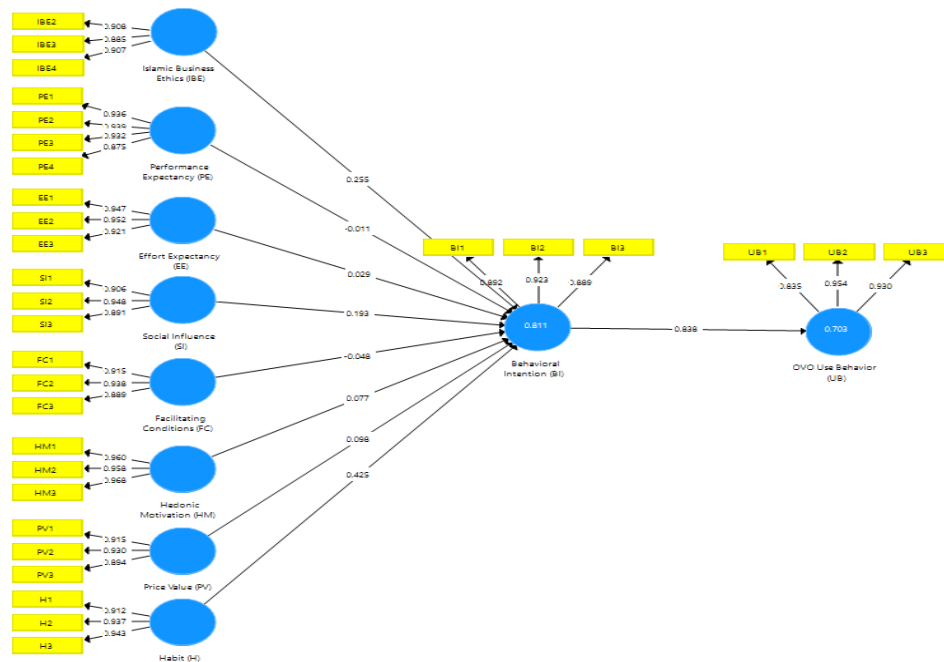
Figure 1
PLS Result

Source : Primary Data Processed (2022)

Performance Expectancy and Behavior Intention

The R square from the PE path to BI is said to be a good model with a value of 0. 811. However, the path coefficient is not significantfor fish because its value is below 0. 1 is -0. 011. Supported with an insignificant t-statistic with a value of 0. 173 and F Square 0. 000 weak. This is not in accordance with the research of Venkatesh et al., (2003), El-Masri and Tarhini (2017), Ramdhani et al., (2017), (Chao, 2019) and Seo (2020) which states that PE has a positive effect on BI. However, this research is in line with the research of (Susilo et al., 2019), and Saragih and Rikumahu (2022) which stated that PE has no significant effect on BI.
 Performance expectations are not related to the interest of the people of Yogyakarta to use OVO because of the tendency that occurs in using OVO only for individual purposes, such as: to buy food, credit etc and other light transactions with low levels of involvement contained in the Grab application , not for transaction activities that require a relatively high level of involvement and have high risk. In addition, respondents have quite good digital literacy, and are used to it so that OVO is considered the same as other payment applications.

Effort Expectancy dan Behavioral Intention

The R square of the EE to BI path is expressed as a good model with a value of 0.811. However, the path coefficient is insignificant because its value is below 0.1 which is 0.029. Supported by an insignificant t-statistic with a value of 0.430 and a weak f square with a value of 0.001. This is not in line with the research of Venkatesh et al., (2003), El-Masri and Tarhini (2017), Ramdhani et al., (2017) and (Chao, 2019) which states that PE has a positive effect on BI. However, this research is in line with the research of Susilo et al., (2019), Seo (2020), and Saragih and Rikumahu (2022) which stated that EE did not have a significant positive effect on BI.

Business expectations have nothing to do with the interest of the people of Yogyakarta to use OVO because most respondents of the people of Yogyakarta have a very good education

(S1) with high digital literacy and already have a good understandingof technology, so OVO operations are not something foreign and difficult.

Social Influence dan Behavioral Intention

The R square of the SI to BI path is expressed as a good model with a value of 0.811. The path coefficient is significant because its value is above 0.1 which is 0.193. Supported by a significant t-statistic with a value of 4.107. This is in accordance with the research of Venkatesh et al., (2003), El-Masri and Tarhini (2017), and Ramdhani et al., (2017) which states that SI has a positive effect on BI. The results of this study are not in line with the research of Susilo et al., (2019), Seo (2020), (Gupta & Arora, 2020) and Saragih and Rikumahu (2022) which stated that SI did not have a significant effect on BI. Thereis a relationship between social influence and the variable of interest of the people of Yogyakarta using OVO because most respondents of the Yogyakarta community get OVO information through friends and familieswho have already used it. Many of them who use OVO at first only follow their close friends or family, but after obtaining benefits they adopt it.

Facilitating Condition dan Behavioral Intention

The R square of the FC to BI path is expressedas a good model with a value of 0. 811. Thepath coefficient is not significantbecause the value is below 0.1 is -0.048. Supported with an insignificant t-statistic with a value of 0. 756 and F Square are weak 0. 003 with weak captions. This result is not in accordance with the research of Venkatesh et al., (2003), Putri and Suardikha (2020), and El-Masri and Tarhini (2017, which states that FC has a positive effect on BI. The results of this study are in line with the research of Ramdhani et al., (2017), and Saragih and Rikumahu (2022) which stated that FC has no significant effect on BI.

The facilitating condition has nothing to do with the interest of the people of Yogyakarta to use OVO because asupporting facility to use OVO (such as a mobile phone or a good network) is not something special that can only beused for OVO, so respondents do not consider it a special condition, even more so respondents are domiciled in Yogyakarta which is infrastructurally very good compared to other provinces.

Hedonic Motivation dan Behavioral Intention

The R square from HM to BI path will be a good model with a value of 0. 811. Thepath coefficient is not significantbecause the value is below 0.1 which is 0. 077 and supportedby an insignificant t-statistic with a value of 1.154. This is not in accordance with the research of Venkatesh et al., (2003), Putri and Suardikha (2020), El-Masri and Tarhini (2017), and Ramdhani et al., (2017) which states that HM has a positive effect on BI. The results of this study are in line with the research of Seo (2020), (Gupta & Arora, 2020) and Saragih and Rikumahu (2022) which states that HM has no effect on BI.

Hedonic motivation has nothing to do with the interest of the people of Yogyakarta to use OVO, this happens because OVO is more widely used for transactions with low levels of involvement and small nominal transactions such as credit and food, so OVO is not something that refers to hedonic transactions. Another guess, kenyamanan when using OVO is considered non-existent, because it does not provide something special, something different compared to other digital wallets.

Price Value dan Behavioral Intention

The R square from the PV path to BI will be agood model with a value of 0.811. The sig path coefficient is nifikan because the value is above 0.1 which is 0. 098. However, the t-statistic is insignificant with a value of 1. 421 and F Square are weak with a value of 0. 010. This is not in accordance with the research of Venkatesh et al., (2003), Putri and Suardikha (2020), and Ramdhani et al., (2017), which states that PV has a positive effect on BI. The results of this study are in line with the research of El-Masri and Tarhini (2017), Seo (2020), and Saragih and Rikumahu (2022) which states that PV has no significant effect on BI.

The price value has nothing to do with the interest of the people of Yogyakarta to use OVO because the use of OVO is not because of promotions or related discounts but rather because the platform used requires to use OVO. Even if there is a discount or price reduction, the amount is not significant so that the price value is not the main attraction to use OVO.

Habit dan Behavioral Intention

The R square from the Habit line to BI is said to be a good model with a value of 0. 811. The sig path coefficient is nifikan because the value is above 0. 1 is 0. 425. Supported by a significant t-statistic with a value of 6. 337 and F Square Medium of 0. 252. This is in accordance with the research of Venkatesh et al., (2003), El-Masri and Tarhini (2017), Ramdhani et al., (2017), Gupta and Arora (2020) and Saragih and Rikumahu (2022) which states that Habit has a positive effect on BI. The results of this study are not in line with Seo (2020) research, which states that Habit does not have a significant effect on BI.

There is a relationship between the habits and the interest of the people of Yogyakarta to use OVO, this can be because the people of Yogyakarta who have the highest digital literacy in Indonesia are accustomed to using digital payment instruments, including using OVO. Transactions carried out in a cashless manner have become a habit of most respondents. Moreover, respondents are domiciled in Yogyakarta, which nationally has better technology infrastructure than several other provinces in Indonesia. Another reason, it is suspected that most of the students who have S1 education have good digital literacy, and are familiar with various kinds of digital devices.

Islamic Business Ethics dan Behavioral Intention

The R square from the BI path to (IBE) to UB will be agood model with a value of 0. 811. Koeffient of the sig path is nifikan because the value is below 0.1 which is 0. 255. Supported by a significant t-statistic value with a value of 4. 690 and F Square are weak 0. 103. This is in accordance with the research of (Semaun & Darwis, 2020), (Wardani et al., 2021) , (Aswida et al., 2022) , (Asdiansyuri, 2020), (Megdadi, 2021) and (Al-Kwifi et al., 2022) which concluded that Islamic ethics will influence behavior.

Islamic business ethics influence the interest of the people of Yogyakarta to use OVO. In this context, the people of Yogyakarta, using OVO to conduct transactions properly, do not violate Islamic business ethics. Transactions are carried out do not contain gharar, masysir and do not contain tadlis. This is understandable considering that most OVO is used using the Grab application to order food, buy credit, or to pay for ride sharing. Respondents use OVO carefully and not wastefully, and do not waste money that is not useful, as evidenced by the average OVO transaction value is still relatively small.

Behavioral Intention dan Use Behavior

R square from the BI to UB path is a good model with a value of 0. 703. The sig path coefficient is nifikan because the value is above 0.1 which is 0. 838. Supported by a significant t-statistic with a value of 41. 877 and F Square are quite large 2. 364. This is in accordance with the research of Venkatesh et al., (2003), Putri and Suardikha (2020), Ramdhani et al., (2017), and Saragih and Rikumahu (2022) which states that BI has a positive effect on UB.

Interest influences the behavior of the people of Yogyakarta to use OVO. This can be explained by looking at the structure of respondents where 51.3 percent of respondents are aged 24-35 years, and include information technology enthusiasts including OVO. In line with IPSOS research (Ipsos, 2020) on the evolution of the information industry, where 81 percent of millennials born in 1980-1996 (aged 26-42 years), and 19 percent of generation Z born in 1997-2002 (aged 10-25 years).

CONCLUSION

Even though this research was conducted in the Special Region of Yogyakarta, most respondents were still concentrated in certain regions, so it would be better if you used a cluster sampling technique that represents all districts. Based on the 2022 digital literacy level survey, the DIY community is the highest in Indonesia, so the results of technology-related research are often different from national findings, therefore further research needs to be carried out in areas that have digital literacy lower or equal to the national average. This study does not include the age, gender and experience of respondents as control variables, because in future studies it is necessary to use these variables to see if there are differences in behavior between these control variables, so that the results of the study will be more comprehensive.

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