

Analysis of Variables Affecting Customers in Using Mobile Applications: The Case of Mobile Application Recruitment Agent in Jakarta

Muhammad Iman¹, Nilo Legowo²

¹Information Systems Management Department Binus Graduate Program

²Master of Information System Management, Bina Nusantara University, Jakarta, Indonesia

Email : ¹Muhammad.iman001@Binus.ac.id, ²nlegowo@Binus.ac.id

Abstrak

Tujuan dari penelitian ini adalah untuk mengidentifikasi variabel-variabel yang mempengaruhi minat dan penggunaan sistem aplikasi ACL (Agency Contracting & Licensing) pada PT Allianz Life Insurance Indonesia dalam memotivasi pemasarnya yaitu Agen Asuransi untuk memanfaatkan aplikasi mobile ini. Berdasarkan data yang terkumpul yaitu pengguna sistem ACL pada tahun 2021, baru sekitar 25% dari total agen Asuransi Allianz yang telah menggunakan sistem (data diambil dari tim internal Allianz), menunjukkan bahwa masih banyak agen Asuransi Allianz yang lebih tertarik menggunakan manual dengan metode kertas untuk merekrut agen baru. Kurangnya penerimaan dan penggunaan sistem yang disiapkan perusahaan juga dapat digambarkan dengan data tersebut, dengan total 380 agen yang dipilih menggunakan perhitungan Slovin karena jumlah populasi yang relatif besar, dan akan menggunakan model UTAUT untuk dapat menggambarkan berbagai variabel yang mempengaruhi penerimaan individu terhadap suatu teknologi informasi (TI). Penelitian ini diyakini akan memberikan informasi tentang seberapa efektif penggunaan sistem informasi.

Kata Kunci: *Agen, Digital, Rekrutmen, Slovin, Unified Theory of Acceptance and Use of Technology*

Abstract

The purpose of this study is to identify the variables that influence the interest and use of the ACL (Agency Contracting & Licensing) application system at PT Allianz Life Insurance Indonesia in motivating its marketers, namely Insurance Agents, to utilize this mobile application. According to the data collected, namely the users of the ACL system in 2021, only about 25% of the total Allianz Insurance agents have used the system (data taken from the Allianz internal team), indicating that there are still many Allianz Insurance agents who are more interested in using the manual by paper method to recruit new agents. The lack of acceptance and use of the company's prepared system can also be illustrated by these data, with a total of 380 agents selected using the Slovin calculation due to the relatively large number of populations, and will use the UTAUT model to be able to describe various variables that affect individual acceptance of an information technology (IT). It is believed that this research will provide information about how effective the use of information systems is.

Keywords: *Agen, Digital, Rekrutmen, Slovin, Unified Theory of Acceptance and Use of Technology*

INTRODUCTION

This research is motivated by increasing the use of information systems in the insurance industry in helping their marketers, namely agents, in marketing their insurance products, using the Unified Theory of Acceptance and Use of Technology (UTAUT) method. PT Asuransi Jakarta. The Variables that will be investigated in this study include: Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Habit, Behavior Intention and Use Behavior. This study has 400 respondents who are insurance marketers from an insurance company in Jabodetabek and have used an agent recruitment application. From the results of this study, it will be obtained that describe whether usability, convenience, security, and habitability have a positive and significant influence on the use of recruitment agent applications. The results of this study are expected to help the insurance company in improving its services in these six Variables.

Several digital transformations have also started to be carried out by insurance companies at this time, starting from how to sell insurance products and recruiting insurance marketers which were originally done manually, namely by paper, now transforming into digital, this change towards digital is something new that should be used as a digital transformation. habit has even become a trend in the insurance world, especially in the process of recruiting life insurance marketers in other words here, namely agents who are business partners of insurance companies in selling their products, marketing personnel or agents are at the forefront for insurance companies in spurring business.

Data from the Indonesian Life Insurance Association (AAJI) until the first quarter of 2020, the agency channel contributed to 38.4% of the industry's total premium income of Rp 44.11 trillion. AAJI Executive Director Togar Pasaribu said the bancassurance route contributed 44.3% and the alternative route it accounts for 17.3% of the life insurance premium portfolio. Nevertheless, Togar admits that life insurance continues to recruit new agents. "Agents or marketers are like fresh blood for life insurance companies. If you don't recruit, it will jeopardize the going concern of companies that adopt the agency strategy. Please note that not all life insurance companies use agencies as their distribution channel. So this only applies to life insurance companies that use agents as salespeople," (Togar, 2020). in the current pandemic situation, there is a trend of increasing recruitment programs in the Industry. This is a natural business process that occurs in the life insurance industry today.

One of the online mobile facilities offered by insurance companies at this time is an agent recruitment system based on mobile apps. This facility helps insurance marketers who want convenience, convenience, speed, and flexibility in the recruitment process without having to meet face-to-face and recruit using paper so that they can carry out the recruitment process anywhere and anytime. MEF Mobile Ecosystem, 80% of the total 70 million bank customers in Indonesia have actively utilized Mobile Banking services (2016, E-Commerce Transactions in Indonesia Reached IDR 68 Trillion Money, 2016).

The researcher wants to do further research related to the Variabels that influence the interest & use of the ACL (Agecny Contracting & Licensing) application system in insurance companies in Jakarta in influencing their marketers, namely Insurance Agents in using this mobile application

METHODS

This is a quantitative study that use a survey approach. "The quantitative approach is a research approach that emphasizes testing theories through measuring research variables with numbers and analyzing data with statistical procedures," write Indrianto and Supomo. "This approach aims to test hypotheses through theory validation or theory testing in certain circumstances." Indriantoro (1999). Gathering of information.

Research Methods

The answers to the questionnaires given to the selected respondents served as the major data source in the study. Data were gathered through the use of a questionnaire distribution technique, in which respondents were given written statements. Furthermore, people respond to the remarks made. The answers to this questionnaire are already public, hence it is a closed questionnaire. The questionnaire was created to answer questions on the ACL (Agency Contracting & Licensing) system's acceptance using the UTAUT (Unified Theory of Acceptance and Use of Technology) theory. Questionnaires are distributed to Allianz Insurance Agents who have logged into the ACL application at least once.

Mathematical Equations

Users of the Agency Contracting & Licensing application who have logged in at least once are the subjects of this study. As of August 2021, there are 6826 persons that are active ACL users. Because the population is relatively large, the Slovin formula will be used in the sample computation. This study employs the Random Sampling Method, in which all persons in the population, either individually or collectively, are given the same chance to be chosen as a member of the sample. This study's data gathering period lasted from the middle of 2021 (when the new ACL application was officially introduced) through early 2022).(2)

$$n = N / \sqrt{d} + 1$$

where n = sample;

N = populasi;

d = Value of presisi 95% or sig. = 0,05.

For this research, the results of the number of samples as follows:

$$n = 6826 / \sqrt{0,05} + 1$$

n = 378,6 digenapkan menjadi 380.

This study employs the Random Sampling Method, in which all individuals in the population, individually or collectively, are given the equal chance to be chosen as sample members. This study's data collection period lasted from mid-2021 to early 2022.

How to Reconciliation and Citations

The following is the model of this research:

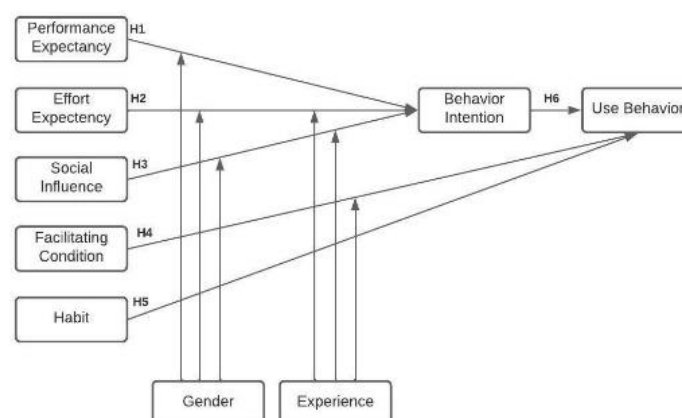


Figure 1 Model UTAUT Research

According to Figure 2.2 of the UTAUT Model of the research above, this study will test and explore numerous hypotheses or temporary conjectures, including the following:

- H1 : Performance Expectancy has a direct and considerable impact on Behavior Intention.
- H2 : Effort Expectancy has a direct and considerable effect on Behavior Intention
- H3 : Social Expectancy has a direct and considerable effect on Behavior Intention.
- H4 : The Facilitating Condition has direct effect on Use Behavior.
- H5 : Habit has significant direct effect on Use Behavior.
- H6 : Behavior Intention has a direct and significant effect on Perceived Use. Behavior

Based on the description above, this research has several temporary hypotheses or conjectures that will be tested and researched, including the following:

The questionnaire statements that given to customers using mobile banking application are:

1. Performance Expectancy (PE)
 - a. I think that using the ACL mobile application can add to my effectiveness in carrying out the recruitment process for new agents* (PE1)
 - b. I consider that by using the ACL mobile application, it can be easier to get information about candidate candidate data * (PE2)
 - c. I consider that by using the ACL mobile application, it can be more efficient and faster in carrying out the recruitment process*. (PE3)
 - d. I think that by using the ACL mobile application, there can be more benefits in the recruitment process compared to the manual method * (PE4)
2. Effort Expectancy (EE)
 - a. I consider that the ACL mobile application is easy to use to carry out the recruitment process * (EE1)
 - b. I consider that all the menus in the ACL mobile application are easy to understand and understand* (EE2)
 - c. I consider that the ACL mobile application is easy to learn in the process of using it* (EE3)
 - d. I consider that the ACL mobile application is easy to use when interacting with prospective candidates* (EE4)
3. Social Influence (SI)
 - a. I am interested in using ACL because many users have recommended the system to me (SI1)
 - b. I consider that the company provides full support for the use of the ACL system (SI2)
 - c. I consider that the company is responsive to helping users when system users have difficulty in applying the system (SI3)
4. Facilitating Conditions (FC)
 - a. I consider that the ACL is compatible with any device (FC1)
 - b. I consider that ACL is one of the company's adequate multimedia facilities (FC2)
 - c. I consider that the IT team is responsive to the problems that are being experienced by users, every user makes a complaint (FC3)

5. Habit (H)
 - a. I judged that my habit of using this system was because I had previously used a similar system (H1)
 - b. I feel I will use the ACL system continuously because of the ease and simplicity of using the system (H2)
 - c. I feel that if I want to interact in the recruitment process, I will use the ACL system (H3)
6. Behavior Intention (BI)
 - a. My assessment of how much I want to use the ACL system (BI1)
 - b. I predict that the number of users of this system will be even more in the future (BI2)
 - c. I plan to use the ACL system in the near future (BI3)
7. Use Behavior (UB)
 - a. I really want to use the ACL (Agency Contracting & Licensing) System to carry out the recruitment process for new agent candidates at Allianz (UB1)
 - b. I often use the ACL(Agency Contracting & Licensing) System (UB2)
 - c. I use the ACL (Agency Contracting & Licensing) System regularly (regularly) (UB3)
 - d. Most of my new agent recruits are recruited through the ACL (Agency Contracting & Licensing)(UB4) system

The questionnaire uses a Likert scale to answer it. The Likert scale used is as follows:

 - a. Score 5 for answer Strongly Agree
 - b. Score 4 for the answer Agree
 - c. Score 3 for answer Neutral
 - d. Score 2 for the answer Disagree
 - e. Score 1 for the answer Strongly Disagree

RESULTS AND DISCUSSION

Characteristics Responden

Characteristics of the identity of research respondents (380 respondents), including Agent Code, Agent Name, Gender, Age, and How many respondents have used the system in the last 1 month. The majority of respondents in this study were with a gender ratio of 53% women and 47% men.

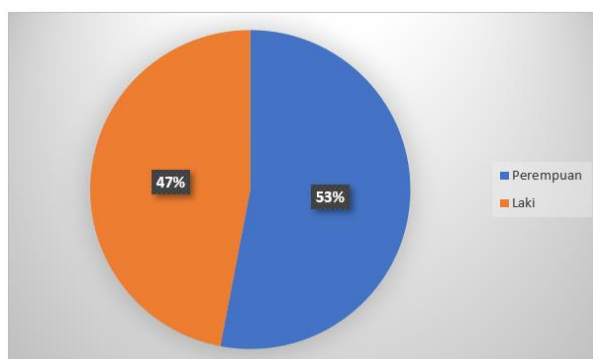


Figure 2. Gender Respondent

Based on the results of the questionnaire from a total of 380 respondents. All respondents are Allianz Insurance Agents and there are as many as 380 people who are respondents. Based on age, the majority of respondents or 16% (59 people) aged 21 to 30 years, 53% (203 people) aged 31 to 40 years, 26% (99 people) aged 41 to 50 years , and 5% (19 people) aged 51 – 65 years.

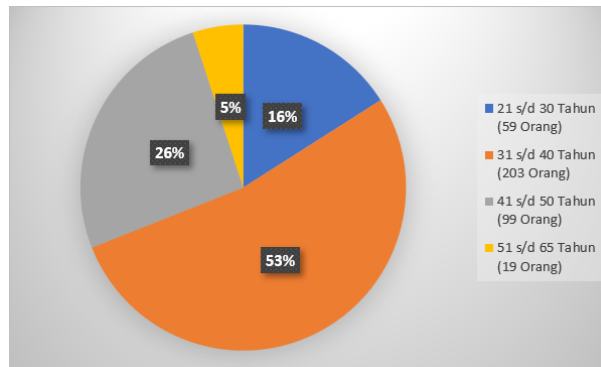


Figure 3. Range Age of Respondent

All respondents have experience using the ACL system which can be said quite often in the last month in carrying out the process of recruiting prospective Insurance Agents, which is about 86% of the total respondents as many as 380 people have used the system from 5-16 times in the last 1 month, which is sufficient to indicate that the respondent is experienced in carrying out the technical use of the system.

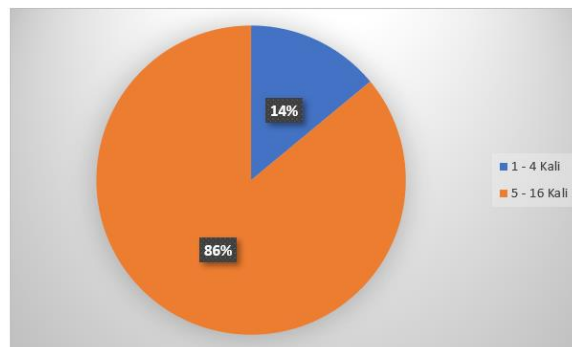


Figure 4. Experience Respondent

This means that the research respondents are considered quite valid in relation to this research which has the theme of using technology systems.

Validity Test and Reliability Test

Table 1 shows the outer model table from my research, in which the outer model is an evaluation of a study's reliability and validity. The loading Variabel value > 0.5 is an acceptable value for the convergent validity test (Hair et al., 1998). The outer model test is described in the following way:

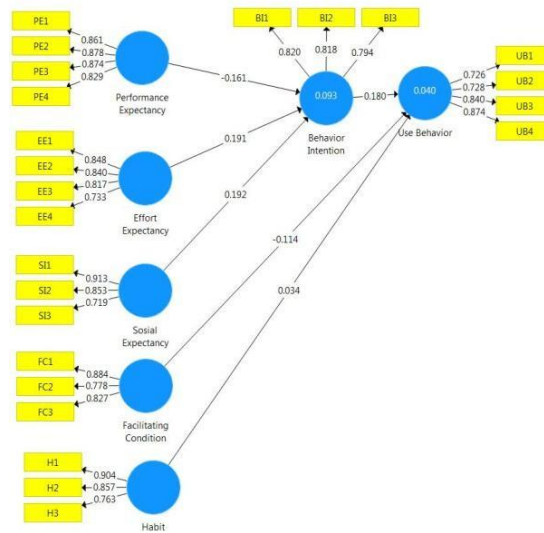


Figure 5. Range Result Outer Model

All research indicators have a factor loading value of > 0.5 so it can be said to have met convergent validity. The following below is a table of outer loading:

Table 1. Outer Loading

Variable	Kode Item	Outer Loading	Conclusion
Behavior Intention	BI1	0,820	Valid
	BI2	0,818	Valid
	BI3	0,794	Valid
Effort Expectancy	EE1	0,848	Valid
	EE2	0,840	Valid
	EE3	0,870	Valid
	EE4	0,733	Valid
Facilitating Condition	FC1	0,884	Valid
	FC2	0,778	Valid
	FC3	0,827	Valid
Habit	H1	0,904	Valid
	H2	0,857	Valid
	H3	0,763	Valid
Performance Expectancy	PE1	0,861	Valid
	PE2	0,878	Valid
	PE3	0,874	Valid
	PE4	0,829	Valid
Social Influence	SI1	0,913	Valid
	SI2	0,853	Valid
	SI3	0,719	Valid
Use Behavior	UB1	0,729	Valid
	UB2	0,728	Valid
	UB3	0,840	Valid
	UB4	0,874	Valid

Based on the results of the outer loading output in table 1, it can be seen that the correlation value of all question items on the questionnaire for all indicators and items is above 0.50. Thus it can be concluded that all items have met the validity requirements (Jogiyanto, 2009). And acceptable convergent validity is the loading Variabel value > 0.5 (Hair et al., 1998).

Average Variance Extracted(AVE)

Tabel 2. Average Variance Extracted(AVE)

Variable	Average Variance Extracted	Validity
Behavior Intention	0,658	Valid
Effort Expectancy	0,657	Valid
Facilitating Condition	0,690	Valid
Habit	0,711	Valid
Performance Expectancy	0,741	Valid
Sosial Expectancy	0,693	Valid
Use Behavior	0,632	Valid

According to the AVE value in the table above, all variables have a value greater than 0.50, implying that each indicator that has been assessed has been able to accurately reflect their respective variables.

Cronbach's Alpha dan Composite Reliability

Table 3. Cronbach's Alpha dan Composite Reliability

Variable	Cronbach Alpha	Composite Reliability	Reliability
Behavior Intention	0,740	0,852	Reliable
Effort Expectancy	0,827	0,884	Reliable
Facilitating Condition	0,780	0,870	Reliable
Habit	0,795	0,880	Reliable
Performance Expectancy	0,888	0,920	Reliable
Social Expectancy	0,782	0,870	Reliable
Use Behavior	0,816	0,872	Reliable

The output of composite reliability or Cronbach's Alpha is used to examine convergent validity, which is a construct, in table 3 above. The composite dependability or Cronbach's Alpha score of greater than 0.70 is the condition for being said to be trustworthy (Yamin and Heri Kurniawan in Ghozali, 2011).

Hipotesis Testing

The Inner Model is then evaluated or hypothesis tested. The goal of the Inner Model evaluation is to forecast the link between latent variables. Changes in the value of R square can be used to explain the most fundamental or substantive effect. On Smart PLS, navigate to the Calculate Menu > Bootstrapping. And this is the result:

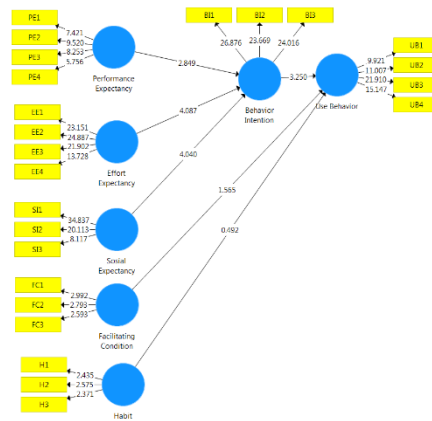


Figure 6. Bootstrapping Model

All variables passed the minimum limit of convergent validity, according to the findings of the validity and reliability tests. These findings suggest that the data collection tool utilized was effective.

It will generate data similar to that shown in table 4 below, which summarizes the results of testing the direct structural model. The route coefficient, which displays the parameters and values of t-statistics, is used to test hypotheses. For the two-tailed hypothesis, the route coefficient or inner model score given by the T-statistical value must be greater than 1.96. The following are the findings of direct model testing.

Path Coevision

The probability value and t-statistics are used in hypothesis testing. With a 5% alpha, the p-value for probability values is less than 0.05. For 5% alpha, the t-table value is 1.95. As a result, when tstatistics > t-table, the hypothesis is accepted. Table 4 shows the results of hypothesis testing.

Table 4. Path Coevision

Variabel	Original Sample(D)	Sample Mean(M)	Standard Deviation(STDEV)	T Statistics (O/STDEV)	P Values	Conclusion
Behavior Intention Use Behavior	0,180	0,179	0,055	3,250	0,001	Acceptance
Effort Expectancy Behavior Intention	0,191	0,199	0,047	4,087	0,000	Acceptance
Facilitating Condition Use Behavior	-0,141	-0,126	0,073	1,565	0,118	Reject
Habit Use Behavior	0,034	0,043	0,068	0,492	0,623	Reject
Performance ExpectancyBehavi or Intention	-0,161	-0,171	0,057	2,849	0,005	Acceptance
Social Expectancy Behavior Intention	0,192	0,199	0,047	4,040	0,000	Acceptance

The Bootstrapping model in Figure 6 will generate data as shown in table 4 Path Coevsion, which contains the results of direct structural model testing. The route coefficient, which displays the parameters and values of t-statistics, is used to test hypotheses. For the two-tailed hypothesis, the route coefficient or inner model score given by the T-statistical value must be greater than 1.96. The results of direct model testing are depicted in table 5 below.

Tabel 5 Results Live model test results

Hiphotesis	Pernyataan hasil hipotesis	T- Statistik	P- Values	Conclusion
Behavior Intention Use Behavior	Behavior Intention has a significant direct effect on Perceived Use Behavior	3,250	0,001	Acceptance
Effort Expectancy Behavior Intention	Effort Expectancy has a significant direct effect on Behavior Intention	4,087	0,000	Acceptance
Facilitating Condition Use Behavior	Facilitating Condition does not have a significant direct effect on Use Behavior	1,565	0,118	Rejected
HabitUse Behavior	Habit does not have a significant direct effect on Use Behavior	0,492	0,624	Rejected
Performance Expectancy Behavior Intention	Performance Expectancy has a significant direct effect on Behavior Intention	2,849	0,005	Acceptance
Social ExpectancyBehavior Intention	Social Expectancy has a significant direct effect on Behavior Intention.	4,040	0,000	Acceptance

H1: Behavior Intention has a significant direct effect on Perceived Use Behavior

Testing the influence of the individual intention variable to use the system (Behavior Intention) on the frequency of using the system (Use Behavior) and the use of ACL technology (Agency Contracting & Licensing) shows that the individual's intention to use the system (Behavior Intention) has a significant and positive effect on frequency. in the use of the ACL (Agency Contracting & Licensing) system with a T-statistic of 3.250 > 1.96 based on table 4.5 the significance value of T calculates the perceived usefulness variable with a p-value of 0.000 < 0.05, which means the rejection of H0 so that H1 is accepted. This means that the direction of the path coefficient which is positive indicates that if there is an intention to use the system from an individual then it will also increase the use of the system. Penelitian ini juga didukung oleh penelitian (Widodo, 2018), dalam penelitian tersebut dapat diambil pernyataan bahwa Behavioral Intention memiliki pengaruh yang positif terhadap Use Behavior.

H2: Effort Expectancy has a significant direct effect on Behavior Intention

Testing the effect of the variable ease of use of the system (Effort Expectancy) on an individual's intention to use the system (Behavior Intention) shows that the ease of use of the system (Effort Expectancy) has a significant and positive effect on the individual's intention to use the system (Behavior Intention) with a T-value statistic 4.087 > 1.96 based on table 4.5 the significance value of T calculates the perceived usefulness variable with a value (the benchmark according to whom is

described) and a p-value of $0.000 < 0.05$, which means the rejection of H_0 so that H_2 is accepted. This means that the positive direction of the path coefficient indicates that if the ease of use of the system (Effort Expectancy) increases, the intention of an individual to use the ACL (Agency Contracting & Licensing) system will also increase.

Research is also supported by research (Bendi et al., 2014). In this study, it can be stated that effort expectancy will play a very important role as a predictor in the early stages of behavior. In line with usage habits, this construct is not something that influences user intentions.

H3: Facilitating Condition does not have a significant direct effect on Use Behavior

Testing the effect of the variable facilitating condition (Facilitating Condition) on the frequency of using the system (Use Behavior) shows that the facilitating condition has less significant and negative effect on the frequency of use of the system (Use Behavior) with a T-statistic value of $1.565 < 1.96$ based on table 4.5 large The significance value of T calculates the perceived usefulness variable with a value (the benchmark according to whom is described), and a p-value of $0.118 > 0.05$, which means that H_0 is accepted so that H_3 is rejected. This means that the direction of the path coefficient which is negative indicates that if the facilitation condition increases, it will not affect and result in users using the system more often. This research is supported by research (Amatullah, 2017).

In this study, it can be stated that the facilitating construct is considered not to have a significant effect on the LPSE (Electronic Procurement Service) system, which is the system that is the material in the study.

H4: Habit does not have a significant direct effect on Use Behavior

Testing the effect of the habit variable in using the system (Habit)) on the frequency in using the system (Use Behavior) shows that the condition of the habit variable in using the system (Habit)) has less significant and negative effect on the frequency in using the system (Use Behavior) with a T-value. statistic is $0.492 > 1.96$, based on table 4.5 the significance value of T calculates the perceived usefulness variable with a p-value of $0.623 > 0.05$, which means that H_0 is accepted so that H_4 is rejected. This means that the direction of the path coefficient which is negative indicates that the more users are accustomed to using the ACL (Agency Contracting & Licensing) system, it will not affect and result in users using the system more often.

This research is supported by research (UTAMI, 2020). In the research conducted, a statement can be taken that Habit has a negative influence on Use Behavior. Habit is measured by the level of individual habits, the individual's sense of dependence in using the ACL (Agency Contracting & Licensing) system, the necessity that arises in the individual to use the ACL system and automatic or natural behavior that arises in the individual to use the ACL system.

H5: Performance Expectancy has a significant direct effect on Behavior Intention

Variable effect The effect of the level of expectation (Performance Expectancy) on the intention of an individual to use the system (Behavior Intention) shows that the influence of the level of expectation (Performance Expectancy) has a significant and positive effect on the individual's intention to use the system (Behavior Intention) with a T-statistical value $2.849 > 1.96$, p-value of $0.005 < 0.05$, which means the rejection of H_0 so that H_5 is accepted. This means that the direction of the path coefficient which is positive indicates that if the influence based on table 4.5 is large, the significance value of T calculates the perceived usefulness variable with the value (benchmark according to whom it is described) the level of expectation (Performance Epectancy) increases, then the intention of an individual in using the ACL system (Agency Contracting & licensing) will also increase.

This research is supported by research (Sahriatus Soviah, 2019), which in this study obtained a statement that Performance Expectancy focuses on a person's belief that the QR Code (the system under study) is able to increase effectiveness, lecture productivity, able to show lecture attendance data, and better than manual absence, so that if Performance Expectancy is increased, it will also increase users' intention to use QR Code services significantly.

H6: Social Expectancy has a significant direct effect on Behavior Intention.

The effect of social variable (Social Influence) on an individual's intention to use the system (Behavior Intention) shows that social (Social Influence) has a significant and positive effect on individual intentions to use the system (Behavior Intention) with a T-statistic value of $4.040 > 1,96$, based on table 4.5 the significance value of T calculates the perceived usefulness variable with a p-value of $0.000 < 0.05$, which means that H_0 is rejected so that H_6 is accepted. so that the hypothesis is accepted. This means that the direction of the path coefficient which is positive indicates that if social influence (Social Influence) increases, the intention of an individual to use the ACL (Agency Contracting & Licensing) system will also increase.

This research is supported by the research of Gusi Putu Lestara Permana and Ayu Indah parasari (2019), in which the research stated that Social Influence is a strong predictor that has an influence on individual decisions to interest in using technology systems.

CONCLUSION

The findings of this study will assist businesses in evaluating which tactics can be introduced and improved to increase the utilization and satisfaction of insurance agents in the process of recruiting new prospective agents. In this finding, it can be found that the management of insurance companies in Jakarta need to improve the condition facilities that overshadow the systems they have developed, in order to motivate users of the existing system in the company, because Facilitating Conditions have less effect on the level of acceptance of the system by users. And it is necessary to add facilities that are more attractive to system users so that they are motivated to use the system continuously, such as creating a more pleasant work environment and giving more attention to them, so that they feel their needs are met and are satisfied with the services provided by the company. And it is also necessary to pay attention to and evaluate the causes of Habit's lack of influence on the use of their system, perhaps with regulations and policies that are more focused on the Digital part, such as requiring them to use the system, otherwise they will be given a reprimand or a long response compared to them. work manually without having to use a system that has been developed by the company.

REFERENCES

- K. Welner, P. Hinchey, W. Mathis, and E. Gunn, "CONSOLIDATION OF SCHOOLS AND DISTRICTS WHAT THE RESEARCH SAYS AND WHAT IT MEANS Craig Howley , Jerry Johnson , and Jennifer Petrie Editor Academic Editor," 2011.
- F. Fatimah, "Komunikasi Persuasif Agen Asuransi Dalam Merekrut Calon Agen (Studi Kasus Tentang Perekrutan Calon Agen Dalam Meningkatkan Penjualan Polis di Asuransi PT.AXA)," J. Ilm. Komun. STIKOM IMA, vol. 10, no. 02, p. 110, 2018, doi: 10.38041/jikom1.v10i02.35.
- D. I. Christiono and R. K. M. R. Brahmana, "Analisis Pengaruh Performance Expectancy Terhadap Behavior Intention pada Online Marketplace," Agora, vol. 6, no. 2, pp. 1–6, 2018.
- S. Haryono, R. K. M. R. Brahmana, P. M. Pemasaran, U. K. Petra, and J. Siwalankerto, "PENGARUH SHOPPING ORIENTATION , SOCIAL INFLUENCE , DAN SYSTEM TERHADAP COSTUMER ATTITUDE MELALUI PERCEIVED EASE of USE (Studi pada Apple Store)," vol. 3, no. 1, pp. 1–10, 2015.
- E. S. Nuari, A. Nurkhin, and K. Kardoyo, "Analisis Determinan Pemanfaatan Edmodo Dengan

- Menggunakan Unified Theory of Acceptance and Use of Technology (Utaut),” *J. Pendidik. Akunt. Indones.*, vol. 17, no. 1, pp. 57–73, 2019, doi: 10.21831/jpai.v17i1.26337.
- N. A. Ainul Bashir, “Penerapan Model UTAUT 2 Untuk Mengetahui Faktor-Faktor Yang Memengaruhi Penggunaan SIORTU,” *Elinvo (Electronics, Informatics, Vocat. Educ.*, vol. 5, no. 1, pp. 42–51, 2020, doi: 10.21831/elinvo.v5i1.30636.
- T. Handayani and S. Sudiana, “Analisis Penerapan Model Utaut (Unified Theory of Acceptance and Use of Technology) Terhadap Perilaku Pengguna Sistem Informasi (Studi Kasus: Sistem Informasi Akademik Pada Sttnas Yogyakarta),” *Angkasa J. Ilm. Bid. Teknol.*, vol. 7, no. 2, p. 165, 2017, doi: 10.28989/angkasa.v7i2.159.
- T. Widodo, “Pengaruh Behavioral Intention terhadap Use Behavior pada Penggunaan Aplikasi Transportasi Online (Studi kasus pada pengguna Go-jek dan Grab di Kalangan Mahasiswa Telkom University),” no. October, 2018.
- K. J. Bendi and S. Andayani, “Penerapan Model UTAUT Untuk Memahami Perilaku Pengguna Sistem Informasi Akademik,” *J. Hoaq -Teknologi Inf.*, vol. 2, no. June 2014, pp. 144–151, 2013, [Online]. Available: <https://www.researchgate.net/publication/262923899>.
- A. Amatullah, “Analisis Kesuksesan Penerapan dan Kepuasan Pengguna terhadap sistem LPSE menggunakan metode UTAUT pada Dinas Komunikasi dan Informatika,” 2017.
- N. T. Utami, “analysis of behavioral intentions and digital use behavior in undergraduate students of Semarang State University.,” 2020.
- G. P. L. Permana and A. A. A. I. Parasari, “Pengaruh Hedonic Motivation, Social Influence, Dan Perceived Enjoyment Terhadap Penggunaan Marketplace Pada Umkm Di Bali: Studi Kasus Pada Hipmi Provinsi Bali,” *J. Ilm. Manaj. dan Bisnis*, vol. 4, no. 1, p. 90, 2019, doi: 10.38043/jimb.v4i1.2154.