

## Augmenting Customer Intention to Use Mypertamina Trough Predictors

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**Abstract.** *This study is conducted regarding the negative responses toward the plan of Indonesian government to apply MyPertamina. Customer intention to use the application is developed. This study employs and measures the capability of buying functions as the predictor of the customer intention to use, as well as customer trust and customer value to mediate the effect of the buying functions on the customer intention to use. The data processed using SPSS and Amos programs is taken using non probable and snowball sampling technique from subsidized fuel customers at the socialization area of MyPertamina. 167 respondents have participated in 10 days online survey to response the 12 statements provided on quostionnaire. The findings show that all hypotheses are supported significantly.*

**Keywords:** *Trust, value, buying functions, MyPertamina.*

**Abstrak.** *Penelitian ini dilakukan berkaitan dengan tanggapan negatif terhadap rencana pemerintah Indonesia menerapkan MyPertamina. Customer intention to use dikembangkan. Studi ini menggunakan dan mengukur kemampuan buying functions sebagai prediktor customer intention to use tersebut, dan customer trust dan customer value untuk memediasi pengaruh buying functions terhadap customer intention to use tersebut. Data yang diolah dengan program SPSS dan Amos diambil dengan teknik non probable dan snowball sampling dari pelanggan BBM bersubsidi di area sosialisasi MyPertamina. 167 responden telah berpartisipasi dalam survey online yang diselenggarakan selama 10 hari, untuk menanggapi 12 pernyataan yang disediakan pada kuisioner. Temuan menunjukkan bahwa semua hipotesis didukung secara signifikan.*

**Kata kunci:** *Trust, value, buying functions, MyPertamina*

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## **Introduction**

Indonesian government through Pertamina, a state-owned enterprise, plans to distribute subsidized fuel on target and to manage state expenditures for the subsidies effectively and efficiently. As a manifestation, Pertamina aims to regulate the distribution and buying of the subsidized fuel for the common good through the use of MyPertamina. It is an application provided for targeted customers to buy the subsidized fuel. The customers must register their vehicles (either cars or motorcycles) and themselves on the application and the [subsidiempat.mypertamina](http://subsidiempat.mypertamina) website. If the registration has been verified on the application and the site, the customer can use the application to buy the subsidized fuel ([mypertamina](http://mypertamina), 2022).

The successful application of MyPertamina must be supported by the roles of three parties, namely: (1) Indonesian government, must disseminate the regulations regarding the application of MyPertamina massively and proactively in sufficient time; (2) Pertamina, as the operator of MyPertamina must provide supporting instruments; and (3) Customers of subsidized fuel, must change the purchase transaction method (Tazkiyyaturrohmah, 2018). The third role is believed to be able to encourage MyPertamina as a means of easy, safe, efficient, and innovative payment (Usman, 2017).

However, the efforts to apply the application are responded negatively by public. At least the chairman of Jakarta Community Alliance (AMARTA), M. Rico Sinaga (RMOL, 2022), Member of Commission VII of Indonesian Republic Representative House, Rofik Hananto (Lensa Indonesia, 2022), and the member of the ruling faction, Paramitha Widya (Makasartermkini, 2022), expressed their disapproval of the government plan to implement the application. They represent public negative responses about the application. Therefore, to get the role of customers as intended by Usman (2017), MyPertamina must provide the convenience

and benefits that can develop customer intention to use (Singh et al., 2021; and Aditya et al, 2021), not the other way around as voiced by the community or public representatives (RMOL, 2022; Lensa Indonesia, 2022; Makasartermkini, 2022).

Customer intention to use MyPertamina can be developed through buying functions supporting customer economic goals, namely: price subsidies, quality products and services, and adequate purchasing volume (Walter et al., 2002). The buying functions must be guaranteed by MyPertamina. However, the buying functions are not strong enough to develop the customer intention to use digital payment directly. The facts show that 50% of the buying functions fail to do so (Spekman et al., 2000). Walter et al., (2002) in their previous study on business relationship indicate that the failure is suspected since the buying functions cannot develop customer trust and customer value. Whereas the customer trust is one of the factors that according to manufacturers encourage customers to be interested in using digital payment service (Hu et al., 2008; Cabanillas et al., 2018; and Mozdzinski, 2018), and the customer value is one of the factors that can attract customers to use digital payment service to merchants (Oliveira et al., 2016; and Cabanillas et al., 2018). Other previous studies have also found that customer trust (Wang et al., 2022; Shaw, 2014; and Duane et al., 2014), and customer value (Gupta et al., 2017; and Cabanillas et al., 2018), respectively affects customer intention to use digital payment services directly. Regarding the facts, employing customer trust and customer value respectively as mediating variables to strengthen the effect of buying functions on customer intentions to use MyPertamina must be considered.

The phenomena revealed encourage some research questions to be proposed, namely: (1) Do buying functions affect customer intention to use MyPertamina?; and (2) Does customer trust and customer value respectively mediate the effect of buying functions on customer intention to use MyPertamina? Therefore

the aims of this study are: (1) to measure the capability of buying functions to affect customer intention to use MyPertamina; and (2) to measure the capability of customer trust and customer value to mediate respectively the buying functions on customer intention to use MyPertamina. The structure of this article is organized successively as follows: Introduction consisted of the phenomenon of research, research gap, research problem, the aims of study and literature review; Research methodology discussing about respondents and procedures, research instrument, and data analysis; Results and discussions demonstrating research findings; and Conclusions dealing with end results, theoretical and practical contributions, and future research suggestions.

#### *Technology Acceptance Model and the Triggers of Customer Intention to Use MyPertamina*

MyPertamina is a digital payment service applying technological advances. Customer intention to use MyPertamina must be developed for subsidized fuel transactions. The relationship between the digital payment service with the customer intention can be covered by technology acceptance model (Wang et al. 2020). Based on the model, MyPertamina must develop the customer intention to use through the ease of use and usefulness of the digital payment service (Singh et al., 2021). This study employs several antecedents as the triggers for the customer intention to use MyPertamina from the customer point of view, namely: customer trust, customer value, and buying functions.

The three constructs are considered as the right triggers for the intention to use the digital payment service (Bagozzi & Phillips, 2014), since: (1) MyPertamina can develop the positive perceptions of benefits and services through the customer trust (Bradach & Eccles, 1989; and Rousseau et al., 1998); (2) the customer value provided by MyPertamina saves costs that should be spent by the customers (Varki & Mark, 2001; Monroe, 1990; and Zeithaml, 1988); and (3) the buying functions provided by MyPertamina can support customers economic goals (Walter et al., 2002).

#### *Customer Intention to Use MyPertamina*

Customer intention to use MyPertamina is a behavioral tendency of customers to use the digital payment service on an ongoing basis (Venkatesh et al., 2013). This trend is triggered by the convenience and benefits derived from using the digital payment application (Singh et al., 2021). Motivations to use the digital payment service continuously and to encourage others to use the application are the factors that can indicate that a customer has a high intention to use MyPertamina (Venkatesh et al., 2013). The condition shows that Indonesian government must develop the factors through the ease of use and usefulness of MyPertamina for customers. The development is supported by the findings of a literature review study conducted by Dahlberg et al., (2008), of a four longitudinal field studies at manufacturing, financial service and accounting service companies conducted by Venkatesh et al., (2013); of a survey of mobile phone consumers conducted by '—Madan & Yadav (2016); and of a survey on the adoption of mobile banking conducted by "Singh & Srivastava (2018). The conveniences and benefits are customer psychological and behavior triggers to have high intention to use (Abishek & Hemchand, 2016; and Madan & Yadav, 2016). Through the ease of use, customers do not require a complicated effort to use MyPertamina. Therefore, the digital payment service must be supported by advanced technology (Davis et al., 1989; Riofita & Iqbal, 2022; and Venkatesh & Davis, 2000). Meanwhile, through usefulness, customers believe that MyPertamina is useful to increase their needs (Davis et al., 1989). The customer intention to use MyPertamina in this study is predicted by customer trust, customer value, and buying functions.

#### *Customer Trust*

Customer trust is a psychological perception of the benefits and services that MyPertamina provides to subsidized fuel customers (Bradach & Eccles, 1989; Rousseau et al., 1998; and Bunduchi, 2005). The customer trust plays an important role for the successful implementation of MyPertamina since it encourages customers to do digital payments (Chauhan, 2015; and Safeena & Date, 2018; and Kim et al., 2018).

Customer trust must be able to develop customer confidence in MyPertamina through transactions that can be carried out efficiently, with high trust and without risk, to get the expected results (Warkentin et al., 2002). Therefore, for the development of the customer trust, MyPertamina must provide: (1) integrity, namely the consistency in selling subsidized fuel only to those who are entitled to it; (2) reliability, namely the reliability to deliver subsidized fuel through quality facilities, infrastructures and human resources; and (3) trustworthy, namely the trust to realize the expectations and beliefs of subsidized fuel customers (Kim et al., 2011). The condition will encourage customer intention to use. Furthermore the function of customer trust as the antecedent of customer intention to use is supported by the findings of a study on the adoption of mobile wallet conducted by Shaw (2014), and of an online survey on modelling consumers' willingness to MPay using smart phones conducted by Duane et al., (2014). The proposed hypothesis is:

*H1: Customer trust has significant effect on customer intention to use MyPertamina.*

#### *Customer Value*

Customer value is the value that customers get from MyPertamina, equal to or more than the cost they must spend (Varki & Mark, 2001; Monroe, 1990; and Zeithaml, 1988). The customer value is about what customers get, such as quality, benefits and usability, and about what they sacrifice, such as price, opportunity costs, maintenance cost, and learning costs. Therefore, the customer value must be developed through: (1) functional value, namely the value providing utilitarian potential; (2) social value, namely the values that have a positive impact on customers socially, economically and culturally; (3) emotional value, namely the value that can evoke positive emotions in customers; and (4) the perceived sacrifice, namely the value of the minimal cost spent by customers to use MyPertamina (Wang et al., 2004). Previous studies conducted by Gupta et al., (2017) on an exploratory study of mobile banking adoption, and by Cabanillas et al., (2018)

show that the customer value affect customer intention to use digital payment services. The capability of customer value to trigger intention to use is a powerful weapon to attract and retain customers and create a sustainable competitive advantage (Gale et al., 1994; Zeithaml, 1988; Zeithaml & Berry, 1996; and Parasuraman, 1997). The proposed hypothesis is:

*H2: Customer value has significant effect on intention to use MyPertamina*

#### *Buying Functions*

Buying functions are purchasing functions that are directly related to the economic goals of MyPertamina customers (Walter et al., 2002). Developing customer buying functions is a must to create the success for MyPertamina implementation. The buying functions are an interesting trigger for customers to develop their intention to use MyPertamina. The buying functions are: (1) price subsidies, namely customers get subsidized prices to buy fuel; (2) quality products and services, namely customers get quality services and products that meet their needs; and (3) buying volume, namely customers have the opportunity to buy subsidized fuel in sufficient quantities (Walter et al., 2002). The proposed hypothesis is:

*H3: Buying functions have significant effect on customer intention to use MyPertamina.*

Since customer trust is related to their expectations and beliefs (Warkentin et al., 2002), MyPertamina must develop the expectations and beliefs. Since the customer expectations and beliefs are to get subsidized fuel, which meets their needs, and which can be bought in sufficient quantities, the buying functions are the main determinant that should be developed by MyPertamina.

The development of the buying functions minimizes or even eliminates customer doubts about the existence of MyPertamina. In other words, the risk caused by the use of MyPertamina can be minimized through the buying functions (Walter et al., 2002).

Therefore, the buying function is an important aspect to develop customer trust. Even a study conducted on online shopping by Gefen et al., (2003) find that the buying functions can trigger customers to provide a positive assessment. The proposed hypothesis is:

*H4: Buying functions have significant effect on customer trust.*

Customer value can play an important role to increase the capacity of MyPertamina services and products (Ma & Wei, 2012). The customer value makes the capacity of the services and products meet the needs and expectations of the subsidized fuel customers. The capacity of the services and products is manifested by providing greater benefits to the customers at minimal costs (Varki & Mark, 2001; Monroe, 1990; and Zeithaml, 1988). The benefits can be provided through the development of buying functions, namely price subsidies, quality products and services, and purchasing volume. The condition encourages the buying functions as an investment to develop customer value. The findings of the study conducted by Ganesan (1994) on retail buyers and their vendors; and conducted by Geyskens et al., (1999) on marketing channel relationship strengthen that the customer value is the consequent of buying functions. This is also in line with the findings of Walter et al., (2002) revealing that buying functions have an effect on customer value. The proposed hypothesis is:

*H5: Buying functions have significant effect on customer value.*

#### *Customer Trust as Mediator*

MyPertamina is a digital payment service. One of the factors causing customers to have no intention to use the digital payment service is their distrust (Paul & McDaniel, 2004; Ratnasingham, 1998; Lee & Turban, 2001). Whereas customer trust is an important requirement for the success of digital payment services (Singh et al., 2021). To develop the customer intention to use MyPertamina, the customer distrust should be changed to customer trust.

Customer trust is always related to customer expectations and beliefs (Warkentin et al., 2002). MyPertamina must develop the expectations and beliefs through the distribution of fuel at subsidized prices, which are in accordance with customer needs, and in adequate quantities. The expectations and beliefs can be met by developing buying functions focusing on price subsidies, quality products and services, and buying volume (Walter et al., 2002). The proposed hypothesis is:

*H6: Customer trust mediates the effect of buying functions on customer intention to use MyPertamina.*

#### *Customer Value as Mediator*

Today digital payment services are growing and are in demand by customers (Michalski, 2003). As a digital payment service for subsidized fuel payments, MyPertamina should also have a place in the hearts and minds of customers. Customer intention to use MyPertamina can increase in today's era of technological advances if the digital payment service is convenient and usefulness (Gupta et al., 2017; Cabanillas et al., 2018; and Xu & Du, 2018). Therefore MyPertamina must be supported by customer value (Gupta et al., 2017; Cabanillas et al., 2018; and Xu & Du, 2018). Through the customer value, customers can understand that MyPertamina provides the benefits that far exceed the costs they spend. The customer value must also be supported by buying functions to strengthen the convenience and usefulness of customer intention to use. The buying functions are oriented to price subsidies, quality products and services and purchasing volumes specially designed for the subsidized fuel customers using MyPertamina for purchasing (Walter et al., 2002).

*H7: Customer value mediates the effect of buying functions on customer intention to use MyPertamina.*

Based on the literature and hypothesis development above, this study develops conceptual framework as shown in the figure 1.

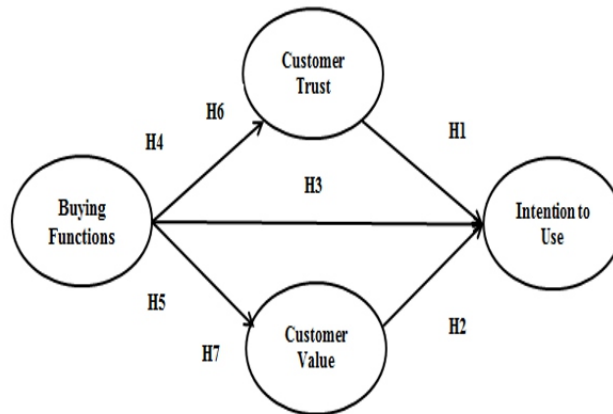


Figure 1.  
Conceptual Framework

## Research Methodologi

### *Respondents and Procedure*

The design of this study is conducted online from 3 – 13 of July, 2022 by sending a google form link of questionnaire to respondents. The respondents are the subsidized fuel customers living in 11 regencies/cities becoming the socialization targets of MyPertamina. The regencies and cities are in 4 provinces. They are Agam Regency, Tanah Datar Regency, Padang Panjang City, and Bukittinggi City in West Sumatra Province; Bandung City, Tasikmalaya City, Sukabumi City and Ciamis Regency in West Java Province; Yogyakarta in the Province of Special Region of Yogyakarta; Banjarmasin City in South Kalimantan Province; and Manado City in North Sulawesi Province ([mypertmanina.id](http://mypertmanina.id)). The respondents are taken from researcher social media contacts of Facebook, Whats Up and Instagram living in the 11 regencies and cities using non probable and snowball sampling technique for convenience, judgment, quotas (Zikmund & Babin, 2010) and to minimize budget and time constraints (Toerien et al., 2016). After the respondents complete the form, researcher asks them to send the survey link to others. Since this study uses SEM Amos to analyse data, the minimum number of respondents that must participate to fill the form is 5 x the number of the indicators applied for this study, namely 5 x 12 indicators or 60 respondents (Hair et al., 2017).

### *Research Instrument*

A questionnaire form containing closed questions used as the research instrument for this study provide the choices of response in a Likert scale in the range of 1 to 7, where 1 represents strongly disagree and 7 represents strongly agree. The questionnaire is based on the indicators of each variable. Customer intention to use adapts 2 indicators from Singh et al., (2021), namely: the ease of use (IU1) and usefulness (IU2). Customer trust adapts 3 indicators from Kim et al., (2011), namely: integrity (TR1), reliability (TR2), and trustworthy (Tr3).

Customer value adapts 4 indicators from Wang et al., (2004), namely: functional value (CV1), social value (CV2), emotional value (CV3), and perceived sacrifices (CV4). Meanwhile, buying function variable adapts 3 indicators from Walter et al., (2002), namely: price subsidies (BF1), quality product and services (BF2), and volume function (BF3). Based on the indicators, 12 statements are composed to be responded by respondents at the the questionnaire form as shown in the table 1.

Table 1.  
*Questionnaire Statement Details*

Indicators	Statement
<b>The ease of use (IU1)</b>	I am interested in using MyPertamina since the digital payment service is easy to use
<b>Usefulness (IU2)</b>	MyPertamina is usefulness for me to buy subsidized fuel
<b>Integrity (TR1)</b>	I trust that MyPertamina can distribute and sell subsidized fuel on targeted customers
<b>Reliability (TR2)</b>	I trust that MyPertamina is supported by quality facilities, infrastructures and human resources
<b>Trustworthy (TR3)</b>	I trust, as customer, MyPertamina can realize my expectations and beliefs in buying subsidized fuel
<b>Functional value (CV1)</b>	MyPertamina provides utilitarian potential for me in buying subsidized fuel
<b>Social value (CV2)</b>	MyPertamina provides positive impact on me socially, economically and culturally
<b>Emotional value (CV3)</b>	MyPertamina evokes positive emotions in me
<b>Perceived sacrifices (CV4)</b>	MyPertamina can minimize the cost I spent to buy fuel
<b>Price subsidies (BF1)</b>	Through MyPertamina, I can get subsidized prices to buy fuel
<b>Quality product and services (BF2),</b>	Through MyPertamina, I can get quality services and products that meet my needs
<b>Volume function (BF3)</b>	Through MyPertamina, I have the opportunity to buy subsidized fuel in sufficient quantities

#### *Data Analysis*

This study uses SPSS and Amos Programs to analyze data. Normality analysis is conducted through the values of multivariate normality and critical ratio for skewness and kurtosis (Hair et al., 2017). The data is considered normal if the values are in the controlled range of  $-2.548 \leq \text{normality value} \leq + 2.548$ . Cronbach Alpha values are calculated to measure the reliability of hypothetical model. According Kline (1998), the Cronbach Alpha values of around 0.9 is excellent, around 0.8 is very good, around 0.6 to 0.7 is adequate, and below 0.5 is unreliable. Meanwhile, the analysis model validity is conducted through Confirmatory Factor Analysis consisted of the values of factor loadings and Average Variance Extracted (AVE) that must not be lower than 0.5, and of the values of Construct Reliability (CR) that must not be lower than 0.6.

Model fit analysis should meet the values of Chi-Square (CMIN/DF): 1 to 3; Probability (P):  $\geq 0.05$ ; Root Mean Square Error Approximation (RMSEA):  $\leq 0.08$ ; Incremental Fix Index (IFI):  $\geq 0.90$ ; Goodness of Fit Index (GFI):  $\geq 0.90$ ; Comparative Fix Index (CFI):  $\geq 0.95$  and Tucker-Lewis Index (TLI): 0.95. The model is fit if 1 criterion of the goodness of fits meets the critical value (Hair et al., 2017). The analyses of hypotheses are based on the structural model analyses generated through Amos program. If the value of P is under 0.05, the hypotheses are accepted, and vice versa.

Meanwhile, Mediation test of customer trust and customer value respectively on the effect of buying functions on customer intention to use myPertamina, is carried out using the causal step method from Baron & Kenny (1986) at the level of significance of 0.05. The requirements are as follows:

Step 1: IV → DV is significant

Step 2: IV → M is significant

Step 3: IV+M → DV is significant

When M is significant, IV is not significant, M has a full trigger effect

When M is significant, IV is significant, M has a partial trigger effect

Notes:

IV: Independent Variabel (Buying Functions)

M: Mediator (Customer Trust or Customer Value)

DV: Dependent Variabel (Customer Intention to Use MyPertamina)

Furthermore, the magnitude of the effect of customer trust, customer value and buying function simultaneously on customer intention to use MyPertamina is based on the determination coefficient sourced from the value of adjusted R square.

## Results and Discussions

186 respondents have completed the form of questionnaire provided for the online survey. 19 data of the respondents must be omitted since the respondents do not use subsidized fuel, and do not live in one of the 11 regencies and cities of MyPertamina socialization areas. Therefore the data of 167 respondents that meet the analysis criteria are processed. This means that the respondents are more than 60 as required by SEM for this study (Hair et al., 2017). Based on the regency and city, the number of respondents from each area ranged from 10 to 19 or 5.99% to 11.38% of respondents. Meanwhile 88 or 52.69% of them are male, and 79 or 47.31% are female. 166 or 99.38% of them are in working productive age (15 – 64 years), and 1 or 0.62% is in working nonproductive age.

Their occupations can be illustrated as unemployment, housewives, students, State Civil Apparatus, private employee, state-owned enterprise employee, entrepreneur, and retired. They are grouped from those who do not have income to have income above IDR 10,000,000. Respondents' descriptions are demonstrated in Table 2.

Although the multivariate normality value is 33.073, partial normality value based on the critical ratio for skewness and kurtosis is in the controlled range of  $-2.548 \leq \text{normality value} \leq + 2.548$ . Therefore, according to , the data of this study is normal. Cronbach Alpha values vary from 0.676 to 0.899 illustrating that model has good reliability.

Based on Confirmatory Factor Analysis, the values of factor loadings vary from 0.660 to 0.900, of AVE vary from 0.514 to 0.751, and of CR vary from 0.686 to 0.900. Therefore model is valid and reliable. Meanwhile, the findings demonstrate that the values of Chi Square (CMIN/DF): 1.325; Probability: 0.057; RMSEA: 0.044; AGFI: 0.905; GFI: 0.936; CFI: 0.985; and TLI: 0.981. This means that model is acceptable.



Table 2.  
*Respondents' Descriptions*

<b>Variables</b>	<b>Chategories</b>	<b>Frequency</b>	<b>Percentage</b>	
Regency/City	Agam Regency (West Sumatera Province)	15	8.98%	
	Tanah Datar Regency (West Sumatera Province)	12	7.19%	
	Padang Panjang City (West Sumatera Province)	17	10.18%	
	Bukittinggi City (West Sumatera Province)	19	11.38%	
	Bandung (West Java Province)	19	11.38%	
	Tasik Malaya City (West Java Province)	10	5.99%	
	Sukabumi City (West Java Province)	14	8.38%	
	(West Java Province)	12	7.19%	
	Yogyakarta City (Province of Special Region of Yogyakarta)	17	10.1 %	
	Banjarmasin City (South Kalimantan Province)	18	10.77%	
	Manado City (North Sulawesi Province)	14	8.38%	
	Gender	Male	88	52.69%
		Female	79	47.31%
	Age	Working productive age	166	99.40%
Working non productive age		1	0.60%	
Occupation	Unemployment	3	1.79%	
	Housewives	8	4.80%	
	Student	18	10.78%	
	State Civil Apparatus	25	14.97%	
	Private employee	80	47.9%	
	State-owned enterprise employee	4	2.39%	
	Entrepreneurs	27	16.17%	
	Retired	2	1.2%	
	Income	Not earning yet	13	7.78%
Below or equal to 1,000,000.		19	11.38%	
Above 1,000,000 to 2,000,000.		28	16.77%	
Above 2,000,000 to 3,000,000.		28	16.77%	
Above 3,000,000 to 4,000,000.		16	9.58%	
Above 4,000,000 to 5,000,000.		24	14.37%	
Above 5,000,000 to 6,000,000.		8	4.79%	
Above 6,000,000 to 7,000,000.		7	4.19%	
Above 7,000,000 to 8,000,000.		3	1.79%	
Above 8,000,000 to 9,000,000.		1	0.6%	
Above 9,000,000 to 10,000,000.	11	6.59%		
Above 10,000,000.	9	5.39%		
<b>Total</b>		<b>167</b>	<b>100%</b>	

Table 3.  
*Construct Validity Measurement*

<b>Variables and Indicators</b>	<b>Factor Loading</b>	<b>CR Skewness</b>	<b>CR Kurtosis</b>	<b>AVE</b>	<b>α Cronbach</b>	<b>CR</b>
Buying Function				0.551	0.768	0.772
Cost Reduction (BF1)	0.660	-1.120	0.664			
Quality Function (BF2)	0.750	-1.272	1.831			
Volume Function (BF3)	0.771	-1.016	0.595			
Customer Trust Integrity (TR1)	0.806	-0.844	-0.043	0.751	0.899	0.900
Reliability (TR2)	0.900	-1.185	1.077			
Trustworthy (TR3)	0.891	-0.732	-0.225			
Customer Value Functional Value (CV1),	0.795	-0.793	-0.126	0.634	0.866	0.885
Social Value (CV2)	0.896	-0.797	0.322			
Perceived Sacrifices (CV3)	0.818	-0.796	0.234			
Emotional Value (CV4)	0.729	-0.984	0.591			
Intention to Use Ease of Use (IU1)	0.678	-0.896	0.472	0.514	0.679	0.686
Usefulness (IU2)	0.765	-1.087	1.461			
Multivariate Normality			33.073			

The results of hypothesis test using Structural Model analysis show that all hypotheses are supported. H1 is supported very significantly, since the value of p well below 0.05 at the standardized estimate value of 0.099. Therefore customer trust has very significant effect on customer intention to use. As a digital payment service, MyPertamina must develop customer expectations and confidence for the customer intention to use. Therefore, MyPertamina requires customer trust to do so. Customer trust should be developed through: (1) selling the subsidized fuel is only to targeted customers; (2) selling subsidized fuel should be supported by adequate infrastructures and human resources; and (3) selling quality subsidized fuel is to meet customer expectations and beliefs. This means that customer trust must be realized through integrity, reliability, and trusty (. Through the development of the factors, this study proves that customer trust is the right predictor for customer intention to use MyPertamina. Therefore, this study confirms the findings of , revealing that customer trust has an effect on customer intentions to use digital payment services.

H2 is also supported very significantly, since the value of p (0.004)  $\leq$  0.05 at the standardized estimate value of 0.072. Therefore customer value has significant effect on customer intention to use. To develop customer intention to use MyPertamina, the digital payment service must be able to provide greater benefits to subsidized fuel customers than the costs they have to spend (Varki & Mark, 2001). The provision of the greater benefits can be conducted by developing functional values, social values, emotional values and perceived sacrifices. Through the development of the four indicators, customer value can provide quality subsidized fuel products and services, benefits and usefulness for customers (Varki & Mark, 2001). Therefore, this study confirms the findings of Gupta et al., (2017), and Cabanillas et al., (2018), revealing that customer value is the predictor of customer intention to use digital payment services.

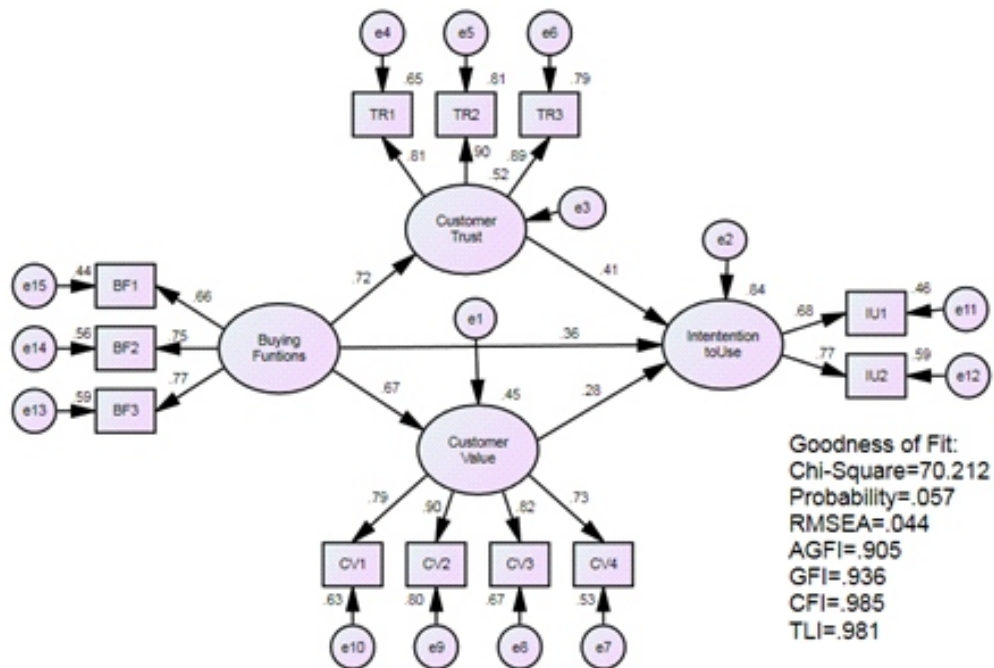


Figure 2. Structural Model

Furthermore, H3 is supported significantly since the value of  $p (0.014) \leq 0.05$  at the standardized estimate value of 0.019. Therefore buying functions have significant effect on customer intention to use. Price subsidies, quality products and services, and purchasing volume are the indicators of buying functions. The indicators reflect the economic objectives of customers (Walter et al., 2002). The successful of MyPertamina in meeting the economic goals of subsidized fuel customers can trigger customer intention to use.

This means that MyPertamina understanding about the buying functions of customers can assist to distribute the subsidized fuel on target, as intended by Indonesian government. This study confirms that the buying functions have an effect on customer intention to use as indicated by the findings of Walter et al., (2002). This finding is expected to inspire Indonesian government to develop buying functions to encourage customer intention to use MyPertamina.

Table 4.  
*The Comparison Of Research Findings*

<b>Current Research</b>	<b>Previous Research</b>
Customer trust is the right predictor for customer intention to use MyPertamina	Shaw (2014) and Duane et al., (2014), reveal that customer trust has an effect on customer intentions to use digital payment services.
Customer value has significant effect on customer intention to use MyPertamina	Gupta et al., (2017), and Cabanillas et al., (2018), reveal that customer value is the predictor of customer intention to use digital payment services.
This study confirms that the buying functions have an effect on customer intention to use MyPertamina	Walter et al., (2002) reveal that customer intention to use can be developed through buying functions supporting customer economic goals, namely: price subsidies, quality products and services, and adequate buying volume. Meanwhile Spekman et al., (2000) reveal that 50% of the buying functions fail to do so.
Buying functions have very significant effect on customer trust	Walter et al., (2002) reveal that buying functions affect customer trust. Meanwhile Gefen et al., (2003) find that the buying functions can trigger customers to provide a positive assessment.
Buying functions play the important role to develop customer value	Walter et al., (2002) reveal that buying functions affect customer value. Meanwhile Ganesan (1994) and Geyskens et al., (1999) also reveal that customer value is the consequent of buying functions.

H4 is supported very significantly since p value is well below 0.05 at the standardized estimate value of 0.082, therefore the hypothesis is supported. Therefore buying functions have very significant effect on customer trust. Buying functions reflect the economic goals of MyPertamina customers (Walter et al., 2002). Since customer trust is related to customer expectations and beliefs (Warkentin et al., 2002), MyPertamina should develop the customer trust through developing the buying functions to provide or even eliminate customer doubts. Through the development of the buying functions, MyPertamina can minimize customer perceived risk to use the digital payment service. The findings of this study confirm the findings of Walter et al., (2002) revealing that buying functions affect customer trust. Therefore, the development of the right buying functions is indicated to be able to generate positive values about MyPertamina (Gefen et al., 2003).

At last, H5 is also supported very significantly, since p value is well below 0.05 at the standardized estimate value of 0.095. Therefore buying functions have significant effect on customer value. MyPertamina must have customer value to increase the benefits achieved by the customers and at the same time to lower the costs they spend (Varki & Mark, 2001). MyPertamina requires buying functions to increase the benefits. The provision of subsidized prices, quality products and services as well as adequate purchase volume for the subsidized fuel customers who have been verified on MyPertamina, is a manifestation of MyPertamina understanding of the buying functions of the subsidized fuel customers can create customer value. The findings of this study indicate that the buying functions play the important role to develop customer value. Therefore this study strengthens the findings of Walter et al., (2002), revealing that buying functions affect customer value and of Ganesan (1994) and Geyskens et al., (1999) revealing that customer value is the consequent of buying functions.

Table 5.  
*Structural Model Analysis*

<b>Relationship Between Variables</b>	<b>Standardized estimate</b>	<b>P</b>	<b>Result</b>
Customer Trust and Customer Intention to Uses (H1)	0.099	***	H1 is supported
Customer Value and Customer Intention to Use (H2)	0.072	0.004	H2 is supported
Buying Functions and Customer Intention to Use (H3)	0.119	0.014	H3 is supported
Buying Functions and Customer Trust (H4)	0.082	***	H4 is supported
Buying Functions and Customer value (H5)	0.095	***	H5 is supported

As shown in Table 6, respectively customer trust and customer value mediates the effect of buying functions on customer intention to use partially.

The finding of previous study indicates that 50% of buying functions fail to develop customer intention (Spekman et al., 2000). According to Walter et al., (2002), it is since the buying functions cannot develop customer trust. Whereas the customer trust is one of the factors that according to manufacturers can encourage customers to be interested in using digital payment services (Hu et al., 2008; Cabanillas et al., 2018; and Mozdzinski, 2018).

The fact encourages this study to develop customer value to mediate the effect of buying functions on customer intention to use MyPertamina. As shown by Table 6, the regression coefficient of the direct effect of buying functions on customer intention to use is 0.421. The effect in fact has standard error of 0.043 and significant value of 0.000. This means that the effect is significant. Meanwhile the regression coefficient of the direct effect of the buying functions on customer trust is 0.567.

Tabel 6.  
The Hypothesis Test Results of Mediation Effect (Coefficient in Regression)

IV	M	DV	IV → DV	IV → M	IV+M → DV		Results
					IV → DV	M → DV	
<b>Buying Functions</b>	Customer Trust	Customer Intention to Use	0.421	0.567*	0.247*	0.307*	Partial
<b>Buying Functions</b>	Customer Value	Customer Intention to Use	0.421	0.900*	0.282*	0.154*	Partial

Notes: \*p-value < 0.05

The effect in fact has standard error of 0.064 and significant value of 0.000. This means that the effect is significant. Furthermore the column of IV+M→DV of the table shows that the coefficient of the regression of the effect of buying functions on customer intention to use is 0.247. The effect in fact has standard error of 0.047 and significant value of 0.00. This means that the effect is significant. Meanwhile, the coefficient regression of the effect of customer trust on customer intention to use is 0.307. The effect in fact also has standard error of 0.047 and significant value of 0.00. This means that the effect is also significant. Therefore based on the results revealed, customer trust is declared as partial mediator on the effect of buying functions on customer intention to use. In other words, the customer trust mediates the effect of the buying functions on customer intention to use partially.

This means that H6 stating customer trust mediates the effect of buying functions on customer intention to use MyPertamina is supported. The customer trust can provide more conclusive results on the effect. Another cause of the inability of buying functions to develop customer intention to use digital payment services in customers as shown by Walter et al., (2002) is since the buying functions cannot develop customer value. Whereas the customer value is one of the factors the customers think can encourage them to be interested in using digital payment services (Oliveira et al., 2016; Cabanillas et al., 2018). This fact also guides this study to develop customer value to mediate the effect of the buying functions on customer intention to use MyPertamina. As shown by Table 6, the regression coefficient of the direct effect of buying functions on customer intention to use is 0.421.

The effect in fact has standard error of 0.043 and significant value of 0.000. This means that the effect is significant. Meanwhile the regression coefficient of the direct effect of the buying functions on customer value is 0.900. The effect in fact has standard error of 0.109 and significant value of 0.000. This means that the effect is significant. Furthermore the column of IV+M→DV of the table shows that the coefficient of the regression of the effect of buying functions on customer intention to use is 0.282. The effect in fact has standard error of 0.047 and significant value of 0.00. Meanwhile, the coefficient regression of the effect of customer value on customer intention to use is 0.154. The effect in fact also has standard error of 0.029 and significant value of 0.00. This means that the effect is also significant. Therefore based on the results revealed, customer value is declared as partial mediator on the effect of buying functions on customer intention to use. In other words, the customer value mediates the effect of the buying functions on customer intention to use partially. This means that H7 stating customer value mediates the effect of buying functions on customer intention to use MyPertamina is supported. The customer value can provide more conclusive results on the effect. Furthermore, based on the value of adjusted R square, the determination coefficient of the effect of customer trust, customer value and buying function simultaneously on customer intention to use MyPertamina is 0.456 or 45.6%. It means that the magnitude of the independent variables to affect the customer intention to use MyPertamina is 45.6%. The result is almost 50% therefore shows that the roles of the customer trust, customer value and buying function simultaneously are essential to trigger customer intention to use MyPertamina.

## Conclusion

This study is conducted to provide insights to Indonesian government toward public negative responses on the application of MyPertamina in distributing subsidized fuel.

This study considers it necessary to develop and measure the capability of buying functions to enhance the customer intention to use MyPertamina directly (Walter et al., 2002). Since another previous study indicates the inability of the buying functions to develop customer intention to use digital payment services fully (Spekman et al., 2000), this study also employs and measures the capability of customer trust and customer value to mediate the effect of the buying functions on customer intention to use MyPertamina. Therefore, this study aims: (1) to measure the capability of buying functions to affect customer intention to use MyPertamina; and (2) to measure the capability of customer trust and customer value to mediate respectively the buying functions on customer intention to use MyPertamina. Furthermore, since the relationship between the digital payment service with the customer intention is covered by technology acceptance model (Wang et al. 2020), this study employs the customer intention to use MyPertamina through the ease of use and usefulness (Singh et al., 2021).

The findings show that buying functions have significant effect on customer intention to use MyPertamina. Customer trust and customer value respectively do either. The magnitude of the independent variables to affect the customer intention to use MyPertamina is 45.6%. The result is almost 50% therefore shows that the roles of the customer trust, customer value and buying function simultaneously are essential to trigger customer intention to use MyPertamina.

Customer trust and customer value respectively mediates the effect of buying functions on customer intention to use. In other words, through customer trust and customer value, respectively, the buying functions can provide a more conclusive effect on customer intention to use. Furthermore, the contributions of the findings are shown as follows: Customer intention to use MyPertamina in this study focuses on the perspective of external customers of subsidized fuel in 11 Regencies/Cities becoming the areas for socializing the implementation of MyPertamina in Indonesia.

For future research, it is recommended to conduct similar research based on the point of view of the internal customers working at Gas Stations in the areas where MyPertamina is implemented. The goal, of course, is to get a balance of data about the customer intention to use MyPertamina from the internal customers (Riofita, 2022; Riofita & Dimasadra, 2022). The results are believed to be a strong foundation for Indonesian government in making strategic decisions to develop customer intention to use MyPertamina in Indonesia.

#### *Theoretical Contribution*

The findings prove that the customer intention to use MyPertamina especially developed through the ease of use and usefulness covered by technology acceptance model (TAM) can be triggered by customer trust, customer value, and buying functions. TAM is essential to be applied as grant theory for digital payment service study.

#### *Practical Contributions Pertamina*

Pertamina must make the digital payment service application easy to use and provide usefulness to customers. Pertamina must build customer trust to trigger customer intention to use MyPertamina through integrity, reliability and trustworthy development. Pertamina must employ customer value to trigger customer intention to use MyPertamina by paying attention to functional values, social values, emotional values and perceived sacrifices that provide benefits for customers. Pertamina must pay attention to buying functions to trigger customer intention to use MyPertamina by providing price subsidies, quality products and services, purchasing volume in sufficient quantities.

#### *Gas Station Entrepreneurs*

They must be the representation of Pertamina to serve the subsidized fuel customers using MyPertamina primarily. They must ensure the availability of the subsidized fuel for customers.

#### *Subsidized Fuel Customers*

They must understand that the use of MyPertamina to purchase subsidized fuel is the policy proposed for common good in developing Indonesia sustainably. They must do registration to use MyPertamina to purchase subsidized fuel since the digital payment service is beneficial for them. They must participate to encourage others to use MyPertamina therefore the subsidized fuel is purchased by targeted customers.

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