

User Satisfaction and Application Usage of PA'KEPO: A UTAUT 2 Model Analysis

Padel Mohammad Agam¹, Edi Surya Negara², Ria Andriyani³

^{1,2,3}Informatics Departement, Bina Darma University, Palembang, Indonesia
Email: ¹padelmohammad.agam@gmail.com, ²e.s.negara@binadarma.ac.id,
³ria.andriyani@binadarma.ac.id

Abstract

The PA'KEPO (*Payo jadi Keluarga Polisi*) application is a mobile Android application owned by Polda Sumsel for the recruitment process of police members. This study aims to evaluate user satisfaction and the use of the PA'KEPO application by applying the Unified Theory of Acceptance and Use of Technology (UTAUT) 2 model with the addition of the Perceived Trust variable, which represents users' trust in the security and reliability of the application, enhancing users' intention to use the application and impacting actual usage behavior. The analysis of the relationships between variables employs the Structural Equation Modeling (SEM) approach to test the complex relationships between latent variables, allowing for the analysis of data with diverse scales. The research results indicate that the majority of respondents experienced a high level of satisfaction with the PA'KEPO application. The most influential variables—Effort Expectancy, Perceived Trust, Hedonic Motivation, Habit, and Behavioral Intention—significantly affect Use Behavior. Based on these findings, it is recommended that Polda Sumsel continue to encourage the use of the PA'KEPO application by optimizing the variables that have not yet shown significant effects. Improvement recommendations include evaluating and enhancing the application's functionality in line with the daily needs of its users.

Keywords: UTAUT 2, Structural Equation Modeling (SEM), User Satisfaction, Application Usage, PA'KEPO

1. INTRODUCTION

In recent years, the Indonesian National Police (*Polri*), particularly the South Sumatra Regional Police (*Polda Sumsel*), has embraced digital innovation to modernize its operations and improve public services. One such initiative is the PA'KEPO (*Payo jadi Keluarga Polisi*) application, a platform designed to streamline and enhance the police recruitment process. The application aims to provide accessible, transparent, and efficient information to the public while facilitating online registration for prospective police officers. Despite its potential benefits, the implementation of PA'KEPO faces significant challenges, particularly in terms of user adoption and satisfaction. Many users exhibit resistance due to a lack of

understanding of the application's benefits, technical complexities, and perceived inefficiencies [1].

The issue of user resistance highlights a broader challenge of digital transformation in public sector organizations: how to encourage adoption and ensure sustained usage of technology. In the case of PA'KEPO, factors such as trust, effort expectancy, and social influence play crucial roles in shaping user behavior. Without addressing these factors, the application risks falling short of its objectives, thereby impacting public perception of *Polri's* commitment to transparency and efficiency. As public trust and user satisfaction are central to the success of such initiatives, understanding the determinants that drive technology acceptance is essential. This need becomes even more pressing in the context of law enforcement, where public engagement and institutional credibility are critical [2].

To address this issue, the Unified Theory of Acceptance and Use of Technology (UTAUT) 2 model serves as a robust framework for examining technology adoption. Unlike its predecessor, UTAUT 2 incorporates additional variables—such as Hedonic Motivation, Price Value, and Habit—which offer deeper insights into user behavior and technology usage. Furthermore, this study introduces Perceived Trust as an additional factor, recognizing its importance in the context of public sector applications where reliability and credibility are often questioned [3]. By adopting UTAUT 2, this research aims to provide a comprehensive understanding of the factors influencing user satisfaction and acceptance of the PA'KEPO application.

The primary objective of this study is to analyze key variables influencing user satisfaction and application usage of PA'KEPO. Specifically, the study focuses on factors such as Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Perceived Trust, Behavioral Intention, and Use Behavior. By employing Structural Equation Modeling (SEM), a robust multivariate analysis technique, the study examines the relationships between these variables and identifies their impact on technology adoption. This methodological approach ensures that the findings are both statistically valid and practically relevant [4].

The findings of this research are expected to contribute to the growing body of knowledge on technology acceptance in public service organizations, particularly within law enforcement. By identifying the critical drivers of user satisfaction and usage, this study will offer actionable recommendations for improving the PA'KEPO application. Enhancements to the system's usability, features, and trustworthiness will help strengthen community engagement and build public confidence in *Polri's* digital initiatives. Ultimately, this research serves as a reference

for future efforts to implement and evaluate similar technology solutions in public sector contexts, ensuring that digital transformation initiatives align with user needs and expectations [5].

2. METHODS

This research employs a quantitative method that involves several stages, including a preliminary study, model development, questionnaire creation, data accumulation, and data analysis. The preliminary study is conducted to provide a strong foundation for the research by reviewing relevant literature on the application of the Unified Theory of Acceptance and Use of Technology (UTAUT) 2 model.

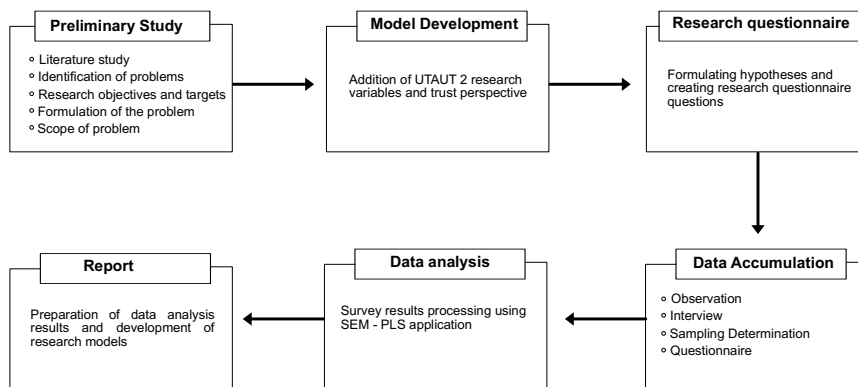


Figure 1. Research Flow

This study aims to analyze the variables influencing the acceptance and usage of the PA'KEPO (Payo jadi Keluargo Polisi) application by users. To achieve this objective, a quantitative approach is applied using the Unified Theory of Acceptance and Use of Technology (UTAUT) 2 model, developed with the addition of the perceived trust variable. The questionnaire is designed based on the variables identified in the UTAUT 2 model, including Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Behavioral Intention, Use Behavior, and perceived trust. Before distributing the questionnaire, pre-testing is conducted on a small group of respondents to ensure the clarity and relevance of the questions [6]. The results of this pre-testing are used to refine and validate the questionnaire, ensuring each item is well interpreted by respondents. The final questionnaire is created in Google Form format to facilitate online data collection.

The study's sample size is determined using the Slovin's formula as a purposive sampling method, based on the number of registrations in the police recruitment selection at Polda Sumsel in 2023, totaling 2,000 participants. This population size

yields a total sample of 353 respondents, including the general public and prospective police officers who use the PA'KEPO application. The demographic distribution of respondents covers age, gender, app usage experience, and professional background to provide a broader context for data analysis.

Data collection is conducted by distributing the validated questionnaire to the predetermined respondents both directly and online, allowing broader access for diverse user groups. Primary data sources come from the questionnaire, while secondary data are gathered from interviews and direct observations to support the information obtained from the questionnaire [7]. Data analysis is conducted using the Structural Equation Modeling (SEM) approach to measure and analyze the relationships between variables. SEM is chosen for its ability to test complex relationships between latent and measurable variables. The analysis process includes several stages, namely: Validity and Reliability Testing to ensure the questionnaire has validity (accurate measurement) and reliability (consistent results); Measurement Model (Outer Model) to assess the relationship between measurable variables and latent variables to confirm appropriate indicators; and Structural Model (Inner Model) to test relationships between latent variables within the UTAUT 2 model, as well as the influence of perceived trust on Behavioral Intention and Use Behavior [8]. The analysis results are expected to provide recommendations for developing application features that better align with user needs, thereby enhancing acceptance and usage of the PA'KEPO application within the community.

2.1. UTAUT2 (Unified Theory of Acceptance and Use of Technology)

UTAUT model is a framework designed to understand user satisfaction and behavior regarding technology usage. This model integrates the key characteristics from eight leading theories of technology satisfaction. By combining these theories, UTAUT creates a more comprehensive model that can be applied across various contexts [9]. UTAUT2, as an extension of the original UTAUT, has a more advanced purpose - identifying three critical constructs in the study of technology satisfaction and usage in various contexts, particularly among consumers [10]. This model not only modifies some existing relationships within UTAUT but also introduces new relationships that are relevant to the dynamic evolution of technology and consumer needs [11]. The three constructs added in UTAUT2 are hedonic motivation, price value, and habit. These additions aim to broaden the scope of the UTAUT model to more accurately explain satisfaction and technology usage behaviors [12]. In the UTAUT model, there are several independent variables: Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, and Habit. Additionally, there are two dependent variables: Be

2.2 Perceived Trust

Trust refers to an individual's belief or confidence in a technology or system being used. Trust serves as a crucial foundation for technology usage, creating an expectation that obligations will be fulfilled adequately as anticipated [13]. Trust plays a central role in establishing sustainable relationships, particularly in digital or online environments. The importance of trust is not only recognized by involved parties but also must be gradually built and demonstrated through concrete actions [14]. In the context of technology usage and satisfaction, levels of uncertainty and risk can be high. Therefore, trust is essential in reducing the uncertainty and risks associated with mobile usage, ensuring targeted implementation through the application of information technology, from internal activities focused on optimizing performance with technological advancements to providing services to the public [15]. Building user trust is key to stimulating the adoption and usage of technology, especially when it involves high-risk actions like financial transactions. Indicators of trust may include the ability to protect privacy, avoiding fraudulent transactions, secure information transmission, and maintaining low risk [16].

2.3 Partial Least Squares-Structural Equation Modeling (PLS-SEM)

Partial Least Squares-Structural Equation Modeling (PLS-SEM) is a multivariate statistical method with high flexibility, used to analyze complex relationships between latent variables in a model [17]. The advantage of PLS-SEM lies in its flexibility regarding classical assumptions, such as the normal distribution of data or large sample sizes, making it applicable to various types of data scales, including interval, nominal, and ratio data [18]. PLS-SEM is not only useful for theory confirmation but can also explain the relationships between latent variables, including the analysis of constructs with reflective and formative indicators [19]. The primary goal of PLS is to assist researchers in predictive objectives, where its formal model defines latent variables as linear aggregates of their indicators [20].

3 RESULTS AND DISCUSSION

3.1 Respondent Demographics

The general characteristics of respondents in this study include aspects such as gender, age, and their level of experience with using the PA'KEPO application from Polda Sumsel. The data collected on each of these characteristics will be used to describe the profile of the respondents involved in the study. Detailed statistics on respondent demographics can be found in Table 1.

Table 1. Respondent Demographics

Item	Options	Frequency	Percentage
Gender	Male	319	90,37%
	Female	34	9,63%
Age	>17-20	313	88,92%
	>20-25	34	9,66%
	>26-30	5	1,42%
Experience	Not Using	318	90,08%
	Using	35	9,92%

3.2 Outer Model Test

The Outer Model Test in applying the UTAUT 2 model to the PA'KEPO application from Polda Sumsel is a step to evaluate the factor loadings, validity, and reliability of the constructs within the model. The focus of this test is to assess how well variables such as Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, perceived trust, Behavioral Intention, and Use Behavior represent the relevant aspects of application usage.

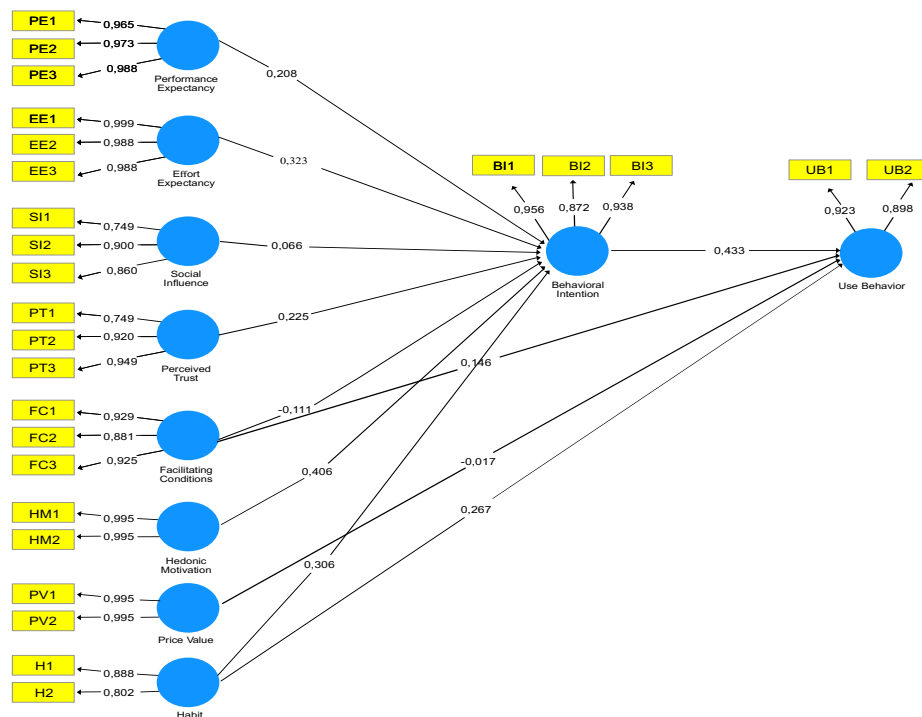


Figure 2. Outer Model of PA'KEPO Polda Sumsel

3.3 Factor Loading

Path Coefficient Testing is conducted to assess the relationship between indicators and the latent variables being tested, with the aim of measuring the level of satisfaction and usage of the PA'KEPO application from Poldasumsel. Table 4.2 shows the results of the factor loading test for each indicator of the tested variables.

Table 2. Results of the Factor Loading Test

Indicator	BI	EE	FC	H	HM	PE	PT	PV	SI	UB
BI1	0,956									
BI2	0,872									
BI3	0,938									
EE1		0,989								
EE2		0,988								
EE3		0,988								
FC1			0,929							
FC2			0,881							
FC3			0,925							
H1				0,888						
H2				0,802						
HM1					0,995					
HM2					0,995					
PE1							0,965			
PE2							0,973			
PE3							0,988			
PT1						0,974				
PT2						0,920				
PT3						0,949				
PV1								0,981		
PV2								0,984		
SI1									0,749	
SI2									0,900	
SI3									0,860	
UB1										0,923
UB2										0,898

3.4 Convergent Validity Test

In the convergent validity test using Average Variance Extracted (AVE), where the minimum AVE value required is 0.5, the results indicate that the measurement outcomes for the variables are as follows: Performance Expectancy is 0.951, Effort Expectancy is 0.977, Social Influence is 0.704, Facilitating Conditions is 0.832, Hedonic Motivation is 0.991, Price Value is 0.966, Habit is 0.716, Perceived Trust is 0.899, Behavioral Intention is 0.851, and Use Behavior is 0.829. These values confirm that the measurements are valid and reliable for understanding and assessing satisfaction and usage of the PA'KEPO application.

Tabel 3. Results of the Convergent Validity Test

Variabel	Average Variance Extracted (AVE)
Behavioral Intention	0,851
Effort Expectancy	0,977
Facilitating Conditions	0,832
Habit	0,716
Hedonic Motivation	0,991
Perceived Trust	0,899
Performance Expectancy	0,951
Price Value	0,966
Social Influence	0,704
Use Behavior	0,829

3.5 Reliability Test

The results of the reliability test are shown in Table 4. All tested variables have the following reliability values: Performance Expectancy is 0.983, Effort Expectancy is 0.992, Social Influence is 0.876, Facilitating Conditions is 0.937, Hedonic Motivation is 0.995, Price Value is 0.983, Habit is 0.834, Perceived Trust is 0.964, Behavioral Intention is 0.945, and Use Behavior is 0.907. Since all variables have values above 0.7, they are considered reliable, indicating consistency in producing similar results across different times.

Tabel 4. Results of the Latent Variable Reliability Test

Variabel	Composite Reliability
Behavioral Intention	0,945
Effort Expectancy	0,992
Facilitating Conditions	0,937
Habit	0,834
Hedonic Motivation	0,995
Perceived Trust	0,964
Performance Expectancy	0,983
Price Value	0,983
Social Influence	0,876
Use Behavior	0,907

3.6 Structural Model Test

The structural model test is part of path analysis in research used to examine the relationships between latent variables in the context of the acceptance and use of

the PA'KEPO application by Polda Sumsel. As shown in Table 6, there are four variables with significant effects: Behavioral Intention significantly impacts Use Behavior, Habit significantly impacts both Behavioral Intention and Use Behavior, and Hedonic Motivation significantly impacts Behavioral Intention. Meanwhile, six variables do not have significant effects based on the T-statistic values produced. A T-statistic value greater than 1.96 indicates that the proposed hypothesis can be accepted or that the tested variable has a significant effect on other variables.

Tabel 6. Results of the Path Coefficients Test

Variabel	Path Coefficient	T Statistics	P (Value)	Note
Performance Expectancy - > Behavioral Intention	0,208	0,873	0,383	Positively Influential but Not Significant
Effort Expectancy -> Behavioral Intention	0,323	2,578	0,006	Positively Influential but Not Significant
Social Influence -> Behavioral Intention	0,066	1,627	0,104	Positively Influential but Not Significant
Perceived Trust -> Behavioral Intention	0,238	3,561	0,001	Positively Influential but Not Significant
Facilitating Conditions -> Behavioral Intention	-0,111	1,014	0,311	Berpengaruh negatif dan tidak signifikan
Facilitating Conditions -> Use Behavior	0,146	1,236	0,217	Negatively Influential but Not Significant
Hedonic Motivation -> Behavioral Intention	0,406	1,978	0,048	Positively Influential and Significant
Price Value -> Use Behavior	-0,017	0,110	0,912	Positively Influential and Significant

Variabel	Path Coefficient	T Statistics	P (Value)	Note
Habit -> Behavioral Intention	0,306	4,628	0,000	Positively Influential and Significant
Habit -> Use Behavior	0,267	3,481	0,001	Positively Influential and Significant
Behavioral Intention -> Use Behavior	0,433	2,688	0,007	Positively Influential and Significant

3.7 Hypothesis Testing

Based on the results of the hypothesis testing, it can be concluded that there are correlations among the variables investigated. The following is an overview of the research model based on these hypothesis test results.

Tabel 7. Hypothesis Test

Hypothesis	Correlation Between Variables	Information
H1	Performance Expectancy -> Behavioral Intention	Not Supported
H2	Effort Expectancy -> Behavioral Intention	Supported
H3	Social Influence -> Behavioral Intention	Not Supported
H4	Perceived Trust -> Behavioral Intention	Supported
ch5	Facilitating Conditions -> Behavioral Intention	Not Supported
H6	Facilitating Conditions -> Use Behavior	Not Supported
H7	Hedonic Motivation -> Behavioral Intention	Supported
H8	Price Value -> Use Behavior	Not Supported
H9	Habit -> Behavioral Intention	Supported
H10	Habit -> Use Behavior	Supported
H11	Behavioral Intention -> Use Behavior	Supported

Here are the results of the data analysis from the PA'KEPO application satisfaction model at Polda Sumsel using SmartPLS. These hypotheses were formulated to test the relationships between the identified variables and the level of satisfaction and use of the application, as follows.

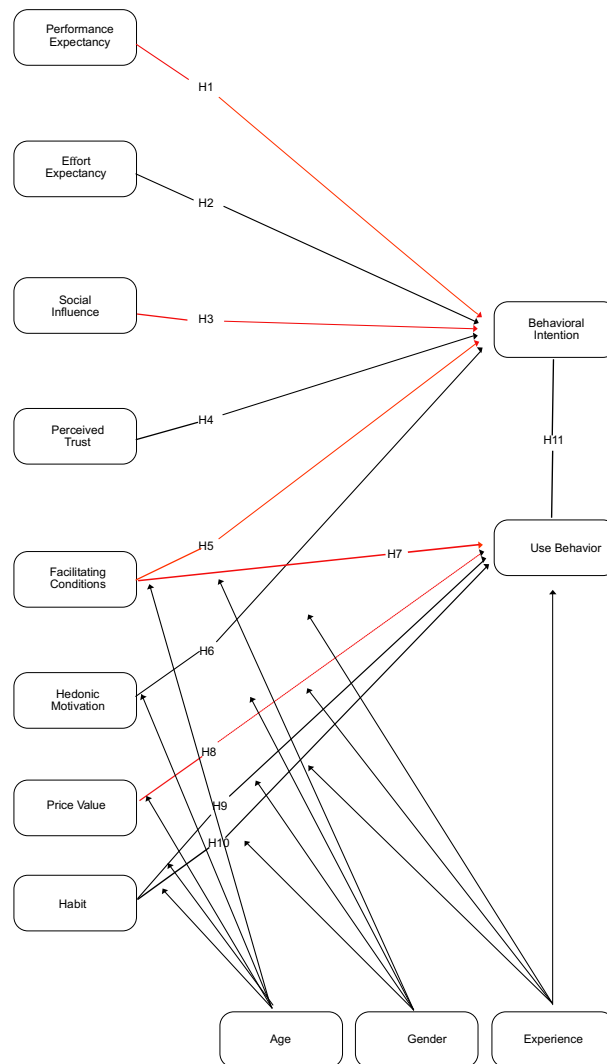


Figure 3. Results of Hypothesis Testing

Here are the results of the hypothesis testing for the PA'KEPO application satisfaction model at Polda Sumsel using SmartPLS:

- 1) **H1:** The coefficient is 0.208, the T-statistic is 0.873, and the p-value is 0.383. This means that Performance Expectancy does not have a significant effect on Behavioral Intention.
- 2) **H2:** The coefficient is 0.323, the T-statistic is 2.578, and the p-value is 0.006. This indicates that Effort Expectancy significantly affects Behavioral Intention. This is due to the positive interaction between users

and the PA'KEPO application, where users have experienced ease and accessibility due to the clear and understandable use of the application.

- 3) **H3:** The coefficient is 0.066, the T-statistic is 0.578, and the p-value is 0.104. This suggests that Social Influence does not significantly affect Behavioral Intention. This may be because users of the PA'KEPO application are not influenced or reliant on others in their environment for using the application, except for registration needs.
- 4) **H4:** The coefficient is 0.238, the T-statistic is 3.561, and the p-value is 0.001. This shows that Perceived Trust significantly affects Behavioral Intention. This is likely because users feel that the application adequately secures their personal data or maintains privacy, as no personal identity information is required during use.
- 5) **H5:** The coefficient is -0.111, the T-statistic is 1.014, and the p-value is 0.311. This indicates that Facilitating Conditions do not significantly affect Behavioral Intention. Users may feel that the facilitating conditions do not create sufficient comfort in using the application or that the technical infrastructure is not evenly distributed, affecting their experience.
- 6) **H6:** The coefficient is -0.236, the T-statistic is 1.014, and the p-value is 0.217. This shows that Facilitating Conditions do not significantly affect Use Behavior. This may be because users find the features of the application irrelevant or not aligned with their daily needs, and supportive conditions alone do not significantly impact usage.
- 7) **H7:** The coefficient is 0.406, the T-statistic is 1.978, and the p-value is 0.048. This indicates that Hedonic Motivation significantly affects Behavioral Intention. Users find the application well-designed with functional features during police registration, creating a positive experience and making it feel more practical and efficient.
- 8) **H8:** The coefficient is -0.017, the T-statistic is 0.110, and the p-value is 0.912. This means that Price Value does not significantly affect Use Behavior. Users perceive significant added value from the application, such as increased efficiency or personal benefits, reducing the impact of cost considerations.
- 9) **H9:** The coefficient is 0.306, the T-statistic is 4.628, and the p-value is 0.000. This suggests that Habit significantly affects Behavioral Intention. Positive experiences with the application consistently strengthen the habit, reinforcing users' intention to continue using the application as part of their routine.
- 10) **H10:** The coefficient is 0.267, the T-statistic is 3.481, and the p-value is 0.001. This indicates that Habit significantly affects Use Behavior. Users who are satisfied or find benefits each time they use the application are more likely to continue using it.
- 11) **H11:** The coefficient is 0.433, the T-statistic is 2.688, and the p-value is 0.007. This shows that Behavioral Intention significantly affects Use

Behavior. Consistent use of the application by users who are satisfied or find benefits increases the likelihood of continued use.

3.8 Coefficients of Determination

The Coefficients of Determination (R^2) test in this study is used to measure the extent to which the independent variables explain the variance in the dependent variables (Behavioral Intention and Use Behavior). As shown in Table 8, the R^2 value for Behavioral Intention is 0.732, and for Use Behavior, it is 0.571. These values indicate that the independent variables significantly and strongly influence the dependent variables.

Tabel 8. Coefficients of Determination Test

Variabel	R Square Adjusted
Behavioral Intention	0,732
Use Behavior	0,571

3.9 Analysis of Technology Usage Satisfaction

The analysis of satisfaction with the use of the PA'KEPO application at Poldasumsel reveals a high level of satisfaction among the majority of respondents. This reflects the application's success in meeting user expectations. Several key variables play a significant role in influencing satisfaction and usage of the application:

- 1) **Effort Expectancy:** This variable has a positive and significant impact on users' intentions to continue using the application. Users who find the application easy to use are more likely to have a higher intention to use it.
- 2) **Perceived Trust:** This variable has a very strong influence on user satisfaction. Users' trust in the application also affects their intention to use PA'KEPO. High trust in the application contributes to users' intentions to continue interacting with it.
- 3) **Hedonic Motivation:** This variable has a good impact on user satisfaction. An application that is enjoyable and provides emotional satisfaction increases users' intention to use it.
- 4) **Habit:** This variable has the greatest influence on user satisfaction. Users who are accustomed to using the application tend to be more satisfied, are more likely to continue using it, and exhibit consistent usage behavior.
- 5) **Behavioral Intention:** This variable has a very strong effect on user satisfaction. The higher the users' intention, the greater the likelihood they will actively use the application.

4 CONCLUSION

This study concludes that the PA'KEPO application by Polda Sumsel has achieved a high level of user satisfaction, with key variables from the UTAUT 2 model significantly influencing satisfaction and usage. Specifically, Effort Expectancy had a strong positive impact on Behavioral Intention, with a coefficient of 0.323, T-statistic of 2.578, and p-value of 0.006, indicating that users are more inclined to use the application if it is easy to navigate. Perceived Trust also plays a crucial role, with a coefficient of 0.238, T-statistic of 3.561, and p-value of 0.001, highlighting the importance of building trust among users. Hedonic Motivation—the enjoyment derived from the application—contributed significantly to Behavioral Intention, with a coefficient of 0.406, T-statistic of 1.978, and p-value of 0.048. Habit was found to have a significant influence on both Behavioral Intention (coefficient of 0.306, T-statistic of 4.628, and p-value of 0.000) and Use Behavior (coefficient of 0.267, T-statistic of 3.481, and p-value of 0.001), indicating that regular use of the application strongly correlates with satisfaction and continued usage. Additionally, Behavioral Intention has a notable effect on Use Behavior, with a coefficient of 0.433, T-statistic of 2.688, and p-value of 0.007.

Based on these findings, it is recommended that Polda Sumsel continue to refine the application's features to meet daily user needs more effectively. Adding chatbot-based interaction features could offer real-time assistance, answer frequently asked questions, and boost user engagement. Establishing a Comprehensive Resource Center with learning materials such as psychological and academic test simulations, physical fitness calculators, tutorial videos, and FAQs related to the police recruitment process would also be beneficial for the public and potential applicants. This conclusion not only fulfills the study's aim to analyze key factors affecting satisfaction and usage of the PA'KEPO application but also provides actionable recommendations to enhance its effectiveness. The findings and recommendations serve as a valuable guide for developing similar police-related applications, particularly those aimed at improving accessibility and user satisfaction.

REFERENCES

- [1] A. R. Syahputra, Y. Gani, and Y. L. De Fretes, "Transformasi Organisasi pada Budaya Organisasi Polri Menuju Polri Presisi," *Jurnal Manajemen dan Ilmu Administrasi Publik (JMIAP)*, vol. 5, no. 4, pp. 430–441, Dec. 2023, doi: 10.24036/jmiap.v5i4.851.
- [2] T. Sutabri and N. K. Wardhani, "Analisis Tingkat Kematangan Manajemen Layanan Teknologi Informasi Dengan Dengan Pemanfaatan Framework ITIL V3 Pada Domain Service Operation," 2023.

- [3] D. Sugandini, Y. Istanto, R. Arundati, and T. Adisti, "Intention to Adopt E-Learning with Anxiety: UTAUT Model," *Review of Integrative Business and Economics Research*, vol. 11, p. 198.
- [4] A. Waqar *et al.*, "Modeling the Relation between Building Information Modeling and the Success of Construction Projects: A Structural-Equation-Modeling Approach," *Applied Sciences (Switzerland)*, vol. 13, no. 15, Aug. 2023, doi: 10.3390/app13159018.
- [5] Y. Shi, A. B. Siddik, M. Masukujjaman, G. Zheng, M. Hamayun, and A. M. Ibrahim, "The Antecedents of Willingness to Adopt and Pay for the IoT in the Agricultural Industry: An Application of the UTAUT 2 Theory," *Sustainability (Switzerland)*, vol. 14, no. 11, Jun. 2022, doi: 10.3390/su14116640.
- [6] Padel Mohammad Agam, Muhammad Idzha Adhitya Ranius, Tata Sutabri, and A. Yani Ranius, "Sentiment Analysis pada Review Pengguna Aplikasi Snapchat dengan Vader dan Algoritma Machine Learning," *Jurnal Ilmiah Binary STMIK Bina Nusantara Jaya Lubuklinggau*, vol. 5, no. 2, pp. 94–100, Jul. 2023, doi: 10.52303/jb.v5i2.105.
- [7] A. M. Igamo *et al.*, "Factors influencing Fintech adoption for women in the post-Covid-19 pandemic," *Journal of Open Innovation: Technology, Market, and Complexity*, vol. 10, no. 1, Mar. 2024, doi: 10.1016/j.joitmc.2024.100236.
- [8] J. M. Becker, J. H. Cheah, R. Gholamzade, C. M. Ringle, and M. Sarstedt, "PLS-SEM's most wanted guidance," Jan. 02, 2023, *Emerald Publishing*. doi: 10.1108/IJCHM-04-2022-0474.
- [9] V. Samartha, S. Shenoy Basthikar, I. T. Hawaldar, C. Spulbar, R. Birau, and R. D. Filip, "A Study on the Acceptance of Mobile-Banking Applications in India—Unified Theory of Acceptance and Sustainable Use of Technology Model (UTAUT)," *Sustainability (Switzerland)*, vol. 14, no. 21, Nov. 2022, doi: 10.3390/su142114506.
- [10] T. Gunendro and T. Sutabri, "Investigating the Use of the SISTER Application in LLDIKTI Region II: A UTAUT Framework Analysis."
- [11] R. Fadilah, E. Surya Negara, M. Universitas Bina Darma, D. Universitas Bina Darma, and J. Jenderal Ahmad Yani No, "Analisis Faktor Yang Mempengaruhi Penerimaan Pengguna Aplikasi Elektronik Renumerasi Kinerja (E-Rk) Menggunakan Metode Utaut Dan Sdt (Studi Kasus : Pemerintah Kabupaten Musi Rawas)," *Jurnal Ilmiah MATRIK*, vol. 24, no. 1, 2022, [Online]. Available: <http://erk.musirawaskab.go.id/>.
- [12] A. Aytekin, H. Özköse, and A. Ayaz, "Unified theory of acceptance and use of technology (UTAUT) in mobile learning adoption : Systematic literature review and bibliometric analysis," *COLLNET Journal of Scientometrics and Information Management*, vol. 16, no. 1, pp. 75–116, Jan. 2022, doi: 10.1080/09737766.2021.2007037.

- [13] K. Keni, H. Tjoe, N. Wilson, and E. S. Negara, "The Effect of Perceived Security, Ease of Use and Perceived Usefulness on Intention to Use Towards Mobile Payment Services in Indonesia," 2020.
- [14] S. K. Shah, P. T. Zhongjun, J. Oláh, J. Popp, and Á. Acevedo-Duque, "The relationship between 5G technology affordances, consumption values, trust and intentions: An exploration using the TCV and S-O-R paradigm," *Heliyon*, vol. 9, no. 3, Mar. 2023, doi: 10.1016/j.heliyon.2023.e14101.
- [15] Y. Sun and H. Jung, "Machine Learning (ML) Modeling, IoT, and Optimizing Organizational Operations through Integrated Strategies: The Role of Technology and Human Resource Management," *Sustainability (Switzerland)*, vol. 16, no. 16, Aug. 2024, doi: 10.3390/su16166751.
- [16] B. Krishna, S. Krishnan, and M. P. Sebastian, "Examining the Relationship between National Cybersecurity Commitment, Culture, and Digital Payment Usage: An Institutional Trust Theory Perspective," *Information Systems Frontiers*, vol. 25, no. 5, pp. 1713–1741, Oct. 2023, doi: 10.1007/s10796-022-10280-7.
- [17] R. B. Kline, "Response to Leslie Hayduk's review of principles and practice of structural equation modeling, 1 4th edition," *Can Stud Popul*, vol. 45, no. 3–4, pp. 188–195, 2018, doi: 10.25336/csp29418.
- [18] A. Mehedintu and G. Soava, "Approach to the Impact of Digital Technologies on Sustainability Reporting through Structural Equation Modeling and Artificial Neural Networks," *Electronics (Switzerland)*, vol. 12, no. 9, May 2023, doi: 10.3390/electronics12092048.
- [19] A. Wirsinna, L. Grega, and M. Juenger, "Assessing Factors Influencing Citizens' Behavioral Intention towards Smart City Living," *Smart Cities*, vol. 6, no. 6, pp. 3093–3111, Dec. 2023, doi: 10.3390/smartcities6060138.
- [20] R. Romo, A. Alejo-Reyes, and F. Orozco, "Statistical Analysis of Lean Construction Barriers to Optimize Its Implementation Using PLS-SEM and PCA," *Buildings*, vol. 14, no. 2, Feb. 2024, doi: 10.3390/buildings14020486.