Factors Affecting Community's Intention to Use Lestari Applications Through the Umega Model

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Abstract: This study's goal is to utilize the UMEGA model to examine the factors influencing people's tendency to use the NTB Lestari Application. The framework model for this study. this study examines how much the UMEGA variable affects users of the NTB Sustainable Application's level of quantitative behavioural intention. A quantitative approach was used for this study is methodology. The framework model for this study was the Unification Model of Information Technology Act Deployment or UMEGA. A quantitative approach was used for this study's methodology. The primary data came from a survey consisting of a questionnaire completed by 92 individuals in total. Using the SmartPLS 3.0 program, the Partial Least Square (PLS) approach was used for data analysis. According to the findings of the research, 1) Performance Expectations influence Attitudes, 2) Business Expectations influence Attitudes, 3) Social Influences influence Attitudes, 4) Facility Conditions influence Business Expectations, 5) Attitudes influence Behavioral Intentions (e-government), 6) Facility Conditions have no effect on Behavioral Intentions, and 7) Perceived Risk has no effect on Attitudes. It is necessary to increase public awareness about the safety of the NTB Sustainable Application and network infrastructure, and this must be done in a way that is convincing to the general public and visitors.

Keywords: electronic government; UMEGA; lestari applications; zero waste

Abstrak: Tujuan dari penelitian ini adalah untuk menyelidiki unsur-unsur yang mempengaruhi kecenderungan masyarakat untuk menggunakan Aplikasi Lestari NTB dengan menggunakan model UMEGA. Secara khusus, penelitian ini bertujuan untuk menyelidiki sejauh mana variabel UMEGA berdampak pada tingkat niat perilaku kuantitatif yang ditunjukkan oleh pengguna Aplikasi Berkelanjutan NTB. Pendekatan kuantitatif digunakan untuk metodologi penelitian ini. The Unified Model of Electronic Government Adoption atau sering dikenal dengan UMEGA merupakan model kerangka kerja yang digunakan dalam penelitian ini. Pendekatan kuantitatif digunakan untuk metodologi penelitian ini. Data primer berasal dari survei yang terdiri dari kuesioner yang diisi oleh 92 orang secara total. Analisis data dilakukan dengan metode Partial Least Square (PLS) dengan menggunakan aplikasi SmartPLS 3.0. Menurut temuan penelitian, 1) Ekspektasi Kinerja mempengaruhi Sikap, 2) Ekspektasi Bisnis mempengaruhi Sikap, 3) Pengaruh Sosial mempengaruhi Sikap, 4) Kondisi Fasilitas mempengaruhi Ekspektasi Bisnis, 5) Sikap mempengaruhi Niat Perilaku (e-government), 6) Kondisi Fasilitas tidak berpengaruh terhadap Niat Perilaku, dan 7) Persepsi Risiko tidak berpengaruh terhadap Sikap. Perlu adanya peningkatan kesadaran masyarakat tentang keamanan Aplikasi Berkelanjutan NTB dan infrastruktur jaringan, dan hal ini harus dilakukan dengan cara yang meyakinkan bagi masyarakat umum dan pengunjung.

Kata kunci: electronic government; UMEGA; sustainable applications; zero waste

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INTRODUCTION

Information and communication technology development in Indonesia is getting faster and faster. Additionally, its existence can provide exact and accurate information demands. According to a survey completed by the online reputation management tool Hootsuite, there are 175.4 million active social media users in Indonesia from now to the end of January 2020. This shows that 272.1 million Indonesians, or nearly 65 per cent of the country's population, are connected to the Internet. Indonesia has a total population of around 272.1 million people. In 2019, there were about 25 million more people in Indonesia who used the Internet than there were in 2018. This is an increase of approximately 17% (Suluh et al., 2022). From 2019 to 2020, Indonesia's internet users have increased significantly (Michelucci & De Marco, 2017).

Based on research results from the HootSuite social media management platform, Indonesia has great potential in developing information and communication technology, especially for the public sector. The Government as an institution providing goods and services to the public/society (public good and service provider institution) must have a management pattern that can present government practices that make it easier for the public to obtain services (Anthopoulos et al., 2016).

Information communication technology in the use public sector has developed since the 90s with the term electronic government, digital Government, or virtual state. In the context of information and communication technology development in general, e-government development projects have become part of national policies worldwide (Kurniawan et al., 2022). Globally, e-government projects still need to be improved in providing digital public services focused on optimizing transactions, increasing transparency and expanding services online (Kurniawan et al., 2023).

Information technology that enables and boosts the effectiveness of government services provided to people, businesses, corporations, and agencies is called e-government. Electronic Government is another name for e-government. One of the nations that has made many attempts to establish and create an e-government system is Indonesia. These initiatives have been made in several different nations. Before this, the National Strategy for the Advancement of E-Government in Indonesia was outlined in Presidential Instructions of the Indonesian Number 3 of 2003. 2003 saw the publication of this directive. The first edition of this manual was released in 2003. On the other hand, there is already a royal general framework for advancing e-government in Presidential Regulation Number 95 of 2018 Concerning Analog synth Government Systems (Ameen et al., 2019).

Creating an information website/site in 2001 marked the beginning of Indonesia's egovernment development. This website saw substantial expansion, gaining 247 domains. There are 3,903 options. Id domains as of January 2018, and the number keeps rising. However, it is evident from the United Nations e-rating Government's survey of all countries on earth, including Indonesia, that the concept of e in Indonesia still faces challenges, some of which are significant (Mensah et al., 2020). Information and communication technology advancement has made it possible to build solutions that increase the efficiency of public services by relying on sound governance (Kassen, 2022). To successfully implement e-government, it is essential to ensure that all necessary components, including human resources, rules, a budget, facilities, and infrastructure, are prepared (Astrid et al., 2020). One of the objectives of implementing egovernment technologies across government entities is to increase the calibre of services offered to the general people. When seen from this angle, a robust commitment on the part of the Government is required to pioneer and initiate new things inside the bureaucracy. Using e-government for the bureaucracy will be a viable solution for change in the direction of improved service (Manoharan & Ingrams, 2018).

Guidelines for Regional Portal Infrastructure Development, Guidelines for Developing Plans for e-Government Institutions, Guidelines for Implementing ICT Training in Support of e-Government, and Guidelines on Organizing Local Government Websites were some of the guidelines that were issued by the Government in 2003 to support the successful implementation of e-government (Mensah, 2019). In 2004, 33 procedures were added to it, covering topics like quality standards, service coverage, and development services (e-services), policies on organizations, authority, info, and private engagement in policy initiatives on effective governance and management support, project implementation guidelines, and egovernment budgeting, as well as national and county e-government application blueprints. Following that, the Government created the National Information Communication Council in 2006 by Presidential Regulation No. 20 of 2006. One of its objectives was to expedite the use of electronic governance to serve the general people better (Amanbek et al., 2020).

The appearance of public services has recently undergone positive changes. In recent years, the public bureaucracy has been making concerted attempts to further electronic government development (Mensah, 2020). It is crucial to pay attention to and examine the public bureaucracy's tendency toward integrating e-government into a system of governance, including ministries, pro-government agencies, and provincial, municipal, and district governments. This trend is fascinating to examine because it can potentially revolutionize management. Since the 1990s, information and communication technology advancements have been made in the public sector, resulting in the creation of the electronic Government, often known as the digital Government or the virtual state. E-government is a set of information technologies to facilitate and enhance governance, sometimes called electronic Government (Pratiwi & Muslihudin, 2018). About Electronic-Based Government Systems, Regulation Number 95 of 2018 sets forth the legal and formal framework for the growth of e-government in Indonesia. Various central and regional government organizations are starting to move in implementing e-government, one of which is the "LESTARI NTB" application. Make it easier for the public to access the NTB zero waste program.

Performance Forecast

The degree to which people anticipate that employing technology would improve their performance is their performance expectation. This can also be seen as the perceived benefits of technology (Smirnova, 2020). One of the most familiar literature to know the use of performance expectancy variables is research conducted by (Kankanhalli et al., 2019).

Expected Effort

"Effort Expectancy" refers to how simple it is to use the system. What is intended by "business expectation" is the ease of using technology. Three factors may be used to summarize the idea of effort expectation: facilitating conditions of use (from TAM and TAM2), intricacy, and ease of use (Manoharan & Ingrams, 2018). Research conducted in the past concluded that effort expectation affects people's technology usage. These researchers came to this conclusion after finding similarities among these factors. Previous research also went to the same conclusion (Androniceanu et al., 2020).

Social Influence

One dimension of social influence is the extent to which a person believes that necessary to be using the new system (Mikryukov et al., 2020). The social impact variable comprises several other variables that are similar to one another. These variables include an image, subjective norms, and social factors derived from the PC use model (Wukich, 2021). Revealing their research results, which found that social influences influence people's behaviour, told that social impact has a substantial role in determining user opinions across various age groups, demographic categories, and degrees of online experience (Sutopo et al., 2017).

Facility Conditions

The term "Facility Conditions" refers to a person's level of confidence in the availability of the necessary administrative and technological infrastructure to enable system operation. (Padeiro et al., 2021). In e-government adoption research, the connection between facility conditions and behavioural intention has been investigated in several studies, including (Santa et al., 2019). Additionally, it was shown that the enabling circumstances significantly impact a person's intent to utilize a system (Almaiah & Nasereddin, 2020).

Perceived Risk

Perceived risk is how much a person believes using a new system will pose a threat. The sensed risk variable is the independent variable offered (Dias, 2020) in the UMEGA model. According to the literature, perceived risk significantly impacts the intention to use (Lee-Geiller & Lee, 2019).



Figure.1 Theoretical Framework, Unified Model Of Electronic Government Adoption (UMEGA) Source: Dwivedi et al. (2017)

Hypothesis H1: Performance Expectancy positively and significantly influences the Attitudes of "LESTARI NTB" Application users.

Hypothesis H2: Effort expectancy positively and significantly influences the Attitude of "LESTARI NTB" Application users.

Hypothesis H3: Social influence has a positive and significant impact on the Attitude of "LESTARI NTB" application users

Hypothesis H4: Facilitating conditions positively and significantly influence the behavioural intention (E-Government) of "LESTARI NTB" application users.

Hypothesis H5: Facilitating conditions positively and significantly affect effort expectancy.

Hypothesis H6: Perceived risk positively and significantly affects the Attitude of the "LESTARI NTB" application user.

Hypothesis H7: Has a positive and significant impact on the use of E-Government applications

METHOD

The survey approach is designed to obtain primary data about the factors influencing people's intentions to use the NTB Lestari application. This study uses a questionnaire to get preliminary data as a research method for the influence of community intentions in using the NTB sustainable application to provide information that is by the characteristics of the NTB province and the extent to which people use Lestari applications in West Nusa Tenggara. This research employed the non-probability sampling technique known as random sampling. One might consider the population to be those currently utilizing the NTB Lestari application. The Slovin formula is used in the sampling methodology, another name for the sampling method. The sample size for this investigation was 98 people who participated in the research.

This study used a questionnaire to obtain data. *Questionnaires* are data collection techniques providing a series of written questions for respondents. The questionnaire was made in the form of a Google form. Researchers distribute Google Forms to the community using the Lestari NTB application. This study collects data with quantitative survey questions. This study uses a Likert scale to measure answers to questionnaires. Agree. SEM-PLS tests the data to determine convergent validity and discriminant and test the outer model, regression and hypothesis. The sample is a fraction of the population or a section of the entire population chosen per specified protocols to be regarded as representative of the whole population. The sample size for this investigation was derived using the Slovin formula:

$$\frac{n = N}{1 + Ne^2}$$

Note: n: Sample size N: Population size e: allowance percentage so at least the sample taken by the researcher is minimal:

$$\frac{n = N}{1 + Ne^2}$$

$$\frac{n = 5000}{1 + 5000 (0,1)^2}$$

$$m = 5000$$

$$\frac{n - 3000}{1 + 5000 (0,01)}$$

$$\frac{n=5000}{51} = 98,03 = 98$$

Based on the results above, it can be interpreted that the sample from the research location is 98 community users of the website in population services in the province of West Nusa Tenggara.

RESULT AND DISCUSSION Outer Model

Evaluating the outer model using its reflection indicators is how the external model is tested so that it may be improved. Three markers may be used to determine whether or not someone has reflected: composite reliability, convergent validity, and discriminant validity. The table below displays the results of the outer loading. This table will serve as the starting point for calculating, comprehending, and interpreting the outcomes of external loading.



Figure 2. Outer Loading Source: Processed Researcher uses SmartPLS 3

The output of outer loading is shown in Figure 2, which will be used to measure and comprehend the outcomes of external loading and the interpretation of extreme loading. The score findings from the outer model, namely the AVE value, may provide insight into the first and second criterion, which are referred to as convergent validity and discriminant validity, respectively. There is a maximum value for data that may be considered legitimate according to the integrity of the data captured from the AVE. If the AVE score is less than 0.50, then the data cannot be genuine; however, if the AVE score is more than 0.50, the AVE value may be considered valid (Iqbal et al., 2020).

Variable	Item	Outer	AVE	Ket
		Loading		
	X2.1	0.972		
Effort Expectancy	X2.2	0.982	0.953	Valid
	X2.3	0.975		
	X5.1	0.964		
Perceived Risk	X5.2	0.971	0.935	Valid
	X5.3	0.966		
	X3.1	0.960		
Social Influence	X3.2	0.970	0.931	Valid
	X3.3	0.964		
	X6.1	0.956		
Attitude	X6.2	0.956	0.919	Valid
	X6.3	0.963		
	X4.1	0.955		
Facilitating Conditions	X4.2	0.957	0.917	Valid
	X4.3	0.960		
	X1.1	0.936		
Performance	X1.2	0.963	0,903	Valid
expectancy	X1.3	0.952		
Application Usage E-	Y1	0.944		
Gov	Y2	0.946	0.875	Valid
	Y3	0.916		

Table 1. Convergent Validity	and Discriminant Validity
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Source: Uses SmartPLS 3 as a Source: Processed Researcher

Table 2's findings from the validity test showed that every question in each study variable, including e-Government, business expectations, perceived risks, social influences, attitudes, facility conditions, and facility conditions, has an outer loading value larger than 0.500. Additionally, the AVE score for all research variables is more significant than 0.500, indicating that all dependent variables' queries may be considered legitimate. In complement to the reliability test, we also performed the reliability test, which was assessed using two criteria from the indicator block used to evaluate constructions: indicator reliability and Cronbach alpha. The construct is deemed reliable if the reliability analysis of Cronbach's alpha levels is now more than 0.70 (Kurniawan & Suswanta, 2022). In the table below, output composites reliability and Cronbach's alpha.

Variable	Composite Cronbachs		Ket
	Reliability	Alpha	
Expected Effort	0.984	0.975	Reliable
Perceived Danger	0.977	0.965	Reliable
Social Persuasion	0.976	0.963	Reliable
Attitude	0.971	0.956	Reliable
Facilitating Conditions	0.971	0.955	Reliable
Performance expectancy	0.966	0.946	Reliable
Application Usage E-Gov	0.955	0.929	Reliable

Table ? Cranbach's Alaba and Composite Reliability

Source: Processed Researcher uses SmartPLS 3

The table contains the results of Cronbach's alpha and composite reliability. This is based on the rationale given above. The value of each construct is shown to be greater than 0.70 when three are present. The Effort Expectancy variable has the highest internal consistency and Cronbach's alpha values, up at 0.984 and 0.975, respectively. Despite it, the e-Government variable has the highest significance, with values of 0.955 and 0.929 for the reliability coefficient and Cronbach's alpha, respectively. Therefore, a high degree of dependability is associated with each construct in the calculated model.

Inner Model

The study model's components, significant value, and R-square were put through inner model testing so that we could examine the nature of their interaction with one another. The relevance of the structural route parameter coefficients and the Rsquare statistic for ttest-dependent constructs were considered while analyzing the structural modes. When evaluating the model using PLS, the first step is to examine the R-square value for each dependent latent variable. The estimated R-square findings obtained using SmartPLS 3.0 are shown in the table below.

Table 3. Result Regress				
Variabel	R-Square			
Attitude	0.921			
Effort Expectancy	0.870			
Application Usage E-Gov	0.823			
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Source: Processed by Researchers using SmartPLS 3

If it is connected to the Rule of Thumb for determining whether or not R Square is appropriate (Pribadi & Iqbal, 2022), If With an R-square of 0.67, the structural model is considered to be "excellent." When R-square (R2) result is 0.33, the model is considered to be "moderate," but when the result is 0.19, the model is considered to be "weak." To assess a model's ability to predict outcomes, utilize the R-square (R2) statistic. So the variables that influence attitudes have an excellent level of influence. The variables that affect the use of egovernment have a weak effect. Variables that affect Business Expectancy have a moderate level of power.

Testing Hipotesis

After ensuring that the data were accurate and trustworthy, the bootstrap resampling technique was used to test the hypotheses about the relationships between the variables, namely the effects of exogenous factors on endogenous variables and the impact of endogenous variables on exogenous variables. The t-statistic, often known as the t-test, is the statistical method used. The tablet was used to retrieve the t-value employed in this inquiry for comparison reasons. If the Data from the table is more than 1.96 and the P value is less than 0.05, the test can be considered statistically significant (Kurniawan & Suswanta, 2022). Examining the output route coefficients derived from the bootstrap resampling findings, which can be seen in the figure and table below, allows us to test the hypothesis.

Table 4. Testing Hipotesis						
Variable	Original	Sample	Standard	T Statistics	Р	Assessment
	Sample	Mean	Deviasi	(O/STDEV)	Values	of the
		(M)	(STDEV)			Hypothesis
X1 ->	0.125	0.131	0.091	1.370	0.171	Rejected
X6						
X2 ->	0.032	0.034	0.130	0.243	0.808	Rejected
X6						
X4 ->	0.933	0.932	0.932	64.329	0.000	Accepted
X2						
X4 ->	0.907	0.907	0.907	58.133	0.000	Accepted
Υ						
X3 ->	0.307	0.299	0.299	2.896	0.004	Accepted
X6						
X5 ->	0.523	0.522	0.522	5.175	0.000	Accepted
X6						

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Source: Processed Researcher uses SmartPLS 3

Based on Table. Four above shows that four variables affect other variables that are accepted, and two variables do not affect other variables that are rejected. The four variables that were approved all had T Statistics values that were greater than the benchmark of 1.96 and had P values that were lower than 0.05. The four factors affect the other variables, namely, first, the performance expectation variable has a favourable and substantial impact on people's attitudes regarding using the NTB Sustainable Application. Second, people's views about using the NTB Sustainable Application are favourably and substantially influenced by the business expectation variable. Third, the facility's changing condition has a favourable and significant impact on expectations for the company. The potential for the facility's status to change has the potential to significantly and favourably impact people's ability to do government business online. The potential for the facility's position to change has the potential to significantly and favourably impact people's ability to do government business online. The perceived risk component strongly and favourably influences the fifth opinion for utilizing the NTB Sustainable Application.

In addition, two variables do not influence other variables, namely first, the Performance Expectancy variable does not significantly affect people's attitudes toward using the NTB Sustainable Application. The T-statistic value for this variable is 1,370, which is less than the threshold of > 1.96 needed to qualify as significant. Additionally, the P-Value is 0.171, which is substantially higher than the 0.05 minimum cutoff for acceptable P Values The second component, the effort Expectancy, does not dramatically affect people's opinions about using the NTB Sustainable Application. This statistical variable has a value of the P test. 0.243, lower than the statistical T threshold of > 1.96. Statistical T values range from -100 to 100. In addition, the P Values come in at 0.808, much higher than the minimum threshold for acceptable P Values, which is 0.05. In addition, various debates about the accepted and rejected theories are outlined in the following:

First able 4 shows that the statistical findings have a T Measuring the results of 1,370, which indicates that the value is less than the typical T Statistical value of 1.96. We may get to this conclusion since T Statistics' value is less than the average. The Probability Value is 0.171, as well As the P Values are much higher than 0.05; this implies that Performance Expectancy does not significantly impact people's opinions about their willingness to use the NTB Sustainable Application; consequently, the first hypothesis (H1) is rejected or not proven (whereas the second hypothesis, Ha, is confirmed, and H0, the third hypothesis, is disproved). Second able 4's statistical data have a T Measuring the results of 0.243. This indicates that the T Statistics value is lower than the typical T Statistics value of 1.96. This can be observed by comparing the T Statistics value to the standard T Statistics value. Additionally, the P Values come in at 0.808, which indicates that the P Values are significantly higher than 0.05. This shows that Business Expectancy does not positively and substantially impact people's attitudes about using the NTB Sustainable Application. As a result, the second hypothesis, designated by the letters "H3," is obtained, and the first hypothesis, marked by the letter "H2," is demonstrated to be wrong or untested (Ha is accepted, and H0 is preserved). Third Inspecting The present results have a T value 2,896, as shown in Table 4. The information can be used to infer this. This shows that if T Uses, this method would be more than the average value of 1.96, as it is believed to be. Additionally, the P Values are computed to be 0.004, indicating that they are much lower than 0.05. This demonstrates that Social influence has a positive and significant effect on people's views about the use of the Special Lestari application; hence, the third hypothesis (H3) is accepted or proven (H0 is rejected, whereas Ha is accepted.), which means that the first two hypotheses are accepted. In contrast, the third hypothesis (H3) is accepted or proved, which implies that the initial theory(Ha) is received. The second supposition(H0) is denied. The statistical analysis findings indicate that most people have a somewhat high degree of Social Influence, and the results of the tests suggest that Social Influence has a positive and

significant connection with people's attitudes about using the NTB Sustainable Application technology. One's knowledge of other individuals who are utilizing the system is what constitutes social influence. When making a decision, one will sometimes consider their significant other.

This belief will give pressure or encouragement to someone in using technology. Based on the findings, the public gets information about the NTB Lestari Application from friends or relations, as well as from social media, namely Facebook. The social influence of the circle of friends and the press significantly affects a person's use of technology. This finding also supports studies on technology adoption (Faqih, 2016) that Social Influence significantly and favourably affects Attitude.

Fourth Their statistical findings' T Statistics value is 64,329 in Table 4. This indicates that the T Statistics value is much lower than the average of 1.96. This can be deduced from the T Statistics value being below the average. If this is the case, the P Values will be 0.000, which indicates that they are much higher than 0.05. This shows that the Facility Factors have a favourable and considerable impact on the community's business expectations for the usage of the NTB Sustainable Program, which in turn offers that the third hypothesis (H4) will be either accepted or proven (H0 is accepted, whereas Ha is refused). In addition, this suggests that the fifth hypothesis (H5) is either accepted or shown (Ha is rejected, and H0 is accepted). Supporting infrastructure facilities, including the network and current features, makes it simpler for individuals to use technology.

Fifth The statistical findings have a T Statistics value of 58,133, as shown in Table 4. It implies that the value of T Statistical is more than the 1.96 average value of T Statistics. This value of T Statistical is larger than the cost of T Statistics on average. Hence this may be inferred from that fact. The Significance Level is also all 0.000, which indicates that they are all less than 0.05. This demonstrates that the Facility Conditions have a favourable and significant influence on the use of community eGovernment to apply the NTB Sustainable Application, which suggests that the sixth hypothesis (H6) is accepted or proved (Ha is born, and H0 is rejected), which indicates that the first hypothesis (Ha) is received. H0, the second hypothesis, is denied. The community has concluded that technology tools, such as video lessons and instruction manuals, are more beneficial than already-existing technical resources because of their accessibility and simplicity. This result contradicts the findings that the numerous available technological capabilities have little effect on people's behavioural intentions about using this program (Al-Obthani & Ameen, 2019). He discovered that enabling circumstances greatly influence a person's inclination to use a system.

Sixth Table 4 shows the statistical findings' T Statistics value of 5.175. The T Statistics number is below the 1.96 average, as seen here. Comparing the T Statistics result to the typical T Statistics value will show this. This can be observed by comparing the T Statistics value to the standard T Statistics value. In addition, the P Values come in at 0.000, which indicates that the P Values are much higher than 0.05. This suggests that perceived risk favourably and substantially influences people's attitudes about using the NTB Sustainable Application. This indicates that the sixth hypothesis (H6) is accepted or proved (Ha is rejected, and H0 is received). People believe that usability and convenience are equally as crucial as perceived risk, which is why the sensed risk variable in using the Lestari NTB Application positively and significantly affects attitudes. Because people believe that usability and convenience are equally

as crucial as perceived risk, this variable in using the Lestari NTB Application positively and substantially affects attitudes.

CONCLUSION

The NTB government presented the NTB Lestari application as a form of digitizing information with the aim that this application becomes an informative tool that is updated, complete and makes it easier for the people of NTB and visiting tourists to obtain public services. The research results showed that several variables influence the behaviour of users of the NTB Lestari Application. Four variables have a positive and significant influence on other variables, namely, 1) Social influences influence attitudes, 2) Facility conditions influence business expectations, 3) Facility conditions influence the use of e-government, and 4) Perceived risk influences attitudes. In addition, two variables do not positively and significantly influence other variables: 1) Performance expectancy influences Attitude, and 2) Effort expectancy influences Attitude.

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