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Pengaruh Reliabilitas Dan Literasi Digital Terhadap Niat Menggunakan Aplikasi, Dengan Kemudahan Penggunaan Sebagai Intervening Variabel, Di Inamikro, Jakarta

The Influence of Reliability and Digital Literacy on Intention to Use Application: The Mediating Role of Ease of Use at INAmikro, Jakarta

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ABSTRAK

INAmikro, Jakarta mengalami penurunan intensi penggunaan aplikasi yang terlihat dari aktivasi microApps ini diduga karena reliabilitas, literasi digital dan kemudahan penggunaan. Tujuan dari penelitian ini adalah untuk mengetahui reliabilitas dan literasi digital pada intensi penggunaan aplikasi dengan kemudahaan penggunaan sebagai variabel intervening di INAmikro, Jakarta. Reliabilitas, literasi digital, dan kemudahan penggunaan memiliki peran penting dalam membentuk intensi penggunaan aplikasi. Keandalan, literasi digital, dan kemudahan penggunaan sangat terkait dengan intensi penggunaan aplikasi dan aktivasi microApps. Dalam penelitian ini, penulis menggunakan quantitative research design dan IBM SPSS statistics V. 26. Peneliti menggunakan pendekatan deskriptif dan kausal. Teknik sampling yang digunakan adalah convenience sampling. Ukuran sampel adalah 120 pelanggan. Penelitian ini juga lolos uji validitas, reliabilitas, normalitas, multikolinearitas, heteroskedastisitas. Hasil uji hipotesis menunjukkan bahwa reliabilitas dan literasi digital berpengaruh parsial terhadap Kemudahan Penggunaan. Keandalan, literasi digital, dan kemudahan penggunaan memiliki pengaruh parsial terhadap intensi penggunaan aplikasi. Kemudahan penggunaan memediasi pengaruh reliabilitas dan literasi digital terhadap intensi penggunaan aplikasi di INAmikro, Jakarta. Rekomendasi untuk INAmikro, Jakarta antara lain dapat meningkatkan berbagai fitur microApps yang dapat atur, berbagai reward kepada pelanggan, menyediakan chat dengan staff sehingga jika kesulitan pelanggan dapat melakukan komunikasi dan meningkatkan berbagai keamanan.

ABSTRACT

INAmikro, Jakarta experienced a decline in users' intention to use application that can be seen from the microApps activation this was suspected due to reliability, digital literacy and ease of use. The aim of this research is to investigate whether reliability and digital literacy on intention to use application with, ease of use as intervening variable, at INAmikro, Jakarta. Reliability, digital literacy and ease of use have an important role in shaping intention to use application. Reliability, digital literacy and ease of use are highly connected with intention to use application and microApps activation. In this research, the writer used quantitative research design and IBM SPSS statistics V. 26. The writer used descriptive and causal approach. The sampling technique used was convenience sampling. The sample size was 120 customers. This research also passed the validity, reliability, normality, multicollinearity, heteroscedasticity. The results of hypothesis test showed that reliability and digital literacy have partial influence on Ease of Use. Reliability, digital literacy and ease of use have partial an influence on intention to use application. Ease of use mediates the influence of reliability and digital literacy on intention to use application at INAmikro, Jakarta. Recommendations for INAmikro, Jakarta include can improve various microApps features that can be securely located, various rewards to customers, provides chat with staff so that if customer difficulties can be communicated can improve various security.

INTRODUCTION

In this digital era, the rapid development of technology today has become one of the reasons behind every change that occurs in human life. This encourages changes in human activities in various aspects, including in the financial sector. Internet support and improvements in technology are able to create innovations in the form of financial services based on information technology (Kamal, 2022).

Reliability is the probability of a product being damaged or not in a certain period of time. Reliability can also mean the probability that a product cannot perform its function. Reliability can be a consideration for consumers in choosing a product because it can describe the level of quality of a product (Kurniawan, et al, 2022). According to Tiffany, et al (2023), Digital literacy is the ability to use information and communication technology (ICT) to find, evaluate, utilize, create, and communicate content or information with cognitive and technical skills. Digital literacy is not only seen as a relationship of engagement ability to use applications or operate digital devices, but digital literacy also includes a set of skills, cognitive, psychomotor, and emotional that individuals need in a digital environment. In addition that, digital literacy can also be interpreted as the ability and skills of each people to organize digital information supported by skills in the operation of digital devices (Izzuddin & Ilahiyyah, 2022).

Based on the results of the inamikro Jakarta company report at the end of 2023, it was found that a decrease customers' intention to use application in INAMikro Jakarta

Objectives

a. To analyze whether Reliability has partial influence on Ease of Use at INAmikro, Jakarta.
b. To elaborate whether Digital Literacy has partial influence on Ease of Use at INAmikro, Jakarta.
c. To describe whether Reliability has partial influence on Intention to Use Application, at INAmikro, Jakarta.
d. To explain whether Digital Literacy has partial influence on Intention to Use Application, at INAmikro, Jakarta.
e. To discover whether Ease of Use has influence on Intention to Use Application, at INAmikro, Jakarta.
f. To examine whether Ease of Use mediates the influence of Reliability on Intention to Use Application, at INAmikro, Jakarta.
g. To investigate whether Ease of Use mediates the influence of Digital Literacy on Intention to Use Application at INAmikro, Jakarta.

The research method that is applied in this research is quantitative method, the reason is because this research aimed to have more projectable and statistical results instead of narrative results. Research design defines ways and plans to collect necessary data and turn the data into decent information that can help researchers to get the results of a study.

Based on the population size, simple random sampling was initially planned to be used in collecting the data. However, the sample size calculation through Slovin formula resulted in approximately 383 customers/clients. Given the limit of time left to complete the research, this size is deemed too large and thus the random sampling technique is no longer feasible.

Due to that constraint, the sampling technique used in this research is convenience sampling. Nonprobability sampling is a sampling technique that does not provide equal opportunities for each element or respondents (Anwar, 2020).

Convenience sampling technique was then implemented with the size of sample determined with the main reference to theory proposed by Hair, et al. (1998) as cited in Sugiyono (2022), in which the sample size should be 100 or more greater. As a general rule, the minimum number of samples is at least ten times more of the number of indicators to be analyzed. In this study, 12 item indicators, then the required sample size of at least a number of 12 x 10 = 120 respondents. The respondents in this research must have activated their accounts at INAmikro application. In this research, the sample size is 120 respondent.

RESULTAND DISCUSSION

Multiple Linear Regression Analysis

Regression Analysis is one of the tools which can be used to predict demand in the future based on the past data, or to know the influence of more one independent variable towards one dependent variable. The writer uses multiple linear regression because in this research there are three independent variable.

Table 1. Multiple Linear Regression Analysis (Ease of Use)
Coefficients[a]

1. Model		2. Unstandardized Coefficients 6. B	7. Std. Error	3. Standardized Coefficients 8. Beta	4. t	5. Sig.
9. 1	10. (Constant)	11. 7.621	12. .965	13.	14. 7.899	15. .000
16.	17. Reliability	18. .128	19. .047	20. .179	21. 2.728	22. .007
	23. Digital_Literacy	24. .579	25. .055	26. .687	27. 10.453	28. .000

a. Dependent Variable: Ease_To_Use
Source: Prepared by the Writer (SPSS 26, 2025)

$Z = a + b_1X_1 + b_2X_2 + e$

Ease of Use = 7.621 + 0.128 Reliability + 0.579 Digital Literacy + e The meaning of the multiple linear regression equation above is:

a. Constant (a) of 7.621 states that if Reliability and Digital Literacy are 0 or constant, Ease of Use at INAmikro, Jakarta is 7.621 units.
b. Regression coefficient for Reliability of 0.128, this states that every increase in Reliability 1 unit will increase Ease of Use at INAmikro, Jakarta by 0.128 units assuming other variables remain.
c. Regression coefficient for Digital Literacy of 0.579, this states that every increase in Digital Literacy 1 unit will increase Ease of Use at INAmikro,
Jakarta by 0.579 units assuming other variables remain.

Table 2 Multiple Linear Regression Analysis (Intention to Use Application)
Coefficients[a]

29. Model		30. Unstandardized Coefficients 31. B	Std. Error	32. Standardized 33. Coefficients 34. Beta	35. t	36. Sig.
37. 1	38. (Constant)	39. 3.546	40. 1.040	41.	42. 3.409	43. .001
44.	45. Reliability	46. .108	47. .042	48. .144	49. 2.553	50. .012
	51. Digital_Literacy	52. .232	53. .067	54. .263	55. 3.452	56. .001
	57. Ease_To_Use	58. .574	59. .080	60. .551	61. 7.137	62. .000

a. Dependent Variable: Intention_To_Use_Application
Source: Prepared by the Writer (SPSS 26, 2025)

$Y = a + b_3X_1 + b_4X_2 + B_5 Z + e$

Intention to Use Application = 3.546 + 0.108 Reliability + 0.232 Digital Literacy + 0.574 Ease of Use + e The meaning of the multiple linear regression equation above is:

a. Constant (a) of 3.546 states that if Reliability, Digital Literacy and Ease of Use are 0 or constant, Intention to Use Applicatian at INAmikro, Jakarta is 3.546 units.
b. Regression coefficient for Reliability of 0.108, this states that every increase in Reliability 1 unit will increase Intention to Use Applicatian at INAmikro, Jakarta by 0.108 units assuming other variables remain.
c. Regression coefficient for Digital Literacy of 0.232, this states that every increase in Digital Literacy 1 unit will increase Intention to Use Applicatian at INAmikro, Jakarta by 0.232 units assuming other variables remain.
d. Regression coefficient for Ease of Use of 0.574, this states that every increase in Ease of Use 1 unit will increase Intention to Use Applicatian at INAmikro,
Jakarta by 0.574 units assuming other variables remain.

Result of Hypothesis Testing

Partial Test (t Test)

The test is carried out to determine the effect of the independent variables on the dependent variable partially. Under the condition:

H_1: Reliability has partial influence on Ease of Use at INAmikro, Jakarta.
H_2: Digital Literacy has partial influence on Ease of Use at INAmikro, Jakarta.
H_3: Reliability has partial influence on Intention to Use Application at INAmikro, Jakarta.
H_4: Digital Literacy has partial influence on Intention to Use Application at INAmikro, Jakarta.
H_5: Ease of Use has influence on Intention to Use Application at INAmikro, Jakarta.

Table 3. t Test (Ease of Use)

Coefficients[a]

63. Model		64. Unstandardized Coefficients		65. Standardized Coefficients	66. t	67. Sig.
		68. B	69. Std. Error	70. Beta		
71. 1	72. (Constant)	73. 7.621	74. .965	75.	76. 7.899	77. .000
78.	79. Reliability	80. .128	81. .047	82. .179	83. 2.728	84. .007
	85. Digital_Literacy	86. .579	87. .055	88. .687	89. 10.453	90. .000

a. Dependent Variable: Ease_To_Use

Source: Prepared by the Writer (SPSS 26, 2025)

Table 3. shows the value of table for significant 0.05 at free degrees df = n-k = 120-3 = 117 is equal to 1.980. The results of the partial test can be explained that t_{count} (2.728) > t_{table} (1.980) and significant value 0.007 < 0.05, then H_1 is accepted, namely: Reliability has partial influence on Ease of Use at INAmikro, Jakarta.

The results of the partial test can be explained that t_{count} (10.453) > t_{table} (1.98.) and significant value 0.000 < 0.05, then H_2 is accepted, namely: Digital Literacy has partial influence on Ease of Use at INAmikro, Jakarta.

Table 4. t Test (Intention to Use Application)
Coefficients[a]

91. Model		92. Unstandardized Coefficients 96. B	97. Std. Error	93. Standardized Coefficients 98. Beta	94. t	95. Sig.
99. 1	100. (Constant)	101. 3.546	102. 1.040	103.	104. 3.409	105. .001
106.	107. Reliability	108. .108	109. .042	110. .144	111. 2.553	112. .012
	113. Digital_Literacy	114. .232	115. .067	116. .263	117. 3.452	118. .001
	119. Ease_To_Use	120. .574	121. .080	122. .551	123. 7.137	124. .000

a. Dependent Variable: Intention_To_Use_Application Source: Prepared by the Writer (SPSS 26, 2025)

Table 4. shows the value of table for significant 0.05 at free degrees df = n-k = 120-4 = 116 is equal to 1.981. The results of the partial test can be explained that t_{count} (2.553) > t_{table} (1.981) and significant value 0.012 < 0.05, then H_3 is accepted, namely: Reliability has partial influence on Intention to Use Application at INAmikro, Jakarta.

The results of the partial test can be explained that t_{count} (3.452) > t_{table} (1.981) and significant value 0.001 < 0.05, then H_4 is accepted, namely: Digital Literacy has partial influence on Intention to Use Application at INAmikro, Jakarta. The results of the partial test can be explained that t_{count} (7.137) > t_{table} (1.981) and significant value 0.000 < 0.05, then H_5 is accepted, namely: Ease of Use has influence on Intention to Use Application at INAmikro, Jakarta.

CONCLUSION

The following are the conclusion drawn on this research:

a. The results of the partial test can be explained that t_{count} (2.728) > t_{table} (1.980) and significant value 0.007 < 0.05, then H_1 is accepted, namely: Reliability have partial influence on Ease of Use at INAmikro, Jakarta. Regression coefficient for Reliability of 0.128, this states that every increase in Reliability 1 unit will increase Ease of Use at INAmikro, Jakarta by 0.128 units assuming other variables remain.

b. The results of the partial test can be explained that t_{count} (10.453) > t_{table} (1.98.) and significant value 0.000 < 0.05, then H_2 is accepted, namely: Digital Literacy have partial influence on Ease of Use at INAmikro, Jakarta. Regression coefficient for Digital Literacy of 0.579, this states that every increase in Digital Literacy 1 unit will increase Ease of Use at INAmikro, Jakarta by 0.579 units assuming other variables remain

c. The results of the partial test can be explained that t_{count} (2.553) > t_{table} (1.981) and significant value 0.012 < 0.05, then H_3 is accepted, namely: Reliability have partial influence on Intention to Use Application at INAmikro, Jakarta.

Regression coefficient for Reliability of 0.108, this states that every increase in Reliability 1 unit will increase Intention to Use Applicatian at INAmikro, Jakarta by 0.108 units assuming other variables remain.

d. The results of the partial test can be explained that t_{count} (3.452) > t_{table} (1.981) and significant value 0.001 < 0.05, then H_4 is accepted, namely: Digital Literacy have partial influence on Intention to Use Application at INAmikro, Jakarta. Regression coefficient for Digital Literacy of 0.232, this states that every increase in Digital Literacy 1 unit will increase Intention to Use Applicatian at INAmikro, Jakarta by 0.232 units assuming other variables remain.

e. The results of the partial test can be explained that t_{count} (7.137) > t_{table} (1.981) and significant value 0.000 < 0.05, then H_5 is accepted, namely: Ease of Use have partial influence on Intention to Use Application at INAmikro, Jakarta. Regression coefficient for Ease of Use of 0.574, this states that every increase in Ease of Use 1 unit will increase Intention to Use Applicatian at INAmikro, Jakarta by 0.574 units assuming other variables remain.

f. The results of the sobel test can be explained that t statistic (2.421) > 1.96 and p-value (0.015 < 0.05) then H_6 is accepted, namely: Ease of Use mediates the influence of Reliability on Intention to Use Application at INAmikro, Jakarta.

g. The results of the sobel test can be explained that t statistic (3.119) > 1.96 and p-value (0.002 < 0.05) then H_7 is accepted, namely: Ease of Use mediates the influence of Digital Literacy on Intention to Use Application at INAmikro,
Jakarta.

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