RELATIONSHIP BETWEEN PERFORMANCE EXPECTANCY AND BEHAVIORAL INTENTION: A SYSTEMATIC LITERATURE REVIEW

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Abstract: The aim of this article is to analyze and compare preview studies of the relationship between performance expectancy and behavioral intention. In order to review the most recent research on performance expectancy toward behavioral intention using the Scopus database (2012–2023), this paper utilizes the systematic literature review (SLR) technique. Nineteen journal articles that were the final documents to be reviewed indicated a significant relationship between behavioral intention and performance expectations.
Keywords: performance expectancy, behavioral intention, financial technology, systematic literature review

INTRODUCTION

Performance expectancy is already used as a factor that influences behavioral intention to study using technology. The most previous study proved that performance expectancy had a significant impact on behavioral intention. Performance expectancy has the strongest significant impact on users' behavioral intention compared; performance expectancy has a positive influence on behavioral intention and has the highest eigenvalue (Akinnuwesi et al., 2022).

Table 1.
Definition of Performance Expectancy

No	Author	Definition
1	Venkatesh et al. (2003, p. 447)	The degree to which the use of a technology will provide benefits to consumers in carrying out certain activities
2	Schmitz et al., (2022); Venkatesh et al. (2012)	Performance expectancy is defined as: consumer belief that using a technology or system can enhance their performance in a certain task
3	Sebastián & Antonovica (2022)	The degree to which an individual perceives that virtual assistant can facilitate greater performance and productivity
4	Nikolopoulou et al. (2021)	When teachers believe that mobile internet is useful for educational purposes, and enhances achievements and productivity, their intention to use it increases

Table 2.
Definition of Behavioral Intention

No	Author	Definition
1	Sebastián & Antonovica (2022)	Behavioral intention is a measure of how likely an individual is to engage in a particular behavior. It can be used to predict future behaviors and inform decision-making processes.

No	Author	Definition
2	Khan et al (2021)	A desire or a purpose and is a direct determinant of the actual use
3	Nikolopoulou et al. (2021)	The higher teachers' intentions possibly relate to higher mobile internet usage for educational purposes.
4	Venkatesh et al. (2012)	Behavioral intention is conceptualized as the extent to which the customer tends to use the self-service technology (SST).
5	Chao (2019)	The degree to which a person has formulated conscious plans regarding whether to perform a specified future behavior

According to previous quantitative studies, the aim of this article is to analyze and compare 19 preview studies. This article structure consists of a review of performance expectancy toward behavioral intention, methodology, result and discussion, and conclusion. The literature studied in this research is the published documents in various journals indexed in the Scopus database.

LITERATURE REVIEW

This current study employs a systematic literature review (SLR) technique in reviewing the article. The SLR technique in this study is a theory-based review technique, one of four common systematic review techniques, namely, domain-based, method-based, theory-based, and meta-analytical-based review (Thomas and Gupta, 2021).

METHOD

Identification and screening steps are collecting previous studies that contain related keywords, then identifying them to get appropriate articles. The search terms were as follows: "performance expectancy, "behavioral intention," "intention to use," and "behavioral intention to use.

To be included in the eligibility step, research had to meet the following conditions: Ethical studies showed the result of performance expectancy significantly influences behavioral intention and presence in the Scopus database. An empirical study with presented results obviously. Due to its
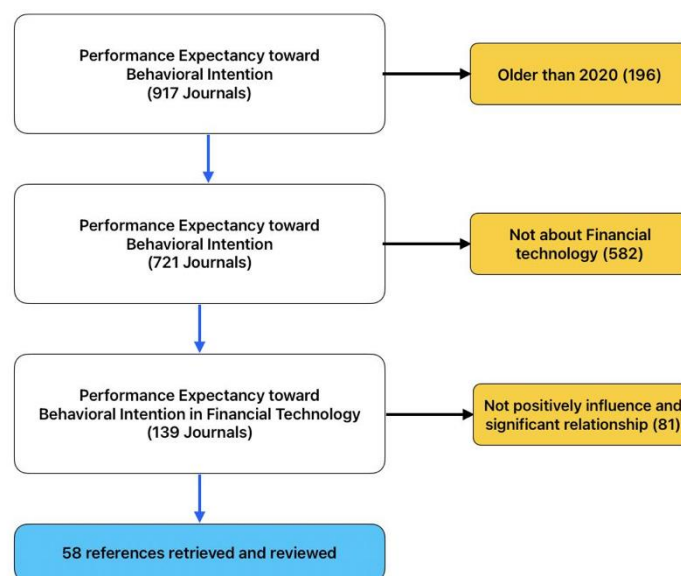
reputation as one of the most reliable and respected academic indexing organizations, this study employs the Scopus database.

Documents in our study consist of articles published in the last 9 years, with the year 2012 as the oldest. This result indicates that the research paper about the relationship between performance expectancy and behavioral intention is not relatively new because those variables were a part of the UTAUT (unified theory of acceptance and use of technology) theory by Venkatesh (2003).

Figure 1. Publication Year
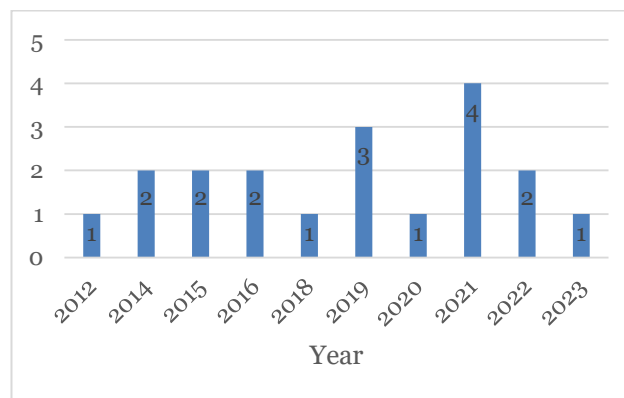
To obtain the relevant literature on the factors determining the relationship between performance expectancy and behavioral intention adoption or acceptance, a review of the content was performed on the nineteen final documents. Initially, the article obtained 23 screened documents, meaning they relate to the topic that we are studying. However, for a reason, we excluded four papers in total. From that article, it was found that there is no significant impact between performance expectancy and behavioral intention.

The previous studies used a number of quantitative methods to collect the data (Table 3).

Table 3.
Research Methods

No	Methods	Frequency	Studies
1	Online Survey	8	Chu et al (2022), Nikolopoulou et al (2021), Khan et al (2021), Saumell et al (2019), Merhia et al (2019), Alkhowaiter (2022), Abrahão et al (2016)
2	Manual Questionnaire	3	Ghalandari, 2012, Gansser, O.A., & Reich, C.S. (2021), Wut et al (2020)

The majority of studies in this research applied an online survey or online questionnaire to test their proposed models. For example, Nikolopoulou et al. (2021) used a survey of 2062 teachers in Greece to examine factors affecting the intention to use mobile internet.

Table 4.
Analysis Technique

No	Analysis Technique	Frequency	Studies
1	SEM	13	Chu et al (2022), Khan et al (2021), Khan et al (2021), Saumell et al (2019), Merhia et al (2019), Alkhowaiter (2022), Wut et al (2020), Bajunaied et al (2023), Chao (2019), Sadeghi et al (2021), Bhatiasevi (2015), Alalwan et al (2018), Morosan & DeFranco (2016)
2	Linier Regression	1	Ghalandari, 2012
3	PLS	6	Nikolopoulou et al (2021), Gansser, O.A., & Reich, C.S. (2021), Abrahão et al (2016), Martinsa et al (2014), Baptista & Oliveira (2015), Rodríguez & Trujillo

			(2014),				

DISCUSSION

From Table 3, out of 19 articles, the most popular topic was about using financial technology (including mobile banking, internet banking, mobile payments, financial technology, and e-banking services), with 11 articles (58%). This means that performance expectancy toward behavioral intention is mostly used to study about using technology in the financial sector. The topic with the second most articles was digital learning with 2 articles (10%). No other topic was included in more than 11% of the analyzed articles; only E-Bank Service, E-Commerce, E-Banking, Application in Restaurants, Mobile Applications, Artificial Intelligence, and E-Government totaled at 32%. The smallest sample size was 252 people, and the biggest one was 901 people. Researchers-based articles from this literature review used simple linear regression, partial least squares, and confirmatory factor analysis.

Table 3. Existing List of Articles Reviewed

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NO	Title and Author	Year	Findings (ß)	Research Object	Sample	Data Analysis	Country
1	Developing an Extended Theory of UTAUT 2 Model to Explore Factors Influencing Taiwanese Consumer Adoption of Intelligent Elevators Chu et al (2022)	2022	0,073	E-Government	1173	Structural Equation Modelling	Taiwan
2	Habit, hedonic motivation, performance expectancy and technological pedagogical knowledge affect teachers' intention to use mobile internet Nikolopoulou et al (2021)	2021	0,23	Mobile Internet	2062	Partial Least Squares SEM	Greece
3	The Effect of Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions on Acceptance of E-Banking Services in Iran: the Moderating Role of Age and Gender Ghalandari, 2012	2012	0,478	E-Bank Service	310	Simple Linier Regression	Iran
4	A new acceptance model for artificial intelligence with extensions to UTAUT2: An empirical study in three segments of application Gansser, O.A., & Reich, C.S. (2021)	2021	mobility: ß = 0.280, household: ß = 0.323, health: ß = 0.252)	Artificial Intelligent	21841	Partial Least Squares (PLS) Analysis	German
5	Influencing Factors of Behavior Intention and Actual Use of Technology: An Application of UTAUT Model on Science Undergraduates Khan et al (2021)	2021	0,351	Digital Learning	425	structural equation model	Bhopal

6	User Acceptance of Mobile Apps for Restaurants: An Expanded and Extended UTAUT-2 Saumell et al (2019)	2019	0,13	Application in Restaurant	1200	structural equation modeling (SEM).	Spain
7	A cross-cultural study of the intention to use mobile banking between Lebanese and British consumers: Extending UTAUT2 with security, privacy and trust Merhi et al (2019)	2019	(Lebanon ß= 0,346, sig) (England ß= 0,068, ns)	Mobile Banking	901	structural equation modelling	Lebanon and England
8	Use and behavioural intention of m-payment in GCC countries: Extending meta-UTAUT with trust and Islamic religiosity Alkhowaiter (2022)	2022	0,236	Mobile Payment	510	Structural equation modeling	Gulf Cooperation Council (GCC)
9	Intention of adoption of mobile payment: An analysis in the light of the Unified Theory of Acceptance and Use of Technology (UTAUT) Abrahão et al (2016)	2016	0,471	Mobile Payment	605	PLS	Brazil
10	Do gamified elements affect young people's use behaviour on consumption-related mobile applications? Wut et al (2020)	2020	0,334	Mobile Application	151	partial least square structural equation modelling and covariance-based approach	ASIA
11	Behavioral intention to adopt FinTech services: An extension of unified theory of acceptance and use of technology Bajunaied et al (2023)	2023	0,15	Financial Technology	366	structural equation modeling	Saudi Arabia
12	Factors Determining the Behavioral Intention to Use Mobile Learning: An Application and Extension of the UTAUT Model Chao (2019)	2019	0,08	Digital Learning	1562	structural equation modeling (SEM)	Taiwan
13	Extending UTAUT2 in M-banking adoption and actual use behavior: Does WOM communication matter? Sadeghi et al (2021)	2021	0,157	Mobile Banking	392	structural equation modeling	Iran
14	Understanding the Internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application Martins et al, (2014)	2014	0,32	Internet Banking	726	Partial least squares (PLS) is a variance-based technique	Portugal

15	An extended UTAUT model to explain the adoption of mobile banking Bhatiasevi (2015)	2015	0,183	Mobile Banking	272		Thailand
16	Examining factors influencing Jordanian customers' intentions and adoption of internet banking: Extending UTAUT2 with risk Alalwan et al (2018)	2018	0,14	Internet Banking	348	Structural equation modelling (SEM)	Jordan
17	Understanding mobile banking: The unified theory of acceptance and use of technology combined with cultural moderators Baptista & Oliveira (2015)	2015	0,362	Mobile Banking	252	(PLS)	Mozambi que
18	Online purchasing tickets for low cost carriers: An application of the unified theory of acceptance and use of technology (UTAUT) model Rodríguez & Trujillo (2014)	2014	0,099	E-Commer ce Website	1096	partial least squares	Spain
19	It's about time: Revisiting UTAUT2 to examine consumers' intentions to use NFC mobile payments in hotels Morosan & DeFranco (2016)	2016	0,387	Mobile Payment	794	CFA & SEM	US

CONCLUSION

This study employs the SLR technique to explore the relationship between performance expectancy and behavioral intention. The Scopus database was selected for data retrieval, and several inclusion criteria were applied to select the final documents to be reviewed. The finding of this study reveals that performance expectancy used as a factor influences users of financial technology such as mobile banking, mobile payment, internet banking, etc. for their behavioral intention. Furthermore, this SLR-based study also reveals that performance expectancy had a low impact toward behavioral intention when the context study was out of financial technology.

This study is not free from limitation; further studies may employ other databases, such as Web of Science or Google Scholar, to obtain analysis from different data sources.

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