



THE ANALYSIS OF TECHNOLOGY ACCEPTANCE MODEL (TAM) ON MOBILE APPLICATION KLIKINDOMARET IN DENPASAR

Oleh

Ni Made Dhian Rani Yulianti¹⁾ & I Nyoman Adi Wiguna²⁾

^{1,2}Faculty of Economics and Business, Undiknas University

Email: [1dhianrani@undiknas.ac.id](mailto:dhianrani@undiknas.ac.id)

Abstract

The presence of the internet has been making modern retailers develop and innovate, namely by creating a mobile application that can support buying and selling activities in the retail industry. However, convenience store still try to ingratiate consumers to start switching to using their output mobile application. This study aimed at analyzing the acceptance of mobile application KlikIndomaret in Denpasar using the Technology Acceptance Model (TAM) approach. The TAM model used in this study was a modified model, according to Luarn et al. (2005). The TAM variables used are perceived usefulness, perceived ease of use, perceived credibility, perceived self-efficacy, and perceived financial cost as the independent variables. The type of research used a quantitative approach with the collecting data method using a questionnaire and sampling amounted 105 respondents. The research location was conducted in Denpasar by using KlikIndomaret application as the research object. Data analysis used in this study is multiple linear regression analysis. The test results showed that perceived usefulness, perceived ease of use, and perceived credibility has no significant influence on the intention to use of mobile application KlikIndomaret in Denpasar. While perceived self-efficacy and perceived financial cost have a significant influence on the intention to use of mobile application KlikIndomaret in Denpasar.

Keywords: Mobile Application, Technology Acceptance Model & Intention To Use

INTRODUCTION

The use of information technology has been widely used by companies in Indonesia, both private companies and governments. According to Kadir and Triwahyuni (2003), information technology can be used by companies to achieve competitive advantage. One of the most dominating information technologies today is the internet. The internet is a network that connects one another.

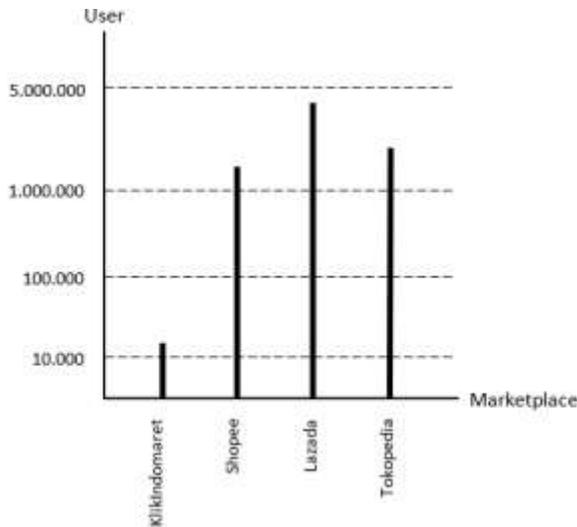
The number of internet users in Indonesia has brought about changes in the way they do business, one of them which is in the modern retail industry. The presence of online systems in the retail industry has led to the development of various online marketplaces that can be accessed by anyone via the internet. The presence of the internet makes modern retailers develop and innovate, namely by creating a mobile application that can support

buying and selling activities in the retail industry. Until now, there have been many mobile applications that are a part of the development in modern retail industry. One of the modern retailers that is also involved in the development of mobile applications in the retail field is Indomaret.

As one of the companies involved in the development of the retail industry, Indomaret released a mobile application called KlikIndomaret. Since it was released in 2016, the application has not been able to penetrate the digital market in the "Shopping" industry. Based on data obtained about the most widely accessed shopping-based mobile applications in Indonesia in July 2019, it can be seen that this application still cannot compete with other shopping-based marketplaces such as Lazada, Tokopedia, etc.



Figure 1. Google Play Store & AppStore Data in terms of shopping-based mobile applications that are most widely accessed in Indonesia



Source: Google PlayStore

No.	Marketplace	Category
1	Shopee: No.1 Belanja Online	Shopping
2	Tokopedia – Jual Beli Online	Shopping
3	Lazada – Best Shopping Online	Shopping
4	Bukalapak – Jual Beli Online	Shopping
5	ZALORA – Fashion Shopping	Shopping
-	-	-
42	KlikIndomaret	Shopping

Source: AppStore

Seeing the data that occurred in the field made the development of digitalization conducted by Indomaret still not significantly implemented, due to the lack of access to the retail company's mobile application. Convenience store until now is still trying to ingratiate consumers to start switching to using their output mobile application. Seeing the data contained in the field, it can be concluded that

with the ongoing development of convenience store companies, it still cannot be said to be successful in making consumers switch to mobile applications. Though it should with the issuance of an application like this will greatly facilitate consumers in shopping at the shopping centre. This is because consumers no longer need to come to the Brick and Mortar Store but can shop just by staying at home. But that still cannot make consumers use it.

One model that is often used to describe the level of acceptance in term of information technology is the Technology Acceptance Model (TAM). The reason for using the Technology Acceptance Model (TAM) is partly because TAM offers a strong and simple explanation for the acceptance of technology and the behavior of its users (Vankatesh and Moris, 2000). In addition, according to Chuttur (2009), TAM is a very popular model and is often used by researchers to explain and predict the use of a system. Many studies have adopted the TAM model, as in the study of Jalal et al. (2011), Govender and Sihlali (2014), and Engwanda (2014). TAM aims to explain and know the factors that influence user acceptance of a technology. According to Luarn et al. (2005), research using the TAM model was conducted to explain the acceptance of information technology and prove that individual acceptance of a technology based on the construct of perceived usefulness (PU) and perceived ease of use (PEU), as well as adding perceived credibility (PC), perceived self-efficacy (PSE), and perceived financial cost (PFC) as the other key constructs that influence behavioral intention to use (IU), seen from the expansion of the Technology Acceptance Model (TAM).

LITERATURE REVIEW

Mobile Application

Mobile application is an application that allows mobility using equipment such as Personal Digital Assistant (PDA), Cellular Phones or commonly known as Handphone. By using a mobile application, it can easily do a variety of activities ranging from entertainment,



selling & buying, studying, doing office work, browsing and so forth.

Mobile applications are applications that are built specifically for a particular mobile operating system. Three famous operating systems nowadays are Android, iOS, and Windows Phone. This can be seen from the number of applications downloaded on the Internet in 2013 with details of 56% applications downloaded from Android devices, 33% from iOS-based devices, and the rest from Windows Phone-based devices. The advantage of using a mobile application is that this application can access or use hardware from a smartphone more easily and the application can be well integrated with the operating system of the device concerned.

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is one of the models that was built to analyze and understand the factors that influence the acceptance of the use of information technology. TAM was first introduced by Fred Davis in 1986. The TAM model was adopted from the Theory of Reasoned Action (TRA) model, a reasonable theory of action developed by Fishben and Ajzen (1975), with one premise that a person's reaction and perception of something things will determine the person's attitude and behavior. The TAM proposed by Davis has two main constructs that are believed to be able to influence the interest in the use and acceptance of information technology. These two main constructs are perceived usefulness and perceived ease of use. TAM argues that individual acceptance of information technology systems is determined by these two constructs. Perceived usefulness and perceived ease of use both have an influence on behavioral intention to use of information technology. Technology users will have an interest in using technology (behavioral intention) if they find the technology system is useful and easy to use.

Modified Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) from year to year has always been modified in order to explain the acceptance of an

<http://ejurnal.binawakya.or.id/index.php/MBI>

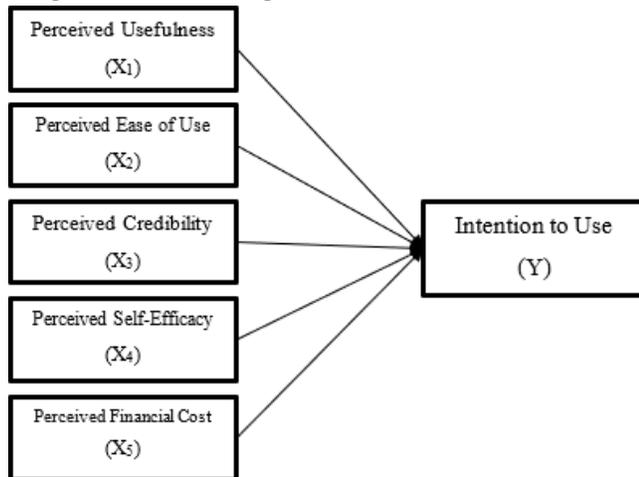
Open Journal Systems

information technology accurately. As in this study, the TAM model used was a modified TAM model according to Luarn et al. (2005). Technology Acceptance Model from Luarn (2005) is a development model of Davis's (1989) model. The reason for using the Luarn model is because the research is more complete than previous studies and is the most recent research. The TAM model proposed by Luarn et al. (2005) has several constructs that are slightly different from the construct proposed by Davis (1989), which include: perceived usefulness, perceived ease of use, perceived credibility, perceived self-efficacy, and perceived financial cost.

Perceived usefulness is the degree to which a person believes that using a particular system will improve his work performance (Davis, 1989). Perceived ease of use refers to the degree to which a person believes that using a particular system will make his efforts lighter (Davis, 1989). Other variables that differentiate with Davis's model are perceived credibility, perceived self-efficacy, and perceived financial cost. Perceived credibility is defined by Wang et al (2003) as a behavior whereby someone believes their transactions and privacy of information are safeguarded which will affect their acceptance of a technology. Perceived self-efficacy is a person's capability level in operating a computer or information system or information technology (Sherina Devi, 2014). Perceived financial cost according to Luarn (2005) is an awareness of financial costs that can influence the behavior of the use of information technology. Behavioral intention to use according to Davis (1989) is the tendency for a person's behavior to keep using a technology.



Figure 2. Thinking Framework



Research Hypothesis

- H1: *Perceived usefulness has a significant influence on the intention to use of Mobile Application KlikIndomaret.*
- H2: *Perceived ease of use has a significant influence on the intention to use of Mobile Application KlikIndomaret.*
- H3: *Perceived credibility has a significant influence on the intention to use of Mobile Application KlikIndomaret.*
- H4: *Perceived self-efficacy has a significant influence on the intention to use of Mobile Application KlikIndomaret.*
- H5: *Perceived financial cost has a significant influence on the intention to use of Mobile Application KlikIndomaret.*

RESEARCH METHODS

This research is conducted in Denpasar City by using mobile application KlikIndomaret as the research object. In this case, Denpasar City was chosen as the research location because Denpasar is the Capital of the Province of Bali which is the center of government, education and has many rapidly growing business centers. With the progress and development of the Denpasar City, the researchers assume that the people of Denpasar City are familiar with the technology in the form of mobile applications.

The population in this study are people who live in Denpasar area and are people who have the KlikIndomaret application on their mobile phones and have used the application for shopping activities whose numbers are not known with certainty. From a population that is not yet known with certainty, a sample calculation can be done using the Hair Formula. According to Hair et al (2006) the determination of the number of representative samples is dependent on the number of indicators multiplied by 5 to 10. From the calculations that have been done, it can be concluded that the number of samples used in this study amounted to 105 people. Sampling in this study was conducted with non-probability sampling. The sampling technique in this study uses accidental sampling.

This research is included in quantitative research using a questionnaire as a data collection tool (research instrument). The questionnaire in this study used the Likert Scale method with 5 scales. In a research instrument, before testing the data will be tested in advance to determine the validity and reliability of the instrument. Validity proves that the instrument, technique, or process used to measure a concept actually measures the intended concept. If the validity of each answer obtained when giving a list of questions is greater than 0.361, then the question items are considered to be valid. Reliability less than 0.60 is not good, and if it is greater than 0.60 and close to 1, the instrument reliability is good.

The data analysis technique in this study uses the classical assumption test to determine whether the results of the classical assumption test are feasible or not to proceed in the multiple regression analysis used to answer further research questions. To test the hypothesis in this study, researchers used multiple linear regression analysis tools using the IBM SPSS Statistics 24 program.



FINDINGS AND DISCUSSION

Characteristics of Respondents

From table 1 about the characteristics of respondents below, the majority of respondents who participated in filling out the questionnaire were respondents aged < 20 years, with a total of 74 people. It means that respondents aged < 20 years are assumed that they familiar with the technology, which is in this case was mobile application. For gender criteria, most respondents who filled out the research questionnaire were female, with 67 people. The reason why it dominates by female because a female's desire to shop is higher than male's. The education attained criteria are dominated by respondents with high school status with a total of 87 people. Seen from the age criteria data which shows that it dominated by respondents aged < 20 years, it seems like their education attained is high school education. For the occupation criteria, respondents who filled out the questionnaire were dominated by students with 86 people. This is because respondents aged < 20 years are currently undergoing an undergraduate program to support their education.

Table 1. Characteristics of Respondents

Criteria	Category	Frequency	Percentage (%)
Age	< 20 years	74	70.48%
	20 – 30 years	24	22.86%
	31 – 40 years	7	6.66%
	> 40 years	-	-
Total		105	100%
Gender	Female	67	63.81%
	Male	38	36.19%
Total		105	100%
Education Attained	Primary School	-	-
	Middle School	-	-
	High School	87	82.86%
	Diploma	5	4.76%
	Undergraduate	13	12.38%
Total		105	100%
Occupation	Civil Servant	4	3.81%
	Private Employee	10	9.52%
	Entrepreneur	5	4.76%
	Student	86	81.91%
	Total		105

Validity Test

A test or instrument can be said to have high validity if the device carries out its measuring function or provides a measurement

result in accordance with the purpose of the measurement. The validity of a data can be seen from the loading indicator variable if it has a value above 0.50, it can be said that the statement item as a compiler for an unobserved variable is valid (Ghozali 2014). From the results of testing the validity that has been done, it was found that all variables used in this study were declared valid because the sig value on all of these variables was more than 0.50 (sig > 0.50, can be seen in Table 2).

Reliability Test

This reliability test uses internal consistency reliability which is the Cronbach Alpha (α) technique. If the results of the Cronbach Alpha test (α) > 0.60 can be said that this construct or variable is reliable (Ghozali, 2005). Each variable used in this study gives a value (α) above 0.60 (can be seen in Table 2) so it can be said that each variable in this study is reliable.

Table 2. Validity & Reliability Testing Result

No.	Variable	Statement Item	Validity	Reliability
			Sig. 2 tailed	Cronbach's Alpha
1	Perceived Usefulness	PU1	0.946 (Valid)	0.953 (Reliable)
		PU2	0.959 (Valid)	
		PU3	0.938 (Valid)	
		PU4	0.901 (Valid)	
2	Perceived Ease of Use	PEU1	0.800 (Valid)	0.779 (Reliable)
		PEU2	0.556 (Valid)	
		PEU3	0.920 (Valid)	
		PEU4	0.783 (Valid)	
3	Perceived Credibility	PC1	0.761 (Valid)	0.792 (Reliable)
		PC2	0.853 (Valid)	
		PC3	0.904 (Valid)	
4	Perceived Self-Efficacy	PSE1	0.924 (Valid)	0.694 (Reliable)
		PSE2	0.549 (Valid)	
		PSE3	0.540 (Valid)	
5	Perceived Financial Cost	PFC1	0.625 (Valid)	0.801 (Reliable)
		PFC2	0.826 (Valid)	
		PFC3	0.860 (Valid)	
		PFC4	0.878 (Valid)	
6	Intention to Use	IU1	0.829 (Valid)	0.842 (Reliable)
		IU2	0.861 (Valid)	
		IU3	0.930 (Valid)	

Normality Test

Normality Test aims to test whether in the regression model, confounding or residual variables have a normal distribution (Ghozali, 2005). Normality test is done by One-Sample Kolmogorov-Smirnov Test with decision rules



if the significance value is more than $\alpha = 0.05$ then it can be said that the data is normally distributed. The figure below shows the results of the normality test of this study.

Figure 3. Normality Testing Result

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		105
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.28830597
Most Extreme Differences	Absolute	.096
	Positive	.096
	Negative	-.079
Test Statistic		.096
Asymp. Sig. (2-tailed)		.018 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		105
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.36932103
Most Extreme Differences	Absolute	.078
	Positive	.078
	Negative	-.057
Test Statistic		.078
Asymp. Sig. (2-tailed)		.122 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Figure 3 shows that the results of the normality test from this study were conducted 2 times in order to get the values that were normally distributed. The first test results produce sig values. 0.018 which is still less than 0.05. With an effort to transform data so that research data can be normally distributed, researchers conduct a treatment using logarithmic equations (Ln). The results of the test after the data transformation produces sig values. of 0.122 which is more than 0.05. It can be concluded that the data in this research are normally distributed.

Multicollinearity Test

Multicollinearity test aims to test whether the regression model found a correlation
Vol.14 No.12 Juli 2020

between independent variables. A good regression model does not occur correlation between independent variables. To know whether or not there is a correlation between fellow free variables can be seen from the value of tolerance and the value of the variance inflation factor (VIF). If the tolerance value is more than 0.10 or the VIF value is less than 10, it can be said that the model has no symptoms of multicollinearity. In this study it is known that each variable does not occur multicollinearity symptoms because the tolerance value of each variable is greater than 0.10 and the VIF value of each variable is less than 10.

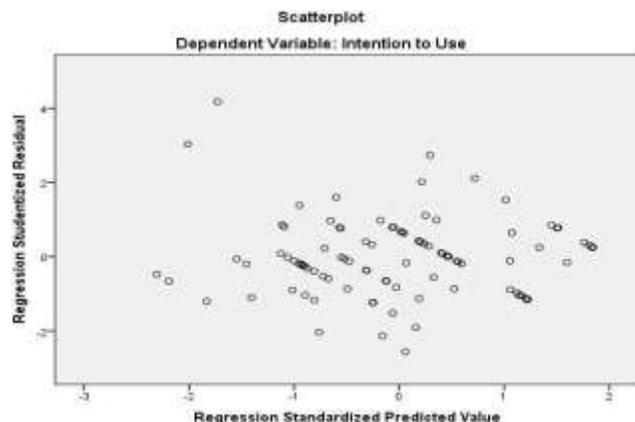
Table 3. Multicollinearity Testing Result

No.	Independent Variable	Collinearity Statistics	
		Tolerance	VIF
1	Perceived Usefulness	0.384	2.604
2	Perceived Ease of Use	0.449	2.228
3	Perceived Credibility	0.401	2.492
4	Perceived Self-Efficacy	0.672	1.487
5	Perceived Financial Cost	0.403	2.479

Heteroscedasticity Test

Heteroscedasticity test is used to test whether in the regression model there is an inequality. If the variance from one observation residual to another observation is still the same that called heteroscedasticity. A good regression model is homoscedasticity occur in the model, or in other words there is no heteroscedasticity. For this study, researcher using a heteroscedasticity scatterplot test with 105 respondents.

Figure 4. Heteroscedasticity Testing Result





From the scatterplot figure above, it is seen that the points spread randomly at the top of number 0, around the number 0 and below the number 0 of the vertical axis. Thus, it can be concluded that there is no heteroscedasticity in this regression model.

Multiple Linear Regression Analysis

Multiple linear regression analysis aims to determine the dependence of a dependent variable with one or more independent variables. This analysis can also predict the direction of the relationship and measure the degree of closeness of the relationship between a dependent variable with an independent variable.

Table 4. Multiple Linear Regression Analysis

Variable	Unstandardized Coeff.		t	Sig.
	β	Std. Error		
(Constant)	1.217	0.787	1.547	0.125
(X1) Perceived Usefulness	0.021	0.072	0.297	0.767
(X2) Perceived Ease of Use	0.068	0.069	0.984	0.328
(X3) Perceived Credibility	0.050	0.094	0.533	0.595
(X4) Perceived Self-Efficacy	0.190	0.057	3.340	0.001
(X5) Perceived Financial Cost	0.403	0.061	6.655	0.000
Adjusted R Square	: 0.680			
Fcount	: 45.151			
Sig. Fcount	: 0.000			

Based on the Table 4 above can be written multiple linear regression equations as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + e$$

$$Y = 1.217 + 0.021X_1 + 0.068X_2 + 0.050X_3 + 0.190X_4 + 0.403X_5 + 0.787$$

The multiple linear regression equation can be described as follows: 1) $\alpha = 1.217$

Indicates that the value of the Intention to Use Mobile Application KlikIndomaret (IU). If the independent variables (PU, PEU, PC, PSE, and PFC) are equal to 0 or constant, the dependent variable (IU) is 1.217.

2) $\beta_1 = 0.021$

The regression coefficient of the variable perceived usefulness of 0.021 indicates that each increase of one-unit variable

perceived usefulness, the intention to use of mobile applications KlikIndomaret will increase with a regression coefficient of 0.021 and assuming other variables are constant.

3) $\beta_2 = 0.068$

The regression coefficient of the variable perceived ease of use amounted 0.068 indicates that each increase of one-unit variable perceived usefulness, the intention to use of mobile applications KlikIndomaret will increase with a regression coefficient of 0.068 and assuming other variables are constant.

4) $\beta_3 = 0.050$

The regression coefficient of the variable perceived credibility of 0.050 indicates that each increase of one-unit variable perceived usefulness, the intention to use of mobile applications KlikIndomaret will increase with a regression coefficient of 0.050 and assuming other variables are constant.

5) $\beta_4 = 0.190$

The regression coefficient of the variable perceived self-efficacy of 0.190 indicates that each increase of one-unit variable perceived usefulness, the intention to use of mobile applications KlikIndomaret will increase with a regression coefficient of 0.190 and assuming other variables are constant.

6) $\beta_5 = 0.403$

The regression coefficient of the variable perceived financial cost of 0.403 indicates that each increase of one-unit variable perceived usefulness, the intention to use of mobile applications KlikIndomaret will increase with a regression coefficient of 0.403 and assuming other variables are constant.

Coefficient of Determination (Adjusted R Square)

Adjusted R Square is used to measure how far the model's ability to explain the dependent variable. Based on the Table 4 above,



adjusted R square in this study is 0.680 or 68%, this means that 68% of variations in intention to use the mobile application KlikIndomaret are influenced by perceived usefulness, perceived ease of use, perceived credibility, perceived self-efficacy, and perceived financial cost while the remaining 32% is influenced by other factors not included in the model.

Model Feasibility Test (F Test)

This test aims to determine the feasibility of a shaped regression model. Based on the Table 4 above, the F test results are equal to 45.151 with a significance of 0,000. Significant value is less than 0.05 (5%), this means that the research model is feasible to test.

Hypothesis Test (t-Test)

This test is conducted to determine the effect of each independent variable on the dependent variable. Determination of whether or not partial testing is accepted can be seen from the significance value of the t test which is less than 0.05. Based on these assumptions, the decision for the presence or absence of influence on each variable is as follows:

Figure 5. Hypothesis Testing Result

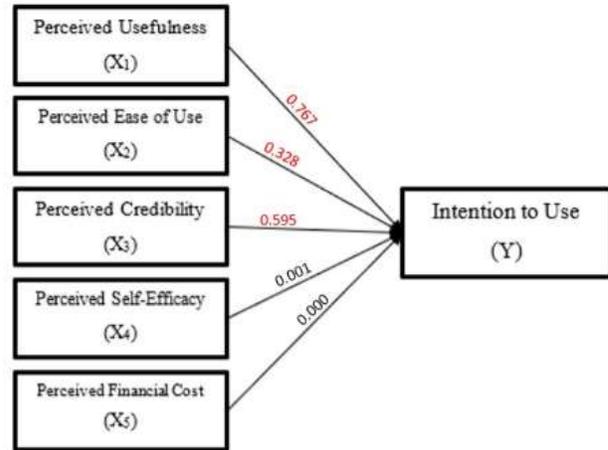
Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1.217	.787		1.547	.125
	Perceived Usefulness	.021	.072	.027	.297	.767
	Perceived Ease of Use	.068	.069	.082	.984	.328
	Perceived Credibility	.050	.094	.047	.533	.595
	Perceived Self-Efficacy	.190	.057	.226	3.340	.001
	Perceived Financial Cost	.403	.061	.581	6.655	.000

a. Dependent Variable: Intention to Use

Based on the Table 5 above, it is shown that the variable Perceived Usefulness, Perceived Ease of Use, and Perceived Credibility partially has no significant effect on the Intention to Use of Mobile Application KlikIndomaret in Denpasar. This can be seen from the significant value of each of these variables which is more than 0.05. Each variable can be said to have a significant effect when the variable has a significant value which is less than 0.05. While the Perceived Self-Efficacy and Perceived Financial Cost variables have a positive and partially significant effect on the

Intention to Use of Mobile Application KlikIndomaret in Denpasar because seen from the significant value of each of these variables which is less than 0.05.

Figure 5. Hypothesis Testing Result Design



Discussion

Following is a discussion of each of these variables which have been tested through statistical analysis and hypothesis testing.

The Effect of Perceived Usefulness on the Intention to Use of Mobile Application KlikIndomaret

Based on the t test results of the Perceived Usefulness variable that has been used in this research, it can be seen that the effect of perceived usefulness on the intention to use mobile application KlikIndomaret in Denpasar has not a significant effect. The results of this study are consistent with research conducted by Elok Irianing Tyas (2017) that perceived usefulness does not significantly influence user attitudes in using information technology.

The results of the questionnaire in this study found that Indomaret consumers felt helped by their transaction activities using the KlikIndomaret mobile application because it could save more time. But this does not make the interest of consumers directly want to use the application. Consumers find it better to come directly to the Indomaret Brick & Mortar Store compared to making transactions using the KlikIndomaret application. The results of respondents obtained said that if you use the



KlikIndomaret mobile application that can be saved according to consumers is just time efficiency.

This is thought to have happened because of the existence of Indomaret's Brick & Mortar Store which has spread in various locations, ranging from locations in urban areas or even in rural areas. The existence of Indomaret's Brick & Mortar Store makes the interest of consumers to use the KlikIndomaret mobile application are minimal, due to the distance of residence to the Indomaret Store which is not so far away making consumers prefer to come directly to the Brick & Mortar Store.

The Effect of Perceived Ease of Use on the Intention to Use of Mobile Application KlikIndomaret

Based on the t test results of the Perceived Ease of Use variable that has been used in this research, it can be seen that the effect of perceived ease of use on the intention to use KlikIndomaret mobile application in Denpasar has not a significant effect. The results of this study are consistent with research conducted by Elok Irianing Tyas (2017) that perceived ease of use does not significantly influence user attitudes in using information technology.

Suspected that there is still a little experience that the respondents have about using mobile application KlikIndomaret. They don't feel the convenience obtained from the KlikIndomaret mobile application which is predicted to be able to help facilitate their work and respondents still feel the convenience if they do their shopping activities without using the application. So that respondents tend to assess and compare between information technology systems they used with other information systems. From the research results, this application is said to be able to provide features that are easy to understand, but back again to the problem of the benefits obtained. When consumers do not feel the benefits gained when using this application, the impact will not increase the intention to use this application and the ease of use will not be significant in influencing the intention to use the application.

<http://ejurnal.binawakya.or.id/index.php/MBI>

Open Journal Systems

The Effect of Perceived Credibility on the Intention to Use of Mobile Application KlikIndomaret

Based on the t test results of the Perceived Credibility variable that has been used in this research, it can be seen that the effect of perceived credibility on the intention to use KlikIndomaret mobile application in Denpasar has not a significant effect. The results of this study are consistent with research conducted by Ilham Sentosa et al (2012) that perceived credibility does not significantly influence user attitudes in using information technology.

Suspected that there is still a little experience that the respondents have about using mobile application KlikIndomaret. They don't feel the guarantee of a security in conducting transactions on the mobile application KlikIndomaret. Ilham says that the acceptance of a technology will depend on a trust. Trust means to be able to guarantee everything safely, but not every trusted technology will be easily accepted by the public. The case in KlikIndomaret is that consumers have not yet raised trust because they still lack time to access the mobile application. Another thing that is also thought to cause this are the nominal spending is not so high that people do not really feel the security that will be provided by this application. Consumers do not afraid of a mistake in the security provided because the nominal spending is not so high.

The Effect of Perceived Self-Efficacy on the Intention to Use of Mobile Application KlikIndomaret

Based on the t test of the Perceived Self-Efficacy variable that has been used in this research, it can be seen that the effect of perceived self-efficacy on the intention to use KlikIndomaret mobile application in Denpasar is a positive and significant effect. The results of this study are consistent with research conducted by Wang et al (2006) which concluded that perceived self-efficacy has a positive and significant effect on intention to use.



Wang et al (2006) state that self-efficacy is an important factor in increasing intention to use a mobile service. Self-efficacy is one factor in increasing the intention to use technology because if someone feels able to operate the technology after first seeing it, it will increase their intention to use the technology. The higher the person's confidence to use a technology will have the higher the likelihood of that person to use the technology significantly.

The Effect of Perceived Financial Cost on the Intention to Use of Mobile Application KlikIndomaret

Based on the t test of the Perceived Financial Cost variable that has been used in this research, it can be seen that the effect of perceived financial cost on the intention to use the KlikIndomaret mobile application in Denpasar is positive and significant. The results of this study are consistent with research conducted by Wang et al (2006) which concluded that the perceived financial cost has a positive and significant effect on intention to use. Wang et al (2006) states that if a technology can provide benefits in the form of saving expenses, it will have an impact on the intention to use a technology, which in the research of Wang et al (2006) is a mobile service.

This means that if using the mobile application KlikIndomaret can reduce expenses it will increase the intention to use the KlikIndomaret mobile application. In this case, it is stated that they would use the mobile application ClickIndomaret when there was a product promotion in the application. This means that if the price of the KlikIndomaret application is cheaper than the in-store price, it will increase one's intention to use the application.

Conclusions

Based on testing the research hypothesis, it can be concluded that the Perceived Usefulness, Perceived Ease of Use, and Perceived Credibility have not a significant influence on the intention to use of KlikIndomaret mobile applications in Denpasar.

Vol.14 No.12 Juli 2020

Whereas Perceived Self-Efficacy and Perceived Financial Cost have a positive and significant effect on the intention to use of Klikindomaret mobile applications in Denpasar.

Suggestions

Based on the conclusions explained above, the suggestions that researchers can give are as follows:

- 1) If you want to increase sales from the digital sector, suggested to improved the marketing communication strategies such as doing some announcement about the existance of mobile application KlikIndomaret and about nowadays people can shop in Indomaret by using technology. Another thing that can be done is to do an advertising about the KlikIndomaret application itself, about the benefits and so forth. This is done given that only a small number of people know about the existence of this application in Denpasar. People tend to prefer to shop directly to the Brick & Mortar Store because of their lack of information about the mobile application KlikIndomaret.
- 2) Seeing that Perceived Financial Cost greatly influences the intention to use of mobile application KlikIndomaret, suggested to giving more promotions in the form of price discounts and product bundling that can increase people's interest in using the application.
- 3) It is recommended for other shopping-based mobile applications to pay attention to customer satisfaction in terms of shopping. When consumers are satisfied with the features and services provided, it will increase the intention to use the application. The higher the benefits that consumers feel when using a technology, the more impact the technology will be needed to support their daily lives.
- 4) Future studies are expected to examine more deeply about the Technology

<http://ejurnal.binawakya.or.id/index.php/MBI>

Open Journal Systems



Acceptance Model approach to a mobile application that can provide benefits to people's lives. In addition, further research is expected to develop existing analytical models to obtain deeper and more accurate results. In addition, it is recommended to conduct research by comparing one mobile application with another mobile application, in order to get a more accurate comparison of results later.

REFERENCES

- [1] Ajzen, I., M. Fishbein, 1975. *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research*, 129-385. Reading, MA: Addison-Wesley.
- [2] Chuttur, Mohammad, 2009. *Overview of the Technology Acceptance Model: Origins, Developments and Future Directions*. Journal International.
- [3] Davis, Fred D., 1986. *Technology Acceptance Model for Empirically Testing New End-User Information System Theory and Results*. Dissertation. Massachusetts Institute of Technology (MIT).
- [4] Engwanda, Michel N., 2014. *Factors Affecting Mobile Banking Adoption in the United States*. Journal International.
- [5] Journal International.
- [6] Ghozali, Imam, 2005. *Aplikasi Analisis Multivariate Dengan Program SPSS*. Semarang: Badan Penerbit Universitas Diponegoro.
- [7] Ghozali, Imam, 2006. *Aplikasi Analisis Multivariate Dengan Program SPSS (Edisi Kedua)*. Semarang: Badan Penerbit Universitas Diponegoro.
- [8] Semarang: Badan Penerbit Universitas Diponegoro.
- [9] Ghozali, Imam, 2014. *Structural Equation Modeling, Metode Alternatif dengan Partial Least Square (Edisi Keempat)*. Semarang: Badan Penerbit Universitas Diponegoro.
- [10] Hair, J., et al., 2006. *Multivariate Data Analysis (6th edition)*. Upper Saddle River, NJ: Prentice- Hall.
- [11] Kadir, Abdul dan Terra Ch. Triwahyuni, 2003. *Pengenalan Teknologi Informasi*. Yogyakarta: Andi.
- [12] Luarn, P. & H.H. Lin, 2005. *Toward an Understanding of the Behavioral Intention to Use Mobile Banking*. *Computers in Human Behavior*, 21, 873–891.
- [13] Wang, Y.S., Y.M. Wang, H.H. Lin and T.I. Tang, 2003. "Determinants of user acceptance of Internet banking: An empirical study". *International Journal of Service Industry Management* 14,5. 501-519.



HALAMAN INI SENGAJA DIKOSONGKAN