Analysis of Factors Affecting the Intention to Use of the Application of Pt. Xyz In Jakarta

Rayan Nurbaedi1, Ir. Togar Alam Napitupulu2, M.S., M.Sc., Ph.D, Brolyn Pratama3, Arinda Amyus4
1, 2, 3, 4 Information Systems Management Department, BINUS Graduate Program – Master of Information Systems Management, Bina Nusantara University, Jakarta, Indonesia 11480

Abstract: In the recent years, there have been many of startup companies established in Indonesia. One of them is in the E-commerce field. PT. XYZ as B2C E-commerce which established in 2015 is one of them. Even though PT. XYZ growth rapidly, but the total users of PT. XYZ is much lower than any E-commerce competitors in Indonesia. So there is a need to identify the factors affecting the intention to use of application of PT. XYZ. This study based on combination model of UTAUT model and Delone & Mclean IS Success Model. The results of the data analysis support the model as there are 4 of 6 proposed hypotheses have significant effect.

Keywords: E-commerce; PT. XYZ; UTAUT; Delone & Mclean IS Success Model; Intention to Use of application of PT. XYZ

1. Introduction

In the current era of globalization, the need for the Internet is inevitable. According to data from the Indonesian Internet Service Providers Association (APJII) in 2017 Internet users in Indonesia totaled 143.26 million users. The number increased compared to the previous year which amounted to 132.7 million users. In the same data it is mentioned that the population in Indonesia totaled 262 million in 2017. This shows that the number of Internet users in 2017 was more than half of the population in Indonesia.

With the increasing number of Internet users, it is used by various parties as an opportunity to change their way of business from what was previously traditional (offline) to online. In recent years, the startup business has sprung up and developed in Indonesia, especially the startup business in the field of technology and information. One type of startup that emerged was the emergence of several startups in the field of electronic commerce or better known as E-commerce. E-commerce is a concept that describes a process of buying & selling or exchanging products, services, & information through computer networks including the internet [1]. In the world of e-commerce there are several types of E-commerce businesses that can be divided into 4 types, namely business to business (B2B), business to consumer (B2C), consumer to business (C2B) and consumer to consumer (C2C) [2]. E-commerce business is indeed becoming a trend in almost all countries, including in Southeast Asian countries. Based on data from Google and Temasek e-Conomy SEA reports in 2018, the total GMV e-commerce in 2018 in Southeast Asia reached US $ 23 billion or equivalent to Rp 336.4 trillion (if using the calculation of Rp 14,500 per 1 USD). This figure is up from US $ 5 billion in 2015. Of the total GMV of US $ 23 billion, the total GMV for Indonesia alone is US $ 12.2 billion and is predicted to reach US $ 53 billion in 2025. Based on data from www.kompasiana.com (2017), E-commerce startups have started to establish in Indonesia in 1999. Various E-commerce startups emerged afterwards, one of which was PT. XYZ. PT. XYZ itself first operated in Indonesia in 2015.

According to data from www.alexa.com, the website of PT. XYZ came in at 186th position based on popularity in Indonesia where 86.4% of visitors were from Indonesia,

Although PT. XYZ is one of the new players in the world of e-commerce in Indonesia, but the number of monthly visitors is already in the top 6 among all e-commerce players in Indonesia. According to data from iPrice (2019), in Q4 in 2018 PT. XYZ is E-commerce in Indonesia which has the 6th most monthly website visitors, which is 16.9 million visitors. When compared with other types of B2C e-commerce, PT. XYZ is in third position. The data above shows that PT. XYZ is one of the biggest E-commerce and B2C startups in Indonesia. Here is a comparison of the number of monthly visitors of PT. XYZ with the most number of visitors from E-commerce startups and B2C type E-commerce startups from Q1 2017 to Q4 2018.

Figure 1: Graph of total visitors PT. XYZ and the most visited E-commerce in Indonesia

5.3% of visitors were from China, 2% of visitors were from Singapore, 1.8% of visitors were from Japan and 1% of visitors were from South Korea. PT. XYZ is a business to consumer (B2C) E-commerce platform. As a B2C e-commerce startup, PT. XYZ has an advantage offered that is guaranteed quality and authenticity of the goods sold. PT. XYZ has a slogan called ‘Dijamin Ori’ to introduce its advantages to the people of Indonesia. With its advantages, then one of the risks of shopping online is that the quality that is not expected by the buyer of goods will be eliminated [3].
Based on the graph above shows that the number of monthly visitors from PT. XYZ is still very far behind when compared to other E-commerce startups. By looking at the strengths and problems of PT. XYZ, the authors want to do an analysis of the factors that influence the use of PT. XYZ, so the results of the author's analysis can help increase the number of visitors to PT. XYZ.

2. Research Problem
Based on the introduced, here is the summary of problems in this study:
1) What are the factors that influence the intention to use of the application of PT. XYZ in Jakarta?
2) How much influence of these factors on the intention to use of the application of PT. XYZ in Jakarta?

3. Research Purpose
Based on the problems that have been described previously, the purpose of this study are:
1) Knowing the factors that influence the intention to use of the application of PT. XYZ in Jakarta.
2) Knowing the factors that most influence the intention to use of the application of PT. XYZ in Jakarta.

4. Literature Study
4.1 Theory of Supporting Data Analysis
4.1.1 Information System
Information systems are the means used by people and organizations by utilizing technology to collect, process, store, use and disseminate information [4]. Another source states that information systems are a regular combination consisting of people, communication networks, hardware, software, and data resources that collect, store, change and disseminate information within an organization [5]. There are several benefits of using information systems that are used in an organization, such as decision support systems, communication mediated by computers, e-commerce, knowledge management systems and others [6].

4.1.2 E-Commerce
E-commerce which is also known as Electronic Commerce is a business activity in selling or buying an item or product online or using the Internet media. With the existence of E-Commerce provides an option both for sellers to sell and market their products and also options for buyers to buy a product. E-Commerce has advantages compared to traditional shops, including online stores in E-Commerce which are always open 24/7. E-commerce has emerged as an overall business strategy, offering a variety of services and opportunities that seem to change traditional business models [7]. E-Commerce consists of various types, including Business-to-Business (B2B), Business-to-Consumer (B2C), Consumer-to-Consumer (C2C), Consumer-to-business (C2B) and Mobile Commerce (M-Commerce) [8]. Another theory states that E-commerce is projected to continue to grow at double-digit rates over the next five years, remaining the fastest growing form of trade. Just as cars, airplanes and electronics define the twentieth century, so e-commerce of all kinds will define business and society in the twenty-first century [9].

4.1.3 M-Commerce
M-Commerce is a relatively new concept, so there are many theories and definitions about M-Commerce [25]. Some theories stated that M-Commerce is one type of E-Commerce [26] [27]. With this explanation it can be interpreted that M-Commerce is E-Commerce that can be reached via wireless devices [28].

Another concept was also conveyed that Mobile Commerce, also known as M-Commerce, is a business activity carried out through wireless telecommunications networks, such as cellular telephones and personal digital assistants (PDAs) [29]. As a new part of electronic commerce, mobile commerce has many unique advantages compared to electronic commerce, one of which is instantness, availability, localization, personalization, and identification. With the growing popularity of mobile devices, such as smartphones, laptops, netbooks, and tablets, as well as increasing mobile technologies such as 3G and the Internet of Things (IoT), mobile commerce has emerged as a new business phenomenon and has become a market with great potential [30].

4.1.3 PT. XYZ
According to the official website page of PT. XYZ, PT. XYZ is a subsidiary of one of the largest online stores in Asia, namely JD.com. JD.com was founded by Richard Liu. In January 2004, Liu launched his first online retail website. Liu founded the company which eventually became JD.com and Liu has also led the company since then. With its lucrative market potential, JD.com wants to expand its business in Indonesia. JD.com in collaboration with Provident Capital established PT. XYZ. Provident Capital is the largest investment company in Southeast Asia with a market capitalization of more than 3 billion USD spread across various industries such as: Telecommunications, Mining, Oil Palm, Plantation, Energy (Biofuel) and e-Commerce.

PT. XYZ first operated in Indonesia in November 2015 and currently has 12 product selection categories that will continue. The range of product categories varies from luxury, smartphones, electronic devices, to mothers and children. Like the E-commerce platform in Indonesia, PT. XYZ not only provides goods purchasing services, but also provides many service options to meet the needs of its customers, including the purchase of airtime, airplane tickets, hotel reservations and more.
Business development of PT. XYZ is developing very rapidly. The number of products offered has grown rapidly. In 2015 there were around less than 10,000 SKUs and to around 100,000 SKUs by the end of 2016. PT. XYZ also provides shipping services that reach 365 cities throughout Indonesia with thousands of fleets ready to deliver directly to the customers of PT. XYZ. PT. XYZ has the mission of 'make the joy happen' - bringing happiness - to all customers in Indonesia by providing reliable, fast and safe services to choose a range of genuine quality products at competitive prices.

4.1.4 Technology Acceptance Model (TAM)
The Technology Acceptance Model (TAM) was introduced by Fred Davis in 1986 for his doctoral proposal. The TAM model is used to determine user acceptance of information systems or technology. The basic TAM model incorporates and tests two specific beliefs, namely Perceived Usefulness (PU) and Perceived Ease of Use (PEU). Perceived Usefulness is defined as the subjective possibility of potential users that the use of a particular system will increase its actions and Perceived Ease of Use refers to the extent to which potential users expect the target system to be easy [10]. Here is a picture of the TAM model.

![TAM model](image)

**Figure 3**: TAM models (Davis, Bogozzi and Warshaw, 1989)

4.1.5 Delone and McLean Information Systems Success Model
Delone and McLean (1992) developed an information system success model known as the Delone and McLean information system success model. Delone and McLean's information system success models have been widely used in scientific papers. The success factor of this model is caused by 6 factors, namely (1) system quality, (2) information quality, (3) use, (4) user satisfaction, (5) individual impact (individual impact) and (6) organizational impact (organizational impact).

The development continued until finally Delone and McLean updated the model. Quality of service (service quality), interest in use (intention to use) and net benefits (net benefits) added to the model. While the individual impact (individual impact) and organizational impact (organizational impact) are eliminated [11]. To measure the success of a single system (individual system), 'information quality' or 'system quality' can be the most important quality component [12]. To measure the overall success of the SI department, compared to individual systems, 'service quality' can be the most important variable. For the quality of the system, system quality (system quality) includes system reliability, system availability, and also system security [13]. Here is a model of the Success of Delone and McLean Information Systems.

4.1.6 Unified Theory of Acceptance and Use of Technology (UTAUT)
Many attempts and theories have been made to study the problem of adoption of information technology (IT), namely the diffusion theory of innovation, PC utilization models, and social cognitive theory [14]. Of the several efforts and theories that have been made to study IT adoption, the most important and influential theory is the theory of reasoned action (TRA) [15], technology acceptance model (TAM) (Davis [16], extended technology acceptance model (TAM2) [17] and most recently the unified theory of acceptance and use of technology (UTAUT) [18].

The UTAUT theory was proposed in 2003 by Venkatesh et al. after reviewing 8 theories that discuss the adoption of IT. UTAUT models have been empirically tested with 70% of the dependent variable variance recorded (adjusted R2), much higher than TAM [14]. At UTAUT, the factors that influence intention to use are Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions. What is meant by Performance Expectancy is "the extent to which a person believes that the use of the system will help him to get benefits in job performance" [18]. This is similar to Perceived Usefulness (PU) in the TAM model. Effort Expectancy refers to "the level of ease associated with using a system". This is similar to the Perceived Ease of Use (PEU) on the TAM model. Social Influence refers to "the extent to which one views that another important person believes that he must use a new system". Facilitating Conditions refer to "the extent to which a person believes that organizational and technical infrastructure exists to support the use of the system". Unlike other models or theories, the UTAUT model introduces additional factors, including gender, age, experience and voluntary use from a social psychology perspective. These moderation factors will help to overcome the problem of inconsistency and weak explanatory power of the previous models and explain the differences in the behavior of different groups of people [14]. With the factors possessed by the UTAUT model not fully in accordance with the conditions of all existing IT systems, modifications and revisions are needed [18]. Here is the UTAUT model.
the relationship between the independent variable and the dependent variable. The dependent variable will affect the independent variable. This research does not use variables from the TAM model, because it can already be replaced by the latest user acceptance model, namely UTAUT. In addition, this study will also use variables from the Delone and McLean models. The Delone and McLean models are suitable for evaluating the success of information systems. Whereas to evaluate the acceptance of service use, the UTAUT model can be used. The variables of the UTAUT model used are Performance Expectancy, Effort Expectancy, Social Influence and Behavioral Intention or Intention to Use. The facilitating condition variable will not be used in this study because in this study it will be addressed to users of PT. XYZ which to use PT. XYZ, users already have supporting facilities, such as access to the Internet, smartphones and PCs or laptops. In addition, because the focus of this research is the intention to use of PT. XYZ, then the Use Behavior variable will not be used. The variables of the success model of the Delone and McLean information system used are Information Quality, Service Quality and System Quality. The security aspect is one of the most important aspects, therefore the author will put it in the System Quality variable as stated before [13]. In the success model of information systems Delone and McLean will also use the Intention to Use variable because it is in accordance with the objectives to be investigated, namely the intention to use of PT. XYZ. Because the focus of this study is the intention to use so that the variable user satisfaction and net benefits in the success model of information systems Delone and McLean the researcher will not use. The following research models will be used:

![UTAUT model (Venkatesh et al., 2003)](image)

**Figure 5: UTAUT model (Venkatesh et al., 2003)**

### 4.2 Previous Research

The influence of organizations on e-commerce adoption in developing countries with a tendency for xenophobia [19]. The study uses the UTAUT model that has been adapted to their needs. The results indicate that gender has a negative impact on e-commerce adoption, while organizational size, management support, communication and information availability contribute positively to e-commerce adoption.

Research on the use of m-commerce has been conducted by Alkhunaizan and Love (2012). The research aims to empirically examine several factors that influence the acceptance of m-commerce in the context of Saudi Arabia. The study uses the UTAUT model that has been adapted to their needs. The results emphasize that cost, effort expectancy, and performance expectancy all greatly affect the intention to use. In this case, actual usage intentions determine usage [20].

Other studies discuss the use of e-government. The study was conducted by Al Awadhi and Morris (2008). The research aims to examine the factors that influence the acceptance of e-government services. Research using the UTAUT model. The results of empirical data reveal that performance expectancy, effort expectancy, and peer influence determine intention to use. In addition, facilitating conditions and intentions of use determine the use of e-government services [21]. Research on the same thing has also been done by Wangpipatwong, et al. (2009). The purpose of his research is to empirically examine the quality of web sites on the increasing use of e-government websites by citizens. The research uses the success model of Delone and McLean information systems. The results reveal that three aspects of quality increase the sustainable use of e-government web sites, with system quality providing the greatest improvement, followed by service quality and information quality [22].

### 5. Method

#### 5.1 Theoretical framework

Based on previous research discussed in the previous chapter, to find out the factors that influence Intention to Use, in this study the author will use variables such as Performance Expectancy, Effort Expectancy, Social Influence, Service Quality, Information Quality and System Quality. The theoretical framework in this study illustrates the relationship between the independent variable and the dependent variable. The dependent variable used in this study, namely Intention to Use of PT. XYZ. The independent variables are Performance Expectancy, Effort Expectancy, Social Influence, Service Quality, Information Quality and System Quality. The independent variable will affect the dependent variable. This research does not use variables from the TAM model, because it can already be replaced by the latest user acceptance model, namely UTAUT. In addition, this study will also use variables from the Delone and McLean models. The Delone and McLean models are suitable for evaluating the success of information systems. Whereas to evaluate the acceptance of service use, the UTAUT model can be used. The variables of the UTAUT model used are Performance Expectancy, Effort Expectancy, Social Influence and Behavioral Intention or Intention to Use. The facilitating condition variable will not be used in this study because in this study it will be addressed to users of PT. XYZ which to use PT. XYZ, users already have supporting facilities, such as access to the Internet, smartphones and PCs or laptops. In addition, because the focus of this research is the intention to use of PT. XYZ, then the Use Behavior variable will not be used. The variables of the success model of the Delone and McLean information system used are Information Quality, Service Quality and System Quality. The security aspect is one of the most important aspects, therefore the author will put it in the System Quality variable as stated before [13]. In the success model of information systems Delone and McLean will also use the Intention to Use variable because it is in accordance with the objectives to be investigated, namely the intention to use of PT. XYZ. Because the focus of this study is the intention to use so that the variable user satisfaction and net benefits in the success model of information systems Delone and McLean the researcher will not use. The following research models will be used:

![Research Model](image)

**Figure 6: Research Model**

#### 5.2 Hypothesis

Based on the research model in Figure 6, the following is the hypothesis:

H₀₁: Performance Expectancy does not affect the Intention to Use of PT. XYZ

H₁₁: Performance Expectancy affects the Intention to Use of PT. XYZ
H₀₂: Effort Expectancy does not affect the Intention to Use of PT. XYZ
H₂: Effort Expectancy affects the Intention to Use of PT. XYZ

H₀₃: Social Influence does not affect the Intention to Use of PT. XYZ
H₃: Social Influence affects the Intention to Use of PT. XYZ

H₀₄: Information Quality does not affect the Intention to Use of PT. XYZ
H₄: Information Quality affects the Intention to Use of PT. XYZ

H₀₅: Service Quality does not affect the Intention to Use of PT. XYZ
H₅: Service Quality affects the Intention to Use of PT. XYZ

H₀₆: System Quality does not affect the Intention to Use of PT. XYZ
H₆: System Quality affects the Intention to Use of PT. XYZ

5.3 Variable Measurement

A questionnaire was developed to be the instrument for data collection. The respondents will be the users of application of PT. XYZ. Indicators will be assessed using Likert scale of 5 points, i.e. 1 to 5 (1 = Strongly disagree and 5 = Strongly agree).

5.4 Data Source and Data Collection

5.4.1 Population and Sample

This study will have a population of users of PT. XYZ in the Jakarta area. The total population of users of PT. XYZ in Jakarta numbered approximately 10,000,000 users. The author will take a sample of the total population to be able to represent all users of PT. XYZ Determination of the number of samples made by the Slovin method:

\[ n = \frac{N}{1 + N(e)^2} \]

Note:
- n: Number of samples
- N: Total population
- e: Error tolerance

With the calculation method above, we obtain the required number of samples with the following calculation:
- N: 10,000,000 users of PT. XYZ in Jakarta
- e: 5%
- n = 10,000,000 / (1 + (10,000,000 x 0.052)) = 399,984

Based on the calculation above, the number of samples needed is 399,984 or will be rounded to 400 samples. The amount of error tolerance is 5%.

5.4.2 Data Collection Method

Data collection is carried out by distributing questionnaires to an agreed population, namely users of PT. XYZ specifically those in Jakarta randomly. For distributing questionnaires will use 1 method, which is using Google Form which will be distributed randomly.

5.5 Research Data Analysis Techniques

5.5.1 Validity Test

Validity test in this study will use Corrected Item to Total Correlation. The results or values greater than 0.40 will indicate a valid indicator, while values lower than 0.40 will indicate an invalid indicator and must be removed from the equation [23].

5.5.2 Reliability Test

Reliability test in this study will use Cronbach’s Alpha which is a tool to test the scale of trust. The Cronbach's Alpha value is greater than 0.60 then the questionnaire is declared reliable or consistent, whereas if it is less than 0.60 then the questionnaire will be declared less reliable or consistent [24].

5.5.3 Structural Model

The variables in this study consist of independent and dependent variables. These variables are Performance Expectancy (X₁), Effort Expectancy (X₂), Social Influence (X₃), Information Quality (X₄), Service Quality (X₅), System Quality (X₆) and Intention to Use of PT. XYZ (Y).

\[ Y = \gamma_1 X_1 + \gamma_2 X_2 + \gamma_3 X_3 + \gamma_4 X_4 + \gamma_5 X_5 + \gamma_6 X_6 + z \ldots \ldots (1) \]

Note:
- Y = Variable Usage of PT. XYZ
- \( \gamma_1 \) = Performance Expectancy coefficient
- \( \gamma_2 \) = Effort Expectancy coefficient
- \( \gamma_3 \) = Social Influence coefficient
- \( \gamma_4 \) = Information Quality coefficient
- \( \gamma_5 \) = Service Quality coefficient
- \( \gamma_6 \) = System Quality coefficient
- X₁ = Performance Expectancy
- X₂ = Effort Expectancy
- X₃ = Social Influence
- X₄ = Information Quality
- X₅ = Service Quality
- X₆ = System Quality
- z = Error rate

Hypothesis 1: Performance Expectancy affects the intention to use of the application of PT. XYZ
H₀: \( \gamma_1 = 0 \)
Hₐ: \( \gamma_1 \neq 0 \)

Hypothesis 2: Effort Expectancy affects the intention to use of the application of PT. XYZ
H₀: \( \gamma_2 = 0 \)
Hₐ: \( \gamma_2 \neq 0 \)

Hypothesis 3: Social Influence affects the intention to use of the application of PT. XYZ
H₀: \( \gamma_3 = 0 \)
Hₐ: \( \gamma_3 \neq 0 \)
Hypothesis 4: Information Quality affects the intention to use of the application of PT. XYZ
H₀: γ₄ = 0
Hₐ: γ₄ ≠ 0

Hypothesis 5: Service Quality affects the intention to use of the application of PT. XYZ
H₀: γ₅ = 0
Hₐ: γ₅ ≠ 0

Hypothesis 6: System Quality affects the intention to use of the application of PT. XYZ
H₀: γ₆ = 0
Hₐ: γ₆ ≠ 0

6. Results and Discussion

6.1 Profile of Respondents

The questionnaire distributed was in the form of Google Form. Questionnaires were distributed directly to users of the application of PT. XYZ in Jakarta, including South Jakarta, East Jakarta, North Jakarta, West Jakarta and Central Jakarta, totaling 400 respondents randomly. From the results of the questionnaire distributed, the respondent data was obtained as follows:

6.1.1 Respondents Data by Age
The application PT. XYZ user respondents come from several ages. The application of PT. XYZ is mostly used by respondents aged 17-30 years with a total of 270 (68%) respondents. Furthermore, the application of PT. XYZ is used by respondents aged 31-50 years as many as 109 (27%) respondents, aged less than 17 years as many as 13 (3%) respondents and respondents aged over 51 years as many as 8 (2%) respondents.

6.1.2 Respondents Data by Domicile
As mentioned earlier, the respondents were scattered only in the Jakarta area. The majority of respondents are in the South Jakarta area of 150 (38%) respondents. Respondents in West Jakarta totaled 106 (27%), 72 (18%) respondents resided in East Jakarta, 39 (10%) respondents were in Central Jakarta, and as many as 33 (8%) respondents were in North Jakarta.

6.1.3 Respondents Data by Gender
The users are dominated by women by 208 (52%) and men by 192 (48%)

6.1.4 Respondents Data by Occupation
The application of PT. XYZ user respondents come from several types of work. The majority of respondents' occupations are private employees totaling 226 (57%) respondents. The types of work of the next respondents were 79 (20%) respondents, students or students at 68 (17%) respondents, entrepreneurs by 21 (5%) respondents, and housewives by 6 (2%) respondents.

6.2 Data Processing Analysis

6.2.1 Measurement Model

6.2.1.1 Validity Test
Validity test is needed in order to test whether the indicators on the questionnaire are valid or not.

6.2.1.1.2 Validity Test of Social Influence
The following are the results of the validity test of the questions on the questionnaire for the Social Influence variable.

Table 3: Validity Test Result Social Influence

<table>
<thead>
<tr>
<th>Factor</th>
<th>Corrected Item - Total Correlation</th>
<th>Correlation Limits</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>SI1</td>
<td>0.555</td>
<td>0.40</td>
<td>VALID</td>
</tr>
<tr>
<td>SI2</td>
<td>0.681</td>
<td>0.40</td>
<td>VALID</td>
</tr>
<tr>
<td>SI3</td>
<td>0.412</td>
<td>0.40</td>
<td>VALID</td>
</tr>
</tbody>
</table>

6.2.1.1.3 Validity Test of Information Quality
The following are the results of the validity test of the questions on the questionnaire for the Information Quality variable.

Table 4: Validity Test Result Information Quality

<table>
<thead>
<tr>
<th>Factor</th>
<th>Corrected Item - Total Correlation</th>
<th>Correlation Limits</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>IQ1</td>
<td>0.575</td>
<td>0.40</td>
<td>VALID</td>
</tr>
<tr>
<td>IQ2</td>
<td>0.680</td>
<td>0.40</td>
<td>VALID</td>
</tr>
<tr>
<td>IQ3</td>
<td>0.633</td>
<td>0.40</td>
<td>VALID</td>
</tr>
</tbody>
</table>

6.2.1.1.4 Validity Test of Service Quality
The following are the results of the validity test of the questions on the questionnaire for the Service Quality variable.

Table 5: Validity Test Result Service Quality

<table>
<thead>
<tr>
<th>Factor</th>
<th>Corrected Item - Total Correlation</th>
<th>Correlation Limits</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>SQ1</td>
<td>0.672</td>
<td>0.40</td>
<td>VALID</td>
</tr>
<tr>
<td>SQ2</td>
<td>0.489</td>
<td>0.40</td>
<td>VALID</td>
</tr>
<tr>
<td>SQ3</td>
<td>0.544</td>
<td>0.40</td>
<td>VALID</td>
</tr>
</tbody>
</table>
6.2.1.1.6 Validity Test of System Quality
The following are the results of the validity test of the questions on the questionnaire for the System Quality variable.

<table>
<thead>
<tr>
<th>Factor</th>
<th>Corrected Item - Total Correlation</th>
<th>Correlation Limits</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>SY1</td>
<td>0.442</td>
<td>0.40</td>
<td>VALID</td>
</tr>
<tr>
<td>SY2</td>
<td>0.758</td>
<td>0.40</td>
<td>VALID</td>
</tr>
<tr>
<td>SY3</td>
<td>0.714</td>
<td>0.40</td>
<td>VALID</td>
</tr>
</tbody>
</table>

6.2.1.1.7 Validity Test of Intention to Use of PT. XYZ
The following are the results of the validity test of the questions on the questionnaire for the Intention to Use of PT. XYZ variable.

<table>
<thead>
<tr>
<th>Factor</th>
<th>Corrected Item - Total Correlation</th>
<th>Correlation Limits</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>US1</td>
<td>0.741</td>
<td>0.40</td>
<td>VALID</td>
</tr>
<tr>
<td>US2</td>
<td>0.728</td>
<td>0.40</td>
<td>VALID</td>
</tr>
<tr>
<td>US3</td>
<td>0.753</td>
<td>0.40</td>
<td>VALID</td>
</tr>
</tbody>
</table>

6.2.1.2 Reliability Test
As mentioned in the previously, the reliability test in this study will use Cronbach’s Alpha. The criterion for limiting Cronbach’s Alpha values is a minimum of 0.60 (Cronbach’s Alpha > 0.60). Reliability test results for Performance Expectancy, Effort Expectancy, Social Influence, Information Quality, Service Quality, System Quality, and Intention to Use of PT. XYZ is as follows:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s Alpha</th>
<th>Limit</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>PE</td>
<td>0.778</td>
<td>0.60</td>
<td>Reliable</td>
</tr>
<tr>
<td>EE</td>
<td>0.866</td>
<td>0.60</td>
<td>Reliable</td>
</tr>
<tr>
<td>SI</td>
<td>0.723</td>
<td>0.60</td>
<td>Reliable</td>
</tr>
<tr>
<td>IQ</td>
<td>0.784</td>
<td>0.60</td>
<td>Reliable</td>
</tr>
<tr>
<td>SQ</td>
<td>0.734</td>
<td>0.60</td>
<td>Reliable</td>
</tr>
<tr>
<td>SY</td>
<td>0.785</td>
<td>0.60</td>
<td>Reliable</td>
</tr>
<tr>
<td>US</td>
<td>0.863</td>
<td>0.60</td>
<td>Reliable</td>
</tr>
</tbody>
</table>

6.2.2 Structural Equation Model Analysis Model
The result as follows:

Figure 7: The results of the analysis of the research model

6.2.3 Hypothesis Testing
The results of SEM analysis in testing the hypothesis are as follows:

<table>
<thead>
<tr>
<th>Estimate</th>
<th>P</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>US &lt;--- PE</td>
<td>-0.054</td>
<td>0.596</td>
</tr>
<tr>
<td>US &lt;--- EE</td>
<td>-0.232</td>
<td>0.004</td>
</tr>
<tr>
<td>US &lt;--- SI</td>
<td>0.283</td>
<td>***</td>
</tr>
<tr>
<td>US &lt;--- IQ</td>
<td>-0.21</td>
<td>0.129</td>
</tr>
<tr>
<td>US &lt;--- SQ</td>
<td>1.267</td>
<td>***</td>
</tr>
<tr>
<td>US &lt;--- SY</td>
<td>0.207</td>
<td>***</td>
</tr>
</tbody>
</table>

Based on table 9, it appears that the Performance Expectancy (PE) and Information Quality (IQ) variables have no significant affect on the Intention to Use of PT. XYZ (US) because the P-value is greater than 0.05. While the Effort Expectancy (EE), Social Influence (SI), Service Quality (SQ), and System Quality (SY) variables have a significant affect on the Intention to Use of PT variable. XYZ (US) because the P-value is smaller than 0.05.

Through table 9, the following structural model conclusions can be drawn using the estimated value of the variables that significantly influence the Use of PT. XYZ:

\[ Y = -0.232EE + 0.283SI + 1.267SQ + 0.207SY \]

Based on the above equation it can be concluded that in the model the Effort Expectancy (EE) variable has a significant negative effect, Social Influence (SI) has a significant positive effect, Service Quality (SQ), and System Quality (SY) have a significant positive effect.

Based on the structural model above it can be seen that the factors that most influence the intention to use the application of PT. XYZ is Service Quality (SQ), then Social

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Influence (SI), then System Quality (SY), and the last is Effort Expectancy (EE).

6.2.3.1 Hypothesis 1 Test (H1)
In Hypothesis H1, it is stated that Performance Expectancy affects the Intention to Use of PT. XYZ Based on table 9, it is found that the P value of the Performance Expectancy variable is greater than 0.05. Based on the result, the Hypothesis H1 was rejected because it had no significant affect. Performance Expectancy no significant affect can be caused by the reliability of the application of PT. XYZ in providing a product and can be used anywhere do not guarantee users are interested in using the application of PT. XYZ

6.2.3.2 Hypothesis 2 Test (H2)
In Hypothesis H2, it is stated that Effort Expectancy affects the Intention to Use of PT. XYZ Based on table 9, it was found that the P value of the Effort Expectancy variable is smaller than 0.05. Based on the result, the Hypothesis H2 is accepted because it has a significant affect. Effort Expectancy has a significant affect caused by the ease of users in using the application of PT. XYZ and the ease of using the features available on the application of PT. XYZ is very influential for users in using the application of PT. XYZ. Based on the structural model above, it can be concluded that the smaller Effort Expectancy or effort required by the user in using the application of PT. XYZ, it will be able to increase the intention to use of the application of PT. XYZ. Conversely, if the greater Effort Expectancy or effort required by the user in using the application of PT. XYZ, it will reduce the intention to use of the application of PT. XYZ

6.2.3.3 Hypothesis 3 Test (H3)
In Hypothesis H3, it is stated that Social Influence affects the Intention to Use of PT. XYZ Based on table 9, it was found that the P value of the Social Influence variable is smaller than 0.05. Based on the result, the Hypothesis H3 is accepted because it has a significant affect. Significantly influential social influences can be caused by users who have used the application of PT. XYZ will affect relatives who have never used the application of PT. XYZ. Based on the structural model above, it can be concluded that the greater the Social Influence or the influence of users who have used the application of PT. XYZ for users who have never used it, it will be able to increase the intention to use of the application from PT. Conversely, if the smaller the Social Influence or the influence of users who have used the application of PT. XYZ for users who have never used it, it will reduce the intention to use of the application of PT.

6.2.3.4 Hypothesis 4 Test (H4)
In Hypothesis H4, it is stated that Information Quality affects the Intention to Use of PT. XYZ Based on table 9, it was found that the P value of the Information Quality variable is greater than 0.05. Based on the result, the Hypothesis H4 was rejected because it had no significant affect. Information Quality has no significant affect due to the completeness of product information, shipping information, and information regarding the types of payment available do not guarantee users are interested in using the application of PT. XYZ

6.2.3.5 Hypothesis 5 Test (H5)
In Hypothesis H5, it is stated that Service Quality affects the Intention to Use of PT. XYZ Based on table 9, it was found that the P value of the Service Quality variable is smaller than 0.05. Based on the result, the Hypothesis H5 was accepted because it had a significant affect. Service Quality can have a significant affect caused by services / products / payment methods / shipping methods in accordance with user expectations and affect the intention to use of the application PT. XYZ’s services on the application of PT. XYZ against complaints or questions from users also affects the intention to use of the application of PT. XYZ. Based on the structural model above, it can be concluded that the greater the Service Quality of the application of PT. XYZ, it will be able to increase the intention to use of the application of PT. XYZ. Conversely, if the smaller the Service Quality of the application of PT. XYZ, it will reduce the intention to use of the application of PT. XYZ.

6.2.3.6 Hypothesis 6 Test (H6)
In Hypothesis H6, it is stated that System Quality influences the Intention to Use of PT. XYZ Based on table 9, it was found that the P value of the System Quality variable is smaller than 0.05. Based on the result, the H6 Hypothesis is accepted because it has a significant affect. System Quality can have a significant affect caused by the application of PT. XYZ rarely have problems and also the user's trust in the security of user’s personal information stored in the system and the security of the application of PT. XYZ affects the intention to use of the application of PT. XYZ. Based on the structural model above, it can be concluded that the greater the System Quality or and the system security of the application of PT. XYZ, it will be able to increase the intention to use of the application of PT XYZ. Conversely, if the smaller the System Quality or system quality and system security from the application of PT. XYZ, it will reduce the intention to use of the application of PT. XYZ.

7. Summary

Regarding the result and discussion, it can be concluded that:
1) Factors that affect the intention of users in Jakarta to use the application of PT. XYZ is Effort Expectancy (EE), Social Influence (SI), Service Quality (SQ), and System Quality (SY),
2) Based on the structural model found that Effort Expectancy (EE), has a negative effect on the intention to use of the application of PT. XYZ. This result is in line because the less effort required by users in using the application of PT. XYZ, it will increase the intention to use of the application of PT. XYZ.
3) Based on the structural model found that Effort Expectancy (EE), has a negative effect on the intention to use of the application of PT. XYZ. This result is in line because the greater the influence of the environment of the applications of PT. XYZ user, it will increase the intention to use of the application of PT. XYZ.
4) Based on the structural model, it is found that Service Quality (SQ) has a positive effect on the intention to use of the application of PT. XYZ. This result is in line because the greater the quality of services provided on
the application of PT. XYZ, it will increase the intention to use of the application of PT. XYZ.

5) Based on the structural model it is found that and System Quality (SY), has a positive effect on the intention to use of the application of PT. XYZ. This result is in line because the greater the quality of the system provided on the application of PT. XYZ, it will increase the intention to use of the application of PT. XYZ.

References


