



The Effect of Perception Ease of Use and Perception of Usefulness on the Intention to Use the Electronic Archive/ File Management System (SMILE) with Trust as a Moderating Variable at Bank BPD DIY

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ABSTRACT

Banks are considered as trust institutions, which must be able to protect customer assets, privacy and protection of customer data in accordance with regulations. The purpose of this study is to determine the influence of the perception of convenience and the perception of usefulness on the intention to use the electronic archive management system (SMILE) with trust as a moderation variable at Bank BPD DIY. The research method used is quantitative with a field research approach. The subjects used in this study are 123 employees from Bank BPD DIY. The data collection technique used is a questionnaire with the help of the SPSS application. The results of this study were that the perception of convenience had a significant positive effect on the intention to use a smile, the perception of usefulness had a significant negative effect on the intention to use a smile, trust did not moderate the relationship between the perception of convenience and the intention to use a smile, and trust did not moderate the relationship between the perception of benefit and the intention to use a smile in the Bank employees.

INTRODUCTION

Banks have a uniqueness that is different from other businesses, which is reflected in the source of bank operating funds, most of which come from people who entrust their funds to be deposited in banks. Therefore, banks are considered as trust institutions, which must be able to protect customer assets, privacy and protection of customer data in accordance with regulations. Confidentiality means preventing the disclosure of information to unauthorized persons (Li et al., 2021). In addition, banks also function as intermediary institutions that distribute public funds in the form of financing to support the real sector and the economy as a whole, improve people's living standards, and assist in national development to achieve equitable development. According to Ledhem & Mekidiche (2020) Economic growth is also determined by the performance of the banking sector due to its significant impact on increased investment and capital supply.

Due to the important role played by the banking sector, strict regulation and supervision are required to ensure that banks continue to operate prudently and in accordance with applicable regulations. Bank Indonesia and OJK act as banking regulators and are responsible for supervising and strengthening the banking sector in the country. The purpose of bank supervision is to ensure that each bank's operations run in accordance with applicable regulations and provisions, especially in maintaining financial system stability. This is governed by Law No. 4 of the Republic of Indonesia 2023 Concerning the Development and Strengthening of the Financial Sector (UU RI, 2023).

In overcoming the problem of failure to inform regulations that can result in a lack of employee understanding of the regulations and/or their changes, banks in Indonesia have developed an internet-based system or online system that functions as an information center for employees to support the decision-making process. It is also necessary to improve the knowledge management system which can improve business performance (Abubakara et al., 2019; Santoro et al., 2019). The application of technological solutions to develop new processes and products, as well as adopt habits and best practices, has enhanced the innovation capabilities of companies (Gil-Gomez et al., 2020).

One of the banks that developed such a system is Bank BPD DIY. The bank developed an application of the Electronic Records Management System called "Smile". This application serves as a means to accommodate the bank's internal provisions that can be accessed by all employees through an intranet network that is connected to all computer networks used. The main purpose of developing the Smile application is to ensure the effectiveness of delivering information related to applicable regulations and provisions to all employees of Bank BPD DIY. With the help of information technology through an intranet, this application provides convenience to access information from each different office location, making it easier for employees to find the information they need, considering that knowledge has an important role as a resource for the company (Friedrich et al., 2020). Increased understanding of rules and regulations, driven by digital innovation, can accelerate the long-term value

creation process. It can also guide the company's strategy towards innovative new business models (Di Vaio et al., 2021). The company's commitment to the use of technologies that can increase the level of knowledge, as well as the sustainability of the company's performance, driven by digital innovation, can be achieved through the provision of adequate training courses for its employees (Singh & El-Kassar, 2019).

The use of digital archives also has several obstacles, including the need for maintenance or maintenance of software and hardware that supports digital archive applications, the need for human resources who can manage information systems and technology, and the potential for risks due to human error, for example, documents that are scanned incorrectly will make the document incomplete.

The challenge in making a change is the possibility of rejection of the planned change. The use of the new system is not optimal because users refuse or are reluctant to use it for various reasons. When the information system developed is rejected, as a result the use of the information system will be hampered continuously, which will ultimately lead to a low return on investment in the development of the information system.

Some research Granić & Marangunić (2019) and Giua et al., (2021) shows that the main cause of failure to receive information systems in an organization is no longer due to the technical quality of the information system produced, but rather in the behavioral aspect of its users. The behavior in question is the user's perception of the usefulness and ease of use of a system (Venkatesh & Davis, 2000). Some previous research Rafique et al., (2020) has indicated that if a person considers there are benefits in using a technology, feels the convenience of an information technology and security, then that person will tend to have a desire to use the technology. Perception of the ease and benefits of using technology/information systems affects individual attitudes towards the use of the technology, which will ultimately affect the user's intention to use the technology.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

Fred Davis established the Technology adoption paradigm (TAM) in 1989 as a paradigm for analyzing and understanding the elements that influence adoption of computer technology use. This model is an extension of Fishbein and Ajzen's Theory of Reasoned Action (TRA), which was developed in 1980. TRA is a theory that explains that individuals perform certain behaviors because they have the will or intention to do it of their own will. On the other hand, TAM explains the cause-and-effect relationship between an individual's beliefs about the benefits of an information system and its ease of use with the behavior, needs, and use of the information system. The purpose of TAM is to explain and predict the user's acceptance of an information system.

In the TAM model, the acceptance or use of information technology is determined by the perception of ease of use (perceived ease of use), Perception of Usability (perceived usefulness), Attitude towards use (attitude toward using), and intent to use behavior (behavioral intention to use). Based on these

four variables, there are two variables that predominantly affect the acceptance or use of a technology or information system (Al-Rahmi et al., 2019; Revyathi & Tselios, 2019; Rugube & Govender, 2022; Wang et al., 2019). These two variables are perceptions of usefulness (usefulness) and perceptions of ease of use of technology (ease of use).

Perceived Ease of Use

According to Davis in Pratama (2020), Perception of Ease of Use (Perceived Ease of Use) is the degree to which a person feels a system is used because it is simple to comprehend and use, requiring little effort. Venkatesh & Davis, (2000) grouping the Ease-of-Use Perception dimensions as follows:

- a. Users engage with a clear and understandable system.
- b. Interacting with the system requires minimal mental effort.
- c. Easy to use system.
- d. The system is user-friendly and customizable to meet individual needs.

Perceived Usefulness

According to Davis in Pratama (2020), usability or usefulness (usefulness) is defined as a person's belief that using a system will increase their performance or achievements. The benefits of using the information system can be assessed based on the user's confidence in receiving the information system, with the belief that the use of the information system can provide positive benefits for them.

Venkatesh & Davis, (2000) grouping the dimensions of Perception of Usefulness into the following:

- a. The system increases individual job performance.
- b. The system promotes individual productivity.
- c. Using the system can improve individual effectiveness.
- d. The system provides benefits to individuals.

Intention to use

Intention is an indication of a person's readiness to show behavior, and it is an antecedent of behavior (Rahmawati & Khurosani, 2020). Intention to use is described as a person's voluntary effort to try something. The greater the intention of a person to realize his behavior, the more likely it is that the behavior will be realized. Intention is able to better predict the level of system usage, when compared to other predictors (Diyandhari & Kismono, 2020).

Belief

Trust is a condition where there is a belief that the system used fulfills the task/role as expected. This is the main foundation (Hemas & Tileng, 2020). Trust has an important role in predicting a person's intentions by reducing the perceived risks while using the system. Trust in the system used can affect their desire to use the system (Ariningsih et al., 2022).

The Effect of Perception of Convenience on the Intention to Use the Electronic Archive Management System (Smile) Application of Bank BPD DIY

According to Davis in Pratama (2020), convenience is a person's belief that a technological system can be easily understood and used. This convenience will reduce the energy, mind, and time used to learn and use the system, and people who work with the system will find it easier than people who work manually without a system (Putri et al., 2022).

H1: Perception of convenience has a significant positive effect on intention using the Electronic Archive Management System (Smile) application of Bank BPD DIY

The effect of the perception of usefulness on the intention to use the Electronic Archive Management System (Smile) application of Bank BPD DIY

The perception of utility is defined by Davis in Pratama (2020) as to what extent an individual believes that using the system will help improve their performance. Ariningsih et al., (2022) argues that the core prerequisites that make people interested or disinterested in using the system. People tend to adopt a system, if they feel that it makes their lives more comfortable.

H2: The perception of usefulness has a significant positive effect on the intention (intention) of using the Electronic Archive Management System (Smile) application of Bank BPD DIY.

The influence of trust in moderating the relationship between the perception of convenience and intention using the Electronic Archive Management System (Smile) application of Bank BPD DIY

This perception of convenience can affect behavior, namely the higher a person's knowledge about the ease of using an existing system, the higher the level of benefits that will be obtained (Larasati, 2023).

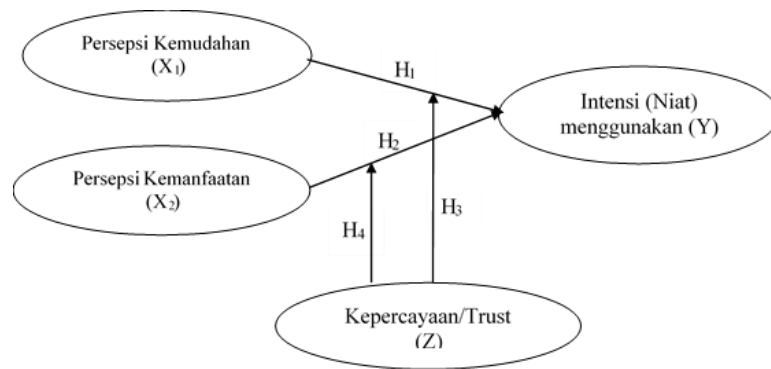
H3: Trust moderates the relationship between the perception of convenience and intention using the Electronic Archive Management System (Smile) application of Bank BPD DIY.

The influence of trust in moderating the relationship between the perception of usefulness and intention using the Electronic Archive Management System (Smile) application of Bank BPD DIY

The perceived usefulness or usefulness according to Davis in Pratama (2020) defined as the extent to which a person thinks that using a particular system will improve their performance.

H4: Trust moderates the relationship between perception of benefits and intention using the Electronic Archive Management System (Smile) application of Bank BPD DIY.

There have been many previous studies that have discussed two perception variables regarding the perception of convenience and usefulness or usefulness related to the influence of the acceptance or use of a technology or information system. The following is the framework of thinking in this study:



Picture 1. Thinking Framework

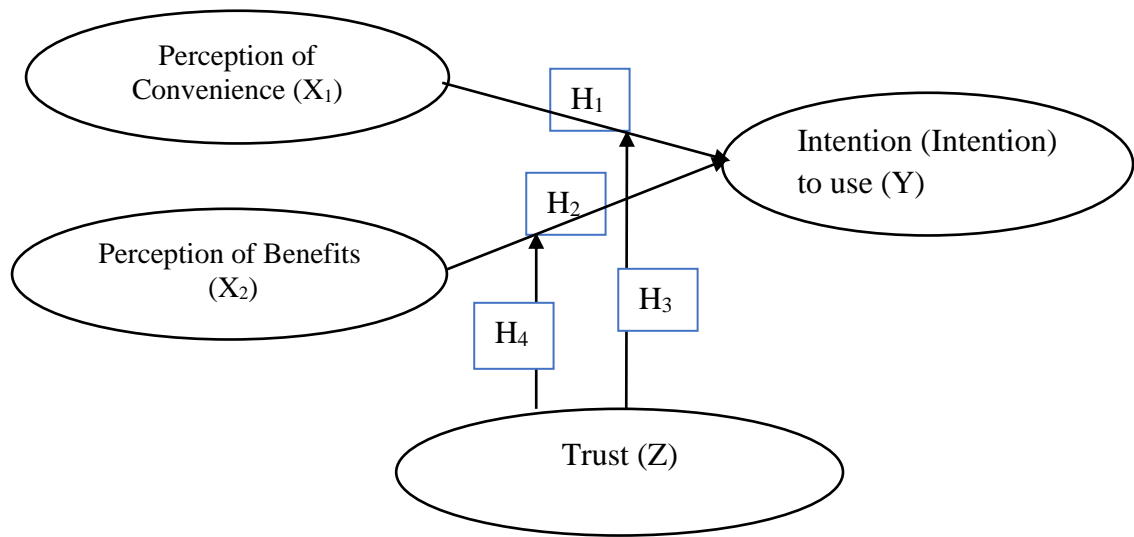
METHODOLOGY

The author employs a quantitative methodology for this study. This research involves field research, which strives to thoroughly investigate the background of the current situation as well as the environmental interaction of a social unit, whether individual, group, institution, or community. The subject of the study is an employee of Bank BPD DIY Wonosari Branch Office who has access to use the "Smile" application of Bank BPD DIY. The object of this study is to explore the extent to which the perception of convenience and the perception of benefits affect the intention (intention) of using the "Smile" application at Bank BPD DIY and whether the variable of trust moderation can affect the perception of convenience and usefulness.

The population of this study is employees of Bank BPD DIY Wonosari Branch Office. The total number of employees at Bank BPD DIY Wonosari Branch Office is 230 people. Next, sampling was carried out using a technique called the purposive sampling technique. The purposive sampling procedure involves selecting a sample from the population based on predetermined criteria. The sample criteria in this study are employees who have access rights using the "Smile" application of Bank BPD DIY. The number of eligible population members is 123 employees.

In this study, respondents were given a questionnaire to complete, and the data was analyzed using a classical assumption test that included a normality test, a multicollinearity test, and a heteroscedasticity test. This was followed by a regression moderate analysis (MRA) and a hypothesis test that included a F test, a t-test, and a determination coefficient.

RESEARCH RESULTS
Overview of Research Objects



The sample used in this study was employees of BPD DIY Wonosari branch. Based on the criteria that have been set in the research method, it is known that the employees of BPD DIY Wonosari branch who meet the sampling criteria are 123 employees. Based on the sample selection procedure, it is known that the number of employees designated as a research sample is 123 employees. A more detailed explanation is presented in table 1. The following:

Table 1. Sample Selection Procedure

No	Description	Sum
1	Employees who are in the Wonosari branch area	230
2	Employees who cannot access the Smile application	(107)
Number of employees for sample		123

Source: Bank BPD DIY Wonosari, 2024

Classical Assumption Test

The classic asusmancy test consists of 4 tests, namely the normality test, the heteroskepactivity test and the mulcollinearity test.

Table 2. Normality Test Results
 One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		123
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.60590665
Most Extreme Differences	Absolute	.094
	Positive	.093
	Negative	-.094
Test Statistic		.094
Exact Sig. (2-tailed)		.213
Point Probability		.000

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

The significance value in the table above is greater than 0.05, indicating that the data is regularly distributed.

Tabel 3. Heteroscedacity Test Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.469	.468		1.002	.319
X1	-.044	.024	-.236	-1.841	.068
Z	-.048	.053	-.191	-.918	.361
X2_	.092	.049	.448	1.887	.062

a. Dependent Variable: Abs_RES

The significance value in the table above is greater than 0.05, indicating that no heteroscedaity symptoms exist.

Table 4. Multicollinearity Test Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2.205	.800		2.757	.007		
X1	.413	.042	.671	9.931	.000	.464	2.156
X2_	-1.039	.082	-1.553	-12.718	.000	.142	7.035
Z	1.326	.090	1.606	14.752	.000	.179	5.589
CX1_CZ	-.009	.032	-.025	-.269	.788	.250	4.008
CX2_CZ	.017	.031	.051	.552	.582	.253	3.952

a. Dependent Variable: Y

According to the table above, the variance inflation factor (VIF) is less than 10 and the tolerance is more than 0.10. As a result, multicollinearity is not present.

Test Results Regression Moderate Analysis (MRA)

Table 5. Results of Moderate Regression Analysis Test
Coefficients^a

Model	B	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
		Std. Error	Beta		
1 (Constant)	2.205	.800		2.757	.007
X1	.413	.042	.671	9.931	.000
X2	-1.039	.082	-1.553	-12.718	.000
Z	1.326	.090	1.606	14.752	.000
X1_Z	-.009	.032	-.025	-.269	.788
X2_Z	.017	.031	.051	.552	.582

a. Dependent Variable: Intention to Use (Y)

The Moderated Regression Analysis (MRA) findings can be obtained from the table above:

$$Y = 0,671X1 - 1,553X2 + 1,606Z - 0,025X1.Z + 0,051X2.Z + e.....(1)$$

H1 Testing

Based on table 5, the interaction of the convenience perception variable (X1) with the use intention variable was obtained with a regression coefficient of 0.671 and a significance value of 0.000 (< 0.05). Thus, it can be stated that the perception of convenience has a significant positive effect on the intention to use. So that the first hypothesis (H1) which states "Perception of Convenience has a significant positive effect on the Intention to Use the Electronic Archive Management System (Smile) application of Bank BPD DIY" was accepted.

H2 Testing

Based on table 5, the interaction of the benefit perception variable (X2) with the use intention variable was obtained with a regression coefficient of -1.553 and a significance value of 0.000 (< 0.05). Thus, it can be stated that the perception of convenience has a significant but negative effect on the intention to use. So that the second hypothesis (H2) which states "Perception of Usefulness has a significant positive effect on the Intention to Use the Electronic Archive Management System (Smile)" is partially accepted.

H3 Testing

Based on table 5, it shows the interaction of the variable of perception of convenience with trust (X1. Z) for the variable of intention to use obtained a significance value of 0.788 (> 0.05). Thus, it can be stated that trust does not significantly moderate the influence of perception of ease of use. This means that the confidence variable (Z) does not play a significant role as a moderation variable in the interaction between the perception of ease and the intention to use. So, the third hypothesis (H3) which states "Trust moderates the relationship between Perception of Convenience and Intention Using Electronic Archive Management System (Smile)" is rejected.

H4 Testing

Based on table 5, it shows the interaction of the variable of perception of benefits with trust (X2. Z) for the variable of intention to use obtained a significance value of 0.582 (> 0.05). Thus, it can be stated that trust does not significantly moderate the influence of the perception of usefulness, there is an intention to use. This means that the belief variable (Z) does not play a significant role as a moderation variable in the interaction between the perception of usefulness and the intention to use. So, the fourth hypothesis (H4) which states "Trust moderates the relationship between Perception of Usefulness and Intention to Use an Electronic Archive Management System (Smile)" is rejected.

F TestTable 6. Test Result F
ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	135.259	5	27.052	70.948	.000 ^b
Residual	44.611	117	.381		
Total	179.870	122			

a. Dependent Variable: Intensi

b. Predictors: (Constant), X2_Z, Perception_ease, trust, Perception_Benefits, X1_Z

From the table above, the simultaneous significance test (F test) obtained a significance value of 0.000 less than 0.05. So it can be concluded that together there is an influence of perception of convenience, perception of usefulness and trust on the intention to use.

Coefficient Determination (Adjusted R²)Table 7 Determination Coefficient Test Results (Adjusted R²)**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.867 ^a	.752	.741	.617

a. Predictors: (Constant), X2_Z, Perception_ease, trust, Perception_Benefits, X1_Z

b. Dependent Variable: Intensi

Source: Data Processed by SPSS, 2024

From the results of the table above, an adjusted R² with a value of 0.752 is obtained. This can be interpreted that the independent variables, namely the perception of convenience, the perception of usefulness and trust as moderation variables, affect the dependent variables, namely intention to use by 75.2% while 24.8% are influenced by other factors that are outside the model and are not studied in this study.

DISCUSSION***The Influence of Perception of Convenience on Intention to Use***

The first hypothesis (H1) of this study, namely Perception of Convenience, has a significant positive effect on the Intention to Use the Electronic Archive Management System (Smile) application in employees of Bank BPD DIY Wonosari Branch was accepted (with a regression coefficient of 0.671 and a probability significance of less than 0.05).

This supports previous research conducted by Natalia & Tesniwati (2021) and Putri et al., (2022) which explains that the perception of convenience has a significant and positive effect on the intention to use. Perceived Ease of Use is a level where a person believes that a system is used because the system is easy to understand and use, so that no effort is required (free of effort) (Davis, 1989).

The Effect of Perception of Usefulness on Usage Intention

The second hypothesis (H2) of this study, namely the Perception of Usefulness has a positive significance effect on the Intention to Use the Electronic Archive Management System (Smile) application in Bank BPD DIY Wonosari Branch employees is partially accepted (with a regression coefficient of -1.553 and a probability significance of less than 0.05).

This supports part of previous research conducted by Hemas & Tileng (2020), Putri et al., (2022) and Rakhmadian et al., (2019) which explains that the perception of usefulness has a significant positive effect on the intention to use. This phenomenon occurs because most of the respondents in this study know the benefits of this application but do not use this application too often to support their work performance. Another factor is that some respondents work in work units who do not use this application very often in their work.

The Influence of Trust moderates the relationship between Perception of Convenience and Intention to Use.

The third hypothesis (H3) of this study, namely the belief in moderating the relationship between Perception of Convenience and Intention to Use the Electronic Archive Management System (Smile) in employees of Bank BPD DIY Wonosari Branch was rejected (with a probability significance of more than 0.05)

This does not support previous research conducted by Prayudi et al., (2022) and Maria & Sugiyanto (2023) which explains that trust can moderate the relationship between the perception of ease and the intention (intention) of using. This phenomenon occurs because this application is part of the company's internal provisions where the respondents being researched are also part of the company so that respondents are not worried or do not pay much attention to the confidence variables in using the company's own internal application.

The Influence of Trust moderates the relationship between Perception of Usefulness and Intention to Use.

The fourth hypothesis (H4) of this study, namely Trust moderating the relationship between Perception of Benefit and Intention to Use the Electronic Archive Management System (Smile) in employees of Bank BPD DIY Wonosari Branch was rejected (with a probability significance of more than 0.05).

This does not support previous research conducted by Prayudi et al., (2022) and Maria & Sugiyanto (2023) which explains that trust can moderate the relationship between the perception of usefulness and the intention (intention) to use. This phenomenon also occurs because this application is part of the company's internal provisions where the respondents being researched are also part of the company so that the respondents are not worried or do not pay much attention to the trust variables in using the company's own internal application.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research and discussion on the influence of the interaction of independent variables, namely the perception of convenience, the perception of usefulness to the dependent variable, namely the intention to use

and the influence of the trust moderation variable on the interaction, it can be concluded as follows:

1. Perception of Convenience has a significant positive effect on the Intention to Use the Electronic Archive Management System (Smile) in employees of Bank BPD DIY Wonosari Branch.
2. Perception of Usefulness has a significant negative effect on the Intention to Use the Electronic Archive Management System (Smile) in employees of Bank BPD DIY Wonosari Branch.
3. Trust does not moderate the relationship between Perception of Convenience and Intention to Use the Electronic Archive Management System (Smile) in employees of Bank BPD DIY Wonosari Branch.
4. Trust does not moderate the relationship between Perception of Benefit and Intention to Use the Electronic Archive Management System (Smile) in employees of Bank BPD DIY Wonosari Branch.

ADVANCED RESEARCH

Based on the results that have been obtained, the researcher can provide suggestions for the next researcher to need to increase the research time, the results obtained can also be used as a reference for other researchers, and because the variables used are still limited, it is necessary to conduct further research with other variables.

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