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ANALYSIS OF USER ACCEPTANCE OF THE EMPLOYMENT SOCIAL SECURITY ORGANIZING AGENCY JMO APPLICATION USING UTAUT

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Abstract
BPJS Ketenagakerjaan launched the Jamsostek Mobile (JMO) application to make it easier for participants from BP Jamsostek to get social security services and information digitally through the application without having to come to the branch office. However, in its application, there are still many BP Jamsostek participants who have not used the JMO application due to a lack of understanding of the use of this application and there are still many BP Jamsostek participants who prefer to get services manually. This study was conducted to analyze acceptance and aims to determine the factors that can affect user acceptance of the JMO application based on user perceptions using the UTAUT model. The type of research used is quantitative research. The sampling technique used was purposive sampling, where the criteria for respondents in the study were BP Jamsostek participants who used the JMO application in the Palembang city area with a total of 114 respondents. The data analysis used is statistical data analysis with the PLS approach using SmartPLS software. The results of the research obtained are that Use Behavior is influenced by Behavioral Intention in accepting the JMO application. Performance Expectancy, Effort Expectancy, and Social Influence have no significant effect on Behavioral Intention. Meanwhile, facilitating conditions have no significant effect on Use Behavior.



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1. INTRODUCTION

The development of technology has an impact on everyday life, such as the use of technology to facilitate work, communication near and far, and the ability to access information easily [1]. With the help of modern technology, organizational and business operations can be simplified and improved, so that they can run more efficiently and follow predetermined goals. Every organization or business can utilize information technology that has the potential to improve the quality of services offered [2].

BPJS Ketenagakerjaan is a legal entity available to the public to provide social protection to all workers throughout Indonesia. In the Indonesian Constitution Number 40 of 2004 concerning the National Social Security System Article 3 states that employers are gradually obliged to register themselves and their workers as participants with the Social Security Organizing Agency, following the social security program that is followed. Therefore, social security for workers previously provided by Jamsostek has now been provided by BPJS Employment. Every person who has registered and paid contributions to BPJS Ketenagakerjaan, including foreign workers who work in Indonesia for a maximum of 6 (six) months continuously, can be referred to as a BPJS Ketenagakerjaan participant. To improve the quality of its services and also to keep up with the times where everything is digital, BPJS Ketenagakerjaan launched a mobile-based application, namely Jamsostek Mobile (JMO), which

can be used by the public through their cellphones. JMO serves as a medium for BPJS Ketenagakerjaan program information services, news media, and notification of the development of claim submissions, the number of wages, and the number of workers that can be accessed anytime and anywhere. Users can get services digitally through the JMO application without having to come directly to the branch office. However, in its application, there are still many BP Jamsostek participants who have not used this application. Some BP Jamsostek participants do not use the JMO application because they do not understand how to use application. Some BP Jamsostek participants prefer to receive services manually, starting from the payment of monthly program contributions to the disbursement of insurance program funds. Some of these problems are a concern for the future development of the Jamsostek Mobile Application (JMO), especially the acceptance of users of this application.

User readiness in accepting information technology is very influential in determining the success of the technology implementation [3]. Therefore, it is necessary to analyze user acceptance of the new system provided by BPJS Ketanagenagakerjaan, namely the Jamsostek Mobile (JMO) application to determine the level of success of the implementation of this technology.

User acceptance is considered an internal factor that determines the successful use of information technology, where this is because user acceptance arises from the user's desire to facilitate work [4]. User acceptance can be defined as the extent to which a user is ready to use a technology or information system.

There are many models of analyzing user acceptance of a technology, one of which is the Unified Theory of Acceptance and Use Technology (UTAUT). UTAUT is a model of acceptance and use of information technology that is used to explain user behavior [5]. UTAUT provides a basis that explains the reasons why users choose or only use technology from a particular point of view and has the potential to improve understanding of technology adoption [6]. As such, UTAUT can provide a better understanding of the factors that influence technology adoption.

II. LITERATURE

2.1. Unified Theory of Acceptance and Use Technology (UTAUT)

UTAUT (Unified Theory of Acceptance Use of Technology) is one of the technology acceptance models that has been developed by Venkatesh (2003). UTAUT combines the features of eight previous technology acceptance theories into a single theory. These eight theories include the Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Innovation Diffusion Theory (IDT), Motivational Model (MM), Theory of Planned Behavior (TPB), the merger of TAM and TPB, Model of PC Utilization (MPTU), and Social Cognitive Theory (SCT).

UTAUT has 70% more user variation compared to the previous eight acceptance theories [5]. UTAUT has six constructs, including Performance Expectation, Effort Expectation, Social Influence, Facilitating Condition, Behavioral Intention, and Use Behavior. UTAUT also has moderator variables, namely gender, age, experience, and voluntariness of use.

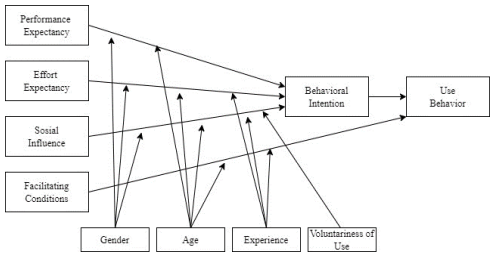


Figure 1. UTAUT Model by Venkatesh (2003)

1. Performance Expectancy
   Performance expectancy is used to help people understand that using a particular system will enable them to improve their capacity in terms of work-related performance [5]. Adjusting performance expectancy with mobile by using the internet means that mobile users will find mobile apps useful as they allow users to complete daily tasks more quickly and flexibly, and even help increase user productivity [7].
2. Effort Expectancy
   Effort expectancy is the ease of using the application as an effort to reduce the time and energy required by individuals in carrying out a job [5]. The ease of use of the application used will make users believe that the application is useful, thus creating comfort for users to use it while working or doing activities. Effort expectancy is also described as the level of comfort generally associated with using a particular technology, so whenever effort expectancy is related to race/ethnicity, and age, effort expectancy has a differential impact on users' behavioral attitudes and intentions [8].
3. Social Influence
   Social influence is the result of the many environmental influences on the use of new technology by potential users who are interested in using information technology due to being influenced by a strong environment [9]. Social influence describes the influence of environmental factors, such as the advice or opinions of family, friends, or relatives who are invited to use a technology [10]. Therefore, Venkatesh (2003) explains that social influence is an important factor in convincing someone to use new technology.
4. Facilitating Conditions

As described by Venkatesh (2003), the extent to which a person seems to genuinely perceive that well-structured infrastructure, technology, and economics continue to emerge to enhance the use of a new system can be described as facilitating conditions. In other words, this construct relates to the user's general view of the essential tools and aids that are easily accessible for the execution of the activity [8]. Facilitating conditions show that users must have the necessary skills and resources to use certain programs or systems [11], such as the internet, memory on smartphones, and knowledge to be able to increase the intention to use certain technologies, which is also an important factor. When users understand how capable they are of using technology, they will be more determined to use it.

5. Behavioral Intention
   Behavioral intention is the desire of individuals to consistently use available technology or systems with the assumption that they have access to the information needed [10]. Strength in behavioral intentions strongly influences user behavior [12].
6. Use Behavior
   Use behavior is the intensity of using an application, in other words how often the application is used by users.

2.2. Jamsostek Mobile (JMO)

Mobile apps, more commonly known as "smartphone apps", are a standard used to display internet applications that are running on mobile devices such as smartphones and other similar devices [13]. A mobile app may originate from a legacy app that is now on the hardware (smartphone), or it may originate from its distribution location. Typically, mobile apps allow their users to connect to the internet, which is often only accessible through a computer or laptop. Thus, mobile apps can help users in making it easier for them to access various online services by utilizing their mobile devices.

The Jamsostek Mobile (JMO) application is the latest application developed by BPJS Ketenagakerjaan which was released on February 19, 2018, as a replacement for the BPJSTKU application. This application has been downloaded more than 10 million downloads with 1.82 million reviews with a rating of 4.7 out of 5. In carrying out its duties and providing services digitally, Jamsostek Mobile (JMO) has many features that can be used by users such as Registration features using Population Data, payments with banking channels, auto debits and e-wallets, JHT balance checking features, JHT calculation simulations, program information features, branch office information, service center and social media information, service and complaint features, and digital cards.

III. RESEARCH METHODS

3.1 Research Flow

In this research, several stages were carried out to achieve predetermined goals. The following are the stages of research carried out.

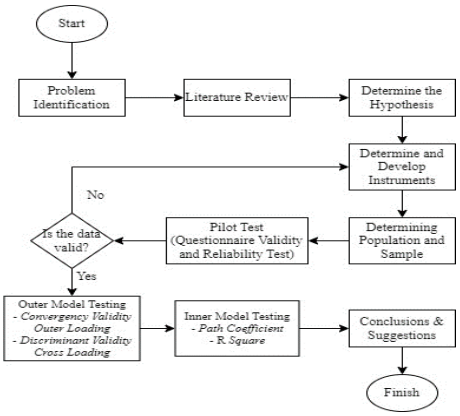


Figure 2 Research Flow

This research begins by first identifying the problem and object of interest. After finding the problem on the object to be studied, the researcher conducts a literature review by looking for similar journals that will be used as references in determining the direction of this research and finding the right method to solve the problems in this study. Researchers know that user acceptance of an application is caused by several factors that can influence user behavior in user acceptance of an application. From the results of the literature review, the researcher finally decided to use the UTAUT model because the UTAUT model has factors/constructs that influence user acceptance of an application.

The next stage is to determine the hypothesis. The author determines the hypothesis based on the constructs in the UTAUT model and is supported by relevant previous research results. After that, the questionnaire will be distributed with a small sample size, where at this stage the questionnaire is still being tested before it will be distributed to a larger number of respondents. The distribution of questionnaires was carried out online with the help of social media. The results of distributing questionnaires with a small number will be carried out by a pilot test, where the data from the questionnaire will be analyzed for validity and reliability to determine whether the questionnaire is suitable for data collection in this study. If the data obtained is valid, valid data collection will be carried out by distributing questionnaires to actual samples on a large scale following the minimum sample requirements in this study. After the data is collected, data analysis is then carried out by testing the outer model and inner model using the SmartPLS software.

3.2 Research Type

This study uses quantitative research methods that aim to test the relationship between assumed

variables, intending to determine whether one variable affects another variable or not. This method is suitable for use as a proof/confirmation method using research data in the form of numbers and analyzed with statistics.

3.3 Research Hypothesis

The research hypothesis is a temporary answer to the formulation of problems in research because it is obtained based on relevant theory. This study adopts the UTAUT model developed by Venkatesh (2003) as the framework used. This model has been adapted to the object of research and is the basis for formulating hypotheses. The variables that form the basis of the hypothesis in this study include Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Behavioral Intention, and Use Behavior. However, the hypothesis in this study does not include moderating variables in the UTAUT model such as gender, age, experience, and voluntariness of use. because according to Hormati in her research [14], the moderating variable does not significantly affect the technology under study. The use or utilization of technology is not significantly influenced by the moderator variable of gender between men and women. Likewise, there is no difference in the use of information technology between younger and older ages. Experience also does not affect the intention to use technology, nor does voluntariness of use affect technology use behavior. The following is the hypothesis concept of this study based on the model used.

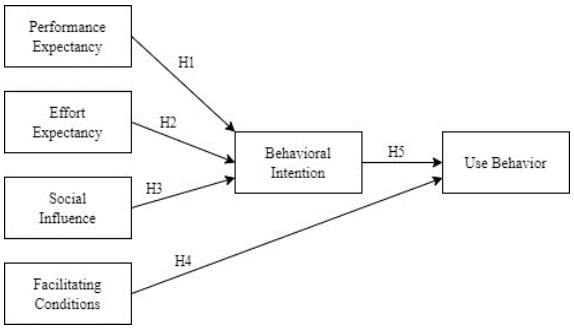


Figure 3 Research Hypothesis

Based on the research model above, the research hypothesis can be known as follows:

H1 : Performance Expectancy have a positive effect on Behavioral Intentions in using the JMO application.

H2 : Effort Expectancy have a positive effect on Behavioral Intentions in using the JMO application

H3 : Social Influence has a positive effect on Behavioral Intention to use the JMO application

H4 : Facilitating Conditions have a positive effect on Use Behavior in using the JMO application

H5 : Behavioral Intention has a positive effect on Use Behavior in using the JMO application

3.4 Research Population and Sample

The sampling technique used in this research is purposive sampling. This technique is a sampling technique that is only based on certain criteria [15], where the criteria for respondents in this study are BP Jamsostek participants who use the Jamsostek Mobile (JMO) application in the Palembang City area using the Wibisono formula for determining the number of samples with an unknown population for calculating the minimum sample size [16]. Because the JMO application is implemented throughout Indonesia including Palembang City, the population of JMO application users in Palembang is unknown. The following is Wibisono's formula :

$$\mathbf{n} = \left[\frac{\boldsymbol{Za\ x\ Z\sigma}}{\boldsymbol{e}}\right]^{\mathbf{2}}$$

Information :

n = Minimum number of samples required

Za = 95% confidence level (1,96)

$Z\sigma$ = Standard deviation (0,25)

e = Margin of error or tolerable error (5% = 0,05)

Then the results of the calculation of the number of samples using the Wibisono formula are obtained as follows :

$$\mathbf{n} = \left[\frac{(\mathbf{1,96})\boldsymbol{x}\ (\mathbf{0,25})}{(\mathbf{0,05})}\right]^{\mathbf{2}}$$

$$\mathbf{n = 96{,}4}$$

Based on these calculations, it is found that the minimum sample size required in the study is around 96 respondents, which will be rounded up to a minimum of 100 respondents.

3.5 Research Instrument

The instrument in this study contains items that are by the constructs in the UTAUT model and uses references from similar studies. The research instruments are presented in the following table.

Table 1. Research Instrument

Variable	Code	Questionare
Performance Expectancy	PE1	I found the JMO app useful for obtaining jamsostek services.
	PE2	Using the JMO app increases my chances of accomplishing other things that I think are important
	PE3	Using the JMO app allows me to get social security information more quickly
	PE4	Using the JMO app increases my productivity
Effort Expectancy	EE1	Learning how to use the JMO app was easy for me
	EE2	For me, the operation of the JMO app is clear and easy to understand
	EE3	I find the JMO app easy to use
	EE4	Easy for me to become skillful in using the JMO app

Social Influence	SI1	My work colleague thinks that I should use the JMO app
	SI2	Close people such as friends and family influence my decision to use the JMO app
	SI3	People whose opinions I respect prefer me to use the JMO app
	SI4	Social media influences my decision to use the JMO app
Facilitating Conditions	FC1	I have the resources such as a smartphone and internet connection necessary to access the JMO app
	FC2	I have the necessary knowledge to access the JMO app
	FC3	JMO app is suitable for other technologies I use
	FC4	I can get help from others if I have difficulty using the JMO app
Behavioral Intentions	BI1	I intend to use the JMO app in the future
	BI2	I will always try to use the JMO app
	BI3	I plan to use the JMO app frequently in the future
Use Behavior	UB	I feel satisfied with the services provided through the JMO app

3.6 Data Source

In this study, the data used is primary data, where the data obtained from the results of distributing questionnaires to respondents who are BPJamsostek participants as well as users of the JMO application. The assessment of the questionnaire by respondents uses a Likert scale with a score of 5 = Strongly Agree, score 4 = Agree, score 3 = Undecided, score 2 = Disagree, score 1 = Strongly Disagree.

3.7 Data Analysis

Researchers will analyze the UTAUT model using several variables based on existing theory. The data analysis used in this study, namely statistical data analysis with the PLS approach using the SmartPLS application for data processing.

a. Outer Model

In the outer model, two measurements will be taken:

1. The validity test is used to evaluate the accuracy of the model or construct being tested by carefully assessing the aspects that need to be assessed[10]. In this study, the validity test was carried out using convergency validity and discriminant validity. Convergency validity is used to determine whether each indicator measured has been tested validly and tested using the outer loading value, where an indicator is considered valid if it has an outer loading value> 0.70. Next, discriminant validity is used to determine whether two or more tested constructs are truly different and can be distinguished using cross loading between the indicators. Cross loading between indicators will compare the correlation between indicators and other variables. The method for determining discriminant validity is to ensure that all cross-loading values of the variable are > 0.70.
2. The reliability test is used to evaluate the extent to which the measurement results are consistent when the test is carried out repeatedly under the same conditions, using the same test instrument. In this study, reliability was tested using the composite reliability value, where the data is considered reliable if it has a value above 0.70.

b. Inner Model

In the inner model, two mesurements will be taken :

1. Path Coefficient (β), is used to see the relationship in the form of a construct based on the variables in measuring the construct. The path coefficient value determines the level of significance for hypothesis testing. The path coefficient must have a value> 0.1 for a significant effect on the model.
2. R-Square (R^2), is used to measure the level of independent variables on the dependent variable. The higher the R^2 value, the better the model predicts the desired analysis. The R^2 value can be divided into three categories, namely more than 0.67 as substantial (strong), 0.33 as moderate (medium), and 0.19 as a weak level of variance.

IV. RESULTS

4.1 Pilot Test Result

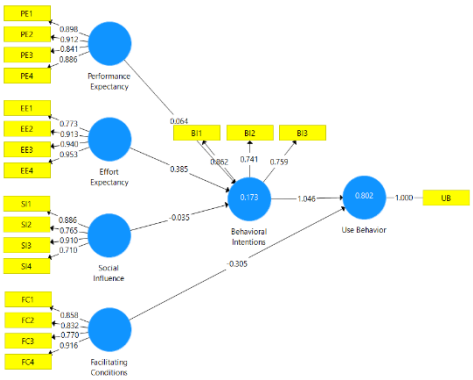


Figure 4. Pilot Test Result

After testing the outer model on the pilot test, it can be seen that all the correlation values are above 0.7, meaning that the instruments used meet the reliability and validity requirements, which indicates that the instrument has good quality.

4.2 Respondent Distribution Frequency

In this study, respondents were distributed based on gender, age, and occupation which were then frequency grouped. The data collected was a total of 114 respondents. The following is the frequency distribution of respondents.

Table 2. Respondent Distribution Frequency

Profile	Frequency	Percentage
Gender		
Male	80	70,2%
Female	34	29,8%
Age		
20-25	26	22,8%
26-30	12	10,5%
31-35	20	17,5%
36-40	23	20,2%
41-45	16	14%
>46	17	14,9%
Job		
Wiraswasta	59	51,8%
Pegawai Swasta	21	18,4%
Karyawan	6	5,3%
PNS	4	3,5%
Karyawan BUMN	7	6,1%
Pekerja Kesehatan	4	3,5%
TNI/POLRI	2	1,8%
Others	11	9,6%

4.3 Outer Model Testing

The first step in PLS measurement is to measure the outer model which aims to check whether the respondent's data has met the reliability and validity requirements. There are two types of validity tests in the outer model, namely convergency validity and discriminant validity. In this test, it is carried out by looking at the outer loading value which describes the magnitude of the correlation between each indicator and its variable.

a. Validity Test

1. Convergency Validity, using the outer loading value where an indicator is said to be valid if it has an outer loading value > 0.70. The following are the results of convergency validity testing.

Table 3. Outer Loading Value

Variable	Item	Outer Loading	Information
Performance Expectancy	PE1	0.872	Valid
	PE2	0.909	Valid
	PE3	0.820	Valid
	PE4	0.876	Valid
Effort Expectancy	EE1	0.888	Valid
	EE2	0.950	Valid
	EE3	0.930	Valid
	EE4	0.890	Valid
Social Influence	SI1	0.776	Valid
	SI2	0.810	Valid
	SI3	0.872	Valid
	SI4	0.724	Valid
Facilitating Condition	FC1	0.796	Valid
	FC2	0.832	Valid
	FC3	0.813	Valid
	FC4	0.834	Valid
Behavioral Intention	BI1	0.887	Valid
	BI2	0.865	Valid
	BI3	0.803	Valid
Use Behavior	UB	1.000	Valid

Based on table 3, shows the results of the outer loading calculation where all indicators have exceeded the predetermined value > 0.70. So it can be concluded that the question indicators are proven valid and have met the convergency validity criteria.

2. Discriminant Validity, is carried out by looking at the cross-loading value between indicators. Cross-loading between indicators will compare the correlation between indicators and other variables. The method for knowing discriminant validity is to see the cross-loading value of all variables must be > 0.70. The following are the results of discriminant validity testing.

Table 4. Cross Loading Value

Variable	Item	Cross Loading	Information
Performance Expectancy	PE1	0.872	Valid
	PE2	0.909	Valid
	PE3	0.820	Valid
	PE4	0.876	Valid
Effort Expectancy	EE1	0.888	Valid
	EE2	0.950	Valid
	EE3	0.930	Valid
	EE4	0.890	Valid
Social Influence	SI1	0.776	Valid
	SI2	0.810	Valid
	SI3	0.872	Valid
	SI4	0.724	Valid
Facilitating Condition	FC1	0.796	Valid
	FC2	0.832	Valid
	FC3	0.813	Valid
	FC4	0.834	Valid
Behavioral Intention	BI1	0.887	Valid
	BI2	0.865	Valid
	BI3	0.803	Valid
Use Behavior	UB	1.000	Valid

The results in table 4 above, show the results of cross loading where all indicators have exceeded the predetermined value limit. It can be concluded that the discriminant validity criteria are met with a cross-loading value above 0.70 so that all indicators can be considered valid and can be used in this study.

b. Reliability Test

The following are the results of composite reliability testing in the table below.

Table 5. Composite Reliability

	Cronbach's Alpha	Rho A	Composite Reliability	Average Variance Extracted (AVE)
Performance Expectancy	0.908	0.912	0.935	0.783
Effort Expectancy	0.925	0.980	0.943	0.806
Social Influence	0.846	1.022	0.892	0.676
Facilitating Condition	0.869	0.901	0.909	0.716
Behavioral Intention	0.711	0.775	0.831	0.623
Use Behavior	1.000	1.000	1.000	1.000

Table 5 shows that the composite reliability value obtained exceeds the predetermined minimum

limit of 0.70. So it can be concluded that all indicators in this study show reliability that meets and can be considered reliable.

4.4 Inner Model Testing

The next stage of testing is testing the inner model. The stage aims to evaluate the relationship between variables by measuring the path coefficient (β) and coefficient of determination (R^2). The higher the R-Square value, the better the model predicts the desired analysis. The R-Square value can be grouped into three categories, namely > 0.67 as substantial (strong), > 0.33 as moderate (medium), and > 0.19 as a weak level of variance. The following are the results of the R-Square value in this study which can be seen in the following table.

Table 6. R-Square Value

	R-Square	Information
Behavioral Intention	0.173	Weak
Use Behavior	0.802	Strong

From Table 6 above, the results of the R-Square value for the Behavioral Intention variable are 0.173, which means that it falls into the weak category, which shows that the Behavioral Intention variable can be explained at 17.3% through the Performance Expectancy, Effort Expectancy, and Social Influence variables and 82.7% through other variables outside the model. Meanwhile, the Use Behavior variable is 0.802, which means it is included in the strong category, which indicates that the Usage Behavior variable can be explained by 80.2% through the Facilitating Conditions and Behavioral Intention variables, the remaining 19.8% through other variables outside the model.

Next is to calculate using the path coefficient. The path coefficient value determines the level of significance for hypothesis testing. The path coefficient value must have a value > 0.1 to have a significant effect on the model and for hypothesis testing it is declared valid if the p-value = < 0.05.

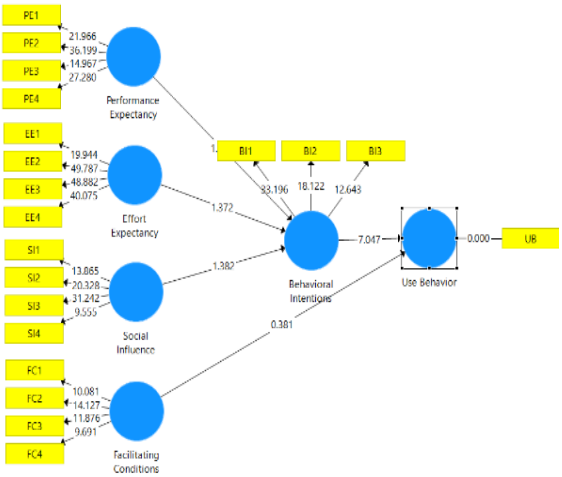


Figure 5. Path Coefficient Result

Figure 5 above is the result of calculations using SmartPLS 3 software which is described in the following table.

Table 7. Path Coefficient Result

	Original Sample (O)	Standard Deviation (STDEV)	T-Statistic	P-Values
PE → BI	0.285	0.173	1.647	0.100
EE → BI	0.225	0.159	1.416	0.157
SI →BI	0.211	0.154	1.372	0.171
FC → UB	-0.048	0.119	0.402	0.688
BI → UB	0.775	0.108	7.200	0.000

From the results of the path coefficient test of the relationship between variables in table 7 above, it can be seen that.

1. The sample test results show that the Performance Expectancy variable has a value of 0.285 with a T-Statistics value of 1.647 and P-Values of 0.1000. This indicates that the Performance Expectancy variable does not have a significant effect on Behavioral Intention in using the JMO application.
2. The sample test results show that the Effort Expectancy variable has a value of 0.225 with a T-Statistics value of 1.416 and P-Values of 0.157. This indicates that the Effort Expectancy variable does not have a significant effect on Behavioral Intention in using the JMO application.
3. The sample test results show that the Social Influence variable has a value of 0.211 with a T-Statistics value of 1.372 and P-Values of 0.171. This indicates that the Social Influence variable does not have a significant influence on Behavioral Intention in using the JMO application.
4. The sample test results show that the Facilitating Conditions variable has a value of -0.048 with a T-Statistics value of 0.402 and P-Values of 0.688. This indicates that the Facilitating Conditions variable does not have a significant effect on Use Behavior in using the JMO application.
5. The sample test results show that the Behavioral Intention variable has a value of 0.775 with a T-Statistics value of 7,200 and P-Values of 0.000. This indicates that the Behavioral Intention variable has a significant influence on Use Behavior in using the JMO application.

4.5 Discussion of Research Results

a. The Effect of Performance Expectancy on Behavioral Intentions in using the JMO application

Based on the results of hypothesis testing on the inner model, the relationship between Performance Expectancy (PE) and Behavioral Intention (BI) has a path coefficient value of 0.100, which means that H1 is rejected and Performance Expectancy has an insignificant effect on Behavioral Intention. So it can be said that Performance Expectancy (PE) does not

have a positive effect on user's Behavioral Intentions in using the JMO application. In line with research [2], [10], [17].

b. The Effect of Effort Expectancy on Behavioral Intention in using the JMO application

Based on the results of hypothesis testing on the inner model, the relationship between Effort Expectancy (EE) and Behavioral Intention (BI) has a path coefficient value of 0.157, which means that H2 is rejected and Effort Expectancy has an insignificant effect on Behavioral Intention. So it can be said that Effort Expectancy does not have a positive effect on user's Behavioral Intentions in using the JMO application. In line with research [10], [18], [19].

c. The Effect of Social Influence on Behavioral Intention in using the JMO application

Based on the results of hypothesis testing on the inner model, the relationship between Social Influence (SI) and Behavioral Intention (BI) has a path coefficient value of 0.171, which means that H3 is rejected and Social Influence has an insignificant effect on Behavioral Intention. So it can be said that Social Influence does not have a positive effect on user's Behavioral Intention to use the JMO application. In line with research [18], [20], [21].

d. The Effect of Facilitating Conditions on Use Behavior in using the JMO application

Based on the results of hypothesis testing on the inner model, the relationship between Facilitating Conditions (FC) and Usage Behavior (UB) has a path coefficient value of 0.688, which means that H4 is rejected and Facilitating Conditions has an insignificant effect on Use Behavior. So it can be said that Facilitating Conditions does not have a positive effect on Use Behavior in using the JMO application. In line with research [10], [18], [21]

e. The Effect of Behavioral Intention on Use Behavior in using the JMO application

Based on the results of hypothesis testing on the inner model, the relationship between Behavioral Intention (BI) and Use Behavior (UB) has a path coefficient value of 0.000, which means that H5 is accepted and Behavioral Intention has a significant positive effect on Use Behavior in using the JMO application. In line with research [10], [18].

V. CONCLUSION

Based on the results of the analysis, testing, and discussion that has been carried out, it is concluded that the factor that has an important role and the most influence on use behavior is behavioral intention. While the factors that have no effect are facilitating conditions on use behavior, and performance expectancy, effort expectancy, and social influence factors have no effect on behavioral intentions in using the JMO application. Of the 5 hypotheses proposed in this study, only 1 hypothesis was accepted and 4 other hypotheses were rejected.

Suggestions that can be given from the results of this study, for further research are expected to add other variables that are more complex so that there will be a comparison between this research and further research or can also include moderator variables in the UTAUT model. The research population was enlarged again, by taking an area outside the city of Palembang because the sample in this study was only limited to the Palembang city area.

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