

# CHAPTER I

## INTRODUCTION

### 1.1. Background of the Study

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).

At this time the development of internet technology can be said to be experiencing rapid growth, especially in the utilization of resources that cannot be separated in the world of business and trade. Online shop is a website that is used to sell products via the internet. The existence of an online store makes it easier for people to make buying and selling transactions. Therefore, by using an online store system for shopping, all needs can be obtained simply by setting up an up to date device and an internet connection so that everyone can shop without having to come to the store directly (Averkieva & Kachalov, 2020).

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).

According to Kurnia and Tandijaya (2023), Ease of use is a degree to which a person believes that by using certain information systems and technologies, they will feel free from effort. Ease of use is how a user can have confidence in using information technology systems will be free of effort and become a gauge of the extent to which users of information technology system can improve performance in their work. Ease of use is how a user who is a potential user of a technological system may perceive that the technology directly distinguishes it from strenuous effort.

Intention to use has a purpose as a factor to predict the behavior and interest of a user in using a technology system service. To measure the intention to use an information technology system will relate to how a company or service provider organization plans and organizes services their information technology so that a user can feel the benefits of a technology and have the intention to use to use it (Kurnia & Tandijaya, 2023).

INAmikro was established in 2017, initially named as JAKmikro. It was founded by Debbie Sianturi who currently holds the Chief Executive Officer

position of the company. INAmikro is an “impact technology company” to digitally and systematically solve both the poverty and the “low-income trap” issues in Indonesia’s micro business sector.



**Figure 1. 1 Logo of INAmikro**

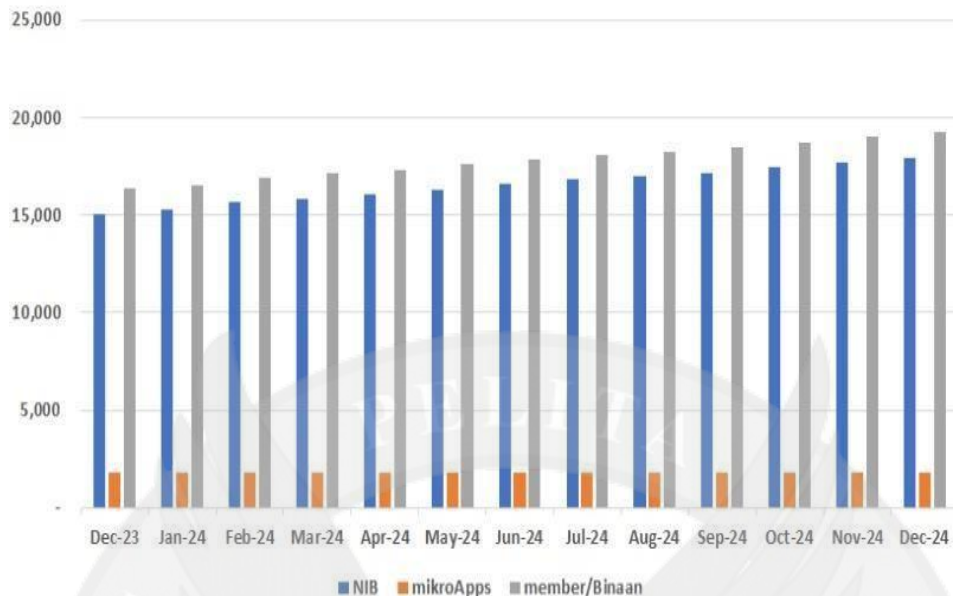
Sources: Prepared by the Writer (INAmikro Jakarta, 2025)



**Figure 1. 2 Application of INAmikro**

Sources: Prepared by the Writer (INAmikro Jakarta, 2025)

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. The decrease in use application can be seen from the level of micro apps activation which can be seen in Figure 1.1 below:



**Figure 1.3 INAMikro Progress**

Sources: Prepared by the Writer (INAMikro, Jakarta, 2025)

Figure 1.3 shows in a mikro Jakarta launched innovations towards digital payments and business network development which resulted in a lot of user interest in applications and transactions. However, throughout 2024, the mikroApps activation in INAMikro, Jakarta has decreased, which can be seen from the Orange diagram, and indicates the position of no change.

Based on the author's observations from interviews with customers, based on the reliability indicators used in this study, which can be explained in the table below:

**Tabel 1.1 Data Phenomenon of Reliability at INAMikro, Jakarta**

Indicator	Description
Suitability of promised services	Customers are disappointed with the process of assisting in making a Business license that is not fast and not in accordance with the promise before joining the inamikro application.
Handling customer issues	Many customers are disappointed with inconsistencies in the handling of problems in the application that are not immediately taken care of by inamikro, such as the promised time of completion of the permit which Is 2-3 days but which is resolved into 10 working days
Have a clear standard of Service	In inamikro although it has clear service standards, many practices are not in accordance with what is conveyed to inamikro application users, Triggering consumer disappointment.

From Table 1.1 shows that some problems that many customers are disappointed with the licensing management, handling problems that are still inconsistent and service standards that are still unclear in their application. The low reliability of the company which ultimately causes many customers not to renew their membership with the company.

. There are phenomena related to digital literacy in INAMikro Jakarta which can be seen in Table 1.2.

**Tabel 1. 2 Data Phenomenon of Digital Literacy at INAMikro Jakarta**

<b>Indicator</b>	<b>Description</b>
Combination of awareness	Low awareness in utilizing the application because it is considered quite troublesome because a lot of information is requested for completeness in the application such as employee salaries and so on which is considered quite troublesome for application users.
Attitude	However, despite the large number of literacy efforts that are micromanaged to improve business capabilities, skills and knowledge, customer actions and attitudes lack support. According to the some MSMEs using the INAMikro application in Jakarta obtained, the majority of application users are elderly (> 35 years) so they are less able to take advantage of the facilities provided by INAMikro and do not understand the various benefits obtained and the difficulties in applying INamikro.
Ability to use proper digital tool	Many application users do not take advantage of the various advantages offered by INamikro. this is due to many users who have difficulty and do not understand the operation due to too many languages that are difficult for users to understand

Sources: Prepared by the Writer (2025)

INAMikro has conducted business legal literacy training as many as 15,093 meetings and 7,004 meetings for digital literacy training. In addition, INAMikro conducted 91 business branding and company profile meetings and 219 e-logistics and e-commerce trainings for INAMikro customers or members in 2023. However, it has not been able to increase the use of customer activities in the application. In the easy of use variable found several phenomena related to the indicators used which can be seen in Table 1.3.

**Tabel 1. 3 Data Phenomenon of Ease of Use at INAMikro Jakarta**

<b>Indicator</b>	<b>Description</b>
Easy to learn	Many consumers find it difficult to learn because of the many stages that must be done in the application even though the application has offered complete facilities that make it easier for customers.
Easy to understand	Due to many customers who are elderly so they have difficulty taking advantage of digital developments.
Effortless	Using a password so as to ensure the security of users, but because many things are requested in the INAMikro application such as employee salaries are confidential so that many customers do not charge appropriately and honestly.

Sources: Prepared by the Writer (2025)

From Table 1.2 Shows that although many facilities are offered ranging from check stock, sales reports that can be accessed quickly, employee information and so on. However, it does not make the customers satisfied. According to interviews conducted to several users of the INAmikro (membership) application related to Ease of Use, there are things that are not satisfactory related to the stock of goods. This is because customers have to enter a lot of goods and one by one so it takes a long time because the products sold by customers are very many. In addition, applications that are often error and slow so that they interfere with the comfort of application users.

From the description that has been there before, it encourages researchers to discuss in the thesis under the title **“The Influence of Reliability and Digital Literacy on Intention to Use Application with, Ease of Use as Intervening Variable, at INAmikro, Jakarta.”**

## **1.2. Problem Limitation**

Due to limitation of the any budget and time this study only discusses the The Influence of Reliability and Digital Literacy on Intention to Use Application with Ease of Use as Intervening Variable at Inamikro, Jakarta. In this study,



Reliability and Digital Literacy will be the independent variable (X), Intention to Use Application will be the dependent variable (Y) and Ease of Use will be the intervening variable (Z).

According to Samsir (2020), indicators of reliability are Suitability of promised services, handling customer issues, and have a clear standard of service. According to Ichwan (2020), indicators of Digital Literacy are a combination of awareness, attitude, ability to use proper digital tools. According to Lai & Li (2021), indicators of Intention to Use Application are will use, will often use and will give recommendation. According to Davis and Venkateshet (2021), indicators of ease of use are easy to learn, easy to understand and effortless.

### **1.3. Problem Formulation**

The problem formulations on this research are:

- a. Does Reliability have partial influence on Ease of Use at INAmikro, Jakarta?
- b. Does Digital Literacy have partial influence on Ease of Use at INAmikro, Jakarta?
- c. Does Reliability have partial influence on Intention to Use Application at INAmikro, Jakarta?
- d. Does Digital Literacy have partial influence on Intention to Use Application at INAmikro, Jakarta?
- e. Does Ease of Use have influence on Intention to Use Application at INAmikro, Jakarta?

- f. Does Ease of Use mediate the influence of Reliability on Intention to Use Application at INAmikro, Jakarta?
- g. Does Ease of Use mediate the influence of Digital Literacy on Intention to Use Application at INAmikro, Jakarta?

#### **1.4. Objective of the Research**

This research has the objectives to:

- 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.



## **1.5. Benefits of the Research**

### **1.5.1. Theoretical Benefit**

The result of this research are expected to contribute on development of existing theories that are relevant with the Reliability and Digital Literacy the influence on the Intention to Use Application and Ease of Use.

### **1.5.2. Practical Benefit**

From this study, the INAmikro, Jakarta will benefit from this research as they know if there is Influence of Reliability and Digital Literacy on Intention to Use Application, with Ease of Use as Intervening Variable, at INAmikro, Jakarta. If the Reliability and Digital Literacy is sufficient enough, then Intention to Use Application with Ease of Use will be up to expectations. Some practical benefits:

a. For the Writer

This research will provide advantage for the writer to have deeper understanding in the subject of reliability variable, digital literacy variable, intention to use application variable and ease of use variable.

b. For INAmikro, Jakarta

To provide useful suggestion for the INAmikro, Jakarta in increasing intention to use application and ease of use especially improving the reliability and digital literacy.

c. For Readers

To improve reader knowledge about how important the Influence of Reliability and Digital Literacy on Intention to Use Application, with Ease of Use as Intervening Variable, at INAmikro, Jakarta.

d. For other researchers

To be an additional reference, reference material for further research and information to interested parties in assessing the problem the same in the future.

