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The Effect of Tokopedia's Online Advertising Value and Features on Consumers' Use Behavior: A Study Utilizing UTAUT2

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Abstract

Purpose – This research examined the conditions as well as effects of Tokopedia's online video advertising value using UTAUT2 as the main framework. It also examined other factors that impact behavioral intention as well as Tokopedia's mobile application usage.

Methodology – An online questionnaire was utilized to gather data from 191 respondents. The target respondents were YouTube users who watched Tokopedia's online video ads as well as operated the Tokopedia mobile application. The collected data were subsequently examined using Structural Equation Modeling with SmartPLS.

Findings – The results showed that entertainment as well as informativeness positively affected Tokopedia's advertising value. Furthermore, habit, facilitating conditions, hedonic motivation, as well as effort expectancy positively affected behavioral intention to utilize the Tokopedia mobile application. Behavioral intention and habit also significantly affected use behavior.

Originality – This study integrated the UTAUT with the advertising value model to investigate the influence of Tokopedia's online video ads on the application usage.

1. Introduction

Expansive digitalization has led Indonesia toward a new era of globalization, and the vast development of technology eases individuals access to internet networks. This prompted a change in every aspect of individuals lives, specifically in the marketing sector. Moreover, competition in the marketing world increases with the technology development, where companies are striving to dominate in terms of creativity and innovation. This has caused companies to start adopting the internet and shifting to online marketing strategies. The technology rapid development and the increase in internet users make online advertising a promising market medium for companies in Indonesia. A type of advertising commonly used is online video advertising. This type of video advertising has the ability to attract consumers attention due to its frequency and power in conveying messages (Li & Lo, 2015). In addition to accessibility via various digital devices such as computers, tablets, as well as smartphones, online video ads can be displayed on various platforms, such as video-sharing sites, social networks, games, and general websites (Kim et al.,

2019). Therefore, it is the most suitable form of advertising on YouTube, which is the largest online platform for video-sharing services. YouTube ads have the potential to reach 107 million visitors every month, and advertising on the platform is a viable option for businesses, including Tokopedia. As one of the largest e-commerce in Indonesia, Tokopedia is well known for attracting consumers through creative advertisements in promoting products and services (Ucharino & Prasojo, 2021).

According to data presented by Statista (2021), Tokopedia ranked first as the most visited among the top 10 e-commerce in Indonesia. However, by the end of 2022, it ranked second to Shopee, with each having 136.7 and 191.6 million visitors, respectively (Ahdiat, 2023). Jackson et al. (2021), Sembiring (2021), and Aldhea et al. (2023) discovered that advertising appeal had a significant effect on the intention to use Shopee. At the beginning of 2023, Shopee had up to seven different varieties of online video advertisements. Furthermore, there were monthly advertisement renewals for programs such as Bazar Pilih Lokal and Shopee Mantul Sale, and approximately thirty different versions of advertisements for the Big Ramadhan Sale program (Shopee Indonesia, 2024). On the other hand, Tokopedia only had two versions of online video advertisements for "Selalu Ada, Selalu Bisa" and "Lengkapi Ramadhan" programs (Tokopedia, 2024). The news portal Akurat.co reported that GoTo, which houses GoJek and Tokopedia, needed to reduce promotional costs throughout 2023 due to heavy marketing loads (Winosa, 2023). Therefore, the current study explored consumers' overall acceptance of Tokopedia advertisements.

A recurring issue for marketers is that YouTube video advertisements are considered a hindrance to viewers' primary objective of watching content. In this case, YouTube addresses the challenge by allowing viewers to skip advertisements that run over 15 seconds (Banerjee & Pal, 2021). Also, YouTube premium services for paid subscribers allow ad-free contents (Shon et al., 2021). This has led to less streaming and the potential failure of video ads, which makes curating effective and influential online video ads crucial for marketers. The factors affecting the Tokopedia online video ads acceptance, as well as the effect on consumers' overall acceptance of Tokopedia mobile applications, need to be analyzed intensively. Consequently, the present study sought to examine the advertising value of Tokopedia online video ads on YouTube as well as its effect on behavioral intention in using the Tokopedia mobile application. In addition to advertising value, other potential influencing factors were analyzed. Adirinekso et al. (2021), utilizing Unified Theory of Acceptance and Use of Technology (UTAUT) 2, showed that online ads positively affected consumers' behavioral intention in using mobile applications. Ginting et al. (2022) also analyzed factors influencing the Tokopedia mobile application use behavior employing UTAUT2, showing significant results. Additionally, the present study modified the UTAUT2 model by incorporating the advertising value model (Ducoffe, 1996) to thoroughly investigate any potential influence of advertising on the intention as well as use behavior of the Tokopedia mobile application.

1.1. Advertising Value

Advertising value is defined as an overall representation and assessment of how valuable advertisements are to consumers (Zha et al., 2014). Logan et al. (2012) stated that advertising value provides a better method of assessing the advertising potential effectiveness on social networking sites due to media experience and advertising integration. Furthermore, Ducoffe (1996) found that three predictors of attitude initially meant for testing traditional advertising values, namely informativeness, entertainment, and irritation, could also be used to test web advertising value. The evaluation of this value by consumers can influence attitudes toward advertising. The model was also modified further by Brackett & Carr (2001) by integrating credibility variables, confirmed

to have a direct connection between advertising value and consumers' attitudes toward advertising. In this case, Ducoffe (1996) defined informativeness as the advertisement's ability to advise consumers about the alternatives available to provide the greatest satisfaction. Haghirian & Madlberger (2005) found that the quality of information on companies website could directly influence the perception and products among customers. Irritation occurs when advertisement uses exasperating, offensive, or excessively manipulative techniques that cause consumers to perceive it as an undesirable influence. According to Haida & Rahim (2015),social media advertising containing irrelevant information or spam causing irritation to online users should be avoided, as this could negatively impact overall advertising value and product awareness. Entertainment directs to the advertisement's ability to evoke aesthetic pleasure (Oh & Xu, 2003). According to Elpers et al. (2003), entertainment is perceived as the most effective way in the advertising industry to interest consumers in watching the entire advertisement. Meanwhile, credibility are to the extent to which consumers consider an advertising message to be trustworthy, as well as the level of trust in a source (Zimand-Sheiner et al., 2020). This can be assessed by analyzing whether the products or services provided meet requirements (Hussain et al., 2020).

1.2. Unified Theory of Acceptance and Use of Technology (UTAUT) 2

UTAUT2 is an integrated model developed by Venkatesh et al. (2012) with the aim of assessing technology acceptance at consumers level. The UTAUT2 construct consists of seven variables, namely performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit, which affect behavioral intention in using technology. Meanwhile, behavioral intention, facilitating conditions, and habit specifically influence the technology use behavior. According to Venkatesh et al. (2012), UTAUT is a basic model for understanding technology acceptance. Therefore, it is possible to modify the model based on specific contexts by expanding or using only part of the construct, as well as excluding moderators. Dwivedi et al. (2019) stated that moderator variables have the possibility of not being universally applicable in all contexts, risking its irrelevance in a study. This was also supported by Brackett & Carr (2001) as well as Ramadhani et al. (2020) on advertising value, where relevant demographic variables did not directly impact advertising value. Hence, the present study examined the factors affecting Tokopedia mobile applications utilization without moderator variables.

Previous studies adopted UTAUT2 in analyzing the usage and acceptance of mobile advertising as well as mobile applications engaged in modification by integrating models and relevant variables. Indrawati & Primasari (2016) conducted investigation that focused on the digital advertising media adoption on consumers goods industry by modifying the moderator variables of UTAUT2. The finding revealed that performance expectancy and facilitating conditions significantly affected consumers' behavioral intention toward digital advertising. In understanding the mobile marketing acceptance in Jordan, Eneizan et al. (2019) extended UTAUT2 by adding trust as a variable, showing an insignificant result toward behavioral intention. Reyes-Mercado & Barajas-Portas (2020) integrated Technology Readiness model to analyze the intensity and acceptance of digital advertising by SMEs and individuals in Mexico, showing positive results. In accordance with the current study, Alalwan (2018) modified UTAUT2 by adding a number of new variables, namely informativeness, a predictor in Ducoffe's advertising value model. This model was also applied in analyzing the correlation of podcast advertising and the usage of Indonesian e-commerce, showing positive results (Dinda & Zuliestiana, 2021). Adirinekso et al. (2021) modified UTAUT2 by adding internet advertising as a variable to analyze

the usage and acceptance of online motorcycle taxi (GoJek) application during the Covid-19 pandemic period, showing positive correlations toward behavioral intention.

The current study adopted UTAUT2 model developed by Venkatesh et al. (2012) to analyze the acceptance of Tokopedia mobile application by consumers. However, modifications were made to include the advertising value variable and its predictors in accordance with the theory by Ducoffe (1996) and Brackett & Carr (2001). This was carried out to investigate the Tokopedia online video ads impact on consumers' behavioral intention in using Tokopedia mobile application. Based on previous studies, supposed informativeness, irritation, credibility, and entertainment affected the advertising value of Tokopedia online video ads. Advertising value was predicted to directly influence behavioral intention. Furthermore, performance expectancy, effort expectancy, social influence, hedonic motivation, price value, facilitating conditions, as well as habit were predicted to have a direct influence on behavioral intention. Behavioral intention, facilitating conditions, and habit were also predicted to have a direct influence on use behavior. This produced 14 latent variables, namely 11 exogen and 3 endogen variables, as well as a total of 15 hypotheses. Figure 1 displays the framework (see page 147).

H_1: Informativeness positively influences advertising value

Ducoffe (1996) defined informativeness as an advertisement's capability to deliver information regarding available alternative products to provide the highest satisfaction in a purchase. The quality of information on companies website may directly affect consumers perceptions toward the companies identity and products (Haghirian & Madlberger, 2005). Logan et al. (2012) found that informativeness affected advertising value the most in both traditional (television) and non-traditional (social media websites) media. Disastra et al. (2019) showed that marketers needed to focus on informativeness in advertisements in order to influence consumers' behavior and intention. Advertisements that are able to provide accurate and relevant information can easily address common advertisements barriers (Disastra et al., 2019).

H_2: Irritation negatively influences advertising value

According to Ducoffe (1996), consumers consider advertising techniques that bother, insults, or manipulate as unwanted and irritating. Internet marketing activities might be affected negatively by irritation, caused by advertising messages that consumers have difficulties in understanding and typically reject (Haghirian & Inoue, 2007). Moreover, Haida & Rahim (2015)stated that social media advertisements often contained irrelevant information or spam, irritating to online users. This can affect the overall advertising value as well as brand awareness negatively. According to Aktan et al. (2016), online attitudes are shaped by web advertising features, where consumers tend to demonstrate negative attitudes toward advertisements considered irritating.

H_3: Credibility positively influences advertising value

Brackett & Carr (2001) added credibility to Ducoffe's 1996 model as one of the factors affecting advertising value. Credibility refers to the extent of consumers' trust toward a message conveyed in advertisements (Zimand-Sheiner et al., 2020). Furthermore, Hussain et al. (2020) explained that it is measured by the extent the products or services provided live up to advertisements expectation. Shareef et al. (2019) found that credibility is closely related to advertising value. In other words, for social media marketing to be successful, it is crucial for advertisements to have a high level of credibility.

H_4: Entertainment positively influences advertising value

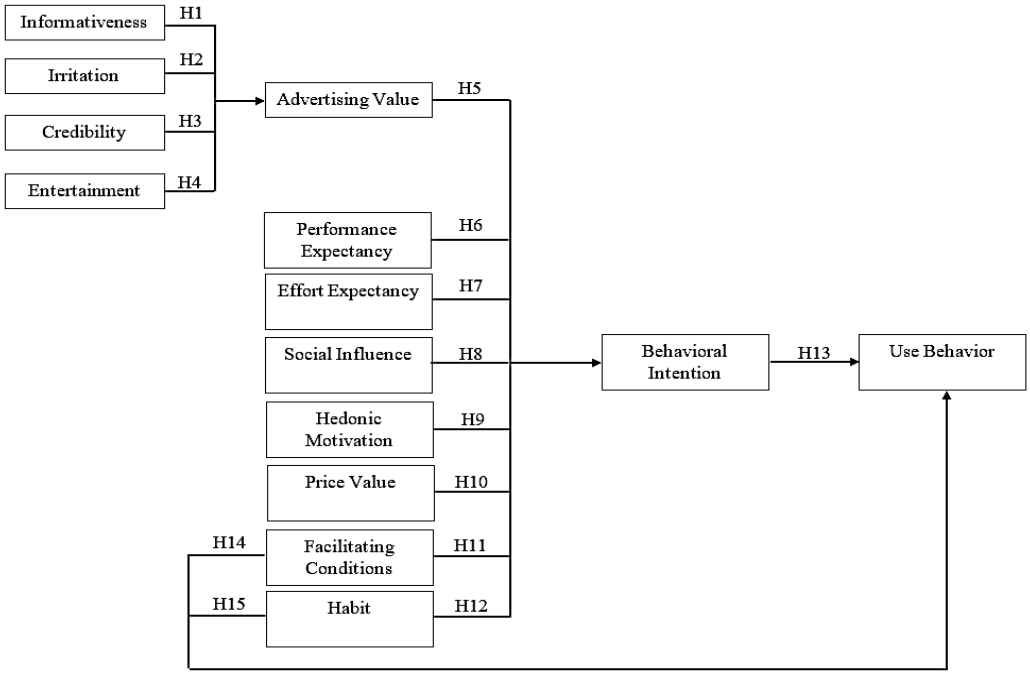

Figure 1. Research Framework

Entertainment refers to the advertisement's capability inducing aesthetic pleasure (Oh & Xu, 2003). According to Z. Zhou & Bao (2002), the entertainment factor represents consumers' pleasure and preferences toward advertisements. Elpers et al. (2003) stated that in advertising, entertainment is seen as an effective way of attracting consumers' interests to watch entire advertisements videos. Teixeira & Stipp (2013) found that entertainment in advertising could positively affect consumers in a persuasive manner, and also has a negative influence. Therefore, marketers need to understand the extent of adding the element of entertainment in advertisements.
H_5: Advertising value positively influences behavioral intention

According to Aktan et al. (2016), marketers are expected to build online advertising credibility first and foremost in order to maximize advertising value. Furthermore, it is also essential to maximize advertising value by communicating messages that are informative and not irritating to consumers. Firat (2019) showed that informativeness, entertainment, as well as irritation positively affected YouTube's advertising value, while irritation had a negative impact. The study also found that YouTube's advertising value could eventually influence purchase intention. This was supported by Ramadhani et al. (2020), where informativeness, entertainment, irritation, and credibility showed a significant influence on consumers' attitude toward advertising, influencing behavioral intentions in watching YouTube advertisements. However, several other studies showed that irritation did not significantly affect advertising value. Thus, Aziza & Astuti (2019) found that online marketplace ads on YouTube were not perceived as irritating by consumers, while Saputro et al. (2021) claimed irritation did not affect the online travel agent ads value. Pratama & Anggraeni (2019) as well as Habsari (2021) emphasized the significance of YouTube advertising value on consumers behavior, where informativeness, entertainment, and credibility played a crucial role in building trust and facilitating online shopping. Therefore, presenting information and entertainment effectively in online video ads is important to shape consumers' attitudes positively.
H_6: Performance expectancy influences behavioral intention

Performance expectancy is the level of individuals belief that using a system can help improve performance (Venkatesh et al., 2003). Moreover, Venkatesh et al. (2012) added that it is considered the strongest determinant and main driver of behavioral intentions and usage of technology. Several previous studies using UTAUT2 had proven performance expectancy as the most influential determinant of behavioral intentions. For instance, Zhou (2008), regarding mobile commerce acceptance in China, discovered that performance expectancy had a significant influence on the benefits received by consumers when using mobile commerce. Lutfie & Marcelino (2020), regarding Facebook advertising features, found that performance expectancy could become an intermediary construct between hedonic motivation, interactivity, informativeness, as well as perceived relevance with purchase intention.

H_7: Effort expectancy influences behavioral intention

Effort expectancy is a measure of a system's ease of use level. (Venkatesh et al., 2003), noted that it is significant at the beginning of voluntary or mandatory system use, but becomes insignificant over time when the system is used continuously. Therefore, experience is the key factor affecting the effort expectancy of a system. Moreover, Ghalandari (2012), on the e-banking services acceptance in Iran, found that effort expectancy had positive and significant influence on behavioral intention of consumers. Christiono (2018) found that effort expectancy had a positive but insignificant effect on behavioral intention in the online marketplace due to consumers difficulties in operating the system for online shopping.

H_8: Social influence has an effect on behavioral intention

Social influence is defined as a measure of individuals' perception of how close relatives (family members or friends) believe that a system should be used (Venkatesh et al., 2003). According to Teo et al. (2019), social influence is the result of humans learning to trust the perceptions and judgments of others as a source of information. Venkatesh & Davis (2000)mentioned that social influence includes compliance, causing changes in intentions due to social pressure, internalization, and identification. This is related to changes in individuals belief structures regarding opportunities to reach social status. Chen et al. (2021) found that consumers gained more social influence through publicity, crucial to creating brand awareness and trust in e-commerce platforms.

H_9: Hedonic motivation influences behavioral intention

Venkatesh et al. (2012) explained hedonic motivation as the pleasure derived from technology utilization. In consumer-level technology use, hedonic motivation is behavioral intentions' important determinant of and is influenced by differences in consumers perceptions of the innovation and novelty of technology. Escobar-Rodríguez & Carvajal-Trujillo (2013) explained that hedonic motivation had a positive and significant effect on technology use. Aji et al. (2019) also found that hedonic motivation had a positive influence on behavioral intentions to purchase, where consumers perceived new experiences and added value from choosing goods or services from social media. However, Kartikasari et al. (2021) found no effect on behavioral intention to use e-commerce and concluded that consumers only used e-commerce to make relevant purchases in accordance with utilitarian values.

H_{10}: Price value influences behavioral intention

Price value is stated as a comparison between the perceived benefits as well as monetary costs of using a system. Furthermore, Venkatesh et al. (2012) noted the price value variable to

UTAUT2 construct because consumers tend to consider monetary costs more, in contrast to technology use at the organizational level. These monetary costs are compared with the goods or services quality to decide perceived value (Zeithaml, 1988). The higher the perceived value compared to the costs incurred, the higher the price value effect on behavioral intention to utilize a system (Venkatesh et al., 2012). Chresentia & Suharto (2020) found that price value had the most significant influence on OVO e-wallet consumers' adoption in Tokopedia. On the other hand, Gharaibeh et al. (2020) discovered that price value had no relationship with consumers' intention to use mobile commerce.

H_{11}: Facilitating conditions influence behavioral intention

Facilitating conditions are explained as the individuals confidence level that there is an organization as well as technical infrastructure capable of supporting the system utilization (Venkatesh et al., 2003). It also refers to how individuals perceive the technological and organizational resources accessibility such as knowledge, tools, as well as opportunities, which can address barriers to the system utilization (Patnasingam et al., 2005). According to Escobar-Rodríguez & Carvajal-Trujillo (2013) consumers with limited facilitating conditions tend to use mobile internet for purchases. In regards to e-commerce, Tarhini et al. (2019) showed that the level of compatibility and accessibility of the latest resources and support were crucial factors affecting the likelihood of adoption.

H_{12}: Habit influences behavioral intention

Habit is referred to as the tendency of individuals to execute behavior automatically after learning (Venkatesh et al., 2012). It is also regarded as a perception based on previous experience or a measure of individuals' automatic behavior. According to Tamilmani et al. (2019), habit is a valid construct in the study of product examination after the introduction stage in voluntary settings driven by consumers' intrinsic motivations. Escobar-Rodríguez & Carvajal-Trujillo (2013), regarding the airplane tickets online purchase through the airline's website, found that the habit of using the website influenced the intention to buy airplane tickets online.

H_{13}: Behavioral intention influences use behavior

Successful use of information systems depends on understanding the factors influencing behavioral intentions to the system utilization (Jackson et al., 1997). In the context of information technology, Venkatesh et al. (2012) stated that behavioral intention is the main predictor of use behavior which is influenced by the antecedent variables in UTAUT2 construct. Therefore, it is defined as a measure of individuals intentions to consistently use a system based on an assumption that the system can be accessed (Sultan & Ramdhan, 2016). Venkatesh et al. (2003) explained use behavior as a measure of the technology use frequency as a result of behavioral intention. According to Al-Gahtani et al. (2007) regarding computer usage behavior, usage is measured through four dimensions, namely usage time, frequency of computer use, the amount of software used, and the number of business tasks that could be performed. In addition, Ginting et al. (2022) measured the behavior of using Tokopedia mobile application through the dimensions of usage time, frequency, and variety of application used.

H_{14}: Facilitating conditions influence use behavior

In the initial formulation of UTAUT by Venkatesh et al. (2003), facilitating conditions are thought to only affect the use of technology directly in an organizational environment. Moreover, this predictor is not needed when performance as well as effort expectancy are included in the construct, as influencing aspects are already included. The facilities supporting the use of

technology vary in the context of use at the consumers level. Therefore, Venkatesh et al. (2012) stated that similar to perceived behavioral control variable in TPB, facilitating conditions affected behavioral intentions and the behavior of using technology. Technology use tends to increase among consumers with access to favorable facilities and greater support in the environment (Maruping et al., 2017).

H_{15}: Habit influences use behavior

Compared to the consciously planned and logical notion of intention, habit can be characterized as an involuntary, instinctively ingrained response of individuals toward IT usage (Limayem et al., 2001). Venkatesh et al. (2012), stated that consumers' habits significantly influence personal technology use when a diverse and constantly changing environment is encountered. Alamanda et al. (2021) and Ginting et al. (2022) discovered that habit positively affected e-commerce platforms use behavior and had the most significant influence compared to other variables. Chen & Chen (2021), regarding the use of mobile news applications, also found that habit positively affected usage.

2. Research Methods

This study used a qualitative method and was conducted from April to July 2023. Data were collected by conducting a survey and distributing online questionnaires to a number of respondents in various locations in Indonesia, specifically Java and outside of Java. The questions contained a limited number of alternative responses, which used a five-point likert scale. Measurement items relating to advertising value were curated based on previous studies, namely Ducoffe (1996), Brackett & Carr (2001), Tsang et al. (2004), Logan et al. (2012), and Ramadhani et al. (2020). On the other hand, UTAUT2 related measurement items were curated based on Venkatesh et al. (2012), Al-Gahtani et al. (2007), Prasetyo & Vallespin (2021), and Ginting et al. (2022). The primary data used were sourced from online questionnaires via Google Forms, while secondary data were collected from various literary sources in the form of journals, theses, dissertations, websites, and books with relevant theories. Samples were obtained using purposive and non-probability sampling method, with certain predetermined considerations. The criteria for respondents inclusion were Indonesians living in Java and outside Java with a minimum of 15 years of age, YouTube users, watching Tokopedia online video ads, and used the Tokopedia mobile application. In order to meet these criteria, respondents were given a set of precursor questions through the Google Forms. The minimum sample size was 160, referring to the general rule of thumb on the inverse square root method by Kock & Hadaya (2018).

Data were processed and analyzed using validity test, reliability test, descriptive analysis, Partial Least Square Structural Equation modeling (PLS-SEM), measurement model evaluation, and structural model evaluation. The softwares used were IBM SPSS Statistics 25, Microsoft Excel, and SmartPLS 3. Validity and reliability tests were carried out to ensure the questionnaire feasibility and ability to measure correctly. Furthermore, descriptive analysis was conducted to analyze the characteristics of respondents and their perceptions of advertising value as well as factors affecting the intentions to use the application. PLS-SEM analysis was carried out to explore the correlation between latent and observed variables of advertising value as well as behavioral intention and use of Tokopedia's mobile application. Given the small sample size, PLS-SEM was utilized to evaluate both the measurement and structural models. The measurement model aimed to evaluate the relationship between the latent variables and their indicators through validity and reliability tests. Meanwhile, the structural model aimed to evaluate the path model's predictive

abilities and consistency through collinearity test, determination coefficient (R^2), effect size (f^2), blindfolding (Q^2), and bootstrapping.

3. Results and Discussions

3.1. Validity and Reliability Tests on Research Instrument

The questionnaire for this study focused on two parts, namely the advertising value of Tokopedia online video ads and behavioral intention as well as usage of Tokopedia mobile application. The questionnaire was tested firsthand for validity and reliability with a small number of samples to ensure its capability in measuring relevant information. The validity test was carried out on 50 samples, with a significant level of 5% or 0.050 and r-table value of 0.2787. The results showed that all calculated r-values for each variable indicator were greater than that of the r-table value, confirming the validity of the questionnaire. Furthermore, reliability and Cronbach alpha tests (α) showed that all latent variables presented on the questionnaire were reliable with Cronbach alpha (α) values greater than 0.6.

3.2. Descriptive Analysis of Respondents' Characteristics

The total number of respondents filling out the questionnaire was 248, with 191 meeting the criteria after being filtered by the precursor questions. According to the demographic data presented in Table 1, 63.4% of respondents were female and 36.6% were male. The respondents were dominated by the Gen-Z group aged 15–26 years (69.6%) and domiciled in West Java (48.2%). The majority had a bachelor's degree educational background (66%) and were students (38.2%). A significant number (29.3%) spent around 4–6 hours a day using the internet and mostly engaged in exchanging short messages (91.1%), using social media (77%), as well as watching videos, TV shows, and movies (57.1%). Some others (27.2%) spent 1–2 hours watching online videos on the internet, with the three types of content most watched being music (68.1%), comedy, memes, or viral videos (53.4%), and tutorials (49.7%). The device most frequently used to access the internet was a smartphone (99%). In a month, as many as 44.5% could spend around Rp 100,001 – 300,000 to access the internet.

Table 1. Respondents' Demographic and Internet Usage Characteristics

Characteristics	Categories	Total (n)	Percentage (%)
Gender	Male	70	36.6
	Female	121	63.4
Age	15 – 26	133	69.6
	27 – 42	27	14.1
	43 – 58	26	13.6
	≥ 59	5	2.6
Domicile	DKI Jakarta	45	23.6
	Banten	15	7.9
	West Java	92	48.2
	Central Java	4	2.1
	DI Yogyakarta	8	4.2
	East Java	11	5.8
	Outside Java Island	16	8.4
Education	High School	49	25.7
	Diploma	4	2.1
	Bachelor's degree	126	66.0

Characteristics	Categories	Total (n)	Percentage (%)
	Master/Doctoral degree	12	6.3
Occupation	Student	73	38.2
	State employee	11	5.8
	Private employee	61	31.9
	Entrepreneur	23	12.0
	Housewife	15	7.9
	Unemployed	4	2.1
	Others	4	2.1
Time spent to use the internet in a day	Less than 2 hours	5	2.6
	2 – 4 hours	30	15.7
	4 – 6 hours	56	29.3
	6 – 8 hours	52	27.2
	More than 8 hours	48	25.1
Activities most often carried out when using the internet (5 answers maximum)	Browsing for personal needs	108	56.5
	Browsing for work	83	43.5
	Browsing for online learning	47	24.6
	Exchanging short messages	174	91.1
	Using social media	147	77.0
	Checking news updates	33	17.3
	Online meetings	32	16.8
	Watching videos, TV shows, and films	109	57.1
	Listening to music	57	29.8
	Online transactions	79	41.4
	Playing games	22	11.5
Time spent to watch online videos in the internet	Less than 15 minutes	8	4.2
	15 – 30 minutes	55	28.8
	30 minutes – 1 hour	85	44.5
	1 – 2 hours	33	17.3
	More than 2 hours	10	5.2
Most watched content (More than one answer)	Music	130	68.1
	Comedy, meme, or viral videos	102	53.4
	Tutorials	95	49.7
	Education	71	37.2
	Product review	91	47.6
	Sports	43	22.5
	Gaming	35	18.3
	Vlog	62	32.5
	Livestreams	21	11.0
	Others	11	5.8
Device frequently used to access the internet	Smartphone	189	99.0
	Tablet	33	17.3
	Laptop/Notebook	143	74.9
	Desktop computer	35	18.3

Characteristics	Categories	Total (n)	Percentage (%)
	Smart television	40	20.9
	Smart watch	3	1.6
	Gaming console	1	0.5
Internet access expenses per month	Rp 50,000 or less	8	4,2
	Rp 50,001 – Rp 100,000	55	28,8
		85	44,5
	Rp 100,001 – Rp 300,000	33	17,3
		10	5,2
	Rp 300,001 – Rp 500,000		
	More than Rp 500,000		

Source: Processed data

Overall, the demographic profile indicates that the sample was largely composed of young, digitally active individuals who regularly access the internet through mobile devices and engage extensively with online communication and entertainment platforms. These characteristics suggest that the respondents possess substantial experience with digital technologies, making them well suited to provide reliable insights into online consumer behavior and technology usage within the context of this study.

The respondents' attitudes toward Tokopedia online video ads on YouTube are presented in Table 2. The majority (61.3%) only occasionally watched Tokopedia online video ads on YouTube until the end. The three main reasons for not watching until the end were because the respondents intended to immediately watch a particular video (86.2%), already knew the information shown (35.8%), and were not interested in the information provided (12.6%).

Table 2. Respondents' Attitudes Toward Tokopedia Online Video Ads on YouTube

Description	Categories	Total (n)	Percentage (%)
Frequency of watching Tokopedia online video ads on YouTube until the end.	Always	32	16.8
	Occasionally	117	61.3
	Never	42	22.0
Reasons for not watching Tokopedia online video advertisements on YouTube until the end (maximum of two answers).	I want to immediately watch the video I intended to watch.	137	86.2
	I think Tokopedia ads on Youtube appear too often.	18	11.3
	I think Tokoepdia ads on YouTube are irritating.	14	8.8
	I already know the information presented in the ads.	57	35.8
	I am not interested in the information presented in the ads.	20	12.6

Source: Processed data

These findings indicate that respondents generally exhibited a selective viewing behavior toward online video advertisements. Rather than avoiding advertisements altogether, most respondents appeared to evaluate the relevance and usefulness of the advertising content before deciding whether to continue watching. This pattern reflects the importance of delivering engaging, informative, and audience-relevant advertisements to increase viewer attention and encourage users to watch promotional videos until completion.

Regarding the frequency of Tokopedia mobile application usage, the majority (56.5%) used the application several times a month. Furthermore, approximately 50.3% spent around 15–30 minutes using the application and 37.2% spent up to Rp 200,000 per month. The three needs often fulfilled when using the application were online shopping (89.5%), casual browsing (63.4%), and topping up (47.6%).

Table 3. Repondents' Tokopedia Mobile Application Usage Characteristics

Description	Categories	Total (n)	Percentage (%)
Frequency of Tokopedia mobile application usage	Once a month	31	16.2
	Several times a month	108	56.5
	Several times a week	37	19.4
	Once a day	6	3.1
	Several times a day	9	4.7
Time spent using Tokopedia mobile application	Less than 15 minutes	32	16.8
	15 – 30 minutes	96	50.3
	30 minutes – 1 hour	51	26.7
	1 – 2 hours	9	4.7
	More than 2 hours	3	1.6
Needs that are fulfilled when using Tokopedia mobile application	Casually browsing	121	63.4
	Online shopping	171	89.5
	Online selling	11	5.8
	Topping up	91	47.6
	Paying bills	65	34.0
	Booking travel or entertainment tickets	6	3.1
	Investment, insurace, and loans	2	1.0
	Donation	2	1.0
Monthly expense in using Tokopedia mobile application	Rp 0 – Rp 200,000	71	37.2
	Rp 200,001 – Rp 500,000	63	33.0
	Rp 500,001 – Rp 1,000,000	33	17.3
	Rp 1,000,001 – Rp 2,000,000	17	8.9
	More than Rp 2,000,000	7	3.7

Source: Processed data

Respondents were subsequently asked to rate statements regarding the value of Tokopedia's online video ads on YouTube on a 5-point Likert scale, namely (1) strongly disagree, (2) disagree, (3) neutral, (4) agree, and (5) strongly agree. Due to its negative nature, the assessment for the irritation variable was carried out in reverse. The values given by respondents were processed into the average value (mean) for further analysis. The average value for the advertising value variables

is presented in Table 4. The results showed a neutral assessment regarding informativeness, credibility, entertainment, irritation, and the general value of the ads.

Table 4. Average Value for Advertising Value Variables

Variable	Average Value
Informativeness	3.74
Credibility	3.79
Entertainment	3.39
Irritation	3.43
Advertising Value	3.17

Source: Processed data

A similar assessment was conducted on the statements regarding respondents' use of Tokopedia mobile application. The average value results are presented in Table 5. The average value obtained for the performance expectancy, effort expectancy, facilitating conditions, and price value variables were 4.01, 4.26, 4.04, and 4.01, respectively. The results showed that the application improved performance, was easy to understand, worth the costs and benefits, and was supported by adequate facilities. The average value obtained for the social influence, habit, hedonic motivation, behavioral intention, and use behavior variables were 3.35, 3.13, 3.78, 3.66, and 3.70, respectively. The results showed the respondents were neutral about other individuals opinions, pleasure, the tendency to carry out automatic behavior, intentions, and general behavior in using the application.

Table 5. Average Value for UTAUT2 Variables

Variable	Average Value
Performance Expectancy	4.01
Effort Expectancy	4.26
Social Influence	3.35
Facilitating Conditions	4.04
Price Value	4.01
Habit	3.13
Hedonic Motivation	3.78
Behavioral Intention	3.66
Use Behavior	3.70

Source: Processed data

Overall, the descriptive results suggest that respondents perceived the functional aspects of the Tokopedia mobile application more positively than the motivational and social factors associated with its use. While respondents generally agreed that the application was useful, easy to use, and provided good value, they expressed more moderate perceptions regarding enjoyment, social encouragement, habitual use, and future usage intentions. These findings imply that users' evaluations of the application were driven primarily by its practical benefits rather than by external influence or intrinsic motivation.

3.3. Evaluation of Measurement Model (Outer Model)

The evaluation of the measurement model included examining the outer loading value, reliability, as well as convergent and discriminant validity for all variables. The results are presented in Tables 6 and 7 (see appendix). The outer loading value for all indicators showed a

value higher than 0.7. Therefore, these indicators were able to reflect each variable. Figure 2 shows a path model diagram and the outer loading values for all indicators of each latent variable.

The measurement model's reliability was evaluated to ensure the consistency of a set of variables based on the significance of the relationships between the variables. The results in Table 6 showed that all variables had Cronbach's Alpha (α) and composite reliability values greater than 0.60. Based on these evaluations, the variables in the research model were reliable. The validity of the measurement model was subsequently evaluated after the reliability test.

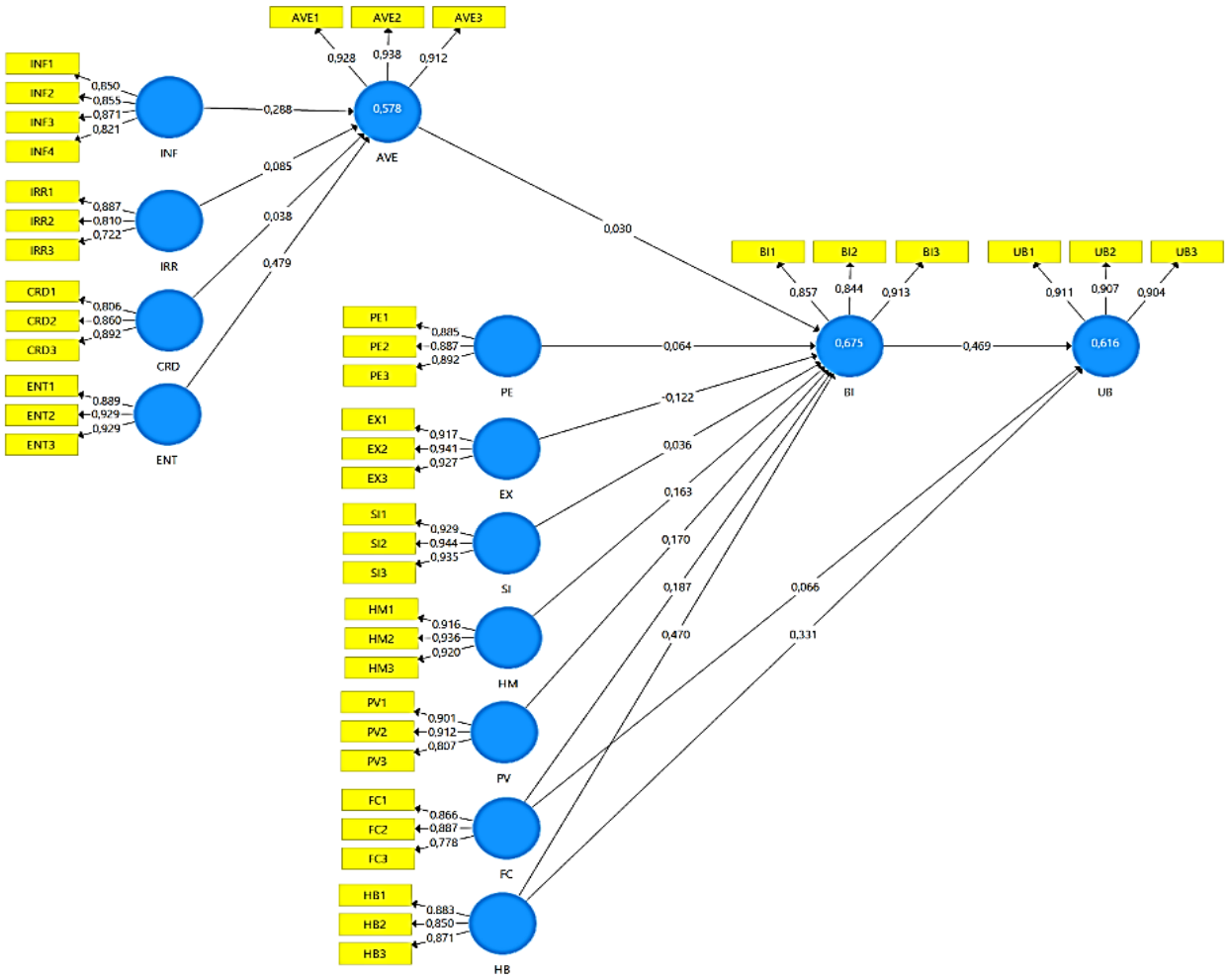

Figure 2. PLS-SEM Path Diagram

The measurement model's reliability was evaluated to ensure the consistency of a set of variables based on the significance of the relationships between the variables. The results in Table 6 showed that all variables had Cronbach's Alpha (α) and composite reliability values greater than 0.60. Based on these evaluations, the variables in the research model were reliable. The validity of the measurement model was subsequently evaluated after the reliability test. The convergent validity conducted by measuring the Average Variance Extracted (AVE) value showed that all variables had an AVE value above 0.50, confirming good convergent validity. The discriminant validity evaluation, using Fornell-Larcker criterion test in Table 7, also shows that all latent variables had higher AVE root values compared to the correlation values for other latent variables. Therefore, all latent variables in this model had high discriminant validity. The overall evaluation results of the measurement model showed that the research model met the testing requirements.

3.4. Evaluation of Structural Model (Inner Model)

Evaluation of the structural model commenced with collinearity testing by measuring the variance inflation factor (VIF) value. Table 6 shows the result for the VIF measurements of the inner model. The evaluation showed that all variables had VIF values below 10, confirming absence of multicollinearity issues. The coefficient of determination (R^2) was subsequently measured, representing the predictive ability of exogenous variables in explaining endogenous variables in the structural model. These results are presented in Table 8.

Table 8. Coefficient of Determination Testing Results

Variable	Coefficient of Determination (R^2)
Advertising Value	0.578
Behavioral Intention	0.676
Use Behavior	0.578

Source: Processed data

The R^2 values for the advertising value (AVE) and use behavior (UB) variables were 0.578 and 0.616, respectively, falling under the moderate category. Meanwhile, the R^2 value for behavioral intention (BI) was 0.676, which was considered strong. About 57.8% of AVE variable was predicted by informativeness (INF), credibility (CRD), entertainment (ENT), and irritation (IRR) variables, with the remaining 42.2% predicted by other constructs outside this study. Approximately 67.6% of BI variable was predicted by AVE, performance expectancy (PE), effort expectancy (EX), social influence (SI), hedonic motivation (HM), price value (PV), facilitating conditions (FC), and habit (HB) variables, with the remaining 32.4% predicted by external constructs. Also, 61.6% of UB variable was predicted by BI, FC, and HB, with the remaining 38.4% predicted by external constructs.

Table 9. Effect Size Testing Results

	AVE	BI	UB
INF	0.077		
CRD	0.002		
ENT	0.270		
IRR	0.015		
AVE		0.002	
PE		0.007	
EX		0.028	
SI		0.002	
HM		0.036	
PV		0.038	
FC		0.049	0.008
HB		0.429	0.135
BI			0.222
UB			

Source: Processed data

The effect size (f^2) test was subsequently carried out to determine the exogenous variables' contribution to the endogenous variables. Table 9 shows the results of the effect size test. Regarding the AVE variable, ENT had a moderate effect value of 0.270, INF had a weak effect value of 0.077, and CRD and IRR had little to no effect. Regarding the BI variable, HB had a

strong effect value of 0.402, while the EX, HM, PV, and FC variables had weak effect values of 0.026, 0.037, 0.026, and 0.054, respectively. On the other hand, the variables AVE, PE, and SI had little to no effect. Regarding the UB variable, HB had a moderate effect value of 0.135 and BI had a strong effect value of 0.222, while FC had no effect. Subsequently, the blindfolding test (Q^2) was carried out to test the predictive relevance of the model for the endogenous variables. Based on Table 10, each endogenous variable had a Q^2 value greater than 0. The Q^2 value for the AVE variable was 0.485, while both BI and UB variables were 0.494. The results showed the path model had predictive relevance for the three endogenous variables.

Table 10. Blindfolding Testing Results

Variable	Stone-Geisser Value (Q^2)
Advertising Value	0.578
Behavioral Intention	0.676
Use Behavior	0.578

Source: Processed data

The final stage in evaluating the structural model was hypothesis testing by measuring the path coefficient. The size and significance of the path coefficient were determined by testing the t-values and p-values, which were calculated through the bootstrapping process. Based on analysis, the significance level was 5%, in accordance with the rules set by Hair et al. (2017). The research hypothesis is accepted when the calculated t-statistic value is greater than 1.96 and the p-value is smaller than 0.05 for each path coefficient. The results of testing the t-statistic and p-value using bootstrapping to test the hypothesis are presented in Table 11.

Table 11. Hypothesis Testing Results

Hypothesis	Path Coefficient	Original Sample	T Values	P Values	Significance	Result
H_1	INF => AVE	0.288	3.587	0.000	Significant	Accepted
H_2	CRD => AVE	0.038	0.505	0.614	Insignificant	Rejected
H_3	ENT => AVE	0.479	7.278	0.000	Significant	Accepted
H_4	IRR => AVE	0.085	1.753	0.080	Insignificant	Rejected
H_5	AVE => BI	0.043	0.714	0.476	Insignificant	Rejected
H_6	PE => BI	0.085	1.498	0.135	Insignificant	Rejected
H_7	EX => BI	-0.116	1.989	0.047	Significant	Accepted
H_8	SI => BI	0.043	0.650	0.516	Insignificant	Rejected
H_9	HM => BI	0.165	2.456	0.014	Significant	Accepted
H_{10}	PV => BI	0.140	2.108	0.036	Significant	Accepted
H_{11}	FC => BI	0.193	2.718	0.007	Significant	Accepted
H_{12}	HB => BI	0.458	8.504	0.000	Significant	Accepted
H_{13}	BI => UB	0.469	5.923	0.000	Significant	Accepted
H_{14}	FC => UB	0.067	1.103	0.271	Insignificant	Rejected
H_{15}	HB => UB	0.331	4.492	0.000	Significant	Accepted

Source: Processed data

Out of the 15 hypotheses proposed, 9 were accepted and 6 were rejected. For advertising value, INF and ENT variables had positive and significant effects on AVE, while CRD and IRR were insignificant toward AVE. For UTAUT2, EX, HM, PV, FC, and HB variables had significant

effects on BI, while AVE, PE, and SI were insignificant. Lastly, BI and HB variables had significant effects on UB, while FC was insignificant toward UB.

INF and ENT had a significant effect on AVE, with ENT having the most significant impact. These results were in accordance with Firat (2019) and Habsari (2021). Consumers tended to be interested and pay more attention to YouTube ads containing useful and entertaining information. Therefore, consumers' perceptions of YouTube advertisements were positive. On the other hand, CRD and IRR did not significantly influence AVE. According to Goldberg & Hartwick (1990) as well as Aktan et al. (2016), the credibility of Tokopedia's online video ads had no effect on the value of the advertisement because Tokopedia already had a reputation as a source of credibility, having a significant impact on the overall value of advertisements. According to Raditya et al. (2020), the content and duration of advertisements could influence audience's desire to watch. The informative and entertainment aspects of Tokopedia's online video ads indirectly influenced the reduction in perceived interference, confirming no significant influence from the irritation variable.

For UTAUT2 section, the variables EX, HM, PV, FC, and HB had significant effects on BI, while BI and HB had a significant effect on UB. These results were in line with Eneizan et al. (2019), Tarhini et al. (2019), Shaleha et al. (2021), and Ginting et al. (2022). HB had the most significant impact on BI because individuals were already accustomed to using smartphones and the applications available on a daily basis. Based on these results, 99% of respondents chose smartphones as the main device when accessing the internet. The more accustomed individuals are to using an application, the less effort is required to use the application. Therefore, EX showed a significant but negative effect on BI. This could be attributed to the ease in application usage that evoked users' concern regarding its security, affecting trust. Generally, respondents agreed that Tokopedia mobile application was easy to use, despite the negative impact on usage intention. The application, with its corresponding services, is time and cost effective (PV). This was proven by the average respondent using the application within 15–30 minutes to fulfill daily needs. The application was utilized without requiring a large internet quota, and provided benefits for users in the form of promotions, namely flash sales, cashback, and free shipping. The majority of respondents spending up to Rp 200,000 with a frequency of application usage several times a month supported this claim. Respondents also had the facilities needed to support the usage of Tokopedia mobile application, namely smartphones and access to the internet. The application has a digital customer service, namely Tokopedia Care, which can be accessed directly in case of any problems during application use (FC). These conveniences and benefits can improve users' sense of enjoyment, increasing the significant influence of HM on intention to use. Therefore, the intention (BI) and habits (HB) to use the application had a significant influence on UB.

The variables AVE, PE, and SI did not have a significant effect on BI, while FC did not have a significant effect on UB. AVE had no effect on BI because credibility and irritation were to be considered despite the significant role of entertainment and information variables in determining advertising value. With credibility and irritation being insignificant, AVE was not strong enough to affect BI, showing insignificant results as well. Despite contradicting Raza et al. (2020) and Le & Nguyen (2021), these results were in line with Tanuwijaya & Gunawan (2021). Descriptive analysis results showed respondents rated PE positively, although it was not strong enough to influence usage behavior intentions. This result was supported by Mukhtar (2015), Mubarok et al. (2018), and Wijaya & Handriyantini (2020). According to Mukhtar (2015), satisfaction in using mobile applications played a more important role than its benefits on performance. Therefore, other factors such as low prices, free shipping, and discount promotions were considered when using Tokopedia mobile application. In accordance with Tarhini et al. (2019) and Hariyanti et al.

(2020), the current study showed individuals' knowledge and experience regarding the use of Tokopedia mobile application supported the insignificant effect of SI on BI. This was further supported by the majority of respondents belonging to the Gen-Z age group. The influence of FC on UB was insignificant due to respondents' sufficient experience, where no direct assistance was needed in using the application unless when necessary. These results were in line with Ogbeibu et al. (2018) as well as Ginting et al. (2022), where BI needed to mediate FC in order to have a significant effect on UB.

3.5. Managerial Implications

From an advertising perspective, online video ads produced by businesses, such as Tokopedia, were expected to attract audience, accurately target consumers, include elements of surprise or unexpected twists, and provide a sense of enjoyment for the audience. Online video ads should also contain the latest and up-to-date information, which makes regular updates of advertisements important. Ergo, the latest information about Tokopedia, has always been available to the target audience. Since these ads were expected to contain accurate and reliable sources of information, misleading methods such as the use of clickbait, should be avoided as it makes the audience feel deceived. While the ads need to be entertaining as well as captivating, they should not end up irritating potential audiences. Therefore, it is important for Tokopedia as a marketer to consider the content and duration of online video ads. This could be ensured by utilizing advertising features on YouTube such as skippable and non-skippable ads in order to deliver advertisements efficiently and captivate audience's attention.

In terms of mobile applications, providing suitable education, rewards, and improving customers service and system design should be carried out. First, Tokopedia can utilize online media to produce online video ads via YouTube and other social media to educate audiences about the benefits of using the mobile application. Secondly, it can consistently provide rewards to users by implementing promotions such as discount vouchers, cashback, and free shipping. This will attract potential customers as well as maintain the older customers' loyalty. Third, Tokopedia should optimize customer service and ensure 24-hour service, easy access, and ability to promptly resolve any challenges experienced by consumers. Lastly, Tokopedia is expected to always update the application design in order to ensure relevance and trust. The update should include an interface system that is friendly for all ages, an accessible guide to using the application, as well as a security system with PINs, OTP codes, and smartphone based biometric systems.

4. Conclusions

In conclusion, the advertising value of Tokopedia online video advertisements was significantly influenced by entertainment and informativeness, while credibility and irritation showed no significant effect. These findings suggest that advertisers should develop online video advertisements that are informative, entertaining, useful, and appropriately timed to enhance audience engagement and minimize avoidance. Advertising value was also found to have no significant effect on behavioral intention to use the Tokopedia mobile application, indicating that entertainment and informativeness alone were insufficient to represent advertising value without the support of credibility and low irritation. In contrast, effort expectancy, hedonic motivation, price value, facilitating conditions, and habit significantly influenced behavioral intention, while behavioral intention and habit significantly affected actual use behavior, demonstrating that stronger intentions led to more frequent application usage. Meanwhile, performance expectancy and social influence did not significantly affect behavioral intention, and facilitating conditions

did not significantly influence use behavior. This study was limited by the use of purposive sampling, respondents' difficulty in recalling recently viewed advertisements, and the evaluation of Tokopedia advertisements in general rather than specific advertisements. Therefore, future studies are recommended to investigate additional determinants of advertising value, incorporate moderating variables within the UTAUT2 framework, and focus on specific, frequently broadcast advertisements to improve respondents' recall and the accuracy of advertising value assessments.

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APPENDIX

Variable	Indicators	Code	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE	VIF
Informativeness	Tokopedia online video advertisements are valuable resources for products/services information.	INF1	0.850	0.871	0.912	0.722	2.165
	Tokopedia online video advertisements provide relevant products/services information.	INF2	0.855				2.137
	Tokopedia online video advertisements provide up-to-date products/services information.	INF3	0.871				2.439
	Tokopedia online video advertisements make products/services information faster and easier to access	INF4	0.821				1.912
Credibility	Tokopedia online video advertisements are credible.	CRD1	0.806	0.813	0.899	0.728	1.593
	Tokopedia online video advertisements can be trusted.	CRD2	0.860				1.903
	Tokopedia online video advertisements contain trusted information	CRD3	0.892				2.075
Entertainment	Tokopedia online video advertisements entertain audiences.	ENT1	0.889	0.904	0.940	0.839	2.481
	Tokopedia online video advertisements are interesting to watch.	ENT2	0.929				3.363
	Tokopedia online video advertisements give audiences pleasure.	ENT3	0.929				3.203
Irritation	Tokopedia online video advertisements are annoying.	IRR1	0.887	0.739	0.849	0.654	1.701
	Tokopedia online video advertisements appear too frequently everywhere.	IRR2	0.810				1.455

Variable	Indicators	Code	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE	VIF
	The contents of Tokopedia online video advertisements are irritating.	IRR3	0.722				1.402
Advertising Value	Tokopedia online video advertisements are beneficial to me.	AVE1	0.928	0.917	0.947	0.857	3.382
	Tokopedia online video advertisements are valuable to me.	AVE2	0.938				3.550
	Tokopedia online video advertisements are important to me.	AVE3	0.912				2.943
Performance Expectancy	Using the Tokopedia mobile application is beneficial in my daily life.	PE1	0.885	0.866	0.918	0.788	2.364
	Using the Tokopedia mobile application helps me achieve things that are important to me faster.	PE2	0.887				2.207
	Using the Tokopedia mobile application increases my productivity.	PE3	0.892				2.189
Effort Expectancy	Tokopedia mobile application is easy to use.	EX1	0.917	0.920	0.949	0.862	2.988
	Learning how to use Tokopedia mobile application is easy for me.	EX2	0.941				3.769
	The usage of Tokopedia mobile application is clear and easy to understand.	EX3	0.927				3.515
Social Influence	Individuals who are important to me think that I have to use the Tokopedia mobile application.	SI1	0.929	0.930	0.955	0.877	3.468
	Individuals who influence my behavior thinks I should use the Tokopedia mobile application.	SI2	0.944				3.964

Variable	Indicators	Code	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE	VIF
	Individuals whose opinion I value prefer that I use the Tokopedia mobile application.	SI3	0.935				3.853
Hedonic Motivation	I feel happy when I use the Tokopedia mobile application.	HM1	0.916	0.914	0.946	0.854	2.822
	I enjoy using the Tokopedia mobile application.	HM2	0.936				3.740
	Tokopedia mobile application is interesting to use.	HM3	0.920				3.274
Price Value	I feel that the expenses for using the Tokopedia mobile application are reasonable (internet quota, the device I use, the time I spend, etc.)	PV1	0.901	0.844	0.907	0.765	2.758
	The quality of the Tokopedia mobile application service is in accordance with my expenses (internet quota, the device I use, the time I spend, etc.)	PV2	0.912				2.926
	The Tokopedia mobile application provides discounts and promotions that are profitable and useful in their use.	PV3	0.807				1.579
Facilitating Conditions	I have the resources needed to use the Tokopedia mobile application.	FC1	0.866	0.797	0.882	0.714	2.069
	Tokopedia mobile application is compatible with the technology I use.	FC2	0.887				2.250
	I can get help from others when I have troubles using the Tokopedia mobile application.	FC3	0.778				1.417
Habit	Using the Tokopedia mobile application has become a habit for me.	HB1	0.883	0.838	0.902	0.754	1.902

Variable	Indicators	Code	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE	VIF
	I am addicted to using the Tokopedia mobile application.	HB2	0.850				1.971
	I feel like I have to use the Tokopedia mobile application to make e-commerce transactions.	HB3	0.871				2.024
Behavioral Intention	I intend to continue using the Tokopedia mobile application in the future.	BI1	0.857	0.841	0.905	0.760	1.953
	I will try to continue using the Tokopedia mobile applicaiton in my daily life.	BI2	0.844				1.897
	I plan to continue using the Tokopedia mobile application regularly.	BI3	0.913				2.540
Use Behavior	Tokopedia mobile application is an application that I often use regularly.	UB1	0.911	0.893	0.933	0.824	2.610
	When I want to make e-commerece transactions, I prefer to use the Tokopedia mobile application.	UB2	0.907				2.728
	I use the Tokopedia mobile application for various purposes (Online shopping, paying bills, buying credits, etc.)	UB3	0.904				2.639

Source: Processed data

Table 7. Fornell-Larcker Criterion Discriminant Validity Evaluation Results

	AVE	BI	CRD	ENT	EX	FC	HB	HM	INF	IRR	PE	PV	SI	UB
AVE	**0.926**													
BI	0.424	**0.872**												
CRD	0.492	0.358	**0.853**											
ENT	0.721	0.395	0.507	**0.916**										
EX	0.328	0.319	0.396	0.346	**0.928**									
FC	0.432	0.587	0.527	0.406	0.551	**0.845**								
HB	0.288	0.725	0.194	0.356	0.262	0.443	**0.868**							
HM	0.567	0.605	0.381	0.546	0.488	0.515	0.501	**0.924**						
INF	0.657	0.418	0.669	0.684	0.452	0.536	0.363	0.517	**0.849**					
IRR	0.296	0.181	0.219	0.308	0.044	0.204	0.082	0.208	0.191	**0.809**				
PE	0.473	0.516	0.332	0.418	0.410	0.538	0.406	0.512	0.427	0.247	**0.888**			
PV	0.449	0.593	0.525	0.465	0.510	0.653	0.417	0.615	0.551	0.196	0.555	**0.874**		
SI	0.514	0.497	0.445	0.501	0.330	0.443	0.461	0.435	0.486	0.262	0.515	0.486	**0.936**	
UB	0.383	0.749	0.368	0.360	0.311	0.489	0.701	0.596	0.478	0.123	0.446	0.538	0.521	**0.908**

Source: Processed data