

# THE INFLUENCE OF PERCEIVED CONVENIENCE, PERCEIVED USEFULNESS, SERVICE FEATURES, AND **INFORMATION SECURITY ON THE INTENTION TO** USE THE ACI APPLICATION

Grace Athalia Adelina Clarissa<sup>1</sup>, Sari Atmini<sup>2</sup>

# <sup>1,2</sup> Accounting Department, Faculty of Economics and Business, University of Brawijaya, Indonesia

Abstract. This research aims to analyze and obtain empirical evidence of the positive effect of perceived ease of use, perceived usefulness, service features, and information security on the intention to use Aku Cinta Indonesia (ACI) application-an online transportation platform owned by the citizens of Malang, and operating in East Java-based on the technology acceptance model (TAM) approach. This research applies explanatory method, and involves the samples of 102 undergraduate students of Malang City selected through non-probability sampling and collected through guestionnaires. The data are analyzed by Partial Least Square processed by SmartPLS software. The results of this research exhibit that perceived ease of use, perceived usefulness, service features, and information security have a positive effect on the intention to use the ACI application, suggesting that the students' intention to use the application is determined by the higher students' easy to use perception of the platform, the benefits offered when using it, good service features, and information protection. The implications of this research can contribute to literature and empirical evidence of the technology acceptance model (TAM) about an application acceptability and usability by society, and provides innovation for ACI developers to develop and evaluate the application that meets user activity needs.

Keywords: Perceived Ease of Use; Perceived Usefulness; Service Features; Information Security; Intention to Use; Technology Acceptance Model; ACI.

I. INTRODUCTION

People's lives in the digital era are inseparable from the use of technology. Digital technology is growing rapidly and helps a lot in people's daily lives. People as users want something practical to support activities and tend to use applications or websites. This must be supported by easy internet access because the internet is an important infrastructure in digital transformation that is able to open opportunities for communities and businesses in utilizing digital technology, increasing productivity, and competitiveness (MenKominfo, 2023). Based on a survey by the Indonesian Internet Service Providers Association APJII (2023), the increase in internet users in Indonesia reached 1.17% with a total of 215.62 million people from a total population of 275.77 million Indonesians. The high number of internet users will increase because the internet is the majority need today, including in using online transportation systems. This system can be used and controlled online with a connection via the internet.



ISSN : 3032-7806 (Print)

54

Currently, there are various startup companies that do business online including in the transportation business such as Grab, GOJEK, Uber, Maxim, Viuit, and Aku Cinta Indonesia (ACI). Economic growth and population growth along with advances in information technology have made online transportation services experience rapid development. The presence of online-based transportation facilities has become part of community activities in Indonesia. The results of a goodstats.id survey (2023), of 400 respondents spread across Indonesia identified several factors that underlie people choosing online transportation, namely the majority of users choose online transportation because of its ease of use (56.8%), speed in reaching their destination (19.7%), affordable prices (6.1%), convenience (5.6%), availability in the area (4.2%), and safety (2.3%).

In 2023, Aku Cinta Indonesia (ACI) was established as one of the digital platforms for online transportation services. The ACI platform aims to create a digital business ecosystem based on on demand services in Indonesia. ACI officially operates in several East Java cities, namely Malang, Batu, Kediri, Nganjuk, Jombang, and Mojokerto with development plans in other cities (Tribunjatim.com, 2023). ACI has the advantage of service features that are not owned by similar platforms, namely video on demand. The video on demand service feature is interesting and presented like playing social media in general. Video on demand is an interactive system where the user wishes to determine the program snippet or video watched by themselves (Azizah & Andarini, 2023). The benefits provided by this feature include flexible access, a wide selection of video options, and user interaction in providing video reviews and ratings.

As a new platform, there are several comments about the performance of the ACI application. Based on users' comments on PlayStore, the ACI app's service features are still considered poor and not running properly. This is a shortcoming of the application, namely the car transportation service feature that is still not running, the video service of each restaurant cannot be accessed, and the discount from the coin bonus cannot be used. Problems with these features have a direct impact on the user experience of using the ACI application or not. Service feature issues are important to understand and address as a form of sustainability and better service quality.

Despite complaints or negative reviews of the ACI application, the number of downloaders rose from one hundred thousand in 2023 to two hundred thousand in 2024 (Wartaekonomi.co.id, 2024). This research focuses on the Aku Cinta Indonesia (ACI) application due to its uniqueness and relevance to the development of digital technology and tailored to the needs of local transportation services. The ACI platform considers features that are relevant to the needs and preferences of the community. The features provided by ACI are expected to increase user responsiveness in adopting online transportation digital technology. This makes factors that cause people to use the ACI platform are interesting to research about perceived convenience, perceived usefulness, service features, and information security.

This study uses the technology acceptance model (TAM) as a theoretical framework due to its proven relevance in understanding technology usage behavior. TAM is based on the assumption that perceived convenience and perceived usefulness have a direct effect on users' intention to adopt new technology. This model provides input in improving a technology system to make it more acceptable to its users (Tua et al., 2022). Factors used in this model such as perceived ease of use, the easier the technology is to use, the higher the adoption of technology to consider and design systems that are suitable for fulfilling tasks (Wicaksono, 2022). Then, perceived usefulness, namely the extent to which technology can help perform



tasks or achieve goals as measured by the effectiveness, benefits, relevance, and relevance of technology (Wicaksono, 2022). This model can predict how technology users can utilize technology related to daily activities.

Previous research on perceived convenience conducted by Kurniawan et al. (2022), Azizah & Andarini (2023), Ali & Widiati (2023), and Rizi et al. (2023) resulted in perceived ease of use not having a positive effect on interest in using the application. Other different studies such as research by Wiratama & Sulindawati, (2022), Tua et al. (2022), Andika & Yasa (2020), and Hantono et al. (2023) produced findings that perceived ease to use has a positive effect on intention to use information systems. Furthermore, previous studies that tested perceived usefulness such as those conducted by Ali & Widiati (2023) and Hantono et al. (2023) resulted in the finding that perceived convenience does not have a positive effect on intention to use information systems. However, Rizi et al. (2023), Wiratama & Sulindawati (2022), Tua et al. (2022), Andika & Yasa (2020), Kurniawan et al. (2022), and Azizah & Andarini (2023) which resulted in perceived usefulness having a positive effect on intention to use applications.

Service features and information security are taken into consideration by consumers in choosing. According to Endrivanto & Indrarini (2022), service features are characteristics that have their own uniqueness with the aim of attracting consumers to the products offered. Features will make each platform in the company different and have special characteristics. Service features can be a consideration factor for someone to use a service system that can fulfill desires according to its use. Previous research conducted by Kholida et al. (2024), Alda et al. (2021), Endrivanto & Indrarini (2022), Syuzairi et al. (2022), and Djatola & Hilal (2023) produce service features that have a positive effect on online application user interest. In contrast to the research of Hapizah & Yeni (2024) showing results that have no positive effect. The development of social media has led to crimes, one of which is due to the disclosure of information or company secrets, so information security is an important thing (Gunawan, 2021). According to Amiruddin et al. (2022), information crimes are rampant due to a person's unawareness of personal data. When deciding to use an internet networking site, a person has good knowledge or ability to perform security practices and understands to protect personal data or group data on behalf of the organization (Gunawan, 2021). Previous research conducted by Pizam et al. (2024) resulted in a positive influence on intention to use.

It is inevitable that people, especially students who have smartphones, want to maximize the use of online transportation services. Students who come from various provinces in Indonesia, of course, researchers will get user information directly due to the high use of mobility. Based on data from the Malang City Government (2022), there are 59 universities, both public and private, in Malang City, East Java Province. The number of universities that continues to grow to this day makes Malang City dubbed as the city of education. As one of the educational cities with universities that have the highest total active students in the data of the East Java Central Bureau of Statistics in 2022, namely 255,481 students. Students who come from various regions need online transportation facilities to support their various daily activities. This is an effective and efficient alternative choice just by accessing it through the application.

Students come from various study programs and education levels, including undergraduate, postgraduate, and doctoral students, as well as other special programs. These students can change over time and it is difficult to accurately determine the exact number of undergraduate, postgraduate, or doctoral students. This diversity causes the student



population to be infinite. In overcoming this uncertainty, researchers used the GPower statistical application to calculate the minimum representative sample of the infinite population. GPower is used to ensure that the selected sample is of sufficient size to support the research findings.

Based on the description above, the difference between this research and previous research is that it uses the basic technology acceptance model (TAM) framework by adding service features and information security. Then, the research was conducted on ACI, a new online transportation platform made by Malang children that has never been studied before.

This research can provide informational benefits to the Aku Cinta Indonesia (ACI) application for evaluating the development of innovation and application services. Furthermore, it adds insight to users of online transportation platforms by paying attention to perceived ease of use, perceived usefulness, service features, and information security in using the ACI application. Furthermore, this study aims to analyze and obtain empirical evidence of the effect of perceived ease of use, perceived usefulness, service features, and information security on the intention to use the ACI application.

#### **II. LITERATURE REVIEW**

### A. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a theoretical model developed by Fred Davis in 1986 to empirically test the acceptance and use of information systems. TAM is a model of using information technology systems that is considered influential and explains individual acceptance of the use of technology systems (Kurniawan et al., 2022). The Technology Acceptance Model (TAM) as a model for utilizing technology and information systems aims to explain how users can accept new information systems. In addition, this model is used to identify and understand the factors that influence technology adoption (Davis, 1989).

There are two main factors that influence individuals as users to use technology, namely perceived ease of use and perceived usefulness. Perceived ease of use is the level of trust a person has in using technology by seeing whether it can make it easier to complete work. Meanwhile, perceived usefulness is the level of a person's belief that the use of technology will improve performance (Venkatesh & Sullivan, 2014).

Davis, 2000). According to TAM, a person's reason for accepting the use of information technology is based on the benefits, convenience, and necessity of use. This model is widely used in research because it is simple and easy to apply in predicting technology adoption (Wicaksono, 2022). According to Davis (1989), another factor in the TAM framework is behavioral intention to use, which is the level of individual behavioral intention in using a technology based on the perceived value and benefits of the technology. The next factor in TAM is actual system use. This factor is the actual action of individuals to use technology in their daily activities after they form an intention or tendency to do so (Davis, 1989).

### B. Service Features

Kotler & Keller (2012) define features as product characteristics that complement the basic functions of the product. According to Kotler & Keller (2012) features are a competitive means to differentiate a company's products from competitors. Furthermore, services are activities that are aimed at properties with no ownership from other competitors. Companies can create differentiation of their products from competitors' products through features. The feature dimension consists of product performance, which is a product's ability to perform its function



and relates to the basic operating characteristics of a product (Mullins et al., 2009). The existence of features will make it easier for users to choose the desired product, while for marketers features are an important key in comparing their products with others (Endrivanto & Indrarini, 2022).

# C. Information Security

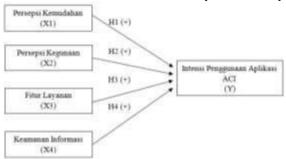
According to Romney & Steinbart (2015), information security is the foundation of user system reliability and has procedures that limit access only to protect the confidentiality of organizational data. Organizations need to implement controls designed to protect information assets because controls are designed to provide adequate assurance about information security. By developing a system, companies can design good security to protect information data. According to Novianto et al. (2023), several aspects of information security must be controlled to protect information. The first aspect is confidentiality by ensuring that certain individuals authorized to access the information must be kept secure. The second aspect is integrity by ensuring that there is no change in data without permission from the authorized party. Meanwhile, the third aspect is availability which ensures that information is available when needed and users are authorized to access the information.

### D. Intention to Use

According to Davis (1989), intention to use refers to an individual's intention to use or adopt a technology. This is the desire to use a technology, such as the desire that supports and motivates individuals to use the technology. Jogiyanto (2007) defines intention or interest as an individual's desire to do something, while Kotler (2012) defines interest as something that arises after receiving stimuli from products or being seen. Furthermore, these stimuli will cause someone's interest to use and buy. With interest, a person tends to show interest and be influenced by the environment in which the individual is. Intention to use is the user's interest in using the system assuming that they have access to information (Venkatesh et al., 2003). Users will use information technology because of their beliefs to improve performance, easy to use, and get attention from the surrounding environment. This intention is the level of how strong a person's desire or urge to take certain actions. This intention construct can be a good prediction of technology use by users of information technology systems such as research conducted by Davis (1989), Taylor & Todd (1995), and Venkatesh & Davis (2000).

### E. Research Framework

This study uses the basic TAM framework to examine the factors that influence user intentions, namely perceived convenience and perceived usefulness. In addition, researchers added two factors, namely service features and information security. The research framework is illustrated. Researchers can formulate the framework systematically as shown below.



Source: Data processed, 2024



# F. The Effect of Perceived Ease of Use on Intention to Use the ACI Application

According to the technology acceptance model (TAM), one of the factors that influence usage intention is perceived ease. Perceived ease is an understanding that refers to a person's level of confidence to make it easier to understand information technology systems without requiring any effort (Davis, 1989). In this model, the higher the perceived ease, the higher the intention to use a technology.

Previous research such as that conducted by Kurniawan et al. (2022) which resulted in perceived ease of use not having a positive effect on intention to use digital zakat application. Azizah & Andarini (2023) also found that perceived ease of use does not have a positive effect on intention to use the netflix application. Ali & Widiati (2023) explain that perceived ease does not affect behavioral interest in using the gofood application. Rizi et al. (2023) perceived ease of use does not have a positive effect on interest in using e-commerce transactions. Other research is different regarding the perception of ease that has a positive effect on MSME interest in using the SI APIK application (Wiratama & Sulindawati, 2022). Research by Tua et al. (2022) which shows perceived ease of use has a positive effect on actual use of the BRISPOT BRI Unit application. Andika & Yasa (2020) resulted in a perception of ease that has a positive effect on the use of e-filling. Hantono et al. (2023) produced findings that perceived ease of use has a positive effect on intention to use performance improvement information systems. Based on this description, the researcher proposes the following hypothesis.

H1 : Perceived convenience has a positive effect on the intention to use the ACI application.

### G. The Effect of Perceived Usefulness on Intention to Use ACI Applications

According to the technology acceptance model (TAM), one of the factors that influence usage intention is perceived usefulness. Perceived usefulness is the level of confidence in the use of technology that can improve one's performance (Davis, 1989). This model explains if individuals perceive the usefulness of information systems to be higher and more beneficial to themselves, then the intention to use it will be higher. Davis (1989) shows that perceived usefulness positively affects the use of information systems.

Previous research such as that conducted by Ali & Widiati (2023) explained that perceived usefulness does not affect behavioral interest in using the gofood application. Likewise, Hantono et al. (2023) found that perceived usefulness does not have a positive effect on intention to use performance improvement information systems. However, Rizi et al. (2023) resulted in perceived usefulness having a positive effect on interest in using e-commerce transactions. Other research related to perceived usefulness has a positive effect on MSME interest in using the SI APIK application (Wiratama & Sulindawati, 2022). Tua et al. (2022) which shows perceived usefulness has a positive effect on the actual use of the BRISPOT BRI Unit application. Andika & Yasa (2020) resulted in perceived usefulness which has a positive effect on the use of e-filling. Kurniawan et al. (2022) resulted in perceived usefulness having a positive effect on the intention to use the digital zakat application. Azizah & Andarini's research (2023) which resulted in perceived usefulness having a positive effect on intention to use the netflix application. From this description, the researcher proposes the following hypothesis.

H2 : Perceived usefulness has a positive effect on the intention to use the ACI application.

#### H. Influence Features Service on Intention to Use the ACI Application

Based on the marketing management strategy to achieve business unit goals put forward by Kotler & Keller (2011), one of them is service features. According to Kotler & Keller (2011), features are one of the means that distinguish the characteristics of a product from other



products, while services are activities aimed at nature with no ownership from other competitors. The definition of service features is one of the consumer confidence factors that can influence usage intentions and is based on specific characteristics to meet user needs. If consumers feel that their needs have been met by service features, it will affect user intentions to continue using these features. The more relevant and good value in service features, the higher the user will use the service.

The results of research conducted by Kholida et al. (2024) resulted in service features having a positive effect on user interest in the Grab application. Alda et al. (2021), Endriyanto & Indrarini (2022), and Syuzairi et al. (2022) show the results of service features have a positive effect on interest in using online applications. Then, Djatola & Hilal, (2023) produce service features that have a positive effect on user decisions for Grab transportation services. In contrast, Hapizah & Yeni's research (2024) shows results that do not have a positive effect on customer loyalty for maxim services. Therefore, researchers propose the following hypothesis. H3 : Service features have a positive effect on the intention to use the ACI application.

I. The Effect of Information Security on Intention to Use ACI Applications

According to Romney & Steinbart (2015), one of the five principles that contribute to system reliability in the trust services framework is information security. Information security is a form of security for information that contains important elements such as confidentiality, integrity, and availability, including the system and hardware to store and send the information (Whitman & Mattord, 2010). When users feel that their data and information are safe from threats, then they tend to be more comfortable and trusting to use the service regularly. In the context of this study, the better the information security, the higher the intention to use. The better information security is because user data is well protected, thus building user confidence to continue using.

Previous research conducted by Pizam et al. (2024) resulted in a positive influence on the intention to use service robots. There are limitations to other research on information security on usage intention, but there are other studies that find that information security does not have a positive effect on continuance intention on artificial intelligence assistants (Jo, 2022). Kavak & Odabaş (2023) resulted in information security management tools affecting information security in the Turkish University library . Furthermore, Prawira et al. (2024) provide results that information security has a positive effect on continuance use of e-wallets. Therefore, researchers propose the following hypothesis.

H4 : Information security has a positive effect on the intention to use the ACI application.

#### **III. RESEARCH METHODOLOGY**

#### A. Type of Research

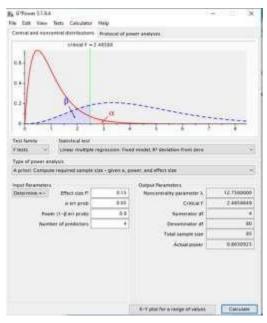
This type of research is explanatory research with a quantitative approach. According to Sekaran & Bougie (2016), the characteristics of quantitative research in collecting data that describe the characteristics of objects (people, organizations, products, brands), events, or situations. This research tests hypotheses that explain the characteristics of certain relationships or differences between two or more factors in a situation. The hypothesis will be tested to collect data and analyzed as a conclusion that the problem formulation can be proven or not. This approach can examine the relationship between the independent variable and the dependent variable to find the influence of variables that are cause and effect.





# B. Population and Sample

The subject population in this study were active undergraduate students who were studying in Malang City. The population in this study is included in the infinite population or infinite population due to the uncertainty of the accurate number of undergraduate students. due to the uncertainty of the number of undergraduate students accurately. Researchers determined the sampling technique using non-probability sampling with the technique applied was purposive sampling. This technique was chosen to determine the sample based on certain characteristics and find a broader sample. Researchers measure unlimited samples using GPower to get a valid minimum sample size and are more recommended in studies that use purposive sampling techniques (Sofyani, 2023). This study adjusts the parameters of GPower which uses an effect size of 0.15, alpha error probability of 0.05, power of 0.8, number of predictors 4, and produces a minimum sample of 85 people.



Source: Data processed, 2024

### C. Data Type and Source

The type of data used in this research is quantitative data. One of the techniques in collecting data in this study was carried out by distributing questionnaires. Researchers collected information from respondents through distributing online questionnaires to sample respondents, namely active undergraduate students in Malang City. The guestionnaire was given to respondents individually or in groups to obtain certain information related to the intention to use online transportation service applications. This is done by utilizing google form because it is more effective and efficient in presenting questions to respondents, as well as facilitating the process of data results to be analyzed.

### D. Operational Definition and Measurement of Variables

The variables in this study consist of independent variables (X), namely perceived convenience, perceived usefulness, service features, and information security. Then, the dependent variable (Y) is usage intention.

Independent Variable (X)



- a. Perceived Ease (X1) Perceived ease is defined as a person's level of confidence to make it easier to understand information technology systems without requiring any effort (Davis, 1989).
- b. Perceived Usefulness (X2) Perceived usefulness is defined as the level of confidence that using technology can improve one's performance (Davis, 1989).
- c. Service Features (X3)

Service features are a means of distinguishing the characteristics of a product from other products and are aimed at properties that do not have the ownership of other competitors (Kotler & Keller, 2011).

d. Information Security (X4) Information security is a form of security for information that contains important elements such as confidentiality, integrity, and availability, including the system and hardware to store and send the information (Whitman & Mattord, 2010).

# Dependent Variable (Y)

# Intention to Use ACI Applications

Intention to use is the user's interest in using the system with the assumption that they have access to information (Venkatesh et al., 2003).

# E. Data Collection Technique

The technique in collecting data in this study was carried out by distributing questionnaires. Researchers collected information from respondents through distributing online questionnaires to sample respondents, namely active undergraduate students in Malang City. The questionnaire was given to respondents individually or in groups to obtain certain information related to the intention to use online transportation service applications. This is done by utilizing google form because it is more effective and efficient in presenting questions to respondents, as well as facilitating the process of data results to be analyzed.

### F. Data Analysis Method

The data analysis method used in this research is partial least square (PLS) or variancebased structural equation modeling (SEM). This is adjusted to this study which uses ordinal scale data types or nonparametric data to determine the statistical testing tools to be used. The structural equation modeling (SEM) or partial least square (PLS) method is used because this method can accommodate better and more flexible non-parametric data processing. SEM or PLS is a powerful data analysis method because it does not require many assumptions, can be used to explain the relationship between variables, and is prediction-oriented by developing theory (Ghozali & Kusumadewi, 2023). Based on Ghozali & Kusumadewi (2023), there are two models in SEM PLS analysis, namely the measurement model or outer model that can measure the representation of latent variables and the structural model or inner model to show the strength of the estimate between latent variables.

### Evaluation of the Measurement Model (Outer Model)

Evaluation of the measurement model (outer model) focuses on the validity and reliability connected between indicators and their latent variables (Santosa, 2018). This can specify the relationship between latent variables and their indicators. This model aims to reduce the





appearance of errors in research indicators. The evaluation provided in this model is about the accuracy (reliability) of items, convergence validity, and discriminant validity.

According to Ghozali & Kusumadewi (2023), the value of convergent validity is measured by outer loading> 0.708, the results of which meet the valid criteria on all indicators and see the average variance extracted (AVE)> 0.50. Meanwhile, the reliability value seen from Cronbach's alpha, composite reliability (rho\_a), and composite reliability (rho\_c) > 0.70 can be considered consistent (realiable). According to Ghozali & Kusumadewi (2023), the approach to evaluating discriminant validity uses the fornell-larcker criterion, cross-loading examination, and the alternative heterotrait-monotrait ratio of correlations (HTMT) approach. In this study, the Fornell-Larcker criterion was tested by comparing the root AVE > correlation between constructs. Furthermore, HTMT which shows the excellent performance of the new approach with HTMT values <0.90 (Hanseler et al, 2015).

### Structural Model Evaluation (Inner Model)

Evaluation of the structural model (inner model) is the next stage of the measurement model. This model looks at the significance of all estimates starting with the R-Square value on each endogenous variable (Ghozali & Kusumadewi, 2023). Important measurements in this model, namely the greater R-Square / R2 value indicates a greater or higher predictive effect, the predictive relevance value if Q2> 0 which indicates that how well the model can predict the original value, and the t-statistic value> t-table (1.64) for a one-tailed hypothesis and a p-value below 0.05 or close to 0 to support the predetermined hypothesis. Testing is done to determine whether there is a positive influence or not on each hypothesis. The hypothesis testing model is supported if the coefficient or original sample H1, H2, H4, and H4 is positive> 0 and significant at the 5% level.

#### IV. RESULT AND DISCUSSION

#### A. Platform Overview

Based on Aci.id (2024), Aku Cinta Indonesia (ACI) Application is one of Malang's online transportation platforms operating in the East Java area. ACI aims to contribute to improving the welfare of the Indonesian people. Previously, the ACI platform was a name change from the viuit application in early 2024. The ACI platform is used for online transportation service needs consisting of ACI Food, ACI Ride, ACI Courier, and ACI Car service features. These services are provided by application service providers that are offered to users. This application is based on online transportation services with video sharing facilities or social media experiences in the form of short videos such as social media. This is ACI's way of being a differentiator in other online transportation services.

### Respondent Demographics

The demographics of the respondents are differentiated based on the origin of the university, major, gender, and where they know the ACI application. Based on the table, the respondents are dominated by female public university students with majors in social humanities who have known the ACI app mostly from social media (twitter, Instagram, etc).



International Journal of Research on Financial & Business (IJRFB) ISSN: 3046-4609 (Online) Vol 3, No 1, November 2024, pp. 53-74

63					
Indicator	Total	Percentage			
University origin	102	100%			
State University	87	87%			
Private University	15	15%			
Major	102	100%			
ScienceSocial	67	67%			
Humanities					
Exact Sciences	35	35%			
Gender	102	100%			
Men	33	33%			
Women	69	69%			
From	102	100%			
know the application of ACI					
Friends	36	35%			
Family	2	2%			
Social media	42	41%			
Print media	0	0%			
Advertising Media	5	5%			
Environment	12	12%			
campus					
More	5	5%			

Source: Primary Data Processing

B. Evaluation of the Measurement Model (Outer Model)

Data analysis in this study used the smart partial lease squares (PLS) 4.0 program. Measurement model evaluation is used to test the validity and reliability of research indicators. Convergent validity is one of the validity tests measured by looking at the value of outer loading> 0.708 to meet the valid criteria on all indicators and reviewing the average variance extracted (AVE) value> 0.50 (Ghozali & Kusumadewi, 2023). In this study using a loading factor limit of 0.7 as in the following table.



	FL	IP	КІ	PE	PU
FL1	0.856				
FL2	0.906				
FL3	0.903				
FL4	0.869				
IP1		0.737			
IP2		0.827			
IP3		0.899			
IP4		0.790			
IP5		0.857			
KI1			0.880		
KI2			0.895		
KI3			0.880		
KI4			0.804		
PE1				0.888	
PE2				0.830	
PE3				0.868	
PE4				0.888	
PU1					0.886
PU2					0.914
PU3					0.873
PU4					0.887
PU5					0.858
PU6					0.871

Source: Data processed, 2024

Based on the table above, all indicators in the variable have an outer loading value above 0.7, which means that it can be concluded that all variable items are valid for research. Furthermore, the average variance extracted (AVE) value of all variables has a value above 0.5 which indicates convergent validity can explain more than half of the variation of the indicators as in the results of the following table

Variable s	<i>Average Variance Extracted</i> (AVE)	
Perceived Ease (X1)	0,755	
Perceived Usefulness (X2)	0,777	
Service Features (X3)	0,781	
Information Security (X4)	0,749	
Intention to Use (Y)	0,679	

Source: Data processed, 2024



Discriminant validity in this study is measured by the *heterotrait monotrait* criterion (HTMT) with better performance of alternative approaches to validity. The HTMT value must be below 0.9 to ensure discriminant validity between two reflective constructs and indicate valid variable results (Dijkstra & Henseler, 2015). Based on the table below, it shows that all HTMT values of each variable produce values below 0.9 and all constructs have valid discriminant validity based on HTMT calculations.

	FL	IP	KI	PE	PU
FL					
IP	0.633				
KI	0.417	0.652			
ΡE	0.469	0.561	0.400		
PU	0.455	0.555	0.389	0.454	

Source: Data processed, 2024

This study conducted a reliability test which is a level of accuracy and consistency of the values produced in the research instrument. The reliability test value seen from *Cronbach's alpha, composite reliability* (rho\_a), and *composite reliability* (rho\_c) > 0.70 can be considered consistent (*realiable*) (Ghozali & Kusumadewi, 2023).

	Ceonbach's olpha	Composite reliability (thu_a)	Composite reliability (tho_c)	Keterangar
PE	0.892	0.894	0.925	Reliable
PU:	0.943	0.948	0.954	Reliable
FL.	0.906	0.911	0.934	Reliable
KI	0.889	0.904	0.923	Roliable
iP	0.880	0.885	0.913	Reliable

Source: Data processed, 2024

Based on table above shows the Cronbach's alpha, composite reliability (rho\_a), and composite reliability (rho\_c) values of all variables have values above 0.7, which can be concluded that all of these constructs are reliable. Thus, the results of reliability testing on the variables of perceived convenience, perceived usefulness, service features, information security, and intention to use have an acceptable level of reliability.

# C. Structural Model Evaluation (Inner Model)

Inner model testing is done by calculating the R2, Q2, and path coefficient values. The R-Square value is used to explain the amount of prediction of the influence of exogenous variables on endogenous variables. According to Hair et al. (2017) R2 values of 0.75, 0.50, and 0.25 indicate that the model is strong, moderate and weak. Based on table 4.8, the results of R2 on the variables of perceived convenience, perceived usefulness, service features, and information security on usage intention are 55.2%. This shows that the distribution of usage intention variables can be explained by the perceived convenience, perceived usefulness,



service features, and information security variables by 55.2%. The remaining 44.8% is explained by other variables not examined in this study.

Variables	R-square
Intention to Use (Y)	0.552
Courses Data and coord	2024

Source: Data processed, 2024

Furthermore, testing the Q-Square value greater than 0 (zero) indicates that the model has good predictive relevance (Chin, 1998). Meanwhile, if the Q-Square value is less than 0 (zero), then the model is not good or does not have good predictive relevance. Based on table 4.9, the Q-Square value for the usage intention variable is 0.357, which indicates that the model has good predictive relevance.

	SSO	SSE	Q <sup>2</sup> (=1-SSE/SSO)
PE	408.000	408.000	0.000
PU	612.000	612.000	0.000
FL	408.000	408.000	0.000
KI	408.000	408.000	0.000
IP	510.000	327.925	0.357

Source: Data processed, 2024

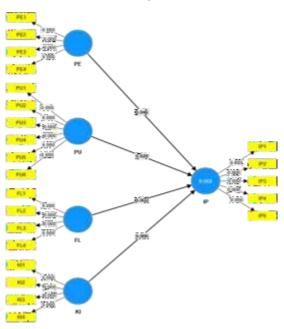
# D. Hypothesis Testing

Testing the hypothesis of this study using the smart PLS program with the bootsrapping method on each item. The resulting test model is as shown below.



International Journal of Research on Financial & Business (IJRFB) ISSN: 3046-4609 (Online) Vol 3, No 1, November 2024, pp. 53-74

67



#### Source: Data processed, 2024

This study uses the value of the path coefficient, namely the t-statistic> t-table (1.64) in the one tailed hypothesis and the p-value below 0.05 or close to 0 to support the predetermined hypothesis and illustrate the level of significance in hypothesis testing. This is supported by the coefficient or original sample is positive > 0 and significant at the 5% level. The following are the results of the path coefficient table in hypothesis testing as follows.

			1		
			Stand	Τ	
			ard	Stati	
	Orig	Sam	deviati	stics	Ρ
	inal	ple	on	( 0/	Val
	sample	mean	(STD	ST	ues
	(0)	(M)	EV)	DEV )	
PE					
-> IP					
	0.174	0.166	0.087	1.991	0.046
PU					
-> IP					
	0.190	0.197	0.087	2.193	0.028
FL					
-> IP					
	0.282	0.289	0.090	3.127	0.002
KI					
-> IP					
	0.353	0.352	0.081	4.334	0.000

Source: Data processed, 2024

Based on the table for all hypotheses on each construct, the original sample is positive, the t-statistics value is> 1.64, and the p-value is significant at the 5% level. Thus H1, H2, H3, and



H4 have a positive effect on the intention to use the ACI application. This means that the hypothesis can be accepted or supported, which means that the variables of perceived convenience, perceived usefulness, service features, and information security have a positive and significant effect on the intention to use the ACI application.

#### The effect of perceived convenience on intention to use 1.

The first hypothesis expects perceived convenience to have a positive effect on the intention to use the ACI application. This study succeeded in finding evidence that with the increasing perception of ease, the intention to use the ACI application will increase. When users perceive that it is easier to learn, easy to access, easy to control, and easy to use, the more the user's intention to use ACI will increase. The results of this acceptance are supported by proof that users who feel the use of ACI applications can facilitate their daily activities. When the ACI application is easy to use, users tend to feel easy access to applications anywhere and anytime. With the easy use of the ACI application, users tend to use applications that are easy to support their daily needs. The results of this study are in accordance with the technology acceptance model (TAM) conducted by Davis (1989) which shows that perceived ease has a positive and significant effect on the use of information systems. With the higher the perceived ease, the higher the intention to use. This is because the information system used by users will be better known, easier to operate, easier to understand, and easier to use. This is consistent with increasing the intention to use the ACI application for students to accept the application as an alternative that supports their activities.

The results of this study are consistent with research (Wiratama & Sulindawati, 2022) that perceived convenience has a positive effect on MSME interest in using the SI APIK application. Research by Tua et al. (2022) which shows perceived ease of use has a positive effect on actual use of the BRISPOT BRI Unit application. Andika & Yasa (2020) resulted in a perception of ease that has a positive effect on the use of e-filling. Hantono et al. (2023) produced findings that perceived ease to use has a positive effect on intention to use performance improvement information systems.

### 2. The effect of perceived usefulness on intention to use

The second hypothesis expects perceived usefulness to have a positive effect on the intention to use the ACI application. This study successfully found evidence that with increasing perceived usefulness, the intention to use the ACI application will increase. When users perceive that it speeds up work, makes performance better, increases productivity, is more effective, makes work easier, and is useful, the more users' intention to use ACI increases. The results of this acceptance are supported by the extent to which users believe that using the ACI application will improve the performance of their activities. Perceived usefulness is an important thing that individuals expect in carrying out activities effectively. Thus, perceived convenience can encourage the emergence of usage intention in the ACI application. The results of this study are in accordance with the technology acceptance model (TAM) conducted by Davis (1989) which shows that perceived usefulness has a positive and significant effect on the use of information systems. With the higher the perceived usefulness and the more useful it is, the higher the intention to use. Users will feel that the application is beneficial to them, giving rise to a level of trust in the use of technology which can also improve individual performance.



ISSN : 3032-7806 (Print)

69

This hypothesis testing is also consistent with Rizi et al. (2023) results in perceived usefulness having a positive effect on interest in using e-commerce transactions. Other research related to perceived usefulness has a positive effect on MSME interest in using the SI APIK application (Wiratama & Sulindawati, 2022). Tua et al. (2022) which shows perceived usefullness has a positive effect on the actual use of the BRISPOT BRI Unit application. Andika & Yasa (2020) resulted in perceived usefulness which has a positive effect on the use of e-filling. Kurniawan et al. (2022) resulted in perceived usefulness having a positive effect on the intention to use the digital zakat application. Azizah & Andarini's research (2023) which resulted in perceived usefulness having a positive effect on intention to use the netflix application.

#### 3. The effect of service features on usage intention

The third hypothesis expects service features to have a positive effect on the intention to use the ACI application. This study succeeded in proving that with the increasing service features, the intention to use the ACI application will increase. When users feel confident with the easier to use features, the existence of a variety of features, and displaying innovation, the more user intention to use ACI will increase. The results of this acceptance are supported if the service features provided are very easy to apply according to individual needs, it will have an influence on the intention to use the ACI application. Individuals will tend to be more interested in using the application if they get service features according to their expected needs. Thus, service features that continue to innovate and produce good features can attract students to use the application. In the explanation of the marketing management strategy put forward by Kotler & Keller (2011), fulfilling consumer needs by service features will also affect the intention to use these features. Service features can influence users to use the application or not. In this study, it is evidenced by users feeling that the features provided by the ACI application are diverse and the platform displays product innovations that are tailored to current developments.

The results of this study are consistent with Kholida et al. (2024) which results in service features having a positive effect on user interest in the Grab application, Alda et al. (2021), Endrivanto & Indrarini (2022), Syuzairi et al. (2022) show the results of service features that have a positive effect on interest in using online applications, and Diatola & Hilal, (2023) produce service features that have a positive effect on user decisions for Grab transportation services.

#### 4. The effect of information security on usage intention

The fourth hypothesis expects information security to have a positive effect on the intention to use the ACI application. This study succeeded in finding evidence that with increasing information security, the intention to use the ACI application will increase. When users are confident in maintaining data confidentiality, safe providing personal data, safe when making transactions, and safe sending transaction data to drivers, the more users' intention to use ACI will increase. The results of this acceptance are supported by evidence that user confidence in the confidentiality maintained by ACI, security when providing personal data, and making transactions while using the application. The existence of information security guarantees offered by the ACI application has a positive influence, which means that this security guarantee can increase usage intention. The ACI application can be a means that users believe to store information and take care of every transaction data. What users expect is that every information data can be safe and reliable. When ACI application users believe that the



information provided can be protected and secured, there is a tendency for them to be willing to use the application. As one of the principles of system reliability Romney & Steinbart (2015) with better information security, it will have a positive effect on usage intention.

This research is consistent with Pizam et al. (2024) resulted in a positive influence on the intention to use service robots. Consistent with other studies, namely Kavak & Odabaş (2023) results in information security management tools affecting information security in Turkish University libraries and Prawira et al. (2024) provide results that information security has a positive effect on continuance use of e-wallets.

### V. CONCLUSION

This study aims to analyze and obtain empirical evidence of the positive effect of perceived convenience, usefulness, service features, and information security on the Aku Cinta Indonesia (ACI) application in Malang City. The sample in this study were 102 active undergraduate students who are studying in Malang City and have known the online transportation service application Aku Cinta Indonesia (ACI). The data collection technique in this study was to distribute questionnaires. This study uses the framework of the technology acceptance model (TAM). The variables tested in this study are perceived convenience, perceived usefulness, service features, and information security on the intention to use the Aku Cinta Indonesia (ACI) application. Based on the research conducted, the following conclusions are obtained:

- 1. Perceived convenience has a positive and significant effect on the intention to use the Aku Cinta Indonesia (ACI) application for active undergraduate students in Malang City.
- 2. Perceived usefulness of the intention to use the Aku Cinta Indonesia (ACI) application for active undergraduate students in Malang City.
- 3. Service features have a positive and significant effect on the intention to use the Aku Cinta Indonesia (ACI) application for active undergraduate students in Malang City.
- 4. Information security has a positive and significant effect on the intention to use the Aku Cinta Indonesia (ACI) application for active undergraduate students in Malang City.

Based on the conclusions and limitations above, researchers provide suggestions for further research, namely adding other relevant variables to the model to increase R-Square. This can strengthen the analysis in producing prediction accuracy or a more comprehensive explanation related to the endogenous variables studied. Future research can add more diverse technology acceptance model (TAM) variables such as subjective norms, behavioral control, social factors, and demographics. Another variable is public perception which has a significant impact and has not been included in this study. Then, further research is expected to ensure that each respondent actually uses the ACI application by sending proof of use of the application or confirming directly.

The results of this study are expected to contribute literature and empirical evidence of the technology acceptance model (TAM) regarding an application that can be accepted and used by the community. This research can provide innovation for the ACI application in development and evaluation tailored to the needs of user activities. By leading to the development and improvement of features, the ACI application can increase its attractiveness and usefulness to support activities compared to other similar applications. Furthermore, the application of ACI application information security must be further enhanced to provide a sense of security to users and strengthen their trust in the application's services. Thus, the ACI application can be developed and optimized for broader long-term needs.



ISSN : 3032-7806 (Print)

71

Researchers realize that research limitations cannot be avoided. This study has limitations in the variability of the endogenous variables explained by the model used with the R-Square result of 0.552 or 55.2%. This shows that there are other factors of 44.8% that influence endogenous variables or usage intention variables and these factors are not explained in this study. Furthermore, researchers cannot ensure that every respondent who fills out a questionnaire is a user who actually uses the ACI application as expected. Although the respondents stated that they had used the ACI application, the researcher could not verify with certainty whether they had actually used the application. This may lead to irrelevant results as the sample does not reflect the actual population of ACI application users.

# ACKNOWLEDGEMENT

The author would like to express gratitude to all the people who have helped in the completion of this study.

### REFERENCES

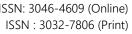
Aci.id. (2024). Tentang ACI. Aci.Id.

- Ajzen, & Fishbein. (1975). Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research, Reading. Addison-Wesley.
- Akraman, R., Candiwan, C., & Priyadi, Y. (2018). Pengukuran Kesadaran Keamanan Informasi Dan Privasi Pada Pengguna Smartphone Android Di Indonesia. Jurnal Sistem Informasi 115-122. https://doi.org/10.21456/vol8iss2pp1 15-122 Bisnis, 8(2),
- Alda, N., Salas, M., & Sibarani, H. J. (2021). Pengaruh Kemudahan Penggunaan Aplikasi Online, Fitur Layanan, dan Promosi Cashback OVO terhadap Minat Belanja Masyarakat di Kota Medan. Jurnal Ilmiah MEA, 5(2), 1100-1117. https://doi.org/https://doi.org/10.3195 5/mea.v5i2.1253
- Alfadillah Nasution, R., & Syahputra Saragih, I. (2022). Persepsi Masyarakat terhadap Penggunaan Transportasi Online (Go-Jek) di Kota Pematangsiantar. Jurnal Indonesia Sosial Teknologi, 3(5), 544–554. https://doi.org/10.36418/jist.v3i5.423
- Ali, A. B., & Widiati, E. (2023). Analisis Pengaruh Persepsi Kegunaan Dan Kemudahan Minat Menggunakan Aplikasi Gofood Dengan Metode TAM. Pada Manajerial : Jurnal Manajemen Dan Sistem Informasi, 22(1), 73-82. https://doi.org/10.17509/manajerial.v 22i1
- Amiruddin, Rosianal Hikmah, I., Yulita, T., Febriyan Priambodo, D., & Sidabutar, J. (2022). Peningkatan Kesadaran Keamanan Informasi Melalui Kegiatan Online Workshop Menggunakan Platform Quizizz. Gervasi: Jurnal Pengabdian Kepada Masyarakat, 6(3), 2022-2598. https://doi.org/https://doi.org/10.3157 1/gervasi.v6i3.3672
- Andika, K. D., & Yasa, I. N. P. (2020). Pengaruh Technology Acceptance Model terhadap Penggunaan e-Filling (Studi pada Wajib Pajak Orang Pribadi di KPP Pratama Singaraja). Jurnal Ilmiah Akuntansi Dan Humanika, 10(3), 267-275. https://doi.org/https://doi.org/10.2388 7/jiah.v10i3.26191
- APJII. (2023, May 16). APJII: Pengguna Internet Indonesia 215 Juta Jiwa pada 2023 Naik 1,17%. Katadata.Co.ld. https://katadata.co.id/digital/teknolog i/646342df38af1/apjii-pengguna- internet-indonesia-215-juta-jiwa- pada-2023-naik-1-



17#:~:text=Tingkat%20penetrasi%20internet%20di%20Indonesia%20tercatat%20menin gkat%20menja di,dari%20total%20populasi%20275%2C77%20juta%20jiwa%20pendud uk%20Indonesia

- Azizah, B. R. K., & Andarini, S. (2023). Pengaruh Perceived Ease Of Use, Perceived Usefulness, Dan Social Influence Terhadap Intention To Use Layanan Video On Demand (Studi Pada Pengguna Aplikasi Netflix Di Kota Surabaya). In Management Studies and Entrepreneurship Journal (Vol. 4, Issue 4). https://doi.org/https://doi.org/10.3738 5/msej.v4i4.1633
- Chin, W. W. (1998). The partial least squares approach to structural equation modeling. Modern Methods for Business Research, 295(2), 295–336.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. MIS Quarterly, 13(3), 319–340.
- Dijkstra, T. K., & Henseler, J. (2015). Consistent partial least squares path modeling. MIS Quarterly, 39(2), 297–316.
- Djatola, H. R., & Hilal, N. (2023). Redefinisi Keputusan Konsumen dalam Jasa Transportasi Online: Menilai Faktor Kemudahan, Kepercayaan, dan Harga di Ekosistem Grab. Jurnal Nusantara Aplikasi Manajemen Bisnis, 8(2), 281–298. https://doi.org/10.29407/nusamba.v8i 2.19889
- Endriyanto, R., & Indrarini, R. (2022). Pengaruh Promosi Dan Fitur Layanan Terhadap Minat Menggunakan E- Wallet Linkaja. Jurnal Ekonomika Dan Bisnis Islam, 67–80. https://doi.org/https://doi/org/10.2674 0/jekobi.v5n1.p67-80
- Ghozali, I., & Kusumadewi, K. A. (2023). Partial Least Square Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 4.0 Untuk Penelitian Empiris (1st ed.). Yoga Pratama.
- Goodstats.id. (2023, July 11). Mengapa Orang Indonesia Memilih Transportasi Online? Goodstats.Id. https://goodstats.id/article/mengapa- orang-indonesia-memilihtransportasi-online-v7ZXx
- Gunawan, H. (2021). Pengukuran Kesadaran Keamanan Informasi Dan Privasi Dalam Sosial Media. Jurnal Muara Sains, Teknologi, Kedokteran Dan Ilmu Kesehatan, 5(1), 1–8. https://doi.org/10.24912/jmstkik.v5i1.3456
- Hair, Matthews, L. M., Matthews, R. L., & Sarstedt, M. (2017). PLS-SEM or CB- SEM: updated guidelines on which method to use. International Journal of Multivariate Data Analysis, 1(2), 107–123.
- Hantono, H., Tjong, W., & Jony, J. (2023). Pengaruh Technology Acceptance Model Terhadap Intention To Use Dengan Kinerja Sebagai Variabel Moderasi Dalam Menggunakan Sistem Informasi Akuntansi. Owner, 7(2),1815–1830. https://doi.org/10.33395/owner.v7i2. 1583
- Irawati, T., Rimawati, E., & Pramesti, N. A. (2020). Penggunaan Metode Technology Acceptance Model (TAM) Dalam Analisis Sistem Informasi Alista (Application Of Logistic And Supply Telkom Akses). Is The Best Accounting Information Systems and Information Technology Business Enterprise This Is Link for OJS Us, 4(2), 106–120. https://doi.org/10.34010/aisthebest.v 4i02.2257
- Jo, H. (2022). Impact of Information Security on Continuance Intention of Artificial Intelligence Assistant. Procedia Computer Science, 204, 768–774. https://doi.org/10.1016/j.procs.2022. 08.093





Jogiyanto. (2007). Sistem Informasi Keperilakuan. Andi.

- Kavak, A., & Odabas, H. (2023). The Impact of Information Security Management Guide Utilization on Technological and Institutional Information Security Measures in University Libraries in Türkiye. Journal of Academic Librarianship, 49(6). https://doi.org/10.1016/j.acalib.2023. 102800
- Kholida, A. R., Indayani, L., & Yani, M. (2024). Pentingnya Kemudahan, Fitur Layanan, Dan Kepercayaan Terhadap Minat Pengguna Pada Aplikasi Grab (Studi Pada Pengguna Aplikasi Grab Fitur Grab Bike). Management Studies and Entrepreneurship Journal, 6333-6348. https://doi.org/https://doi.org/10.3738 5(2), 5/msej.v5i2.5168

Kotler, & Keller. (2011). Marketing Management (13th ed.). Erlangga.

- Kotler, & Keller. (2012). Marketing Management (14th ed.). Global Edition Pearson Prentice Hall.
- Kotler, P. (2012). Manajemen Pemasaran (13th ed.). Rajawali.
- Kotler, P., & Keller. (2008). Manajemen Pemasaran (13th ed.). Erlangga.
- Kurniawan, I. A., Mugiono, M., & Wijayanti, R. (2022). The Effect Of Perceived Usefulness, Perceived Ease Of Use, And Social Influence Toward Intention To Use Mediated By Trust. Jurnal Aplikasi Manajemen, 20(1), 117–127. https://doi.org/10.21776/ub.jam.2022.020.01.12
- Memon, M. A., Ting, H., Cheah, J.-H., Thurasamy, R., Chuah, F., & Huei Cham, T. (2020). Journal of Applied Structural Equation Modeling Sample Size For Survey Research: Review and Recommendations. In Journal of Applied Structural Equation Modeling (Vol. 4, Issue 2).
- MenKominfo. (2023, October 24). Transformasi Digital dan Pemerataan Akses Internet Kunci Indonesia Maju 2045. Kominfo.Go.ld.
- Mullins, O., Larrech, & Byod. (2009). Marketing Manajemen A Strategic, Decision Making Approach (6th ed.). McGraw-Hill.
- Munthe, I. R., & Purnama, I. (2019). Uji Tingkat Kesadaran Keamanan Informasi Pengguna Smartphone (Studi Kasus : Amik Labuhan Batu). Jurnal Teknik Informasi Dan Komputer (Tekinkom), 2(2), 156. https://doi.org/10.37600/tekinkom.v2 i2.113
- Novianto, E., Herman, E., Ujianto, H., Rianto, ), Informasi, M. T., Yogyakarta, U. T., Ring, J., Utara, R., Lor, J., & Yogyakarta -Indonesia, D. I. (2023). Keamanan Informasi (Information Security) Pada Aplikasi Sistem Informasi Manajemen Sumber Daya Manusia. Rabit : Jurnal Teknologi Dan Sistem Informasi Univrab, 8(1), 10-15. https://doi.org/10.36341/rabit.vx8i1.2 966
- Nur Hapizah, & Yulia Hendri Yeni. (2024). Pengaruh Kualitas Layanan, Fitur Layanan Aplikasi, Dan Harga Terhadap Loyalitas Pelanggan Jasa Maxim Bike Dengan Kepuasan Pelanggan Sebagai Variabel Mediasi Di Kota Padang. Journal Publicuho, 7(1), 293-300. https://doi.org/10.35817/publicuho.v 7i1.355
- Pizam, A., Ozturk, A. B., Hacikara, A., Zhang, T., Balderas-Cejudo, A., Buhalis, D., Fuchs, G., Hara, T., Meira, J., Revilla, R. G. M., Sethi, D., Shen, Y., & State, O. (2024). The Role Of And Information Security On Customers' Acceptance Of Service Robots Perceived Risk In The Hotel Industry. International Journal of Hospitality Management, 117. https://doi.org/10.1016/j.ijhm.2023.1 03641



- Prawira, F. R., Prakoso, N. T., Handayani, P. W., & Harahap, N. C. (2024). The Influence of Information Security Factors on the Continuance Use of Electronic Wallet. Procedia Computer Science, 234, 1467–1475. https://doi.org/10.1016/j.procs.2024. 03.147
- Putri, Y., Solihat, A., Rahmayani, R., Iskandar, I., & Trijumansyah, A. (2019). Strategi meningkatkan Minat Menabung di Bank Syariah melalui Penerapan Religiusitas. Jurnal Manajemen Dan Bisnis Performa, 16(1), 77–88. https://doi.org/10.29313/performa.v1 6i1.4532
- Rizi, Y. A., Dharma, F., Amelia, Y., & Prasetyo, T. J. (2023). Factors Affecting Trust And Interest In Transactions By Indonesian MSME Sellers In E-Commerce. Journal of Indonesian Economy and Business, 38(1), 19–42. https://journal.ugm.ac.id/v3/jieb
- Romney, S. B., & Steinbart, P. J. (2015). Sistem Informasi Akuntansi. Salemba Empat.
- Santosa, P. I. (2018). Metode Penelitian Kuantitatif (Smart PLS). Andi.
- Sekaran, U., & Bougie, R. (2016). Research Methods for Business : A Skill Building Approach (7th ed.). John Wiley. www.wileypluslearningspace.com
- Sofyani, H. (2023). Penentuan Jumlah Sampel pada Penelitian Akuntansi dan Bisnis Berpendekatan Kuantitatif. Reviu Akuntansi Dan Bisnis Indonesia, 7(2), 311–319. https://doi.org/10.18196/rabin.v7i2.1 9031
- Sugiyono. (2013). Metode Penelitian Kuantitatif, Kualitatif Dan R &. D. Penerbit Alfabeta.
- Syuzairi, M., Akhirman, & Prasetiyo, Z. (2022). Pengaruh Celebrity Endorsement, Fitur Layanan, Dan Gaya Hidup Terhadap Keputusan Pembelian Pada Pengguna Aplikasi Traveloka Di Tanjungpinang. Syntax Literate : Jurnal Ilmiah Indonesia, 7(8), 11231–11243. https://doi.org/https://doi.org/10.3641 8/syntax-literate.v7i8.9309
- Taylor, S., & Todd, P. A. (1995). Understanding Information Technology Usage: A Test of Competing Models. Information Systems Research, 6, 155–176.
- Tua, M. B., Hartoyo, H., & Yuliati, L. N. (2022). Model Penerimaan Aplikasi BRISPOT BRI
  Unit Dengan Pendekatan Technology Acceptance Model (TAM). Jurnal
  Aplikasi Bisnis Dan Manajemen, 8(1), 273–282.
  https://doi.org/10.17358/jabm.8.1.27 3
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. Management Science, 46(2), 186–204.
- Venkatesh, V., Morris M. G, Davis G. B, & Davis F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. MIS Quarterly, 27(3), 427–478.
- Wartaekonomi.co.id. (2024, January 19). Representasi Cinta Indonesia, Viuit Resmi Ganti Nama Menjadi ACI. Wartaekonomi.Co.Id. https://wartaekonomi.co.id/read5262 01/representasi-cinta-indonesia-viuit- resmi-ganti-nama-menjadi-aci
- Whitman, M., & Mattord, H. (2010). Management of Information Security. Kennesaw State University.
- Wicaksono. (2022). Teori Dasar Technology Acceptance Model. Seribu Bintang.
- Wiratama, K., & Sulindawati, N. L. G. E. (2022). Pengaruh Persepsi Kegunaan, Persepsi Kemudahan Penggunaan, Pengetahuan Akuntansi, dan Kompatibilitas terhadap Minat UMKM dalam menggunakan Aplikasi SI APIK. Jimat (Jurnal Ilmiah Mahasiswa Akuntansi) Universitas Pendidikan Ganesha, 13(1), 58–69.