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Implementation Analysis of e-Government Gadget Mobile Application For License (GAMPIL) with UTAUT 2 Model to Achieve SDG Target 8.2 ''Technological Improvement and Innovation'' For Bandung City SMEs

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ABSTRACT: The government's current focus is on advancing the digitization of MSMEs with the "ensuring sustainability and inclusive growth" program, this is in line Sustainable Development Goals (SDGs) number 8 concerning decent work and economic growth with target 8.2. The Bandung Government (DMPPSTP) provides a convenient solution for MSME activists in the city of Bandung in applying for business licenses through the GAMPIL (Gadget Mobile Application for License) application to make it easier for MSMEs to apply for business licenses, so that the economy continues to grow. and sustainable. This study analyzes the implementation of the GAMPIL application launched by the DMPSTP as a convenient solution for MSME activists in the city of Bandung in applying for business permits. The method used in this study is to use a mix method approach. The data was collected by distributing questionnaires to 101 MSME respondents in Bandung using GAMPIL, and interviewing 5 related sources. Based on the descriptive results, the variables performance expectancy, effort expectancy and price value are included in the very high category, while the facilitating condition and socialization variables are in the bottom two places with high categories for facilitating conditions and low for socialization variables. Variables that influence behavioral intention are price value, habit and perceived security and risks. The variables that influence usage behavior are facilitating condition and behavioral intention variables. As for the moderating variable, only the experience variable moderates behavioral intention towards usage behavior.

KEYWORDS: e-government; licensing; sustainable development goals; MSMEs, UTAUT 2.

INTRODUCTION

The wheels of Indonesia's economic growth which had slumped in 2020 to reach -2.07 percent according to data from the Ministry of Finance, caused Indonesia to experience deflation that year. The Indonesian economy is starting to improve again after the Covid-19 pandemic has gradually become endemic, and SME activists in Indonesia have been able to adapt to the changes caused by Covid-19. The following is statistical data on the state of the digital economy in Indonesia in 2022:

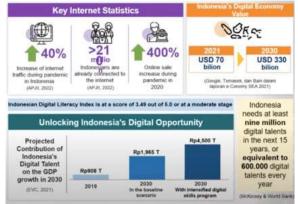


Fig. 1. Indonesia Digital Economy 2022 (https://www.youtube.com/watch?v=Lz6yUsHSAyQ&t=2s)

It can be seen that the use of the internet and online selling grew rapidly during the Covid-19 pandemic, so digitizing SMEs was no longer an option, but a necessity in order to survive in today's new era. The role of SMEs is very large in restoring the Indonesian economy, the condition of SMEs in Indonesia in 2022 can be seen in Figure 2:

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Fig. 2. Indonesia SMEs 2022 (https://www.youtube.com/watch?v=Lz6yUsHSAyQ&t=2s)

This is one of the government's focuses on the progress of digitizing SMEs in the future, namely on point 3 "ensuring sustainability and inclusive growth" related to digitalization of SMEs. As one of the countries that are members of the United Nations, the government's efforts are aligned with the United Nations program, namely Sustainable Development Goals (SDGs) number 8 regarding decent work and economic growth with target 8.2 namely, achieving a higher level of economic productivity, through diversification, improvement and technological innovation.

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Fig. 3. Indonesia SDGs Performance 2022 (https://dashboards.sdgindex.org/profiles/indonesia)

Based on the value of SDG 8 is still at 75 with significant challenges and on track or maintaining SDG achievements. So it still needs to be developed in order to achieve target 8.2, in accordance with the SDG motto of "no one left behind".

According to data owned by the Investment Coordinating Board (BKPM) in 2022 around 64 million SMEs in Indonesia are in the informal sector, where this figure dominates the SME sector in Indonesia. However, the informal sector has several negative characteristics according to the Institute for Development of Economics and Finance:

No	Negative Characteristics
1	Has less capital than its counterparts. most SMEs in the informal sector depend on
	independent capital and close relatives
2	Businesses are not legally registered and do not pay taxes
3	Lack of access to external financing, particularly access to loans for SMEs in the
	informal sector
4	Lack of ability to develop and expand business
5	More responsive to economic shocks (such as a pandemic) than the formal sector of
	SMEs

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Because there are still many SMEs that have not registered their businesses, the 7th President of the Republic of Indonesia requested that the target number of issuance of Business Identification Numbers (NIB) for SME players be increased to 100 thousand per day. After the release of the OSS to register NIB since August 2021, there are only two thousand permits issued every day, still far from the target requested by the 7th President of the Republic of Indonesia, and he appealed that this responsibility is the responsibility of the heads of their respective regions (tempo . co).

The city of Bandung, this business licensing system reform has been released since 2016 and was provided by the Agency for the Assessment and Application of Technology (BPPT) through the Investment and Investment Services One-Stop Service (DPMPTSP) by providing convenience and speed in licensing through the GAMPIL application (Gadget Mobile Application for license). The background for the GAMPIL application was due to the many complaints from Bandung residents who were submitted to the Mayor of Bandung in 2016, regarding the difficulty of obtaining business permits due to the large number of brokers who came directly to obtain business permits, which ultimately made obtaining business permits expensive, resulting in long queues. and complicated bureaucracy, causing many business actors to be lazy to take care of their business licenses. So, for these complaints, GAMPIL was made, with the process of making and managing permits simply being done at home and when the letter was finished, it would be delivered to the house using the services of PT Pos Indonesia.

After its release, it turned out that the implementation of GAMPIL had not fully increased the level of community satisfaction. The community still considers that the GAMPIL program is still have to be developed and has not yet reached all segments of society. Coupled with the problems found in the field related to the readiness of the system itself, DPMPTSP human resources, supporting infrastructure, and different levels of understanding in the community (Setiawan, et all. 2021: 8-9). User complaints and bad ratings towards the GAMPIL for public application also can be seen directly on the playsote

In the government's program to collaborate in efforts to increase Indonesian SMEs through digitization, permits from a business are included as one unit within the SME ecosystem that needs to be considered in order to strengthen the wheels of the SME economy in Indonesia. The legal registration of SMEs provides benefits for both the government and the business actors themselves. The advantages obtained are as follows:

No	Benefit for Government	Benefit for SMEs
INU	Benefit for Government	Deliciti for Sivilla
1	Data collection of SMEs	Get certainty of legal protection
2	Efforts to protect the environment	Get convenience in empowerment and business
	from various possible hazards in the	development
	business sector, such as fraud	
3	Encouraging business people to be tax	Get convenience in accessing financing from various
	awareness	financial institutions
4	-	Gain credibility and legal recognition from various parties
		for permits that are owned and legally accountable

Table 2. Advantages of Business License Registration for the Government and SMEs

Source: Damanik (2016)

From the elaboration of the background above, it can be seen that there are still many SMEs that have not registered their business or are still dominated by informal SMEs, which in this case is very unfortunate because SMEs are the number 1 driving force for the economy in Indonesia, which would be better if they were the pillars of In the Indonesian economy, SMEs in Indonesia are dominated by SMEs that are legal and have registered business licenses. The city of Bandung has tried to make it easier for business licensing earlier by releasing the GAMPIL application by the Mayor of Bandung in 2016, but since the year of its release until now there are still many complaints received from users (SMEs) against the GAMPIL application.

LITERATURE REWIEW

A. SMEs in Indonesia

SMEs in Indonesia are regulated in the Law of the Republic of Indonesia No.20 of 2008. According to Tulus Tambunan, SMEs are productive business units that stand alone, carried out by individuals or business entities in all economic sectors. In principle,

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the distinction between micro, small, medium and large businesses is generally based on the value of the initial assets (excluding land and buildings), average turnover per year, or the number of permanent employees. Hypothesis development (if exist), If the paper has a theoretical framework and have a hypothesis, it should explain in this chapter how the framework and hypothesis is develop which strengthen with the previous research.

Even though SMEs are the most developed sector and the largest contributor to GDP in Indonesia, SMEs are also not immune from various kinds of problems and obstacles, these problems include:

- 1) Limited capital and access from financial sources and institutions. Inclusive finance needs to be included in financial institution development programs.
- 2) The low quality of human resources for business actors. The managerial capabilities of SMEs need to be improved. Likewise the cadre system needs to be built.
- 3) Limited marketing capabilities. Even though online media has developed, this media has not been used optimally by SMEs.
- 4) Access to business information is still low.
- 5) There has not been a good partnership that is mutually beneficial between SME actors, large businesses, and Regional Owned Enterprises (BUMD).
- 6) Distribution and procurement of raw materials and other inputs.
- 7) High costs due to complex administrative and bureaucratic procedures, especially in obtaining business licenses, and uncertainty due to unclear and uncertain economic regulations and policies.

B. Unified Theory of Acceptance and Use of Technology (UTAUT)

The UTAUT model is a model that has a formula that is measured based on integrated variables and has a more significant effect. (Venkatesh et al., 2003) states that the UTAUT model is able to analyze variations in the behavior of interest in a technological innovation by 70% and in the use of technology by 50%. So that the UTAUT model can explain the acceptance as well as the use of technology in individuals within practical limits in terms of ability.

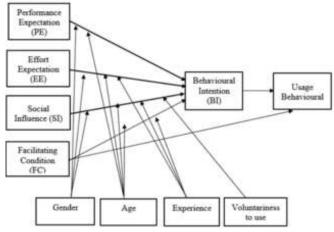


Fig. 4. UTAUT Model (Venkatesh et al., 2003)

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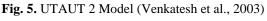
C. Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2)

The UTAUT 2 model is a result that has been modified and developed from the UTAUT model by Venkatesh, Tong, and Xu in 2012. The UTAUT model is intended to measure consumer behavior within an organization and company, while UTAUT 2 measures consumer acceptance and use of technology. In the UTAUT 2 model, there are three additional constructs, namely Hedonic Motivation, Price Value, and Habit. The moderating variables are Age, Gender, and Experience as influences on behavioral

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intentions in using technology. In the UTAUT 2 model there is also a substantial increase in the variables, which was originally in the UTAUT model at 56% while in UTAUT 2 it was 74% and the use of technology was 40% to 53% (Venkatesh et al., 2012).



- 1) Performance Expectancy defined by Venkatesh et al., (2012) as the degree to which consumers expect that when using this technology they will find it helpful to optimize their work or activities.
- 2) Effort Expectancy is the level of comfort felt by individuals in using a system (Venkatesh et al., 2003). Ease of use of information technology makes a person feel that the system is useful so that it creates a feeling of comfort when using it.
- *3)* Social Influence explained by Venkatesh et al., (2003) that social influence is when an individual uses a system because he gets influence or reference from the individual's environment. Access to business information is still low.
- 4) Facilitating Condition defined by Venkatesh et al., (2003) is a condition that help are individual perceptions of the availability of technical infrastructure that is able to assist users of information systems.
- 5) Hedonic Motivation is the feeling of pleasure felt by users when using the technology and is an important construct for determining acceptance and use of technology (Venkatesh et al., 2012).
- 6) Price Value is the level of comparison between the benefits felt by users and the costs incurred for using technology (Venkatesh et al., 2012).
- 7) Habit is the extent to which users tend to use technology automatically due to prior learning (Venkatesh et al., 2012).
- 8) Behavioral Intention defined as the degree to which a person wants and uses certain technologies in the future. According to Venkatesh et al., (2003) as an attitude of acceptance or rejection of individuals towards the use of technology as the technology affects their work.
- 9) Usage Behavior is a measure of the frequency of users' actual use of technology. Usage behavior will show the extent to which users are satisfied with using technology, and believe that technology is easy to use and will also increase productivity (Venkatesh et al., 2003).

D. Perceived Security and Risks

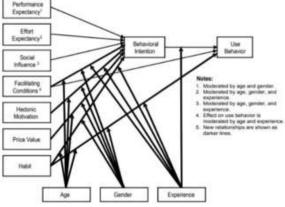
According to Enck et al. (2009) perceived security and risks are things that grip consumers to have confidence that their personal data is safe from unauthorized parties.

E. Socialization

Socialization within the organization is a program specifically designed and implemented as one of the visions and missions of the organization. Another goal of socialization is to develop a strong culture so that it can overcome organizational integration problems internally and can adapt to the external environment (Andre, 2010).

F. Sustainable Development Goals (SDGs)

Sustainable Development Goals (SDGs) is a global action plan agreed upon by world leaders, including Indonesia, to end poverty, reduce inequality and protect the environment. The SDGs contain 17 Goals and 169 Targets that are expected to be achieved by 2030. The 17 goals are respectively:





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1) Reducing poverty;	10) Reducing inequality;
2) Reducing hunger;	11) Sustainable cities and communities;
3) Good health and well-being;	12) Responsible consumption and production;
4) Quality education;	13) Handling climate change;
5) Gender equality;	14) Protecting marine ecosystems;
6) Access to clean water and sanitation;	15) Maintaining terrestrial ecosystems;
7) Clean and affordable energy;	16) Peace, justice and strong institutions;
8) Decent work and economic growth;	17) Partnership to achieve goals
 4) Quality education; 5) Gender equality; 6) Access to clean water and sanitation; 7) Clean and affordable energy; 	13) Handling climate change;14) Protecting marine ecosystems;15) Maintaining terrestrial ecosystems;16) Peace, justice and strong institutions;

9) Industrial infrastructure and innovation;

G. Thinking Framework

The role of SMEs is very large in restoring the Indonesian economy which had slumped during the Covid-19 pandemic in 2019 -2021. Based on data from the Republic of Indonesia's Coordinating Ministry for Economic Affairs for 2022, of the total number of business units. SMEs reach 99% as the most business units in Indonesia, SMEs also contribute to GDP of 60.5% and absorb labor by 96.9% of the total absorption of the national workforce. After the Covid-19 pandemic gradually decreased, SMEs have revived and continue to increase their numbers.

As the most influential industry in the role of economic growth in Indonesia, the government should make it easier for business activists to set up their businesses, one of which is the ease of managing business licensing, and in this case the Bandung City government provides a solution to facilitate business licensing with the GAMPIL application.

However, in launching and implementing this application, there are still many complaints from its users, in fact, there are still many SME activists who still don't know anything about this application. Therefore the author tries to analyze the acceptance of the GAMPIL application for SME activists and specifically for Culinary SMEs in the city of Bandung. This study uses the UTAUT 2 method in its research.

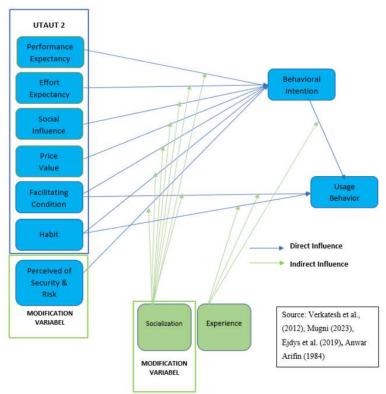


Fig. 6. Thinking Framework

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H. Research Hypothesis

Based on the research model described in Thinking Framework, the hypothesis in this study is that Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Price value, Habit and Perceived of Security & Risk have a positive impact on Behavioral Intention and Facilitating Condition, Habit and behavioral intention have a positive impact on Usage Behavior. The detailed hypotheses of this study are as follows:

- H1a Performance Expectancy has a significant positive effect on the Behavioral Intention of SMES Bandung City in the Use of GAMPIL.
- H1b The effect of Performance Expectancy on Behavioral Intention is influenced by Socialization.
- H2a Effort Expectancy has a significant positive effect on the Behavioral Intention of SMES Bandung City in the Use of GAMPIL.
- H2b The effect of Effort Expectancy on Behavioral Intention is influenced by Socialization.
- H3a Social Influence has a significant positive effect on the Behavioral Intention of SMES Bandung City in the Use of GAMPIL.
- H3b The influence of Social Influence on Behavioral Intention is influenced by Socialization.
- H4a Price value has a significant positive effect on the Behavioral Intention of SMES Bandung City in the Use of GAMPIL.
- H4b The effect of Price value on Behavioral Intention is influenced by Socialization.
- H5a Facilitating Condition has a significant positive effect on the Behavioral Intention of SMES Bandung City in the Use of GAMPIL.
- H5b Facilitating Condition has a significant positive effect on Usage Behavioral SMES in Bandung City in the Use of GAMPIL.
- H5c The effect of Facilitating Conditions on Behavioral Intention is influenced by Socialization.
- H5d The effect of Facilitating Conditions on Usage Behavioral is influenced by Experience.
- H6a Habit has a significant positive effect on the Behavioral Intention of SMES Bandung City in the Use of GAMPIL.
- H6b Habit has a significant positive effect on the Usage Behavioral of SMES Bandung City in the Use of GAMPIL.
- H6c The influence of Habit on Behavioral Intention is influenced by Socialization.
- H6d The effect of Habit on Usage Behavioral is influenced by Experience.
- H7a Perceived of Security & Risk has a significant positive effect on the Behavioral Intention of SMES in Bandung City in Using GAMPIL.
- H7b The effect of Perceived Security & Risk on Behavioral Intention is influenced by Socialization.
- H8a Behavioral Intention has a significant positive effect on Usage Behavioral SMES Bandung City in the Use of GAMPIL.
- H8b The influence of Behavioral Intention on Usage Behavioral is influenced by Experience.

RESEARCH METHODOLOGY

In this study, the method used is a mixed method. According to Creswell (2010) mixed method research is a research approach by combining qualitative and quantitative research. The mixed method research chosen in this study is an embedded concurrent mixed method strategy in which the researcher collects quantitative and qualitative data simultaneously with the role of the quantitative method as the dominant method and the qualitative method as a secondary or supporting method.

The research objectives in this study were descriptive and verification research objectives. According to Creswell (2018) qualitative methodology is seen as a form of research that produces descriptive data obtained through information obtained from research subjects or through observable behavior, using statistical analysis, instrument based questions, and statistical interpretation. The purpose of descriptive research is to make systematic, factual and accurate descriptions, drawings or drawings, regarding the facts, characteristics, and relationships between the phenomena investigated. This descriptive research is aimed at obtaining topology results or patterns regarding the phenomena discussed, in this case knowing how to implement the Bandung City GAMPIL licensing application for Culinary SMEs.

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Based on the involvement of researchers, this research was conducted without data intervention because the data used were primary and secondary data obtained directly from distributing questionnaires to MSME actors in the city of Bandung who used the GAMPIL application and researchers only used it with the aim of knowing how to implement the GAMPIL application. Bandung City on SMEs.

Based on the unit of analysis, this research is a study conducted on MSME groups in the city of Bandung using the GAMPIL application.

The time of execution in this study was a cross section, because data collection was carried out in one period, that is, maybe for a period of days, weeks, or months, in order to answer several research questions that were distributed to the target sample. Sekaran et al. (2017) and did not collect additional data to see long-term conditions.

The analysis technique used is the Structural Equation Model (SEM) for the quantitative analysis from quesionaries respond by the 101 respondent as an SMEs whom already using GAMPIL before. SEM is a multivariate statistical technique which is a combination of factor analysis and regression (correlation) analysis, which aims to examine the relationships between variables in a model, both between indicators and constructs, or the relationship between constructs (Santoso, 2007). The analysis technique for qualitative analysis is by interviewing 5 respondent, 1 from the government, 2 from the SMEs that didn't use GAMPIL for their permit, and 2 from SMEs that used GAMPIL for their permit.

In research engagement, this research is minimal. According to Sekaran & Bougie (2016), minimal research involvement is when researchers conduct research with minimal involvement, not much to manipulate. Supported by minimal research involvement, the research setting is non-contrived. Non-contrived is research conducted in a natural setting, nothing is manipulated or contrived (Sekaran and Bougie, 2016).

RESULT / FINDING

A. Descriptive Analysis

This study has 7 independent variables, 2 moderator variables and 2 dependent variables. The amount of data collected from this research questionnaire amounted to 101 respondents. The results of this descriptive analysis are to describe how the GAMPIL application is implemented for MSME business licensing. Details of the percentage of each variable can be seen in the table below.

Table 3. Descriptive Score Result					
Variabel	Score	Ex.			
Effort Expectancy	86,8%	Very High			
Performance Expectancy	86,5%	Very High			
Price Value	85,3%	Very High			
Social Influence	82,8%	High			
Behavioral Intention	76,3%	High			
Perceived of Security and Risk	75,9%	High			
Habit	73,1%	High			
Usage Behavior	72,9%	High			
Experience	71,8%	High			
Facilitating Condition	68,9%	High			
Socialization	48,7%	Low			

Source: The processed data of researchers

B. Quantitative Analysis

Convergent validity test was performed using factor loading (FL). This test is carried out to find out or test the level of items that are accurate in measuring the object of research. According to Chin (1995); Abdillah & Jogiyanto (2015); and Tilman (2022) the loading factor value which shows that these items have good convergent validity is the loading factor value which is more than 0.7. The results of the convergent validity test using Smart PLS in this study can be seen in table 3 under:

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ю	Variabel	Indicator	Loading Factor	Result
		PE1	0.910	\geq 0.7, VALID
		PE2	0.890	\geq 0.7, VALID
1	PE (Performance	PE5	0.852	\geq 0.7, VALID
	Expectancy)	PE6	0.899	\geq 0.7, VALID
		PE7	0.940	\geq 0.7, VALID
		PE8	0.917	\geq 0.7, VALID
	EE	EE9	0.959	\geq 0.7, VALID
	(Effort Expectancy)	EE10	0.967	\geq 0.7, VALID
	SI	SI18	0.967	\geq 0.7, VALID
	(Social Influence)	SI19	0.975	\geq 0.7, VALID
		FC20	0.804	\geq 0.7, VALID
4 FC (Fa	EC	FC21	0.832	\geq 0.7, VALID
	FC (Facilitating Condition)	FC22	0.828	\geq 0.7, VALID
		FC23	0.841	\geq 0.7, VALID
		FC24	0.845	\geq 0.7, VALID
		PV26	0.932	\geq 0.7, VALID
	PV (Price Value)	PV27	0.889	\geq 0.7, VALID
		PV28	0.910	\geq 0.7, VALID
,		PV29	0.903	\geq 0.7, VALID
		PV30	0.746	\geq 0.7, VALID
	Н	PV31	0.916	\geq 0.7, VALID
	(Habit)	PV32	0.950	\geq 0.7, VALID
	PSR	PSR33	0.990	\geq 0.7, VALID
	(Perceived of Security and Risks)	PSR34	0.990	\geq 0.7, VALID
		S35	0.719	\geq 0.7, VALID
	S (Socialization)	S36	0.885	\geq 0.7, VALID
	5 (Socialization)	S 37	0.933	\geq 0.7, VALID
		S38	0.895	\geq 0.7, VALID
	Е	E39	0.841	\geq 0.7, VALID
	E (Experience)	E40	0.913	\geq 0.7, VALID
	(Experience)	E41	0.865	\geq 0.7, VALID
0	BI (Behavioral Intention)	BI42	1.000	\geq 0.7, VALID
1	UB	UB44	0.935	\geq 0.7, VALID
1	(Usage Behavior)	UB45	0.938	\geq 0.7, VALID

Source: The processed data of researchers

As can be seen in table 4, the indicators PE3, PE4, EE11, EE12, EE13, EE14, SI15, SI16, SI17, and FC22 are declared invalid because these indicators have a loading factor ≤ 0.7 so they do not represent the construct variables. Besides that, another verification in determining convergent validity can be done by testing the existing items by calculating the AVE (Average Variance Extracted) score for each indicator. According to Chin (1995); Abdillah & Jogiyanto (2015); and Tilman (2022) a good AVE score is > 0.5 so that it can load into the construct that represents it. The AVE score in this study can be seen in table 4 below:

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Table 5. AVE Score			
Variabel	AVE		
Performance Expectancy	0.813		
Effort Expectancy	0.928		
Social Influence	0.943		
Facilitating Condition	0.689		
Price Value	0.772		
Habit	0.870		
Perceived of Security and Risks	0.980		
Socialization	0.743		
Experience	0.763		
Behavioral Intention	1.000		
Usage Behavioral	0.877		
	VariabelPerformance ExpectancyEffort ExpectancySocial InfluenceFacilitating ConditionPrice ValueHabitPerceived of Security and RisksSocializationExperienceBehavioral Intention	Performance Expectancy0.813Effort Expectancy0.928Social Influence0.943Facilitating Condition0.689Price Value0.772Habit0.870Perceived of Security and Risks0.980Socialization0.743Experience0.763Behavioral Intention1.000	

Source: The processed data of researchers

From the results of the AVE calculation using Smart PLS 4, the AVE score is obtained as shown in table 5. after data processing the AVE score of all variables is more than 0.5. So that it can be said that the questionnaire succeeded in meeting convergent validity.

The reliability test is carried out to measure the extent to which the results of a measurement can be trusted (Sundaryono, 2017). The criteria for the reliability test is Cronbach's Alpha > 0.7, Composite Relianility > 0.7. In this study the reliability test using Smart PLS 4 produces the following calculations.

T-LL C CA & CD T ... D ... 1

		Cronbach's	T	Composire	Reliability	
No	Variabel	Alpha (CA)	Ex.	(<i>CR</i>)	-	
1	Performance Expectancy	0.954	Reliabel	0.963	Reliabel	I
2	Effort Expectancy	0.922	Reliabel	0/963	Reliabel	l
3	Social Influence	0.940	Reliabel	0.971	Reliabel	I
4	Facilitating Condition	0.888	Reliabel	0.944	Reliabel	l
5	Price Value	0.925	Reliabel	0.917	Reliabel	l
6	Habit	0.853	Reliabel	0.931	Reliabel	l
7	Perceived of Security and Risks	0.980	Reliabel	0.990	Reliabel	I
8	Socialization	0.990	Reliabel	0.920	Reliabel	l
9	Experience	0.844	Reliabel	0.906	Reliabel	l
10	Behavior Intention	1.000	Reliabel	1.000	Reliabel	l
11	Usage Behavior	0.860	Reliabel	0.934	Reliabel	l

Source: The processed data of researchers

According to Tilman (2022), another measurement besides the outer model is the inner model. Testing the inner model can be seen based on the Path Value to see the significance of each variable whether it has an effect or not. After bootstrapping the Smart PLS 4 software, the Path Coefficient and T-Value can be seen from the measurement results. Calculation of the Path Coefficient and T-Value in this study are shown in the table below.

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Table 7. Path Coefficient & t-value						
No	Path Diagram	Path Coefficient	t-Value	p-Value	Conclusion	
1	$PE \rightarrow BI$	0.194	1.410	0.159	H1 reject	
2	$EE \rightarrow BI$	0.004	0.033	0.973	H1 reject	
3	$SI \rightarrow BI$	0.056	0.668	0.504	H1 reject	
4	$PV \rightarrow BI$	0.274	2.227	0.026	H1 accept	
5	$FC \rightarrow BI$	0.176	1.619	0.106	H1 reject	
6	$\mathrm{H} \rightarrow \mathrm{BI}$	0.199	1.709	0.088	H1 accept	
7	$PSR \rightarrow BI$	0.150	2.414	0.016	H1 accept	
8	$BI \rightarrow UB$	0.118	1.376	0.169	H1 reject	
9	$FC \rightarrow UB$	0.208	2.656	0.008	H1 accept	
10	$\mathrm{H} \rightarrow \mathrm{UB}$	0.005	0.063	0.950	H1 reject	

Source: The processed data of researchers

The results of calculating the Path Coefficient and t-Value in this study can be seen in the table above with the provisions, if the results of the t-Value > 1.64 then there is a significant influence between the independent variable and the dependent variable, and if the p-Value < 0.05, then H1 is accepted. Based on the results of calculating the Path Coefficient and t-Value in the table above. The results of calculating with moderation variable are below. The variable that moderates is only experience variable towards behavioral intention to usage behavior.

Table 8. Socialization Moderator to Behavior Intention Result						
No	Variabel	p-value	Variabel	Moderating	Ex.	
INO	variabei	p-value	Moderasi	p-value	EX.	
1	$PE \rightarrow BI$	0.159	$S x PE \rightarrow BI$	0.441	Potential Moderation	
2	$EE \rightarrow BI$	0.973	$S x EE \rightarrow BI$	0.330	Potential Moderation	
3	$\mathrm{SI} \rightarrow \mathrm{BI}$	0.504	$S \ge SI \to BI$	0.056	Potential Moderation	
4	$PV \rightarrow BI$	0.026	$S \ge PV \rightarrow BI$	0.760	Predictor Moderation	
5	$FC \rightarrow BI$	0.106	$S \times FC \rightarrow BI$	0.581	Potential Moderation	
6	$\mathrm{H} \rightarrow \mathrm{BI}$	0.088	$\mathrm{S} \ge \mathrm{H} \to \mathrm{BI}$	0.437	Potential Moderation	
7	$PSR \rightarrow BI$	0.016	$S \times PSR \rightarrow BI$	0.205	Predictor Moderation	

Table 9. Experience Moderator to Usage Behavior Result

		1		U	
No	Variabel	n value	Variabel	Moderating	Ex
INO	v al label	p-value	Moderasi	p-value	Ελ
1	$\mathrm{BI} \rightarrow \mathrm{UB}$	0.169	$E x BI \rightarrow UB$	0.039	Pure Moderation
2	$FC \rightarrow UB$	0.008	$E \times FC \rightarrow UB$	0.139	Predictor Moderation
3	$\mathrm{H} \rightarrow \mathrm{UB}$	0.950	$E x H \rightarrow UB$	0.084	Potential Moderation
a					

Source: The processed data of researchers

B. Qualitative Analysis

The results of the qualitative triangulation method that has been carried out on 5 informants are then concluded based on the researcher's analysis which is supported by the results of data reduction. The characteristics of the informants were divided into 3, namely the characteristics of informants who came from related government, informants who came from MSMEs who applied non-GAMPIL permits, and informants who came from MSMEs who applied permits through GAMPIL. Following are the details of the informants along with the code printed for each informant.

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No	Respondent	Position	Code	Ex.
1	Mr. A	Data and information sub-coordinator, Bandung City Investment	I1	Informant
		and One-Stop Service Office		1
2	Mr. B	MSME 1 Manager, applicant of business licenses manually	I2	Informant
				2
3	Ms. C	MSME 2 Manager, applicant of business by OSS	I3	Informant
				3
4	Mr. D	MSME 3 Owner, business license applicant by GAMPIL	I4	Informant
		application		4
5	Ms. E	MSME 4 Owner, business license applicant by GAMPIL	15	Informant
		application		5

Source: The processed data of researchers

The form of data generated from the interviews is in the form of audio recordings which are converted into verbatim text form in the research attachment. The verbatim was divided into 5 parts originating from 5 informants, the results of the verbatim were then reduced to detect data that had a connection with the research, and those that were not related would be eliminated. The reduction results can be seen in the table below:

Variabel	Informan					
	I1	I2	I3	I4	I5	
Performance	Feel more effective	Do not use.	Do not use.	Feel more effective	Feel more effective	
Expectancy	in work such as			in managing	because the	
	verification and			business licensing	proposed results or	
	coordination with			with the GAMPIL	NIB don't take long	
	other divisions			application because	to receive.	
	regarding applicant			there is no need to		
	licensing after the			come to the office		
	GAMPIL			with long queues.		
	application.					
Effort	Management of	The process of	The process of	It's quite easy	It's quite easy	
Expectancy	business licenses is	obtaining an NIB	obtaining an NIB	because you only	because you only	
	quite easy with the	took quite a long	was quite difficult	need to download	need to download the	
	GAMPIL	time manually, so	because there	the GAMPIL	GAMPIL	
	application, from	the notary had to	were quite a	application and take	application and take	
	the GAMPIL	go back and forth	number of	care of everything	care of everything	
	application users.	to ask about the	documents that	from the start to	from the start to	
		status of the	had to be printed	obtaining the NIB in	obtaining the NIB in	
		submission documents. And	and scanned,	one application, and	one application, and	
		must physically	apart from that documents were	it only takes 1 week.	it only takes 1 week.	
		print out all	lost and had to be			
		documents.	re-entered, until			
		documento.	finally obtaining			
			an NIB a few			
			months later.			

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Social Influence	-	Feeling that obtaining a business license makes the business gain social trust, is registered as a legal business, and is easy for business expansion.	Feeling that obtaining a business license does not really affect the social view of the business.	Feeling that obtaining a business license makes the business gain social trust, is registered as a legal business, and is easy for business expansion.	Feeling that obtaining a business license makes the business gain social trust, is registered as a legal business, and is easy for business expansion.
Facilitating Condition	As the manufacturer and manager of GAMPIL, it is stated that the output or processing of permit applications can be processed more easily.	Do not use.	Submitting using OSS discourages him from using the GAMPIL application because it is only available in Android-based applications.	There are still many GAMPIL features or applications that need to be improved because they are not comfortable to use, especially for continuous use.	There are still many GAMPIL features or applications that need to be improved because they are not comfortable to use, especially for continuous use.
Price Value	It is effective in reducing gratification and in accordance with one of the reasons for creating GAMPIL, namely prioritizing fairness in the processing of business licenses.	It was complicated which resulted in the documents taking quite a long time to obtain so that the notary had to go back and forth.	It was complicated which resulted in the documents taking quite a long time to obtain, so they had to re-enter the documents that had been submitted.	It's free for NIB processing and pays fees that should be paid for other permits, without illegal fees, with fast results.	It's free for NIB processing and pays fees that should be paid for other permits, without illegal fees, with fast results.
Habit	Already familiar with the digitization system.	Belum ada <i>e-government</i> karena pengajuan usaha pada tahun 2015.		New to using e- government and more accustomed to coming to the office directly to take care of all bureaucratic needs.	New to using e- government and more accustomed to coming to the office directly to take care of all bureaucratic needs.

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Perceived Security and Risks	It has optimized user data security, with a special application security division from the service.	Essential business documents in physical form are at risk of being scattered, lost and seen by parties who are not supposed to see them.	Documents that have been input are lost.	Documents can only be seen by parties who have access, have a need and are authorized to manage the application for an applicant's permit, and are not at risk of being scattered because they are digital.	Documents can only be seen by parties who have access, have a need and are authorized to manage the application for an applicant's permit, and are not at risk of being scattered because they are digital.
Socialization	Has created a special division to conduct outreach, which contains 3 staff.	Never heard of GAMPIL socialization.	Never heard of GAMPIL socialization.	Don't have enoughinformation,eventhoughhaveresearchedtheGAMPILapplication.	Feeling that there is enough information but it is not well disseminated.
Experience	Facilitating work such as data verification, asking superiors for signatures for several documents that only need to be submitted using an application, etc.	Do not use.	Do not use.	The application has been effective in helping to facilitate licensing applications, but it is not comfortable to use in the long term, because there are still features that are lacking or must be improved.	The application has been effective in helping to facilitate licensing applications, but it is not comfortable to use in the long term, because there are still features that are lacking or must be improved.
Behavior Intention	-	Do not use.	Do not use.	Using the GAMPIL application is not with the intention of using GAMPIL, but requires obtaining a business license.	Using the GAMPIL application is not with the intention of using GAMPIL, but requires obtaining a business license.
Usage Behavior	-	Do not use.	Do not use.	Haven't reused it yet because there is no need for it yet, but will reuse it if it is required to use GAMPIL.	Having trouble when I want to use it again because there is no "forgot password" feature.

Source: The processed data of researchers

DISCUSSION

Based on the results of the descriptive analysis the variables performance expectancy, effort expectancy, and price value are variables in the "very high" category with scores of 86.5%, 86.8% and 85.3% respectively. Facilitating condition and socialization

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are the lowest variables in the "high" and "low" categories, with scores of 68.9% and 48.7% respectively. This can explain that the GAMPIL application has actually made users feel helped in making permits, and is felt to have been effective and efficient both in terms of time, effort and cost, but on the other hand the facilities or features of the GAMPIL application are still inconvenient to use. . Especially in the long term, this is supported by the many complaints about the performance of the GAMPIL application on the Google Playstore platform. In addition, the socialization carried out by DPMPTSP is still lacking in voicing the existence of this application, so that the socialization variable still gets the "low" category.

The results of the quantitative analysis state that the variables price value, habit, and perceived security and risks have a significant effect on behavioral intention with a p-value <0.05, namely 0.026, 0.088, and 0.016 respectively. Meanwhile, the facilitating condition variable has a significant effect on usage behavior with a p-value of 0.008. This states that the aspects that influence the initial intention of using the GAMPIL application by prospective users are the costs that must be incurred, the user's habits in daily life such as using digital applications, etc., as well as the security of the GAMPIL application. On the other hand, the things that affect the attitude of using the GAMPIL application for users who have used it are the features and performance of the GAMPIL application itself whether it is comfortable to use, both in the short and long term. This is also supported by a qualitative analysis of several sources' statements on the result section.

So, the researcher's assessment of the GAMPIL application is that, with the GAMPIL application it is actually quite helpful and makes it easier for MSME actors to apply for business licenses, but the features and performance of the GAMPIL application which are still inconvenient to use are things that need attention and improvement. especially for long-term use, so that the GAMPIL application can be used on an ongoing basis. As well as the socialization that still needs to be improved so that more MSME actors know that the current business license arrangement is no longer as complicated and difficult as before when applying for manual permits.

CONCLUSION AND RECOMMENDATION

Several things that need to be considered in the priority scale variables are perceived of security & risk and facilitating conditions, after that in the following quarter the government can continue improvements in other influential variables, namely habit and price value. The following are suggestions that can be implemented by the government to improve technology in the GAMPIL application.

A. Perceived Security and Risks

The implementation of perceived security and risk for the GAMPIL application in the next year involves a number of steps that can improve security and reduce the perceived risk by users. Here are some suggestions for such an implementation:

- 1. Security Audit: Perform a thorough security audit on the current GAMPIL application to identify potential vulnerabilities and security holes. This audit can involve internal or external parties who have expertise in application security.
- 2. Security Certification: Obtain relevant security certification for GAMPIL applications, such as ISO 27001 or other industry safety standards. This certification will increase user confidence in the security of their applications and data.
- 3. Security Monitoring: Implement an active security monitoring system to quickly detect and respond to security threats. This involves using security software, monitoring protocols, and a responsive security team.
- 4. Security Training for Employees: Provide security training to the entire development team and employees involved in the operation of the GAMPIL application. This training will raise awareness of good security practices and help prevent attacks caused by negligence or carelessness.
- 5. Regular Updates: Make sure to perform regular updates on the GAMPIL application and underlying infrastructure. These updates include fixing security bugs, applying patches, and using the latest software version.
- 6. Security Testing: Perform routine security testing on the GAMPIL application, including penetration testing and vulnerability testing. This will help identify and fix vulnerabilities before they are exploited by irresponsible parties.
- 7. Clear Privacy Policy: Ensure that there is a clear and transparent privacy policy that explains how user data will be managed, used and protected. Keep the privacy policy in compliance with applicable privacy regulations.
- 8. Quick Security Response: Prepare a detailed security response plan to deal with security incidents. Identify the security response team responsible for and stay on top of an attack or security breach.
- 9. Responsive Customer Support: Make sure there are easily accessible channels of communication for users to report security issues or concerns. Respond quickly and respond to customer requests or questions regarding security.

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10. Regular Reviews: Organize regular reviews of implemented security and risk measures. This review helps ensure that security systems remain effective and abreast of the latest developments in security threats.

By following the steps above, the implementation of perceived security and risk for the GAMPIL application in the next year will help improve security and provide a sense of security to users. However, it is important to remember that security is an ongoing endeavor, so it is necessary to maintain a commitment to good security practices and stay abreast of developments in the application security domain.

B. Facilitating Conditions

Implementation of facilitating conditions for the GAMPIL application in the next year may involve several steps and strategies. Here are some suggestions that can help in implementing these facilitating conditions:

- 1. Analysis of User Needs: Conduct research and analysis to understand the needs of GAMPIL application users. Identify the issues the app can address and find out what features users expect.
- 2. Application Development: In application development, be sure to pay attention to the identified needs of users. Use a responsive and user-friendly design so that the application can be accessed and used easily by users on various mobile devices.
- 3. Latest Technology: Make sure the application uses the latest technology and is compatible with various types of devices and mobile operating systems. Consider that not all users use android, but also IOS.
- 4. Security and Privacy: Pay sufficient attention to user data security and privacy. Implement best practices in securing user information and ensure applications meet applicable security standards, including compliance with relevant data privacy regulations.
- 5. Testing and Updating: Always perform thorough testing of apps prior to release. Use user tests to get feedback from potential users. Fix bugs and app performance regularly through regular updates and maintenance.
- 6. Socialization: To ensure the success of the application in the next year, it is necessary to implement an effective marketing strategy. Use socialization channels that are suitable for the application's target audience, such as social media, online advertising, or collaboration with influencers.
- 7. Customer Support: Set up a good customer support system to answer questions, problems or feedback from users. Respond quickly to complaints and provide adequate troubleshooting.
- 8. Performance Evaluation: Perform routine evaluation of application performance and review whether the implemented facilitating conditions have had the expected impact. Use metrics and data analysis to measure app success in achieving business goals and user satisfaction.

Over the next year, it is important to stay abreast of technology developments, market trends and user needs. Flexibility and adaptability are the keys to success in implementing the facilitating conditions of your gadget mobile application.

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