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# ANALYSIS OF THE ACCEPTANCE AND USE OF THE MYKOPAY APPLICATION USING THE UTAUT2 AND EUCS METHODS

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### A B S T R A C T

The Payakumbuh Government has introduced MyKopay application through the Department of Communication and Information Technology to provide public services and information related to local government activities. However, since its inauguration, this app has been infrequently used by the residents of Payakumbuh, and user complaints have been submitted via Play Store. This research aims to analyze the acceptance and use of the MyKopay application using two models: the Unified Theory of Acceptance and Use of Technology (UTAUT2) and End-User Computing Satisfaction (EUCS). The research seeks to identify which aspects of the application need improvement and which should be maintained. The research method is descriptive quantitative. The findings indicate that all latent variables in the UTAUT2 and EUCS models do not have a significant positive impact on User Satisfaction or Behavioral Intention. However, Behavioral Intention is shown to have a significant positive impact on Use Behavior. Additionally, the moderating variables Age and Gender reinforce the Habit variable and significantly positively affect Use Behavior. This demonstrates that user behavior with this application is largely determined by age, gender, and habits. According to the research results derived from the EUCS model factors, the MyKopay application has been accepted and utilized by the residents of Payakumbuh.

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## 1. Introduction

Current technological advancements offer significant opportunities for the government to innovate and enhance services to the community. Since 2018, the President has urged all Regency and City Governments to implement SPBE (Electronic-Based Government System). This directive is outlined in Presidential Regulation No. 95 of 2018, which emphasizes the necessity of an electronic-based government system to achieve clean, effective, transparent, and accountable governance, as well as high-quality and trustworthy public services[1]. The government is acutely aware of the crucial role SPBE plays in supporting all development sectors, whether by fostering open government, delivering transparent and accountable public services, enhancing collaboration and integration between government agencies, or expanding the reach of public services[2].

In alignment with the Presidential Regulation on SPBE, Payakumbuh has introduced the MyKopay application. Available for download on Play Store since September 2022, this mobile application provides comprehensive information services regarding the activities of the Payakumbuh Government, tourist attractions, culinary offerings, job vacancies, food prices, emergency contact numbers, road CCTV, and MSME activities in Payakumbuh. Considering Payakumbuh's role as a trading hub, especially for traditional markets, the community highly values the real-time food price information provided by the MyKopay

application. The MyKOPay application offers a variety of services, including E-KKPR, BPS Collage, Sipaduka, Udakopay, Silakeh SMART, Payakumbuh UMKM, SIPADAN, E-Kinerja, electronic business travel, integrated PKK and dasawisma applications, personnel information systems, and the village head disposition application. Additionally, this application is accessible to the entire community, both local and surrounding, providing information about tourist and culinary attractions in the city.

Previous research has examined numerous models and methods for investigating user acceptance and utilization of information technology. Among the most widely recognized models is the Unified Theory of Acceptance and Use of Technology (UTAUT), formulated by Venkatesh in 2003 [3]. This model combines eight major theories about technology acceptance and identifies four main constructs that influence user intentions and behavior, namely performance expectations, effort expectations, social influence, and supporting conditions. In 2022, Venkatesh et al. (2012) then expanded the UTAUT model to UTAUT2 by adding three new constructs, namely hedonic motivation, price value, and habits, which are more relevant to consumers [4]. In addition to the UTAUT and UTAUT2 models, the End-User Computing Satisfaction (EUCS) method is frequently employed to assess user satisfaction with information systems. Developed by Doll and Torkzadeh in 1988, this method comprises five dimensions: content, accuracy, format, ease of use, and timeliness[5]. EUCS has been used widely in research to evaluate user satisfaction with various types of information systems [6].

Several previous studies have integrated the UTAUT/UTAUT2 and EUCS models to analyze the acceptance and use of information technology. For instance, Setyoningrum (2020) utilized the EUCS method to evaluate user satisfaction with the Job Training and Thesis Information System (SKKP) at a university [7]. Saragih dan Septamia di tahun 2019 menggunakan model UTAUT untuk menganalisis penerimaan pengguna terhadap sistem *e-filing* di Indonesia [3]. Meanwhile, Fidharea (2023) combines UTAUT2 and EUCS to analyze user satisfaction and behavioral intentions to use the Appsheet application [8]. These researches demonstrate that combining the UTAUT/UTAUT2 and EUCS models offers a more comprehensive understanding of the factors influencing user acceptance and utilization of information technology, as well as their satisfaction with these systems. However, there is a paucity of research applying this approach to local government applications, such as the MyKopay application in Payakumbuh. Consequently, this research aims to contribute novel insights into the acceptance and use of local government applications by the community.

When developing an application, it is crucial to consider the user's perception[9]. An application can be considered effective if users feel satisfied or interested in using it and are likely to continue its usage. Therefore, it is essential to evaluate the user experience of an application under development. This evaluation ensures that the application evolves in alignment with user needs. This research will focus on users of the MyKopay application, encompassing both the residents of Payakumbuh and the surrounding community who have utilized this application.

This research is undertaken because the MyKopay application represents one of the Payakumbuh Government's initiatives to implement an Electronic-Based Government System (SPBE), in line with the mandate of Presidential Regulation of the Republic of Indonesia Number 95 of 2018. This application aims to facilitate clean, effective, transparent, and accountable governance while delivering high-quality and reliable public services to the community. However, since its inauguration in September 2022, the MyKopay application has seen limited use among the residents of Payakumbuh. Data indicates that only 1,000 out of 143,325 Payakumbuh residents have downloaded the application (Figure 1). This adoption rate is remarkably low, given the application's potential benefits, which include information on local government activities, tourist attractions, culinary offerings, job vacancies, food prices, hotline telephone numbers, and UMKM activities.

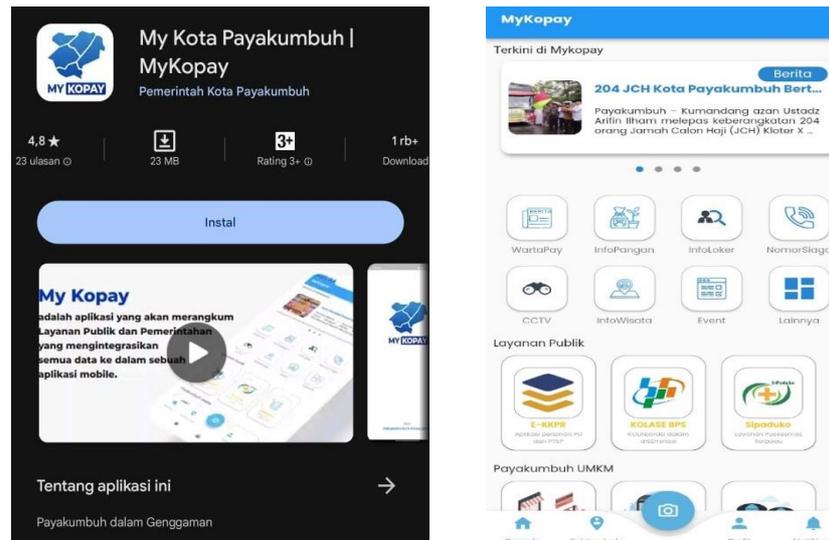


Figure 1. My Kopay Application

Additionally, user complaints submitted during the assessment on the PlayStore indicate that certain aspects of the MyKopay application do not fully meet user satisfaction. Therefore, a comprehensive evaluation is necessary to identify the factors influencing the acceptance and use of this application by the community, as well as to determine which aspects need improvement or maintenance.

This research is important for providing empirical evidence regarding the acceptance and use of local government applications by the community. Most prior research focuses on applications or information systems in the private or educational sectors, while studies on local government applications remain limited. By integrating the UTAUT2 and EUCS models, this research aims to offer a deeper understanding of the factors influencing public acceptance and satisfaction in using local government applications, such as MyKopay.

It is hoped that the results of this research will provide valuable insights for the Payakumbuh Government in developing and enhancing the quality of the MyKopay application in the future. By understanding the factors that influence public acceptance and satisfaction, the government can take appropriate measures to increase the widespread and effective use of these applications. Ultimately, this will support the achievement of SPBE's goals of delivering better public services to the community.

Based on the previous explanation, this research aims to address several key questions regarding the acceptance and use of the MyKopay application by the Payakumbuh community. First, what factors influence the acceptance and use of the MyKopay application? By adopting the UTAUT2 model, this research will explore the impact of various factors such as performance expectations, effort expectations, social influence, facilitating conditions, hedonic motivation, price value, and habits on the behavioral intentions and usage behavior of the MyKopay application. Additionally, this research will analyze the moderating role of age, gender, and experience in either strengthening or weakening the influence of these factors.

Second, what is the level of user satisfaction with the MyKopay application? Utilizing the EUCS method, this research will assess user satisfaction across several dimensions: content, accuracy, format, ease of use, and timeliness. The results of this evaluation will offer a comprehensive overview of the strengths and weaknesses of the MyKopay application from the user's perspective, providing valuable insights for further development.

The novelty of this research lies in integrating two established and reliable models, namely UTAUT2 and EUCS, within the distinctive context of local government applications. Previous research often focused on utilizing either one of these models or applying them in contexts such as business or educational

applications. By combining UTAUT2 and EUCS, this research aims to offer a more comprehensive understanding of the factors influencing the acceptance and usage of the MyKopay application, along with assessing user satisfaction levels with the application. This approach is expected to provide deeper insights into improving local government applications and enhancing user experiences effectively.

From the description above, researcher will analyze the acceptance and use of the MyKopay application using two models, Unified Theory of Acceptance and Use of The Technology (UTAUT 2) and End-User Computing Satisfaction (EUCS), as well as to find out aspects that need to be improved. and maintained on this application.

## 2. Method

In this research, researcher used descriptive quantitative methods which can describe the results of the research conducted. According to Sugiyono (2018:20) quantitative descriptive analysis is used to analyze data by describing or illustrating the collected data as it is without intending to make general conclusions or generalizations. In carrying out research, researchers used several stages as shown in Figure 2 below:

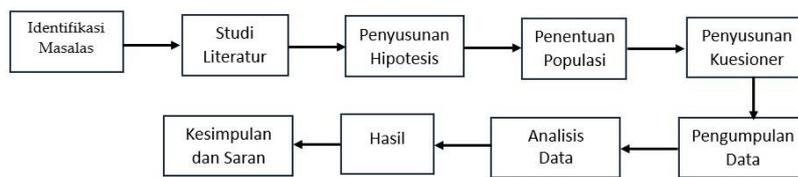


Figure 2. Research methodology

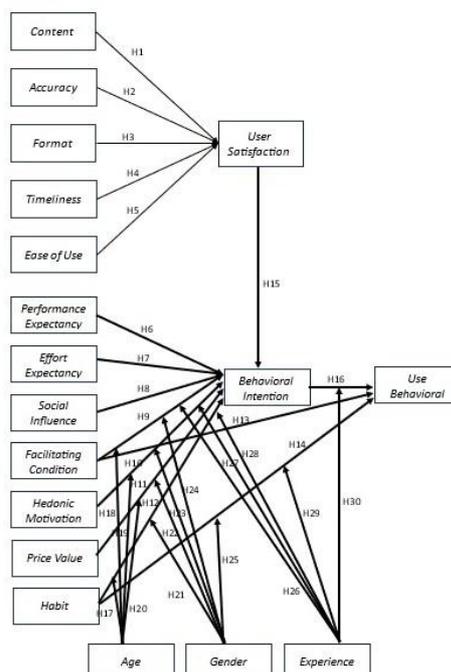
### 2.1. Identification of problems

In this research several problems were identified, namely: what are the variables that influence the level of acceptance and use of the MyKopay application and what is the level of acceptance and use of the MyKopay application?

### 2.2. Study of literature

The literature study stage was conducted to gain theoretical insight into the models intended for addressing the research problem. References were sourced from previous scholarly works, books, the internet, and journals. Based on the results of this research, the researcher opted to utilize the UTAUT 2 and EUCS models, subsequently analyzing the data using the SmartPLS 4 application. This literature study encompassed the examination of scientific journals, news articles, books, and prior research to provide a robust foundation for the research implementation.

### 2.3. Preparation of hypotheses



**Figure 3. Research Hypothesis Model**

In preparing hypotheses in this research, researcher will use two models, namely UTAUT2 and EUCS. The UTAUT2 model has variables Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Behavior Intention and Use behavior, as well as individual distinguishing or moderator variables namely Age, Gender and Experience [4]

There are five variables used to measure user satisfaction in this EUCS model, namely Content, Accuracy, Format, Ease of Use and Timeliness [7], [3].

The combination of these two models aims to delineate user behavior concerning the MyKopay application, with the following hypotheses: (H1) User Satisfaction significantly influences Behavioral Intention, (H2) Behavioral Intention positively impacts Use Behavior, and (H3) moderator variables such as Age, Gender, and Experience enhance the latent variables' significant positive influence on Use Behavior in the acceptance and utilization of the MyKopay application.

**2.4. Population Determination**

Sampling in this research employed a simple random sampling technique, where samples were selected randomly. The researcher chose this method because it ensures that every member of the population has an equal chance of being included in the sample, without any specific qualifications required for selection [10].

The population using the MyKopay application is unknown, for this reason researcher used the Lemeshow formula to calculate the minimum sample size in this study [11]. The calculation of the minimum sample size for the Lemeshow formula is as follows [12]:

$$n = \frac{Z^2_{1-\alpha/2} P(1 - P)}{d^2}$$

The number of samples to be taken in this research is:

$$n = \frac{1,96^2 \times 0,5 (1 - 0,5)}{0,1^2}$$

$$n = \frac{3,8416 \times 0,25}{0,01}$$

$$n = 96,04 \text{ rounded up to } 100 \text{ people}$$

**2.5. Preparation of Questionnaires**

To facilitate the preparation of the questionnaire aimed at addressing the research problems, the researcher delineates the variables and corresponding indicators as outlined in Table 2 below:

**Table 1. UTAUT 2 and EUCS Variables and Indicators [13]**

Draft	Variable	Indicator	Code
	<i>Performance Expectancy</i>	<i>Perceived Usefulness</i>	PE1
		<i>Effectiveness</i>	PE2
		<i>Productivity</i>	PE3
		<i>Ease of information</i>	PE4

Model Unified Theory of Acceptance and Use of The Technology (UTAUT 2)	<i>Effort Expectancy</i>	<i>Ease of use</i>	EE1
		<i>Ease of interaction</i>	EE2
		<i>Ease of learning</i>	EE3
		<i>Ease of becoming an expert</i>	EE4
	<i>Social Influence</i>	<i>Environment factor</i>	SI1
		<i>Influence person factor</i>	SI2
	<i>Facilitating Conditions</i>	<i>Adequate device</i>	FC1
		<i>Knowledge</i>	FC2
		<i>Assistance in operation</i>	FC3
	<i>Hedonic Motivation</i>	<i>Pleasant</i>	HM1
		<i>User Friendly</i>	HM2
		<i>Interesting</i>	HM3
	<i>Price Value</i>	<i>Affordable prices</i>	PV1
		<i>Many advantages</i>	PV2
	<i>Habit</i>	<i>Addicted</i>	H1
		<i>Habit</i>	H2
		<i>Need</i>	H3
	<i>Age</i>	<i>Teenager (12-25 years old)</i>	A1
		<i>Adult (26-45 years old)</i>	A2
		<i>Old (46-65 years old)</i>	A3
	<i>Gender</i>	<i>Man</i>	G1
		<i>Woman</i>	G2
	<i>Experience</i>	<i>Experienced</i>	E1
		<i>Inexperienced</i>	E2
	<i>Behavioral Intention</i>	<i>Use more often</i>	BI1
		<i>Always use</i>	BI2
		<i>Rarely used</i>	BI3
<i>Use Behavior</i>	<i>Usage frequency</i>	UB	
<i>Content</i>	<i>The content provided is very helpful to user</i>	C1	
	<i>Provide clear information</i>	C2	
	<i>Provide accurate information</i>	C3	

Model  End-User Computing Satisfaction (EUCS)		<i>All the information needed is available</i>	C4
	Accuracy	<i>Display correct and accurate information</i>	AC1
		<i>Users are satisfied with the accuracy of system</i>	AC2
	Format	<i>Present the output in a useful view</i>	F1
		<i>The interface display provides clear information</i>	F2
	Timeliness	<i>The information needed can be obtain quickly</i>	T1
		<i>Display the latest information</i>	T2
	Ease of use	<i>Very easy to use</i>	EU1
		<i>Ease of access form anywhere and anytime</i>	EU2
	User satisfaction	<i>The content is according to the user</i>	US1
		<i>Provide service accurately that users needed</i>	US2
		<i>The interface display with an orderly structure provides satisfaction</i>	US3
		<i>Ease of use in providing user satisfaction</i>	US4
		<i>Timelines of use quickly</i>	US5

In assessing this questionnaire, researchers used a four-point Likert scale. The assessment starts from Strongly Disagree (STS) to Strongly Agree (SS) with a value ranging from 1 to 4, as shown in the table below:

**Table 2. Likert Scale**

Symbol	Assessment criteria	Score
SS	Strongly agree	4
S	Agree	3
TS	Disagree	2
STS	Strongly disagree	1

## 2.6. Data Collection

To gather data, researcher distributed research questionnaires directly to respondents from the Payakumbuh community through personal meetings. Additionally, they created a Google Form questionnaire and distributed it to the Payakumbuh community via WhatsApp groups and social media statuses for completion. Through these methods, the researchers collected data from 100 respondents who met the research criteria. [8].

## 3. Results and Discussion

### 3.1. Measurement Model Testing

The measurement model testing was carried out on 100 respondents which were obtained

by the author, then analyzed using the SmartPLS 4 application to determine the validity and reliability of the data.

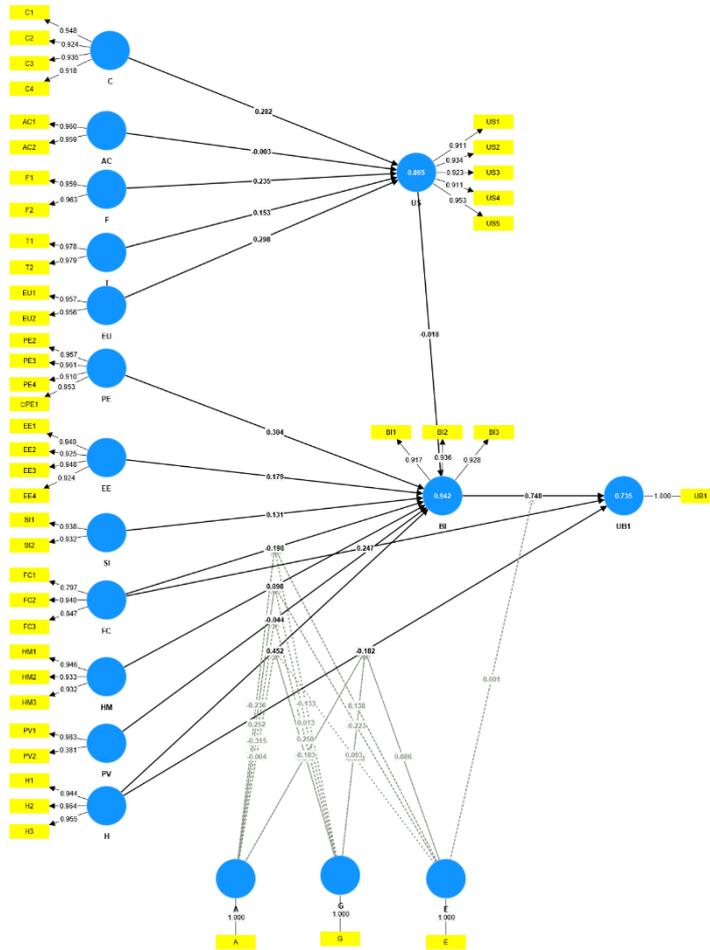


Figure 4. Validity Test Results

1) Validity Test

a. Convergent Validity

Based on the results of convergent validation conducted by the researcher, one indicator did not meet the criteria and was considered "Invalid". Specifically, the indicator "Many advantages (PV2)" within the latent variable "Price Value" did not meet the required outer loading value. Conversely, the remaining indicators were deemed "Valid" as their outer loading values were  $\geq 0.7$  [3].

b. Discriminant Validity

Table 8 shows that all latent variables have an AVE value  $> 0.5$ , so that all AVE values are met or "Valid" [3].

Table 3. Discriminant Validity Results

Latent variables	(AVE)	Information
Accuracy	0,920	Valid
Behavioral Intention	0,860	Valid
Content	0,867	Valid

Effort Expectancy	0,873	Valid
Ease of Use	0,915	Valid
Format	0,924	Valid
Facilitating Condition	0,745	Valid
Habit	0,911	Valid
Hedonic Motivation	0,878	Valid
Performance Expectancy	0,894	Valid
Price Value	0,556	Valid
Social Influence	0,874	Valid
Timeliness	0,957	Valid
Use Satisfaction	0,858	Valid

## 2) Reliability Test

### a. Cronbach's Alpha

Table 9 shows that there is one latent variable that is declared unreliable, namely "Price Value". Meanwhile, other latent variables have met the criteria  $> 0.60$  (Sugiyono (2016:185)).

**Table 4. Cronbach's Alpha results**

Latent variables	Cronbach's alpha	Information
Accuracy	0,913	Reliable
Behavioral Intention	0,919	Reliable
Content	0,949	Reliable
Effort Expectancy	0,952	Reliable
Ease of Use	0,907	Reliable
Format	0,918	Reliable
Facilitating Condition	0,829	Reliable
Habit	0,951	Reliable
Hedonic Motivation	0,930	Reliable
Performance Expectancy	0,960	Reliable
Price Value	0,342	Unreliable
Social Influence	0,856	Reliable
Timeliness	0,956	Reliable
Use Satisfaction	0,959	Reliable

### b. Composite Reliability

Composite Reliability in this reliability test shows that there is one latent variable that is considered unreliable, namely "Price Value". Meanwhile, other latent variables meet the value, namely  $> 0.70$ [4].

**Table 5. Composite Reliability Results**

Latent variables	Composite reliability (rho_c)	Information
Accuracy	0,959	Reliable

Behavioral Intention	0,949	Reliable
Content	0,963	Reliable
Effort Expectancy	0,965	Reliable
Ease of Use	0,956	Reliable
Format	0,960	Reliable
Facilitating Condition	0,897	Reliable
Habit	0,968	Reliable
Hedonic Motivation	0,956	Reliable
Performance Expectancy	0,971	Reliable
Price Value	0,677	Unreliable
Social Influence	0,933	Reliable
Timeliness	0,978	Reliable
Use Satisfaction	0,968	Reliable

### 3.2. Structural Model Testing

#### 1. Path Coefisient

The path coefficient, also known as path coefficient, is tested to indicate the value of each path for every indicator. A path coefficient is considered influential if its value is  $\geq 0.1$  [14]. Based on the results of the structural path coefficient model test, 24 path coefficients showed "no effect" while 13 path coefficients demonstrated an "influence". The influential path coefficients are as follows: BI -> UB1, C -> US, EE -> BI, EU -> US, F -> US, FC -> UB1, H -> BI, PE -> BI, SI -> BI, T -> US, E x FC -> BI, G x PV -> BI, A x HM -> BI.

#### 2. T-Statistic and P-Value

The T-Statistic and P-Value tests employed the Bootstrapping method with a directional hypothesis (one-tailed). The T-Statistic test is deemed acceptable if its value is  $\geq 1.64$ . Additionally, the P-Value is accepted if it is  $< 0.05$ . According to the results of these tests, only 3 variable relationships were accepted, while the remaining variable relationships were rejected [15]. The three accepted variable relationships are BI -> UB1, A x H -> UB1 and G x H -> UB1.

### 3.3. Hypothesis Interpretation

Researcher conducted a series of studies using the SmartPLS 4 application. From the test results, the hypothesis interpretations were derived based on the P-Value obtained from the Bootstrapping method with a directional hypothesis (one-tailed). Specifically, the interpretations are as follows: (H1) User Satisfaction does not have a significant positive effect on Behavioral Intention, (H2) Behavioral Intention has a significant positive influence on Use Behavior, and (H3) the moderator variables Age and Gender independently strengthen the Habit variable, resulting in a significant positive influence on Use Behavior in accepting and using the MyKopay application.

### 3.4. Application Acceptance Analysis

In this research, researcher employed the EUCS (End User Computing Satisfaction) theory, which focuses on user satisfaction with the application under investigation [16]. In

this theory, there are five variables directly queried by respondents: Content, Accuracy, Format, Timeliness, and Ease of Use. Each variable is associated with specific questions listed in the research questionnaire. The responses were collected from 100 respondent:

**Table 6. Results of Respondents' Answers to the Latent Variables of the EUCS Model**

No	Latent Variables	Number of Questions	Strongly agree	Agree	Disagree	Strongly Disagree
1	<i>Content</i>	4	207	161	32	0
2	<i>Accuracy</i>	2	108	64	28	0
3	<i>Format</i>	2	107	86	7	0
4	<i>Timeliness</i>	2	100	64	36	0
5	<i>Ease of Use</i>	2	102	88	10	0
	<b>Total</b>	<b>12</b>	<b>624</b>	<b>463</b>	<b>113</b>	<b>0</b>

From the data provided, it can be observed that out of the 11 questions pertaining to these 5 variables, there were 624 instances where respondents answered "strongly agree," 463 respondents answered "agree," and 113 respondents answered "strongly disagree." This indicates that users generally perceive the information accuracy, data format, timeliness, and ease of use of the MyKopay application positively.

#### 4. Conclusion

The results of tests carried out by researchers using the SmratPLS 4 application and two models UTAUT2 and EUCS found that User Satisfaction had no significant positive effect on Behavioral Intention, but Behavioral Intention had a significant positive effect on Use Behavior. On the other hand, the moderator variables Age and Gender strengthen the Habit variable in providing a significant positive influence on Use Behavior. These three things provide the conclusion that user satisfaction is not proven to significantly increase users' desire to reuse the MyKopay application, but users' intention to act is proven to significantly increase their real actions in using the MyKopay application. Meanwhile, the moderator variables age and gender not only have a direct influence but also strengthen user habit variables in increasing users' desire to use the MyKopay application.

In the results of the analysis of respondents' answers to user acceptance and satisfaction with the application taken from the EUCS variables, namely Content, Accuracy, Format, Timeliness and Ease of Use, there were 52% of the answers who strongly agreed and 38% of the answers who agreed that this application has information, data accuracy, format, timeliness and convenience. So, we can conclude that the MyKopay application has been accepted and used well by the people of Payakumbuh.

Researcher suggest that further research be carried out using testing practices (Usability Testing) on the MyKopay application. This Usability Testing research serves to see the user experience in using the MyKopay application, so that they can identify difficulties and obstacles.

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