# Intention to use online meeting applications during Covid-19 pandemic: A Technology Acceptance Model perspective

**Gilang Puspita Rini[1*]**
**Imroatul Khasanah[2]**
[1]Universitas Muria Kudus, Kudus
[2]Universitas Diponegoro, Semarang
*gilang.puspita@umk.ac.id

## Abstract

This research aims to add to the repertoire on the knowledge of perceived risk effect on the intention to use online meeting applications during the COVID-19 pandemic. Data were obtained from 186 respondents using the questionnaire instrument, which had been tested, for validity and reliability. The obtained data were analyzed using the Structural Equation Model. Based on the data testing, it was found that all hypotheses in this research were accepted. Therefore, the intention to use online meeting applications was most affected by perceived ease of use comparing to perceived risk. The results showed that developing companies increased perceived ease of use, hence the technology is easily accepted by consumers.

## INTRODUCTION

The world has been experiencing a tough phase since the outbreak of the COVID-19 pandemic, which started in China. This crisis has forced the public health system to be more assertive to prevent the spread of the virus, which is the main emphasis, however, the economic impact is also felt. Several companies have searched for ways to respond, understand, and adapt to these conditions (Szlezak, 2020). This not only involves the economic sector because the educational and health parastatals also changed their work patterns to reduce the virus's spread. Moreover, various countries quickly made amendments to protect their citizens.

Since March 16, 2020, the Indonesian government has recommended a work-from-home policy. Based on the press release on March 15, 2020, the president advised the citizens to work, study, and worship from home (Ratriani, 2020). Many companies have responded to this recommendation by providing the option of work from home for their employees. This term is known as a concept that mandates employees to complete any given task from their respective homes. In addition, they need the media to keep interacting with colleagues and execute certain activities, such as online meetings. Currently, the implementation of this activity, which is usually carried out face-to-face, requires the use of technology.

Furthermore, technological companies that render services, namely online meeting or video conference application products, need to adapt to the increasing demand to use these resources. These online products include Zoom, Google Meet, Skype, Cisco Web Meeting, and Microsoft Teams. An application is defined as a program made to carry out a function for its users or realize a target (Juansyah, 2015). The online meeting application is used to communicate with other people, both individually and in groups. It facilitates the need to communicate with several people at once when working from home, including meetings and teaching as well as learning processes.

Currently, consumers or users tend to select these applications based on their needs. Every online meeting application has its advantages and disadvantages. The data published by Statco Analytics on April 1, 2020, stated that the number of online meeting application users tends to fluctuate (Evandio, 2020). In the fourth week of March 2020, the number of those utilizing the zoom application increased by 183%, relatively 257,853 users, as against the previous week. Zoom is not classified as a new application. However, since the outbreak of the pandemic, which has led to the practice of social distancing, this application has become the belle of online meeting users. Consequently, within the same period, Google Meet application users increased by 32%. Google is a household name in the information technology industry, despite the increase in the number of users, it is not as high as the Zoom application. Since the second week of March 2020, the increase in Google Meet users reached 409%, as against the first week. This shows that this application is unable to maintain an increase in the number of users recorded weekly. Conversely, this is an online meeting application integrated with Google. The users are also not charged any fees like other applications. However, considering that the Zoom application has experienced a significant increase, Google Meet users tend to decrease.

Furthermore, various online meeting applications are programmed to help complete the tasks of each individual. According to Agarwal and Prasad (1998), the acceptance of new information technology by intended users is an important issue that needs to be investigated by information systems practitioners. Several analyses need to be carried out in this area to understand the consumer's adaptations to new technologies. Moreover, users' perceptions play an important role in the use of online meeting applications. Besides, numerous studies have been carried out on risk perceptions related to the use of various online applications. These include risk perceptions of online shopping applications (Agrebi & Jallais, 2015), online banking applications (Aldás - Manzano, 2009; Iswara, Wieldy, & Sihombing, 2019; Kang, Lee, & Lee, 2012), and online travel applications (Bhatiasevi & Yoopetch, 2015). The technology acceptance model (TAM) is a theory used to explain the adoption of new technology (Davis, 1989). This firm

and flexible model is adopted when discussing the acceptance and intention to use any information technology.

The research carried out to investigate the impact of perceived risk on the intention to use online applications has generated inconsistent results. Although, several studies stated that perceived risk has a negative and significant effect on the intention to use online applications. Some research stated that it does not affect the intention to use online applications. The studies carried out by Balasubramanian and Lingam (2017); Bhukya and Singh (2015); Chen (2010); Pavlou (2014); S. Yang, Chen, and Wei (2015) stated that perceived risk has a negative effect on the intention to use an online application. Therefore, the greater the perceived risk of certain online applications, the lesser the intention to use them. Conversely, several other studies stated that perceived risk does not affect the intention to use online applications (Heikki, Janne, & Chanaka, 2014).

Meanwhile, previous studies have not investigated these applications amid the COVID-19 pandemic. Based on a gap regarding the effect of perceived risk on the intention to use online meeting applications, this research analyzes the factors that tend to affect this attribute in developing countries, namely Indonesia. This research aims to examine the effect of perceived risk on the intention to use online technology during the COVID-19 pandemic. It is expected that this adds to the repertoire of studies carried out on the technology acceptance model (TAM). Indonesia was selected as the research object because this is an archipelago country with different resources, and the internet connection in the various islands are dissimilar.

Presently, technology affects almost all aspects of people's lives (Scherer, Siddiq, & Tondeur, 2019). This role was triggered by the COVID-19 pandemic that hit the world in 2020. This research is dominated by discussions on public acceptance of an online meeting technology used during the pandemic. TAM is the basis for analyzing people's acceptance of technology in their daily activities. This model was used to investigate technology acceptance (Verma, Bhattacharyya, & Kumar, 2018). This is useful for companies because they tend to produce easily accepted technology based on the consumers' needs. Therefore, the need for marketers to understand consumers acceptance of new technology is important.

The technology acceptance model is an adaptation of the theory of reasoned action developed by Fishbein and Ajzen in 1975 (Verma et al., 2018; Wu & Chen, 2017). Scherer et al. (2019) further stated that TAM was adopted from the theory of planned behavior. These theories link psychological activities to predict consumer behavior (Ajitha & Sivakumar, 2017). Therefore, these 2 theories are widely applied in various studies under the prediction of consumer behavior. The technology acceptance model was introduced in 1989 by Fred D Davis. Chi (2018) stated that this concept shows that the intention is a determinant of actual behavior because consumers usually behave in a particular way within the context of the available time. Based on a positive response, an individual tends to exhibit certain behavior behaviour to be rewarded (Davis, 1989). By this model, the use of a system is directly determined by behavioral intention (Dariyoush & Nazimah, 2016). In this context, a system is an online mobile application, namely, google meet.

According to Davis (1989), there are 2 main variables in the model used to investigate information technology adoption behavior, namely perceived ease of use (PEU) and perceived usefulness (PU). Moreover, perceived usefulness is a personal belief that the use of certain technology improves their job performance. Meanwhile, perceived ease of use is the extent to which technology is effortlessly utilized (Chi, 2018). These 2 variables affect individuals in utilizing a new technology. However, several studies have adopted the TAM concept. This is because this concept includes other variables affecting individual actions in using new technology. Besides, various studies that have adopted the concept of technology acceptance model includes the research on the destination image of a tourist spot (Xia, Zhang, & Zhang, 2017), electronic auctions (Li, Chung, & Fiore, 2017), internet banking (Dariyoush & Nazimah, 2016; M. -c. Lee, 2009), government (Sandhu, 2017) and online shopping applications (Chi, 2018).

Users do not always embrace new technologies. Some people accept that supposing the work process changes, while others experience difficulties and even reject the new technology. This problem continues to increase alongside the rapid growth of technology (Jackson, Yi, & Park, 2013). Conversely, when new technologies are unaccepted by the intended users, it results in hindrances (Agarwal & Prasad, 1998). Individual personality constructs reflect the adoption level of new technologies in their lives (Aldás-Manzano, 2009). These are designed to make work more efficient, thereby ensuring competitiveness, and the realization of other goals that benefit the organization.

Besides, users with high levels of personal innovation can cope with the uncertainties associated with innovative technologies (Aldás-Manzano, 2009). Moreover, the ability to understand and feel confident using this technology promotes the perceived ease of use by end-users (Kim, Mirusmonov, & Lee, 2010). The importance of the personal innovation level has been widely discussed in previous studies, carried out on technology users in general (Agarwal & Prasad, 1998), digital banking (Aldás-Manzano, 2009), and the level of personal innovation in smartwatch users (Hong, Lin, & Hsieh. , 2017). This research is defined as the personal innovation level of Google Meet users, an application for conducting online meetings.

The concept of personal innovativeness is derived from the diffusion of innovation theory. It discusses timeless personal innovation shared by almost everyone (Jackson et al., 2013). Personal innovativeness is defined as accepting new concepts and making transformational decisions based on experiences encountered by communicating with others (Kai, Xiaowen, Kunrong, & Jianguo, 2016). Subsequently, people with high personal innovativeness tend to show several characteristics, including actively searching for news, being enthusiastic when seeking information in the mass media, and tend to independently offer ideas regarding certain problems (Rogers, 1983). Based on individual personal innovativeness, the acceptance of new technology is expected to be easily performed.

By the Technology Acceptance Model, perceived ease of use refers to the extent to which individuals assume that the use of technology is easy and effortless (L. Y. Wang, Lew, Lau, & Leow, 2019). A complicated technology causes the user to become uninterested. Perceived ease of use is important because it ensures new technologies are easily accepted. This affects the users' ability to clarify and simplify jobs performed using previous technology.

Perceived ease of use in new technology applications is widely discussed in previous studies, such as the research on the use of Islamic credit cards with M-banking (Dariyoush & Nazimah, 2016), the use of social media in developing countries (Dlodlo & Dhurup, 2013), including e-learning applications (L. Y. Wang et al., 2019). The use of online meeting applications has not been widely discussed in recent studies. There is a need to possess perceived ease of use, thereby making the application accessible by its target users. The complexity of using online meeting applications causes a lack of perceived ease of use. Moreover, before adopting this perception, users need to have personal innovativeness in using technology.

Furthermore, personal innovativeness plays an important role in technology adoption, both for innovators and other users. This proves that it is an important construct. Following research carried out by Balasubramanian and Lingam (2017) regarding mobile shopping applications, the effect of personal innovativeness on perceived ease of use was discussed. This research supports the hypothesis that personal innovativeness positively and significantly affects the perceived ease of use. Subsequently, another research carried out on the adoption of mobile commerce stated that personal innovativeness has a direct and indirect effect on the user's intention, through perceived ease of use and enjoyment (K. C. C. Yang, 2005). A high personal innovativeness ensures the possibility of a better-perceived ease of use.

Perceived usefulness inhibits or motivates users to accept new technology. Perceived risk is defined as the user's expectation of losses that occur during purchases, which is in the form of feelings of uncertainty, anxiety, and discomfort (Marriott & Williams, 2018). Previous studies have provided several results regarding the effect of perceived risk as a key element in the interaction between users and frequently utilized technology (Alcántara-Pilar, 2018). Nevertheless, the perceived risk in online channels is even greater than in traditional ones. This is based on several reasons, including there is no guarantee that the users tend to get the item they are searching for, no salesperson is physically present, and there is a perceived distance between the buyer and the seller (Alcántara-Pilar, 2018).

Several previous studies have analyzed the effect of perceived risk on consumer behavior. Rahman and Soesilo (2018) carried out  research on the effect of perceived risk on products with private labels. These products raised the consumers' level of perceived risk. In addition, the research stated that there is a decline in perceived risk, supposing consumers already have information regarding the contracts between the label owner and the product producer (Rahman & Soesilo, 2018). Besides, other studies have been carried out on the effect of perceived risk on smartphone applications (Marriott & Williams, 2018), website use in the tourism industry (Alcántara-Pilar, 2018), and online payment applications (Rouibah, Lowry, & Hwang, 2016).

The users' perceived risk reduces the interest in providing information concerning a certain technology or application (Kai et al., 2016). When users perceive that a particular technology has a high risk, they fail to share this information in the application. Meanwhile, Heikki et al. (2014) described personal innovativeness as the process of trying to find information about new technology. Besides, users with personal innovativeness are individuals that try to acquire the latest information by asking other people, reading books, and expressing their interest in certain technologies. The more

information received, the more familiar they become with the new technology, and the lesser the perceived risk. This is consistent with the research carried out by Balasubramanian and Lingam (2017) on online shopping applications, which stated that personal innovativeness has a negative effect on perceived risk. The greater the users with high personal innovativeness, the lesser the perceived risk.

Word of mouth is described as a communication process involving 2 or more people discussing a particular product or brand. According to Raymond (2015), the recipient believes that the information is shared without the product owner's influence or due to the provider's financial interest. This process is multi-interpretative, this implies that it is either interpreted as bad or good by its users. Therefore it is divided into 2, namely positive and negative word of mouth. Besides, positive word of mouth is seven times more effective than newspaper and magazine ads, four times more effective than private sales, and twice as effective as radio advertising in persuading consumers to change brands (Basri, 2016).

Generally, this is generated from consumers that are satisfied with a product. Meanwhile, negative word of mouth usually emanates from dissatisfied customers and underlines the weaknesses and potential problems of a product (Y. Wang & Yu, 2015). It has a greater effect than the positive ones (Prendergast, Ko, & Siu Yin, 2015). Therefore, companies need to consider discussions involving their products, irrespective of the fact that they are unable to directly take action on the existence of the negative word of mouth. However, because it is quite impactful, they also need to pay attention to online comments. These companies have to be aware of the negative word of mouth. This is because although the product has high brand equity, it is deluded by negative product reviews (Hotniar, 2013).

Consumers search for information to reduce perceived risk, and a common source is word of mouth (Prendergast et al., 2015). Positive word of mouth provides additional information, thereby reducing the perceived risk on a product. Conversely, when the additional information is in the form of negative word of mouth from close associates, such as neighbors, relatives, or coworkers, it drives the perceived risk to be higher.

Several previous studies have been widely carried out on the use of technology, namely the intention to use digital wallet applications (Singh & Sinha, 2020), online learning applications (Chao, 2019; LY Wang et al., 2019), the government websites (Nzaramyimana & Susanto, 2019) and online shopping application (Balasubramanian & Lingam, 2017; Lingam, 2018). These studies stated that the intention to use new technology is obtained from TAM's first and second concepts. This research discussed other intentions to use online meeting applications that have not been reviewed in previous studies.

Furthermore, several studies stated that perceived ease of use had shown less consistent effects regarding the acceptance of new technology (Turja, 2019). Based on the research carried out by Lingam (2018) regarding the acceptance of online mobile applications, it was discovered that the higher the perceived ease of use, the higher the intention to use certain applications. Conversely, research carried out by Turja (2019) stated that perceived ease of use does not affect the intention to use robot technology. According to Pavlou (2014), ease of use has a positive effect on the intention to use electronic commerce applications.

Several studies reported that one of the TAM elements, namely perceived risk, has a negative and positive effect on the intention to use technology. On the contrary, it discourages the intention to use a new technology. This research discusses the effect of perceived risk on the intention to use online meeting applications during the COVID-19 pandemic.

## METHODOLOGY

This research adopted non-probability screening techniques with purposive sampling. The criteria used in selecting these samples were respondents that had used the Google Meet application as a tool for conducting online meetings. This was based on the increased number of Google users in Indonesia. However, there was a decline in the online meeting application, unlike the Youtube and google search engines (Stephanie, 2020). Google Meet did not experience an increase in users' number, unlike the other online meeting applications. Besides, questionnaires were randomly distributed to prospective respondents throughout Indonesia using online survey media. This was carried out based on the recommendations by the government regarding work and learning from home. However, 235 responses were received, although 49 of them failed to meet the criteria, thereby leading to incomplete answers. Subsequently, as many as 186 responses were utilized.

This research used 5 variables, namely personal innovativeness, negative word of mouth, perceived ease of use, perceived risk, and intention to use online meeting applications. The indicators of the 5 variables in this research are shown in Table 1.

**Table 1**
**The Research Variables and Indicators**

| Item | Source |
|---|---|
| **Personal Innovativeness**<br>• Using google meet makes the respondent excited about conducting online meetings.<br>• The respondent likes to experiment with google meet facilities.<br>• The respondent intends to stick with google meet despite not being aware of those that had initially used the application. | (Balasubramanian & Lingam, 2017)<br>(Kim et al., 2010) |
| **Negative Word of Mouth**<br>• The respondent often hears other people talk about the ugliness of google meet.<br>• The respondent often hears negative comments about google meet from close associates.<br>• The respondent was advised not to use google meet. | (Rini, 2011) |
| **Perceived Ease of Use**<br>• Google Meet makes it easy for the respondents to interact with colleagues practically<br>• The respondent finds it easy to use google meet.<br>• The respondent finds the procedure of using google meet flexible | (Kim et al., 2010) |
| **Perceived Risk**<br>• Using google meet leads to uncertainty which affects the smooth | (Balasubramanian & Lingam, |

| Item | Source |
|---|---|
| running of the online meeting process. | 2017) |
| • The security system built by google meet is not strong enough to protect the respondents' accounts. | |
| • Internet hackers tend to control the respondents' accounts when they use google meet. | |
| • The respondents' decision to use google meet for meetings involves a high risk. | |
| **Intention to Use Online Meeting Application** | |
| • Currently, the respondent is interested in using google meet to conduct online meetings. | (Balasubramani an & Lingam, 2017) |
| • The respondent is searching for information concerning the use of google meet for online meetings. | |
| • Some respondents stated that they intend to use google meet, assuming they had access to use the application. | (Kim et al., 2010) |
| • During the Work From a Home recommendation, the respondent conducted online meetings through google meet. | |

The data analysis was performed using a Structural Equation Model with AMOS 23 Software. To obtain data in intervals, all questionnaire items were reported using anchoring techniques (Nunnaly & Bernstein, 1994). The respondents were given options from strongly disagree to strongly agree in the questionnaire items, which were assigned numbers 1, and 10, respectively. This technique makes it easier for the respondents to choose any of the options. In addition, the best option is 10, while the least is 1. The interval data were generated from the bipolar adjective technique, which consists of only 2 extreme categories, for example, from strongly disagree to strongly agree.

The output of the descriptive statistics also provides an overview of the recent educational achievement of all respondents, namely 31.2% had senior high school education, 18.3% are undergoing the Undergraduate program, while 44.1% enrolled for the Graduate Program, and 6.4% had other educational qualifications. Online meeting application users comprised of people from various types of professions, including 43% are teachers or lecturers, 5.4% are private employees, 44.6% are students, 4.9% are civil servants or employees of State-Owned Enterprises, while the remaining 2.1% constitutes of other professions.

Reliability and Validity
The results obtained from measuring the construct validity and reliability by analyzing the values of Lambda, CR (construct reliability), and AVE (Average Variance Extracted) are shown in table 2.

**Table 2**
**Factor Loading, AVE, and Reliability Construct**

| Variable & Indicator | Factor Loading | AVE | CR |
|---|---|---|---|
| Personal Innovativeness | | 0.542 | 0.778 |
| Excited to Use the Online Meeting Application. | 0.729 | | |
| Conducting experiments with the Online Meeting Application | 0.620 | | |

| Variable & Indicator | Factor Loading | AVE | CR |
|---|---|---|---|
| Keep using the Online Meeting Application irrespective of the fact that, it has not been used by anyone. | 0.843 | | |
| Negative Word of Mouth | | 0.752 | 0.900 |
| Other people discussing the ugliness of online meeting apps | 0.915 | | |
| Heard negative comments from the online meeting application. | 0.940 | | |
| Was advised not to use the online meeting application. | 0.732 | | |
| Perceived Ease of Use | | 0.775 | 0.912 |
| Making it easy to interact with colleagues | 0.894 | | |
| Easy to use | 0.796 | | |
| Easy usage procedure | 0.945 | | |
| Perceived Risk | | 0.688 | 0.897 |
| Adding to the uncertainty involved in the usage | 0.670 | | |
| Poor security or protection of users' accounts | 0.920 | | |
| Hackers' ability to take control of users' accounts | 0.824 | | |
| The decision to use this application is risky. | 0.882 | | |
| Intention to Use Online Meeting Application | | 0.709 | 0.879 |
| Interested in using the application | 0.809 | | |
| Searching for information | 0.803 | | |
| The respondents use it, supposing they had access, | 0.909 | | |
| Conducting an online meeting with the application. | 0.836 | | |

Based on data processing results using the AMOS 23 application, the CR and AVE values were above the cut-off, namely CR> 0.7 and AVE> 0.5. Therefore, it was concluded that all indicators in this research are valid and reliable. Based on these results, the highest CR is the perceived ease of use (0.912), followed by negative word of mouth (0.900), perceived risk (0.897), and personal innovativeness (0.778).

The main assumptions, especially the adequacy of the sample and the normality of the data, were also tested. Besides, 186 samples were used in this research. The Hoelter index calculation comprises 98 and 107 samples at 5% and 1%, respectively. Therefore, the sample adequacy was fulfilled. The indicators related to the level of data normality are evident in the skewness of the CR value, which is $\leq |2.58|$. The results of the normality test are shown in Table 3. Based on the table, no skewness has a value greater than $\leq |2.58|$. Therefore, it was concluded that there is no evidence showing that the data distribution is abnormal because the basic assumptions were fulfilled.

**Table 3**
**Assessment of Normality**

| Variable | Min | max | Skew | c.r. | Kurtosis | c.r. |
|---|---|---|---|---|---|---|
| NNPR5 | 1.000 | 3.162 | -0.084 | -0.466 | -0.726 | -2,021 |
| ITU4N | 1.000 | 3.162 | 0.027 | 0.148 | -0.570 | -1.588 |
| ITU3N | 1.000 | 3.162 | 0.122 | 0.677 | -0.397 | -1.104 |
| ITU2N | 1.000 | 3.162 | 0.134 | 0.747 | -0.481 | -1.339 |
| ITU1N | 1.000 | 3.162 | 0.107 | 0.596 | -0.304 | -0.845 |
| PR4 | 1.000 | 10.000 | 0.455 | 2.532 | -0.450 | -1.251 |
| NNPR3 | 1.000 | 3.162 | -0.095 | -0.529 | -0.742 | -2.065 |
| NNPR2 | 1.000 | 3.162 | -0.009 | -0.049 | -0.901 | -2.509 |
| PEU5N | 1.000 | 3.162 | 0.089 | 0.493 | -0.344 | -0.958 |
| PEU4N | 1.000 | 3.162 | 0.280 | 1.560 | -0.739 | -2.058 |
| PEU2N | 1.000 | 3.000 | 0.196 | 1.090 | -0.688 | -1.915 |
| NNWOM3 | 1.000 | 3.162 | 0.406 | 2.261 | -0.798 | -2.220 |
| NNWOM2 | 1.000 | 3.162 | 0.057 | 0.320 | -0.959 | -2.670 |
| NWOM1 | 1.000 | 10.000 | 0.402 | 2.236 | -0.656 | -1.827 |
| PI4N | 1.000 | 3.162 | -0.142 | -0.789 | -0.480 | -1.336 |
| PI3N | 1.000 | 3.162 | -0.179 | -0.996 | -0.700 | -1.950 |
| PI1N | 1.000 | 3.162 | -0.043 | -0.241 | -0.431 | -1.200 |
| Multivariate | | | | | 79.800 | 21.410 |

The subsequent stage involves testing the goodness of fit. Fortunately, 5 hypotheses were proposed in this research and tested using the AMOS 23. The results of the goodness of fit model are shown in Table 4.

**Table 4**
**Result of Goodness of Fit**

| Goodness of Fit | Value | Cut- off Value | Description |
|---|---|---|---|
| Chi-square | 262.824 | 138.811 | Not Fit |
| Level of Significant | 0.000 | $\geq 0.05$ | Not Fit |

| Goodness of Fit | Value | Cut- off Value | Description |
|---|---|---|---|
| GFI | 0.856 | ≥ 0.90 | Marginal fit |
| AGFI | 0.805 | ≥ 0.90 | Marginal Fit |
| TLI | 0.922 | ≥ 0.90 | Fit |
| CFI | 0.935 | ≥ 0.90 | Fit |
| RSMEA | 0.085 | ≤ 0.08 | Marginal Fit |

The following conclusions were drawn, based on table 4. First, the chi-square statistical index of 262,824 is greater than the cut-off value of 138,811 (DF 113 at 5%) with a significance of 0.000. This does not match the required cut-off value, therefore, in statistical testing, this model is not fit. However, the non-statistical index measurements such as TLI and CFI obtained good results with TLI and CFI values of (0.992) and (0.935), respectively. The results of the GFI (0.856), AGFI (0.805), and RMSEA (0.085) were marginal fit.

## RESULTS AND DISCUSSION

### Results

By the results of data collection, the respondent profile is shown in Table 5.

**Table 5**
**Respondent Profile**

| Respondent Criteria | Total | % |
|---|---|---|
| Gender | | |
| Female | 109 | 58.6 |
| Male | 77 | 41.4 |
| Age | | |
| 19-28 years | 96 | 51.6 |
| 29-38 years | 56 | 30.1 |
| 39-48 years | 22 | 11.8 |
| Over 48 years | 12 | 6.5 |
| Latest Education | | |
| Senior high school | 58 | 31.2 |
| Undergraduate program | 34 | 18.3 |
| Graduate program | 82 | 44.1 |
| Others | 12 | 6.4 |
| Profession | | |
| Lecturer / Teacher | 80 | 43 |
| Private employees | 10 | 5.4 |
| Student | 83 | 44.6 |
| Civil servants or employees of | 9 | 4.9 |
| State-Owned Enterprises | | |
| Others | 4 | 2.1 |

Source: Processed Data, 2020

The complete demographic data of the respondents are shown in Table 5. However, out of the 186 respondents, 109 (58.6%) were females, and 77 (41.4%) were males. The respondents were divided into 4 age categories, namely 96 (51.6%) of them

were aged between 19 and 28 years, 56 (30.1%) were aged between 29 to 38 years, while 22 (11.8%) were aged 39 to 48 years and 12 (6.5%) were over 48 years old.

**Table 6**
**Hypothesis Testing Results**

| H | Description | Std.Estimate | Estimate | C.R | P | Hypothesis |
|---|---|---|---|---|---|---|
| H1 | Personal innovativeness on perceived ease of use | 0.106 | 0.792 | 9.120 | *** | Supported |
| H2 | Personal innovativeness on perceived risk | 0.111 | 0.218 | 2.794 | 0.005 | Supported |
| H3 | Negative word of mouth on perceived risk | 0.019 | 0.377 | 4.997 | *** | Supported |
| H4 | Perceived ease of use on intention to use | 0.065 | 0.775 | 10.273 | *** | Supported |
| H5 | Perceived risk of intention to use. | 0.043 | 0.167 | 2.952 | 0.003 | Supported |

The regression relationship is presumed to be significant, supposing the tested critical ratio value is greater than 2 (Arbuckle, 2016), which is the statistical significance of H0 rejection and Ha acceptance. The proposed hypothesis is, therefore, either accepted or rejected. The results of hypothesis testing in this research are shown in Table 6. In accordance with the table, it is evident that all the hypotheses are accepted because the CR values are above 2.

**Discussion**

The business environment is volatile and constantly changing. The difference in this digital era is that these changes occur rapidly and on a large scale. One of them is the current destructive situation brought about by the COVID-19 pandemic (S. M. Lee & Trimi, 2021). Adjustments are made by companies to achieve their goals without endangering their human resources. However, with the COVID-19 pandemic and large-scale restrictions, technology adoption is needed to achieve company goals. One of them is the need to coordinate meetings which are usually conducted face-to-face, which was made impossible due to the pandemic. This, therefore, led to an increase in the number of online meeting application users (Stephanie, 2020).

Based on the results of the tests conducted, it was discovered that personal innovativeness affects perceived ease of use. This is consistent with the research carried out by Balasubramanian and Lingam (2017), which stated that personal innovativeness makes it easier for users to adopt new technology. However, other studies reported the influence of personal innovativeness on perceived risk. However, this result is inconsistent with the research carried out by Balasubramanian and Lingam (2017). On the contrary, previous studies further stated that a negative influence exists between personal innovativeness and perceived risk. Meanwhile, this research stated that a positive relationship exists between personal innovativeness and perceived risk. This occurs when consumers feel that personal innovativeness makes them unable to overcome their doubts regarding the risk of using a technology product.

Consumers in doubt of a particular product try to surf for information from other sources, one of which is from word of mouth (Prendergast et al., 2015). Positive word of the mouth reduces perceived risk. On the contrary, negative word of mouth increases perceived risk. This is consistent with this research, which stated a positive and significant relationship between negative word of mouth and perceived risk. This means that the more often consumers adhere to negative word of mouth about a particular product, the higher the perceived risk. This research also analyzes the effect of perceived ease of use on using online meeting applications. This is consistent with previous studies (Lingam, 2018), which further stated that perceived ease of use positively affects the intention to use online meeting applications. The more consumers find it easier to use the online meeting application, the more interested and eager they tend to use this technology.

The effect of perceived risk on the intention to use online meeting applications was also discussed in this research. The results realized showed that perceived risk had a positive and significant effect on intention. This means that the higher the consumer's risk perception, the higher their interest in utilizing online meeting applications. This provides certain descriptions of the positive influence of perceived risk on intention, that is, assuming consumers feel that using a product is risky, they become curious as well as encounter challenges when using the application. Consequently, during the COVID-19 pandemic, this application is important for the continuity of work. Therefore, learning about this application is one way to survive in this situation.

The process of embracing technology by consumers requires the attention of online meeting application service providers. Based on the results, it is evident that several variables, including perceived ease of use, perceived risk, personal innovativeness, and negative word of mouth, are influenced by the intention to use online meeting applications. However, it is necessary to ensure that consumers are consistent in using certain online meeting applications to maintain the relationship between them with the company, which has financial and non-financial impacts in the long run.

**CONCLUSION**

This research offers managerial implications for online meeting application development companies. The results showed that perceived ease of use was the most influential factor that affects the intention to use online meeting applications. Therefore, it is relevant for companies to ensure potential users find it easy to use the developed online meeting application. There is a need to carry out tutorials concerning ways of using these applications, providing question and answer features and problem solving, and continuous promotions regarding the ease of using online meeting applications, namely google meet. Furthermore, this research also discusses the role of perceived risk in influencing intention. Therefore, online meeting application developers also need to guarantee the security of all users.

Based on these results, this research has several limitations. First, the number of samples is relatively small, and the categories of respondents were not differentiated, such as the experiences of the males and females and the differences in the results.

Second, this research still uses an online meeting application. Third, the samples were not evenly distributed in the various islands due to Indonesia's geographical condition, which is an archipelago country with uneven infrastructure. This research was carried out during the COVID-19 pandemic. Therefore, further research is expected to use a larger sample with several online meeting applications. The need to include variables such as the ease of process in obtaining applications, perceived usefulness (Davis, 1989), and the costs incurred when using online meeting applications is also relevant.

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