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Extending the Role of Technology Acceptance Model (TAM) with Perceived Risk and E-Customer Service

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Abstract

Technology has developed very rapidly, including technology in the financial world called Financial Technology (Fintech). One of the FinTech products in the online loan sector is Tunaiku. In Tunaiku transactions, there are always issues about high-security risks and lack of quality in customer service, which causes reduced customer satisfaction. Therefore, this study analyzes financial technology's customer satisfaction with the Tunaiku application case study in Greater Jakarta, Indonesia. This research used Extending of Technology Acceptance Model (TAM) with Perceived Risk and E-Customer Service. This research's variables are Customer Satisfaction and Intention to Use as dependent variables, while Perceived Risk, Customer Service, Perceived Usefulness, and Perceived Ease of Use as independent variables. This study population has ever used the Tunaiku application, and 127 respondents met these criteria. Data collection was done by distributing questionnaires online. A Partial Least Square – Structural Equation Model (PLS-SEM) was analyzed using SmartPLS. There are six accepted hypotheses, and one hypothesis is rejected: Perceived Ease of Use on Customer Satisfaction. The result indicates that Customer Satisfaction and Customer Service have a significant influence on Intention to Use. Therefore, Tunaiku must improve Customer Service and reduce security risks by providing much information on its applications, web, and social media.

Keywords: Customer Service, Customer Satisfaction, Financial Technology, Perceived Risk, Technology Acceptance Model

1. Introduction

Technology is developing very rapidly, that it affects all aspects of the business world. Various industries are competing to take advantage of technological developments (Meyliana et al., 2019). Technology is also penetrating the financial industry. Financial Technology (Fintech) has been one of the world's fast-growing companies since its start in 2008. Fintech is a new economic field that has obtained the latest technologies to offer financial services more productive than conventional financial services (Lee, 2017).

The fintech's presence indirectly adds to other alternatives in non-transaction solutions cash and produces innovations financially. People are now free to choose products or services that they consider capable of being

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a transaction solution. Fintech aims to make it easier for users to make financial transactions and offer excellent financial services to its users accessed via computers, laptops, tablets, personal or smartphones, where the device electronic must be connected to the internet network (Panginan & Irwanysah, 2020).

Indonesia has a relatively high fintech adoption rate compared to several other Southeast Asian countries. The fintech development in Indonesia is also experiencing significant developments. Fintech has proven its rapid development in various sectors, from payments, lending, aggregator, personal/financial planning, crowdfunding, etc. (Darma et al., 2020). The total value of fintech transactions in Indonesia is expected to more than double from the US $ 22 billion (around Rp. 308 trillion) in 2018 to the US $ 54 billion (around Rp. 758 trillion) by 2025 (Kurniawan, 2019). Fintech has had a positive impact on the financial industry, and its presence provides easy access to a broader need for people to access financial industry services. Some of the unique characteristics of fintech are as follows; the speed of access to information, minimal administrative documents which will result in the convergence between telecommunication and financial sectors, low-cost and easy requirements to join, and seamless operating mechanism to cross national borders easily (Njatrijani & Prananda, 2020). However, fintech companies must comply with strict regulations from regulators, such as the Financial Services Authority (OJK). OJK has several regulations that must be obeyed by fintech companies in Indonesia (Kurniawan, 2019).

Most fintech loan products are P2P lending types. Unlike most existing fintech products, Tunaiku is present as an online loan product from Amar bank, a well-known bank in Indonesia. Although Amar bank has relatively small assets, this bank's presence through Tunaiku products is quite interesting as Amar bank is one of the first banks to launch online loans before now, many fintech present online loan products (Quiserto, 2019). Tunaiku is supervised and registered with the Financial Services Authority (OJK). Tunaiku started operating in 2014. Tunaiku is an online loan product from PT. Amar Bank Indonesia Tbk is owned by a multinational company called TOLARAM based in Singapore. Tunaiku is the first financial or fintech technology to provide online cash loans without collateral. Tunaiku can work very quickly (24 hours) and with precise specifications, backed by advanced technology and data analytics (Tunaiku, 2020).

Lately, there have been many media complaints about online loan cases, including methods of collection that are deemed inappropriate and violate privacy (Quiserto, 2019). An article by Maulana (2020), Tunaiku customers also have problems using the Tunaiku application or using Tunaiku's services in terms of loans. It is undeniable that the customer service section provided unclear or inaccurate information. (Maulana, 2020). Some of the problems faced by Tunaiku customers are written in Mediakonsumen. One of them was a complaint letter from a customer who said that Tunaiku's customer service did not respond to the sent emails many times (Kurniawati, 2020). Misinformation conveyed by Tunaiku customer service also creates confusion and customer dissatisfaction with the services provided (Maulana, 2020). There are also issues regarding security and privacy that pose a risk to users.

To provide a solid theoretical basis for examining the adoption of fintech study by Ghani et al. (2017), analyzing the adoption of financial technology industries using the Technology Acceptance Model (TAM). Thus, this research will analyze financial technology whether some of the problems above affect Tunaiku's customer satisfaction using TAM (Technology Acceptance Model). TAM aims to explain the commitment of computer acceptance to explain the user's actions or attitudes (Sayekti & Putarta, 2016). This research examined TAM will be extended with Perceived Risk and E-Customer Service a substantial effect on customer satisfaction in the financial industry (Alwi et al., 2019; Hanif et al., 2010; Bakri, 2020).

2. Literature Review

2.1. Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is a model that used examines the factors influencing a system's acceptance. TAM was developed from Theory Reasoned Action (TRA), which incorporates the discernment of behavior activity (Mutahar et al., 2018). User adoption of information systems can be described as an obvious intention to incorporate the information technology system in their work within a community of users. User acceptance of information technology systems can be defined as intentions in user groups to apply the information system technology in their work (Wida et al., 2020). The TAM does a great job of clarifying the contrast in consumer eagerness to accept information innovation. It can make progress and suggest that it is concurrent with the examination issue. It has ended up being one of the most commonly used models in adopting information technology research. Fintech services' substance is to apply the modern era of IT tools to financial innovation-related growth, so the TAM has strong adaptability to be used for fintech services. (Hu et al., 2019).

There are two primary variables on users' behavior: Perceived Usefulness and Perceived Ease of Use. The perceived usefulness is an overview of the advantages of using technology. Meanwhile, the perceived ease of use interprets the ease of using the technology (Meyliana et al., 2019). In other research, George & Kumar (2013) introduced 'Perceived Risk' as new variables to the banking industry's TAM model. TAM is commonly used for specialized selection in areas like flexible e-commerce. However, Fintech administrations' uniqueness (e.g., security and security issues, government funding, etc.) makes a notable difference between TAM and the implementation of conventional e-commerce information technology in the application process (Hu et al., 2019).

2.2. Intention to Use

Intention to use can be interpreted as a customer's desire to reuse (Ghani et al., 2017). Based on Alkent and Tanamal (2019) and Khakim (2011), Intention to use is defined as an assessment from customers about a product or service and a tendency to keep reusing the product or service. The fintech company must also pay attention and understand the behavior and perceptions to increase the number of FinTech service users (Meyliana et al., 2019). According to Saha & Theingi (2009), it was described as the consumer's willingness to do something good to other individuals about a service provider, such as using word-of-mouth, to buy back or reuse and be loyal to that service provider. Intention to use has three dimensions: Intention to re-purchase, willingness to recommend to others, the propensity to Switch (Abdul-Hamid et al.,2019; Alkent & Tanamal, 2019; Ghani et al., 2017; Khan et al., 2011). *2.3. Customer Satisfaction*

Customer satisfaction is the assessment of how an actual product/services reach or exceed customer desire. Satisfaction is measured by communicating what customers have anticipated from a product/service where, in this analysis, if the expectations for Fintech portable installment management are helpful and the communicated profit is fulfilled, the level of customer satisfaction is said to be high and vice-versa (Nguyen et al., 2018). The customer will feel satisfied if he/she sees the satisfaction of the desired level of honesty, kindness, and competence within the services (Ghani et al., 2017). It has confirmed that customer satisfaction can buy future retention in which happy customer is not delicate to cost adjustments that carry a toll taken by the lower expected exchange (Alwi et al., 2019).

According to Beesley (2019), George & Kumar (2013), Ghani et al. (2017), Nguyen et al. (2018), Customer satisfaction has two dimensions of experience and emotional connection. Experience is relating to the quality of the product or service provided, including how easy it is for customers to get information or deal with the company, billing, price, and service speed and response. The ease of contacting the right people and getting

correct and precise information is the last factor in measuring the customer experience. Next, emotional connection addresses the essentials of trust and certainty. Measure all feelings felt by customers towards a company or organization, how much the company or organization can be trusted, and how to make customers feel convinced.

2.4. E-Customer Service

E-Customer service is a highly essential customer service suggested to contribute to an overall quality evaluation as customers make their online transaction decision (Ghani et al., 2017). Besides, businesses with fintech tend to generate deep customer service. Furthermore, financial technology companies should offer advanced receipts or a promise to consumers for and transactions to extend trust in such services (Lee, 2009). Fintech gives administrations accessible across non-traditional channels like social media by prioritizing 24/7 access, engaging customers to an unprecedented degree. Customer service is also has a significant factor in the Intention of users to use (Ghani et al., 2017; Sudiyono & Chairy, 2019).

According to Ghani et al. (2017), Haddad et al. (2019), Nguyen et al. (2018), Udo et al. (2010), customer service has four dimensions. Reliability is the ability to serve consumers based on promises that have been made accurately and adequately. Tangibles are a physical description of a service offered and will be used by customers to assess quality. Access to service refers to accessible and easy to contact services, which can be accessed easily by telephone and convenient operating hours. Access means the convenience and comfort felt by customers when using fintech services. Greater accessibility to services can increase customer satisfaction. Empathy means caring, providing customer service, and personal attention.

2.5. Perceived Usefulness

The perceived usefulness is described as the customer's optimism in the financial industry to improve through the use of a particular system for the better and increase their job efficiencies such as ease of transactions and online payments (Ghani et al., 2017). Perceived usefulness offends consumers' perceptions of experiential outcomes. The perceived utility is also the person's sharpness that will enhance or advance his efficiency by using modern technologies—in the banking services provided, such as monitoring bank accounts, saving, paying bills, and exchanging cash abroad (Jahangir & Begum, 2008). According to George & Kumar (2013), Hu et al. (2019), Lee (2009), Susanto & Aljoza (2015), perceived usefulness has several indicators to measure, such as information completeness, reducing cost, saving energy, saving time, and valuable information.

On research by Lee (2017) explains that the adoption of Fintech apps by consumers is significantly affected by perceived ease of use, perceived usefulness, and customer satisfaction. Several studies have shown that perceived usefulness also significantly influences using the scheme (Ghani et al., 2017, Widyanto and Kusumawardani, 2020).

2.6. Perceived Ease of Use

Perceived ease of use will be high. It is easy to access and receive a product or service quickly, leading to an increased usage of the product or service. The perceived ease of use is determined by the extent to which customers expect the new system to be used without difficulty (Aditya & Wardhana, 2016). Perceived Ease of Use is felt where customers believe that using specific technology systems will be easy and less effortless (Ghani et al., 2017). Customers are more likely to receive internet banking and financial technologies on the off possibility of operational/process ease of use. The Fintech framework must be quick to understand and easy to use. Indicators to measure perceived ease of use are clear and understandable, flexible, ease of use (George & Kumar (2013); Ghani et al. (2017); Sayekti & Putarta (2016).

2.7. Perceived Risk

Perceived risk occurs due to system failure and is correlated with a loss, so it is simple to understand how perceived risk can affect the quality of e-service and e-customer satisfaction (Udo et al., 2010). However, security does not directly affect the customer's desire to use it (Widyanto & Kusumawardani, 2020). Any potential threats, such as personal danger, privacy issues, economic risk, psychological risk, technical risk, etc. (Udo et al., 2010). Security/privacy risk, financial risk, time/convenience, and performance risk are perceived risk indicators (Abdul-Hamid et al., 2019; George & Kumar, 2013; Lee,2009).

As customers perform keeping banking transactions utilizing the internet, they perceive some aspects of risk in the financial industry. Perceived risk as a type of expected loss is subjective. Perceived risk in the FinTech refers to a 'loss expectations in considering such online transactions highly subjective decided by users of online banks and fintech applications. The high level of uncertainty associated with the services provided via the internet media makes it riskier than the product. Because of this, risk perceptions can influence satisfaction (George & Kumar, 2013).

2.8. Theoretical Framework

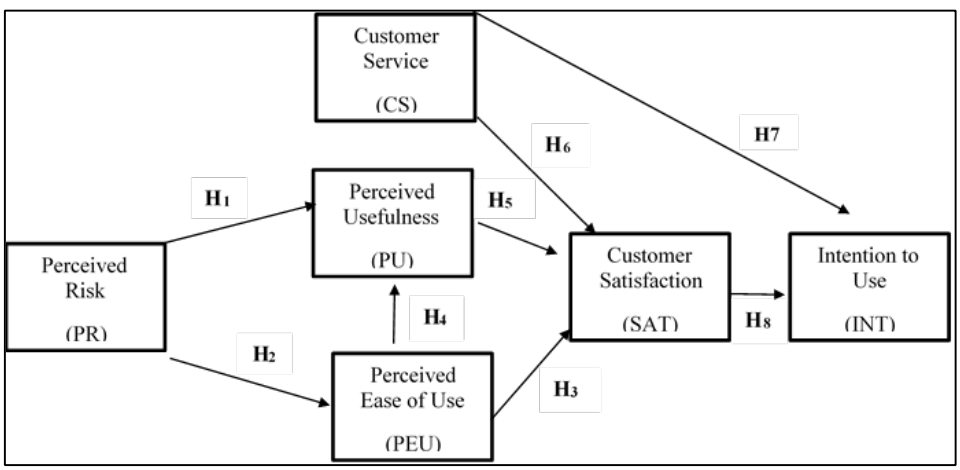

Fig. 1: Research Framework

3. Methodology

This research uses quantitative data methods to evaluate the extending of the Technology Acceptance Model (TAM) with Perceived Risk and E-Customer Service. Customer Satisfaction and Intention to Use as dependent variables, while Perceived Risk, Customer Service, Perceived Usefulness, and Perceived Ease of Use as independent variables.

This study's target population is people in the Greater Jakarta area who already know or have used the Tunaiku application. This study received 132 returned questionnaires and was used for analysis—the data obtained by distributing an online questionnaire using a five-point Likert scale. The demographic profile will be measured in this study consist of age, gender, and occupation.

Data will analyze by utilizing the SEM-PLS (Structural Equation Modelling-Partial Least Squares). The standard principle is that the base number of observations is fivefold the number of observations Hair et al. (2019). SEM-PLS analysis usually consists of two sub-models. Those are the measurement model and structural model. The measurement model is used to evaluate the goodness of fit using convergent validity, discriminant validity, and reliability.

In contrast, the structural model is built to demonstrate and describe the relationship between latent variables in the research model. The next concept is to evaluate the structural model of the SEM-PLS measured by R^2 and Q^2. The hypothesis can be accepted if the statistical t value is more significant than 1.96, and the P-value is less than 0.05 or 5% for each pathway.

4. Discussion

4.1. Demographic Profile

The criteria for applying for a loan on the Tunaiku application must be 21 to 55 years old (Tunaiku, 2020). The age ranges in this study are Gen X (41-55 years old), Gen Y (27-40 years old), and Gen Z (21-26 years old), with a minimum age of 21 and a maximum age of 55 years. This study shows that Gen Y dominates respondents with an age range of 27 to 40 years. Male with 72 people (57%) dominated, and 55 people (43%) of respondents were female. The criteria for a loan on the Tunaiku application already have a permanent job or an income per month. The total respondents, 64 people (50%), are employees and 63 people (50%) are selfemployed. It can be concluded that they meet the criteria to apply for a loan in the Tunaiku application. *4.2. Structural Equation Modelling-Partial Least Square (SEM-PLS)*

4.2.1. Measurement Model

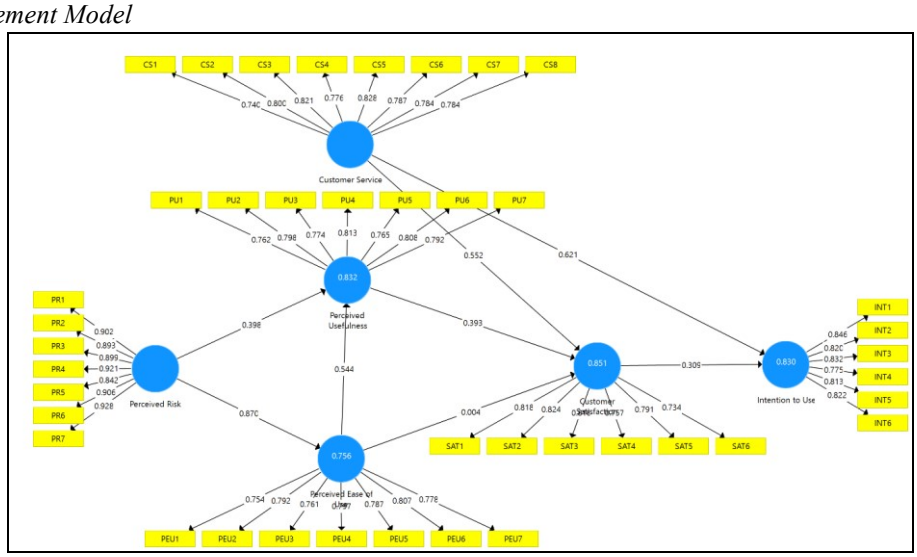

Fig. 2. Measurement Model

According to Hair et al. (2019), factor loading is an indicator to measure convergent validity as the initial stage in testing a model. A factor loading value must be >0.7, as seen in Table 1. The results show that all indicators have a factor loading value > 0.7 considered valid.

Table 1. Factor loading

Latent Variable	Indicator	Loading Factor	Conclusion
Perceived Risk (PR)	PR1	0.902	Valid
	PR2	0.893	Valid
	PR3	0.899	Valid

	PR4	0.921	Valid
	PR5	0.842	Valid
	PR6	0.906	Valid
	PR7	0.928	Valid
Customer Service (CS)	CS1	0.740	Valid
	CS2	0.800	Valid
	CS3	0.821	Valid
	CS4	0.776	Valid
	CS5	0.828	Valid
	CS6	0.787	Valid
	CS7	0.784	Valid
	CS8	0.784	Valid
Perceived Usefulness (PU)	PU1	0.762	Valid
	PU2	0.798	Valid
	PU3	0.774	Valid
	PU4	0.813	Valid
	PU5	0.765	Valid
	PU6	0.808	Valid
	PU7	0.792	Valid
Perceived Ease of Use (PEU)	PEU1	0.754	Valid
	PEU2	0.792	Valid
	PEU3	0.761	Valid
	PEU4	0.797	Valid
	PEU5	0.787	Valid
	PEU6	0.807	Valid
	PEU7	0.778	Valid
Customer Satisfaction (SAT)	SAT1	0.818	Valid
	SAT2	0.824	Valid
	SAT3	0.816	Valid

	SAT4	0.757	Valid
	SAT5	0.791	Valid
	SAT6	0.734	Valid
Intention to Use (INT)	INT1	0.846	Valid
	INT2	0.820	Valid
	INT3	0.832	Valid
	INT4	0.775	Valid
	INT5	0.813	Valid
	INT6	0.822	Valid

The next step in convergent validity is calculating the average variance extracted (AVE) value of each latent variable. AVE value must be ≥ 0.5. The result shows in Table 2 shows AVE values are ≥ 0.5. It concludes that all variables are declared valid and meet the criteria of convergent validity.

Table 2. AVE Result

Latent Variable	AVE Result	Conclusion
Perceived Risk (PR)	0.808	Valid
Customer Satisfaction (CS)	0.625	Valid
Perceived Usefulness (PU)	0.620	Valid
Perceived Ease of Use (PEU)	0.612	Valid
Customer Satisfaction (SAT)	0.625	Valid
Intention to Use (INT)	0.669	Valid

Cross-loading was used in the criterion for evaluating discriminant validity in this analysis. There must be a higher correlation between the indicator and the variable latency than the indicator's correlation. Other latent concluded that all unrelated structures are unrelated and satisfy the requirement for the validity of discriminants. The results of each latent variable's discriminant validity, as seen in Table 4, have a value greater than other latent variables. All latent variables in this study are declared to meet the requirements of discriminant validity.

Table 3 Fornell-Lacker

	SAT	CS	INT	PEU	PR	PU
SAT	0.893					
CS	0.808	0.874				
INT	0.774	0.802	0.812			
PEU	0.752	0.816	0.772	0.823		
PR	0.766	0.808	0.744	0.769	0.815	
PU	0.786	0.817	0.772	0.781	0.772	0.833

Table 4 Construct Reliability

	Cronbach's Alpha	Composite Reliability	Conclusion

Customer Satisfaction	0.880	0.909	Reliable
Customer Service	0.914	0.930	Reliable
Intention to Use	0.901	0.924	Reliable
Perceived Ease of Use	0.894	0.917	Reliable
Perceived Risk	0.960	0.967	Reliable
Perceived Usefulness	0.898	0.920	Reliable

The final step for evaluating outer models is to test their reliability, as seen in Table 4. The reliability test was carried out using the composite reliability method seen from the Cronbach's Alpha (CA) and Composite Reliability (CR) values the value of the composite reliability (CR), and Cronbach's alpha must be > 0.7 to have good reliability (Hair et al., 2019). This study can be said to be valid and reliable. *4.2.2. Structural Model*

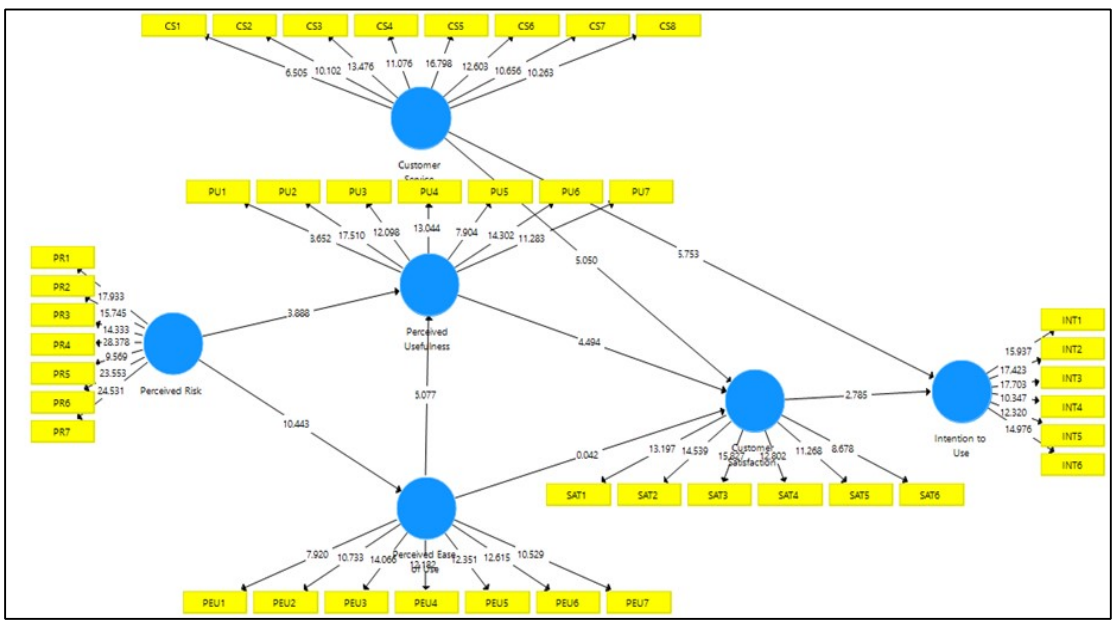

Fig. 3. Structural Model

According to Sarwono & Narimawati (2015) R square (R2) value for each endogenous variable is 0.75 (strong), 0.5 (moderate), 0.25 (weak). The result of the R2 value of Customer Satisfaction is 0.851, meaning that 85.1% of Customer Satisfaction is influenced by Customer Service, Perceived Usefulness, and Perceived Ease of Use variables. Meanwhile, the R2 value of Intention to Use is 0.830, meaning that Customer Service and Customer Satisfaction variables influence 83% of Intention to Use. Figure 3 results from the T-Value and P-Value values' structural model, as seen in Table 5. Table 5 shows that only one hypothesis is rejected. Namely, Perceived Ease of Use has no significant influence on Customer Satisfaction having the T value lower than 1.96 and the P-value higher than 0.05.

Table 5. Structural Model Result

	Hypothesis	Path Coefficient	T-Value	P-Value	Conclusion
H1	Perceived Risk -> Perceived Usefulness	-0.288	3.888	0.000	Accepted

H2	Perceived Risk -> Perceived Ease of Use	-0.869	10.443	0.000	Accepted
H3	Perceived Ease of Use -> Customer Satisfaction	0.003	0.042	0.967	Rejected
H4	Perceived Ease of Use -> Perceived Usefulness	0.444	6.077	0.000	Accepted
H5	Perceived Usefulness -> Customer Satisfaction	0.283	4.494	0.000	Accepted
H6	Customer Service -> Customer Satisfaction	0.442	5.050	0.000	Accepted
H7	Customer Service -> Intention to Use	0.621	5.753	0.000	Accepted
H8	Customer Satisfaction -> Intention to Use	0.208	2.785	0.006	Accepted

5. Conclusion

Fintech is a new economic field that has obtained the latest technologies to offer financial services more productive than conventional financial services. The fintech's presence indirectly adds to other alternatives in non-transaction solutions cash and produces innovations financially. Tunaiku is supervised and registered with the Financial Services Authority (OJK). Tunaiku is present as an online loan product from Amar bank. In order to provide a solid theoretical basis for examining the adoption of fintech. This study used Technology Acceptance Model (TAM). The technology acceptance model has been used in many studies to understand and predict the user perceptions of system use and their probability of adopting the system (Ghani et al., 2017). This research examined TAM will be extended with Perceived Risk and E-Customer Service a substantial effect on customer satisfaction in the financial industry. The proposed research framework was empirically tested using the online survey questionnaire's data in the Greater Jakarta area. The population already knows or has used the Tunaiku application. This study aims to evaluate the extending of the Technology Acceptance Model (TAM) with Perceived Risk and E-Customer Service. Customer Satisfaction and Intention to Use as dependent variables, while Perceived Risk, Customer Service, Perceived Usefulness, and Perceived Ease of Use as independent variables were tested using SmartPLS software to analyze structural equation modeling – Partial Least Square (SEM-PLS). The measurement model shows that all hypotheses are accepted except Perceived Ease of Use has no significant influence on Customer Satisfaction having the T value lower than 1.96 and the P-value higher than 0.05.

In summary, the result showed that the variable such as Perceived risk and Perceived Ease of Use significantly influences Perceived Usefulness. Perceived risk has a significant influence on Perceived ease of use, While only Perceived usefulness and Customer service have a significant influence on Customer Satisfaction. Last, Customer service and customer satisfaction have a significant influence on Intention to Use. Hence, the results displayed that the necessity to pay more attention to security for users is an online application subject to leaks of personal data and hackers. So, the users can feel the usefulness of the convenience of the Tunaiku application.

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