

## ABSTRACT

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### **ELEMENTS THAT INFLUENCE CUSTOMERS TO USE CASHBACK PROMO TOWARDS THE USE BEHAVIOR OF GO-PAY AMONG GENERATION Z**

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The purpose of this research is to identify the elements that influence consumers to use cashback promo towards the use behavior of Go-Pay among generation Z. Therefore, a model is proposed with the variables are performance expectancy, effort expectancy, social influence, facilitating conditions hedonic motivation, habit, ease of use personal capacity, perceived risk, and behavioral aspects as independent variables. Intention to use is the mediating variable and use behavior is the dependent variable or the final outcome. This research will be quantitative method research and type of sampling in this research uses judgmental sampling with 204 respondents. In this research, online questionnaire was used to collect data. Furthermore, the data was analyzed and processed using Structural Equation Modelling (SEM) and used SmartPLS v. 3.2.8. All hypotheses show significant effects, except H2, H3, H4a, H4b, H8, H9, H10, and H11a. The most significant variable in this research is intention to use. The results contribute to theoretical and empirical understanding on the intention to use and use behavior of cashback promo which provides insights for non-financial institutions on what to do to boost the use of the products.

**Keywords: Cashback Program, Extended UTAUT 2.0, Go-Pay, Generation Z, Use Behavior**

Reference: 108 (2000 – 2019)