

**FACTORS INFLUENCING E-WALLET USER BEHAVIOR  
TOWARDS BEHAVIORAL INTENTION IN STUDENTS IN  
BATAM CITY****Muhammad Nunu Gomes<sup>1</sup>, Ronald Wangdra<sup>2</sup>**<sup>1,2</sup>Accounting Study Program, University Putera BatamEmail: mhdnuno24@gmail.com<sup>1</sup>, ronaldwangdra@puterabatam.ac.id<sup>2</sup>**ABSTRACT**

*The main objective of this research is to foster innovation and the advancement of new technologies. This is achieved through understanding the needs and challenges faced by potential users of these technologies. The study focuses on technology adoption factors like effort expectancy, hedonic motivation, and price values, and how they influence the behavioral intentions of student research subjects in several universities located in Batam City. To gather data, the researchers employed a random sampling probability technique, and data collection was done using an online questionnaire based on Google Forms. The survey was distributed across various campuses in Batam, and the sample size consisted of 100 respondents, determined using the Slovin formula. The analysis utilized descriptive analysis, incorporating multiple linear regression tests, t-tests, f-tests, and determinations. The findings of the study indicate that the effort expectancy variable positively and significantly influences the behavioral intentions of students in Batam City. Similarly, the hedonic motivation variable also positively and significantly impacts the behavioral intentions of students in the same area. However, the price value variable has a negative and significant effect on the behavioral intention of students in Batam City.*

**Keywords:** *Effort expectancy; hedonic motivation; Price value; Behavioral intention;*

**INTRODUCTION**

The progression of technology is inevitable as it evolves in parallel with the advancements in science. Many ideas are being proposed to ensure its positive and beneficial applications (Susanti et al., 2023). Technology plays a crucial role in simplifying tasks and often serves as a pioneering step that was previously unexplored. Numerous users have experienced the convenience brought about by technological advancements, which have been evolving for hundreds of years but have become particularly noticeable in recent times (Ngafifi, 2014).

The financial sector holds significant importance in driving the economic growth of both regions and countries (Baroroh, 2012). Within the financial sector, technology offers numerous conveniences to its users, particularly benefiting the broader community (Nugroho & Sundari, 2023). Technology drives and revolutionizes the operations of the financial sector. What used to be a manual and paperwork-intensive process, requiring the completion of various documents for transactions, can now be automated and seamlessly managed. The rapid technological advancement is evident in the progress of payment systems used in financial transactions. The payment system, a fundamental pillar that sustains the

financial system's equilibrium, has evolved significantly from the traditional cash-based system to a modern digital payment system (Tarantang, 2018).

Bank Indonesia, (2021) is reported that digital transactions have been steadily rising year after year. The surge in digital payment usage can be attributed to the Covid-19 pandemic, which restricted face-to-face interactions between sellers and buyers, prompting consumers to adopt digital payment methods. As a result, the digital payment system has experienced substantial growth over the years. In Indonesia, popular digital payment platforms like GoPay, OVO, Dana, ShopeePay, and LinkAja are widely utilized by consumers (Sulistianingsih et al., 2021).

**Table 1. Number of e-wallet users**

No.	E-wallet application	Users	Developer
1.	ShopeePay	51 million (as of Juni 2022)	PT. Shopee Internasional Indonesia
2.	OVO	80 million (as of Januari 2020)	PT. Visionet Internasional
3.	GoPay	142 million (as of Januari 2021)	PT. Aplikasi Karya Anak Bangsa
4.	Dana	40 million (as of April 2020)	PT. Elang Sejahtera Mandiri
5.	LinkAja	61 million (as of Desember 2019)	PT. Fintek Karya Nusantara

Source: Rajasa, (2021)

According to data from Bank Indonesia, there are 38 officially licensed digital wallets that have been downloaded by a large number of users. The most popular e-wallet is Gopay, with an impressive download percentage of 83.3 percent. Ovo comes in second place with a percentage of 81.4 percent, followed by Dana and LinkAja at 68.2 percent and 53 percent, respectively. These four applications dominate the digital wallet market in Indonesia and have gained widespread popularity among users (Jayani, 2019). According to Bank Indonesia, (2023) e-wallet transactions have shown remarkable performance, surpassing other payment methods significantly. Specifically, e-wallets have outperformed cash transactions by 74%, bank transfers by 24%, QRIS (Quick Response Code Indonesian Standard) payments by 21%, Pay later options by 18%, debit card transactions by 17%, and Virtual Account (VA) transfers by 16%.

**Table 2. Number of users and e-wallet transactions**

Province	Registered Users			E-wallet Transaction		
	2020	2021	2022	2020	2021	2022
Banten	3,10	3,72	3,27	3,37	4,46	4,95
Kepulauan Riau	0,24	0,59	0,55	0,36	0,67	0,73

Source: Bank Indonesia, (2023)

Over the years, Riau Islands has experienced a steady increase in the number of e-wallet users and transactions. In 2020, the region had 0.24 million e-wallet

users, which grew to 0.59 million in 2021 and slightly declined to 0.55 million in 2022. Comparatively, Banten province, which is home to two of Indonesia's largest industrial cities, Batam City and Serang City, had a higher number of e-wallet users. In 2020, Banten had 3.10 million e-wallet users, increasing to 3.72 million in 2021, and then slightly declining to 3.27 million in 2022. Despite being lower than Banten, the usage and number of e-wallet users in Riau Islands have continued to rise steadily year after year (Indonesia, 2023).

The continuous growth in e-wallet usage and the increasing number of e-wallet users can be attributed to the positive impacts and conveniences that e-wallets offer. These factors encourage consumers to embrace e-wallets, leading to advancements in the digital payment sector. The success of e-wallet adoption has inspired researchers to investigate the factors influencing individuals' interest in adopting new technology. The findings of this research are expected to have broader applications for the adoption of new technology across various sectors. For this study, researchers utilized the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) model as their theoretical approach.

## **LITERATURE**

### **A. Behavioral Intention**

Behavioral intention refers to the individual's perception or subjective likelihood of engaging in a particular behavior. Jessica, (2018) According to the statement, this variable comprises two elements: "intention," which represents the user's level of intention to continue using a technology, and "continuation," which refers to the extent of the user's plans to continue using the technology. According to Saragih & Rikumahu, (2022), behavioral intention plays a crucial role in the adoption of technology, as it influences individuals to use and embrace new technologies.

### **B. Effort Expectancy**

Effort expectancy refers to the degree of effort or ease associated with the utilization of a technology by users. Based on research by Dzulhaida & Giri, (2017) The statement elucidates that effort expectancy is linked to the perceived ease of use in the Technology Acceptance Model (TAM), which describes how technology simplifies an individual's tasks. According to Jessica, (2018) In his research, effort expectancy comprises two dimensions: complexity, which pertains to how intricate a technology is to learn, and ease of use, which indicates the level of comfort experienced while using the technology. Research results from research conducted by Saragih & Rikumahu, (2022) explained that the convenience and convenience offered expands the adoption of e-wallets and makes consumers continue to use e-wallets. Research conducted by Dzulhaida & Giri, (2017) concluded that effort expectancy has a significant influence on behavioral intention. Research conducted by Andrianto, (2020) also states that variable effort expectancy has a positive influence on behavioral intention.

### **C. Motivation Hedonic**

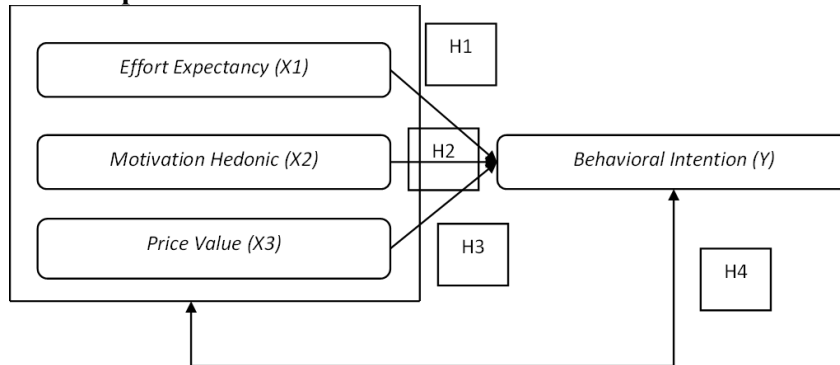
Hedonic motivation is defined as the pleasure that comes from the experience of using technology. According to Rozmi et al., (2019), Hedonic motivation is the most important construct because if individuals are happy and like the use of technology, it will increase user intention. According to Jessica, (2018), There are 3 elements in this variable, namely fun which is defined as the level of

pleasure in using technology, enjoyment which means how far the pleasure is obtained when using technology and entertaining which is how far the use of technology entertains its users. Research by Saragih & Rikumahu, (2022) states that the pleasure factor a person feels when using technology is the reason the person adopts technology. According to research conducted by Hasyim, (2022) explains that hedonic motivation has a significant influence on behavioral intention. Research conducted by Andrianto, (2020) states that hedonic motivations positively affect behavioral intention.

#### D. Price Value

The price value is defined as the exchange of users with the benefits obtained when using technology. Research by Jessica, (2018) states that there are 2 elements in this variable, namely reasonable which means the system has a reasonable price, and worth which means the value issued is proportional to the value paid. According to Saragih & Rikumahu, (2022), If the benefits obtained from using a technology are proportional to the costs incurred and do not feel burdened, consumers will like to use the technology. According to research by Risma Dwindia Putri & Sadha Suardikha, (2020) price value or price value positively affects behavioral intention. Based on research Dzulhaida & Giri, (2017) state that price value has a significant influence on behavioral intention.

#### E. Conceptual Framework



**Gambar 1. Conceptual framework**

#### E. Hypothesis

Based on these description, the research can conclude the following hypothesis:

H1: Effort expectancy has a positive effect on student behavioral intention in Batam.

H2: Hedonic motivations affect the behavioral intention of students in Batam.

H3: Price value affects the behavioral intention of students in Batam City.

H4: Effort expectancy, motivation hedonic and price value affect the behavioral intention of students in Batam City.

**METHOD**

The study's target population consists of students in Batam City who are registered on the Directorate General of Higher Education's website. The researchers employed the random sampling probability technique for sampling, and the required sample size was determined using Slovin's method. After applying the Slovin formula, it was determined that a minimum sample of 89 respondents was needed. However, to ensure data processing efficiency and minimize potential errors, the researchers decided to use a sample size of 100 respondents. This research adopts a quantitative research approach, and the primary data source is collected directly from the users. The data collection technique involves distributing research questionnaires through online platforms, specifically using Google Forms.

**RESULTS**

**Table 3. Validity test results**

<b>Indikator</b>	<b>R-hitting</b>	<b>R-tabel</b>	<b>Result</b>
<b>Effort expectancy</b>			
EE1	0,847	0,1966	Valid
EE2	0,895	0,1966	Valid
EE3	0,91	0,1966	Valid
EE4	0,77	0,1966	Valid
<b>Motivation hedonic</b>			
MH1	0,369	0,1966	Valid
MH2	0,343	0,1966	Valid
MH3	0,374	0,1966	Valid
<b>Price Value</b>			
PV1	0,499	0,1966	Valid
PV2	0,443	0,1966	Valid
PV3	0,378	0,1966	Valid
<b>Behavioral Intention</b>			
BI1	0,421	0,1966	Valid
BI2	0,469	0,1966	Valid
BI3	0,419	0,1966	Valid

Source: Research data processing results using SPSS 29, 2023

Table 4 indicates that all variables, including both independent and dependent variables, are considered valid. This validation is established by comparing the t-count value of each variable with the t-table value, which is set at 0.1966. As all t-count values are higher than the t-table value, it can be confidently concluded that the indicators used to measure the variables in this study are valid.

**Table 4. Reliability test results**

Variable	Cronbach's Alpha	Criteria	Result
Effort expectancy	0,831	0,60	Reliable
Motivation hedonic	0,642	0,60	Reliable
Price Value	0,692	0,60	Reliable
Behavioral Intention	0,669	0,60	Reliable

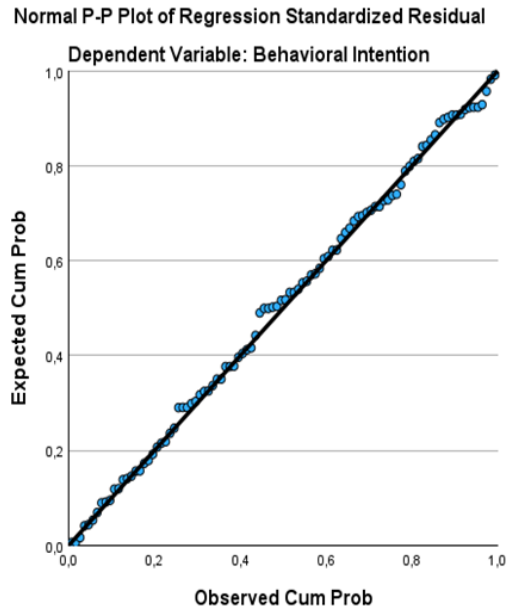
Source: Research data processing results using SPSS 29, 2023

According to the findings from the reliability test in Table 5, all variables exhibit a Cronbach's alpha value greater than 0.60. This implies that the scale used in this study is reliable and can be trusted for measuring the variables.

**Table 5. Normality test results**

One-Sample Kolmogorov-Smirnov Test			
		Unstandardized Residual	
N		100	
Normal Parameters <sup>b</sup>	Mean	,0000000	
	Std. Deviation	2,48510521	
Most Extreme Differences	Absolute	,050	
	Positive	,038	
	Negative	-,050	
Test Statistic		,050	
Asymp. Sig. (2-tailed) <sup>c</sup>		,200 <sup>d</sup>	
Monte Carlo Sig. (2-tailed) <sup>e</sup>	Sig.	,785	
	99% Confidence Interval	Lower Bound	,774
		Upper Bound	,795

Source: Research data processing results using SPSS 29, 2023



**Gambar 2. P-p plot test**

Table 6 displays the asymp. Sig (2-tailed) value as 0.200. The asymp. Sig (2-tailed) value being greater than 0.05 indicates that each indicator of the study variable follows a normal distribution. This observation is further supported by the p-p plot shown in Figure 4.1, where the points closely align with the diagonal line. Consequently, it can be inferred that the residuals in this study conform to a normal distribution, and the normality assumption is satisfied.

**Table 6. Multicollinearity test**

		Coefficients <sup>a</sup>					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	3,665	2,406		1,523	,131		
	Effort Expectancy	,332	,105	,301	3,178	,002	,975	1,026
	Motivation Hedonic	,419	,132	,355	3,167	,002	,693	1,444
	Price Value	-,328	,125	-,291	-2,620	,010	,707	1,414

a. Dependent Variable: Behavioral Intention

Source: Research data processing results using SPSS 29, 2023

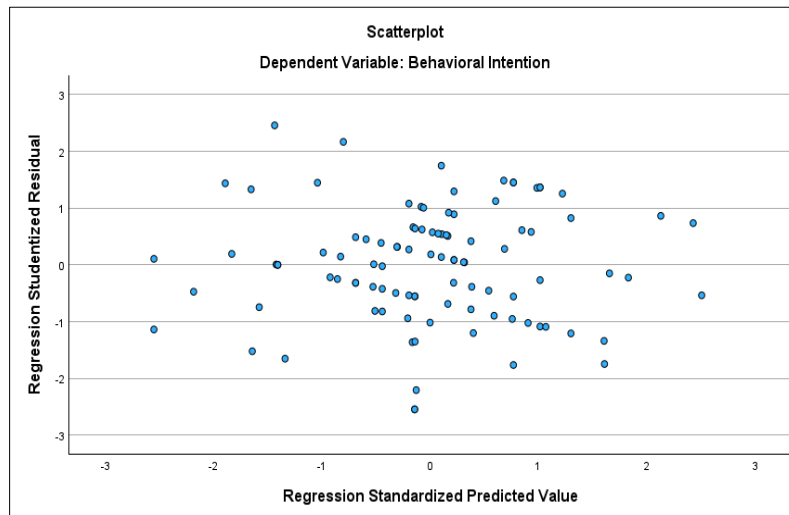
Table 7 presents the tolerance values for each variable, all of which exceed 0.100, and the VIF (Variance Inflation Factor) values for each variable, all of which are less than 10.00. Consequently, it can be deduced that the multicollinearity assumption has been met, and there are no signs of multicollinearity in this study.

**Table 7. Heteroscedasticity test**

<b>White Test for Heteroskedasticity<sup>a,b,c</sup></b>		
Chi-Square	df	Sig.
7,131	9	,623

a. Dependent variable: Behavioral Intention  
 b. Tests the null hypothesis that the variance of the errors does not depend on the values of the independent variables.  
 c. Design: Intercept + X1 + X2 + X3 + X1 \* X1 + X1 \* X2 + X1 \* X3 + X2 \* X2 + X2 \* X3 + X3 \* X3

According to the data in Table 8, the significance value of each variable is greater than 0.05. As a result, it can be inferred that there are no indications of heteroscedasticity in this study, and the heteroscedasticity test requirements have been met.



**Gambar 3. Scatterplot test**

Based on Figure 3, it is evident that there are no signs of heteroscedasticity in this study. The scatterplot shows that the dots are randomly dispersed without forming any distinct patterns, such as waves, curves, or narrowing. With the results of the glacier tests and scatterplot analysis, it can be confidently stated that this study is free from heteroscedasticity.



**Table 8. T-test results**

		Coefficients <sup>a</sup>				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,665	2,406		1,523	,131
	Effort Expectancy	,332	,105	,301	3,178	,002
	Motivation Hedonic	,419	,132	,355	3,167	,002
	Price Value	-,328	,125	-,291	-2,620	,010

a. Dependent Variable: Behavioral Intention

Source: Research data processing results using SPSS 29, 2023

Table 9 presents the statistical value of the t-test for the variable "effort expectancy" as 3.178. With a significance level of 0.05, the critical value (T-table) is 1.985. Since the calculated t-value (T-count) is 3.178, which is greater than the critical value (T-table), and the p-value is 0.002, which is less than 0.05, the null hypothesis is rejected. Thus, it can be concluded that effort expectancy significantly predicts behavioral intention.

Effort expectancy and behavioral intention have a positive correlation. This implies that when the ease of using e-wallets for transaction payments increases, there is a corresponding rise in behavioral intention or interest to use e-wallets for making digital transactions. The results of this test are the results of research conducted by Andrianto, (2020) In his research, he stated that effort expectancy has a positive and significant effect on behavioral intention.

Table 9 displays the statistical value of the t-test for the variable "hedonic motivation" as 3.167. At a significance level of 0.05, the critical value (T-table) is 1.985. Since the calculated t-value (T-count) is 3.167, which exceeds the critical value (T-table), and the p-value is 0.002, which is less than 0.05, the null hypothesis is rejected. Consequently, it can be concluded that hedonic motivation significantly predicts behavioral intention.

Hedonic motivation and behavioral intention are positively related. This indicates that the more pleasure and lack of feeling compelled when using an e-wallet, the greater the inclination to use the e-wallet. This is in line with the results of the study by Dzulhaida & Giri, (2017) which states in their research that hedonic motivation affects behavioral intention.

Table 9 reveals that the statistical value of the t-test for the variable "price value" is -2.620. At a significance level of 0.05, the critical value (T-table) is 1.985. Since the calculated t-value (T-count) is -2.620, which is less than the critical value (T-table), and the p-value is 0.010, which is less than 0.05, the null hypothesis is rejected. Therefore, it can be concluded that price value is a significant predictor of behavioral intention.

There is an inverse relationship between price value and behavioral intention. This hypothesis is rejected, indicating a significant impact on behavioral intention. In other words, as the costs associated with using an e-wallet increase,

the interest in using the e-wallet decreases. This is in line with the results of the study by Andrianto, (2020) Which in his research states that price value affects behavioral intention.

**Table 9. F-test results**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	119,351	3	39,784	6,247	<,001 <sup>b</sup>
	Residual	611,399	96	6,369		
	Total	730,750	99			

a. Dependent Variable: Behavioral Intention  
 b. Predictors: (Constant), Price Value, Effort Expectancy, Motivation Hedonic

Source: Research data processing results using SPSS 29, 2023

According to the results presented in Table 10, when all variables are tested together or simultaneously, it is evident that effort expectancy, hedonic motivation, and price value collectively have a significant impact on behavioral intention, with a p-value of <0.001. This implies that the combined influence of effort expectancy, hedonic motivation, and price value affects behavioral intention.

**Table 10. Determinant coefficients results**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,404 <sup>a</sup>	0,163	0,137	2,524

Source: Research data processing results using SPSS 29, 2023

The model exhibits an R-square value of 13.7%, meaning that 13.7% of the variance in behavioral intention can be accounted for by the variations in effort expectancy, hedonic motivation, and price value. However, the majority, which is 86.3%, is influenced by other variables not considered in this study.

**CONCLUSION**

In the current digital era, numerous companies are allocating their funds to invest in information technology (IT). The integration of IT in business operations aims to enhance competitiveness in the global market and cater to consumer demands. One significant application of IT is in transaction activities, leading to the evolution of cash payments into non-cash methods. This shift has been observed in Indonesia since 2007, which marks the inception of e-wallets in the country. According to data from Bank Indonesia, as of 2020, there are 39 officially registered e-wallet companies operating in Indonesia. Two model introduced by Venkatesh et al., (2012). This explains the factors that can influence individuals in the use of technology. Then this model also explains that many factors can influence individual interests or intentions. Based on the problems and theoretical bases

above, the researcher aims to analyze the factors that can influence individuals in Batam City in the use of e-wallets. The factors analyzed are effort expectancy, price value, and hedonic motivation.

Based on the results of statistical calculations and data analysis that have been carried out using SPSS version 29, it can be concluded that:

1. This research establishes that effort expectancy has a positive and significant impact on the behavioral intention of students in Batam. This implies that the ease of using technology is one of the key factors driving individuals in Batam to adopt e-wallets. The reason behind this could be that individuals seek the convenience of making payments through e-wallets, which allow them to conduct various transactions seamlessly. For instance, Gopay's low barrier to entry policy exemplifies the convenience offered by e-wallets. By simply verifying their phone number, users can access a range of basic features provided by Gopay, catering to users from diverse backgrounds. This enhanced convenience sparks greater interest among the public to utilize Gopay.

2. This study reveals that hedonic motivation has a positive and significant impact on the behavioral intention of students in Batam. This finding suggests that the feeling of pleasure experienced when using e-wallet products is a crucial factor that increases the demand for e-wallet usage as a payment method. For instance, Dana offers a free payment policy for various QRIS services and banks, enabling users to make payments across different banks and merchants using a single application. This feature contributes to the satisfaction and happiness of Dana users when utilizing the platform. This positive experience is a result of an easy, intuitive, and efficient user interface that effectively meets user needs. When technology delivers such a delightful experience and provides significant benefits, users are more likely to maintain their interest and continue using it.

3. This research provides evidence that price value negatively and significantly impacts the behavioral intention of students in the city of Batam. This phenomenon may occur because consumers perceive that the value they receive from e-wallets does not adequately justify the costs incurred. High top-up fees and the absence of attractive promotions or discounts from e-wallet providers diminish the users' interest in utilizing e-wallets. When the cost of using a technology is perceived as excessively high compared to the benefits received, individuals may hesitate to adopt the technology. Users may contemplate if they possess sufficient resources and may seek more efficient alternatives. Therefore, developers and manufacturers should carefully consider setting fair and balanced prices that align with the benefits offered to encourage wider technology adoption.

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