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THE INFLUENCE OF TAM AND SECURITY FACTORS ON INTEREST IN USING KAI ACCESS FOR GENERATION X IN PASURUAN

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Abstract: The purpose of this study was to evaluate how Generation X in Pasuruan City felt about the Access By KAI application in terms of perceived security, usefulness, and convenience of use. With 96 samples, a multiple linear regression analysis was performed. A significant value below the threshold supported the conclusions that interest in use is influenced by perceived security, utility, and convenience of use taken together. Only perceived ease of use, on the other hand, showed a significant effect on interest in usage when looked at separately. On the other hand, perceived security's significance value also exceeded the threshold, with a calculated t value above the t table, suggesting it does not significantly affect interest in use, while perceived usefulness's significance value exceeded the threshold, with a calculated t value lower than the t table.
Keywords: TAM, Perceived ease of use, Perceived usefulness, Perceived security and interest in using.

Abstrak: Tujuan penelitian ini adalah untuk mengevaluasi pengaruh persepsi Generasi X di Kota Pasuruan terhadap persepsi manfaat, keamanan, dan kemudahan penggunaan aplikasi Access By KAI. Teknik regresi linier berganda digunakan dalam analisis, yang melibatkan 96 sampel. Persepsi kemudahan yang memiliki pengaruh signifikan terhadap minat penggunaan. Keamanan yang dirasakan, nilai t yang dihitung melebihi nilai t tabel dan nilai signifikansi juga melebihi ambang batas, yang menunjukkan bahwa dua hal terakhir tidak secara signifikan memengaruhi minat penggunaan. Sebaliknya, nilai t yang dihitung lebih kecil dari nilai t tabel dan nilai signifikansi untuk manfaat yang dirasakan berada di atas ambang batas.
Kata Kunci: TAM, Persepsi kemudahan, Persepsi manfaat, Persepsi kemanan dan minat penggunaan.

INTRODUCTION

People's way of life is greatly influenced by technological advances, which make daily tasks easier and integrate technology into daily life (Joan & Sitinjak, 2019). Indonesia has now entered the era of digital economy which is shown by the increasing number of internet users in various fields, including economy, education, and health. Developments are very easy to follow for the younger generation born above 1980, while not for some older people aged 44 years to 59 years or born 1965 to 1980, referred to as generation X (Rizal & Nugroho, 2021).

In the economic field, travel activities have utilized the internet to make it easier for consumers (Xia et al., 2024). State-owned company PT Kerata Api Indonesia (Persero) also utilizes the rapid development of technology. KAI *Access* is an application provided by PT Kereta Api Indonesia (Persero) to passengers of Long Distance, Medium Distance, Local and Commuter Trains since September 4, 2014 (Wulandari & Fanida, 2023). The application was renamed *Access By* KAI in 2023. This new application is an example of PT Kereta Api Indonesia (Persero)'s efforts in presenting the latest features that make train travel more comfortable (Waluyaningtyas & Laksana, 2023).

This relates to Self Service Technology (SST), which is one of the unique business methods that can be applied to improve efficiency by electronic services. Meuter et al (2000), This relates to SST, which is one of the unique business methods that can be applied to improve efficiency by electronic services.

Figure 1. Statistical Data of Access Users *By* KAI 2023

Source: PPID PT KAI, (2024)

Based on the data in Figure 1, the percentage of Access *By* KAI users in generation X is 11.16%. There is a significant difference with the percentage in generations Y (millennials)

and Z, when summed up as much as 80.76%. This suggests that, in comparison to younger generations, generation X is not as interested in using Access By KAI. Though it wasn't as advanced as it is now, the environment in which they were nurtured during a time of rapid technology growth can be blamed for their lack of interest. According to Rizal and Nugroho (2021), the younger generation generally prefers to abstain from activities that do not result in financial gains.

TAM according to Davis, as stated in Jogiyanto (2007), is used to characterize a person's adoption of technology systems, which is greatly impacted by the use of information technology. This methodology assesses how people accept and use a specific technology. TAM primarily evaluates perceived utility and perceived ease of use, two significant criteria. These factors influence how someone will behave when using a particular technology.

According to Samed & Li (2023), an individual's interest in information technology refers to how much they want or plan to utilize it on a regular basis, provided they have access to it. The research findings of Joan & Sitinjak (2019), which demonstrate that perceived ease of use greatly influences interest in utilizing technology, are consistent with this description. Perceived benefit, according to Stamenkov & Zhaku-Hani (2023), is the term used to describe a user's subjective assessment of the benefits they receive from using a service. Research by Prasetya & Putra (2020), which shows that perceived utility significantly influences the inclination to utilize technology, lends more credence to this. Furthermore, according to Palko et al. (2023), security is the total safety of utilizing the information system, with little chance of data loss or theft. Hamid's (2019) research supports this, demonstrating that the inclination to use technology is strongly influenced by perceptions of security.

Given the above justifications, researchers apply TAM to examine how users evaluate the usefulness and ease of use of the Access By KAI application. To evaluate its effect on interest in using the program, they will also include security variables. The goal is to find out how muchthese factors affect users' interest in using the Access By KAI application.

Perceived security, according to Flavia'n and Guinali'u (2006), is the subjective conviction that one's private informationboth civil and financialwon't be accessed, stored, or changed during transmission and storage by unauthorized parties. One's sense of trust is always heightened by this idea. Inayah (2020) defines interest in use as a person's strong internal conviction or desire, particularly with regard to employing technology.

The purpose of the study was to evaluate the impact of perceived security, utility, and convenience of use on Generation X in Pasuruan City's interest in using the Access By KAI application, both jointly and individually.
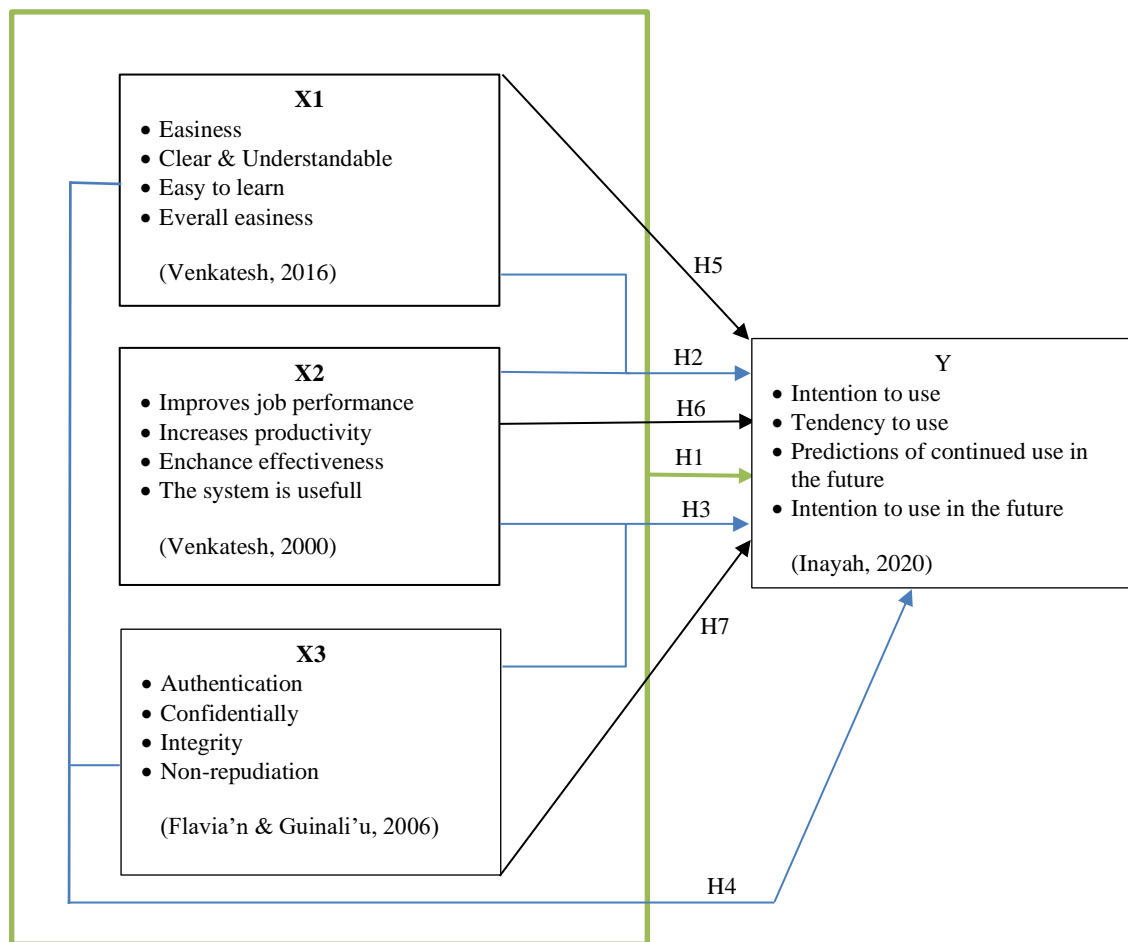

Figure 2. Conceptual Framwork

METHOD

The study focuses on members of Generation X who have used or are familiar with the Access By KAI application in Pasuruan City, East Java. To be more precise, a purposive sampling technique is applied, in which samples are chosen according to predetermined standards (Steinmetz, 2016), as follows:

1. Age 44 years - 59 years.

2. Have known about the Access By KAI application but have never used the Access By KAI application.

3. Purchase tickets through the Access By KAI application with the help of other people(travel agents/children/brothers/friends/etc).

4. Have used the Access By KAI application but experienced problems or difficulties.

5. Live in Pasuruan City.

Multiplying the total number of indicators for the variable by five to ten yields the optimal and representative sample size (Hair et al., 2010). After using 16 indicators in this study, the following conclusions can be drawn:

$$N = 6 \times (\text{number of indicators})$$
$$= 6 \times 16$$
$$= 96$$

Thus the respondents taken were 96 respondents. Using primary data sources and quantitative data types. The data collection technique uses a questionnaire, with a closed questionnaire type and answers in the form of a linkert scale where each statement item is given an answer using points.

Table 1. Linkert Scale

Weight	Description	Abbreviations
1	Sangat Tidak Setuju	STS
2	Tidak Setuju	TS
3	Kurang Setuju	KS
4	Setuju	S
5	Sangat Setuju	SS

Source: Primary data processed, 2024

The IBM SPSS Statistics software, which is intended for statistical analysis in the social sciences, was used for data processing. Regression analysis using multiple linear regression is the analytical technique used.

Hypothesis:

H_1 : Perceived ease of use, perceived usefulness and perceived security simultaneously affect the interest in using the Access By KAI application for generation X in Pasuruan City.

H_2 : Perceived ease of use and perceived usefulness simultaneously influence the interest in using the Access By KAI application for generation X in Pasuruan City.

H_3 : Perceived ease of use and perceived security simultaneously affect the interest in using the Access By KAI application for generation X in Pasuruan City.

H_4 : Perceived usefulness and perceived security simultaneously affect the interest in using the Access By KAI application for generation X in Pasuruan City.

H_5 : Perceived ease of use has a partial effect on interest in using the Access By KAI application for generation X in Pasuruan City.

H_6 : Perceived usefulness partially affect the interest in using the Access By KAI application for generation X in Pasuruan City.

H_7 : Perceived security has a partial effect on interest in using the Access By KAI application for generation X in Pasuruan City

RESULTS AND DISCUSSION

Validity Test

Table 2. Validity Test Results

No	Variables		r_{count}	r_{table}	Description
1	Perceived Ease of use (X_1)	X1.1	0,759	0,2006	Valid
		X1.2	0,837	0,2006	Valid
		X1.3	0,882	0,2006	Valid
		X1.4	0,917	0,2006	Valid
		X1.5	0,815	0,2006	Valid
		X1.6	0,787	0,2006	Valid
		X1.7	0,874	0,2006	Valid
2	Perceived Usefulness (X_2)	X2.1	0,813	0,2006	Valid
		X2.2	0,850	0,2006	Valid
		X2.3	0,818	0,2006	Valid
		X2.4	0,850	0,2006	Valid
		X2.5	0,849	0,2006	Valid
		X2.6	0,793	0,2006	Valid
3	Perceived Security (X_3)	X3.1	0,844	0,2006	Valid
		X3.2	0,842	0,2006	Valid
		X3.3	0,818	0,2006	Valid
		X3.4	0,819	0,2006	Valid
4	Interest in Use (Y)	Y.1	0,786	0,2006	Valid
		Y.2	0,821	0,2006	Valid
		Y.3	0,505	0,2006	Valid
		Y.4	0,809	0,2006	Valid

Source: Primary data processed, 2024

Based on table 2, the validity test results show that each statement item on the questionnaire is declared valid or valid to explain the indicator under study, because it has a comparison value of $r_{count} > r_{table}$ (Parsakia et al., 2023).

Reliability Test

Table 3. Reliability Test Results

No	Variables	Cronbach's Alpha Value	Description
1	Perceived Ease of use (X$_1$)	0,930	Reliabel
2	Perceived Usefulness (X$_2$)	0,907	Reliabel
3	Perceived Security (X$_3$)	0,845	Reliabel
4	Interest in Use (Y)	0,690	Reliabel

Source: Primary data processed, 2024

Table 3 shows the reliability test findings, which show that all questionnaires are deemed reliable for each variable because the Cronbach's Alpha value is higher than 0.60 (Parsakia et al., 2023).

Normality Test

Table 4. One-Sample Kolmogorov-Smirnov Test Results

Criteria	Value	Description
Asymp. Sig. (2-tailed)	0,200[c,d]	Normally Distributed

Source: Primary data processed, 2024

Table 4 indicates a significance value of 0.200 > 0.05, which leads one to the conclusion that the distribution of the data is normal. This suggests that the variables perceived (X2) perceived security (X3), perceived ease of use (X1), and interest in utilizing (Y) have regression models that follow a normal distribution pattern (Santoso & Ashari, 2005).
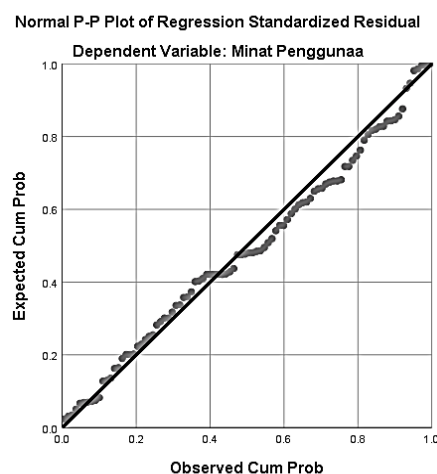

Figure 4. Normal P-Plot Test Results

Source: Primary data processed, 2024

The standard P-Plot test results, as shown in Figure 4, show that the data points are dispersed throughout and follow the diagonal line's direction. The data for the variables (X1), (X2), (X3), and (Y) are either normally distributed or very close to a normal distribution,

indicating that the regression model satisfies the normality assumption (Santoso & Ashari, 2005).

Multiple Linear Regression Analysis

Table 5. Multiple Linear Regression Analysis Test Results

Dependent Variable	Independent Variable	Unstandardized Coefficients		Influence
		B	Std. Error	
Interest in use (Y)	Perceived ease of use (X_1)	0,252	0,051	
	Perceived usefulness (X_2)	0,065	0,075	Positive
	Perceived security (X_3)	0,158	0,086	
Constant : Unstandarized Coefficients (B = 5,175 ; Std. Error = 1,172)				

Source: Primary data processed, 2024

Based on table 5, the multiple linear regression equation is obtained as follows:

$$Y = 5{,}175 + 0{,}252\ X_1 + 0{,}065\ X_2 + 0{,}158\ X_3 + e$$

When all independent variables stay at 0% or remain unaltered, the dependent variable's value is represented by the positive constant value of 5.175. With a positive coefficient of 0.252 for X1, Y will increase by 0.252, or 25.2%, for every 1% increase in X1, provided that all other independent variables remain constant. Comparably, the X2 variable has a positive coefficient of 0.065, meaning that, under the assumption that other variables stay the same, a 1% rise in X2 will result in a 0.065, or 6.5%, increase in Y. Additionally, the X3 variable has a positive coefficient of 0.158, meaning that, if other independent variables remain constant, Y will grow by 0.158, or 15.8%, for every 1% increase in X3 (Sugiyono, 2008).

Coefficient of Determination Analysis (R^2)

Table 6. Coefficient of Determination Analysis (R^2)

Predictors	R Square
(Constant), (X_1), (X_2) and (X_3)	0,530
(Constant), (X_1) and (X_2)	0,513
(Constant), (X_1) and (X_3)	0,526
(Constant), (X_2) and (X_3)	0,407

Source: Primary data processed, 2024

Based on table 6, it can be explained as follows:

A simultaneous effect of 0.530, or 53%, is indicated by the R2 value for X1, X2, and X3 on Y; the remaining 47% is influenced by variables not examined in this study. The R2 value for X1 and X2 on Y indicates a simultaneous effect of 0.513, or 51.3%, with the remaining 48.7% being influenced by variables not included in this study. A simultaneous effect of 0.526,

or 52.6%, is revealed by the R2 value for X1 and X3 on Y, leaving 47.4% affected by additional variables not included in this study. (Ghozali, 2011).

F Test

Table 7. F Test Results

Dependent Variable	Independent Variable	F_{count}	F_{Table}	Sig.	Description
Interest in Use (Y)	(X_1), (X_2) and (X_3)	34,613	2,70	$0,000^b$	H_1 accepted
	(X_1) and (X_2)	48,954	3,10	$0,000^b$	H_2 accepted
	(X_1) and (X_3)	51,677	3,10	$0,000^b$	H_3 accepted
	(X_2) and (X_3)	31,888	3,10	$0,000^b$	H_4 accepted

Source: Primary data processed, 2024

Based on table 7, the F test results can be explained as follows:

Given that F_{Table} 3.10 is $<$ F_{Count} 51.677 and that 0.000 is less than 0.05, H3 is deemed significant. Given that F_{Count} 31.888 $>$ F_{Table} 3.10 and a significant value of 0.000 $<$ 0.05 are present, H4 is deemed acceptable (Ghozali, 2011).

T Test

Table 8. t-Test Results

DependentVariable	Independent Variable	Sig.	t_{Count}	t_{Table}	B	Description
Interest in Use (Y)	(X_1)	0,000	4,917	1,66159	0,252	H_5 accepted
	(X_2)	0,387	0,870	1,66159	0,065	H_6 rejected
	(X_3)	0,068	1,845	1,66159	0,158	H_7 rejected

Source: Primary data processed, 2024

Based on table 8, the t-test results can be explained as follows:

H5 is approved since it shows a 0.000 significance value, which is less than 0.05, a positive coefficient, and a tCount value of 4.917 > ttable of 1.66159. The significance value of 0.387, >0.05, the tCount value of 0.870, < ttable of 1.66159, and the positive coefficient lead to the rejection of H6. Since the coefficient is positive, the tCount value is 1.845, > 1.66159, and the significance value is 0.068, beyond 0.05, H7 is likewise rejected (Ghozali, 2011).

The Effect of Perceived Ease of Use, Perceived Usefulness and Perceived Security on Interest in Use

Based on the findings of the data analysis, it is possible to draw the conclusion that Generation X in Pasuruan City is interested in using the Access By KAI application since it is regarded to be easy to use, beneficial, and secure at the same time. In addition, this is also in

accordance with one of the points on the sevendimensions that form consumer expectations of *self-service technology* (SST) greetings, namely *Security / Privacy* which refers to freedom from risk or doubt that users will feel in operation (Lin & Hsieh, 2011).

Falaahuddin & Widiartanto (2020) discovered that the combination of perceived utility, convenience of use, and security characteristics significantly impacts the desire to purchase.

The fulfillment of application user perceptions of the benefits felt in using the technology provided is able to improve performance, increase productivity levels when using the system, increase performance effectiveness and individuals feel the benefits of the system used. Users get verification to validate their actions because they are satisfied with the security protections implemented in the application. Messages are secured during transmission and reception to ensure that only the intended recipients may access the content. Furthermore, users are unable to reverse transactions that have already been carried out, and completed transactions are assured to remain unmodified.

The Effect of Perceived Ease of Use and Perceived Usefulness on Interest in Use

This study shows that the Access By KAI application can meet existing perceptions regarding the convenience and benefits when using the application to transact in rail transportation modes. The study by Waluyaningtyas & Laksana (2023), which shows that perceived security, perceived utility, perceived ease of use, and trust all have a substantial impact on the interest in using the program, corroborates the F test results. Falaahuddin & Widiartanto (2020) observed that purchase intention is substantially influenced by the combination of perceived usefulness, perceived convenience, and security.

The Effect of Perceived Ease of Use and Perceived Security on Interest in Use

This study shows that the Access By KAI application can meet existing perceptions regarding convenience and security when using the application to transact in rail transportation modes. The study by Waluyaningtyas & Laksana (2023), which shows that perceived security, perceived utility, perceived ease of use, and trust all have a substantial impact on the interest in using the program, corroborates the F-test results. Furthermore, when taken into account together, the variables of perceived usefulness, perceived convenience, and security also have a substantial impact on purchase intention, according to Falaahuddin & Widiartanto (2020).

The Effect of Perceived Benefits and Perceived Security on Interest in Use

This study shows that the Access By KAI application can meet existing perceptions regarding benefits and security when using the application to transact in rail transportation modes. The study by Waluyaningtyas & Laksana (2023), which shows that perceived security, perceived utility, perceived ease of use, and trust all have a substantial impact on the interest in using the program, validates the F-test results.

The Effect of Perceived Ease of Use on Interest in Use

When taken into consideration separately, the data analysis results show that, among Generation X in Pasuruan City, perceived ease of use has a favorable and significant impact on interest in using the Access By KAI application. The Access By KAI application for generation X is very helpful in making transactions for travel by train, the display presented when operating the application is very easy to learn because all the points of use are quite clear and easy to understand, by frequently using the application it will be skilled for the use of the same technology and the Access By KAI application can be accessed anytime and anywhere so that it can book tickets quickly, easily and while doing other activities. According to respondents who have been interviewed by researchers, some feel very helped by the existence of the application so that users of railroad transportation modes can avoid ticket queues, can make transactions easily using the application wherever they are and at any time while there is a network to open application access.

The Waluyaningtyas & Laksana (2023) study, which shows that perceived ease of use has a substantial impact and is ranked top with an average value that stands out compared to other variables, supports the t-test results. Additionally, Falaahuddin & Widiartanto (2020) discovered that interest in buying the KAI Access mobile application is significantly influenced in part by the perceived ease of use variable. The explanation of the results of this study shows that the Access By KAI application can meet existing perceptions regarding ease of use to user interest partially when using the Access By KAI application to transact in rail transportation modes.

The Effect of Perceived Benefits on Interest in Use

When considered separately, the data analysis results show that Generation X in Pasuruan City does not exhibit a positive and significant correlation between perceived usefulness and interest in utilizing the Access By KAI application. The results of this study

indicate that the Access By KAI application cannot meet existing perceptions regarding the benefits of using the application to transact in rail transportation modes because respondents do not feel that only using the Access By KAI application can improve performance and be more productive, while using the application only if needed not for support in daily activities. Respondents do not feel that the Access By KAI application increases effectiveness because both go through the queue to check tickets that are in the same line as those who have tickets purchased at the counter directly. Respondents do not feel that the Access By KAI application is very useful in booking tickets, expediting travel transactions and easy to choose the time and type of train because there are still many other alternative travel applications that provide many modes of transportation and lodging at once, many travel agents who help travel and for using the application sometimes constrained by network and cellphone capacity which can hinder smoothness.

The findings of Waluyaningtyas & Laksana (2023), who contend that perceived usefulness has a large impact, are at odds with the t-test results. Falaahuddin and Widiartanto (2020) observed that there is a noteworthy partial influence of the perceived usefulness variable on the inclination to purchase the KAI Access mobile application. Furthermore, Saputra (2019) found that the decision to employ KAI Access services is positively influenced by perceived usefulness. Additionally, Mujiasih & Wiwoho (2020) discovered that purchasing intention is highly influenced by the perceived usefulness variable. The explanation of the results of this study shows that the Access By KAI application cannot meet the existing perceptions of the usefulness of partial user interest when using the Access By KAI application for transactions on rail transportation modes.

The Effect of Perceived Security on Interest in Use

According to the data analysis results, when taken into consideration separately, Generation X in Pasuruan City does not appear to be very interested in using the Access By KAI application due to perceived security. The results of this study indicate that the Access By KAI application cannot meet existing perceptions of security when using the application to transact on railroad transportation modes because the Access By KAI application has not been able to improve security perceptions in generation X as a safe media or application for train users, especially regarding personal identity and existing transactions. Because generation X tends to be critical of everything, especially regarding personal identity and transactions made,

due to many incidents regarding crimes through existing technology, so that generation X is more self-preserving and alert to any crimes that might occur that can harm them.

The results of the t-test are at odds with those of Waluyaningtyas & Laksana (2023), who show that perceived utility has a major influence. Furthermore, the perceived usefulness variable has a substantial partial effect on the desire in acquiring the KAI Access mobile application, according to Falaahuddin & Widiartanto (2020). The study's findings suggest that users' preexisting security views may be partially satisfied by the Access By KAI application, which may affect their interest in utilizing it for rail transportation-related transactions.

CONCLUSION

The following conclusions may be made based on the data analysis results on the influence of perceived security, usefulness, and ease of use on interest in utilizing the Access By KAI application for Generation X in Pasuruan City: (1) Perceived security, perceived utility, and perceived simplicity of use all work together to significantly increase usage interest. (2) Perceived utility and simplicity of use taken together significantly increase usage interest. When taken into account jointly, (3) perceived security and simplicity of use are also found to significantly positively increase usage interest. (4) Usage interest is influenced simultaneously by perceived security and utility. (5) When evaluated separately, perceived ease of use significantly increases usage interest. (6) When examined independently, perceived usefulness has no discernible impact on usage interest. (7) When taken into consideration alone, perceived security also has no discernible impact on usage interest. Future studies could broaden the diversity of sample features and incorporate more variables that could impact usage interest, as this study has significant limitations.

In the future, it is hoped that the company can increase the perception of ease of use for users because there are still features that are difficult to use or there are obstacles or problems, thereby minimizing confusion of use. Increase user awareness of the usefulness obtained if using the application so that they have a good experience in transactions. Can strengthen the perception of security for users with the best protection to avoid crime through technology. And for further researchers, they can add other variables that can affect interest in use and add other relevant research models so as to create novelty.

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