

CHAPTER II

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1 Theoretical Background

2.1.1 Marketing

Marketing is one of, if not the, most important aspects of a business. Marketers help companies identify consumer and industry trends, formulate campaigns and captivate audiences by showing how their products shine over others (Anastasia & Oktafia, 2021). Marketing is the process of designing, positioning, promoting and distributing a product or service in such a way that customers see value in it. The role of marketers is often to increase brand awareness and loyalty, attract new customers and retain existing ones, ultimately driving more sales revenue for their company (Tjiptono & Diana, 2020). Summarizing some of the above understanding, marketing serves as a lifeline that connects brands to potential customers. Market research enables teams to determine who their target audience is and tailor their messaging and communications accordingly. Businesses can then generate positive perception within customers who are most likely to find value in and buy their products

2.1.2 Reliability

2.1.2.1 Definition of Reliability

One consideration in purchasing decisions made by consumers is trustworthy order fulfillment (product reliability). The level of trust in

fulfilling consumer orders can build trust in e-commerce service providers. Product reliability is often associated with the level of risk because it measures consumer perceptions whether the seller is able to fulfill his promise in terms of fulfilling the services provided (Mariska, et al, 2020).

According to Wijaya & Immanuel (2023) consumers always want the right quantity and quality of the goods or services they order. Not only that, the goods or services are also expected to be accepted within the promised time limit. Reliability according to Setiabudi (2020) is the ability of service providers to provide accurate, precise and reliable service.

Summarizing some of the above understanding, reliability is a trust in the ability of the company to conduct service properly, such as delivering on commitments and claims. This represents the ability to provide a service correctly and consistently. It is one of the most significant components of operation for customers. Reliability of past studies is defined as the reliability is the ability to deliver the promised service reliably and accurately.

2.1.2.2 Service Reliability

There are several ways to measure the probability of system failures that will have relevant impacts on your system. A few common service reliability metrics include (Mariska, et al, 2020):

a. **Mean time between failures**

Mean time between failures represents the average time between system failures or breakdowns. It is a crucial aspect of maintenance to measure the

performance, design, and safety of important systems, such as generators or transportation vehicles.

b. Mean time to repair

Mean time to repair shows the average time it takes to repair a technical or mechanical system, which includes both times to repair as well as testing time.

c. Mean time to recovery

Mean time to recovery is a metric that represents the time it takes to recover from any system failures. Unlike repair time, MTTR takes into account how long it takes for products or systems to become fully operational again.

d. Mean time to resolve

Mean time to resolve refers to how long it took to detect the failure, assess the issue, repair the issue, and also any time spent on ensuring that it isn't a recurring failure. This, unlike the previous metrics, takes into account the longterm implications of failures and failure prevention.

2.1.2.3 Indicators of Reliability

According to Samsir (2020), indicators of reliability as follow:

a. Suitability of promised services

Reliability is the level of trust from managementt other customers in correlation of service, e.g.:service suitability, punctuality, keeping promises, and others.

b. Handling customer issues

Customer complaints refer to when a business does not deliver on its commitment and does not meet customer expectations in terms of the product or services. The vital aspect of every business is its customers. For greater success, businesses need more satisfied customers.

c. Have a clear standard of service

A service standard helps to define what a customer can expect from a service and how it should be delivered by the service provider, e.g. in terms of timeliness, accuracy and suitability.

2.1.3 Digital Literacy

2.1.3.1 Definition of Digital Literacy

According to Ichwan (2020), Digital literacy are all the skills needed for reading and writing. Literacy skills include listening, speaking, reading and writing. They also include such things as awareness of the sounds of language, awareness of print, and the relationship between letters and sounds. Other literacy skills include vocabulary, spelling, and comprehension.

According to Buhari (2020), Digital literacy is the ability to find, evaluate, organize, use, and communicate information in all its various formats, most notably in situations requiring decision making, problem solving, or the acquisition of knowledge. It is a combination of research skills, critical thinking skills, computer technology skills, and communication skills. Information literacy is essential for academic success, effective functioning in the workplace, and participation in

society as knowledgeable citizens. Summarizing some of the above understanding, digital literacy is important for today's learners, it promotes problem solving approaches and thinking skills asking questions and seeking answers, finding information, forming opinions, evaluating sources and making decisions fostering successful learners, effective contributors, confident individuals and responsible citizens.

2.1.3.2 Type of Digital Literacy

According to Ichwan (2020), Literacy skills can be divided into three main areas: information Literacy, digital Literacy and media Literacy.

a. Information Literacy Skills Meaning

This type of Literacy mainly involves reading, researching and writing. It uses more traditional ways of consuming information, such as reading a book or a newspaper article. It's not just about consuming information, though. Being able to think critically and make balanced judgement about the information we find and use is an important part of being information literate.

b. Digital Literacy Skills Meaning

Technology has become a huge part of our everyday lives, and so it's brought with it a new form of Literacy: digital Literacy. Digital Literacy involves the ability to use technology effectively and for a purpose. Digital Literacy gives us a whole new way to communicate and discover new information.

c. **Media Literacy Skills Meaning**

Media Literacy is about understanding the different ways that information is produced and distributed. There are many forms of media, with new ones being created all the time.

2.1.3.3 Indicators of Digital Literacy

According to Ichwan (2020), indicators of digital literacy as follow:

a. **A combination of awareness**

A combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound decisions and ultimately achieve customers wellbeing.

b. **Attitude**

Customer attitudes are a composite of a person's beliefs, feelings, and behavioral intentions toward business. These attitudes are often formed based on a blend of factors.

c. **Ability to use proper digital tools**

Digital literacy is the ability to navigate various digital platforms and understand, assess and communicate through them.

2.1.4 Ease of Use

2.1.4.1 Definition of Ease of Use

Ease of use can be defined as the extent to which a person believes that by using the latest information systems and technologies, they will feel free from effort

(Davis, 2021). Ease of use according to Anthony & Mutalemwa (2020) is how a user can have confidence in using future information technology systems will be free from effort and become a user to what extent users of information technology systems can improve performance in their work. According to Mustapha & Obid (2021) ease of use is a must for users who are potential users of technology systems can understand that the technology directly comes from strenuous effort. Summarizing some of the above understanding, ease of use is able to reduce one's efforts, both time and effort, to study a system or technology because individuals believe that the system or technology is easy to understand. The intensity of use and interaction between the user and the system can also indicate perceived ease of use. The fact that a system is used more often indicates that it is better known, easier to operate, and easier to use by users.

2.1.4.2 Indicators of Ease of Use

According to Davis (2021), indicators of ease of use as follow:

a. Easy to learn

Users can learn a new information technology with ease. Ease of use is a central usability concept. Usability comprises all user experience elements relating to the ease with which users can learn, discover content and do more with a design/product.

b. Easy to understand

Users find a new technology easy to understand. On the other side, if a product is hard to use, it leaves people feeling frustrated and lowers

productivity as the use of the product is an energy drain for customers. It has been found that with increased ease of use, trust and satisfaction in a product increase.

c. **Effortless**

Users feel that using a new technology can be done in a cash ring, quickly and without draining a lot of energy. Effortless work refers to the state of being able to perform tasks with ease, flow, and minimal resistance.

2.1.5 Intention to Use Application

2.1.5.1 Definition of Intention to Use Application

Intention to use refers to the willingness or inclination of individuals to use a particular product or service. It is an important factor in understanding customer behavior and predicting their future actions. Several factors influence intention to use, such as perceived usefulness, perceived value, perceived convenience, subjective norms, perceived trust, and image (Wijaya, et al 2022). Intention to use refers to the risk of the user to keep using a technology (Purnama, et al, 2023). Intention to use is defined as the person's perceived likelihood or subjective possibility that a person will engage in a given behavior (Pratama & Renny, 2022).

Summarizing some of the above understanding, intention to use refers to an individual's intention or willingness to use a particular technology or application. It is influenced by factors such as perceived usefulness, perceived ease of use, user attitude, subjective norm, self-efficacy, perceived risk, and the provision of reward programs.

2.1.5.2 Indicators of Intention to Use Application

According to Lai & Li (2021), indicators of Intention to Use Application as follow:

- a. Will use, a user will use a technology on a regular basis.
- b. Will often use, a user uses a technology continuously.
- c. Will give recommendation, a user will recommend a technology to another person.

2.1.6 The Influence of Reliability on Ease of Use

According to Sági & Zéman (2021), user behavior and continuance intentions may depend on user confidence about consistency of service of a particular system. With thus, the consumer can indicate the intention to continue using the technology application if they find it useful. Meanwhile, Afolo & Dewi, (2022), Reliability of an application can known if users feel that through the use of this technology the tasks carried out can be completed easily and quickly. Ease of individual belief that the information system that will be used does not require too much effort when used.

2.1.7 The Influence of Digital Literacy on Ease of Use

According to Akram et al., (2023), Digital literacy is related to skills that are needed to manage the content except for the print media. So, if the individual has the skills to use the different websites on the internet then the feeling of ease and perceived usefulness automatically increases.

According to Ullah, et al (2025), Digital literacy can impact how easy people find digital tools to use, and how useful they find them. Digital literacy is the ability to use and understand digital technology. Higher levels of digital literacy lead to stronger perceptions of the perceived usefulness and ease of use.

2.1.8 The Influence of Reliability on Intention to Use Application

According to Halim (2021), with the increasing number of service providers, the level of consistency of service needs to be an important concern because it can drive the level of intention to use application. However, Suryawirawan, et al (2022), Reliability is a service quality dimension that positively impacts customer satisfaction and continuous usage intention of an application. When users perceive a service as reliable, they are more likely to be satisfied and intend to use it again.

2.1.9 The Influence of Digital Literacy on Intention to Use Application

According to Karim, et al (2022), Other factors that affect the continuity of intention to use are ability. Capability has been considered an important factor when it comes to performing application usage activities. For that perlunay role of the company in helping users. According to Jang, et al (2021), Digital literacy is a key factor in determining how likely someone is to use an application, and it's a skill that can be developed. Digital literacy is the ability to use digital technologies to find, evaluate, create, and communicate information.

2.1.10 The Influence of Ease of Use on Intention to Use Application

According to Cholifah (2020), In the technology industry, users should find that the system is easy to use compared to other applications, although it is not necessarily good to adopt or use a new payment system system. In this case the perceived ease of use must be created in a form that is at least or has the same level as other applications. This factor appears as one of the most important elements in creating value and shaping behavior. According to Putra, et al (2021), Perceived ease of use can also influence how users perceive an application's usefulness. This means that when an application is easy to use, users will find it easier to understand how it can be useful.

2.1.11 Ease of Use Mediates The influence of Reliability on Intention to Use Application

According to Puspita & Aprileny (2020), that good ease of use meets considerable requirements on reliability and ethics for customer continuity intention. According to Anjani (2020), With an application that is easy to use, it will have an impact on reliability which is getting better, thus influencing interest in using the application in the long term. Intention to use a product or service is the result of an evaluation of performance and user experience.

2.1.12 Ease of Use Mediates The Influence of Digital Literacy on Intention to Use Application

According to Akram, et al (2023), Customers are required to have a certain amount of knowledge and awareness so that the perceived ease of use plays a an

important role in influencing the attitude of individuals to accept technology. This is important because customers may believe that system applications are very useful but may be difficult to use.

According to Anggraeni (2025), Digital literacy can influence intention in and ease of use of digital services. Digital literacy includes the skills to search, evaluate, utilize, share and create digital content. With the support of ease of use, it will support the influence of customer intention.

2.2 Previous Research

Fadilah & Nuriyah (2024), in the research “*Analisis Pengaruh Efisiensi, dan Reliability Penggunaan terhadap Kemudahan Penggunaan Media Chatbot Sebagai Sarana dalam Pemasaran Digital (Studi Kasus Pedagang E-Commerce)*”. The results of this study found that there is a positive and significant influence between the the variable efficiency on ease of use and the positive and insignificant influence between the variable reliability of use on ease in using chatbot media as a means of digital marketing.

The similarities of this research are to use the variable of Reliability and ease of use and this research is also the same research place, namely the technology industry. The difference in this study is the research design that uses descriptive statistics and Structural Equation Modeling (SEM) analysis with the Partial Least Square (PLS) method.

Pradini & Susanti (2021), “*Pengaruh literasi keuangan dan literasi digital, terhadap kemudahan penggunaan mobile banking BCA, BNI, BRP*”. The

results of this study show that Financial Literacy partially has no significant effect on the ease of use of mobile banking. Digital literacy has partial significant effect on the ease of use of mobile banking. Financial Literacy and Digital Literacy simultaneously have a significant impact on the Ease of Use of mobile banking.

The similarities of this research are to use the variable of digital literacy and ease of use as well as in this study using quantitative methods and this research is also the same research place, namely the technology industry. The difference in this study using the Guttman scale.

Sari (2023), in the research “The Role of Perceived Ease of Use, Trust and Perceived Usefulness on Intention to Use Customer of TixId”. Result of this study is perceived usefulness in terms of saving time and money when purchasing a product or service has no effect on intention to use. Perceived ease of use, related to the ease of learning, understanding, and clarity in using a technology and making it easier for technology to do what users want it to do, has a significant positive influence on intention to use.

The similarities of this research are to use the variable of Perceived Ease of Use and Intention to Use as well as in this study using quantitative methods and this research is also the same research place, namely the technology industry. The difference in this study is the research design that uses quantitative and correlation while this study uses quantitative, descriptive and causal.

Kusuma & Indrayani (2023), “The Influence of Digital Literacy On The Utilization Of The Population Administration And Civil Registration Online Service Information System (Silakas) Application In Tanah Laut Regency”. This

study concludes that digital literacy is crucial in enhancing the utilization of SILAKAS for Population Administration and Civil Registration Online Services in the Tanah Laut Regency. The findings highlight the importance of promoting digital literacy initiatives to empower users and maximize the benefits of digital solutions in administrative processes. Policymakers and practitioners can utilize the insights from this study to develop strategies for improving digital literacy and optimizing the utilization of online administrative services.

The similarity with the research is same independent variable and the same dependent variable and this study uses a type of descriptive-causal research using quantitative methods. The difference is a normal and heteroskedasticity test tool that is less complete which only explains the histogram and scatterplot graphs while this study uses histogram, normal probability plot and Kolmogorov Smirnov graphs for normal tests. The difference is which version of SPSS is used.

Azzahra & Kusumawati (2023), “The Impact of Mobile Service Quality, Perceived Value, Perceived Usefulness, Perceived Ease of Use, Customer Satisfaction Towards Continuance Intention to Use MyTelkomsel App”. Customers of MyTelkomsel are the subjects of qualitative semi-structured interviews and quantitative surveys as part of this study. The interview findings were examined using open coding, while the questionnaire results were analyzed using PLS-SEM. According to the findings, Perceived Value, Perceived Usefulness, Perceived Ease of Use, and Customer Satisfaction positively impact Continuance Intention to Use. Service Content Quality and Customer Service Quality positively impact perceived Value and Customer Satisfaction. However, it has been demonstrated

that Mobile Network Quality has no appreciable impact on Perceived Value. These results should help inform the development of stronger strategies for mobile app retention in the telecommunications sector or other relevant businesses in Indonesia. Future research is anticipated to include more factors, samples, and a wider scope due to research limitations better to explain the continual use intention of telecommunication apps.

The similarities of this research are to use the variable of Ease of Use and Continuance Intention. This research is also the same research place, namely the technology industry. The difference is using data collection techniques in the form of questionnaires. While this research, observation, questionnaires, documentation and interviews. Moreover, lies in the use of smartpls application.

Baikhuni (2020), *“Pengaruh Kualitas Layanan Dan Kualitas Sistem Terhadap Minat Penggunaan E-Filing Dengan Persepsi Kemudahan Penggunaan Sebagai Variabel Intervening”*. This research paper aims to determine the effect of service quality and system quality on the interest of using e-filing with perception of ease of use as intervening variable. The research data was collected from the questionnaire of 120 respondents who were employees of Bank Jatim Kota Madiun. Samples were selected using nonprobability method. Hypothesis testing in this study using multiple regression analysis and path analysis. The data test is done by using SPSS. The results of this study indicate that the quality of service, system quality, perceived ease of use have a significant positive effect on the interest of use e-filing. Quality of service and system quality affect the interest of using e-filing through ease of use.

Anugrah (2022), *“Literasi Digital Dan Intensi Individu Untuk Mengadopsi Mobile Banking (Studi pada PT Bank Sumsel Babel Kantor Cabang Kabupaten*

Penukal Abab Lematang Ilir (Pali)”. This research is a quantitative research with the type of data used in this study is a questionnaire. The method used is non probability sampling with accidental sampling approach. Data analysis used the Structural Equation Model (SEM) which was processed using SmartPLS 3 software. There were 115 respondents. The results of this study indicate that digital literacy has a positive and significant effect on the intention to adopt BSB Mobile m-banking. Perceptions of usefulness and perceptions ease of use have a positive and significant effect as intervening variables and act as partial mediation.

From research Fadilah & Nuriyah (2024), Pradini & Susanti (2021), Sari (2023), Kusuma & Indrayani (2023) and Kusumawati (2023) have similarities in the technology industry and research journals are also quantitative research and use statistics in processing research data.

2.3 Hypothesis Development

According to Wardani (2020), Hypothesis is one form concrete from the formulation of the problem. In the presence of a hypothesis, the conduct of research is directed at confirming or rejecting the hypothesis. The hypothesis for this research can be seen as follows:

- H₁: Reliability has partial influence on Ease of Use at INAmikro, Jakarta.
- H₂: Digital Literacy has partial influence on Ease of Use at INAmikro, Jakarta.
- H₃: Reliability has partial influence on Intention to Use Application at INAmikro, Jakarta.
- H₄: Digital Literacy has partial influence on Intention to Use Application at INAmikro, Jakarta.

- H₅: Ease of Use has influence on Intention to Use Application at INAmikro, Jakarta. H₆: Ease of Use mediates the influence of Reliability on Intention to Use Application at INAmikro, Jakarta.
- H₇: Ease of Use mediates the influence of Digital Literacy on Intention to Use Application at INAmikro, Jakarta.

2.4 Research Model

The following is the research model in this study:

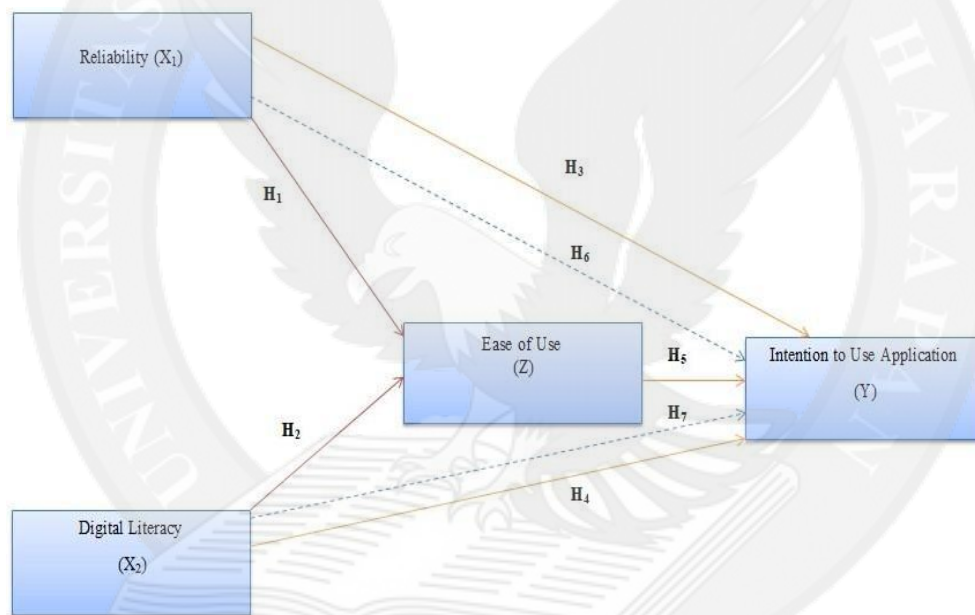


Figure 2. 1 Research Model

Source: Prepared by the writer (2024)

2.5 Framework of Thinking

The following is the framework of thinking in this study:

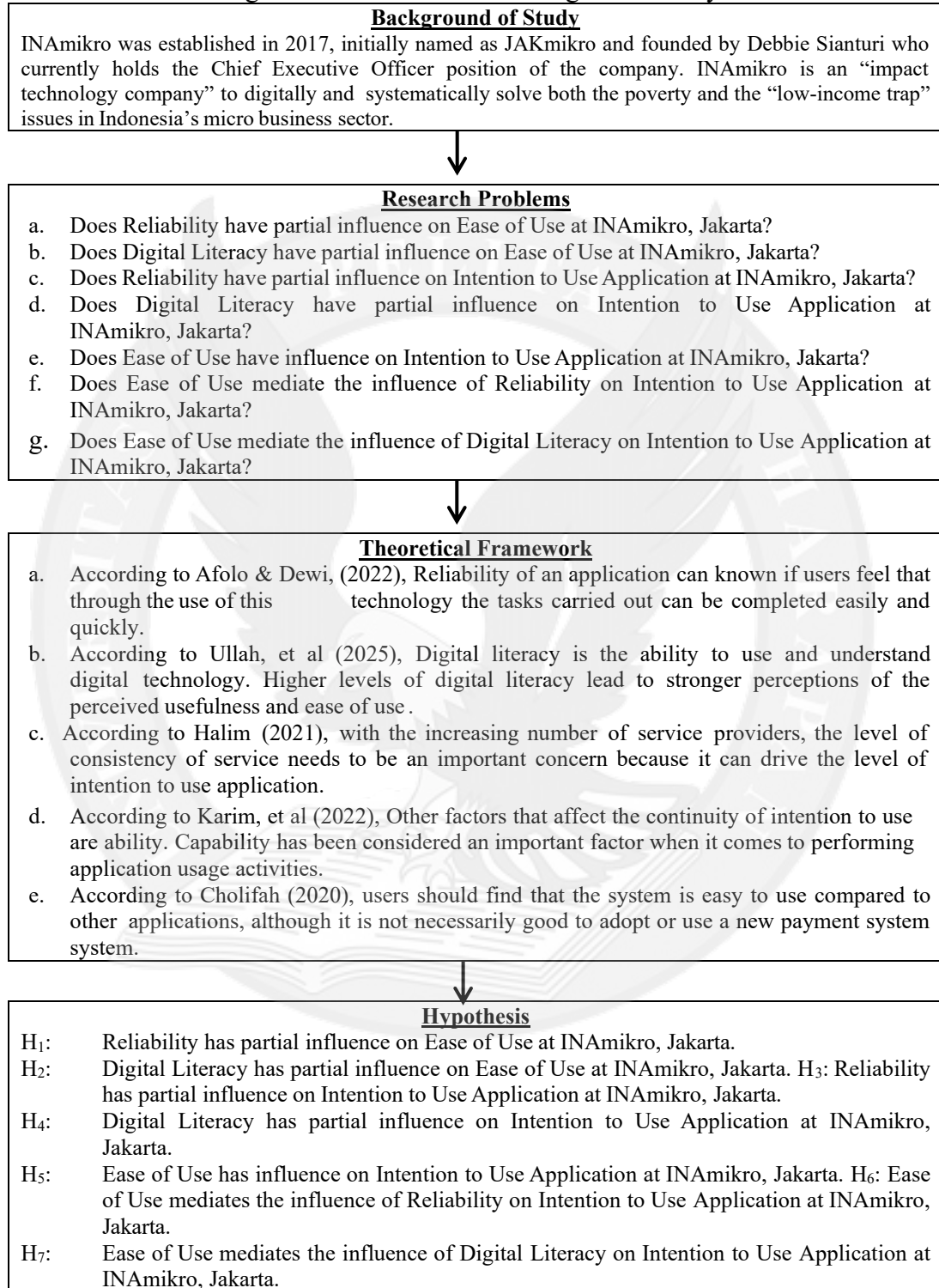


Figure 2.2 Framework of Thinking

Source:Prepared by Writer (2025)