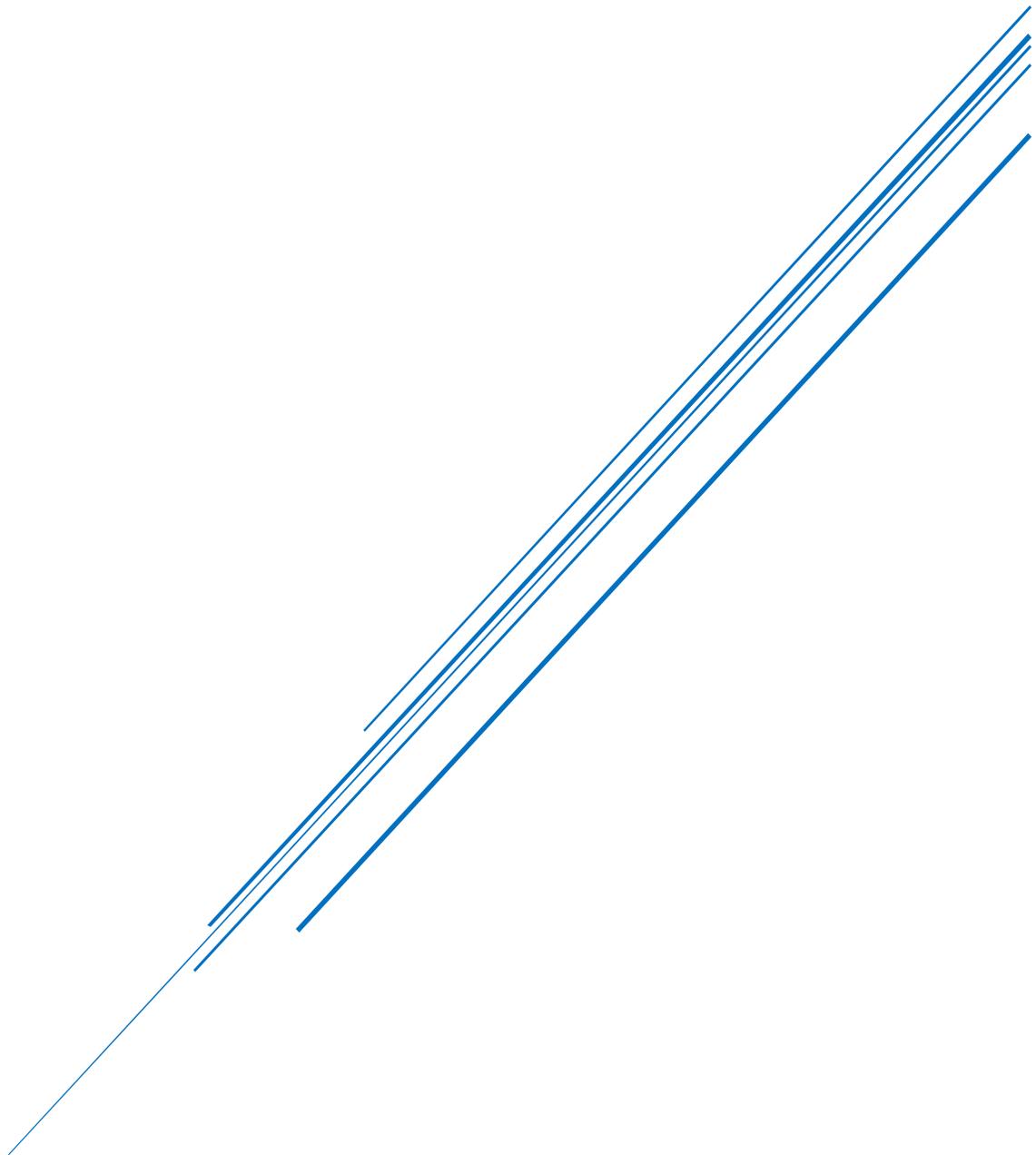


MASTER THESIS

EXAMINING INSURANCE  
EMPLOYEES' ACCEPTANCE OF  
MERIMEN TECHNOLOGIES.

M. FACHRIYAN



COMMUNICATION STUDIES  
UNIVERSITY OF TWENTE.

# **EXAMINING INSURANCE EMPLOYEES' ACCEPTANCE OF MERIMEN TECHNOLOGIES.**

**Master Thesis**

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# Abstract

**Purpose:** This research aimed to investigate users' perceptions towards the practice of Merimen technologies use in insurance companies in Indonesia using the Unified Theory of Acceptance and Use of Technology (UTAUT). It explains potential implementation problems and their causes that may occur before adopting or while applying technology in the company.

**Design:** UTAUT was used to identify factors that influence the user's intention as well as qualitative interviews, desk research and cross-case analysis to explore user's motivations perceptions and expectations of four insurance companies in Indonesia.

**Findings:** Through this research, people could figure the reasoning and perception of potential users about new technologies such as Merimen specifically about the way several determinants described the potential user behavior by using the UTAUT framework. It found that the result of performance expectancy could be changed in the presence of excitement and previous experience of using the similar technology, effort expectancy could be affected by the enthusiasm, and a high social influence could occur by high pressure from both internal or external influence.

**Research limitation:** The scope of this study was limited in terms of cultural aspect as the samples in this research have a homogeneous cultural background. In future research, considering the cultural aspect would further enhance the quality of the result as those aspects would help to give interesting insights. The current investigation was also limited by the long distance between the researcher and interviewee.

**Practical implications:** This research could give a better understanding for an organization in predicting intention and behavior of Merimen technologies use by using UTAUT. This research gives useful information and insights about a method that an organization could apply to check or support employees' technology acceptance.

**Originality and value:** This research elaborate on each of the various UTAUT variable factors. It provides concrete motivations and impression as well as context sensitivity rather than result based on a Likert-scale score. This research also embeds the technology acceptance and adoption of specific organization context, focusing on multiple organizations similarities and differences.

**Keywords:** Insurance Company, Merimen Technologies, Acceptance and Use of Technology

# 1 Introduction

In this emerging world of technology, people utilize different technologies for specific tasks in their daily life. Moreover, technology has been supporting people in all sectors. Technology has an impact in an unquestionable manner (Engineer, 2015). The new innovation also increases possibilities to improve efficiency and effectiveness in companies (Mendelson and Kraemer, 1998). However, without acceptance users will not get efficient results and benefits of these new technologies (Eason, 1988). Chau (1996) stated that researchers observed many factors related to individuals, organization, and technology, to determine the main factors that affect system usage behavior. The result shows the factors that influence user's usage behavior by understanding technology acceptance.

Theoretical models can be beneficial to highlight the appropriation of technological innovations and the difficulties encountered along the way. Researchers in the field of Information Systems (IS) proposed models, which are derived from social psychology field, concerned with behavioral intention as a possible theoretical foundation for technology use determinants (Davis, Bagozzi, & Warshaw, 1989). It showed that most of them overlook user acceptance aspects in such contexts for decision making in the importance of user acceptance for this appropriation of new technologies is easily overlooked. Despite user behavior is the basis to achieve benefits derived the technology to achieve its effectiveness; Venkatesh, Morris, David, and David (2003) then presented the Unified Theory of Acceptance and Use of Technology (UTAUT). The model is an accumulation of various study efforts represented in different models and theories of technology acceptance. The UTAUT is considered as a trial to unify terminology of variables of different models and theories of technology acceptance. This research aims to apply the UTAUT model to evaluate the acceptance and use of Merimen technologies in the insurance company.

In a developing country like Indonesia, many IT innovations are emerging, especially in important industries such as the financial industry. As technological innovations are emerging, it is necessary to have a better understanding of technology acceptance and use in the company. As Mowery (1999) stated that advanced IT could make fundamental changes in non-manufacturing industries, including financial services and innovation in this sector is very influential for a significant increase in the business environment (Blazevic and Lievens,

2004). In Indonesia's financial industry, the insurance sector is at its peak and it keeps expanding (oxfordbusinessgroup.com).

Despite the importance of IT, many insurance companies in Indonesia still work manually and traditionally in some areas for example in claim processing. Even though, claim processing is a key activity for the insurance industry, crucial for service quality, process efficiency and customer satisfaction (Hollander, 2012). Businessdictionary.com defines claim as: "Insurer's fulfillment of their obligation to receive, investigate and act on a claim filed by an insured. It involves multiple administrative and customer service layers including review, investigation, adjustment (if necessary), remittance or denial of the claim". Hence, Merimen technologies is created to overcome the problem of manual claim processing in the insurance industry of Southeast Asia.

Merimen technologies, or commonly called Merimen, is an innovation of a technology for navigating the work process in the insurance industry with a cloud-based collaboration platform. It was founded by Merimen ventures which were incorporated in 2005 and is based in Malaysia. The organization is switching the old frameworks with its cloud-based synergistic software-as-a-service (SaaS) arrangements which bring institutionalization and speed to protection claims forms. Merimen features include an offer creation, generation of electronic proposals, electronic approval, monitoring and managing the corporate related.

This technology has many interesting features that made insurers prefer to use it such as a widely SaaS-based. Therefore, Merimen can cope with the many challenges that often appear in the practice of manual claims processing. For instance, any conversations with multiple parties and stakeholders such as adjusters, lawyers, and repairers who are from different spheres of operations are always involved in every claim procedure. This often leads to data silos or blunder, which could be resulting in miscommunications, delays, human errors, and inconsistencies in stakeholders' statuses—hampering the overall visibility on the progress of a claim. By using the combination of their extensive insurance claims processing and underwriting practices knowledge and technology expertise, flexibility and easily adapted SaaS-based solutions are provided by Merimen which called eClaims and ePolicy. This is an instrument that expedites insurance claims processing and facilitates real-time processing technology system of policy-related transactions in the area of insurance (claims-processing-and-management.insuranceciooutlook.com).

Merimen is a collaborative platform for information exchange used in the motor insurance industry using a standard web browser with the cloud-based engine (see Figure 1 for the Merimen technologies interface). It provides efficient solutions for the insurance and motor industry. The platform facilitates a fast processing in a paperless way. Its implementation enables communications, interactions, and transactions with all related insurance parties.

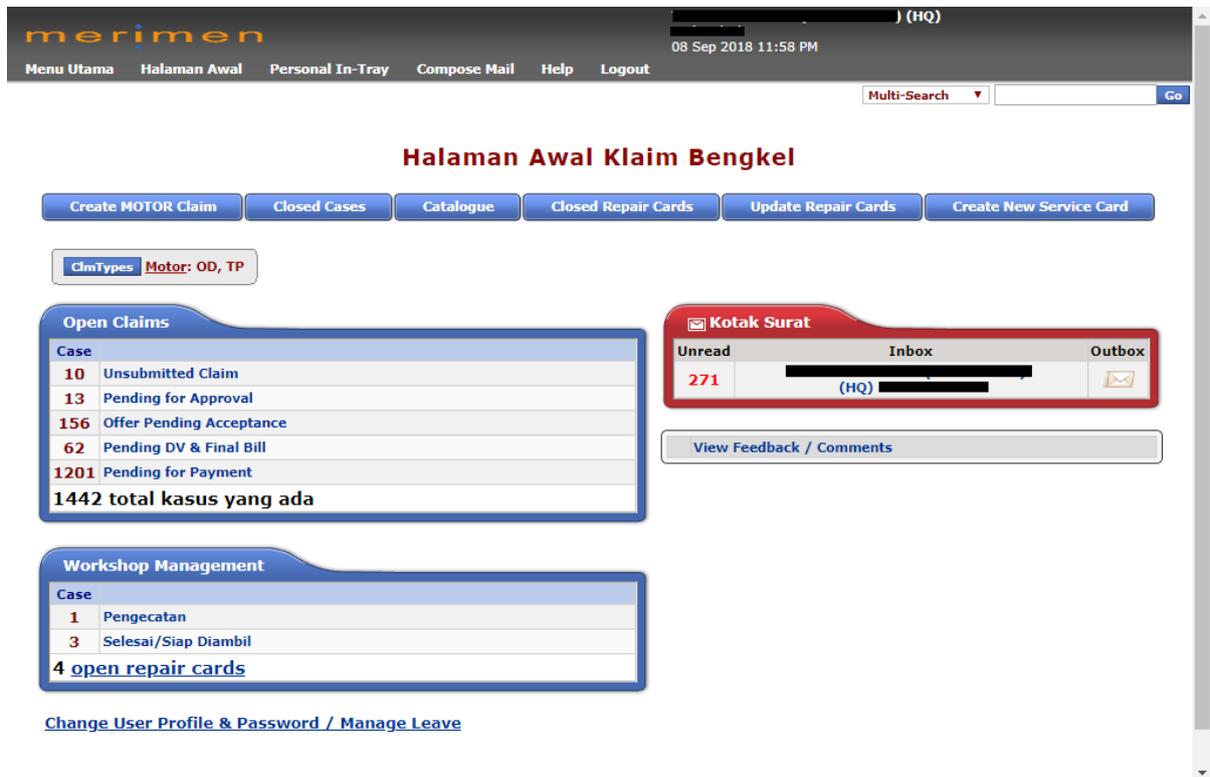


Figure 1. Main page Merimen technologies (Merimen, 2018).

Furthermore, it provides customized reports for data analysis, benchmarking, and evaluation (merimen.com). Thus, it is believed that it could improve customer satisfaction as productivity increases and the loss ratio decreases. A comparison between manual work and the promise of Merimen can be found in Table 1. As a starting point, companies need to understand the attitude towards Merimen technologies across all functional levels. Understanding it represents a basis for increasing knowledge before adopting technology in a company.

Table 1. *The promise of Merimen technologies benefits compared to manual work.*

Manual work	Merimen technologies Use
<ul style="list-style-type: none"> <li>• Long turnaround periods and frequent errors due to manual processing</li> <li>• Increased cost due to inefficiencies and more possible errors</li> <li>• Inability to track progress and overall activities</li> <li>• Limited information and lack of communication between multiple parties</li> <li>• Lack of meaningful data and insights into internal or external operations</li> </ul>	<ul style="list-style-type: none"> <li>• Reduced turnaround time, increased efficiency and minimal human errors</li> <li>• Reduced administrative and IT costs without investment in hardware</li> <li>• Easy to monitor progress and track activities</li> <li>• All-in-one communication with additional services, for instance via email and SMS</li> <li>• Built-in reporting and KPI tools to measure performance, even for external parties</li> </ul>

*Note:* retrieved from <http://www.merimen.com> Copyright 2005 by Merimen Ventures Sdn Bhd.

Several authors have made it clear that there is a need to further examine recent areas in the literature of technology acceptance and adoption, especially in the organizational context (Al-Gahtani, Hubona and Wang, 2007; Neufeld, Dong and Higgins, 2007; Brown, Dennis and Venkatesh, 2010; Pahnla et al. 2011; Dasgupta and Gupta 2013). But, the findings showed only the significance between the constructs without exploring the reason behind the intention of technology acceptance and adoption. In contrast, this study could provide a deeper explanation by elaborating various factors that influence the UTAUT constructs. Simultaneously, there is a need to amend the UTAUT model to investigate the relevance of all its components when they are applied to newly-upcoming technologies. Therefore, a qualitative research method will be used.

Most of the previous studies have only used quantitative investigations resulting in the lacked the ability to fully draw a picture of the reasoning and perception of potential users regarding their technology acceptance and adoption and more specifically the roles that the several determinants play in their behavior. For instance, Brown et al. (2010) did a quantitative

research about two different studies by testing a technology-specific model of adoption covering relationship using UTAUT. However, the result only covered the relationship between each construct without giving further explanation of the reason how it occurred. Dasgupta and Gupta (2013) explained the relevance for further research especially within the acceptance and use of internet technologies in the organizational field still needs more exploration as well as a deeper explanation of the reason how the relationship between each construct could occur. Pahnla et al. (2011) also recommended further research of IT acceptance using a qualitative approach. They believe it could raise new insights around IT acceptance and lead to theory development. It would also allow IT acceptance research to grow by gaining a deeper understanding of the reasons why people use a technology. Therefore, in this study, interviews are used to understand different potential user perspectives in detail. Achieving this sort of rich results can hardly be achieved with any other research method.

This study aims to investigate users' perceptions of the practice of Merimen use in insurance companies in Indonesia. The UTAUT model was used in this research to get a better understanding of the users' perceptions of Merimen acceptance and adoption. A benchmark about knowledge and experience of exploring the employees in the insurance companies will be provided in this research. It could show the impact of technology acceptance and the intention to adopt Merimen at different functional levels in one to another company. This study will also explain potential implementation problems and reasons for resistance and consider the possibility that may occur before adopting technology in the company. Based on the statement above, the following main research question is formulated:

***How can the Merimen technologies acceptance and adoption in Indonesian insurance companies be explained using UTAUT?***

As a framework to detect the most relevant criteria for adopting technological innovations, this research is based on the UTAUT model. The purpose of this thesis is to explore the perception of potential users on their technology acceptance and adoption by using a qualitative approach and more specifically the way the role of several determinants plays in their behavior. Because of the qualitative investigation, this research also provides concrete motivations and impressions as well as context sensitivity. This investigation intends to advance the body of knowledge about technology acceptance and adoption by applying this model to a specific context in terms of the field and geographical, in this case in insurance

companies located in Indonesia. The context is currently underrepresented in the technology acceptance field and only a few research that has been done in that context. It embeds the technology acceptance and adoption of specific organizational contexts, focusing on similarities and differences of multiple organizations. Thus, the findings from this research contribute by giving explanations and suggestions on the determinants of technology acceptance and adoption in the organization. Moreover, this study provides practical contributions in describing the benefits of using UTAUT in an organizational context. For instance, the results of the cross-case analysis in this research can be used as an insight for insurance companies regarding important factors in identifying employees' technology acceptance.

This paper is structured as follows: the next chapter highlights UTAUT as research model adapted to the context of Merimen use and adoption in the insurance company. The following chapter will cover the research methodology including design, instruments, sample, and procedures, followed by results. In the last chapter, the research findings will be discussed and some concluding remarks for researchers and practitioners will be given.

## 2 Theoretical framework

### 2.1 The UTAUT Model

In this research, the UTAUT has been chosen as the technology acceptance model. Venkatesh et al. (2003) created this synthesized model to present a more complete representation of the acceptance process than any previous individual model had been able to do. These eight models are the Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), the Motivational Model (MM) (Davis, Bagozzi, & Warshaw, 1992), the combined TAM and TPB (C-TAM-TPB) (Taylor & Todd, 1995), the Model of PC Utilization (MPCU) (Thompson, Higgins, & Howell, 1991), DOI and Social Cognitive Theory (SCT) (Compeau, & Higgins, 1999). Each model attempted to predict and explain the user's behavior by using various independent variables. The integrated model of UTAUT was created based on conceptual and empirical similarities in these eight models. For instance, TRA and TPB were the base theories explaining the behavioral intention construct and TAM was the base theory explaining the ease of use which UTAUT use. The comparison of the models that constructed UTAUT were from organizations in the banking sector, which were then also tested empirically in financial services. It indicated this model is also suitable for this context (Samaradiwakaram & Gunawardena, 2014). By consolidating and improving existing IT acceptance models as well as considering the facts above, this study used the UTAUT as a benchmark for the acceptance literature. The UTAUT model could offer a solid base to clarify why users settle for or reject the use of Merimen technologies in an exceedingly specific perspective and its potential in enhancing the understanding of technology acceptance.

This research adopted the original model of Venkatesh et al. (2003). There are some differences in the analysis since this research uses a qualitative method instead of a quantitative one. However, the questions will still be adapted from the original questions created by Venkatesh et al. (2003). The qualitative method was chosen to get a deep understanding of factors that affect the users' intention to adopt and use the technology. There are five key constructs as significant roles as well as direct determinants of user acceptance and usage behavior suggested by UTAUT (Venkatesh et al., 2003). Based on that, in this prior research, these core constructs are the important variables which assumed will

give the influence on employees' acceptance to use Merimen. These key predictors will be discussed below.

### **2.1.1 Performance expectancy**

The first core construct is performance expectancy. It is described as “the degree to which an individual believes that using technology would help the person to achieve gains in work performance” (Venkatesh et al., 2003, p. 447). In UTAUT, performance expectancy is derived from a combination of five similar constructs from the previous models: perceived usefulness, relative advantage, extrinsic motivates, job-fit, and outcome expectations (Zhou, Lu, and Wang, 2010). It reflects the performance perception of the Merimen user such as being less time-consuming, quick response, and effective claim service. In this study, it can be assumed that performance expectancy is an important aspect of behavioral intentions to use Merimen.

In addition, the study of Al-Gahtani et al. (2007) about IT-acceptance in Saudi Arabia showed the dynamics of performance expectancy by using technology. It enhanced the effectiveness and productivity of the user compared to working manually. Furthermore, Pahnla et al. (2011) in their study about IT-acceptance in China showed the dynamics of performance expectancy as one of the most significant factors which influence intention. It enabled them to perform business quickly.

Therefore, this core construct provided a sub-research question:

*SRQ1: Which organizational or personal factors are considered when employees of insurance companies reflect on the performance expectancy of Merimen?*

### **2.1.2 Effort expectancy**

The second core construct is effort expectancy. It is described as “the degree of ease associated with the use of technology” (Venkatesh et al., 2003, p. 449). Drawing upon other competing models, this construct was adapted from the concept of perceived ease-of-use and complexity to define effort expectation as the degree of ease associated with technology use (Zhou, Lu, and Wang, 2010). It reflects the difficulty level perceptions of Merimen users. UTAUT described that effort expectancy has positive effects on performance expectancy which both results in the behavioral intention (Venkatesh et al. 2003). In this study, it can be

assumed that effort expectancy is an important aspect of behavioral intentions to use Merimen.

The study of Chang et al. (2007) related to a new system in the hospital showed the dynamics of effort expectancy as the ease of use of the technology and is also considered as one of the main reasons that encourage physicians to use the technology. The study of Casey and Wilson-Evered (2012) on community-based organization claimed that effort expectancy and performance expectancy contributed the highest proportions of variance to behavioral intentions. According to them, the effects of technology trust seems to be completely mediated by effort expectancy. Consequently, users may hold uncertainties of the trustworthiness of online technology.

Therefore, this core construct provided a sub-research question:

*SRQ2: Which organizational or personal factors are considered when employees of insurance companies reflect on the effort expectancy of Merimen?*

### **2.1.3 Social influence**

The third core construct is the social influence. It refers to “the degree to which an individual perceives that important others believe that person should use the technology” (Venkatesh et al. 2003, p. 451). This encompasses subjective norms, social factors, and image of the technology (Zhou et al., 2010). It reflects factors from the environment which cause-effect for instance from friends, colleagues, or overseer opinions on the user (Lopez-Nicolas, Molina-Castillo, & Bouwman, 2008). The opinions would affect users’ adoption and usage of Merimen. In this study, it can be assumed that social influence is another important aspect of behavioral intentions to use Merimen.

Alrawashdeh et al. (2012) study revealed that employees pay much attention to the opinions of other people who are important to them when they intend to use web training system. Therefore, the opinions of the people who are important for employees (e.g., their managers) influenced them to use the web training system social influence related as influence from important person and peer. Furthermore, a study by Barua (2012) showed that the employees believed that new technology increases their respect among the other service colleagues working in different departments and organizations as dynamics of social influence.

Therefore, this core construct results in a sub-research question:

SRQ3: *Which organizational or personal factors are considered when employees of insurance companies reflect on the social influence of Merimen?*

#### **2.1.4 Facilitating conditions**

The fourth core construct is facilitating conditions. It refers to “the degree to which an individual believes that an organizational and technical structure exists to support the use of the technology” (Venkatesh et al. 2003, p. 453). UTAUT used the combination of the concepts of perceived behavioral control and compatibility such as work style. Thereafter, 32 factors used in eight competing models were divided into five constructs integrated by Venkatesh et al. (2003). It was empirically identified that behavioral intention and facilitating conditions were two direct determinants of adoption behavior (Zhou et al., 2010). Users need an internet connection to use Merimen which also requires technology like a computer, laptop or smartphone. It also means that users need to spend extra money on electricity, data use, and other fees for the transaction. Furthermore, operational skills will also be required. These are the necessary resources needed to make the user adopt Merimen.

The study of Yueh and Lin (2016) on employees' acceptance of mobile technology in a workplace showed that the dynamics of facilitating conditions on the company's support in IT can affect employees' intentions to use new technology. Furthermore, Oliveira, Faria, Thomas and Popovic (2014) study found that facilitating conditions also have a positive effect on technology adoption. They concluded that providing the necessary infrastructure, both organizational and technical, to ensure a seamless experience can be decisive to the adoption.

Therefore, this core construct provided the last sub-research question:

SRQ4: *Which organizational or personal factors are considered when employees of insurance companies reflect on the facilitating condition of Merimen?*

#### **2.1.5 Behavioral intention**

There is also behavioral intention which refers to “the person’s subjective probability that he or she will perform the behavior in question” (Venkatesh et al. 2003, p. 455). Consistent with all models drawing from underlying theories, which argue that individual behavior is predictable and influenced by individual intention, UTAUT contended and proved behavioral intention to have a significant influence on technology usage (Venkatesh et al. 2003; Venkatesh and Zhang 2010).

All the constructs mentioned help to understand the adoption of Merimen in the insurance company. The constructs of performance expectancy, effort expectancy, and social influence are the three direct determinates of intention to use the technology. The facilitating conditions and behavioral intention are defined as a direct determinant of use behavior (Venkatesh et al., 2003). Hence, these constructs were chosen as the initial constructs be examined this study.

The research model for this research is adopted from UTAUT (as shown in Figure 2). In the original model of UTAUT, the degree of performance expectancy, effort expectancy and social influence are assumed to directly determine the extent of behavioral intention. Therefore, the intention to adopt Merimen whereas the degree of behavioral intention and facilitating conditions are assumed as direct determinants of usage intention and behavior. Therefore, these constructs are the important determinants which could identify the users' behavior in technology acceptance as identified by Venkatesh et al. Hence, prior research uses these constructs as the theoretical base to support and guide this study.

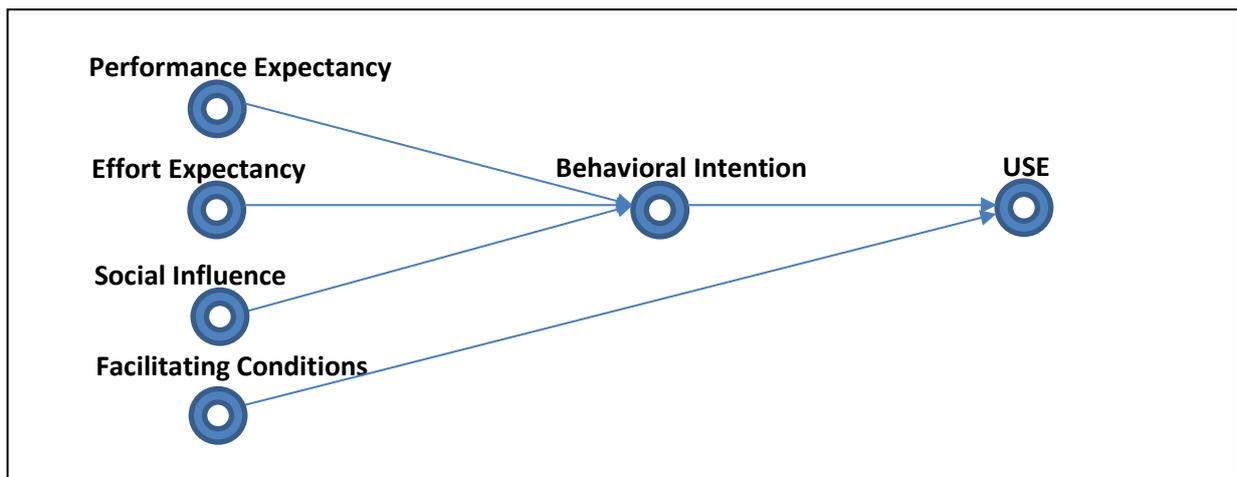


Figure 2. Unified Theory of Acceptance and Use of Technology (Venkatesh et al. 2003)

# 3 Method

## 3.1 Research design

This research examined how the Merimen adoption in Indonesian insurance companies can be described, using UTAUT. A qualitative method was used for this research since it is believed that a suitable method for exploring employees' motivations, perceptions, and expectations deeper than quantitative method may not be able to provide (Morse & Field, 1995). For instance, a qualitative method allows the researcher to see user's perspective from their past experiences. In this study, the researcher used interviews which provided an insight into Merimen adoption based on employees' perceptions and expression by answering questions related to the UTAUT constructs.

This research investigated multiple case studies to demonstrate the differences between each case and determine unique findings based on different situations. The researcher focused on contrasting the results in similar cases by applying existing theories (Yin, 2003). Moreover, a cross-case analysis was used to examine overall similarities and contradictions across the various cases.

## 3.2 Sample and participants

As the purpose of this research was to explore Merimen implementation in insurance employees' technology acceptance, Indonesian insurance companies with different experience of using Merimen were selected as the cases. There is one company that has experienced Merimen for a relatively long time, two companies that have started adopting Merimen just recently, and one company that is a potential adopter of Merimen.

Four companies based in Jakarta, Indonesia which have credibility were selected purposefully especially because of the different experience and knowledge of Merimen use (Curtis et al. 2000, Tuckett 2004, Walsh and Downe 2006). The four companies got four different nicknames to make the identity of the companies hidden and to ensure confidentiality.

In the beginning, the researcher tried to get the contacts of the suitable insurance companies to be the participants. At first, managerial or higher positions were the target which was believed to provide deep and substantial data in general about the company, specifically

about Merimen use. High position person could connect the researcher to the other employees who could tell about their experiences of Merimen use. (See Table 2 for Companies' plans for Merimen adopting)

Table 2. *Companies' plans for Merimen adopting.*

Insurance Company	Adopting since	Plan for adopting until
Heliodor	2007	2019
Emerald	2015	2020
Ruby	2015	2020
Sapphire	(potential adopter)	(potential adopter)

### 3.2.1 The Heliodor

The first company, alias the Heliodor, is an insurance company established in 2002 and has more than ten million customers all around Indonesia. Considered as a tier 1 insurance company with high market share, Heliodor has used Merimen for more than ten years already. This company was one of the first insurance companies which adopted Merimen in Indonesia. However, this company is planning to find another similar technology like Merimen for replacement in the future. Thus, Heliodor is a company that would show the perspective of one that using Merimen relatively long enough but has the intention to move to other technology. Furthermore, one head division, three managers, and three team members from Heliodor were participating in an interview for the data collection of this research.

### 3.2.2 The Emerald

The second company, alias the Emerald, is an insurance company originally based in the United States which operates in around 50 countries including Indonesia. Emerald in Indonesia started adopting Merimen three years ago. It assumed that this company adopted Merimen in a relatively new period. Furthermore, Emerald has the intention to use Merimen for at least five years in total. Thus, Emerald could show the perspective of the company which has recently adopted Merimen. Three managers and 3 team members of Emerald were participating in an interview for the data collection of this research.

### 3.2.3 The Ruby

The third company, alias the Ruby, is an insurance company in Indonesia that has been operating for more than 20 years. Similar to Emerald, this company also adopted Merimen three years ago and has the intention to use it for at least five years. It is also assumed that Ruby is a relatively new company which has started adopting Merimen just recently. Furthermore, one manager, one assistant manager, and three team members of Ruby were participating in the interview for the data collection of this research.

### 3.2.4 The Sapphire

The last company is the Sapphire. Sapphire is an insurance company with more than 20 offices in all around Indonesia which was established since 1999. Contrary to the other three participants, this company is a potential adopter of Merimen which has not used the Merimen yet but has the intention to adopt it in the near future. Because this company has not yet used the Merimen, it was more difficult for the researcher to gain substantial data from many employees of Sapphire. However, two heads divisions of Sapphire which have the right to decide on the adoption of Merimen were participating in the interview for the data collection of this research.

Furthermore, an overview of the interviewees' characteristic based on position, age, and gender according to each company are presented in Tables 3-6.

Table 3. *Heliodor's descriptive statistics of interviewees' characteristics*

Position	Age	Gender
Head division	39	Male
Manager	37	Male
Manager	37	Female
Manager	35	Male
Team member	30	Male
Team member	26	Female
Team member	26	Male

Table 4. *Emerald's descriptive statistics of interviewees' characteristics*

Position	Age	Gender
Manager	41	Male
Manager	39	Male
Manager	37	Female
Team member	28	Male
Team member	28	Male
Team member	26	Female

Table 5. *Ruby's descriptive statistics of interviewees' characteristics*

Position	Age	Gender
Manager	38	Male
Assistant manager	36	Male
Team member	31	Male
Team member	28	Female
Team member	27	Female

Table 6. *Sapphire's descriptive statistics of interviewees' characteristics*

Position	Age	Gender
Head division	56	Male
Head division	52	Male

### 3.3 Data collection

#### 3.3.1 Interview

A qualitative interview was chosen as the method for data collection. As far as the qualitative method is concerned, its usage in the interview showed flexibility compared to the quantitative method (Bryan and Bell, 2007). Another advantage of this method is the flexibility of the interview which could result in a specific perspective that the interviewee produced.

The qualitative interviews are divided into two approaches which are unstructured and semi-structured interviews. Unstructured interviews will let the interviewee talk without restriction after the interviewer begins with the opening question. Though, in a semi-structured interview, the interviewer uses a list of topic questions to navigate the way of the interview. (Darmer, 1995; Bryman and Bell, 2007). This research used a semi-structured interview with open-ended questions as the technique. It is chosen to provide insights into their own ideas about technology acceptance in their company based on the question related to UTAUT constructs. Using this technique gave the interviewees a chance to freely express and elaborate on their ideas while still in the right order that the researcher wanted (Damer, 1995).

Key questions
<b>Performance Expectancy</b> <ol style="list-style-type: none"><li>1. Is Merimen beneficial to your work?</li><li>2. Does Merimen allow you to complete tasks and deliver information faster?</li><li>3. Does Merimen increase your work productivity?</li></ol>
<b>Effort Expectancy</b> <ol style="list-style-type: none"><li>1. Is Merimen easy to understand?</li><li>2. Did you find mastering Merimen is easy?</li></ol>
<b>Behavioral Intention</b> <ol style="list-style-type: none"><li>1. Would you still use Merimen when you work at your company?</li><li>2. Have you ever predicted that you will operate Merimen during work at your company?</li><li>3. Are you planning to use Merimen while you work at your company?</li></ol>
<b>Social Influence</b> <ol style="list-style-type: none"><li>1. Do the important people at your company agree that you should use Merimen?</li><li>2. Does your company support you to use Merimen?</li><li>3. Does Merimen give your company a status symbol?</li></ol>
<b>Facilitating Condition</b> <ol style="list-style-type: none"><li>1. Do you need trainers to operate Merimen?</li><li>2. Were there any trainings provided when you first used Merimen?</li><li>3. Does Merimen fit your working style?</li></ol>

Figure 3. List of the key questions.

Furthermore, the five main events of UTAUT constructs were included in the interview, which are: (1) performance expectancy as predictor of intention to believe Merimen will help gain work performance, (2) effort expectancy as individual perceives that the level of ease related with Merimen adoption, (3) social influence as the degree to which an individual perceives that others believe is important for motivating to use Merimen, (4) facilitating conditions as the degree to which an individual believes that it is necessary to support using Merimen, and (5) behavioral intention as the degree to which an individual perceives his/her willingness to use Merimen. These five constructs were adapted from the prior research by Venkatesh et al. (2003) and have been adjusted in the context of this study in the form of key questions listed in figure 3.

### **3.3.2 Desk research**

Besides conducting the interview, desk research was also conducted on the existing documents about Merimen and the companies for choosing the suitable participants for this research. This observation on the existing documents was also a valuable source of information in addition to the data collection (Baarda et al. 2005; Babbie, 2007; Creswell, 2009).

Many studies have been using the existing document as the main method in collecting the data or for supporting other methods which can enhance the research. Providing background information as well as additional data makes documents a beneficial method for contextualizing a particular research (Bowen, 2009). According to O'Leary (2014), documents can be divided into three main types. First, the public records which are the existing official organizations' record for instance, policy manuals, strategic plans, and annual report. Second, the personal documents which are the first-person documentation of activities, involvements, and beliefs, for instance, e-mails, incident reports, and journals. Third, the physical evidence which are the touchable or visible objects made by a person that is related to the subject of the study, for instance agendas, handbooks, and training material (O'Leary, 2014).

For this specific research, public records and personal documents were chosen for example, official web-pages from Merimen or companies themselves that showed information on Merimen and those particular companies' collaboration. Companies reports were also analyzed. The researcher was asking for some documentation proof on the Merimen use. The documentation received was, for example, a socialization announcement for insurance

companies and car workshops regarding the new features from Merimen. The socialization includes instructions and examples. Also, another documentation used by the researcher was a documentation of a claim management conference of Merimen with some other insurers. Therefore, these types of documents were useful for an additional supporting data of the collaboration between Merimen and the insurance companies.

Table 7. *Types of document used by the companies.*

Company	Document type
Heliodor	<ul style="list-style-type: none"> <li>• Official web page</li> <li>• Policy manuals</li> <li>• E-mail</li> <li>• Incident reports</li> <li>• Training material</li> </ul>
Emerald	<ul style="list-style-type: none"> <li>• Official web page</li> <li>• E-mail</li> <li>• Incident reports</li> <li>• Training material</li> </ul>
Ruby	<ul style="list-style-type: none"> <li>• Official web page</li> <li>• E-mail</li> <li>• Incident reports</li> </ul>
Sapphire	<ul style="list-style-type: none"> <li>• Official web page</li> <li>• E-mail</li> <li>• Incident reports</li> <li>• Training material</li> </ul>

### 3.4 Research procedure and process

All of the interviews were conducted online via a WhatsApp messenger call due to the distance of the researcher in the Netherlands and the participants who were based in Indonesia. Every interview lasted around 25 – 45 minutes. The researcher first took notes to collect the information with the reason that the information could be classified straight away the response obtained and readily accessible for the analysis (Gall, et al. 1996). However, after the first eight interviews conducted, the researcher noticed that the method also had

disadvantages including many disruptions caused, which lead to slower and inconvenient communication during the interview. Hence, the other twelve interviews were tape-recorded. In this way, more detailed responses could be captured by the researcher in a less time-consuming way. Furthermore, the recorded data was transcribed verbatim leading to 40 pages of single-spaced text.

Before beginning the interview, the researcher sent out a form which the interviewee needed to fill in and informed about the purpose of the research. Moreover, the form contained questions related to general knowledge of Merimen and the company and ended with a question if the interviewee thinks that the research has benefits for the company or not. All the interviewees agreed that the research would be beneficial for their company. Afterwards, the researcher directly tried to arrange an interview meeting via call.

The researcher found out that it was not easy to arrange a meeting via call. Especially for the managerial or higher position employee who always has a tight schedule. However, for the higher position one, the researcher could gain more information related to Merimen use and the company. Even though it was difficult to arrange the meeting, all the high position employees were very enthusiastic during the interview and it tended to last longer than the interview conducted with the lower position employees. The lower position employees were more direct while answering the questions and seemed less interested in having a longer discussion. After around two months conducting the data collection, the researcher successfully gathered information from four insurance companies with a total of 20 interviewees consisting of head division position, manager position, and team member position.

### **3.5 Data analysis**

The first phase was the pre-analysis. At the beginning of the data analysis, the researcher was dealing with the description of each case based on the data collected via note-taking and transcribing the recorded interview. During the next step of the analysis, the researcher labeled relevant fragments from the transcribed data. A label was given for words, phrases, sentences, or sections that were considered relevant. The consideration of the relevancy was taken with some reason including the one which is repeated in numerous places, unexpected or surprising, the interviewee explicitly stated that it is important, or it related with theory or a concept.

The second phase was the categorization. In this phase, the salient codes were decided by bringing several codes together and categories were created. The researcher re-read all the codes created in the previous step and marked them. Next, new codes were created by combining two or more codes. Some of the less relevant initial codes were dropped and grouped the important codes together into categories. The categories got labeled and the researcher was deciding which were the most relevant and analyzed the connection between each other. This categorization enhanced based on the desk research descriptions of the companies which provided insights about the context of each case study. The hierarchy among the categories was also identified, if one category is more important than the other and a figure is used to summarize the results. Hence, all the categories and the connections were the main results of the research.

The last phase was the cross-case analysis. It used to find the unique patterns between the cases, considering that the topic of this research is composed of four different case studies. For instance, cross-case analysis analyzed the factors found in theory and findings. Unique patterns such as T+, T-, F+ and F- were used to explain the existence of each factor in both theory and findings. This enabled the researcher to advance a strong figure of evidence from the cases. An analysis was also done of similar and different patterns in each case study.

## 4 Results

The results of the interviews are shown in this section are sorted according to the five constructs of the UTAUT, starting from the behavioral intention as the overall of the constructs that leads into use, then performance expectancy, effort expectancy, social influence, and facilitating condition. Overall results from the interview for each company are provided in this results section. Furthermore, the processed data with the cross-case analysis is also displayed.

### 4.1 The Heliodor

#### 4.1.1 Behavioral intention

There were two kinds of responses which are similar but different and are related to each other on the behavioral intention in Heliodor company. Firstly, the employees with the lower managerial position stated that they would use Merimen as long as the company asked them to use it due to the fact they feel Merimen usage could be beneficial for the company. It has been shown from the claim team members who overall stated *“Merimen made the work more efficient. If there was no such technology, it needs a lot of efforts to commute from one place to another which kills much time. Instead, Merimen made it faster with just one system.”* Secondly, the managerial or higher position employees also stated that Merimen is beneficial. However, they are considering finding other technology options to replace it in the near future. This consideration occurred because the managerial or higher position employees think that Merimen is considered not cheap. Therefore, they believe it is possible to find and adopt another technology which offers similar benefits at lower price. As it was stated by the head of the operation center service and claim division, *“Merimen is the pioneer of technology which could connect many transactions between an insurance company and car repair workshop. Until now, Merimen always accommodate every need of our company. However, it is not cheap to use this technology, and we are planning to find another technology with similar function but a cheaper one, which it is one of my team’s project to find the replacement starting next year”*.

Due to Heliodor’s position as a tier 1 company in the market, they have to differentiate and provide value that is not found in other competitors. Unfortunately, the “customer” part is not

a focus in Merimen's system and being in a premium insurance segment, they have to provide this extra service and continuous information to their customers to differentiate themselves from the rest of the market. The head of the operation center service and claim division also added that Heliodor is currently developing a supplementary application to suit their specific needs which currently Merimen does not have and hopefully in the future, the company will be able to create its ultimate software which covers all Heliodor's needs. It can be concluded that a positive behavioral intention result has been shown from the Heliodor's employees on Merimen except for the top-level position. However, this top level's intention is assumed as an important factor which has a strong impact on the IT adoption in this company.

#### **4.1.2 Performance expectancy**

In the Heliodor company, interviewees strongly believe that Merimen helps to gain work performance to support the job. One interviewed manager stated, *"if I work manually, it takes a lot of time, but Merimen made it much faster for me to check my team's work. For example, if there was no Merimen, I need to check every claim step one by one which could spend the whole day just to check it with the number of partners we have seems impossible to make it on time and I cannot work on other things"*. Overall Merimen users agreed that their work becomes more efficient, for example as the head claim administrator expressed *"Merimen is very efficient in making the task done. Every task is operated in one system; therefore, it is a very efficient way to finishing the job desk"*. He also believed that it makes the employees productivity improved with the excellent features Merimen has. He stated *"Yes Merimen definitely improve my team performance. For instance, the work becomes neater and the duration to finish every task become quicker. I couldn't imagine if there is no such technology like this to support our job and I need to check our partner one by one every time"*. According to the interviewees' answer, Merimen excels as a one-stop administrative and communication solution for "suppliers", "insurance company", and "car repair workshop". It was concluded that in the performance expectancy determinant, Heliodor's employees showed the needs for using Merimen to finish the work. Without Merimen, Heliodor would spend a considerable amount of time just to finish one task which could be solved by using Merimen.

In addition, there are numbers of the existing documents that support the performance expectancy factor of Merimen in Heliodor. First, the official website page of Heliodor

showed this company focuses on being innovative. It means that Heliodor tries to keep improving their work by using new things which can result in higher customer satisfaction. This company is willing to adopt new technologies in order to pursue their goals as an innovative company. Also, many emails of Heliodor are about introducing their new features to the stakeholders including new features of Merimen. It shows that Heliodor believes that the new feature would improve their work performance.

#### **4.1.3 Effort expectancy**

According to the interviewees from Heliodor, the effort expectancy of this company seems positive. However, the researcher found that the interviewees did not clearly state that Merimen requires low effort to use the technology. For instance, all the interviewees often used the words “relatively, somewhat, or fairly” but did not state an indication of high ease of use. For example, a claim division team member stated, *“It is relatively easy to understand how to use Merimen, because for the first time I opened the system, it seems a little bit complicated with the interface it has, but actually it is quite easy to use after the second time and so on. It feels a little bit annoying sometimes when there is new update or feature on Merimen that change the steps, however mostly I will just ask the customer service of Merimen as it is easier than figuring out by myself.”* This finding shows that it took relatively low effort as the interviewee said after the one-time trial, he found it easier to operate Merimen. In general, Heliodor revealed that Merimen still tends to be simple to use and requires relatively low effort.

On Heliodor’s official website page information about products, services and claim procedures are fully accessible for customers. It means that Heliodor tries to communicate their innovation regularly in one platform which people can access easily. Heliodor’s policy manuals also support stakeholders in adopting a new feature by providing complete instruction. The training material provided by Merimen could reduce the amount of effort for Heliodor’s employee to address. For instance, when the latest feature of Merimen came the training material provided a brief explanation of steps which Heliodor’s employee could easily follow, and it would take less effort to learn.

#### **4.1.4 Social influence**

In Heliodor company, a powerful social influence factor was identified. It was revealed in Heliodor that Merimen is considered as a status symbol in their company, as this technology

is thought to be 'high-tech' and environmentally sustainable. For example, a team member said, *"I think it is a status symbol in this company because we are using a high-tech system which could integrate very well with the third party"*. Or a manager said, *"By using a technology like Merimen, we become more paperless. I believe it is better not just for the company but also for the environment even Merimen also need some costs"*. Furthermore, it was also found that employees who work with Merimen believe that the important persons in their company have a powerful influence on them for the usage of Merimen, for example, it is stated from the team members, *"I don't think my team leader will let me not using Merimen for work. Even a little bit pricey, Merimen could support almost every of my job desk, and if I am not using this kind of technology, I am pretty sure, the work will be less systematical. I believe my team leader could see the differences in my work performance if I use it and if I do not use this technology"*. However, as it could be seen in the Heliodor's behavioral intention result section, one of the top levels of Heliodor showed an intention to stop using Merimen because of the high cost to operate this technology. This head division person confessed to the researcher that this decision was not informed yet to the lower level employees. He said firstly, the top-level position raised the awareness of the employees about Merimen being an expensive technology, and finally they want to make the employees feel for replacing Merimen with another technology that has more benefits. According to the interviewees' answers, it seems that employees started to raise awareness about the high cost of Merimen. Considering such a strong factor of social influence, it can be assumed that in the near future, the top-levels can also have a powerful influence on the employees' intention to not use Merimen. It can be seen for instance in the team member who stated, *"oh yes, Mr. head division is not only a supervisor but a good one. I believe everyone highly respects him and always follows what he suggests."* or another team member who stated, *"Mr. head division is very knowledgeable and always know how to solve problems."* Furthermore, as in this case social influence was giving an impact 'to not use' instead of 'to use' the Merimen. Hence, on the map of Heliodor's framework (Figure.2) the researcher colored the arrow of social influence in red color.

#### **4.1.5 Facilitating conditions**

The facilitating conditions determinant in Heliodor company has shown strong positive feedback from all the employees who got interviewed, especially those who frequently need to operate it most of the time in their jobs. *"For the user of Merimen, we provided with facilitation we need for running the Merimen technology smoothly, like a well-working*

*laptop, tablet, etc.*”. They also stated that they all got a module to guide them and helpful customer service which always could guide them more if there were any problems they could not solve by themselves. The manager said, *“I received guidance modules from Merimen team that I distribute it to every member of my team”*. In addition, every interviewee admitted that it is easy to use and very handy because of the guideline and a helpful customer service Merimen provides. The researcher assumed that this finding is supporting the facilitating condition construct rather than the effort expectancy of the technology. An example can be seen from a team member that stated, *“It is quite easy to operate Merimen after I received a training from the Merimen team since the first time I had to operate this technology. Sometimes when I found difficulties or have no clue about something, I will just call the customer service of the Merimen team which always help me to solve the problem in the end”*.

Furthermore, all the interviewees expressed that Merimen highly fits their working style, for example from a manager stated that, *“this is a digital era, so I supposed we should have a good technology to support our job and not working manually anymore.”* Another team member said, *“using too many papers makes the job more complicated, I believe paperless is always better”*. Moreover, Merimen also supported customization in the certain degree of adaptations based on Heliodor needs. For example, they can add more supplier type not only for the spare parts supplier, but also paint supplier chosen by Heliodor. *“With excellent support and customize-ability provided with sustain application like Merimen, we can easily manage and control our quality by choosing any qualified supplier and make them cooperate with our body repair workshop partner to build higher quality service output and all stakeholders gain in this process. Indeed, with a good support, the results also will be good. Thus, we always try to improve our facilitation constantly by learning from the experience of using this system for years”*, he adds. In sum, Heliodor’s employees agreed that the device and technical support were provided superbly also the employees prefer to work with paperless.

There are three existing documents that support the facilitating conditions factor of Merimen in Heliodor. On the official website page of Heliodor, they inform clearly on the homepage their updated services and innovation as well as pop-up registration form which can result in higher engagement. It determines this company concern of facilitation improvement. Several emails of Heliodor also show how Merimen facilitates guidance and support regularly to Heliodor’s employee. Lastly, the training material provided by Merimen justifies a good

condition of Heliodor’s facilitation which is shared in a pdf form. This training material gives a clear instruction for the user to follow as the new feature update. Merimen official team also would come and assist during the adaptation process when the user needs help, or something is not clear.

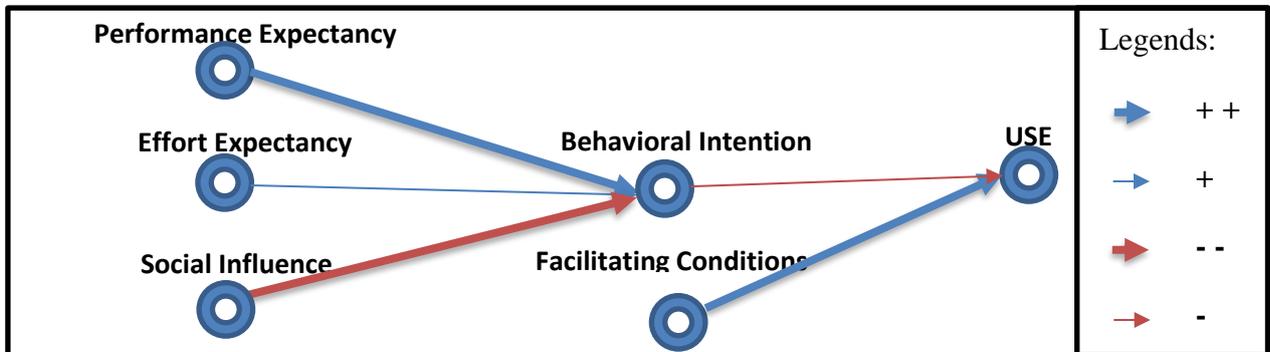


Figure 4. Map of UTAUT framework in Heliodor company.

## 4.2 The Emerald

### 4.2.1 Behavioral intention

The behavioral intention of Emerald employees on Merimen use pointed out a positive indicator of the overall answers. The research shows two employees of Emerald tend to follow what the company asks them to, including the use of the Merimen. It showed a lack of strong individual behavioral intention to use the technology. A team member said: *“I will keep using Merimen as long as my company uses it”* Another team member said, *“I have to follow the rule that my company asks me to use this technology”*. However, other results revealed that Emerald’s employees think Merimen could exist for a long term in the company as the manager expressed *“this technology is better and a good replacement than the previous one we had, there is no many error or glitch also a helpful technical support from the Merimen team and the interface is neat. Maybe this is the suitable technology for this company’s employee to use for the work”*. To summarize, the ease of use and the supporting features of Merimen have made the users from Emerald satisfied and provided the intention to use Merimen especially compared with the previous similar technology that has a lower level of usefulness.

### 4.2.2 Performance expectancy

The Emerald interview indicated a positive result on performance expectancy. This company showed that Merimen is useful as it makes working easier. Furthermore, it makes it possible

for workers to perform their tasks faster. Merimen is connected systematically with the company's partner such as car repairs workshop and car's spare parts suppliers which made the work less effort than in a manual way. The Emerald company also agreed that Merimen improves work productivity. It is expressed clearly by one team member as an interview participant who said *"with Merimen technology, I could work more systematically. Every work could be shown step by step. So, it is useful whenever I forgot about something, I could see it directly, which part I actually missed."*, or shown by all the claim's team members that in summary expressed *"my work is structured very well using this technology. I know when I have to follow things up and it could visibly show if the work still not done or already done correctly"*. Furthermore, a manager opinion about Merimen was *"it is not very different from the old technology we use previously, however Merimen is having a better technical support team"*. Thus, even though it is said that Merimen's feature is having similarity with the old technology Emerald indicated that Merimen provides a structured, systematical work and a better technical support team which made Emerald chose Merimen more.

In addition, emails of Emerald also support the performance expectancy factor of Merimen in Emerald. There are several emails regarding the new feature implementation. Personal communication like emails allows user to immediately implement the new feature once the notification slid into their desktop which can result in work improvement. It also showed the differences between manual work and Merimen implementation. For instance, after using Merimen, all complicated procedures have enhanced into quick online procedures. It means that Emerald takes the innovation vigorously and is willing to improve their innovation in the future.

#### **4.2.3 Effort expectancy**

Interviewees from the Emerald also indicated a concern over the ease of use of Merimen. All the users of Merimen in this company said that this technology is relatively easy to learn and follow. As for operating the system, they stated that this technology only requires a few simple devices. It has been admitted that within one or two introduction session, everybody could straightaway operate Merimen without difficulties. It is also shown that the interviewees could understand easily how to use Merimen, as previously they have been operating a technology for the claim processing. As a team member said: *"I just need to follow the instructions once and everything is done, as Merimen provide a clear instruction. Moreover, we had used a technology for the claim processing before Merimen, so after the*

*training introduction, I could already operate it well.*”. Also, regarding the handiness for operating Merimen, as the manager of the Emerald company said: *“as long as there is an internet connection, you can access this technology from any gadget like desktop, laptop, or android phone”*. Thus, this company showed the effortless to learn to use Merimen also it needs uncomplicated components required to access.

The training material of Emerald is one of the existing documents that support the effort expectancy factor of Merimen in the company. The training materials provided by Merimen contain clear instruction of the technology that could reduce the amount of effort for Emerald’s employee to address.

#### **4.2.4 Social influence**

The users of Merimen in the Emerald showed that the higher position level plays a role in the social influence aspect. Furthermore, it can be observed that the employees believe using Merimen helps the company raise its status due to the fact many other insurance companies are using this technology. It could be seen for instance, the employees of this company stated that the important person in the company thinks that it is necessary to keep using Merimen as long as it is related to work. A team member stated: *“my boss always asks if I already update the Merimen once in a while because it is very important to keep it updated, for instance for the car working progress. I always try to use this technology more diligently to show my boss that I am doing my job well”*. They also believed that Merimen could be considered as giving status symbol to the company as was expressed by one of the managers of Emerald: *“I guess it is giving a status symbol, as this technology is used by many insurance companies, either the one which adopted longer than us also other companies were just starting to adopt it recently”*. Also, an opinion from a team member who said, *“it feels like something we can proud of when we tell the partners or customers that we have a system. It just seems more sophisticated / modern I guess”*. In general, the Emerald showed the degree of the Merimen use has influences from the colleagues also other companies. Emerald employees believe, it also needs to be competitive by using a supporting technology as many other insurance companies also use.

#### **4.2.5 Facilitating condition**

The results of the interview have shown that facilitating condition in the Emerald is very well-supported including access to Merimen. The company provided every employee’s needs

including to access Merimen at any time. The company has been used a similar technology which gave the knowledge about the necessary things to support Merimen use. Moreover, Merimen team always supports the users by guiding them. It could be concluded based on the positive answers got from the employees related to this section of questions. For example, the team member said: *“I got my personal desktop to operate Merimen every day. I do not need to prepare any devices or anything, the company already provide more than enough facilitation especially to operate the Merimen. The facilitation to use Merimen is similar to the previous technology we used and the company keep improving the facilitation.”*, which shows that the employees agreed that they have the resource to operate Merimen technology. The manager also stated, *“especially with the guidance of the Merimen team who always ready to help if there were any problem related to the system”*, which showed Merimen team also supports the company well. Moreover, overall answers revealed that Merimen suits well with their working style as a supporting technology for work, as stated by the manager: *“yes, Merimen is suitable with my working style as it supports me very well to finish my job and made my job easier, because it is handy and I can open it anywhere and anytime”*. It can be concluded from the interviewees’ answers that they are all highly satisfied with the facilitating condition to support usage of Merimen.

Emerald’s official website page also supports the facilitating condition factor through its facilitation update. All updated information about individual or business products and services are provided on the website. Moreover, Emerald also has incident reports that facilitate stakeholders to report their injury or disturbance easily. These reports also help Emerald to keep in track with all the stakeholders’ claim in specific resume.

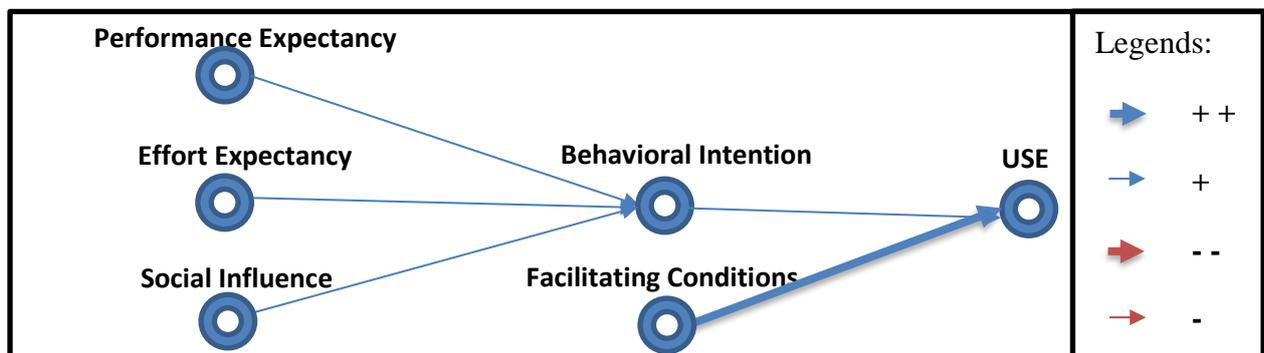


Figure 5. Map of UTAUT framework in Emerald company.

## 4.3 The Ruby

### 4.3.1 Behavioral intention

The interviews revealed that the employees of Ruby who are using Merimen feel that Merimen still the best technology for completing the task it designed. The example of these tasks such as in administration and data claim sector. Overall showed a high satisfaction in the use of Merimen. An example: *“it is very good technology, especially for administration. There is a system to manage the administration stuff, and we just need to fill them there!”*, said by a team member. In addition, a manager expressed *“Merimen is the best technology for working the claims data I believe. Claim part of an insurance company is complicated but Merimen made it looks easy! Especially my team almost never complained about any problem that occurred from this technology itself. Everything just clear”*. They believed it is a right choice for the company for using Merimen at least for the next five years and even might extend it for another three years. As the assistant manager said *“for the last three years Merimen did a good job. If there is no any problem, there is also a plan to maybe extend it for another three years”*. The finding on the behavioral intention of Ruby has shown a highly positive result. It can be seen from every interviewee explicitly stated that Merimen does a good job, even one manager said that it is the best technology for its purpose.

### 4.3.2 Performance expectancy

In the Ruby, the interviewer received a highly positive result of performance expectancy. Before adopting Merimen, this company was still doing the job specifically in the area of claim in a manual way. It is assumed that the changes made the company which now using Merimen can clearly feel the benefits of this technology. All the users agreed that Merimen is a very helpful technology especially in the way of making data became more integrated well. As a team member mentioned, *“I could communicate nicely with the other partners like car workshops just in one click from Merimen. Before, I need to check all the papers one by one and it was very time-consuming”*. However, it requires a better supporting infrastructure for instance in the information technology sector to maximize the usage. The manager stated, *“Merimen made the administration and claim data handling become better, faster, and more integrated between all parties the company work with. To maximize Merimen usage, good infrastructure, especially in the information technology, is important and our company still keeps improving it”*. From the results, it could be seen clearly that performance expectancy of Ruby is highly positive. However, many answers from the interviewees showed that they add

a facilitating condition aspect. A more depth description about this regard will be shown in the chapter of facilitating condition (4.3.5).

In addition, there are numbers of emails of Ruby that supports the performance expectancy factor of Merimen in the company. Several emails of Ruby are about showing new features of Merimen. This shows Ruby's concern on communicating and implementing the innovation equally to all stakeholders about the new procedures of Merimen and its advantages compared to the previous procedures. For instance, Merimen's procedures showed how quick and easy to collect incident reports by using only Merimen without asking couriers to send the reports to Ruby's office.

### **4.3.3 Effort expectancy**

For the effort expectancy, another highly positive results showed from Ruby's. The indication including the way every user in this company agreed that Merimen is designed to be user-friendly and the technology never had problematic. An example from a team member that stated: *"I believe that Merimen could give many benefits, so it is just nice to learn something new thing that is going to be useful. At first, I thought it is going to be complicated, but it turned out Merimen is not difficult to learn. It is very simple to use. Especially we got a training"*. The answers from the other interviewees in general also showed the ease of use for the Merimen use. The effort to understand and to operate this technology is considered low as all the employees who are using Merimen could understand it well after one- or two-times training and never had any problems afterwards. It is shown from the assistant manager who stated, *"I think Merimen is designed to be user-friendly, at first we got few times training and afterwards my team never complaints or got any problem for using this technology"*.

### **4.3.4 Social influence**

In Ruby's case, it found out that this company feels social influence did not show an impactful effect for the intention to use Merimen. Overall agreed that the Merimen use is purely based on its usefulness. For instance, a team member answered, *"I do not think we use Merimen because of someone. We use it because it is very useful for completing the job easier."* It is also shown in the Ruby company that Merimen is considered as an outsourcing system to help the work. The assistant manager expressed *"It is only an outsource system in principle, and it is making work more efficient so the company adopted this technology, that's all."*. Every interviewee also expressed that they never recognized Merimen as a status

symbol for the company. In their company, Merimen is considered only as a supporter. As the manager said, *“we think Merimen is just a supporting technology for making the job more systematic and integrated especially in the claim sector”*. Based on the findings, the researcher saw that Ruby’s strong performance and effort expectancy play the most important role in the behavioral intention to use Merimen. Thus, in Ruby company, social influence determinant does not play important role in Merimen’s technology acceptance.

#### **4.3.5 Facilitating conditions**

The interviewer heard many answers during the interview with Ruby’s were related to the facilitating conditions. Then, it found out that recently this company had a lack of facilitating condition for the Merimen use. Once, an internet connection problem occurred. This results the employees could not perform the work well especially for the Merimen users. For instance, a team member said *“actually, it is supported quite well, but recently there was a problem with the internet connection at the office, and we could not work very well that day. Maybe it would be better if the company has a backup plan if this kind of problem happened”*. The assistant manager added, *“the differences between working manually and using technology like Merimen, it requires electricity and the internet connection, if there is even a little problem related to this, the work will definitely get distracted”*. Furthermore, the employees agreed on Merimen suits well with the working style as a supporting technology that company need. Supporting team from Merimen is also available, even though the users in this company stated they rarely need it. Based on the interview results, the instruments to use Merimen basically already provided by the Ruby. However, this company was not well-prepared for a technical problem that could very impactful for the work such as the internet problem. Especially for Merimen use, the internet is one of the primary requirements. Therefore, this experience affects the belief of the users become negative in Ruby’s technology support on Merimen use.

The official website page shows the milestone of Ruby as a company. There are lots of information provided on the website such as products and services, claim, investor relations and Ruby’s annual report. Ruby also provides a specific online platform for travelers to have travel insurance registration. Another existing document showing Ruby support in facilitating condition factor are incident reports. These reports provide a comprehensive information about stakeholders’ claim that could reduce the amount of fraud or misleading data. Also,

submitting the incident reports online could also anticipate the lack of office facilitation which can disturb the claim process.

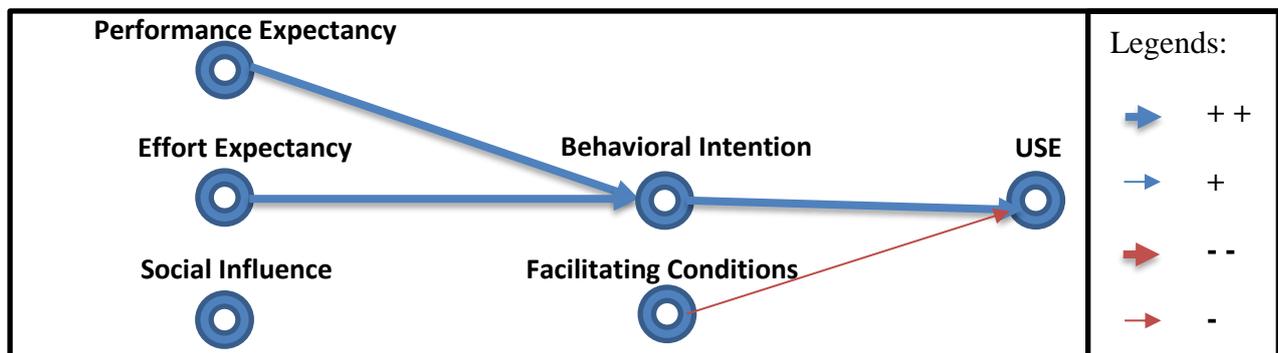


Figure 6. Map of UTAUT framework in Ruby company.

## 4.4 The Sapphire

### 4.4.1 Behavioral intention

One of the Sapphire company's reasons to adopt Merimen was because they believe that the technology which integrates the system, would make works more efficient. It is also said that it would help the company for completing tasks, and the company would stay with Merimen unless there are new more superior technologies in the future. The interviewee stated *"using an integrated system like Merimen for short term is not really beneficial. I think it would help the company which I'm working right now and for foreseeable future I think the program will stay"*. This statement could show that one of the head division intention to adopt Merimen for a long-term period. Then, he added, *"unless there are new systems in the market which will be way superior compared to Merimen, we would consider that one, but at the moment Merimen features are enough for improving the company"*. The result of the interview in regards of behavioral intention has shown that the willingness of the user to perform their work through the Merimen have a high correlation with other factors, namely their age segment, position, experiences and how technology savvy they are and how willing they are to experiment with new product or technology. It can be seen in Sapphire's interviewees who both have these similar factors and shown similar answers related to the behavioral intention.

### 4.4.2 Performance expectancy

As the potential adopter, Sapphire company has shown a highly positive performance expectancy about Merimen. Overall answers indicate agreement in the way Merimen can make work faster than manually as it integrated with the company's partner, for instance the

car repair workshop. It is stated, *“Merimen definitely will make the work done faster as the monitoring is integrated with partner car repair workshop, so they can help monitor and give updates to their respective insurance holder”*. It is also believed that Merimen could improve the productivity as the interviewee said: *“we do not have to be redundant in updating the status and progress of the car itself, for different platforms or different worksheets because all is done in Merimen, so yes it would raise the productivity”*. One of the head division added *“In the business perspective, more efficient administrative and management processes mean that more resources could be allocated to another place, such as improved service quality, better control and archiving, and other possible improvements. higher productivity and efficient processes would contribute positively to the increase in profit margin in the company”*. Even though the Sapphire did not use the Merimen yet, the interview showed that the interviewees were showing very positive answers by comparing the manual process and the process by using a technology like Merimen which could be more beneficial for the company.

In addition, Sapphire’s incident reports are some of the existing documents that support the performance expectancy factor in the company. These reports are filled by stakeholders to inform Sapphire about the full information of their injury or disturbance. Through incident reports, Sapphire could take a better control of stakeholders’ claim and could use the report as reference for service improvement in the future. Sapphire believes that incident report makes work done faster because it gives a comprehensive look of the claim so that they do not need other reports to be submitted as it takes extra time for validation.

#### **4.4.3 Effort expectancy**

For the effort expectancy, Sapphire company showed another very optimistic expectation. The interviewees acknowledge that Merimen is a user-friendly technology. However, they believed support training still needed and played an important aspect to master this technology. As they felt that their employees have the willingness to learn, this technology should be suitable and could be adopted quickly without a problem, especially with the benefit of Merimen for the work. *“With proper training and support, I think it would be easily adopted in a speedy manner. Our employees are willing to learn and have an eye for detail so should be suitable especially this technology will make the work much faster than manually, I believe it motivates the employees to learn”*, stated by one of the head division. Moreover, the other head division believed that the Merimen ease of use is an important

aspect that could make Merimen adopted by many other insurance companies. As he stated, *“Merimen as a user-friendly technology could be the efficient aspect to adopt it because it needs less time for our employees to master this technology. I believe that is one of the features that make companies choosing Merimen”*. In sum, with the combination of high willingness to learn and the beliefs and knowledge about Merimen as a user-friendly technology gives a strong positive effort expectancy indication in Sapphire case.

In addition, Sapphire believes that training material is one of the existing documents that supports the effort expectancy factor of Merimen in the company. The training material provided by Merimen contains full information about the product and services as well as its step-by-step which could give a better picture of Merimen technologies without giving another extra effort to figure it out themselves. Merimen’s official website page also contains full information about the product and services Merimen. This could help Sapphire as the potential adopter to preview Merimen’s products such as ePolicy, eClaims and Merimen Online Solution.

#### **4.4.4 Social influence**

It revealed in this section that the most important aspect of social influence as a deciding factor in technology acceptance is the application of Merimen as a mandatory requirement from Sapphire’s major partner in the business. It is stated from one of the head division of Sapphire company that Merimen is one of the requirements for their partner companies. One of the heads said, *“one of our big partners made this technology as one of the requirements, we also think this kind of technology will improve our company either way”*. Furthermore, the company would also give Merimen training for every admirative staff for being supportive. They also believed Merimen would give them satisfaction as it is stated, *“never heard many complaints from fellow mates or workshop manager from another company so far”*. The Sapphire company expressed that, Merimen would not consider as a strong status symbol. It would very helpful however, it is believed the quality of work is the real status symbol for them.

In this case, a neutral feedback from fellow partner and the insurance industry in general were enough to sway the company to switch and apply Merimen. Another fact interviewer received from the interviewees was that over 60 percent of insurance companies have used, experienced Merimen in general, meaning that Merimen is widely adopted and thus have been proven to work as intended by other users, increasing the acceptance rate of Merimen.

More and more major player in the industry starts to adopt the technology, this condition exerts more pressure on the middle and lower segment player to integrate their system to match what the big players are using. For example, a tier-1 insurance company with high market share applied Merimen as their all in one solution system, the application will not be sufficient if not all stakeholders take part and use the same system, therefore the auto part suppliers will also join in, so does the workshop which the insurance company partnered with, causing potential future partner insurance who wants to join in to be persuaded in applying the same system, for the sake of efficiency and streamlining of service, production and management processes. In this case, Sapphire is not a tier 1 insurance company, therefore it has less bargaining power or option to pick its own system which suits the company and most likely forced to adapt with the industry standards are.

Moreover, along with the perceived image of the new technology coming from peer review of fellow the employee in the same insurance industry will all have a certain percentage in shaping the decision to make. Another statement that strengthened findings in Sapphire social influence factor on intention to use, as one head stated, *“suggestions from colleagues for adopting a supporting system in the claim sector is not a new thing for me, indeed it was given more consideration, however internal part has to be bold first, especially to invest a new technology in the organization”*. Therefore, these reasons will ultimately lead to the final decision of the Sapphire to perform Merimen adoption.

#### **4.4.5 Facilitating conditions**

For the facilitating conditions, the Sapphire believed that Merimen does not require any specific facilitation, as the basic IT facilitation as a computer, and internet connection are the main requirements needed. As the company already in the dealing price stage with Merimen team, they heard that Merimen team itself will give training for the staffs. In terms of training itself, one interviewee also expressed that implementation of Merimen is welcomed, however the subject has no interest in assisting the process of training itself, but rather prefer if Merimen provided comprehensive support and staff training so that the management could apply the technology without any technical troubleshooting in the future. Furthermore, the interviewees themselves stated that they took part in training that the in regards of Merimen operation, in which performed by qualified trainer which gave them extensive knowledge of the system. It is also believed that Merimen would fit the style of work of their company as

overall stated that “it could help to make the job done easier also very details and it gets very easy for checking the system anywhere for anyone with high mobility”.

Delving deeper into the interviewees’ background, it was clear that the stance originated to the habit of traditional pen and paper documentation and processes for over 20 years, rather than relying on all in one solution, which in this case, Merimen. The subject age was also in the mid-50’s, implying that the subject might have been more comfortable with familiar technology and relatively not as eager to learn and apply new technology compared to younger generation employees. However, the interviewees who both have high position in Sapphire company showed the readiness to facilitate the employees for the positive benefits outcome in their company.

In addition, there are numbers of emails supporting the facilitating condition factor of Merimen in Sapphire. Several emails of Sapphire are from Merimen regarding introduction of its features and innovation. This shows how Merimen try to be attentive and friendly to potential adopters like Sapphire. The training material is also the form of facilitating conditions from Merimen on introducing their technology. The training material is included on a presentation given by Merimen official team to Sapphire. Furthermore, Merimen’s official website page provides legitimate tools of the products and services to equip potential adopter on how to operate Merimen effectively.

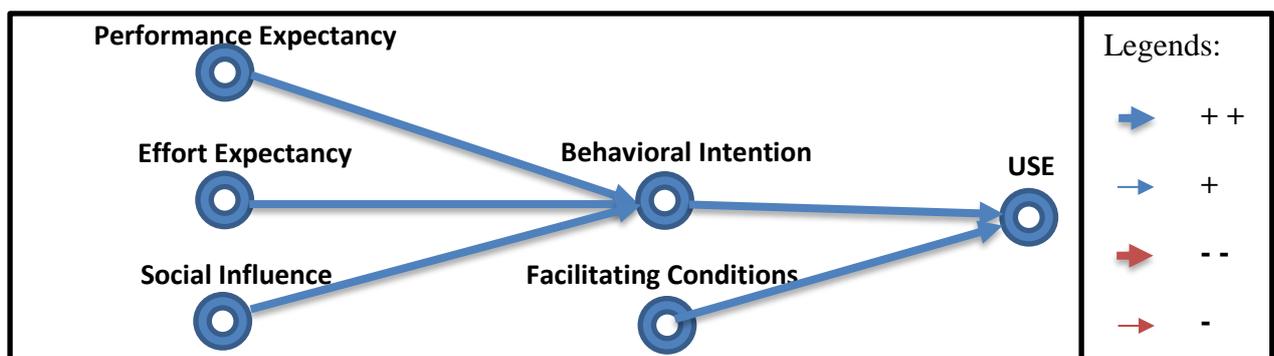


Figure 7. Map of UTAUT framework in Sapphire company.

#### 4.5 Cross-case analysis

A cross-case analysis was used to determine which factors are considered when reflecting UTAUT constructs based on each company’s findings. Cross-case analysis enables researchers to delineate the combination of factors that may have contributed to insurance companies’ intention to use Merimen technologies. This analysis allows the researcher to

compare cases from four different companies along with each construct’s perception based on the theory. It provides opportunities to learn from different cases and gather critical consideration when using new technologies. Symbols on this cross-case analysis represent the existences of the constructs within the company. It shows how the findings on each company may differ from the theory. All the factors mentioned in the analysis are constructed from both theory and findings. It could be seen on the analysis whether each factor is mentioned in the theory (T+), not mentioned in the theory (T-), discovered in the findings (F+) or undiscovered in the findings (F-).

Table 7. *Cross-case analysis*

<i>UTAUT</i>	<b>Theory (T)</b>	<b>Findings (F)</b>				<b>Factor</b>
		<b>Heliodor</b>	<b>Emerald</b>	<b>Ruby</b>	<b>Sapphire</b>	
<i>Performance expectancy</i>	Quicker, effective, efficient	++ (Faster, efficient, improve performance)	+	++ (Helpful, faster)	++ (Faster, efficient, higher productivity)	T+F+: Speed, Efficiency T+F-: Effectiveness T-F+: Helpfulness, Performance, Productivity
<i>Effort expectancy</i>	Easy, user-friendly	+	+	++ (Simple, enthusiast, user friendly)	++ (User friendly, enthusiast, less time to master)	T+F+: Ease of Use, User-Friendly T-F+: Enthusiasm, Time consumption

<b><i>Social influence</i></b>	Influenced by environment (internal & external)	-- (high pressure from internal / superior)	+ (High influence from external)	N/A	++ (High influence from external)	T+F+: Environment Influences
<b><i>Facilitating condition</i></b>	Well facilitated, easy to adopt	++ (Facilitation very well provided from internal and external, fit with working style, constantly improving the facilitation)	++ (Facilitation is very well supported, fit with working style, handy, constantly improving)	- (Lack of facilitating condition, not well prepared for troubleshooting, fits well with working style)	++ (Ready to provide good facilitation, believe comprehensive training from Merimen will be provided)	T+F+: Well Supported Facilitation, Ease of Adoption T-F+: Suitability, Facilitation Improvement
<b><i>Behavioral intention</i></b>	Intention to use	- (expensive)	+ (long term usage)	++ (long term usage)	++ (willing to use)	T+F+: Intention to Use T-F+: Usage Period, Price

Notes: The symbols represent the existences of the constructs within the company. Therefore, the table can be interpreted using the following template: “Within (company), there is a [high / medium] [positive / negative] (construct)”; T+, mentioned in theory; T-, not mentioned in theory; F+, mentioned in finding; F-, not mentioned in findings.

#### 4.6 Explanation of cross-case analysis

First, based on the theory, the performance expectancy construct would benefit the company’s speed, effectiveness and efficiency in using technology such as Merimen. The main findings on the performance expectancy construct from the four cases show that the majority of the results indicated high positive performance expectancy. It is worth pointing out the fact that from the Heliodor and Ruby showed Merimen as a need to produce a well-performance result. The Sapphire as the potential adopter believed that Merimen could give

many improvements especially as far as the manual work this company used is concerned. Out of the four companies, Emerald was the only one which indicated a medium positive performance expectancy. The interview result revealed that Emerald has used other similar technology previously that made Emerald's performance expectancy not high but still positive as this company agreed that Merimen has more advantages. Therefore, it can be seen from the cross-case analysis that the factors are speed, effectiveness, efficiency, helpfulness, performance and productivity.

Second, based on the theory, the effort expectancy construct would benefit an easy and user-friendly experience of using technology such as Merimen. Regarding effort expectancy, the results showed mainly a difference based on previous experiences. For instance, Ruby as the new adopter and Sapphire as the potential adopter showed a high motivation level to learn, as they believe Merimen to be a beneficial technology. It was what made them enthusiastic about using it compared with the manual use. However, Heliodor case showed the enthusiasm to learn to be relatively lower, which can be seen from the way they prefer to ask the Merimen official team than try to learn it by themselves. Furthermore, Emerald that has previous experience with similar technology, also stated that it is effortless to learn operating Merimen. From the case of Heliodor and Emerald, the researcher could see that in terms of ease-of-use, companies with experience showed that it is effortless to use Merimen but lack enthusiasm. Thus, the willingness of its human resource and management to apply and commit to the technology gives an impact on the degree of the effort expectancy. Therefore, it can be seen from the cross-case analysis that the factors are ease of use, user-friendly and time.

Third, based on the theory, the social influence construct described an individual intention to use technology such as Merimen is affected by environment influence (internal or external). The social influence construct has provided various insights based on the results of the interviews. It showed interesting results with none of the companies having the same outcome. The results showed that the high indication of social influence in Heliodor and Sapphire has a huge impact on the use or adoption. In Heliodor, social influence was marked with a highly negative influence because of the pressure within their internal company where employees with higher positions believe that Merimen is an expensive technology and want their employees not to use Merimen. In contrast, in Sapphire highly positive influence occurred from the external companies which put pressure on this company in order to make it adopt Merimen as a necessity to collaborate with the partner. A medium indication from

Emerald showed that this company did not adopt the technology as a result of the influence from others. However, they admitted that using a technology like Merimen can enhance their status social. Meanwhile, a non-applicable indication from Ruby can be seen from their statement that they adopted Merimen for the benefit of the company and they were not influenced by any party in adopting this technology. Therefore, it can be seen from the cross-case analysis that the factor is environment influences (internal or external).

Fourth, based on the theory, well-supported facilitation and ease of adoption could reinforce the use of technology such as Merimen. In terms of facilitating condition, the company plays an important role in facilitating the use of Merimen and maximizing the use of Merimen Official Team services. Heliodor has been using the technology for a long time, and therefore it already knows what the best thing for facilitating the employee to use Merimen. Emerald used other technology previously. Thus, the basic knowledge of operating already existed. In both Heliodor and Emerald, it was stated that they have extensively utilized Merimen Official Team services. Therefore, they both have a highly positive facilitating condition in the way they support the Merimen use. Sapphire received training and introduction to use the technology from the official Merimen trainer. They felt that they are already prepared with the basic facilitation to accommodate the employee and they also felt that Merimen Official Team supports them well for the training and customer service. The fact that the perceptions of the support resources are already available, Sapphire marked with also a high positive facilitating condition to adopt Merimen. Meanwhile, Ruby is a newcomer, the company should learn more about how to optimize the facilitation for using Merimen. In fact, they once had a lack of facilitating condition that led to temporary nonuse behavior. As this technology needs to sustain and less problem occur in maintaining its business process, Merimen shows its capability of managing and develops a more efficient application that supports customer's needs. It makes Merimen hard to be replaced. Therefore, it can be seen from the cross-case analysis that the factors are well-supported facilitation, ease of adoption, suitability and improvement.

Fifth, based on the theory, behavioral intention construct is affected by users' intention to use Merimen. It was shown from the interview results that performance expectancy, effort expectancy and social influence can affect the behavioral intention. It can be seen that Emerald which has medium positive in these three constructs has a medium positive behavioral intention. The Sapphire which has a highly positive result in these three constructs also has highly positive behavioral intention. Moreover, another finding is that high

influences from certain constructs could affect the outcome of the behavioral intention. For instance, the high negative social influence in Heliodor can result in a negative behavioral intention even though the other two constructs are positive and highly positive. In Ruby's case which showed the high positive in performance expectancy and effort expectancy, a high positive behavioral intention can occur even though there is no social influence. Therefore, it can be seen from the cross-case analysis that the factors are intention to use, usage period and price.

# 5 Discussion & conclusion

This research provides insight into how the UTAUT described Merimen implementation in insurance companies. The main findings of the results are shown in this section. This section also contains implications, limitations, and conclusion of this research.

## 5.1 Theoretical implications

This study was using the UTAUT model that was created from five main constructs which are performance expectancy, effort expectancy, social influence, facilitating condition, and behavioral intention. Based on these constructs Merimen technology acceptance in four Indonesian insurance companies revealed unique findings and different outcomes from each company. This finding is in line with the discovery from decades ago that showed a different group of people can have a diverse expectation even in a specific particular technology (von Hippel, 1986; Ulwick, 2002).

Starting from the performance expectancy construct as “the degree to which an individual believes that using technology would help the person to achieve gains in work performance” (Venkatesh et al. 2003, p.447). Based on the theory, performance expectancy construct reflects the performance perception of the Merimen user such as being less time-consuming, quick response, and effective claim service. In this study it can be assumed that performance expectancy is an important aspect of behavioral intentions to use Merimen.

Therefore, this core construct provided a sub-research question:

*SRQ1: Which organizational or personal factors are considered when employees of insurance companies reflect on the performance expectancy of Merimen?*

The main findings on the performance expectancy construct from the four cases show that most of the results indicated high positive performance expectancy. Most participants agreed with the benefit of Merimen as a new technology that enhances the performance of work in the way of efficiency. Thus, it is clearly shown that this construct is highly concentrated on task accomplishment (Eckhardt et al., 2009). For instance, Heliodor and Ruby were showing Merimen as a need to produce a well-performance result. A difference was found in the Emerald case which experience less excitement compared to the other companies as

according to this company does not consider a technology like Merimen a new breakthrough in claim management area (Weber, 1987).

In the Sapphire case as the potential adopter, it is believed that Merimen could give many improvements compared to manual work. Out of the four companies, Emerald was the only company which indicated medium positive performance expectancy. The interview results revealed that Emerald had used other similar technology before that made Emerald's performance expectancy lower than others but still positive as this company agreed that Merimen has more advantages. Therefore, the cross-case analysis determined the factors that considered when reflecting the performance expectancy are speed, effectiveness, efficiency, helpfulness, performance and productivity.

The second most positive construct is the effort expectancy defined as "the degree of ease associated with the use of technology" (Venkatesh et al. 2003, p. 449). Based on the theory, effort expectancy construct reflects the difficulty level perceptions of Merimen user. UTAUT described that effort expectancy has positive effects on performance expectancy which both results in the behavioral intention (Venkatesh et al. 2003). In this study it can be assumed that effort expectancy is an important aspect of behavioral intentions to use Merimen.

Therefore, this core construct provided a sub-research question:

*SRQ2: Which organizational or personal factors are considered when employees of insurance companies reflect on the effort expectancy of Merimen?*

The results showed mainly the differences in previous experiences. For instance, Ruby as the new adopter and Sapphire as the potential adopter showed a high motivation level to learn, as they believe Merimen is a beneficial technology, which made them enthusiastic about using it. However, from Heliodor case, it was shown that the enthusiasm to learn is relatively low as they prefer to ask the Merimen official team than try to learn it by themselves. Furthermore, Emerald that has previous experience with similar technology also stated that it takes less effort to learn how to operate Merimen. From the case of Heliodor and Emerald, the researcher could see that in terms of ease-of-use, companies with experience show it is effortless to use Merimen but they lack enthusiasm. Thus, the willingness of its human resource and management to apply and commit to the technology gives an impact in the degree of the effort expectancy.

The results also revealed that Merimen is a user-friendly technology with minimum effort. In a research done by Teece (2010), it was said that marketing may quickly bring new user, but user-friendliness and performance is the one that will keep them stay. The more the product or technology is user-friendly and intuitive, the easier it will be to penetrate the market and stay in the market (Teece, 2010). Furthermore, the effort expectancy construct contributes some findings in Merimen technology acceptance such as clear distinction based on the enthusiasm between the new or potential adopters and the adopters which are already more familiar with technology like Merimen. It was revealed that to accept a technology more, enthusiasm gives an influence on the effort of the user (Watson, 1990). Therefore, the cross-case analysis determined the factors that considered when reflecting effort expectancy are ease of use, enthusiasm, user-friendly and time.

Social influence construct indicated varied findings. This third construct described as the degree to which an individual perceives that important others believe that person should use the technology (Venkatesh et al. 2003). Based on the theory, social influence construct reflects factors from the environment which causes the effect for instance from friends, colleagues, or overseer opinions on the user (Lopez-Nicolas, Molina-Castillo, & Bouwman, 2008). The opinions would affect users' adoption and usage of Merimen. In this study, it can be assumed that social influence is another important aspect of behavioral intentions to use Merimen.

Therefore, this core construct provided a sub-research question:

*SRQ3: Which organizational or personal factors are considered when employees of insurance companies reflect on the social influence of Merimen?*

The main findings found in this construct showed high indication of social influence in Heliodor and Sapphire which also has a huge impact on the use or adoption. In Heliodor case, the influence of top-level position could affect the behavioral intention of lower position employees which results in loss of usage intention. Leadership factors in Heliodor seemed to affect the company for the technology innovation through internalization / personal identification which then encouraging opinions of the employees (Henry, 2001; Nutt, 2002; Yukl, 2002). When colleagues such as executives are positive towards a transformation in the organization, other workers tend to follow this transformation as well (Eckhardt et al., 2009). This effect was contrariwise in Heliodor, where the employees are discouraged to use the technology because the executives told them not to. The motivation for this discouragement

was mainly because of the Merimen's cost. With regards to the cost factor, this study seems to be in line with Dodds et al. (1991) idea that consumers have a trade-off between perceived benefits of the technology and the financial charge for using it. Apparently, Heliodor thought that the perceived benefit of Merimen is outweighed by its considerably expensive cost.

A medium indication from Emerald showed that this company did not adopt the technology as the cause of others influence. However, they admitted that using a technology like Merimen enhances their social status. In Sapphire's case, the research found that this company has the most optimistic case compared to others even though this company has not used Merimen yet. Based on the findings, it showed that social influence plays a critical role behind Sapphire's surprising results. On the contrary, the finding on Ruby showed that it could be assumed due to the high positive performance expectancy and effort expectancy, these determinants could produce behavioral intention even without the support from social influence. Therefore, the cross-case analysis determined the factor that considered when reflecting social influence as environment influences (internal or external).

Facilitating condition is the last construct described as the degree to which an individual believes that an organizational and technical structure exists to support the use of the technology (Venkatesh et al. 2003). Users need an Internet connection to use Merimen which requires technology support such as a computer, laptop or smartphone. It means that users need to spend extra money on electricity, data use, and other fees for the transaction. Operational skills will also be included. These are the necessary resources required to make the user adopt Merimen. Therefore, it is assumed that the technical methods such as infrastructure and knowledge support have a direct correlation to the Merimen user behavior.

Therefore, this core construct provided the last sub-research question:

*SRQ4: Which organizational or personal factors are considered when employees of insurance companies reflect on the facilitating condition of Merimen?*

In terms of facilitating condition, the results showed that the company plays an important role in facilitating and maximizing the use of Merimen and Official Team services. Heliodor has already used the technology for a long time, they already know how to facilitate the employee to use Merimen. Emerald used other technology previously. Thus, the basic knowledge of operating had already existed. In both Heliodor and Emerald, it was stated that they have

extensively utilized Merimen Official Team services. Therefore, they both have a highly positive facilitating condition in the way they support the Merimen use.

On the other hand, Sapphire received training and introduction to use the technology from the official Merimen trainer. They feel they are already prepared with the basic facilitation to accommodate the employee and they also feel that Official Merimen Team support them well for the training and customer service. The fact that the perceptions of support resources are already available, Sapphire marked with also a high positive facilitating condition to adopt Merimen. Meanwhile, Ruby as a newcomer company should learn more about how to optimize the facilitation for using Merimen.

However, this research found a lack of facilitating condition will interfere with the usage intention of the user even though the other constructs were positive, as Ruby's case had shown. Brown and Venkatesh (2005) defined facilitating conditions as the way adopter or potential adopter perceive the resources and support available to perform a behavior. This technology needs to sustain, and fewer problems occur during maintaining its business process, Merimen shows its capability in managing and develops a more efficient application that supports customer's needs makes Merimen hard to be replaced. Therefore, the cross-case analysis determined the factors that considered when reflecting facilitating condition are well-supported facilitation, ease of adoption, suitability and improvement.

The aim of this study is to investigate users' perceptions towards the practice of Merimen technologies use in the insurance companies in Indonesia. To get a better understanding of the users' perceptions of Merimen technologies acceptance and adoption, the UTAUT model is used in this research. A benchmark about knowledge and experience by exploring the employees in the insurance companies will be provided in this research. It could show the impact of technology acceptance and the intention to adopt Merimen technologies at different functional levels in one to another company. This study will also explain potential implementation problems and reasons for resistance and consider the possibility that may occur before adopting technology in the company. Based on the statement above, to reach the research aim, the following main research question was formulated:

***How can the Merimen technologies acceptance and adoption in Indonesian insurance companies be explained using UTAUT?***

Each construct of UTAUT applied in this research describes the Merimen technologies acceptance and adoption in Indonesian insurance companies. Speed, effectiveness, efficiency, helpfulness, performance and productivity are the factors that considered when reflecting performance expectancy in the company. Ease of use, user-friendly and time are the factors that considered when reflecting effort expectancy in the company. Environment influences both internal and external are the factors that considered when reflect social influence in the company. Lastly, well-supported facilitation, ease of adoption, suitability and improvement are the factors that considered when reflect facilitating condition in the company.

This research has determined some remarkable findings. One of them can be seen in Sapphire with the most positive results as the potential adopter. According to Parasuraman (2000), the individual with optimism and innovativeness in addition with a slight discomfort and insecurity is more likely to adopt a new technology. It is in line with the Sapphire situation based on the result. However, it is necessary for Sapphire to consider the facilitating condition as Heliodor and Emerald need time to make it optimize and Ruby as the new adopter struggled with it.

Another interesting finding can be seen in Heliodor's case on its social influence. It has been Merimen user for more than ten years. However, employees who work for Merimen believe that the important persons in their company have a significant influence on them for the usage of Merimen. The top-level position of Heliodor raised the awareness of the employees about Merimen being an expensive technology as their aim was to make the employees want to replace Merimen with another technology that has more benefits. According to the interviewees' answers, it seems that employees started to get to become aware of the high cost of Merimen. It can be assumed with this strong factor of social influence, in the future the top-levels can also have a powerful influence on the employees' intention to not use Merimen. This might be a concern of Merimen to maintain the relationship with a user like Heliodor through innovation updates and regular communication considering they are one of the social influences that encourage potential users like Sapphire to use Merimen. This also might affect the longer period of usage as a user would feel more valued and desirable as well as differentiate Merimen from other technologies.

In addition, this prior research indicated the company with less experience of technology like Merimen tends to have higher behavioral intention. It is the one who can see the differences between manual work and work with technology. They can truly appreciate the benefit

because they compare this technology with manual work whereas, the one with experience tends to have medium positive and negative because they can hardly see the difference compared to the previous one. And the other ones that have used it for a long time even want to find something better than Merimen or something similar but with a lower price. In general, this prior work offers new insights by explaining UTAUT's constructs boundaries condition that could be expanded broader and show a different point of view for consideration regarding this technology acceptance model.

Through this research, one can easily see the determinants of technology acceptance and adoption within the model more thoroughly by using a qualitative approach to fully draw a picture of the reasoning and perception of potential users regarding their technology acceptance and adoption and more specifically the way the role of several determinants plays in their behavior. It also provides concrete motivations and impression as well as context sensitivity rather than result based on Likert-scale score. This investigation intends to advance the body of knowledge about technology acceptance and adoption by applying this model to a specific context in terms of the field and geographical, in this case in insurance companies located in Indonesia. The context is currently underrepresented in the technology acceptance field and only a few research that has been done in that context. It embeds the technology acceptance and adoption of specific organizational contexts, focusing on similarities and differences of multiple organizations. Thus, the findings from this research contribute by giving an explanation and suggestions on the determinants factor of technology acceptance and adoption in the organization.

## **5.2 Practical Implications**

This study not only contributes scientifically, but the results also contain useful information and insights for organizational practitioners especially due to the organization context this research provides. An organization which intends to adopt a new technology could learn from this research about the method that an organization could apply to check or support employees' technology acceptance. This method could warn an organization against adopting not suitable technology which is vital since investing in new technologies is expensive.

An organization could find a deep understanding of the critical factors affecting the acceptance and use of Merimen in insurance companies based on the cross-case analysis of the research. For instance: to create a better performance expectancy, an organization can

familiarize employees with technology before adopting it. This research could also act as a tool to increase the insurance company's legitimation or accountability towards customer such as accuracy rate for claims and susceptibility to new technologies. Furthermore, pre-testing a technology with a specialized trainer could enhance effort expectancy by making the employees gain knowledge on the future technology they would use and understand it more. The strong influence of performance expectancy and effort expectancy on the adoption of new technologies such as Merimen suggests that work-related benefits of implemented systems must be user-friendly, improve performance and productivity, they should be viewed as relatively easy to use. An awareness of these effects on the system adoption can help develop and accelerate the process of the implementation.

Through this research, we could see that social influence can make an organization adopt a new technology using pressure a stakeholder creates. By way of example, Sapphire is required to adopt Merimen as one of the contractual terms with their most influential partner. Fostering an environment from the top down and bottom up perspective where the use of technology is desirable could do much to facilitate the implementation process.

The other finding shows that facilitating condition in an organization encourages employees' willingness to adopt new technology. By introducing facilitating condition, a company can make employees feel encouraged to use certain technology to complete a task. Adequate facilitating conditions (continuous training and technical support to users) also play an important role in technology use. The expansion of Merimen training to enhance the computer and internet skills of the employee will also increase positive intention and provide them with the required knowledge and capabilities to adapt with new technologies. A high quality and stable internet connection will encourage insurance employee to use new technologies because it will enable them to observe the difference between performing service using an online platform as compared to the traditional method. It could also lower the amount of troubleshoots that may occur if the internet connection is slow and unstable. Therefore, this research could give a better picture for an organization in technology acceptance prediction of intention and behavior associated with new technology use by using UTAUT.

### **5.3. Limitations**

The results of this research were interesting regarding UTAUT model usage with the aim of exploring and understanding more deeply about technology acceptance in the use of Merimen technology in the insurance company in Indonesia. Inevitably, this research also has some limitations. However, these limitations led to useful inputs for future research.

This study examined four different insurance companies with different organizational background. However, the scope of this study was limited in terms of cultural aspect. The samples in this research have a homogeneous cultural background. All participants are Indonesian nationalities who currently work and live in Indonesia. In future research, considering the cultural aspect would further enhance the quality of the result as those aspects would help to give interesting insights.

Since the result of the Sapphire case sourced from participants with a similar position which both are the head position in the company, it could have influenced the results obtained. As in the company, there was no other potential participant who has deep knowledge about Merimen at that time, thus the researcher took the two key persons of the company. This company showed highly positive results which predict an adoption will occur. However, this finding can be restrictive, as it does not include the acceptance of the employee individually. We suggest potential adopter like Sapphire to conduct an additional user acceptance test during and after the implementation. The result from current pre-implementation phase then combined with the future results as a longitudinal study to get a better insight about Merimen acceptance.

The current investigation was also limited by the long distance between the researcher and interviewee. Many noise and distraction occurred during the online interview. For instance, the poor internet connection, etc. It is important to bear in mind that this problem could affect the mood or even the answer. There is abundant room for further progress in determining the distance matter on conducting an interview. It suggested using a face-to-face interview which assumed would be more effective for a depth interview to gain a rich dataset.

Another limitation of the research was related to the method this research adopted. The researcher used a qualitative method for the research. For more comprehensive results of data collection, it is also possible to use a mixed method which is qualitative and quantitative at once. By using both methods, the strengths of each method can contribute to the weaknesses

of one and other. For instance, quantitative method is ineffective in understanding the setting or context in which individuals perform, something that qualitative method can contribute for. Contrariwise, qualitative methods are seen as a method that can produce a bias interpretation made by researchers and difficulties in generalizing findings to large groups, which are not the weaknesses of the quantitative method. At first, the researcher wanted to use the mixed method. However, it found out that there were not enough potential respondents in some companies which in those companies there were not many employees who are focusing in Merimen use and fit as a respondent. In the end, it was not possible to conduct this research using the mixed method. Therefore, it is suggested for the future research to try using a mixed method to gain even more comprehensive data if it is possible.

## **5.4 Conclusion**

In this investigation, the aim was to answer the following research question: How can the Merimen adoption in Indonesian insurance companies be described using UTAUT? This study has shown the most interesting finding such as the importance of each UTAUT constructs may differ for various companies. There are constructs might outweigh other constructs and resulting in behavioral intention despite the lack or non-existence of the other. Another interesting fact is that each of these constructs is encapsulated various factors, for instance, the result of performance expectancy could be changed in the presence of excitement and previous experience of using the similar technology, effort expectancy could be affected by the enthusiasm, and a high social influence could occur by a high pressure from both within or external influence.

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## Appendix A: Participation request email

Dear ...,

Di email ini saya akan memberikan beberapa pertanyaan yang sifatnya santai dan terbuka untuk perkenalan dan masukan sebelum masuk ke tahap interview.

Sebagai sekilas gambaran, tujuan dari Research saya disini adalah:

Untuk mengevaluasi penerimaan dan penggunaan teknologi Merimen yang merupakan teknologi yang relatif baru di industri asuransi di Indonesia.

Di negara berkembang seperti Indonesia, banyak inovasi teknologi informasi (TI) baru muncul, terutama di industri-industri penting. Diharapkan inovasi akan memungkinkan peningkatan efisiensi dan efektivitas perusahaan. Namun, tanpa penerimaan (Technology Acceptance), pengguna/karyawan tidak akan mendapatkan hasil yang efisien dan manfaat dari teknologi baru ini.

Berikut pertanyaannya:

1. Apakah sebelumnya ada teknologi yang mirip dengan Merimen yang pernah diaplikasikan di (perusahaan asuransi)?
2. Sudah sekitar berapa lama (perusahaan asuransi) mengaplikasikan Merimen?
3. Apakah dengan adanya Merimen, karyawan di (perusahaan asuransi) menjadi belajar dan mendapatkan skill baru di bidang TI yang berhubungan dengan dunia Asuransi dan Claim?
4. Apakah menurut anda Merimen merupakan cikal bakal teknologi modern di dunia Asuransi di Indonesia dan teknologi semacam ini akan terus berkembang nantinya?
5. Apakah bersedia apa bila saya nantinya ingin melakukan interview lebih dalam?
6. Apakah menurut anda Research ini akan bermanfaat untuk (perusahaan asuransi)?
7. Apakah ada masukan atau saran?

Apabila ada hal yang kurang jelas, saya sangat terbuka untuk pertanyaan apapun yang berhubungan dengan Research ini.

Terimakasih banyak atas waktunya dan jawabannya.

Best regards,

Fachriyan M.

## **Appendix B: Interview question guide**

**(adapted from: Yustina, 2017)**

Jenis Kelamin:

Usia:

Posisi dalam Perusahaan:

### **PERFORMANCE EXPECTANCY**

Apakah Merimen bermanfaat bagi anda?

Apakah Merimen memungkinkan untuk menyelesaikan tugas dan mengirimkan informasi lebih cepat?

Apakah Merimen meningkatkan produktivitas dalam bekerja?

### **EFFORT EXPECTANCY**

Apakah Merimen cukup jelas dan mudah dimengerti?

Apakah anda dapat menguasai penggunaan Merimen dengan mudah?

Apakah anda dengan mudah mengoperasikan Merimen?

### **BEHAVIORAL INTENTION**

Apakah anda akan tetap menggunakan Merimen selama anda bekerja di perusahaan anda ?

Apakah anda memprediksi bahwa anda akan terus menggunakan Merimen selama anda bekerja di perusahaan anda?

Apakah anda berencana untuk terus menggunakan Merimen selama anda bekerja di perusahaan anda?

### **SOCIAL INFLUENCE**

Apakah orang yang penting di perusahaan anda berpikir bahwa anda harus menggunakan Merimen?

Apakah secara umum, perusahaan anda telah mendukung dalam penggunaan Merimen?

Apakah memiliki Merimen merupakan simbol status di perusahaan anda?

Jawab :

### **FACILITATING CONDITIONS**

Apakah anda memiliki sumber daya yang diperlukan untuk menggunakan Merimen?

Apakah bimbingan tersedia bagi anda disaat anda memilih menggunakan Merimen?

Apakah penggunaan Merimen sesuai dengan gaya pekerjaan anda?