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The Influence of Perceived Compatibility and Perceived Ease of Use on Continuance Intention Mediated by Perceived Usefulness (A Case Study on the Taspen Otentikasi Application)

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ABSTRACT

This study aims to analyze the influence of perceived compatibility and perceived ease of use on continuance intention, mediated by perceived usefulness, in the Taspen Otentikasi application. The research focuses on the operational area of PT TASPEN KC Purwokerto (Banyumas, Purbalingga, Cilacap, Banjarnegara, Kebumen, Wonosobo, and Purworejo). The sample consists of 135 respondents selected using purposive sampling, targeting pensioners and their heirs who have used the Taspen Otentikasi application at least once. Based on the research conducted using Structural Equation Modeling (SEM) analyzed with AMOS 26, the findings reveal that: (1) Perceived compatibility does not affect perceived usefulness, (2) Perceived ease of use positively influences perceived usefulness , (3) Perceived usefulness positively influences continuance intention, (4) Perceived compatibility positively influences continuance intention, (5) Perceived ease of use positively influences continuance intention, (6) Perceived usefulness does not mediate the relationship between perceived compatibility and continuance intention, and (7) Perceived usefulness mediates the relationship between perceived ease of use and continuance intention.

Keywords: Biometric Technology, Taspen Otentikasi, Perceived Compatibility, Perceived Ease of Use, Perceived Usefulness, Continuance Intention.

1. Introduction

The development of information and communication technology has significantly enhanced efficiency and productivity at both individual and organizational levels (Sundari, 2024). One key innovation is biometric authentication technology, which allows secure access using unique characteristics such as fingerprints, facial recognition, or voice (Harakannanavar et al., 2019). This technology not only enhances security but also offers convenience and speed in identity

verification, leading to its widespread adoption, including by PT Taspen, to optimize services for pensioners and their heirs.

PT Taspen, a state-owned enterprise managing pension funds for Civil Servants and state officials, has developed the Taspen Otentikasi application, a digital service with biometric authentication designed to simplify pensioners' verification for pension disbursement, reducing errors and ensuring rightful recipients receive their benefits. The application enables online authentication, saving time and effort, particularly for elderly pensioners. However, its success depends on user acceptance, especially since many pensioners are less familiar with technology. Challenges include a low level of technology adoption among pensioners, most of whom are over 58 years old (Nurhasana & Frinaldi, 2020), limited ownership of compatible smartphones, and specific requirements of the application. By 2023, 2.7 million, or 90%, of the total 3.7 million pensioners had adopted the application, but implementation remains suboptimal, as some still prefer manual authentication methods. Issues such as repeated verification failures due to poor lighting and incorrect facial gestures often force pensioners to visit payment partners in person (Taspen, 2023).

Therefore, it is important to investigate the factors influencing users' intention to continue using this application, as continuance intention is a key element in the long-term adoption success, especially among elderly users (Karahanna et al., 2022). Two significant factors influencing continuance intention are perceived compatibility and perceived ease of use. Perceived compatibility refers to the extent to which a technology aligns with users' values, experiences, and needs. For pensioners, the perceived compatibility of the application with their needs plays an important role in determining its continued use. Additionally, perceived ease of use is a key factor, as the easier the technology is to use, the more comfortable users feel in operating the application (Venkatesh et al., 2000). These two factors not only directly influence continuance intention, but also have a stronger impact when mediated by perceived usefulness. When users find the application beneficial, it strengthens their belief that the application meets their expectations and is easy to use. A study by Hariyanto et al. (2022) shows that the higher the users' perception of the benefits of an application, the stronger their intention to continue using it, especially if the application meets their needs and is easy to use.

This study aims to explore how perceived compatibility and perceived ease of use influence continuance intention to use the Taspen Otentikasi application, with perceived usefulness as a mediator. This research is expected to provide deeper insights for PT Taspen in understanding the factors influencing sustainable technology adoption among pensioners. Furthermore, the findings can help formulate strategies to enhance future application usage.

2. Literature Review

2.1 Technology Acceptance Model (TAM)

TAM introduced by Davis (1989) is used to understand the factors influencing technology acceptance. TAM consists of two main components: perceived usefulness and perceived ease of use, which are the most influential factors in technology adoption (Hafidhuddin & Azizah, 2023). Initially, TAM has been widely applied to evaluate user behavior across various sectors, including FinTech (Puspitasari et al., 2021; Le et al., 2020). In biometric systems, TAM has been modified into BioTAM to analyze the acceptance of biometric technology (Rukhiran et al., 2023).

BioTAM is relevant to the Taspen Otentikasi, which uses fingerprint scanning and facial recognition.

2.2 Perceived Compatibility

Rogers (2003) defines perceived compatibility as the alignment of an innovation or technology with the values, habits, lifestyle, and experiences of users. In the Innovation Diffusion Theory (IDT), Rogers (2003) states that perceived compatibility, along with relative advantage, complexity, trialability, and observability, influences attitudes toward innovation. Puspitasari et al., 2021 and Rezaei et al., 2020 shows that perceived compatibility is a determinant of technology adoption intention. Indicators for measuring perceived compatibility include its alignment with user needs, habits, procedures, and past experiences (Rogers, 2003).

2.3 Perceived Ease of Use

Davis et al. (1989) defined perceived ease of use as the belief that using technology will be free from excessive effort. This refers to the perception of ease in using technology without requiring significant time and energy (Venkatesh & Davis, 2000) and without causing physical or mental strain. The easier a technology is to use, the greater the likelihood of user acceptance. Previous research (Rezaei et al., 2020) identified indicators for perceived ease of use, such as ease of operation, simplicity of processes, speed of learning, and clarity of instructions.

2.4 Perceived Usefulness

Perceived usefulness is defined as the perception of the long-term benefits obtained from using technology (Venkatesh & Davis, 2000). Warsono et al. (2023) add that perceived usefulness reflects the extent to which technology empowers users to perform tasks more efficiently. Thus, if users believe that a technology is beneficial in helping them achieve their goals, they are more motivated to use it (Warsono et al., 2023). Indicators of perceived usefulness include the technology's ability to help users achieve goals, its benefits to users, its contribution to efficiency, and its ease of managing tasks (Venkatesh & Davis, 2000).

2.5 Continuance Intention

Continuance intention refers to an individual’s intention to continue using an information system after initial use, similar to the concept of repurchase intention (Bhattacherjee, 2001). According to the Expectation Confirmation Model (ECM), continuance intention arises when users’ expectations are met after using a system, with expectation confirmation being a key factor (Bhattacherjee, 2001). Gefen (2003) links continuance intention with TAM as the stage following initial acceptance, where user experience determines satisfaction and the intention to continue usage. The three indicators of continuance intention include the intention to continue usage, commitment to continuing usage, and overall satisfaction (Bhattacherjee, 2001).

2.6 Hypotheses Development

2.6.1 Perceived Compatibility on Perceived Usefulness

Perceived compatibility has a relationship with perceived usefulness in technology acceptance because when users feel that a system aligns with their needs and lifestyle, the technology tends to be perceived as more useful. Research by Rezaei et al. (2020) indicates that the alignment of technology with user needs enhances perceived usefulness. For the Taspen Otentikasi application, which uses biometric technology to facilitate pensioner authentication, it is essential to explore the alignment of this application with users' needs. Based on existing research and theories, the hypothesis is:

H1: Perceived compatibility positively influences perceived usefulness

2.6.2 Perceived Ease of Use on Perceived Usefulness

In TAM, perceived ease of use influences perceived usefulness, which subsequently impacts user intention to use the technology (Venkatesh & Davis, 2000). Studies by Warsono et al. (2023) indicate that the easier a technology is to use, the greater the users' perception of its usefulness. For the Taspen Otentikasi application, the ease of use of this application can shape perceptions of its usefulness by simplifying the authentication process for pensioners. Based on existing research and theories, the hypothesis is:

H2: Perceived ease of use positively influences perceived usefulness

2.6.3 Perceived Usefulness on Continuance Intention

Research by Jatimoyo et al. (2021), and Le et al. (2020) found that perceived usefulness significantly influences continuance intention. This shows that the higher the perceived benefits, the more likely users are to continue using the application. In the Taspen Otentikasi application, which uses biometric authentication technology, perceived usefulness includes the ease and convenience of faster and more secure digital authentication compared to conventional methods. Based on existing research and theories, the hypothesis is:

H3: Perceived usefulness positively influences continuance intention

2.6.4 Perceived Compatibility on Continuance Intention

Several researchers have shown that perceived compatibility plays an important role in driving continuance intention. Ahmad et al. (2020) emphasized that, in wearable Digital Health Technologies (DHTs), perceived compatibility influences continuance intention. Similar findings were reported by Hartono et al. (2021). In Taspen Otentikasi usage, perceived compatibility is crucial because the application's alignment with pensioners' needs increases the likelihood of continued use. Based on existing research, the hypothesis is:

H4: Perceived compatibility positively influences continuance intention

2.6.5 Perceived Ease of Use on Continuance Intention

Perceived ease of use shows that the simpler an application is, the more likely users are to continue using it. Studies by Filieri et al. (2021) on TripAdvisor, Hafidhuddin & Azizah (2023) on Indrive and Jatimoyo et al. (2021) on KlikIndomaret confirm its positive impact on continuance intention. However, Le et al. (2020) on mobile banking in Vietnam found no significant effect. For Taspen Otentikasi, its simplicity in biometric authentication enhances user comfort. Based on existing research, the hypothesis is:

H5: Perceived ease of use positively influences continuance intention

2.6.6 Perceived Compatibility on Continuance Intention by Perceived Usefulness

Perceived usefulness and perceived compatibility are interconnected in technology adoption. Technology aligned with user needs is more likely to be perceived as useful, increasing continuance intention. Hariyanto et al. (2022) demonstrated that perceived usefulness mediates the relationship between perceived compatibility and continuance intention. For the Taspen Otentikasi application, compatibility with user needs enhances its perceived usefulness, encouraging long-term usage. Based on existing research and theories, the hypothesis is:
H6: Perceived usefulness mediates the relationship between perceived compatibility and continuance intention

2.6.7 Perceived Ease of Use on Continuance Intention by Perceived Usefulness

Perceived usefulness and perceived ease of use are core components of TAM that influence technology adoption and continuance intention. Studies by Jatimoyo et al. (2021) demonstrated that perceived ease of use significantly influences continuance intention through perceived usefulness, as ease of use increases users' perceptions of the application's benefits. In the context of the Taspen Otentikasi application, the ease of biometric technology in the authentication process reinforces perceptions of usefulness. Based on existing research and theories, the hypothesis is:
H7: Perceived usefulness mediates the relationship between perceived ease of use and continuance intention

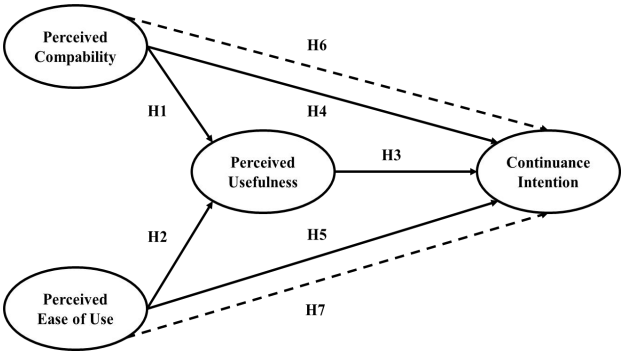


Figure 1. Research Framework

3. Research Methodology

3.1 Research Type

This quantitative study uses a survey approach, distributing questionnaires both directly and online to users of the Taspen Otentikasi in the operational area of PT TASPEN KC Purwokerto, (Banyumas, Purbalingga, Cilacap, Banjarnegara, Kebumen, Wonosobo, and Purworejo). The sample consists of 135 respondents selected through purposive sampling based on criteria, including pensioners and beneficiaries who have used the application at least once and own a compatible smartphone. Data analysis was performed using Structural Equation Modeling (SEM) with AMOS 26 software, chosen for its ability to handle complex relationships between variables.

3.2 Profile of Respondents

Primary data are collected through self-administered questionnaires, with constructs measured using multi-item scales adapted from teknologi adoption research. Respondents rate items on a five-point Likert scale, from "Strongly Disagree" (1) to "Strongly Agree" (5).

Table 1. Socio-Demographic Profile of Respondents

No.	Profil	Kategori	Frekuensi	Persentase
1	Gender	Male	89	66%
		Female	46	34%
2	Age	58 – 61 years	61	46%
		62 – 65 years	53	39%
		> 65 years	21	15%
3	Occupation	Civil Servants (ASN)	124	92%
		Veterans	9	7%
		State Officials	2	1%

The survey results based on gender show that more male pensioners use the Taspen Otentikasi app compared to females, as men are more often the primary breadwinners in households. Based on age, the majority of respondents using this application are in the 58-61 age range, as they are more open to technology, although they still face difficulties in using the application. Respondents aged 62-65 years and above 65 years tend to experience greater difficulties and often prefer conventional methods. Based on occupation, most users of this application are civil servants (ANS), who are more familiar with technology and have adequate access to information.

4. Results

4.1 Validity and Reliability Testing

Table 2. Validity and Reliability Testing Result

Variable	Indicator	LF	Cut Off	AVE	Conclusion	CR	Conclusion
Perceived compatibility	COM1	0,790	0,50	0,526	Valid	0,815	Reliable
	COM2	0,769	0,50		Valid		
	COM3	0,698	0,50		Valid		
	COM4	0,634	0,50		Valid		
Perceived ease of use	PEOU1	0,740	0,50	0,54	Valid	0,823	Reliable
	PEOU2	0,621	0,50		Valid		
	PEOU3	0,748	0,50		Valid		
	PEOU4	0,817	0,50		Valid		
Perceived Usefulness	PU1	0,537	0,50	0,587	Valid	0,842	Reliable
	PU2	0,556	0,50		Valid		
	PU3	0,956	0,50		Valid		
	PU4	0,914	0,50		Valid		
Continuance Intention	CI1	0,842	0,50	0,805	Valid	0,925	Reliable
	CI2	0,843	0,50		Valid		
	CI3	0,997	0,50		Valid		

Based on the results, it can be seen that all indicators have loading factor values > 0.50. Therefore, it can be concluded that all variables show good convergent validity for their respective indicators. In addition, based on the reliability and variance extraction analysis results, all latent variables show good reliability, with values > 0.70. The variance extraction tests also indicate that each latent variable significantly explains its dimensions, with values > 0.50. Thus, the latent constructs in this study are reliable and strongly explain most of the variance in their indicators.

4.2 Hypotheses Testing

Hypothesis testing was conducted to evaluate the causal relationships proposed in the research model. This process involved examining the standardized regression weights, critical ratios (CR), and p-values for each hypothesized relationship. A hypothesis is considered supported if the p-value is ≤ 0.05. The results of the hypothesis testing are summarized in the table below:

Table 3. Hypotheses Testing Results

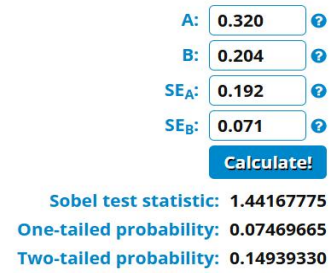
			Estimate	S.E.	C.R.	P
PU	<---	COM	,320	,192	1,664	,096
PU	<---	PEOU	,438	,164	2,672	,008
CI	<---	COM	,265	,134	1,982	,047
CI	<---	PEOU	,376	,123	3,053	,002
CI	<---	PU	,204	,071	2,869	,004

The analysis of the hypotheses reveals the following findings: Hypothesis 1, which posits that perceived compatibility positively influences perceived usefulness among Taspen Otentikasi users, is rejected due to a positive coefficient of 0.320 but a non-significant C.R value of 1.664 (probability = 0.096 > 0.05). In contrast, Hypothesis 2, which suggests that perceived ease of use positively influences perceived usefulness, is accepted, as it shows a significant positive coefficient of 0.438 with a C.R value of 2.672 (probability = 0.008 < 0.05). Hypothesis 3, stating that perceived usefulness positively influences continuance intention, is also accepted with a significant positive coefficient of 0.204 and a C.R value of 2.869 (probability = 0.004 < 0.05). Hypothesis 4, proposing that perceived compatibility positively influences continuance intention, is accepted, as it shows a positive coefficient of 0.265 and a significant C.R value of 1.982 (probability = 0.047 < 0.05). Lastly, Hypothesis 5, which suggests that perceived ease of use positively influences continuance intention, is accepted with a significant positive coefficient of 0.376 and a C.R value of 3.053 (probability = 0.002 < 0.05).

4.1 Mediation Testing

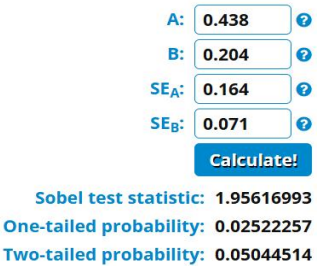
To test the significance of the mediating variable in the regression model, the Sobel Test is employed. This test determines whether the mediating variable significantly connects the independent variable to the dependent variable. The process involves calculating the path coefficients and standard errors (SE) for the paths from X to M and M to Y using AMOS 26, then inputting them into https://www.danielsoper.com to calculate the Sobel value.

Hypothesis 6: Perceived usefulness mediates the effect of perceived compatibility on continuance intention



The Sobel test result shows a p-value of 0.075 > 0.05, indicating insufficient evidence to support a significant mediating effect. Thus, perceived usefulness does not mediate the relationship between perceived compatibility and continuance intention among Taspen Otentikasi users. Based on this analysis, hypothesis 6 is rejected.

Hypothesis 7: Perceived usefulness mediates the effect of perceived ease of use on continuance intention



The Sobel test result shows a p-value of 0.025 < 0.05, indicating sufficient evidence to support a significant mediating effect. Thus, perceived usefulness mediates the relationship between perceived ease of use and continuance intention among Taspen Otentikasi users. Based on this analysis, hypothesis 7 is accepted.

5. Discussion

5.1 Perceived compatibility does not have a positive effect on perceived usefulness

Despite the application being compatible with users' needs, the elderly demographic faces challenges with digital literacy, limiting their perception of its usefulness. As a result, ease of use and a user-friendly design are more important in improving perceived usefulness. This finding is consistent with studies by Al-Rahmi et al. (2021) and Rezaei et al. (2020), but contrasts with Puspitasari et al. (2021), where compatibility enhanced perceived usefulness.

5.2 Perceived ease of use has a positive effect on perceived usefulness

The study reveals that perceived ease of use positively impacts perceived usefulness, as users appreciate the simplicity, quick understanding, and clear guidance of the Taspen Otentikasi application. A straightforward and non-confusing process enhances users' perceptions of its utility, as seen in previous studies (Humbani & Wiese, 2019; Le et al., 2020; Warsono et al., 2023). However, some studies show no significant affect (Puspitasari et al., 2021).

5.3 Perceived usefulness has a positive effect on continuance intention

This study finds that perceived usefulness significantly influences continuance intention, as users of the Taspen Otentikasi application are motivated to continue using it due to its benefits, such as time-saving and easy authentication. Previous research confirms that perceived usefulness plays a crucial role in users' continuance intention (Jatimoyo et al., 2021; Puspitasari et al., 2021). However, Hafidhuddin & Azizah, 2023 yield the opposite results.

5.4 Perceived compatibility has a positive effect on continuance intention

Users are more likely to continue using the Taspen Otentikasi when it aligns with their needs, values, and routines. The app simplifies the authentication process, and this alignment with users' expectations drives continued use. This finding is consistent with studies (Ahmad et al., 2020; Hartono et al., 2021), although Nguyen et al. (2022) found that compatibility did not significantly affect continuance intention in ride-hailing services.

5.5 Perceived ease of use has a positive effect on continuance intention

This is because respondents appreciate the simplicity of the authentication process in the Taspen Otentikasi application. This ease of use helps elderly users overcome challenges, thereby encouraging continued use. Previous studies have supported the role of ease of use in continuance intention (Filieri et al., 2021), although its impact may vary depending on the context of use (Hafidhuddin & Azizah, 2023; Le et al., 2020).

5.6 Perceived usefulness does not mediate the effect of perceived compatibility on continuance intention

This study finds that perceived usefulness does not mediate the relationship between perceived compatibility and continuance intention, as individual technology preferences and proficiency are more influential. Continuance decisions rely on time and energy efficiency, even without full compatibility satisfaction. This contrasts with Hariyanto et al. (2022), where perceived usefulness mediated this relationship in e-learning contexts influenced by cultural homogeneity.

5.7 Perceived usefulness mediates the effect of perceived ease of use on continuance intention

This study reveals that perceived usefulness serves as a mediator in the relationship between perceived ease of use and continuance intention. When users find the application easy to use, they are more likely to perceive its usefulness, which drives their intention to continue using it. This finding is consistent with previous research, such as Jatimoyo et al. (2021), where ease of use enhanced users' perceptions of the app's benefits, fostering continued use.

6. Conclusion

The results of this study indicate that most of the relationships between variables have a positive influence, which suggests the relevance of the TAM in measuring continuance intention for technology applications, including the Taspen Otentikasi application, while also strengthening its validity as a theoretical model explaining the factors that affect users' intentions to continue using biometric-based technology. This study also contributes to the development of literature related to biometric technology by integrating the variables of perceived compatibility and perceived ease of use, as well as emphasizing the importance of perceived usefulness as a mediator, particularly in the context of elderly users. However, this study is limited by its focus on PT TASPEN Purwokerto, making broader research necessary for generalization. The exclusion of younger heirs and the absence of positive findings between perceived compatibility, perceived usefulness, and continuance intention suggest future research should involve diverse respondents and explore variables like facilitating conditions, technology anxiety, and user satisfaction.

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