

The Role of Trust in Mediating Perceived Ease of Use and Perceived Usefulness Towards Continuance Intention of The Application Participants Andal by Taspen Jember

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ABSTRACT : This research aims to determine the role of Trust in mediating Perceived Ease of Use and Perceived Usefulness against Continuance Intention of Andal by Taspen Application Participants in Jember. This research uses the type of Explanatory Research. The population in this research were all Andal by Taspen participants in the Taspen KC Jember working area covering Jember, Banyuwangi, Bondowoso, and Situbondo Regencies. The sampling method used is Convenience Sampling. Determination of the number of samples used in this study is based on the Malhotra formula which states that the size of number of samples in the study is according to the number of indicators then at least multiplied by 5 to 10 with the number of indicators so the number of samples to be used in this study is 200 respondents. The data analysis method using Structural Equation Modelling (SEM) with the SmartPLS software. The results showed that Perceived Ease of Use was influential on Trust Andal by Taspen. The results showed that Perceived Usefulness influenced the Trust Andal by Taspen Jember. The results showed that Perceived Ease of Use was influential on the Continuance Intention Andal by Taspen. The results showed that Perceived Usefulness influenced the Continuance Intention Andal by Taspen. The results showed that Trust was influential to Continuance Intention Andal by Taspen. The results showed that Trust had no significant effect on mediating the influence of Perceived Ease of Use against Continuance Intention Andal by Taspen. The results showed that Trust mediates the effect of Perceived Usefulness on Continuance Intention Andal by Taspen.

KEYWORDS – Perceived Ease of Use, Perceived Usefulness, Trust, Continuance Intention.

I. INTRODUCTION

The Society 5.0 era brings the current era of digital technology era, namely the development of automatic payment systems or digital payment at Financial Technology Application. This payment system is very beneficial for the company and of course for social insurance participants. The management of social insurance companies want participants to be able to use their continuous payment service application and can use services and other products from the company. The expectation is in any condition, the product or service provided makes customers satisfied, so participants will be continuous and consistently reuse their products in a long time.

Continuance Intention can make the company competitive advantage. Alalwan (2020) said that Continuance Intention was a person's intention to continue the use of information systems. The success of an information system depends on sustainable use. This concept is often used in the field of Information Technology (IT) and marketing to understand the factors that influence the sustainability of the use of a digital service or product.

One of the strategies that can be done by the company so that social insurance participants can use their products repeatedly is to pay attention to the ease of use (Ease of Use) services that can be easily understood so that insurance participants have no difficulty when operating the application service system. According to Jatimoyo et. Al., (2021) Perceived Ease of Use is a technology that is believed to be that the technology is easy to understand and used. Perceived Ease of Use is an individual belief that using a system of information technology will not be troublesome or requires a large effort when used (effortless).

Further factors that can affect insurance participants to use technology products in the form of service applications are perceived usefulness. Perceived Usefulness according to Balakrishnan & Shuib (2021) is a belief that one can do certain work effectively and efficiently by using a particular technology system. Perceived Usefulness is the main factor in encouraging continued intention. Applications designed to provide real benefits for users have a greater chance to maintain an active and loyal user base (Zeqiri et al., 2023). In addition to the perceived Ease of Use and Perceived Usefulness, trust is a factor that influences the acceptance of application

technology products. Trust according to Kumar, Adlaha, & Mukherjee (2018) are the willingness of people to be faithful to a item or service based on the positive things obtained from these items or services. Trust has a crucial role in maintaining users (continued intention). Applications that build trust through transparency, security, and good service will be easier to retain users in the Society 5.0 era (Mappeaty et al., 2022).

Andal by Taspen is a SuperApps of PT Taspen (Persero) which is Taspen Customer Digital Services, all digital Taspen services are in one application. Andal by Taspen is an innovation that brings digital transformation into services for Taspen participants. Users also provide a positive and negative response in the form of complaints given by users of features reliable by TASPEN services. In connection with the perceived Ease of Use the application and the application by Taspen sometimes a disruption is like logout itself because the password is incorrect there is a unexpected character. Regarding Perceived Usefulness Reliable application by Taspen often occurs during registration due to relationship disorders (server dispendukcapil, Taspen internal data sometimes wrong in charging NIK). Regarding the trust of the application by Taspen and some users provide bad feedback. The difference in response to each user shows that everyone has different readiness in responding to a technology.

II. THEORITICAL REVIEW

2.1 Perceived ease of use

According to Jatimoyo et. al., (2021) Perceived Ease of Use is a technology that is believed to be that the technology is easy to understand and used. Easy of having meaning without difficulty or no need to try hard. Thus, the perception of ease of use refers to individual beliefs that each of these systems helps and does not require great effort and costs in its use.

2.2 Perceived usefulness

Perceived Usefulness is the extent to which individuals feel an increase in performance or activity using technology. Usefulness is a condition that is felt by individuals, when using technology will help in resolving an existing job. When individuals feel the benefits of the use of technology, it can increase the use of technology.

2.3 Trust

Trust according to Kumar, Adlaha, & Mukherjee (2018) is a person's willingness to be faithful to a item or service based on the positive things obtained from the goods or services. Kumala et al. (2020) delivering trust defined as something that cannot be directly trusted by other users or colleagues, such as business partners. Instead, trust was developed through the construction of technology systems and its ability to show it's reliability.

2.4 Continuance intention

Continuance Intention is a user's decision to continue using certain information technology that someone has used (Nabavi, 2016), while according to Lee et al., (2019) Continuance intention in a information system can be interpreted as a person's intention to continue using the information system. Intention of consumers or a person can be seen from the technology used by individuals or someone with predicted results from their attitude towards technology, such as the desire to add technology equipment, motivation to continue to use, or desire to motivate other users.

2.5 Previous Research

Research Gap in this study conducted by Anifa & Sanaji (2022) shows that the perceived ease of use does not affect on Continuance Intention, this ini because even though consumers already have trust in using virtual product features to buy products online, but this is not enough to encourage consumer intentions to use the application sustainably in the future. Subagio et al (2018) shows that perceived usefulness does not affect Continuance Intention. This is due to perception of usability, it does not make consumers use the application on an ongoing basis. This happens because they only use the application to get the information they need. Wijayanthi & Goca (2022) shows that Trust does not affect Continuance Intention, this is because consumers can continue to continue intention based on factors in addition to trust, such as Perceived Ease of Use and Perceived Usefulness.

III. METHOD

This research uses the type of Explanatory Research. The population in this study were all Andal by Taspen participants in the Taspen KC Jember working area covering Jember, Banyuwangi, Bondowoso, and Situbondo Regencies. The sampling method used is Convenience Sampling. Determination of the number of samples used in this study based on the Malhotra formula which stated that the size of the sample in the study was in accordance with the many indicators then at least multiplied by 5 to 10 with the number of indicators so the number of samples to be used in this study were as many as 200 respondents. The data analysis method uses Structural Equation Modeling (SEM) with the SmartPLS software.

IV. DISCUSSION

4.1 The Effect of Perceived Ease of Use Against Trust

The results of the hypothesis test indicated that the Perceived Ease of Use affects the Trust by looking at its significance level, which is 0.001. The influence shown by the regression coefficient is positive means that the better perceived ease of use, then the trust will increase (H1 is accepted). Insurance digitalization as online service innovation has provided convenience and speed in conducting business transactions anywhere and anytime. Trust in business transactions is a very important factor due to beliefs that can reduce the uncertainty felt by the participants when assessing the performance of a system. The results of this study are in line with the research conducted by Putri research (2021), Wilson (2019), Luh et al., (2020), Gunawan et al., (2021) states that the perceived ease of use has a significant effect on Trust.

4.2 The Effect of Perceived Usefulness on Trust

The hypothesis test results indicated that Perceived Usefulness affects the Trust by looking at its significance level, which is 0.000. The influence shown by the regression coefficient is positive, it means that the better perceived usefulness, the more trust will increase (H2 is accepted). The level of benefit of a system has a connection with the increasing performance and productivity of users when using the system. Performance is related to access speed when using the system, while productivity is related to the benefits that are felt when finding other products easily. The results of this study are in line with the research conducted by Rahmianti & Yuannita (2019), Wafiyah & Kusumadewi (2021), Anifa & Sanaji (2022), Syaharani & Yasa (2022) stated that factors Perceived Usefulness had a significant effect on customer Trust.

4.3 The Effect of Perceived Ease of Use to Continuance Intention

The results of the hypothesis test showed that the Perceived Ease of Use affects Continuance Intention by looking at the level of significance, which is 0.000. The influence shown by the regression coefficient is positive, it means that the better perceived ease of use, the higher the continuance intention will increase (H3 accepted). The ease of use (Ease of Use) is an important factor considered participants in the use of social insurance services, not infrequently participants also consider the use of services due to complicated systems, so participants still prefer to use manual services. One strategy that can be done by the company is to pay attention to the ease of use (Ease of Use) which can be easily understood so that participants have no difficulty when operating the application service system. The results of this study are in line with the research conducted by Jatimoyo et al., (2021), Mappeaty et al., (2022), Zeqiri et al., (2023), Syachrony et al., (2023), Yulia (2023) stated that the Perceived Ease of Use had a significant effect on Continuance Intention.

4.4 The Effect of Perceived Usefulness to Continuance Intention

The hypothesis test results indicate that Perceived Usefulness affects Continuance Intention by looking at the significance level, which is 0.015. The influence shown by the regression coefficient is positive means that it is getting better perceived usefulness, the more continuance intention will increase (H4 accepted). Perceived Usefulness As a form of felt benefit can be defined as a user assessment and perception of whether the new system they use will provide added value compared to the old system. The results of this study are in line with the research conducted by Dewi (2022), Luh et al., (2020), Gunawan et al., (2021), Wafiyah & Kusumadewi (2021) stated that Perceived Usefulness had a significant effect against Continuance Intention.

4.5 The Effect of Trust to Continuance Intention

The hypothesis test results indicate that Trust affects Continuance Intention by looking at the significance level, which is 0.025. The influence shown by the regression coefficient is positive, it means that it is getting better the trust, the continuance intention will increase (H5 accepted). The trust factor is a factor that influences system acceptance so that companies must form a positive attitude that can increase participant trust in the technology applied, so that it can be used continuously to support their needs. The results of this study are in line with research conducted by Keni (2020), Gunawan et al., (2021), Wafiyah & Kusumadewi (2021), Anifa & Sanaji (2022) states that customer Trust has a significant effect on Continuance Intention.

4.6 The Effect of Indirect Perceived Ease of Use is Mediated by Trust to Continuance Intention

The results of the Sobel test showed that Trust was proven to have no significant effect on mediating the effect of Perceived Ease of Use to Continuance Intention with a z-value of $1.51 < 1.96$. It means that Trust is not strong enough to mediate the influence of Perceived Ease of Use on Continuance Intention, even though statistically based on the significance level is 0.023 and it is significant (H6 rejected). The result of this study found that Trust is not strong enough to mediate the effect of Perceived Ease of Use on Continuance Intention in Andal by Taspen application participants in the Taspen KC Jember working area. Participants find the application easy to use, but do not fully trust it because there are still any complaints about errors, automatic logouts, bugs, and participants doubts about the security or personal data. Even though it is easy to use, elderly participants can still hesitate and

are more comfortable coming directly to the office, so participants trust in reusing digital systems is not strong enough just from technical ease. The results of this study are in line with research conducted by Anifa & Sanaji (2022) shows that Perceived Ease of Use has not significant effect on Continuance Intention through the Trust, and Wijayanthi & Goca (2022) shows that customer Trust has not significant effect on Continuance Intention.

4.7 The Effect of Indirect Perceived Usefulness Mediated by Trust to Continuance Intention

The Sobel test result showed that Trust proved to mediate the effect of Perceived Usefulness against Continuance Intention with a z-value of $1.97 > 1.96$. This means that Trust could be mediate the relationship Perceived Usefulness on Continuance Intention and statically based on the significance level of 0.024 is significant (H7 accepted). Research by Wilson (2019), Luh et al., (2020), Gunawan et al., (2021), Wafiyah & Kusumadewi (2021), Anifa & Sanaji (2022), Syaharani & Yasa (2022), Mappeaty et al., (2022), Zeqiri et al., (2023), Syachrony et al., (2023), Yulia (2023) shows that Perceived Ease of Use and Perceived Usefulness have an effect on Continuance Intention through Trust.

4.8 Conseptual Framework

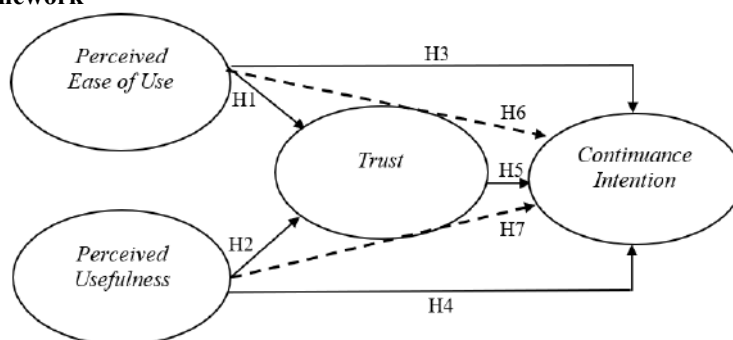


Figure 1. Conceptual Framework

Description:

- ▶ : Direct Influence
 - - - - -▶ : Indirect Influence

V. CONCLUSION

Based on the results of the study show that 1) Perceived Ease of Use had an influence on Trust And al by Taspen Jember, 2) Perceived Usefulness influenced the Trust And al by Taspen Jember, 3) Perceived Ease of Use influences Continuance Intention And al by Taspen Jember, 4) Perceived Usefulness influenced Continuance Intention And al by Taspen Jember, 5) Trust influenced Continuance Intention And al by Taspen Jember, 6) Trust had no significant to mediated the influence of Perceived Ease of Use on Continuance Intention And al by Taspen Jember, 7) Trust mediated the influence of Perceived Usefulness on Continuance Intention And al by Taspen Jember.

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