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UTAUT model: Intent to use Mangusada app with technophobia as moderator

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Abstract
Purpose: This study employs the Unified Theory of Acceptance and Use of Technology (UTAUT) model to examine the utilization of the Mangusada Mobile Application within the context of technophobia. It aims to analyze how performance expectancy, effort expectancy, facilitating conditions, habit, and trust influence behavioral intention and use behavior of the application.
Methodology: The study involved 145 users of the Mangusada Mobile Application. Data were analyzed using the P artial Least Squares Structural Equation Modeling (PLS-SEM) technique with SmartPLS version 4.0.
Results: Findings reveal that performance expectancy, effort expectancy, facilitating conditions, habit, and trust significantly and positively affect behavioral intention and use behavior. However, technophobia does not significantly moderate the relationships between performance expectancy, effort expectancy, and facilitating conditions with behavioral intention.
Conclusion: The results indicate that users' behavioral intention and usage of Mangusada Mobile are primarily driven by perceived performance, ease of use, available support, habitual engagement, and trust. Fear of technology does not appear to be a major deterrent.
Limitations: The study is limited by its relatively small sample size, single research location, and the exclusive use of technophobia as a moderating variable. Future research should incorporate larger and more diverse samples and consider additional moderating factors such as digital literacy and perceived risk.
Contribution: This study contributes to the UTAUT literature by integrating technophobia as a moderating factor and providing insights into technology acceptance in healthcare mobile applications.

Keywords: *Challenges, Climate Change, Greenhouse, Low-carbon, Opportunities*

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1. Introduction

Significant advancements in technology tend to occur during various stages of technological revolutions. At present, the world is undergoing the Fourth Industrial Revolution, driven by emerging technologies such as artificial intelligence (AI), machine learning, big data, the Internet of Things (IoT), cloud and edge computing, robotics, and blockchain (Andrews et al., 2021). The rapid development of technology and information has resulted in various breakthroughs, especially in the field of financial technology (fintech), to meet the needs of the community, particularly in terms of payment services (Saputri et al., 2022).

Technological and informational advancements have engendered considerable convenience in a multitude of activities. Consequently, a proliferation of businesses and companies has emerged to

provide application-based service systems (Rouidi, Hamdoune, Choujtani, & Chati, 2022). The rapid development of technology has compelled companies to continuously enhance their business operations. The objective is to ensure customer satisfaction, thereby fostering repeat purchases (Suhadi et al., 2022). This phenomenon is also observed in health service provider companies, such as BPJS Kesehatan, which had 252.1 million participants as of March 1, 2023. This figure represents a substantial proportion, constituting 90% of Indonesia's total population. In addition to having a very large number of participants, the data also show that the record of visits from patients using BPJS Health continues to increase to various national health facilities, as shown in Figure 1.1.

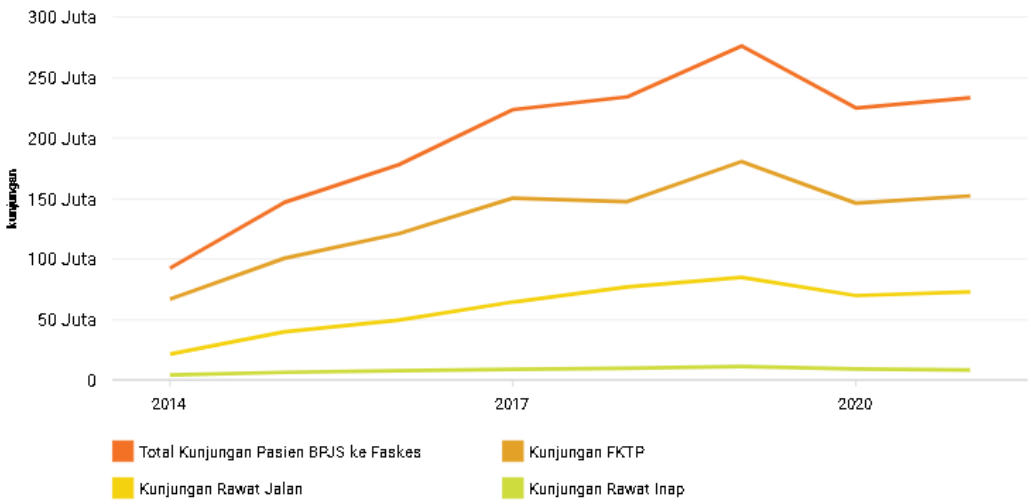

Figure 1: Number of BPJS Health Patient Visits 2014-2021
Source: JKN (2023)

Beneficiaries are the main factors influencing the success of technology implementation (Puriwat & Tripopsakul, 2021). Therefore, to evaluate the success of implementing a technology, user acceptance analysis must be conducted on new systems such as the Mangusada Mobile Application System. However, the phenomenon in the field also shows that many people are worried about using technology, and these concerns are due to the many cases of *cyber* data theft. Jaelani (2024) states that Indonesia is ranked fifth in terms of the number of cyber-attacks it experiences. This fact can certainly be attributed to the fact that of the many internet users in Indonesia, only 7.39% use the internet for banking purposes. Internet users are reluctant to access banking services because of the fear of data theft, banking crimes, or fear of using smartphones or computers for certain reasons. Technophobia refers to the fear of data theft, banking crimes, and the adverse effects of technology that have affected many people consciously and unconsciously.

Figure 1.1 shows that from 2014 to 2021, the number of Indonesians using the services of the National Health Insurance (JKN), which is managed by the Healthcare and Social Security Agency (BPJS Kesehatan), increased. The number of Healthcare and Social Security Agency participants seeking treatment at health facilities increases annually, prompting the development of a program aimed at enhancing the quality of health services through information technology-based services, notably the Mangusada Mobile Application. This application, initially conceived as an administrative function within an office or health service, has undergone a transformation, becoming accessible to all communities and participants at any time and from any location (Suhadi & Kamrin, 2022).

The enforcement or implementation of digital transformation in health services at RSD Mangusada, namely the use and implementation of an online queuing system for health facilities connected to the Mangusada Mobile Application, cannot run optimally if the community as users cannot accept or are unable to use the application, as stated in the UTAUT theory by Venkatesh (2022). According to Lee and Kim (2022), the fundamental condition for enhancing productivity and performance is the acceptance and utilization of technology by a community of users. The seminal work of UTAUT posits

that the pivotal element in the effective implementation and utilization of information technology is the user factor. This assertion is further corroborated by the findings of Raza, Qazi, Khan, and Salam (2021). The level of user readiness to accept information technology affects the success of the technology (Alghazi, Kamsin, Almaiah, Wong, & Shuib, 2021). The primary element in achieving success in implementing technology and information is the willingness of customers to learn about it. A substantial body of research has identified user behavior as a primary factor contributing to technology adoption failure (Nur & Panggabean, 2021). User variables can serve as a metric for assessing the acceptance of information technology by users (Khan, Hameed, Khan, Khan, & Khan, 2022).

Technophobia is defined as an abnormal fear or anxiety regarding the effects of advanced technology (Ha et al., 2011). Technophobia refers to an excessive, unjustified fear, and it has even been argued that a case could be made for its inclusion among the fear problems or so-called Mental Disorders. However, some fears, such as the exploitation of personal information, are justified. It is estimated that technophobia affects 30% of the general population, depending on gender, age, education, personality, culture, and ideology (Powell, 2013; Zickuhr & Smith, 2012). Technophobia is typically more common among older adults than among younger adults (Wang & Chen, 2015; Zhang, 2005). However, why do older adults have higher levels of technophobia? One possible explanation may be that today's older adults were introduced to technology at a relatively late age and thus feel less comfortable using technology than younger groups who grew up with technology (Wang & Chen, 2015).

To be labeled a technophobe, the individual may have severe reactions on all 3 dimensions Rosen and Weil (1995) or mild discomfort on only one of the following single dimensions: 1) Anxiety about current or future interactions with computers or computer-related technology. 2) Negative global attitudes toward computers, computer operations, or their social impact. 3) Specific negative cognitions or critical internal dialogues during interactions with computers or when contemplating future interactions with computers. Brosnan and Thorpe (2006) expand on this and state that when technophobes use technology, they tend to experience negative feelings and cognitions or critical internal dialogue that results in slower and less accurate performance and subsequently increased levels of computer anxiety. Because public fear can affect the level of use of health service applications, namely the Mangusada Mobile Application, it is interesting to further study whether *technophobia* can strengthen or weaken the impact of technology acceptance on the *behavioral intention of* the Mangusada Mobile Application.

1.1 Problem Formulation

The following questions were posed:

1. First, how does performance expectancy affect the behavioral intention of the Mangusada Mobile Application?
2. Second, how does effort expectancy affect the behavioral intention of the Mangusada Mobile Application?
3. Third, how do facilitating conditions affect the behavioral intention of the Mangusada Mobile Application?
4. Fourth, how does habit affect the behavioral intention of the Mangusada Mobile Application?
5. Fifth, how does trust in using Mangusada Mobile affect the behavioral intention of the Mangusada Mobile application?
6. How does performance expectancy affect the Mangusada Mobile Application's use behavior?
7. How does effort expectancy affect the use behavior of the Mangusada Mobile Application?
8. How do facilitating conditions affect the use behavior of the Mangusada Mobile Application?
9. How does habit influence the use behavior of the Mangusada Mobile Application?10. How does trust in using the Mangusada Mobile application affect its use behavior?
10. How does behavioral intention affect the Mangusada Mobile Application's use behavior?
11. Does technophobia moderate the effect of performance expectancy on the behavioral intention of the Mangusada Mobile Application?
12. Does technophobia moderate the effect of effort expectancy on the behavioral intention of the Mangusada Mobile Application?

13. Does technophobia moderate the effect of facilitating conditions on the behavioral intention of the Mangusada Mobile Application?

1.2 Research objectives

The objective of this research, grounded in the background and formulation of the problem, is to:

1. To analyze and ascertain the effect of performance expectancy on the behavioral intention of the Mangusada Mobile Application.
2. To analyze and ascertain the effect of effort expectancy on the behavioral intention of the Mangusada Mobile Application.
3. To analyze and ascertain the effect of facilitating conditions on the behavioral intention of the Mangusada Mobile Application.
4. To analyze and look for the influence of habit on the behavioral intention of the Mangusada Mobile Application.
5. To analyze and ascertain the effect of trust in using Mangusada Mobile on the behavioral intention of the Mangusada Mobile application.
6. To analyze and ascertain the effect of performance expectancy on the use behavior of the Mangusada Mobile Application.
7. To analyze and ascertain the effect of effort expectancy on the use behavior of the Mangusada Mobile Application.
8. To analyze and ascertain the effect of facilitating conditions on the use behavior of the Mangusada Mobile Application.
9. To analyze and ascertain the influence of habit on the use behavior of the Mangusada Mobile Application.
10. To analyze and ascertain the effect of trust in using Mangusada Mobile on the use behavior of the Mangusada Mobile application.
11. The influence of behavioral intention on the use of the Mangusada Mobile Application was analyzed.
12. To analyze and determine the role of technophobia in moderating the effect of performance expectancy on the behavioral intention of the Mangusada Mobile Application.
13. To analyze and determine the role of technophobia in moderating the effect of effort expectancy on the behavioral intention of the Mangusada Mobile Application.
14. Finally, the role of technophobia in moderating the influence of facilitating conditions on the behavioral intention of the Mangusada Mobile Application was analyzed and determined.

2. Literature Review

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a useful framework for understanding user behavior in adopting information technology (Chen et al., 2021). A substantial body of previous research has emerged on this subject, including studies such as that of (Kim & Lee, 2022), which posits that performance expectancy, effort expectancy, social influence, facilitating conditions, and ICTs usage habits exert a significant positive influence on the behavioral intention to use technology. Furthermore, research has demonstrated that Behavioral Intention (BI) can be positively and significantly influenced by Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Condition variables (Chatterjee, Rana, Khorana, Mikalef, & Sharma, 2023; Hiu, 2020; Khan et al., 2022; Nur & Panggabean, 2021; Puriwat & Tripopsakul, 2021; Saputri, 2022).

This finding contrasts with the conclusions drawn by Alghazi et al. (2021), who argued that social influence does not affect behavioral intention. Conversely, Andrews, Ward, and Yoon (2021) and Anwar and Alviayatun (2022) which state that the effort, effort expenditure, and social influence variables cannot have a significant impact on behavioral intention. Conversely, Rachmawati, Latifah, and Widayani (2021) posited that Effort, Social Influence, and Facilitating Conditions exert no significant influence on Behavioral Intention. This finding contrasts with the conclusions drawn by Raza et al. (2021) and Lee and Kim (2022). The former study posited that behavioral intention is not influenced by the facilitating condition variable, while the latter suggested that behavioral intention exerts a significant positive effect on use behavior (Rahu, Neolaka, & Djaha, 2023).

A review of the extant research reveals significant gaps in the existing body of knowledge. Consequently, a re-examination of the application of the UTAUT theory is warranted, particularly in the context of technology usage behavior, with a focus on users of the Mangusada Mobile Application.The theoretical foundation of this research is the Unified Theory of Acceptance and Use of Technology (UTAUT). The UTAUT model is a widely used framework for elucidating the adoption and acceptance of technology by individuals. The UTAUT model posits that predictor variables directly influence users' behavioral intentions (Al-Mamary, 2022). The UTAUT model was developed to unify various acceptance models into a comprehensive model to examine the psychological factors that influence behavioral intentions to use technology (Rejali, Aghabayk, Esmaeli, & Shiwakoti, 2023).

The UTAUT model recognizes technology acceptance influencing variables under four different constructs that serve as direct determinants of acceptance and user behavior: Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC) (Akinnuwesi et al., 2022). The UTAUT model also proposes four moderating factors: age, gender, experience, and voluntariness of use. Since the seminal study by Venkatesh, Morris, Davis, and Davis (2003), numerous researchers have employed the UTAUT model to explain technology compatibility (Ayaz & Yanartaş, 2020). The UTAUT model, as proposed by Akinnuwesi et al. (2022), is as follows:

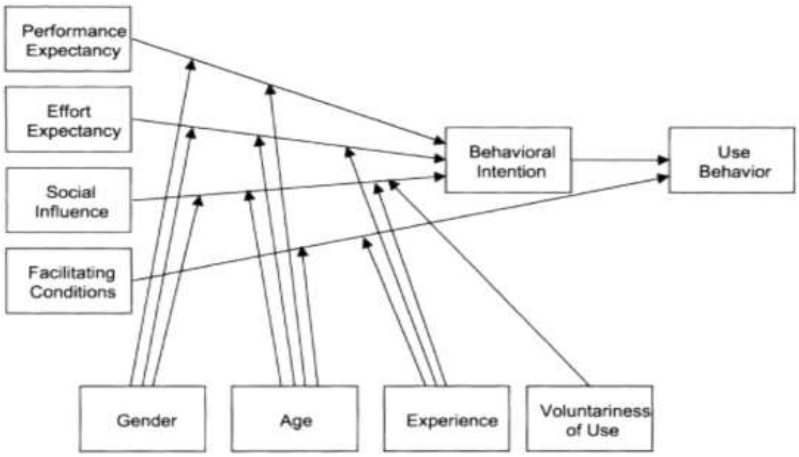

Figure 2. UTAUT Model
Source: Venkatesh et al. (2003)

Performance expectations have a positive influence on the intention to use Internet banking; thus, users assume that the indicators contained in performance expectations are important in influencing the intention to use Internet banking services (Bashir, 2020). Similar results were obtained by Mahande (2018), who found that performance expectancy affects the intention to use mobile banking. In this case, performance expectancy reflects the user's perception that there is an increase in performance or perceived benefits by using mobile banking, such as a convenient payment process, fast response, and more effective service. Performance expectancy is considered the most powerful concept to explain the intention to use a system, regardless of the type of environment, mandatory or voluntary (Sulistyowati, 2017). Customers with high performance expectations are considered to have a good perception of the e-banking system. This indicates that there is an opportunity for customers to use the E-Banking system. Therefore, performance expectations can influence a customer's intention to use the E-Banking system
H1: Performance expectations positively affect the intention to use the E-Banking system.

A complex and complicated system will make it difficult to operate, making users reluctant to use it (Parhamnia, 2022). Akinnuwesi et al. (2022) stated that ease of use is empirically proven to influence the intention to use mobile banking. A customer with a high level of business expectation is considered to have a good perception of the e-banking system. This indicates that there is an opportunity for customers to use the E-Banking system. Therefore, business expectations can influence customers' intentions to use an e-banking system.
H2: Ease of use has a positive effect on the intention to use the e-banking system.

Social influence is related to the presence of other parties, such as family, friends, relatives, and neighbors, who provide motivation and encouragement to use an application or service. The higher the individual's ability to be influenced by others in using the system, the more significant it is in influencing the intention to use the system. Abu-Taieh et al. (2022) found that social influence has a positive effect on the intention to use the internet banking system. Rita and Fitria (2021) found that social influence has a positive effect on the intention to use the internet banking system. An individual sometimes feels that by using the latest technology, such as mobile banking, they become seen as trendy and professional (Andrews et al., 2021).
H3: Social influence has a positive effect on the intention to use the e-Banking system.

Technophobia can be defined as the fear or dislike of sophisticated, advanced devices such as computers or technology in general. It is generally referred to as an irrational fear, although some argue that the fear is justified. It is the opposite of technophilia or techonphile love for technology. Technophobia involves the fear and dread felt by an individual when considering the implications of using technology, even when it does not pose any real implications or immediate threat (Sinkovics, Stöttinger, Schlegelmilch, & Ram, 2002). This clearly shows how technophobia can cloud one's perception of technology and make them think that technology is not for them. Ha, Page, and Thorsteinsson (2011) stated that when technophobes use technology, they tend to experience negative feelings and cognitions or critical internal dialogues that result in slower and less accurate performance. This will then have an impact on increasing computer anxiety and negative attitudes. Negative attitudes can be explained as a state of mind or feeling towards someone or something; they can also be interpreted as a tendency to learn to respond consistently in a negative way about someone or something (Khan et al., 2022). Furthermore, negative attitudes towards technology sometimes lead to incorrect usage.
H4: Technophobia weakens the relationship between performance expectations and the intention to use the E-Banking system.
H5: Technophobia weakens the relationship between effort expectations and the intention to use the e-Banking system.
H6: Technophobia weakens the relationship between social influence and the intention to use the E-Banking system.

2.1 Research Conceptual Framework
The research model is described as follows:

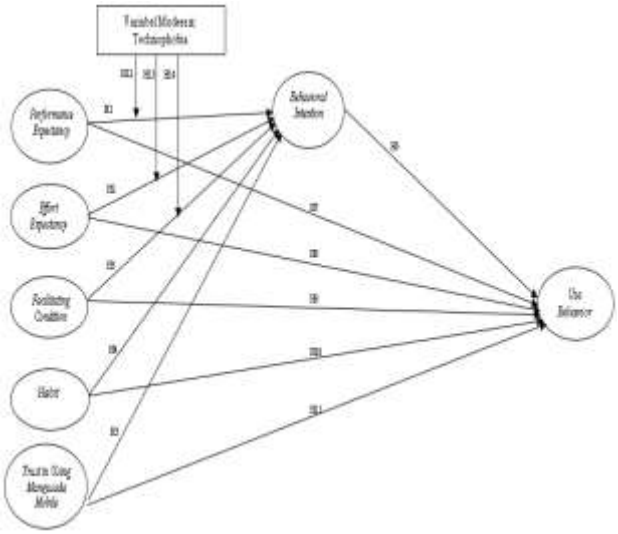

Figure 3. Research model
Source: Researcher's Thoughts (2024)

3. Research Methodology

The population of this study comprised all users of the Mangusada Mobile application. The number of samples determined in this study refers to the Hair, Black, and Babin (2010) formula, which determines the sample size based on 5 to 10 times the indicator. The number of indicators for the research questionnaire was 29, and thus, the number of samples determined was 29 × 5 = 145. Performance expectancy, a UTAUT construct, aims to measure individuals' beliefs that using the system can help them achieve their job performance (Venkatesh, 2022). According to Venkatesh (2022), the indicators are as follows:

1. The online queuing system is useful for making it easier for participants to obtain services at available health centers.
2. The use of an online queuing system will improve time efficiency
3. Online queuing system will improve the quality of health services
4. Online queuing system allows to ease the process of administrative activities in health facilities

Effort expectancy refers to the level of system function that suppresses the effort required by individuals to perform their jobs. Indicators for measuring the expected load according to Venkatesh (2022) include:

1. The online queuing system is easy to use
2. The use of the online queuing system is clearly understood
3. Learning to use the online queuing system is easy for participants
4. Online queuing system

Conditions that can provide facilities for the use of information technology are measures that individuals believe in the organizational and technical infrastructure available that can support the system (Venkatesh, 2022), that is:

1. Have sufficient knowledge to use the system
2. Owning a *smartphone* is required to be able to access the app
3. There are people who will help if there are difficulties

Habit refers to a person's daily habit or routine of using the Mangusada Mobile Application technology. In this study, the habit measurement indicator refers to Rahmani and Kordrostami (2023).

1. Family environment supports using Mobile Apps
2. The company where I work has supported the use of Mobile Applications
3. Government policy requires the use of Mobile Applications
4. Already familiar with using Mobile Apps when wanting to use health services

Trust in using Mangusada Mobile refers to a person's sense of trust in using information technology in the health sector, especially in using the Mangusada Mobile application. The measurement indicators for *trust in using Mangusada Mobile* are as follows:

1. Believe that using online queuing system technology on the Mangusada Mobile Application can save time
2. Believe that the system on the Mangusada Mobile Application makes it easier to make appointments with doctors
3. Trust the service system on the Mangusada Mobile Application
4. Believe that the Mangusada Mobile App can keep patient data safe
5. Using the Mangusada Mobile Application because they believe that this application makes health services more effective.

Interest in using information technology is defined as an individual's intention to use a system continuously, as long as users have access to the information. The following indicators are used to measure behavioral intentions related to Venkatesh (2022):Participants intend to use the online queuing system to make work easier

1. The online queuing system will be used every time you seek treatment at a health facility.
2. Participants intend to recommend the online queuing system to relatives or friends

Usage behavior is the frequency of *use* of technology systems by users. Indicators for measuring user behavior according to Venkatesh (2022) are as follows:
1. Frequency of use Online queuing system more often than queuing directly to the health facility
2. Time to use the online queuing system is faster than queuing directly at the health facility

Technophobia is defined as an abnormal fear or anxiety about the effects of advanced technology (Ha et al., 2011). *Technophobia* is formed based on indicators according to Sinkovics et al. (2002), namely:
1. *Personal failure* refers to feeling anxious when using this technology.
2. *Human versus machine ambiguity* i.e. feeling more confident dealing with a person than with technology
3. *Perceived convenience* which is the perception that this technology makes life easier

The data presented herein were collected through the administration of questionnaires on Google Forms to all participants, which were related to the variables being studied. These questionnaires employed a 5-point Likert scale to measure responses (Sahir, 2021). The research findings were then subjected to a rigorous analysis using component or variance-based Structural Equation Modeling (SEM) techniques, specifically Partial Least Square (PLS) analysis, employing the advanced SmartPLS version 4.0 software program, which facilitated the analysis on a computer system (Ghozali, 2018).

4. Result and Discussion

The respondents' demographic characteristics were delineated by four criteria: gender, age, occupation, and duration of application usage. A comprehensive presentation of the respondents' characteristics is provided in the table.

Table 1. Characteristics of Respondents

Characteristics		Number (people)	Percentage (%)
Gender	Male	41	28,3
	Women	104	71,7
	Total	**145**	**100,0**
Age (year)	20-29	9	6.2
	30-39	79	54.5
	40-49	48	33.1
	>50	9	6.2
	Total	**145**	**100,0**
Jobs	Private Employee	17	11.7
	PNS	69	47.6
	Self-employed	2	1.4
	More	57	39.3
	Total	**145**	**100,0**
Length of Application Use	< 1 year	90	62.1
	1-2 years	45	31.0
	> 2 years	10	6.9
	Total	**145**	**100,0**

Source: Results of Processed Data from SPSS

The majority of respondents in the Mangusada Mobile Application study were female (104 participants, or 71.7%), while 41 participants (28.3 %) were male.

A further analysis of the data according to age reveals that most respondents fall within the 30–39 age bracket. In terms of occupation, most respondents were civil servants. Furthermore, the data indicate that respondents tended to use the application for less than one year. This observation can be attributed to the recent introduction of the Mangusada Mobile application.

Table 2. Distribution of Respondents' Answers

	STS	TS	N	S	SS	Total	Average
X1.1	3	1	9	78	54	614	4.23
X1.2	3	0	9	79	54	616	4.25
X1.3	3	3	13	79	47	599	4.13
X1.4	3	1	13	72	56	612	4.22
X1		Average Score X1				2441	4.21
X2.1	4	0	8	95	38	598	4.12
X2.2	4	0	8	98	35	595	4.10
X2.3	4	0	8	99	34	594	4.10
X2.4	4	0	9	98	34	593	4.09
X2		Average X2 Score				2380	4.10
X3.1	4	1	17	91	32	581	4.01
X3.2	3	2	9	90	41	599	4.13
X3.3	5	0	12	92	36	589	4.06
X3		Average Score X3				1769	4.07
X4.1	4	1	17	88	35	584	4.03
X4.2	3	2	9	90	41	599	4.13
X4.3	3	0	18	86	38	591	4.08
X4.4	4	2	11	85	43	596	4.11
X4		Average Score X4				2370	4.09
X5.1	4	1	8	82	50	608	4.19
X5.2	4	3	16	84	38	584	4.03
X5.3	4	0	11	91	39	596	4.11
X5.4	4	0	24	79	38	582	4.01
X5.5	4	1	14	82	44	596	4.11
X5		Average Score X5				2966	4.09
Y1.1	5	2	10	78	50	601	4.14
Y1.2	5	2	12	76	50	599	4.13
Y1.3	4	2	12	74	53	605	4.17
Y1		Average Y1 Score				1805	4.15
Y2.1	4	3	21	76	41	582	4.01
Y2.2	4	3	12	81	45	595	4.10
Y2.3	4	3	13	78	47	596	4.11
Y2		Average Y2 Score				1773	4.08
M1	35	78	15	11	6	310	2.14
M2	42	73	13	11	6	301	2.08
M3	43	72	13	12	5	299	2.06
M4	32	69	22	17	5	329	2.27
M5	47	71	10	12	5	292	2.01
M6	40	70	15	15	5	310	2.14
M		Average Score M				1841	2.12

Source: Results of Processed Data from SPSS

a) Descriptive testing related to performance expectancy (X1) yielded an average result of 4.23, which falls within the 4.20-5.00 range and is categorized as "very good." These results suggest that respondents who used the Mangusada Mobile app had elevated performance expectations for the Mangusada Mobile system.
b) Descriptive testing related to effort expectancy (X2) obtained an average result of 4.10, which is in the interval 3.40-4.20 and has a good category. These findings suggest that respondents who used the Mangusada Mobile app had elevated expectations regarding the effort required to engage with the Mangusada Mobile system.
c) Descriptive testing related to Facilitating Conditions (X3) obtained an average result of 4.07, which falls within the interval of 3.40-4.20 and is thus considered to be in a good category. These results suggest that respondents who used the Mangusada Mobile application tended to have adequate facility conditions for using the system.
d) Descriptive testing related to habit (X4) obtained an average result of 4.09, which is in the interval 3.40-4.20 and has a good category. These results suggest that respondents who have used the Mangusada Mobile application tend to exhibit a positive habit of utilizing the system.
e) Descriptive testing related to trust in using Mangusada Mobile (X5) obtained an average result of 4.09, which is in the interval 3.40-4.20 and has a good category. These results suggest that respondents who used the Mangusada Mobile application tended to have high trust in the system.
f) Descriptive testing related to behavioral intention yielded an average result of 4.15, which is in the interval 3.40-4.20 and has a good/high category. These findings suggest that respondents who have utilized the Mangusada Mobile application exhibit a high behavioral intention to use the application.
g) Descriptive testing related to use behavior yielded an average result of 4.08, which is in the interval 3.40-4.20 and has a good/high category. These findings suggest that respondents who utilized the Mangusada Mobile App exhibited a high level of behavioral intention to continue its use.

4.1 Partial Least Square Data Analysis Results

4.1.1 Evaluation of the measurement model (outer model)

4.1.1.1 Convergent validity

Convergent validity with reflexive indicators can be observed through the correlation between the indicator and variable scores. The reliability of the individual indicators was determined by the presence of a correlation value greater than 0.50. The findings concerning the correlations between the indicators and their variables are presented in Table 3.

Table 3. Convergent Validity Results

	M	X1.	X2.	X3.	X4.	X5.	Y1.	Y2.
M1	0.965							
M2	0.977							
M3	0.979							
M4	0.891							
M5	0.954							
M6	0.909							
X1.1		0.954						
X1.2		0.951						
X1.3		0.901						
X1.4		0.948						
X2.1			0.962					
X2.2			0.965					
X2.3			0.978					
X2.4			0.935					
X3.1				0.925				
X3.2				0.894				
X3.3				0.869				
X4.1					0.918			
X4.2					0.892			

	M	X1.	X2.	X3.	X4.	X5.	Y1.	Y2.
X4.3					0.880			
X4.4					0.913			
X5.1						0.934		
X5.2						0.849		
X5.3						0.953		
X5.4						0.936		
X5.5						0.948		
Y1.1							0.964	
Y1.2							0.971	
Y1.3							0.970	
Y2.1								0.914
Y2.2								0.957
Y2.3								0.950

Source: Results of Processed Data from PLS 4.0

The convergent validity test results in Table 3 demonstrate that all variable indicator outer loading values are greater than 0.50. Consequently, it can be deduced that all indicators satisfied the criteria for convergent validity.

4.1.1.2 Discriminant validity

Discriminant validity can be achieved by the root of the average variance extracted ($\sqrt{AVE}$) or each variable with the correlation between the variable and the other variables in the model. If the square root of the AVE for each variable exceeds the correlation between the variable and the other variables in the model, it can be concluded that the model possesses sufficient discriminant validity.

Table 4. Discriminant Validity Results

Variables	*Average variance extracted (AVE)*
M	0.896
X1.	0.882
X2.	0.922
X3.	0.803
X4.	0.811
X5.	0.856
Y1.	0.937
Y2.	0.885

Source: Results of Processed Data from PLS 4.0

As demonstrated in Table 5.4, the average variance extracted (AVE) values of performance expectancy, effort expectancy, facilitating conditions, habit, and trust in using Mangusada Mobile on behavioral intention and use behavior are greater than 0.5. Consequently, all variables in the examined model satisfied the discriminant validity criteria. The model is considered reliable if the AVE of each variable exceeds 0.50. The output results indicate that the AVE values of all variables exceed 0.50, thereby validating the model.

4.2 Composite reliability and Cronbach alpha

The variable reliability test was measured using two criteria: composite reliability and Cronbach's alpha from the indicator block that measures the variable. A variable is deemed reliable if the composite reliability value and Cronbach's alpha exceed 0.70. The outcomes of this assessment are listed in Table 5.

Table 5. Reliability Research Results

	Cronbach's alpha	Composite reliability
M	0.977	0.986
X1.	0.955	0.957
X2.	0.972	0.972
X3.	0.877	0.881
X4.	0.923	0.926
X5.	0.958	0.964
Y1.	0.967	0.967
Y2.	0.935	0.936

Source: Results of Processed Data from PLS 4.0

The results of the composite reliability output and Cronbach's alpha of the environmental quality variables—comprising performance expectancy, effort expectancy, facilitating conditions, habit, trust in using Mangusada Mobile, and behavioral intention— exceeded 0.70. This finding indicates that all the variables exhibited adequate reliability.

4.3 Inner Model Test

In this structural model, there are two dependent variables: *behavioral intention (Y1)* and *use behavior (Y2)*. The coefficient of determination (R^2) of each dependent variable is presented in Table 6.

Table 6. Value of Coefficient of Determination

Variable	R-square	Adjusted R-square
Behavioural Intention (Y1)	0.782	0.767
Use Behaviour (Y2)	0.816	0.808

Source: Results of Processed Data from PLS 4.0

The coefficient of determination test output in Table 6 provides an R-squared result of 0.782, indicating that 78.2% of the behavioral intention variable is influenced by performance expectancy, effort expectancy, facilitating conditions, habits, and trust in using Mangusada Mobile. The remaining 21.8% was explained by other variables not examined in this study. The coefficient of determination output subsequently displayed an R-square value of. 0.816, which indicates that 81.6% of the use behavior variable can be attributed to the variability of the performance expectancy variable, effort expectancy facilitating conditions, habit, trust in using Mangusada Mobile, and behavioral intention, while 18.4% is explained by other variables not examined in this study.

To ascertain the predictive capacity of the research model, the R-squared values obtained were employed to calculate the Q-squared (Q2) value using the following formula:

Q^2 = 1-(1 - 0,782) (1 - 0,816)
=1- (0,218) (0,184)
=1-0 ,0401 = **0,9599**

The Q2 calculation yielded a value of 0.9599, indicating that the model has optimal predictive relevance. This finding indicates that 94.96% of the observed variation in use behavior and behavioral intention is influenced by performance expectancy, effort expectancy, facilitating conditions, habits, and trust in using Mangusada Mobile. The remaining 4.01% of the variation was influenced by other variables.

4.4 Hypothesis testing results

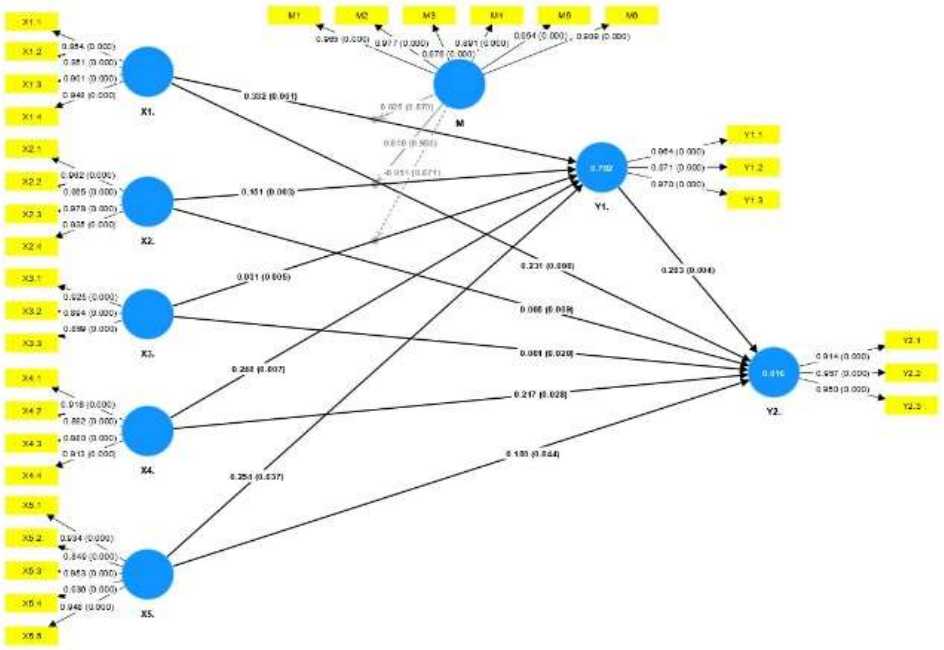

Figure 3. Bootstrapping Test Model
Source: Results of Processed Data from PLS 4.0

The relationships between the variables studied are presented in Table 7.

Table 7. Path Coefficients

Correlation	Original sample	T statistics	P values	Summary
M -> Y1.	-0.006	0.112	0.911	No Effect
X1. -> Y1.	0.332	3.280	0.001	Positively Affected
X1. -> Y2.	0.231	2.643	0.008	Positively Affected
X2. -> Y1.	0.151	2.096	0.003	Positively Affected
X2. -> Y2.	0.005	2.052	0.009	Positively Affected
X3. -> Y1.	0.031	2.299	0.005	Positively Affected
X3. -> Y2.	0.061	2.806	0.020	Positively Affected
X4. -> Y1.	0.248	2.694	0.007	Positively Affected
X4. -> Y2.	0.217	2.201	0.028	Positively Affected
X5. -> Y1.	0.254	2.084	0.037	Positively Affected
X5. -> Y2.	0.180	2.013	0.044	Positively Affected
Y1. -> Y2.	0.283	2.918	0.004	Positively Affected
M x X2. -> Y1.	0.010	0.063	0.950	No Effect
M x X3. -> Y1.	-0.051	0.425	0.671	No Effect
M x X1. -> Y1.	0.025	0.164	0.870	No Effect

Source: Results of Processed Data from PLS 4.0

The results of the hypothesis testing are presented below.

1) First, hypothesis testing on the effect of performance expectancy on behavioral intention yielded a correlation coefficient of 0.332, indicating a positive correlation. The t statistic value obtained is 3.280 > t-critical 1.96 and has a p-value of 0.001 <0.050, indicating that the effect of performance

expectancy on behavioral intention is significant. Consequently, the findings support Hypothesis 1 (H1) and are accepted.

2) Hypothesis testing of the effect of effort expectancy on behavioral intention produced a correlation coefficient of 0.151, indicating a positive correlation. The t-statistic value obtained is 2.096, which is greater than the critical t-value of 1.96. The p-value of 0.003 is less than 0.050, indicating that the effect of effort expectancy on behavioral intention was significant. Therefore, effort expectancy has a positive and significant effect on behavioral intention, thereby supporting Hypothesis 2 (H2).
3) Hypothesis testing of the effect of facilitating conditions on behavioral intention produced a correlation coefficient of 0.031, which indicates a positive correlation. The t-statistic value obtained, 2.299, exceeds the critical t-value of 1.96 at the 5% level of significance. The p-value of 0.005 is less than 0.050, which further substantiates the significance of the effect of facilitating conditions on the behavioral intention. Consequently, hypothesis 3 (H3) is substantiated
4) Furthermore, hypothesis testing of the effect of habit on behavioral intention yielded a correlation coefficient of 0.248, indicating a positive correlation. The t-statistics value obtained is 2.694 > t-critical 1.96 and has a p-value of 0.007 <0.050, indicating that the effect of habit on behavioral intention is significant. Consequently, hypothesis 4 (H4) is substantiated
5) Hypothesis testing on the effect of trust in using Mangusada Mobile on behavioral intention resulted in a correlation coefficient value of 0.254, which shows a positive correlation. The t-statistics value obtained is 2.084 > t-critical 1.96 and has a p-value of 0.037 <0.050, indicating that the effect of trust in using Mangusada Mobile on behavioral intention is significant. Consequently, hypothesis 5 (H5) is substantiated.
6) The t-statistics value obtained is 2.643 > t-critical 1.96 and has a p-value of 0.008 <0.050, thereby indicating that the effect of performance expectancy on use behavior is significant. Consequently, performance expectancy had a positive and significant effect on usage behavior, thereby supporting Hypothesis 6 (H6).
7) Furthermore, hypothesis testing of the effect of effort expectancy on use behavior yielded a correlation coefficient of 0.005, indicating a positive correlation. The t-statistics value obtained is 2.052 > t-critical 1.96 and has a p-value of 0.009 <0.050, indicating that the effect of effort expectancy on use behavior is significant. Consequently, hypothesis 7 (H7) is substantiated. The t-statistics value obtained is 2.806 > t-critical 1.96 and has a p-value of 0.020 <0.050, indicating that the effect of facilitating conditions on use behavior is significant. Consequently, Hypothesis 8 (H8) is substantiated, indicating that facilitating conditions exert a positive and significant influence on usage behavior.
8) Furthermore, hypothesis testing of the effect of habit on use behavior yielded a correlation coefficient of 0.217, indicating a positive correlation. The t-statistics value obtained is 2.201 > t-critical 1.96 and has a p-value of 0.028 <0.050, indicating that the effect of habit on use behavior is significant. Consequently, hypothesis 9 (H9) is substantiated. The t-statistics value obtained is 2.013 > t-critical 1.96 and has a p-value of 0.044 <0.050, indicating that the effect of trust in using Mangusada Mobile on use behavior is significant. Consequently, Hypothesis 10 (H10) is substantiated, indicating that trust in using Mangusada Mobile exerts a positive and significant influence on use behavior.
9) Furthermore, hypothesis testing of the effect of behavioral intention on use behavior yielded a correlation coefficient of 0.283, indicating a positive correlation. The t-statistics value obtained is 2.918, which is greater than the critical t-value of 1.96. Furthermore, the p-value was 0.004, which was less than 0.050. This indicates that the effect of behavioral intention on the use behavior is significant. Consequently, Hypothesis 11 (H11) is substantiated, indicating that behavioral intention exerts a substantial positive influence on the use behavior.
10) Furthermore, hypothesis testing on the interaction effect of performance expectancy and technophobia on use behavior yielded a correlation coefficient of 0.025, indicating a positive correlation. The value of t Statistics obtained is 0.164 < t-critical 1.96 and has a p-value of 0.870> 0.050, indicating that the interaction effect of performance expectancy with technophobia on use behavior is not significant. Consequently, the hypothesis that technophobia moderates the effect of performance expectancy on usage behavior (Hypothesis 12) is rejected.
11) Furthermore, hypothesis testing of the interaction effect of effort expectancy and technophobia on use behavior yielded a correlation coefficient of 0.010, indicating a positive correlation. The value

of t Statistics obtained is 0.063 < t-critical 1.96 and has a p-value of 0.950> 0.050, indicating that the interaction effect of effort expectancy with technophobia on use behavior is not significant. Consequently, the hypothesis that technophobia moderates the effect of effort expectancy on use behavior (Hypothesis 13) is rejected.

12) Furthermore, hypothesis testing on the effect of the interaction of facilitating conditions with technophobia on use behavior yielded a correlation coefficient of 0.010, indicating a positive correlation. The value of t-statistics obtained is 0.063 < t-critical 1.96 and has a p-value of 0.950> 0.050, indicating that the effect of the interaction of facilitating conditions with technophobia on use behavior is not significant. Consequently, hypothesis 14 (H14) is rejected, indicating that technophobia does not moderate the effect of facilitating conditions on use behavior.Referring to the results of the hypothesis testing that has been presented, these results are in accordance with the UTAUT theory which explains that the factors of performance expectations, effort expectations, facility conditions have been shown to have a significant influence on the intention to use technology (Ayaz & Yanartaş, 2020).
13) The existence of a positive influence between *performance expectancy*, *effort expectancy facilitating conditions*, *habit*, *and trust in using Mangusada Mobile* with user behavioral intentions means that if participants use an application that allows them to receive health services more quickly, then the application can *facilitate* the administrative process at health facilities because users do not need to spend more effort, there is a high sense of trust when using the Mangusada Mobile application, and there is a habit of using similar application technology. This will increase time efficiency, which will have a real impact on increasing interest and behavior in using the *Mangusada Mobile* application.
14) These results are in line with previous research (Hiu & Anastasia, 2020), which presents the results that expectations of performance and business expectations have a positive relationship with the behavior of using information technology. This is in line with Alghazi et al. (2021), who state that performance expectations are a major force that is quite large on the behavior of the use and use of information technology. Chatterjee et al. (2023); Khan et al. (2022); Nur and Panggabean (2021); Puriwat and Tripopsakul (2021); Saputri (2022) describe that the use behaviour variable can be positively and significantly influenced by the *performance expectancy* variable. Different results were found by Andrews et al. (2021) and Anwar and Alviayatun (2022) who state that the *performance expentancy* variable cannot have a significant effect on *use behaviour.*

4.5 User Opinion on Mangusada Mobile Application

Researchers analyzed the user experience of the Mangusada mobile app using sentiment analysis and word cloud visualization. The analysis revealed satisfaction with the convenience of the app. Results of sentiment analysis and word cloud:

Figure 4. User Opinion on Mangusada Mobile Application
Source: Processed Data from Word Cloud

5. Conclusion

The study's findings indicate that performance expectancy, effort expectancy, facilitating conditions, habit, and trust in using Mangusada Mobile positively impacted behavioral intention and use behavior. However, technophobia did not significantly moderate the effects of performance expectancy, effort expectancy, or facilitating conditions on behavioral intention. The results suggest that higher performance expectations lead to higher business expectations, better facility conditions, and greater trust in the Mangusada Mobile application. This ultimately leads to an increased application use. The present study supports the UTAUT theory, showing that performance expectancy has the greatest impact on the use of the Mangusada Mobile application.

The RSD Mangusada should prioritize enhancing the application to improve health service delivery to patients. To refine the study's findings, other variables that influence use behavior should be assessed. This study presents an original perspective on technophobia as a moderating variable in the UTAUT framework. This study is unique in the form of a technophobia variable that can strengthen or weaken the influence of performance expectations, effort expectations, and social conditions on the intention to use the E-Banking system, which has never been tested in previous studies, making this research topic new compared to previous studies.

This study found that use behavior was influenced solely by behavioral intention, suggesting the need to explore intention-behavior dynamics in technology adoption. The findings of this study will provide the Mangusada RSD with valuable insights and recommendations for enhancing the Mangusada Mobile Application System. The objective is to ensure that the system is more user-friendly for patients of all ages, thereby maximizing its benefits. Although technophobia did not significantly impact interest or behavior related to the Mangusada Mobile application, it is crucial to acknowledge the attitude that should be adopted when dealing with technophobia. A balanced approach that integrates rational concerns with healthy acceptance of technology is crucial. The following approaches may prove effective.

1. First, the fundamental principles that govern the subject are considered. Education and Awareness: Disseminating information regarding technology and cultivating a more profound comprehension of its potential benefits and inherent risks can mitigate unwarranted apprehensions and supplant them with a nuanced and objective understanding.
2. Individual Responsibility: Technology is a tool that can be used for good or bad. People must carefully consider how technology affects them, society, and the environment.
3. Security and Privacy: It is important to focus on security and privacy in the creation and use of technology. This can help protect personal data and keep technology safe from misuse.
4. Adaptability and Learning: In rapidly changing technological world, it is essential to learn and adapt. Mastering new technologies can reduce fear and improve relevant skills in a constantly evolving environment.
5. Overcoming technophobia is crucial for the effective use of the Mangusada Mobile Application, and RSD Mangusada Management must provide training, community support, education, and motivation to help users overcome their fear and anxiety towards technology.

Mangusada RSD management should periodically monitor and evaluate the satisfaction level of Mangusada Mobile users.

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