CHAPTER IV

RESEARCH RESULT AND DISCUSSION

4.1 General View of Research Object

4.1.1 Brief Overview of INAmikro, Jakarta

INAmikro (formerly JAKmikro) was established in 2017. 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. Around 99% of the business units in Indonesia are MSMEs (Micro Small Medium Enterprises), consisting of 60,702 medium enterprises and 783,132 small businesses, as well as 63.5 million micro enterprises. In 2020, the contribution of MSMEs to the national gross domestic product (GDP) reached 60.34%. MSMEs also absorb around 97% of the total national workforce compared to large enterprises. There are about 63.5 million micro-business players in Indonesia with a daily family net income of less than US$ 6. They consist of micro-retailers in Pasar Rakyat (people market, i.e. traditional, wet markets), warung (small shops), craftspeople, farmers, fishermen, domestic and informal workers.

For the past five years (2017-2022) INAmikro conducted researches and has identified that these micro players have "development gaps" for economic progress. They need empowerment through intense education and socialization in digital and financial literacy as well as financial protection in their working place, bigger access to capital or financing from banking and financial industry, access to connectivity, technology and innovation, literacy & access to market place

(online shops & e-commerce), literacy & access to networking and legal (business licenses & permit). Shortly, the micro-business players need digital and financial literacy in order to become digital and financial inclusive players. At present, INAmikro, with our INAmikro platform, is the leading micro-business digital aggregator platform in Indonesia. INAmikro has been empowering and digitalizing 13,828 micro-business players at the Pasar Rakyat (people markets, i.e. traditional, wet markets) in Indonesia and managed to expand from Jakarta to Central Java, North Sumatera, West Java with planned expansion to DI Yogyakarta, Banten, and national wide. INAmikro benefits for micro-business players as follow:

a. Clients by connecting with mikroApps the micro-business players become "bankable".
b. Clients will be assisted in getting micro-business license (NIB or Nomor Induk Berusaha), PIRT, Halal Certificate, and BPOM license.
c. Clients will be assisted in making business' name and logo, branding, company profile or business menu, google location for business etc.
d. Clients will be connected with e-payment: QRIS, virtual account, debit card and credit card.
e. Clients will get POS (Cashier) Apps for purchasing and sales digital recording/book-keeping that will be needed as one of financial inclusion requirements.
f. Clients will be connected to growing digital ecosystem: e-commerce, e-logistic etc.

g. Clients will be educated and empowered in applying for micro-business credit to Bank (financial inclusion).

h. Clients will be educated and assisted in growing and scaling up business and to expand the networking.

Since 2021, INAmikro has empowered and digitalized about 15,588 microbusiness players mostly in the people markets & MSME locations in Jakarta, Central Java, North Sumatera, West Java and DI Yogyakarta. INAmikro has also expanded and developed the INAmikro Apps platform to version 5, which now with the new name INAmikro platform, which is the leading micro-business digital aggregator in Indonesia that serves micro sector with the size of the target market

is more than 63 million micro-business players. The platform is currently in the process of re-develop by our own IT team and will synergy with Digital Solusi Pratama (DSP).

In addition, INAmikro provides "impact" education and empowerment to ensure the bankability of the micro-business players' transactions through digital transactions. These initiatives have supported the financial inclusion of ultra-micro and micro-business players to enter the Indonesia's big marketplace and increase their earnings' power through a more established and formal business.

Throughout 2021-2023, INAmikro has empowered and digitalized 15,588 micro player businesses in 66 People Market and 162 MSME locations across the nation, whom are now members of INAmikro program. INAmikro also has collaborations with major banks (Bank Mandiri, Bank Raya Indonesia, Bank BNI, Bank BTN and Bank Syariah Indonesia) to facilitate the banking and financing

support for INAmikro' members, as well as collaborations with some other major digital platforms such as LinkAja, Grab and Shopee. We are in process to do technology & business synergy with DSP. The vision of INAMikro is the realization of improving the community's economy with the support of an independent, innovative and competitive business world". While mission of INAMikro are:

a. To improve competence and professionalism .
b. Improving the entrepreneurial spirit and competitive advantage of business actors
c. Increase the quantity and quality of business support infrastructure.
d. Improving business competitiveness.
e. Develop market access through the promotion and marketing of superior products
f. Improving the development of trade facilities, effective distribution systems and consumer protection that grow and quality.

An organizational structure is a hierarchical outline of a company's roles, teams, and employees. The following is the organizational structure at INAMikro Jakarta.

Figure 4.1 Organizational Structure of INAmikro, Jakarta
Source: INAmikro, Jakarta (2025)

4.2 Research Result

4.2.1 Test of Research Instrument

The test of instrument was conducted to see whether the question is feasible or not to be used as an instrument in this study. The pretest was done at INAMikro, Medan as many as 30 respondents. The period of this pre-test is on 02-05 October 2024. According to Singarimbun & Effendi (2022), the minimum number of questionnaire trials, namely validity and reliability testing, is at least 30 respondents. With a minimum number of 30 respondents, the distribution of values will be closer to the normal curve.

4.2.1.1 Validity test

The independent variable in this study is Reliability (X_1) which has 3 indicators divided into 6 questionnaires.

Table 4.1 Validity Test Results of Reliability (X_1)

No	Questionnaire	r count	r table	Conclusion
1.	I trust the service features of microApps.	0.509	0.361	Valid
2.	The features of microApps are as explained by INAmikro.	0.853	0.361	Valid
3.	INAmikro staff always stand by to resolve any complaints about the microApps.	0.956	0.361	Valid
4.	I feel that INAmikro staff address any issues quickly.	0.928	0.361	Valid
5.	I feel that microApps is as useful as the qualities listed in the description by InaMikro.	0.939	0.361	Valid
6.	INAmikro always gives effective standardized responses whenever there are complaints from application users.	0.907	0.361	Valid

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

By using the number of respondents as much as 30, the r table value is obtained through table r Pearson's Product Moment with df (degrees of freedom) = n-2, so df = 30-2 = 28, then the r table = 0.361.

The results of the reliability variable show that the 6 statements that represent the reliability variable are valid because the value of r count > r table

(0.361). The dependent variable in this study is Digital Literacy (X_2) which has 3 indicators divided into 6 questionnaires.

Table 4.2 Validity Test Results of Digital Literacy **(X_2)**

No	Questionnaire	r count	r table	Conclusion
1.	I am well equipped to use microApps effectively.	0.760	0.361	Valid
2.	I am prepared to operate the application offered by INAmikro.	0.871	0.361	Valid
3.	I know how to operate the application offered by INAmikro	0.838	0.361	Valid
4.	I have enough skills to use microApps and all its features.	0.953	0.361	Valid
5.	I am used to use any digital applications	0.932	0.361	Valid
6.	I know how to use smartphones, internet, and any digital features.	0.757	0.361	Valid

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

The results of the Digital Literacy variable show that the 6 statements that represent the Digital Literacy variable are valid because the value of r count > r table (0.361).

The dependent variable in this study is Ease of Use (Z) which has 3 indicators divided into 6 questionnaires.

Table 4.3 Validity Test Results of Ease of Use (Z)

No	Questionnaire	r count	r table	Conclusion
1.	I intend to effectively use INAmikro application for my business activities.	0.803	0.361	Valid
2.	I plan to actively use INAmikro application.	0.846	0.361	Valid
3.	I am going to continuously utilize the application offered by INAmikro	0.880	0.361	Valid
4.	I will keep exploring and using the features inside microApps.	0.878	0.361	Valid
5.	I am willing to recommend the application offered by INAmikro to other people in need.	0.946	0.361	Valid
6.	I would suggest INAmikro's application to anyone for assisting business activities.	0.712	0.361	Valid

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

The results of the Ease of Use variable show that the 6 statements that represent the Ease of Use variable are valid because the value of r count > r table (0.361).

The dependent variable in this study is Intention to Use Application (Y) which has 3 indicators divided into 6 questionnaires.

Table 4.4 Validity Test Results of Intention to Use Application (Y)

No	Questionnaire	r count	r table	Conclusion
1.	I intend to effectively use INAmikro application for my business activities.	0.919	0.361	Valid
2.	I plan to actively use INAmikro application.	0.865	0.361	Valid
3.	I am going to continuously utilize the application offered by INAmikro	0.842	0.361	Valid
4.	I will keep exploring and using the features inside microApps.	0.870	0.361	Valid
5.	I am willing to recommend the application offered by INAmikro to other people in need.	0.858	0.361	Valid
6.	I would suggest INAmikro's application to anyone for assisting business activities.	0.833	0.361	Valid

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

The results of the Intention to Use Application variable show that the 6 statements that represent the Intention to Use Application variable are valid because the value of r count > r table (0.361).

4.2.1.2 Reliability Test

The following are the results of the Reliability, Digital Literacy, Intention to Use Application and Ease of Use test:

Table 4.5 Reliability Test

No	Questionnaire	Cronbach's Alpha	Conclusion
1.	Reliability (X_1)	0.9931	Reliable
2.	Digital Literacy (X_2)	0.925	Reliable
3.	Intention to Use Application (Y)	0.932	Reliable
4.	Ease of Use (Z)	0.919	Reliable

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

Based on table above the Cronbach's alpha value greater than 0.60. Thus, it can be concluded that the questionnaire has fulfilled the reliability test requirements.

4.2.2 Descriptive Statistics

a. Respondent Characteristics

The sample in this study were 120 customers at INAmikro, Jakarta. The time of this data collection is on from 01-17 November 2024. The customers characteristics of based on gender and age, are presented in Table 4.9:

Table 4.6 Characteristics of Respondents by Gender

Description	Total	Percentage (%)
Male	64	53%
Female	56	47%
Total	**120**	**100%**

Source: Prepared by the Writer (Questionnaires, 2025)

Based on Table 4.9, it can be seen from 120 customers at INAmikro, Jakarta as many as 53% male and 47% female. So that it can be concluded that the majority of customers at INAmikro, Jakarta is a male with a percentage of 53%.

Table 4.7 Characteristics of Respondents by Age

Description	Total	Percentage (%)
18 – 25 years	4	3%
25 –35 years	45	38%
35-45 years	55	46%
>45 years	16	13%
Total	**120**	**100%**

Source: Prepared by the Writer (Questionnaires, 2025)

Based on Table 4.10 show that the respondents aged 18 to 25 amounted to 3%, respondents aged 25 to 35 years amounted to 38%, respondents aged 35 to 45 years amounted to 46% and respondents aged over 45 years amounted to 13%. The majority of respondents are aged 35 to 45 years.

b. Explanation of Respondents' Answer on Research Variables

Description of respondents' answers to the reliability variable is:

Table 4.8 Reliability Variable (X_1) - Question 1

Description		Frequency	Percent
Suitability of promised services	Strongly Disagree	42	35.0
	Disagree	30	25.0
	Neutral	22	18.3
	Agree	6	5.0
	Strongly Agree	20	16.7
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "I trust the service features of microApps " is answering strongly disagree as many as 42 respondents.

Table 4.9 Reliability Variable (X_1) - Question 2

Description		Frequency	Percent
Suitability of promised services	Strongly Disagree	43	35.8
	Disagree	46	38.3
	Neutral	9	7.5
	Agree	5	4.2
	Strongly Agree	17	14.2
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "The features of microApps are as explained by INAmikro " is answering disagree as many as 46 respondents.

Table 4.10 Reliability Variable (X_1) - Question 3

Description		Frequency	Percent
Handling customer issues	Strongly Disagree	26	21.7
	Disagree	52	43.3
	Neutral	15	12.5
	Agree	7	5.8
	Strongly Agree	20	16.7
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "INAmikro staff always stand by to resolve any complaints about the microApps" is answering disagree as many as 52 respondents.

Table 4.11 Reliability Variable (X_1) - Question 4

Description		Frequency	Percent
Handling customer issues	Strongly Disagree	52	43.3
	Disagree	24	20.0
	Neutral	18	15.0
	Agree	15	12.5
	Strongly Agree	11	9.2
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "I feel that INAmikro staff address any issues quickly " is answering strongly disagree as many as 52 respondents.

Table 4.12 Reliability Variable (X_1) - Question 5

Description		Frequency	Percent
Have a clear standard of service	Strongly Disagree	26	21.7
	Disagree	49	40.8
	Neutral	9	7.5
	Agree	16	13.3
	Strongly Agree	20	16.7
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "I feel that microApps is as useful as the qualities listed in the description by InaMikro" is answering disagree as many as 49 respondents.

Table 4.13 Reliability Variable (X_1) - Question 6

Description		Frequency	Percent
Have a clear standard of service	Strongly Disagree	14	11.7
	Disagree	23	19.2
	Neutral	9	7.5
	Agree	33	27.5
	Strongly Agree	41	34.2
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "INAmikro always gives effective standardized

responses whenever there are complaints from application users" is answering strongly agree as many as 41 respondents.

Description of respondents' answers to the Digital Literacy variable is:

Table 4.14 Digital Literacy Variable (X_2) - Question 1

Description		Frequency	Percent
Combination of awareness	Strongly Disagree	29	24.2
	Disagree	38	31.7
	Neutral	23	19.2
	Agree	17	14.2
	Strongly Agree	13	10.8
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "I am well equipped to use microApps effectively " is answering strongly disagree as many as 38 respondents.

Table 4.15 Digital Literacy Variable (X_2) - Question 2

Description		Frequency	Percent
Combination of awareness	Strongly Disagree	15	12.5
	Disagree	35	29.2
	Neutral	26	21.7
	Agree	32	26.7
	Strongly Agree	12	10.0
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "I am prepared to operate the application offered by INAmikro" is answering disagree as many as 35 respondents.

Table 4.16 Digital Literacy Variable (X_2) - Question 3

Description		Frequency	Percent
Attitude	Strongly Disagree	13	10.8
	Disagree	39	32.5
	Neutral	39	32.5
	Agree	18	15.0
	Strongly Agree	11	9.2
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "I know how to operate the application offered by INAmikro" is answering disagree and neutral as many as 39 respondents.

Table 4.17 Digital Literacy Variable (X_2) - Question 4

Description		Frequency	Percent
Attitude	Strongly Disagree	20	16.7
	Disagree	17	14.2
	Neutral	13	10.8
	Agree	31	25.8
	Strongly Agree	39	32.5
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "I have enough skills to use microApps and all its features " is answering strongly agree as many as 39 respondents.

Table 4.18 Digital Literacy Variable (X_2) - Question 5

Description		Frequency	Percent
Ability to use proper digital tools	Strongly Disagree	14	11.7
	Disagree	21	17.5
	Neutral	11	9.2
	Agree	20	16.7
	Strongly Agree	54	45.0
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "I am used to use any digital applications" is answering strongly agree as many as 54 respondents.

Table 4.19 Digital Literacy Variable (X_2) - Question 6

Description		Frequency	Percent
Ability to use proper digital tools	Strongly Disagree	9	7.5
	Disagree	8	6.7
	Neutral	21	17.5
	Agree	19	15.8
	Strongly Agree	63	52.5
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "I know how to use smartphones, internet, and any digital features" is answering strongly agree as many as 63 respondents.

Description of respondents' answers to the Ease of Use variable is:

Table 4.20 Ease of Use Variable (Z) - Question 1

Description		Frequency	Percent
Easy to learn	Strongly Disagree	23	19.2
	Disagree	33	27.5
	Neutral	24	20.0
	Agree	19	15.8
	Strongly Agree	21	17.5
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "I easily learn the application and features on it" is answering disagree as many as 33 respondents.

Table 4.21 Ease of Use Variable (Z) - Question 2

Easy to learn	Strongly Disagree	7	5.8
	Disagree	21	17.5
	Neutral	13	10.8
	Agree	8	6.7
	Strongly Agree	71	59.2
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "INAmikro's application has clear and easy features to operate" is answering strongly agree as many as 71 respondents.

Table 4.22 Ease of Use Variable (Z) - Question 3

Description		Frequency	Percent
Easy to understand	Strongly Disagree	6	5.0
	Disagree	22	18.3
	Neutral	16	13.3
	Agree	13	10.8
	Strongly Agree	63	52.5
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely " I have mastered the features on INAmikro's application " is answering strongly agree as many as 63 respondents.

Table 4.23 Ease of Use Variable (Z) - Question 4

Description		Frequency	Percent
Easy to understand	Strongly Disagree	9	7.5
	Disagree	33	27.5
	Neutral	19	15.8
	Agree	11	9.2
	Strongly Agree	48	40.0
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "I understand the function of each feature on microApps " is answering strongly agree as many as 48 respondents.

Table 4.24 Ease of Use Variable (Z) - Question 5

Effortless	Strongly Disagree	9	7.5
	Disagree	37	30.8
	Neutral	20	16.7
	Agree	20	16.7
	Strongly Agree	34	28.3
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely " I am able to learn any new features on microApps in short period of time " is answering disagree as many as 37 respondents.

Table 4.25 Ease of Use Variable (Z) - Question 6

Description		Frequency	Percent
Effortless	Strongly Disagree	21	17.5
	Disagree	17	14.2
	Neutral	13	10.8
	Agree	30	25.0
	Strongly Agree	39	32.5
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely " It would only take short time to learn the functions inside microApps " is answering Strongly agree as many as 39 respondents. Description of respondents' answers to the Intention to Use Application variable is:

Table 4.26 Intention to Use Application Variable (Y) - Question 1

Description		Frequency	Percent
Will use	Strongly Disagree	7	5.8
	Disagree	21	17.5
	Neutral	13	10.8
	Agree	5	4.2
	Strongly Agree	74	61.7
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "I intend to effectively use INAmikro application for my business activities" is answering strongly agree as many as 74 respondents.

Table 4.27 Intention to Use Application Variable (Y)- Question 2

Description		Frequency	Percent
Will use	Strongly Disagree	6	5.0
	Disagree	22	18.3
	Neutral	14	11.7
	Agree	12	10.0
	Strongly Agree	66	55.0
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely " I plan to actively use INAmikro application is answering strongly agree as many as 66 respondents.

Table 4.28 Intention to Use Application Variable (Y) - Question 3

Description		Frequency	Percent
Will often use	Strongly Disagree	6	5.0
	Disagree	28	23.3
	Neutral	28	23.3
	Agree	24	20.0
	Strongly Agree	34	28.3
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely " I am going to continuously utilize the application offered by INAmikro " is answering strongly agree as many as 34 respondents.

Table 4.29 Intention to Use Application Variable (Y) - Question 4

Description		Frequency	Percent
Will often use	Strongly Disagree	9	7.5
	Disagree	36	30.0
	Neutral	19	15.8
	Agree	19	15.8
	Strongly Agree	37	30.8
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely " I will keep exploring and using the features inside microApps " is answering strongly agree as many as 37 respondents.

Table 4.30 Intention to Use Application Variable (Y) - Question 5

Description		Frequency	Percent
Will give recommendation	Strongly Disagree	20	16.7
	Disagree	17	14.2
	Neutral	12	10.0
	Agree	29	24.2
	Strongly Agree	42	35.0
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely " I am willing to recommend the application offered by INAmikro to other people in need " is answering strongly agree as many as 42 respondents.

Table 4.31 Intention to Use Application Variable (Y) - Question 6

Description		Frequency	Percent
Will give recommendation	Strongly Disagree	8	6.7
	Disagree	24	20.0
	Neutral	14	11.7
	Agree	42	35.0
	Strongly Agree	32	26.7
	Total	**120**	**100.0**

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

Based on the description show that the majority of respondents in this study of the questionnaire namely "I would suggest INAmikro's application to anyone for assisting business activities " is answering agree as many as 42 respondents.

c. Mean, Median, Mode, Variance and Standard Deviation

The interval level for questions will be discussed as follows:

$$t = \frac{\text{Highest value} - \text{Lowest value}}{\text{Class}} \quad t = \frac{5-1}{5} \quad t = 0.8$$

Table 4.32 Measurement Score of Descriptive Statistics

No	Average Interval	Value
1	1.00 – 1.8	Strongly Disagree
2	1.81 – 2.6	Disagree
3	2.61 – 3.4	Neutral
4	3.41 – 4.2	Agree
5	4.21 – 5.0	Strongly Agree

Source: Prepared by the Writer (2025)

Therefore, based on the measurement score of descriptive statistic of Reliability, Digital Literacy, Intention to Use Application and Ease of Use can be seen in the table below:

Table 4.33 Descriptive Statistics for Reliability, Digital Literacy, Ease of Use and Intention to Use Application

Variables	Question	Mean	Median	Mode	Standard Deviation	Variance	Assessment
Reliability (X_1)	1	2.43	2	1	1.436	2.063	Disagree
	2	2.23	2	2	1.356	1.840	Disagree
	3	2.53	2	2	1.347	1.814	Disagree
	4	2.24	2	1	1.366	1.865	Disagree
	5	2.63	2	2	1.397	1.951	Neutral
	6	3.53	4	5	1.426	2.032	Agree
Digital Literacy (X_2)	1	2.56	2	2	1.295	1.677	Disagree
	2	2.93	3	2	1.210	1.465	Neutral
	3	2.79	3	2	1.114	1.242	Neutral
	4	3.43	4	5	1.482	2.197	Agree
	5	3.66	4	5	1.481	2.193	Agree
	6	3.99	5	5	1.287	1.655	Agree

Variables	Question	Mean	Median	Mode	Standard Deviation	Variance	Assessment
Ease of Use (Z)	1	2.85	3	2	1.376	1.893	Neutral
	2	3.96	5	5	1.393	1.939	Agree
	3	3.88	5	5	1.357	1.842	Agree
	4	3.47	3	5	1.437	2.066	Agree
	5	3.28	3	2	1.359	1.848	Neutral
	6	3.41	4	5	1.498	2.244	Agree
Intention to Use Application (Y)	1	3.98	5	5	1.402	1.966	Agree
	2	3.92	5	5	1.363	1.859	Agree
	3	3.43	3	5	1.262	1.592	Neutral
	4	3.33	3	5	1.379	1.902	Neutral
	5	3.47	4	5	1.500	2.251	Agree
	6	3.55	4	4	1.263	1.594	Agree

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

The majority of the mean value of the Reliability variable is disagree between the interval 1.81-2.6 while for the Digital Literacy, Ease of Use and Intention to Use Application variable the majority of questionnaires intervened agree.

The interval level for variable of Reliability, Digital Literacy, Intention to Use Application and Ease of Use will be discussed as follows:

Highest Class = 6 questions x 5 = 30

Lowest Class = 6 questions x 1 = 6

The range $= \frac{30-6}{5} = = 4.8$

Table 4.34 The Interval for Reliability, Digital Literacy, Ease of Use and Intention to Use Application

Interval Class	Scale
6 - 10.8	Strongly Disagree
10.81 - 15.6	Disagree
15.61 - 20.4	Neutral
20.41 - 25.2	Agree
25.21 – 30.0	Strongly Agree

Source: Prepared by the Writer (2025)

Descriptive statistics from the mean, median, mode, variance and standard deviation of the respondents for variables as follow:

Table 4.35 Descriptive Statistics

Statistics

		Reliability	Digital_Literacy	Ease_To_Use	Intention_To_Use_Application
N	Valid	120	120	120	120
	Missing	0	0	0	0
Mean		15.58	19.36	20.83	21.68
Median		14.00	19.00	20.00	21.00
Mode		16	18	20	30
Std. Deviation		6.273	5.326	4.492	4.682
Variance		39.354	28.366	20.174	21.919

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

The result for mean of Reliability is 15.58, which is within the range of disagree. Hence, it can be concluded that the customers at INAmikro, Jakarta has disagree level of Reliability. The result for Median of Reliability is 14, which is within the range of disagree. Therefore, the middle value of the respondents' answers indicates that the customers at INAmikro, Jakarta have a disagree level of Reliability.The result for Mode of Reliability is 16, which is also within the range of disagree. This means that most of the customers have a disagree level of Reliability. The result for standard deviation of Reliability is 6.273 and variance of Reliability is 39.354.

The result for mean of Digital Literacy is 19.36, which is within the range of neutral. Hence, it can be concluded that the customers at INAmikro, Jakarta has neutral level of Digital Literacy. The result for Median of Digital Literacy is 19, which is within the range of neutral. Therefore, the middle value of the respondents' answers indicates that the customers at INAmikro, Jakarta has a neutral level of Digital Literacy.The result for Mode of Digital Literacy is 18, which is also within the range of neutral. This means that most of the customers have a neutral level of Digital Literacy. The result for standard deviation of Digital Literacy is 5.326 and variance of Digital Literacy is 28.366.

The result for mean of Ease of Use is 20.83 which is within the range of neutral. Hence, it can be concluded that the customers at INAmikro, Jakarta has neutral level of Ease of Use. The result for Median of Ease of Use is 20, which is within the range of neutral. Therefore, the middle value of the respondents' answers indicates that the customers at INAmikro, Jakarta has a neutral level of Ease of Use.The result for Mode of Ease of Use is 20, which is also within the range of neutral. This means that most of the customers have a neutral level of Ease of Use. The result for standard deviation of Ease of Use is 4.492 and variance of Ease of Use is 20.174. The result for mean of Intention to Use Application is 21.68 which is within the range of agree. Hence, it can be concluded that the customers at INAmikro, Jakarta has agree level of Intention to Use Application.

The result for Median of Intention to Use Application is 21, which is within the range of agree. Therefore, the middle value of the respondents' answers indicates that the customers at INAmikro, Jakarta has a agree level of Intention to Use Application. The result for Mode of Intention to Use Application is 30, which is also within the range of Strongly Agree. This means that most of the customers have a Strongly Agree level of Intention to Use Application. The result for standard deviation of Intention to Use Application is 4.682 and variance of Intention to Use Application is 21.919.

4.2.3 Result of Data Quality Testing

4.2.3.1 Classical Assumption Test

a. Normality Test

According to Sahir and Koryadi (2021), normality test used to determine whether the population distribution data is normal or not. The following normality test results are:

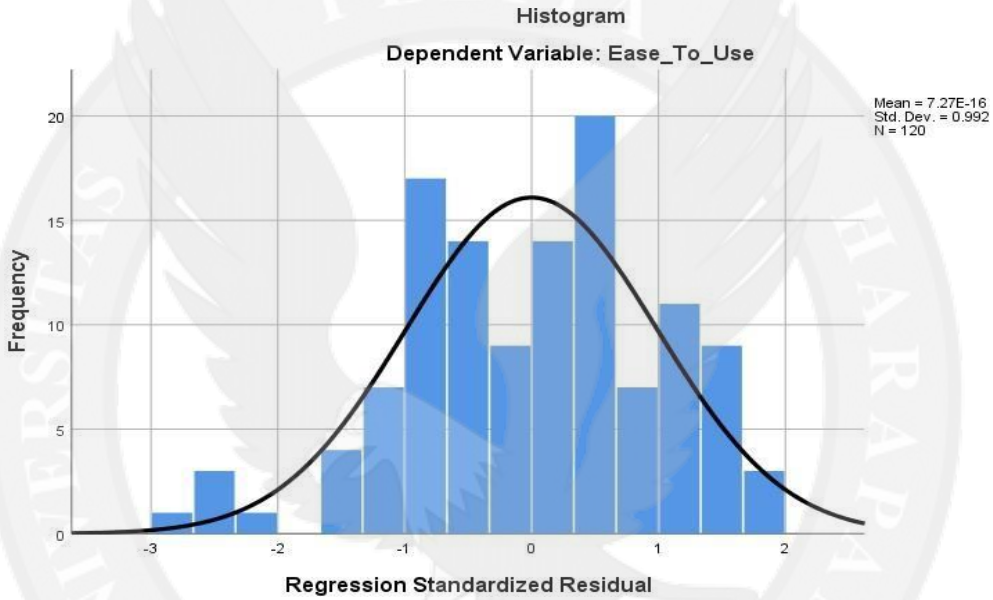


Figure 4.2 Normality Test Histograms (Ease of Use)
Source: Prepared by the Writer (SPSS 26, 2025)

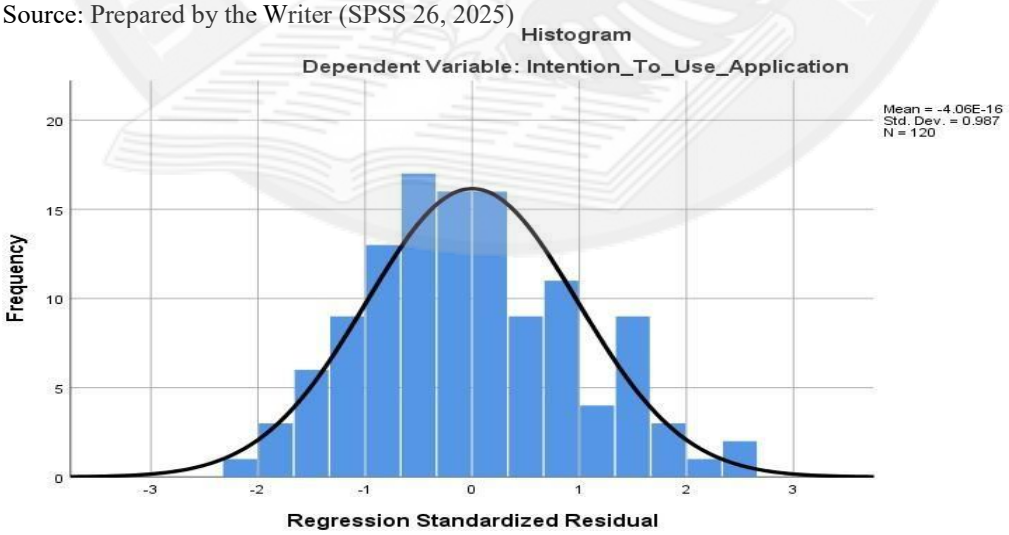


Figure 4.3 Normality Test Histograms (Intention to Use Application)
Source: Prepared by the Writer (SPSS 26, 2025)

The histogram graph in Figure 4.2 and Figure 4.3 shows that real data forms a symmetrical curve that does not deviate to the left or to the right, it can be said that the data is normally distributed.

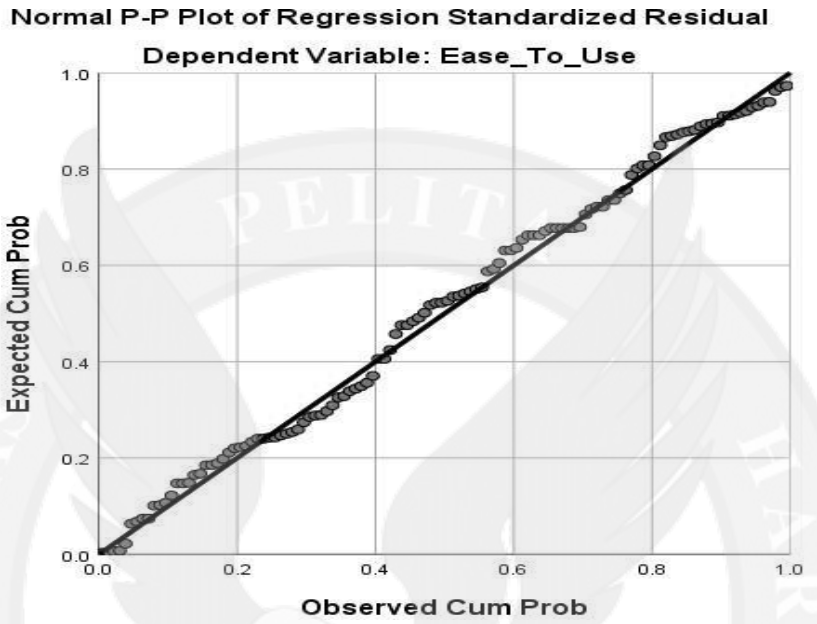


Figure 4.4 Normality Test of P-P Plots (Ease of Use)
Source: Prepared by the Writer (SPSS 26, 2025)

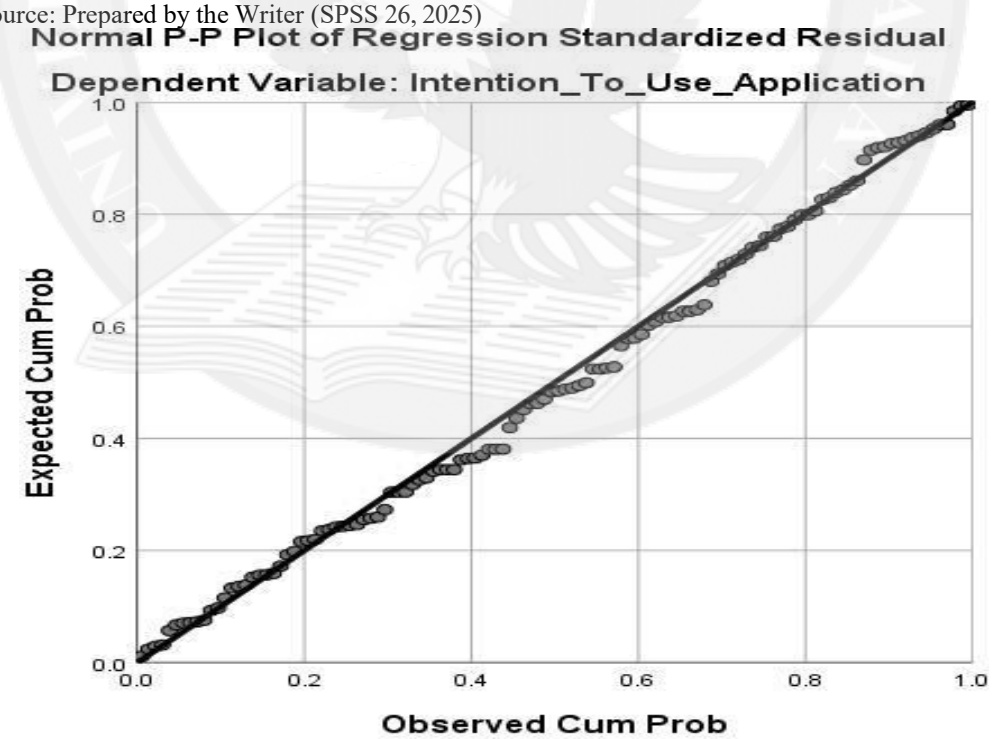


Figure 4.5 Normality Test of P-P Plots (Intention to Use Application)
Source: Prepared by the Writer (SPSS 26, 2025)

Normality Test of P-P Plots in Figure 4.4 and Figure 4.5 shows that the points spread around the diagonal line, so that data can be said to be normally distributed.

Table 4.36 Normality Test (Ease of Use) One-Sample Kolmogorov-Smirnov Test

N		120
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.72392108
Most Extreme Differences	Absolute	.052
	Positive	.038
	Negative	-.052
Test Statistic		.052
Asymp. Sig. (2-tailed)		.200[c,d]

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

Table 4.37 Normality Test (Intention to Use Application) One-Sample Kolmogorov-Smirnov Test

N		120
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.72392108
Most Extreme Differences	Absolute	.052
	Positive	.038
	Negative	-.052
Test Statistic		.052
Asymp. Sig. (2-tailed)		.200[c,d]

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

The results of the normality test using the Kolmogorov Smirnov test show a significant value of 0.200 > 0.05 so that the results of the Kolmogorov Smirnov test show that data is normally distributed.

b. Multicollinearity Test

The multicollinearity test is used to test whether the regression model finds a high correlation between the independent variables. A good regression model

should not have a high correlation between the independent variables. The test method commonly used is by looking at the Variance Inflation Factor (VIF) and Tolerance values in the regression model.

Table 4.38 Multicollinearity Test (Ease of Use)

Coefficients[a]

Model		Coefficie B	ardized Std. Error	Standardized Coefficients Beta	t	Sig.	Collineari Statistic Tolerance	VIF
1	(Constant)	7.621	.965		7.899	.000		
	Reliability	.128	.047	.179	2.728	.007	.728	1.373
	Digital_Literacy	.579	.055	.687	10.453	.000	.728	1.373

a. Dependent Variable: Ease_To_Use

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

Table 4.39 Multicollinearity Test (Intention to Use Application)

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	3.546	1.040		3.409	.001		
	Reliability	.108	.042	.144	2.553	.012	.685	1.461
	Digital_Literacy	.232	.067	.263	3.452	.001	.377	2.656
	Ease_To_Use	.574	.080	.551	7.137	.000	.368	2.719

a. Dependent Variable: Intention_To_Use_Application

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

The results show that the value of the tolerance > 0.1 and the VIF value < 10. This suggests that the occurrence of no multicollinearity in this study.

c. Heteroscedasticity Test

Heteroscedasticity test aims to test whether in the regression model there is an inequality of variants from the residual of one observation to another. If the variant from the residual of one observation to another is fixed, then it is called homoscedasticity and if it is different it will be called heteroscedasticity. There are several ways to detect the presence or absence of heteroscedasticity as follows:

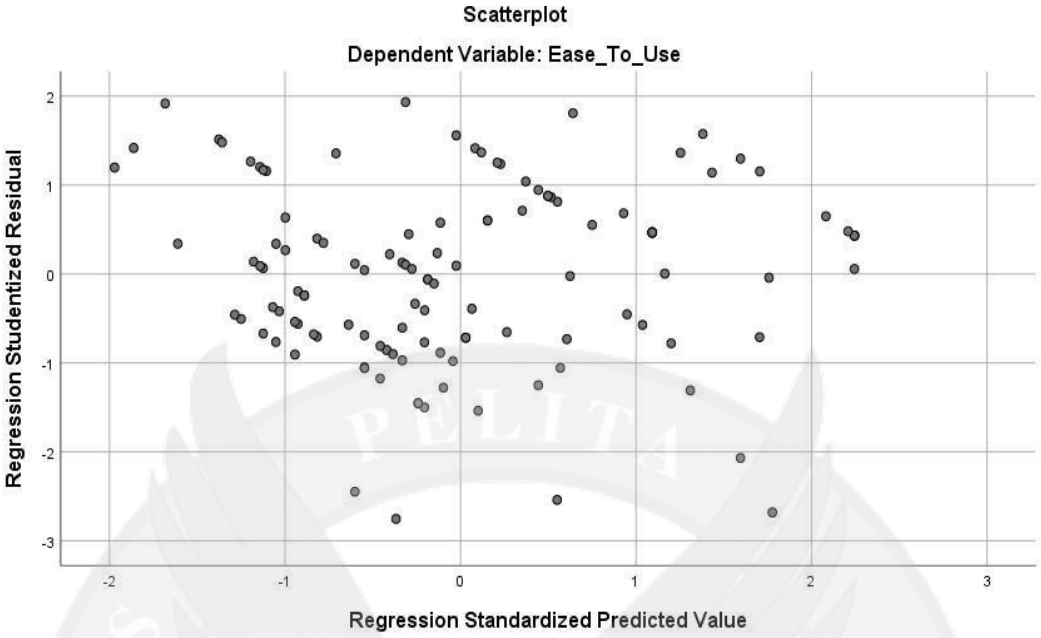


Figure 4. 6 Heteroscedasticity Test (Ease of Use)
Source: Prepared by the Writer (SPSS 26, 2025)

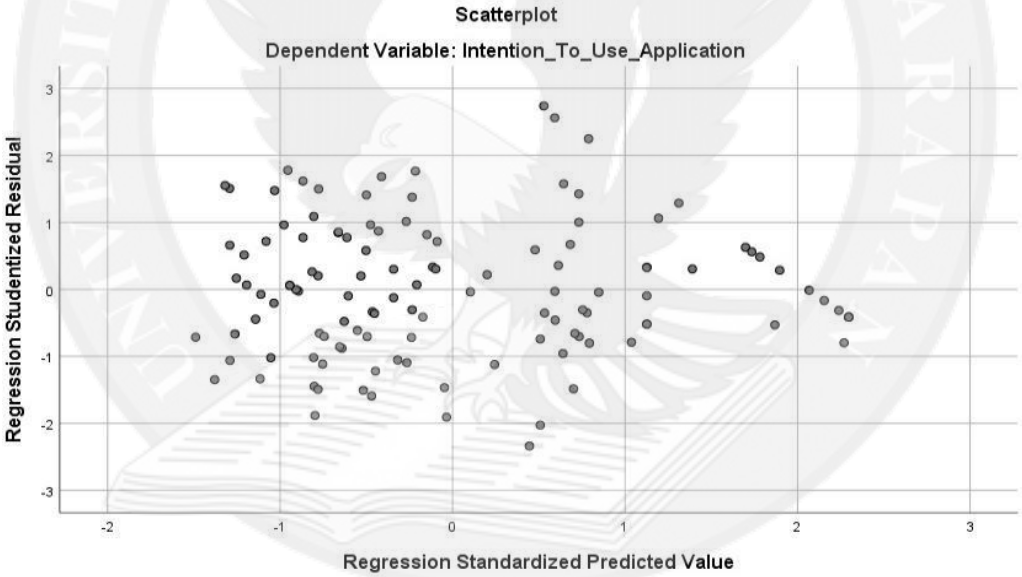


Figure 4.7 Heteroscedasticity Test (Intention to Use Application)
Source: Prepared by the Writer (SPSS 26, 2025)

Figure 4.6. and Figure 4.7. shows that the data spreads with an unclear pattern both above and below 0 on the Y axis, not gathering in one place, so from the scatterplot graph it can be concluded that there is no heteroscedasticity in the regression model in this study.

Table 4. 40 Heteroscedasticity Test (Ease of Use)

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.071	.558		3.709	.000
	Reliability	.039	.027	.153	1.427	.156
	Digital_Literacy	-.025	.032	-.082	-.764	.446

a. Dependent Variable: RES2

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

Table 4.40. significant value to the Reliability (0.156 > 0.05) and significant value to the Digital Literacy (0.446 > 0.05). This suggests that the occurrence of no heteroscedasticity in this study.

Table 4.41 Heteroscedasticity Test (Intention to Use Application)

Coefficients[ae]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	3.020	.602		5.019	.000
	Reliability	.024	.024	.108	.988	.325
	Digital_Literacy	.019	.039	.073	.496	.621
	Ease_To_Use	-.090	.047	-.289	-1.930	.056

a. Dependent Variable: RES2

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

Table 4.41. significant value to the Reliability (0.325 > 0.05), significant value to the Digital Literacy (0.621 > 0.05) and significant value to the Ease To Use (0.056 > 0.05). This suggests that the occurrence of no heteroscedasticity in this study.

4.2.3.2 Multiple Linear Regression Analysis

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

Table 4.42 Multiple Linear Regression Analysis (Ease of Use)

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	7.621	.965		7.899	.000
	Reliability	.128	.047	.179	2.728	.007
	Digital_Literacy	.579	.055	.687	10.453	.000

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

$$Z = a + b_1X_1 + b_2X_2 + e$$

Ease of Use = 7.621 + 0.128 Reliability + 0.579 Digital Literacy + e

The meaning of the multiple linear regression equation above is:

a. Constant (a) of 7.621 states that if Reliability and Digital Literacy are 0 or constant, Ease of Use at INAmikro, Jakarta is 7.621 units.

b. Regression coefficient for Reliability of 0.128, this states that every increase in Reliability 1 unit will increase Ease of Use at INAmikro, Jakarta by 0.128 units assuming other variables remain.

c. Regression coefficient for Digital Literacy of 0.579, this states that every increase in Digital Literacy 1 unit will increase Ease of Use at INAmikro, Jakarta by 0.579 units assuming other variables remain.

Table 4.43 Multiple Linear Regression Analysis (Intention to Use Application)

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	3.546	1.040		3.409	.001
	Reliability	.108	.042	.144	2.553	.012
	Digital_Literacy	.232	.067	.263	3.452	.001
	Ease_To_Use	.574	.080	.551	7.137	.000

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

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

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

a. Constant (a) of 3.546 states that if Reliability, Digital Literacy and Ease of Use are 0 or constant, Intention to Use Applicatian at INAmikro, Jakarta is 3.546 units.

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

c. Regression coefficient for Digital Literacy of 0.232, this states that every increase in Digital Literacy 1 unit will increase Intention to Use Applicatian at INAmikro, Jakarta by 0.232 units assuming other variables remain.

d. Regression coefficient for Ease of Use of 0.574, this states that every increase in Ease of Use 1 unit will increase Intention to Use Applicatian at INAmikro, Jakarta by 0.574 units assuming other variables remain.

4.2.3.3 Determination Test

The coefficient of determination essentially measures how far the model's ability to explain the variation of the dependent variable.

Table 4. 44 Determination Test (Ease of Use)
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.795[a]	.632	.626	2.747

a. Predictors: (Constant), Digital_Literacy, Reliability
b. Dependent Variable: Ease_To_Use
Source: Prepared by the Writer (SPSS 26, 2025)

Determination test results obtained adjusted R square value of 0.626, this means 62.6% of the Ease of Use at INAmikro, Jakarta which can be explained by the Reliability and Digital Literacy variable while the remaining 37.4% is explained by other variables which was not used in this study such as perception of benefits, trust and so on.

Table 4.45 Determination Test s (Intention to Use Application)
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.864[a]	.746	.739	2.391

Predictors: (Constant), Ease_To_Use, Reliability, Digital_Literacy
Source: Prepared by the Writer (SPSS 26, 2025)

Determination test results obtained adjusted R square value of 0.739, this means 73.9% of the Intention to Use Applicatian at INAmikro, Jakarta which can be explained by the Reliability, Digital Literacy and Ease of Use variable while the remaining 26.1% is explained by other variables which was not used in this study such as perception of benefits, trust and so on.

4.2.4 Result of Hypothesis Testing

4.2.4.1 Partial Test (t Test)

According to Wardani (2020), The test is carried out to determine the effect of the independent variables on the dependent variable partially. Under the condition:

H_1: Reliability has partial influence on Ease of Use at INAmikro, Jakarta.

H_2: Digital Literacy has partial influence on Ease of Use at INAmikro, Jakarta.

H_3: Reliability has partial influence on Intention to Use Application at INAmikro, Jakarta.

H_4: Digital Literacy has partial influence on Intention to Use Application at INAmikro, Jakarta.

H_5: Ease of Use has influence on Intention to Use Application at INAmikro, Jakarta.

Table 4.46 t Test (Ease of Use)
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.621	.965		7.899	.000
	Reliability	.128	.047	.179	2.728	.007
	Digital_Literacy	.579	.055	.687	10.453	.000

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

Table 4.46. shows the value of table for significant 0.05 at free degrees df = n-k = 120-3 = 117 is equal to 1.980. The results of the partial test can be explained that t_{count} (2.728) > t_{table} (1.980) and significant value 0.007 < 0.05, then H_1 is accepted, namely: Reliability has partial influence on Ease of Use at INAmikro, Jakarta.

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

Table 4.47 t Test (Intention to Use Application)
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.546	1.040		3.409	.001
	Reliability	.108	.042	.144	2.553	.012
	Digital_Literacy	.232	.067	.263	3.452	.001
	Ease_To_Use	.574	.080	.551	7.137	.000

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

Table 4.47. shows the value of table for significant 0.05 at free degrees df = n-k = 120-4 = 116 is equal to 1.981. The results of the partial test can be explained that t_{count} (2.553) > t_{table} (1.981) and significant value 0.012 < 0.05, then H_3 is accepted, namely: Reliability has partial influence on Intention to Use Application at INAmikro, Jakarta.

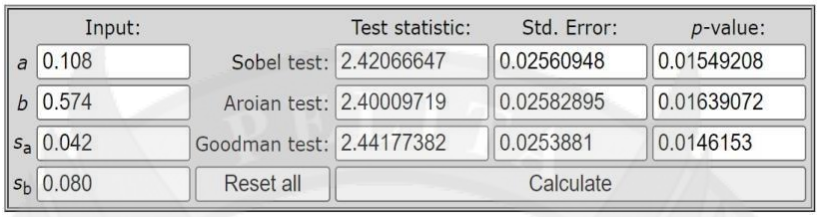
The results of the partial test can be explained that t_{count} (3.452) > t_{table} (1.981) and significant value 0.001 < 0.05, then H_4 is accepted, namely: Digital Literacy has partial influence on Intention to Use Application at INAmikro, Jakarta. The results of the partial test can be explained that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

4.2.4.2 Mediation Analysis (Sobel Test)

Indirect effect can be done using sobel test. This test was first developed by Baron and Kenny (2023), who stated that a variable is called intervening if the variable is involved in influencing the relationship between the independent variable and the dependent variable. reduction and therefore whether the mediation effect is statistically significant. Under the condition:

H_6: Ease of Use mediates the influence of Reliability on Intention to Use Application at INAmikro, Jakarta.

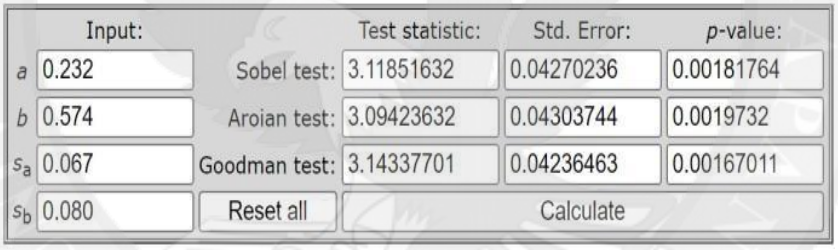
H_7: Ease of Use mediates the influence of Digital Literacy on Intention to Use Application at INAmikro, Jakarta



	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.108	Sobel test:	2.42066647	0.02560948	0.01549208
b	0.574	Aroian test:	2.40009719	0.02582895	0.01639072
s_a	0.042	Goodman test:	2.44177382	0.0253881	0.0146153
s_b	0.080	Reset all	Calculate		

Figure 4.8 Sobel Test (H_6)
Source: Prepared by the Writer (https://quantpsy.org/sobel/sobel.htm, 2025)

Figure 4.8. above obtained t statistic (2.421) > 1.96 and p-value (0.015 < 0.05) then H_6 is accepted, namely: Ease of Use mediates the influence of Reliability on Intention to Use Application at INAmikro, Jakarta.



	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.232	Sobel test:	3.11851632	0.04270236	0.00181764
b	0.574	Aroian test:	3.09423632	0.04303744	0.0019732
s_a	0.067	Goodman test:	3.14337701	0.04236463	0.00167011
s_b	0.080	Reset all	Calculate		

Figure 4.9 Sobel Test (H_7)
Source: Prepared by the Writer (https://quantpsy.org/sobel/sobel.htm, 2025)

Figure 4.9. above obtained obtained t statistic (3.119) > 1.96 and p-value (0.002 < 0.05) then H_7 is accepted, namely: Ease of Use mediates the influence of Digital Literacy on Intention to Use Application at INAmikro, Jakarta.

4.3 Discuss

The pretest was done at INAMikro, Medan as many as 30 respondents. The period of this pre-test is on 02-05 October 2023. The independent variable in this

study is Reliability (X_1) which has 3 indicators divided into 6 questionnaires, Digital Literacy (X_2) which has 3 indicators divided into 6 questionnaires, Ease of Use (Z) which has 3 indicators divided into 6 questionnaires and Intention to Use Application (Y) which has 3 indicators divided into 6 questionnaires are valid because the value of r count > r table (0.361). The Cronbach's alpha value greater than 0.60. Thus, it can be concluded that the questionnaire has fulfilled the reliability test requirements.

The sample in this study were 120 customers at INAmikro, Jakarta. The time of this data collection is on from 01 April 2024 – 06 April 2024. tHe majority of customers at INAmikro, Jakarta is a male with a percentage of 53% and respondents are aged 35 to 45 years. The result for mean of reliability is 15.58, which is within the range of disagree. Hence, it can be concluded that the customers at INAmikro, Jakarta has disagree level of reliability. This means that INAmikro, Jakarta has bad things related to reliability. Many factors that are considered unsatisfactory to the reliability of customers that occur INAmikro, Jakarta related to customers who do not believe in micro apps service features because they are still unknown, staff who have not been responsible for quickly helping and providing support for micro apps services. The result for mean of Digital Literacy is 19.36, which is within the range of neutral. Hence, it can be concluded that the customers at INAmikro, Jakarta has neutral level of Digital Literacy. This means that INAmikro, Jakarta has good and bad things related to digital literacy. Many factors that are considered unsatisfactory customer of digital literacy on INAmikro, Jakarta has equipped to use microApps effectively.

The result for mean of Ease of Use is 20.83 which is within the range of neutral. Hence, it can be concluded that the customers at INAmikro, Jakarta has neutral level of Ease of Use. This means that INAmikro, Jakarta has good and bad things related to ease of use. Many factors that are considered unsatisfactory customer of ease of use on INAmikro, Jakarta has easily learn the application and features on it.

The result for mean of Intention to Use Application is 21.68 which is within the range of agree. Hence, it can be concluded that the customers at INAmikro, Jakarta has agree level of intention to use application. This shows that intention to use application are good however, there are still complaints by customers regarding INAmikro, Jakarta related to the lack of exploring and using features in microApps. The histogram graph shows that real data forms a symmetrical curve that does not deviate to the left or to the right, it can be said that the data is normally distributed. Normality Test of P-P Plots shows that the points spread around the diagonal line, so that data can be said to be normally distributed. The results of the normality test using the Kolmogorov Smirnov test show a significant value of 0.200 > 0.05 so that the results of the Kolmogorov Smirnov test show that data is normally distributed. A good regression model should not have a high correlation between the independent variables. The test method commonly used is by looking at the Variance Inflation Factor (VIF) and Tolerance values in the regression model. The results show that the value of the tolerance > 0.1 and the VIF value < 10. This suggests that the occurrence of no multicollinearity in this study. The scatterplot graph shows that the data spreads

with an unclear pattern both above and below 0 on the Y axis, not gathering in one place, so from the scatterplot graph it can be concluded that there is no heteroscedasticity in the regression model in this study.

The significant value to the Reliability (0.156 > 0.05) and significant value to the Digital Literacy (0.446 > 0.05). This suggests that the occurrence of no heteroscedasticity in this study and significant value to the Reliability (0.325 > 0.05), significant value to the Digital Literacy (0.621 > 0.05) and significant value to the Ease To Use (0.056 > 0.05). This suggests that the occurrence of no heteroscedasticity in this study.

The results of the partial test can be explained that t_{count} (2.728) > t_{table} (1.980) and significant value 0.007 < 0.05, then H_1 is accepted, namely: Reliability has partial influence on Ease of Use at INAmikro, Jakarta. According to Ságiand Zéman (2021), user behavior and continuance intentions may depend on user confidence aboutconsistency 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. Results in line with previous research by Fadilah & Nuriyah (2024), Reliability has partial influence on Ease of Use. 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. 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

The results of the partial test can be explained that t_{count} (10.453) > t_{table} (1.98.) and significant value 0.000 < 0.05, then H_2 is accepted, namely: Digital Literacy has partial influence on Ease of Use at INAmikro, Jakarta. 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. Results in line with previous research by Pradini & Susanti (2021) Digital Literacy has partial influence on Ease of Use. 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. 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.

The results of the partial test can be explained that t_{count} (2.553) > t_{table} (1.981) and significant value 0.012 < 0.05, then H_3 is accepted, namely: Reliability has partial influence on Intention to Use Application at INAmikro, Jakarta. 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. Results in line with previous research by Azzahra and Kusumawati (2023), Reliability has partial influence on Intention to

Use Application. The results of the partial test can be explained that t_{count} (3.452) > t_{table} (1.981) and significant value 0.001 < 0.05, then H_4 is accepted, namely: Digital Literacy has partial influence on Intention to Use Application at INAmikro, Jakarta. 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. Results in line with previous research by Anugrah (2022), Digital Literacy has partial influence on Intention to Use Application.

The results of the partial test can be explained that t_{count} (7.137) > t_{table} (1.981) and significant value 0.000 < 0.05, then H_5 is accepted, namely: Ease of Use has influence on Intention to Use Application at INAmikro, Jakarta. 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. Results in line with previous research by Sari (2023), Ease of Use has influence on Intention to Use Application. 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

The results of the sobel test can be explained that of t statistic (2.421) > 1.96 and p-value (0.015 < 0.05) then H_6 is accepted, namely: Ease of Use mediates the influence of Reliability on Intention to Use Application at INAmikro, Jakarta. According to Puspita and Aprileny (2020), that good ease of Use meets considerable requirements on reliability and ethics for customer continuity intention. Results in line with previous research by Baikhuni (2020), Ease of Use mediates the influence of Reliability on Intention to Use Application.

The results of the sobel test can be explained that t statistic (3.119) > 1.96 and p-value (0.002 < 0.05) then H_7 is accepted, namely: Ease of Use mediates the influence of Digital Literacy on Intention to Use Application at INAmikro, Jakarta. 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. Results in line with previous research by Kusuma & Indrayani (2023) & Pradini & Susanti (2021), Ease of Use mediates the influence of Digital Literacy on Intention to Use Application.