

**Analyzing The Effect of Behavioral Intention on the Actual System Use in The Taspen Authentication System in The Jabodetabek Area****Fuji Widya Rachmadi**

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ABSTRACT

A behavior to keep using technology can be seen from the attitude of attention to information technology. Behavior is a form of will, that is, willing to keep using, willing to add supporting features, as well as to be influenced to motivate others to use the technology. A successful implementation of information technology can be seen by paying attention to the behavior of the user. The PT. TASPEN (PERSERO), one of the state-owned enterprises engaging in non-banking finance, has digitized its services since 2017, one of which is by utilizing technology in terms of providing easiness for the participants, namely the participants of Taspen Pension who try to change the paradigm of withdrawing their monthly retirement salaries, which is from manual to digital. This study aims to determine the phenomenon of utilizing the technology established by Taspen to simplify retirees through behavioral intention influenced by several factors: performance expectancy, effort expectancy, social influence, trust, and facilitating conditions; to get an actual system use from the service digitalization established, i.e., the Taspen authentication system. The respondents to be addressed are the participants of Taspen Pension within the JABODETABEK area, whether they have used the Taspen authentication system or vice versa.

KEYWORDS: *Behavioral Intention, Performance Expectancy, Effort Expectancy, Social Influence, Trust, Facilitating Condition, Actual System Use*

1. Background

This study's main issue is related to phenomena in companies engaging in insurance savings and pension funds (abbr. TASPEN ~Ind.) in developing the technology used, which is implementing the TASPEN Authentication System to improve services to customers, i.e., retirement participants. Since the TASPEN Authentication System has been built since 2017, this study will look at to what extent this system can help customers (retirement participants) in taking retirement salaries, which is influenced by several factors: Performance Expectancy, Effort Expectancy, Social Influence, Trust, and Facilitating Condition, as well as the Actual System Use for digitizing services built by TASPEN, namely the TASPEN Authentication System.

The phenomena explained above indicate that even though TASPEN is the sole manager of insurance funds and pension funds for its customers (in this case, retired civil servants

along with their families), service improvements for pension participants must still be improved. One of the innovations implemented is the digitization of pension payment services by implementing the TASPEN Authentication System, which is expected to facilitate the process of taking pension payments and ensuring that recipients are entitled to be one of TASPEN's hopes for a positive impact on the company and stakeholders.

Research by Zhao & Bacao (2021) explains that companies must also consider whether the technology offered can provide participants with more expectations (performance expectancy) and easiness (effort expectancy). Also, other research states that predicting acceptance and use of information and communication technology by older adults about social influence finds that social influence has an impact on behavioral intentions (Macedo, 2017). The user's desire to get positive results from the use of technology in the form of the TASPEN Authentication System is



a separate definition of trust to convince participants to use the application instead of continuing to use the conventional method of taking their retirement salary (Zhao & Bacao, 2021). Research related to the factors affecting technology adoption by parents found that behavioral intention positively impacts the actual use of technology (actual system use) (Hoque & Sorwar, 2017). The effect on the actual use of technology adoption is mentioned in another study by Yakubu & Dasuki that facilitating conditions also positively affect users' actual use of technology (Yakubu & Dasuki, 2019).

The above phenomenon motivates researchers to dig deeper into the Effects of Performance Expectancy, Effort Expectancy, Social Influence, Trust, Facilitating Conditions, and Actual System Use on the use of the TASPEN Authentication System.

This study's scope contains several variables: performance expectancy, effort expectancy, social influence, and trust, which affect the behavioral intention of retirees to the actual use of the TASPEN Authentication Application, and facilitating conditions that affect the use of the application. The study's subject is conducted among retirees in the Jakarta, Bogor, Depok, Tangerang, and Bekasi (abbr. JABODETABEK) areas who have or have not yet used the TASPEN Authentication Application.

2. Literature Review

2.1. Performance Expectancy

In their literature, Park et al. stated that performance expectancy is the extent to which system use is felt to improve the user's work performance (Park et al., 2020). Venkatesh defines performance expectancy as the extent to which an individual believes that using a system will help them achieve benefits in job performance (Catherine et al., 2017). Davis defines performance expectancy as an individual's belief that using a system can help them complete work goals (Pham et al., 2022).

2.2. Effort Expectancy

In their research literature, Sapriki stated that the level of ease in using technology is the effort expectancy defined by Venkatesh (Sapriki et al., 2022). How easily users can use the system reflects effort expectancy, where user-friendly and easy-to-use interface design influences the ease of system acceptance (Chen et al., 2020). The desired ease of using new services is effort expectancy, which, when related to banking technology, the factors that are looked at are ease of understanding, ease of use, and complexity (Pham et al., 2022).

2.3. Social Influence

Ajzen et al. define social influence as a person's perception that their most important people think they should or should not carry out such behaviors (Yap et al., 2022). Venkatesh (Maruping et al., 2017) explains that social influence is the extent to which an individual feels that other important people believe they should use or employ a new system. Research by Venkatesh (Isaac et al., 2019) states that social influence is another factor that can influence the actual use of the

system, or in other words, the extent to which users perceive the influence of society on their decisions in using the system.

2.4. Trust

Literature by Zhao states that trust is a positive outcome of future technology performance that is expected by the user's desires and subjective belief that the service provider will fulfill its obligations (Zhao & Bacao, 2021). Trust is how much someone can be trusted to find a system regarding its capabilities, reliability, and credibility (Fitrianie et al., 2021). Users tend to adopt technology when they believe it can provide value. On the other hand, regarding the risks, trust in technology developers, policymakers, and scientific researchers is considered necessary. Therefore, trust is defined in scientific research, technology developers, and government decisions (Cao et al., 2022).

2.5. Behavioral Intention

Fishbein and Ajzen define behavioral intention as a measure of the strength of a person's intention to carry out a specific behavior (Iqbal & Bhattib, 2017). Ajzen's research states that behavioral intention is a consumer's intention to use (or continue to use) a smartphone in the future (Yeo et al., 2017). Fishbein and Ajzen stated that behavioral intention is based on an individual's willingness to engage in a particular behavior (Ku et al., 2022).

2.6. Facilitating Condition

Venkatesh states that facilitating conditions (FC) is an individual's perception of the level of support provided to individuals by the organization's infrastructure and also technical aspects to encourage system use (Yakubu & Dasuki, 2019). The UTAUT2 construct states that facilitating conditions is the relationship between individual behavioral actions and perceptions of available resources and support for specific behavior (Chaveesuk et al., 2022). Venkatesh et al. define the facilitating conditions construct as the extent to which an individual believes that the organizational and technical infrastructure exists to support system use (Zhai et al., 2021). In the Luyao literature, Lin et al. stated that facilitating conditions are the availability and adequacy of better and more profitable resources, lower financial costs, and a higher level of service-providing support, making it possible to make contactless payments such as mobile payments (Luyao et al., 2022).

2.7. Actual System Use

According to Rigopoulos and Askounis, the measurement of actual system use in an e-commerce context is through repeat use and how often individuals use the technology. Based on Davis' statement (Islami et al., 2021), actual system use (AU) is a form of external psychomotor response that an individual measure through actual use. DeLone & McLean (A. Ameen et al., 2019) state that actual system use is related to the nature, amount, suitability, frequency, extent, and purpose of use, where the level and way users utilize system capabilities is a reference for use. Kim and Kwahk stated that actual system use is based on the frequency of use of technology and time of use (Rattanaburi & Vongurai, 2021).



2.8. Hypothesis

Research by Park H. et al. regarding accepting the Personal Health Record Application for health promotion in the workplace shows that performance expectancy research significantly positively affects behavioral intention (Park et al., 2020). Research by Catherin et al. on using Automated Teller Machines (ATMs) with fingerprint authentication in Banks in Uganda shows that the results of performance expectancy research on behavioral intention have a significant positive relationship (Catherine et al., 2017). The research results on using the m-Banking application regarding user behavioral intentions by Saprikis et al. show that performance expectancy research significantly impacts behavioral intention (Saprikis et al., 2022).

H1: Performance Expectancy has a positive influence on the Behavioral Intention of pension participant's in JABODETABEK on the Taspen Authentication Application

Research by Park et al. regarding accepting the Personal Health Record Application for health promotion in the workplace shows that effort expectancy significantly positively affects behavioral intention (Park et al., 2020). Research on using Automated Teller Machines (ATMs) with fingerprint authentication in banks in Uganda shows that effort expectancy has a positive and significant relationship with behavioral intention (Catherine et al., 2017). Research by Chen on user willingness to adopt the Internet of Things (IoT) concept in Taiwan's construction industry shows that user effort expectancy positively impacts user behavioral intention (Chen et al., 2020).

H2: Effort Expectancy has a positive influence on the Behavioral Intention of pension participants in JABODETABEK on the Taspen Authentication Application

Research by Venkatesh and Davis (Iqbal & Bhattib, 2017) shows that social influence significantly influences behavioral intention for new technology. Research related to factors influencing the adoption of m-Health by parents found that performance expectations, technology anxiety, business expectations, social influence, and resistance to change significantly impact users' behavioral intention to use m-Health services (Hoque & Sorwar, 2017). The research results on predicting older adults' acceptance and use of information and communication technology regarding social influence found that social influence influences behavioral intention (Macedo, 2017). Research by Zhai et al. shows that the behavioral intention of oncologists to use Artificial Intelligence contour tools for radiation therapy development plans is positively influenced by social influence (Zhai et al., 2021).

H3: Social Influence has a positive influence on the Behavioral Intention of pension participants in JABODETABEK on the Taspen Authentication Application

Research on the use of mobile health applications by consumers by Fitrianie shows that trust from users has a positive correlation with their behavioral intention to use the application (Fitrianie et al., 2021). Research on adopting m-Payment technology during the COVID-19 pandemic shows that trust positively affects behavioral intention (Zhao & Bacao, 2021). Research on social acceptance of m-Health among young Japanese adult's states trust positively influences behavioral intention (Cao et al., 2022).

H4: Trust has a positive influence on the Behavioral Intention of pension participants in JABODETABEK on the Taspen Authentication Application

Research related to factors influencing m-Health adoption by parents found that behavioral intention positively impacted the actual system use of the m-Health application (Hoque & Sorwar, 2017). Research on predicting the acceptance and use of information and communication technology by older adults found that behavioral intention influences determining the actual system use of information and communication technology (Macedo, 2017). Davis (Iqbal & Bhattib, 2017) defines that the actual system use of a particular technology depends on the user's behavioral intention toward that technology. Following Davis' research, the user's actual system use is significantly influenced by behavioral intention.

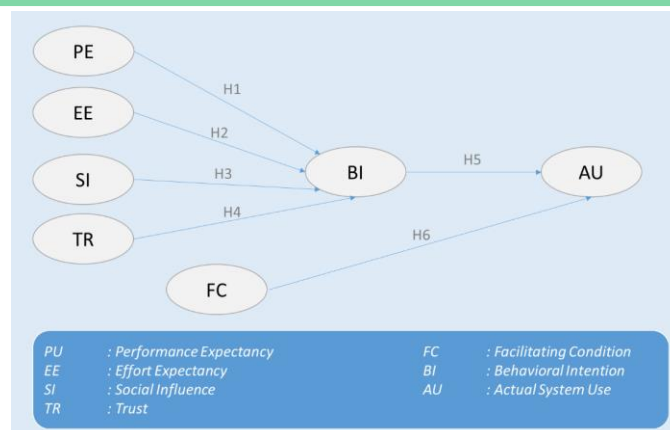
H5: Behavioral Intention has a positive influence on the Actual System Use of pension participants in JABODETABEK on the Taspen Authentication Application

The research results on many factors that influence the adoption of e-learning technology among higher education students in Nigeria show that the facilitating condition positively and significantly influences the actual system use of the e-learning technology studied (Yakubu & Dasuki, 2019). Another study investigating the main factors influencing the use of online social networks in the public sector context in the United Arab Emirates (UAE) found that the facilitating condition also had a positive influence on the actual system use of online social networks among respondents, which implies that an organization well-equipped with the provision of good software and hardware, as well as providing training to have knowledge and skills, the greater the likelihood that employees will utilize online social networks (A. Ameen et al., 2019). The results of research on the use of smartphones for mobile learning by postgraduate students at the University of Ibadan of Nigeria stated that the facilitating condition influences the actual system use of smartphones for mobile learning (Onaolapo & Oyewole, 2018).

H6: Facilitating Condition has a positive influence on the Actual System Use of pension participants in JABODETABEK on the Taspen Authentication Application

2.9. Theoretical Framework

The following is the theoretical framework for this research based on the hypothesis previously described:



The picture above displays five independent variables: Performance Expectancy, Effort Expectancy, Social Influence, Trust, and Facilitating Condition; Behavioral Intention as the mediating variable, and Actual System Use as the dependent variable. This research will test each independent variable's direct and indirect influences on the selected dependent variable.

3. Research Method

3.1. Methods

This study uses a descriptive research method with a quantitative approach using a survey research strategy intending to get a population overview based on factual information collected from the samples through questionnaires, interviews, and others, online and offline, following the facts occurring in the field.

This study was conducted in Jakarta, Bogor, Depok, Tangerang, and Bekasi, which represent a fairly large use of cell phones compared to other cities in Indonesia, as well as gaps in using digitization services through cell phones.

The research objects are performance expectancy, effort expectancy, social influence, trust, behavioral intention, facilitating condition, and actual system use. The research subjects are all participants who receive pension funds managed by PT. TASPEN (Persero).

This study uses questionnaires for collecting the data, that is, by asking the samples to collect information. This study uses primary and secondary data. The primary data are directly related to research variables. The secondary data are from existing sources. The questionnaires are in Indonesian and are made to minimize respondents' errors by ensuring they can answer questions that are made structurally, closed, clearly, and non-multiple interpretation, along with the answers to make it easier for them to answer.

The independent variables are Performance Expectancy and Effort Expectancy, referring to Fitriani et al. (2021) and Zhao & Bacao (2021); the Social influence variable refers to Chaveesuk et al. (2022) and Zhai et al. (2021); the Trust variable refers to Zhao & Bacao (2021); the Facilitating Condition variable refers to Abbad (2021) and Onaolapo & Oyewole (2018). The dependent variable, namely Behavioral Intention, refers to Abbad (2021), Chaveesuk et al. (2022), Mendieta et al. (2021), Özdemir & Kabakuş (2019), and Zhai et al. (2021); the

Actual System Use variable refers to Abbad (2021), Onaolapo & Oyewole (2018), and Özdemir & Kabakuş (2019).

This study is carried out with participants from the PT. Taspen (Persero) living in the cities of Jakarta, Bogor, Depok, Tangerang, and Bekasi, as many as 354,328 people as of October 2022; they are Civil Servant retirements, with a total sample of 384 participants.

This study uses non-probability sampling, i.e., collecting samples not due to the possibility of equal selection for all participants in the population (Etikan et al., 2016). This study also uses purposive sampling, i.e., the sampling that is deliberately selected with certain considerations and will become samples if they match the characteristics of the samples that have been determined.

This study uses SEM (Structural Equation Modeling), a multivariate technique combining multiple regression and factor analysis, to examine simultaneously a series of related relationships between indicators and their constructs, as well as relationships between several constructs (Hair et al., 2014). The type of SEM used is PLS (Partial Least Squares), which expands existing theories (exploratory) and identifies the main determinant variables or predicts certain constructs. The data processing is carried out using the SmartPLS v3.3.5 and Office 365 applications.

Researchers implement the PLS-SEM by following a multi-step process involving the specification of internal & external models, collection & examination of data, estimation of actual models, and evaluation of results.

The descriptive analysis is carried out by collecting data, performing data processing, and presenting data in the form of frequency distribution tables, graphic charts, or summary calculations such as mean, median, standard deviation, percentile, and so on, which are then analyzed to get an overview of the problems faced (Atmadja, 2020).

The measurement model, also known as the outer model, provides an overview of the reflection of latent variables by testing validity which consists of convergent validity and discriminant validity, in addition to conducting reliability tests (Hamid & Anwar, 2019).

The power of estimation between latent or construct variables is described by a structural model that examines the relationship among indicators that arrange the variables. Among them are three types of calculations in PLS-SEM in evaluating



the structure model, including the PLS Algorithm, Bootstrapping, and Blindfolding (Hair et al., 2019).

The hypothesis test will base the results of data processing calculations through the SmartPLS application, where the final value of the p-value and t-statistics will determine whether the hypothesis is accepted or rejected.

3.2. Result

The pre-test test is required to see the level of validity and reliability of the questionnaire statement items that have been made before conducting tests on the questionnaire data that

has been collected. This pre-test stage is also referred to as the initial stage in testing, where 50 respondents have met the criteria and have filled out the questionnaire.

Based on the results of the validity test in the table below, all indicators have met the requirements of the validity test due to a factor loading value of > 0.7 ; for the AVE value, all variables also meet the requirements of the cut-off value, which is > 0.5 , and thus the indicators are feasible to be tested in actual testing.

Variable	Item	Factor Loading (> 0.7)	AVE (> 0.5)
<i>Performance Expectancy</i>	PE1	0.863	0.76
	PE2	0.923	
	PE3	0.915	
	PE4	0.785	
	PE5	0.865	
<i>Effort Expectancy</i>	EE1	0.917	0.892
	EE2	0.951	
	EE3	0.985	
	EE4	0.958	
	EE5	0.910	
<i>Social Influence</i>	SI1	0.909	0.763
	SI2	0.808	
	SI3	0.934	
	SI4	0.900	
	SI5	0.808	
<i>Trust</i>	TR1	0.922	0.839
	TR2	0.908	
	TR3	0.965	
	TR4	0.921	
	TR5	0.861	
<i>Behavioural Intention</i>	BI1	0.860	0.776
	BI2	0.869	
	BI3	0.917	
	BI4	0.933	
	BI5	0.821	
<i>Actual System Use</i>	AU1	0.873	0.761
	AU2	0.932	
	AU3	0.915	
	AU4	0.892	
	AU5	0.737	
<i>Facilitating Condition</i>	FC1	0.907	0.669
	FC2	0.708	
	FC3	0.928	
	FC4	0.752	
	FC5	0.773	

Based on the reliability test in the table below, all variables are declared reliable because they have fulfilled the test requirements: Cronbach's Alpha and Composite Reliability values above or more than > 0.7 .

	Cronbach's Alpha	Composite Reliability (ρ_a)
<i>Actual System Use (AU)</i>	0.920	0.928
<i>Behavioural Intention (BI)</i>	0.927	0.928
<i>Effort Expectancy (EE)</i>	0.970	0.970
<i>Facilitating Condition (FC)</i>	0.874	0.904
<i>Performance Expectancy (PE)</i>	0.920	0.930
<i>Social Influence (SI)</i>	0.921	0.922
<i>Trust (TR)</i>	0.952	0.954



The following presentation is the description of the characteristics of the respondents obtained through distributing questionnaires using Google Forms, which includes the working area of TASPEN, sex, and age:

Characteristic	Information	Total Respondent	Percentage
Area	Bekasi	81	21%
	Bogor	80	21%
	Depok	59	15%
	Jakarta	84	22%
	Tangerang	80	21%
Sex	Male	192	50%
	Female	192	50%
Age	11-20	2	1%
	21 - 30	8	2%
	31 - 40	8	2%
	41 - 50	4	1%
	51 - 60	93	24%
	61 - 70	205	53%
	71 - 80	52	14%
	81 - 90	8	2%
	91 - 100	4	1%

The table above shows that the total number of respondents based on the working area of TASPEN in Jakarta, Bogor, Tangerang, and Bekasi, is almost the same. However, Depok has the least, 59 respondents or 15%. At the same time, the total number of respondents based on sex is the same; each is 50% for males and females. In contrast, 205 respondents, or 53% are 61 – 70 years old; meanwhile, two respondents, or 1% are 11-20 years old.

The descriptive analysis provides an overview of the relationship between respondents' perceptions of the variables studied. The following is the description of the respondent's responses to the questionnaire questions submitted regarding the answers to the questionnaires from 384 respondents relating to the research variables.

The Performance Expectancy variable has an average value of 4,566, with PE1: "I use the TASPEN Authentication application for quicker retirement salary withdrawal process;" the highest average score is 4,648, with PE3: "The TASPEN Authentication application shows me a new way to withdraw my retirement salary;" the lowest average value is 4,469.

The Effort Expectancy variable has an average value of 4,508, with EE4: "I found the TASPEN Authentication Application easy to use;" the average score is at most 4,573, with EE3: "For me, TASPEN Authentication application is very easy to use;" the lowest average value is 4,451.

The Social Influence variable has an average value of 4,331, with SI5: "Generally, the Pensioner Community supports me to use the TASPEN Authentication application;" the highest average score is 4,482, with SI3: "There are those whose opinions I respect, and they guess I should use the TASPEN Authentication application;" the lowest average value is 4,190.

The Trust variable has an average value of 4,491, with TR5: "I believe the TASPEN Authentication application is trustworthy;" the highest average score is 4,529, with TR3: "I believe the TASPEN Authentication application always concerns my interests as a pension participant;" the lowest average value is 4,445.

The Behavioral Intention variable has an average value of 4,606m with BI5: "I know that I have access to the TASPEN Authentication Application so that I will use it;" the highest average score is 4,646, with BI3: "I plan to frequently use the TASPEN Authentication application;" the lowest average value is 4,562.

The Facilitating Condition variable has an average value of 4,327, with FC5: "I don't find it difficult to use the TASPEN Authentication application on my phone;" the highest average score is 4,409, with FC3: "My phone can run the TASPEN Authentication application properly;" the lowest average value is 4,276.

The Actual System Use variable has an average value of 4,559, with AU4: "I withdraw my retirement salary mostly by the TASPEN Authentication application;" the highest average score is 4,599, with AU5: "I tend to use the Taspem Authentication Application whenever possible;" the lowest average value is 4,518.

The measurement model test is a method for convergent validity, discriminant validity, and construct reliability. It consists of Factor Loading and Average Variance Extracted (AVE). The Factor Loading is the value of each indicator; AVE is the value of each variable.



Variable	Item	Factor Loading	Result
Performance Expectancy (PE)	PE1	0.817	Valid
	PE2	0.866	Valid
	PE3	0.815	Valid
	PE4	0.769	Valid
	PE5	0.868	Valid
Effort Expectancy (EE)	EE1	0.838	Valid
	EE2	0.841	Valid
	EE3	0.872	Valid
	EE4	0.884	Valid
	EE5	0.863	Valid
Social Influence (SI)	SI1	0.854	Valid
	SI2	0.82	Valid
	SI3	0.797	Valid
	SI4	0.768	Valid
	SI5	0.809	Valid
Trust (TR)	TR1	0.832	Valid
	TR2	0.83	Valid
	TR3	0.85	Valid
	TR4	0.834	Valid
	TR5	0.849	Valid
Facilitating Condition (FC)	FC1	0.793	Valid
	FC2	0.768	Valid
	FC3	0.781	Valid
	FC4	0.579	Invalid
	FC5	0.59	Invalid
Behavioural Intention (BI)	BI1	0.851	Valid
	BI2	0.829	Valid
	BI3	0.849	Valid
	BI4	0.871	Valid
	BI5	0.845	Valid
Actual System Use (AU)	AU1	0.827	Valid
	AU2	0.855	Valid
	AU3	0.84	Valid
	AU4	0.831	Valid
	AU5	0.791	Valid

The table above shows that most indicators have a factor loading value above 0.7, which means that the indicators are valid for further actual testing. At the same time, the FC4 and FC5 indicators have a factor loading value below 0.7, which

means the indicator is not valid, so they are not included in the next actual tests.

Moreover, eliminating the FC4 and FC5 indicators finds that all variables have an AVE value above 0.5, so it is feasible to carry out further actual tests in the following table:

	AVE > 0.5
Actual System Use (AU)	0.687
Behavioural Intention (BI)	0.721
Effort Expectancy (EE)	0.739
Facilitating Condition (FC)	0.676
Performance Expectancy (PE)	0.686
Social Influence (SI)	0.656
Trust (TR)	0.704

Cross-loading is the correlation value between indicators the variable itself should be greater than that with other and variables, where the correlation value of the indicator with variables.



	(PE)	(EE)	(SI)	(T)	(FC)	(BI)	(AU)
PE1	0.817	0.628	0.556	0.650	0.520	0.651	0.608
PE2	0.867	0.610	0.580	0.645	0.556	0.654	0.638
PE3	0.814	0.623	0.550	0.647	0.560	0.617	0.599
PE4	0.768	0.524	0.489	0.515	0.467	0.561	0.555
PE5	0.870	0.622	0.587	0.633	0.518	0.680	0.624
EE1	0.655	0.837	0.516	0.674	0.603	0.641	0.645
EE2	0.569	0.841	0.460	0.664	0.533	0.619	0.621
EE3	0.594	0.872	0.511	0.725	0.557	0.641	0.641
EE4	0.659	0.884	0.538	0.722	0.538	0.696	0.665
EE5	0.649	0.864	0.555	0.712	0.564	0.664	0.648
SI1	0.549	0.437	0.855	0.524	0.536	0.546	0.595
SI2	0.564	0.518	0.822	0.551	0.462	0.567	0.567
SI3	0.569	0.474	0.796	0.536	0.565	0.505	0.508
SI4	0.455	0.465	0.767	0.464	0.372	0.492	0.489
SI5	0.566	0.535	0.808	0.585	0.498	0.569	0.608
TR1	0.634	0.673	0.568	0.831	0.645	0.664	0.643
TR2	0.598	0.673	0.526	0.829	0.598	0.645	0.628
TR3	0.627	0.674	0.568	0.849	0.590	0.655	0.636
TR4	0.665	0.680	0.550	0.835	0.562	0.701	0.678
TR5	0.612	0.715	0.549	0.851	0.560	0.657	0.610
FC1	0.494	0.582	0.460	0.571	0.825	0.540	0.572
FC2	0.504	0.470	0.524	0.556	0.809	0.491	0.522
FC3	0.564	0.546	0.502	0.609	0.832	0.508	0.562
BI1	0.667	0.713	0.582	0.718	0.563	0.858	0.758
BI3	0.661	0.581	0.594	0.646	0.522	0.856	0.730
BI4	0.667	0.653	0.557	0.673	0.547	0.888	0.713
BI5	0.653	0.675	0.560	0.701	0.526	0.856	0.709
AU1	0.598	0.619	0.584	0.618	0.585	0.659	0.840
AU2	0.642	0.644	0.606	0.665	0.607	0.750	0.878
AU3	0.637	0.658	0.590	0.659	0.569	0.727	0.849
AU4	0.605	0.622	0.548	0.644	0.522	0.718	0.826

The table above states that the validity test results at each stage meet the requirements. It can be interpreted that the statements on the questionnaire can be said to be valid. The correlation value of indicators with their variables is greater than those with other variables.

The reliability test is carried out by assessing Composite Reliability and Cronbach's Alpha, which should have a value above 0.7.

	Cronbach's Alpha	Composite Reliability
<i>Actual System Use (AU)</i>	0.886	0.917
<i>Behavioral Intention (BI)</i>	0.903	0.928
<i>Effort Expectancy (EE)</i>	0.912	0.934
<i>Facilitating Condition (FC)</i>	0.760	0.862
<i>Performance Expectancy (PE)</i>	0.885	0.916
<i>Social Influence (SI)</i>	0.869	0.905
<i>Trust (TR)</i>	0.895	0.922

The table above states that all variables have Composite Reliability and Cronbach's Alpha values above 0.7, and all indicators have met the requirements for validity and reliability.

The results of the outer model analysis in this study conclude that all indicators have met the requirements for

validity and reliability. Therefore, the next step is to analyze the inner model. The structure model test, commonly known as the influence measurement test (inner model), is measured on r-square, path coefficient, t-statistic, predictive relevance, and model fit.



R-Square is a test of determination to measure the value of how much the independent variable influences the dependent variable.

	R-Square	R-Square Adjusted	Influence
Actual System Use (AU)	0.744	0.743	Strong
Behavioral Intention (BI)	0.720	0.717	Strong

Based on the results of the R-squared value above, the BI variable has an R-square value of 0.720, with an adjusted value of 0.717. It shows that PE, EE, SI, and TR variables simultaneously influence the BI variable by 71%. This influence can be strong due to an adjusted R-square value of more than 71%, where the remaining 29% of the BI variable is influenced by other variables excluded in the study.

In addition, the AU variable has an R-square value of 0.744 with an adjusted value of 0.743. It shows that the FC and BI variables simultaneously influence the AU variable by 74%. This influence can be strong due to an adjusted R-square value of more than 74%, where the remaining 26% of the AU variable is influenced by other variables excluded in the study. Path Coefficients are values that indicate whether the direction of the relationship is positive from one variable to another.

	(AU)	(BI)	(EE)	(FC)	(PE)	(SI)	(TR)	Direction of Relationship
(AU)								Positive
(BI)	0.691							Positive
(EE)		0.214						Positive
(FC)	0.241							Positive
(PE)		0.280						Positive
(SI)		0.138						Positive
(TR)		0.317						Positive

The Path Coefficients above show that the relationship from one variable to another has a value above 0, meaning that the direction of the relationship between variables is said to be positive. PE (0.280), EE (0.214), SI (0.138), and TR (0.317) have a positive relationship with BI, whereas TR has the greatest positive relationship with BI with a value of 0.317.

The assessment of the significance or p-value between the independent and related variables is below 0.05, which means it has a significant probability value, and the t-statistical assessment has a standard value of 1.96.

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics (O/STDEV)	P-Values	Information
(BI) -> (AU)	0.691	0.690	0.051	13.472	0.000	Supported
(EE) -> (BI)	0.214	0.213	0.055	3.914	0.000	Supported
(FC) -> (AU)	0.241	0.243	0.052	4.661	0.000	Supported
(PE) -> (BI)	0.280	0.278	0.064	4.355	0.000	Supported
(SI) -> (BI)	0.138	0.145	0.053	2.597	0.010	Supported
(TR) -> (BI)	0.317	0.314	0.062	5.100	0.000	Supported

The significance values above show that the significance value or p-value between the independent and related variables is below 0.05, which means it has a significant probability value.

The predictive relevance shows how well the observed values are generated by conducting a blindfolding test, where blindfolding has a standard of 0.

	SSO	SSE	Q ² (=1-SSE/SSO)
Actual System Use (AU)	1.536.000	725.068	0.528
Behavioral Intention (BI)	1.536.000	727.548	0.526
Effort Expectancy (EE)	1.920.000	1.920.000	
Facilitating Condition (FC)	1.152.000	1.152.000	
Performance Expectancy (PE)	1.920.000	1.920.000	
Social Influence (SI)	1.920.000	1.920.000	
Trust (TR)	1.920.000	1.920.000	



The observation values above show that the blindfolding has a value of 0.528 and 0.526, where the number is above 0, which means it has a good observation value.

The model fit shows how well the model the researchers own by looking at the NFI value in the fit model calculation.

	<i>Saturated Model</i>	<i>Estimated Model</i>
SRMR	0.047	0.050
d_ ULS	1.089	1.243
d_ G	0.615	0.631
Chi-Square	1.378.683	1.402.265
NFI	0.851	0.849

The NFI values above show that the NFI value is 0.849, or it can be interpreted that the model the researchers own is 84.9% correct.

4. Discussion

Testing Hypothesis-1 (H1) proves that Performance Expectancy positively and significantly influences Behavioral Intention. It can be seen in the Loading Factor table at the PE5 indicator, with a value of 0.868 which states that the overall pension participants are very satisfied with using the TASPEN Authentication system in withdrawing their retirement salaries. Thus, TASPEN builds a system that accelerates retirement salary withdrawal and is useful in managing it every month. Further studies show that Performance Expectancy has a significant influence, as seen in the Performance Expectancy t-statistic value on the Behavioral Intention, which is 4.355, greater than the t-table, which is 1.96.

Testing Hypothesis-2 (H2) proves that Effort Expectancy positively and significantly influences Behavioral Intention. It can be seen in the Loading Factor table at the EE4 indicator, with the highest value indicating that pension participants find various ways to use the TASPEN Authentication system easily. Further studies have shown that Effort Expectancy has a significant influence, as seen in the t-statistical value of Effort Expectancy on Behavioral Intention, which is 3.914, greater than the t-table, which is 1.96.

Testing Hypothesis-3 (H3) proves that Social Influence positively and significantly influences Behavioral Intention. It can be seen in the Loading Factor table at the SI1 indicator, with the highest value of 0.854, which states that many people around the pension participants have a major influence in using the TASPEN Authentication system regularly. On-site facts show that every month pension participants are very familiar with coming to payment partners (banks or post offices) to withdraw their retirement salary; usually, there are also communities of pension recipients who deliberately come there just to gather with other pension participants. Therefore, the influence of colleagues, friends, and payment partners is considered large in increasing the potential use of this TASPEN Authentication system. Further studies have shown that Social Influence has a significant influence, as seen in the t-statistical value of Social Influence on Behavioral Intention, which is 2.597, greater than the t-table, which is 1.96.

Testing Hypothesis-4 (H4) proves that Trust positively and significantly influences Behavioral Intention. It can be seen

in the Loading Factor table at the TR3 indicator, with the highest value of 0.850, which states that this TASPEN Authentication system always considers the interests of pension participants. Therefore, retirements are very confident with this system by TASPEN. Further studies have shown that Trust has a significant influence, as seen in the t-statistic value of Trust on Behavioral Intention, which is 5.100, greater than the t-table, which is 1.96.

Testing Hypothesis-5 (H5) proves that Behavioral Intention positively and significantly influences Actual System Use. It can be seen in the Loading Factor table of the BI4 indicator, with the highest value of 0.871, which states that if pension participants have access to the TASPEN Authentication system, they will intend to continue using it. It follows the factual conditions (in the field), which show that more and more pension participants are starting to understand this system and figure out how to access the system through the previously registered TASPEN number and the biometric recording process that has been carried out. Further studies have shown that Behavioral Intention has a significant influence, as seen in the t-statistical value of Behavioral Intention on Actual System Use, which is 13.472, greater than the t-table, which is 1.96.

Testing Hypothesis-6 (H6) proves that Facilitating Conditions positively and significantly influences Actual System Use. It can be seen in the Loading Factor table at the FC3 indicator with the highest value, 0.828, which states that the smartphones of pension participants and people around them can run the TASPEN Authentication System properly; this Facilitating Condition variable was excluded from the two indicators. Following the actual testing carried out at the beginning, the results are invalid, with a loading factor below 0.7, namely the FC4 and FC5 indicators. It states that the internet connection of the pension participants is pretty good for accessing the TASPEN Authentication system. In addition, this indicator says that pension participants have no difficulty using the TASPEN Authentication System. Further studies have shown that the Facilitating Condition has a significant influence, as seen in the t-statistic value of the Facilitating Condition for Actual System Use, which is 4.661, greater than the t-table, which is 1.96.

5. Conclusion and Suggestion

This study determines and analyzes the influences of Performance Expectancy, Effort Expectancy, Social Influence, Trust, Behavioral Intention, and Facilitating Condition toward the Actual System Use on using the TASPEN Authentication System. Underlying CHAPTER I regarding the questions studied



with the discussion results in CHAPTER IV, all six hypotheses are supported. The results show that Performance Expectancy, Effort Expectancy, Social Influence, and Trust significantly influence Behavioral Intention. At the same time, the Behavioral Intention and Facilitating Condition variables also significantly influence the Actual System Use in using the TASPEN Authentication System.

Consequently, the study using the quantitative method with SmartPLS (as the aid tool in processing the data) concludes the following:

- The Performance Expectancy positively and significantly influences the Behavioral Intention, with a p-value of 0.000 above the determined standard of < 0.05 .
- The Effort Expectancy positively and significantly influences the Behavioral Intention, with a p-value of 0.000 above the determined standard of < 0.05 .
- The Social Influence positively and significantly influences the Behavioral Intention, with a p-value of 0.010 above the determined standard of < 0.05 .
- The Trust positively and significantly influences the Behavioral Intention, with a p-value of 0.000 above the determined standard of < 0.05 .
- The Behavioral Intention positively and significantly influences the Actual System Use, with a p-value of 0.000 above the determined standard of < 0.05 .
- The Facilitating condition positively and significantly influences the Actual System Use, with a p-value of 0.000 above the determined standard of < 0.05 .

The following are suggestions regarding the next research development based on this study:

- The limitation of respondents can expand throughout Indonesia and keep watching previous respondents' results to see each respondent's characteristics in other regions.
- What drives researchers conducting this study is this company, which is the first to implement digitizing services for its participants using biometrics, so, hopefully, this study can develop to be executed in other insurance

industries and not rule out the possibility outside insurance industries.

- Adding other variables in the further study can be carried out to obtain more accurate information that will be obtained from the respondents later, both the pension participants of PT TASPEN (Persero) themselves and their families.
- This TASPEN Authentication application has been implemented for approximately six years with various benefits and constraints. Hopefully, the study results can provide feedback to management to evaluate this application by looking at various factors, particularly how to facilitate services to the company's customers while considering humanism as well as security and convenience in managing pension funds.

By this study results, researchers hope to be able to contribute to TASPEN company so the implication of this study can be used by the company as a direction in setting a strategy. Here are the implications:

- It is suggested that the management of PT TASPEN (Persero) evaluates the implementation of the TASPEN Authentication application. The study data are expected to be the initial feedback in further discussions on optimizing the digitalization of the pension payment service. The policy adjustment to the pension fund management can be conducted by keeping underlying the stakeholder policy and current technological development and noticing the participants' customer journey organized by PT. TASPEN (Persero).
- It is suggested that the working units responsible for managing services for TASPEN participants (notably, the pensions) reformulate the ecosystem following the current environmental conditions and the pension participants' demography organized by PT. TASPEN (Persero) provides ease and convenience in the retirement salary withdrawal, by still ensuring security and increasing the participants' trust in the company that tries to utilize the digitalization role in the service process for pension participants.

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