Influence of Trust, Subjective Norm and Perceived Usefulness on the Intention of Using Contraceptives with Education Level as Moderation Variables

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Abstract

This study aims to investigate the influence of Trust, Subjective Norm, and Perceived Usefulness on the Intention of Using Contraceptives in Mataram City, as well as to find out the role of Education Level in moderating the relationship. There has not been much research that discusses the intention of using products that become government programs. The type of research used is quantitative research with causal methods. The population in this study is a Couple of Childbearing Age who have not used contraceptives in Mataram City. The number of samples taken as many as 380 people, determination of samples with purposive sampling techniques, and data analysis using SEM-PLS analysis with SmartPLS application version 2.0. The results showed that Perceived Usefulness became the dominant aspect that influenced the intention of using contraception followed by Subjective Norm and Trust, as well as the level of education able to moderate trust and Perceived Usefulness

Keywords: *Trust; Subjective Norm; Perceived Usefulness; Intention to Use; Contraceptives*

Introduction

One indicator of the success of the Family Planning (KB) program is the decrease in the number of kb needs that are not met or called unmet need KB. Understanding unmet need KB can be seen through two perspectives, namely from the service provider side and from the client side. In terms of service providers, the government through the National Population and Family Planning Agency (BKKBN) is a responsible service provider and strives to provide contraceptives needed by the public as clients / consumers. Service providers are required to provide information regarding contraceptive methods, including contraceptive benefits and side effects, place of service and sustainability of services. Meanwhile, in terms of clients, unmet need KB can also be interpreted as the desire of individuals or spouses to control future births. The desire to arrange birth can be distinguished into two, namely the desire to delay the birth and the desire to end the birth (BKKBN, 2019).

In addition to being one of the causes of population explosion, the high unmet need can also affect the high maternal mortality rate in Indonesia (BKKBN, 2107). The unmet need kb in Mataram City in 2020 is 12.55% still well above the target set at 8.6% (BKKBN, 2020). Couples of Childbearing Age (PUS) in Mataram City should have a higher awareness about the use of contraceptives. This is because the city of Mataram as the capital of NTB Province, so PUS has the ease to access information and

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contraceptive services, but the facts are different. A theoretical approach that can be used to help review the issue is Theory of Planned Behavior (TPB) because it can identify motivational influences on behavior outside of individuals and direct strategies for changing people's behavior through the measurement of attitude factors, subjective norms, and perceptions of behavioral control (Joeliatin et al., 2016).

Theory of Planned Behavior is widely used in consumer behavior research as an approach to predicting intentions and behaviors (Simon, 2016). Some previous research that discussed the intention to use include research put forward by Chawla &Joshi (2019) showing that factors such as perceived ease of use, perceived usefulness, trust, securtity, and lifestyle compability have a significant impact on consumer attitudes and intentions to use e-wallets. Then Aji et al. (2020) found that subjective norm, perceived usefulness, perceived ease of use significantly affects the intention to use e-money in Indonesia.

This research originated from inconsistencies in the results of previous research such as the results of research conducted by Ho and Chen (2014) said there is a significant relationship between trusts to the intention to use, according to him the provider integrity factor significantly affects the intention to use online shop, while different opinions expressed by Chemingui &Lallouna (2013) states that trusts have no significant effect on the intention to use , according to him factors that affect consumer intentions is safety in use is the main one. Then a study conducted by Hasbullah et al. (2016) revealed that there is a significant influence between subjective norm on online shopping intentions, the influence of colleagues and friends becomes a major factor, where they spend more time together so as to influence their motivation in behaving, but different results were found from research conducted by Handarkho (2020) which stated that subjective norm has no significant effect on ni at use, but the large number of users who influence the intention of using. According to Stocchi et al. (2019) consumers who have strong perceived usefulness lead to greater intention to use, but differing opinions are shown by Liébana-Cabanillas &Alonso-Dos-Santos (2017), he said that perceived usefulness has no significant effect on the intention of using. Individual factors related to knowledge can be one of the factors that cause inconsistent results in the relationship (Aji et al., 2020). Several factors that can affect one's knowledge include age, level of education, occupation, interests, experience, and resources (Mubarak, 2007).

With the inconsistency of some previous research results, the topic of this research is interesting to be researched. In addition, there has not been much research that discusses the intention of using against products that become government programs, so more research is needed. This study will analyze the influence, trust in service providers (trust), motivation of the social environment (subjective norm) and the perceived usefulness of the intention to use contraceptives with the level of education as a variable moderation.

Literature Review

Theory Planned Behavior

TPB states that a person's behavior is actually directly influenced by his or her behavioral intentions, which in turn will be jointly determined by his attitude, subjective norms, and perceived behavioral control over the performance of that behavior (Ajzen, 1991). The theory of Planned Behavior is based on the assumption that man is a rational being and uses information that is possible to him, systematically. People think about the implications of their actions before they decide whether or not to engage in certain behaviors (Ajzen, 2012).

The Effect of Trust on Intention to Use

Morgan &Hunt (1994) says trust exists when one party has confidence in the reliability and integrity of partners. According to Mowen and Minor (2002), trust is all the knowledge that consumers

have and all the conclusions made by consumers about objects, attributes, and benefits. Factors that form one's trust in the brand of a company there are three: sincerity (benevolence) that cares for customers and willing to act for the benefit of customers, ability (ability) that is the ability of the company to meet customer needs and integrity (integrity) namely honesty and keeping promises. Belief can be seen as belief or expectation about possible behavior (Mayer et al., 1995).

Field (2010) explained that trust is fundamental to forming a relationship or cooperation. Trust is the belief of a person or society that can be relied upon for being honest with each other. According to Singh and Sirdeshmukh (2000) consider the definition of trust to come before and after a transaction. According to Ho &Chen (2014) said the indicator that most influences online buying intentions is trust dominated by integrity factors. Trust as one of the individual's psychological states, is considered a factor of personal nature motivating the individual using a new technology (Farivar et al., 2017). In the context of using contrasting tools, the intention of using can be influenced by an individual's belief in the ability of the service provider to meet its needs. Thus the hypothesis developed in this study is:

H1: Trust has a positive and significant effect on the Intention to Use

Effect of Subjective Norm on Intention to Use

Subjective norms are defined as an individual's perception of how a person considered important by him can influence his behavior (Ajzen, 2012). The immediate effect of the subjective norm on intention is how one chooses to do or not do something taking into account the surrounding environment. Subjective norms refer to a person's perception of the opinions of most people and people that are important to him, causing him to think that he should or should not have committed the behavior in question (Pearson, 2008). Subjective norm can also be interpreted as the extent to which a person may believe and perform certain activities based on what others are important to do (East, 1993).

According to Handarkho (2020) individual intentions in the context of the community are easily influenced by people they know such as close friends or family. A similar study also put forward by Pearson (2008) said friends, family members and colleagues as subjective norms have a positive influence on individuals to buy on line. Aji et al. (2020) showed that a person's willingness to use technology is strongly influenced by their peers. Hasbullah et al. (2016) reveals that there is a significant influence between social influence and subjective norm on the intention of buying online. In determining the method of contraception that will be used by Couples of Childbearing Age is not separated from the surrounding environment, meaning they will look for information / referrals to people around whom he thinks can provide information appropriately, either in the form of experience or knowledge that strengthens his beliefs. Thus, the hypothesis presented in this study is:

H2: Subjective norm has a positive and significant effect on Intention to Use

The Effect of Perceived Usefulness on Intention to Use

In Theory Planned Behavior, Ajzen (2012) suggests that the perception of behavior control is determined by individual beliefs about the availability of resources in the form of equipment, compatibility, competence, and opportunities (control belief strength) that support or inhibit the behavior to be predicted and the role of these resources in realizing such behavior. Perceived Usefulness, defined as the extent to which using a technology helps a person to achieve a specific goal (Liébana &Dos Santos, 2017). Perceived Usefulness serves as a direct predictor of behavioral intentions to use from a technology that is perceived to be useful to him (Davis, 1989).

According to Stocchi et al. (2019) consumers who have a stronger perception of usability and ease of use lead to greater intention to use the application. Aji et al. (2020) states that perceived usefulness affects one's intention to use e-money, because the ease felt is one of the values sought by

customers. Perceived usefulness has a huge influence on the intention of using (Handarkho, 2020). So when a Childbearing Age Couple has confidence that using contraceptives is a necessity, then the couple has understood the usefulness of contraceptives well and has a strong behavioral intention to use contraceptives. Therefore, the hypothesis presented in this study is:

H3: Perceived Usefulness has a positive and significant effect on Intention to Use

Moderation of Education Level

Notoatmodjo (2007) claimed that the intention to use contraceptives is influenced by individual perceptions of threats and consideration of profit and loss. Individual perception is influenced by moderating factors namely age, education, knowledge, number of children, exposure to sources of information and economic conditions. As education levels increase, consumers tend to have information about how the technology can be used, and are accessed therefore more educated consumers have a positive relationship with one's belief in the intention of using new technologies (Lee, et. al, 2010).

There has been no thorough study of the moderator effect in the context of using the kontrasespi tool. But Venkatesh, et al., (2003), proposed age, gender, and education as moderators some direct effects on the intention to volunteer in using a technology. Wang et al. (2006) stated that education and income can moderate an adoption of a new product. The hypothesis proposed in this study is:

H4a: The level of education moderates the influence of trust on the intention of using

H4b: The level of education moderates the influence of subjective norm on the intention of using

H4c: The level of education moderates the influence of perceived usefulness on the intention of using

Based on the above exposure, the empirical model in this study is presented in the following figure:
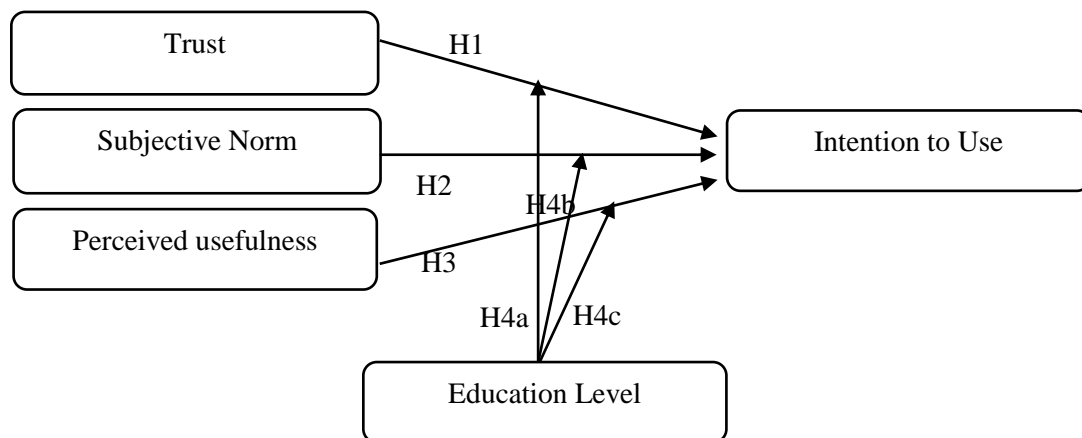
Figure 1. Conceptual Framework

Method

Data collection is done by utilizing the online questionnaire application google form. Respondents came from a variety of demographics in terms of gender, age, occupation, education and number of children. Questionnaires were distributed to respondents using purposive sampling techniques, a total of 380 respondents' answers were used in this study. Measurement of variable indicators adopted

from previous research namely: Intention to use from Schiffman &Kanuk (2008), Venkatesh, et al., (2003). Trust of Mayer et al. (1995). Subjective Norm taken from Aji et. al., (2020). Perceived Usefulness from Chin &Todd (1995). All items are evaluated using a five-point Likert scale, ranging from 1=strongly disagree to 5=strongly agree. For education level moderation variables use category options 1 through 5.

Validity and reliability tests are performed using IBM SPSS version 23 before checking the model in full. Variables are said to be valid and reliable if they provide a Cronbach's Alpha (α) and Composite Reliability value ≥ 0.70. (Hair et al., 2013). The Structural Equation Modeling (SEM) method is implemented to test the model in full using Smart PLS 2 software, including interaction moderation tests. To ensure a good model fit and results, structural measurement and testing needs to be done. Goodness model (GoF) reviewed based on criteria taken from (Hair et al., 2014).

Result and Discussion

The study collected responses from 380 respondents. Because using an online questionnaire form, all questions can be set "required" to be filled out, so respondents answer the questions asked. The characteristics of respondents vary widely, the results are as follows: Female respondents are still dominant (88%) Than. The majority of respondents aged between 25-35 years (67%), no/not yet working (33%) and have fewer than two children (63%). In addition, the study attracted more respondents to the reason for wanting the child to be postponed (57%) with a Diploma 3 education level (23%). More data can be found in Table 1.

Table 1. Characteristics of Respondents

Variable	Description	Sum	
gender	Male	44	12%
	Female	336	88%
Age	<25 year	46	12%
	25-35 year	254	67%
	>35 year	80	21%
work	PNS/TNI/POLRI	76	20%
	Private Employees	56	15%
	Self employed	63	17%
	Freelancers	60	16%
	Not/not working yet	125	33%
Number of Children	<=2	238	63%
	>2	142	37%
Reason	Want Children Later/Postponed	216	57%
	Don't Want Kids Anymore	164	43%
Education	Primary School	30	8%
	Junior High School	48	13%
	High School	147	39%
	Diploma	87	23%
	Bachelor	68	18%

　　　　Data analysis in this study using SEM (Structural Equation Modeling) based on covarian namely PLS (Partial Least Square) through PLS version 2.0. PLS can be used to confirm the theory (Ghozali, 2014). PLS models contain two measurement elements, namely structural models or so-called inner model and measurement model or called outer model. The inner model describes the relationship between latent variables in a model. Outer model draws latent variable relationships with each indicator (Hair et al., 2013).

Measurement model (Outer Model)

　　　　The outer model is used to test the validity of the structure's construction and reliabiltas. According to Abdillah, Willy and Jogiyanto (2015) outer model or measurement model describes the relationship between the group of indicators with latent variables. Based on AVE and communality values, all variable indicators of this study were declared eligible for convergent validity. Where AVE and communality are all variables above the cut-off value of 0.5. An item is declared eligible for convergent validity if the AVE and communality values > 0.5 and outer loading > 0.6. (Hair et al., 2013)

Table 2. Indicator Measurement Model

Code	Variable	Outer Loading	Cronbach's Alpha	Composite reliability	AVE
	Trust		0.846	0.847	0.525
TR1	I believe the information conveyed by BKKBN about contraceptives can be trusted.	0.697			
TR2	I believe the contraceptives offered by BKBBN are safe to use.	0.746			
TR3	I believe BKKBN is able to facilitate my need for contraceptives.	0.724			
TR3	I believe BKKBN will be responsible if there are side effects to the use of contraceptives.	0.762			
			0.770	0.824	0.539
	Subjective Norm				
SN1	Most people I know use contraceptives	0.740			
SN2	People closest to me are already using contraceptives.	0.679			
SN3	Most people I know would agree if I used a contrsepsi tool	0.749			
SN4	Most people I know think that I should use the interception tool.	0.703			
	Perceived Usefulness		0.811	0.810	0.516
PU1	I feel the use of contraceptives can be beneficial to regulate pregnancy.	0.748			
PU2	I feel that using contraceptives can make it easier to manage pregnancy.	0.766			
PU3	I feel that the use of contraceptives can increase productivity.	0.712			
PU4	I feel contraceptives are effective at preventing pregnancy.	0.708			
	Intent to Use		0.869	0.822	0.536
IU1	I am interested in finding information about contraceptives	0.733			
IU2	I want to know more about the types of contrsepsi tools	0.736			
IU3	I am interested in using one of the contraceptives.	0.715			
IU4	I will soon be using one of the contraceptives.	0.726			
IU5	I want to use one of the contraceptives in the future.	0.715			

Structural Model (Inner Model)

After the measurement evaluation (outer model) is fulfilled, then it is necessary to evaluate the structural model (inner model). The following are the results of structural model evaluation in this study.
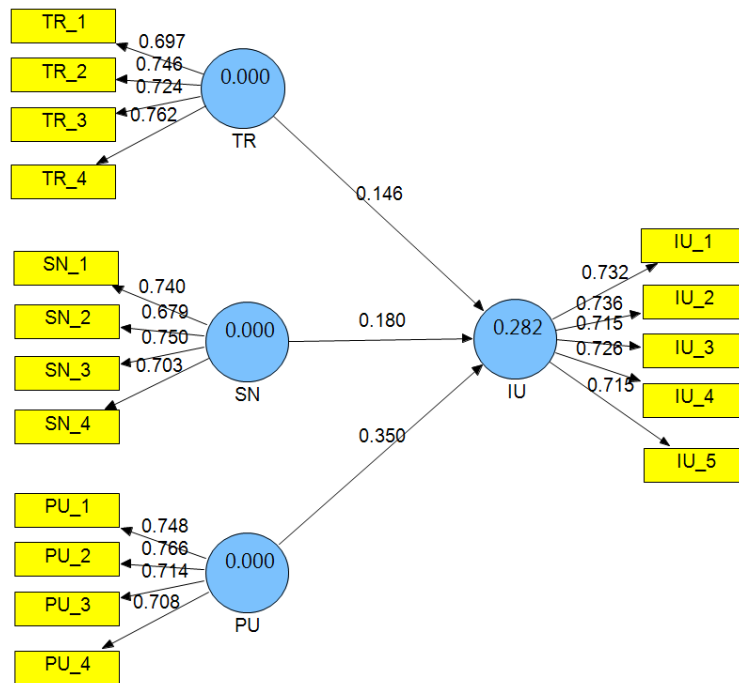

Figure 2. Structural Model (Inner Model)

Obtained coefficient of path or weight of trust variable influence (TR) on the intention of using contraceptives is 0.146, subjective norm variable influence weight is 0.180 and variable influence weight perceived usefulness of 0.350.

Pls Structural Models can be assessed by looking at the R-Square value of each endogenous variable as the predictive strength of the structural model. Based on the picture above obtained R-Square value of 0.282, meaning the variation in the value of variable intentions using contraceptives can be explained by variations in trust values, subjective norm and perceived usefulness is 28.2%. It is difficult to generalize an acceptable R-Square value because it depends on the complexity of the model and the discipline of research. R2 value of 0.20 is considered high for disciplines such as consumer behavior (Hair et al., 2014).

Effect size is an absolute value to measure the contribution of a predictor variable to a response variable excluded from the model. Changes in the value of R2 can be used to see if the influence of exogenous latent variables on endogenous latent variables has a substantive influence. Effect size (F2) is grouped into three categories, namely weak (0.02), moderate (0.15), and large (0.35) (Sholihin &Ratmono, 2013).

Table 3. Effect Size of Exogenous Latent Variable

| Overall R^2	Exclude Variable	R^2 Exclude	F^2	Category
	Tust	0.265	0.024	weak
0.282	Subjective Norm	0.257	0.035	small
	Perceived Usefulness	0.195	0.121	small

The magnitude of effect size variable trust, subjective norm, and perceived usefulness is 0.024, 0.035 and 0.121 respectively or all categorized as having a small effect size against the intention of using contraceptives.

Hypothesis Test

If the t-Statistical value is higher than the table-t value, the hypothesis is supported. For a confidence level of 95 percent (alpha 5%) then the t-Table value for the two-tailed hypothesis is ≥ 1.96 (Jogiyanto, 2009). The results of structural model testing can be seen in the image below:

1) **Influence of Trust, Subjective Norm and Perceived Usefulness On Intention to Use Contraceptives.**

For the first hypothesis (H1) obtained t-stat of 3,010 or more than 1.96, so the decision taken is to accept H1. This means that trust has a significant effect on the intention of using contraceptives. For the second hypothesis (H2) obtained t-stat of 3,095 or more than 1.96, so the decision taken is to receive H2. This means that subjective norm has a significant effect on the intention to use contraceptives. For the third hypothesis (H3) obtained t-stat of 5,541 or more than 1.96, so the decision taken is to receive H3. This means that perceived usefulness has a significant effect on the intention of using contraceptives.
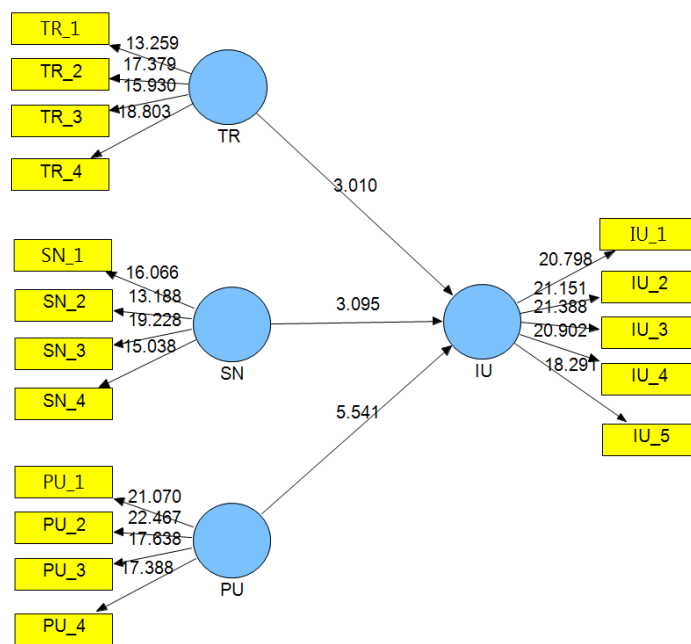
Figure 3. Output Bootstrapping Resampling Method

Table 4. Summary of Hypothesis Test Results

Hypothesis	Path Effect	t-stat	decision	information
H1	Trust → Intention to Use	3,010	Accepted	Significant
H2	Subjective Norm → Intention to Use	3,095	Accepted	Significant
H3	Perceived Usefulness → Intention to Use	5,541	Accepted	Significant

2) Effect of Trust, Subjective Norm and Perceived Usefulness On Intention to Use Contraceptives Through Moderation of Education Level

For H4a obtained t-stat of 1,993 or greater than 1.96, so the decision taken is to accept H4a. This means that the level of education moderates the influence of significant trust on the intention of using contraceptives. For H4b obtained t-stat of 0.076 or smaller than 1.96, so the decision taken is to reject H4b. Meaning the level of education does not moderate the influence of subjective norm significant on the intention of using contraceptives. For H4c obtained t-stat of 2,035 or greater than 1.96, so the decision taken is to receive H4c. Meaning the level of education moderates the influence of significant usefulness on the intention of using contraceptives.
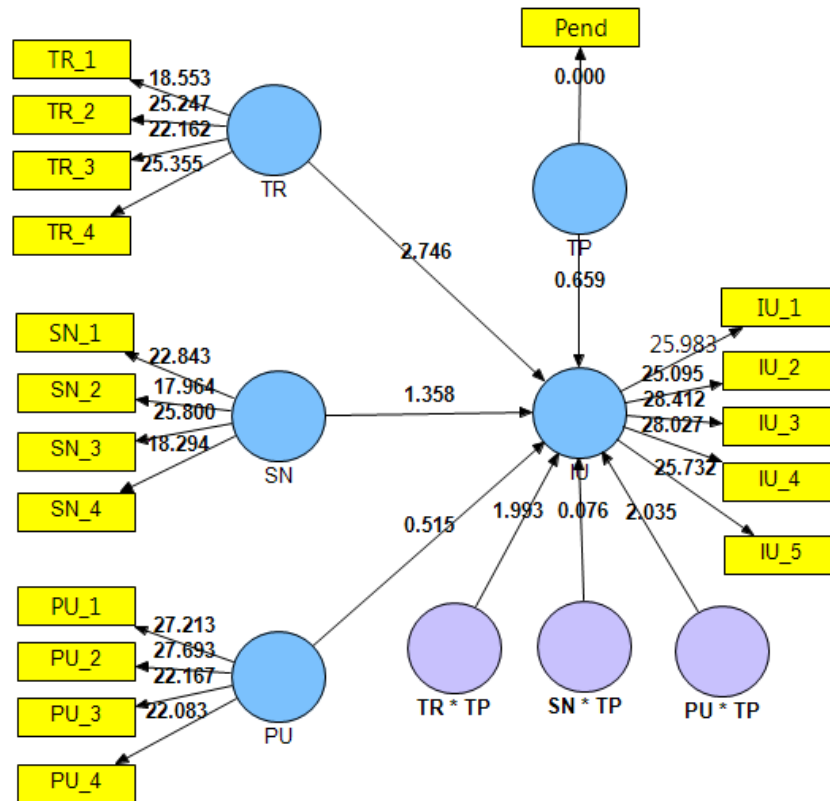

Figure 4. Output Bootstrapping Resampling Method with Moderation Variables

Table 5. Summary of Moderation Hypothesis Test Results

Hypothesis	Path Effect	t-stat	decision	information
H4a	Trust → Education Level → Intention to Use	1,993	Accepted	Moderation
H4b	Subjective Norm → Education Level → Intention to Use	0,076	Rejected	Non Moderation
H4c	Perceived Usefulness → Education Level → Intention to Use	2,035	Accepted	Moderation

The findings of the study revealed that the higher the trust of Couples of Childbearing Age (PUS) to BKKBN and contraceptives offered, the stronger pus's intention to use contraceptives. The dominant trust indicator in this study is the ability of service providers. Trust as one of an individual's psychological state, is considered a factor of personal nature motivating an individual to use an item or service (Farivar et al., 2017).

Trust is also related to the process of conveying information, which one of the indicators of trust in this study is integrity, which means that the message conveyed by BKKBN about contraceptives should be trustworthy, this is in line with ho &chen's opinion (2014) which states that the indicator that most influences the intention to buy online is trust, where the integrity factor of the service provider is the dominant factor.

The results showed that PUS felt that the opinion of the majority of others was important to him so that it influenced his intention to use contraceptives. PUS will look for sources of information / referrals to people who are in the vicinity who according to him can provide information appropriately, either in the form of experience or knowledge that strengthens his beliefs. The influence of colleagues and friends becomes a major factor influencing intentions, where they spend more time together so as to influence their motivation in behaving (Hasbullah et al., 2016). Individual intentions in the context of a community are easily influenced by people they know such as close friends or family (Handarkho, 2020).

This study confirms the findings of previous studies in relation to the influence of perceived usefulness as a predictor of intention use (Stocchi et al. 2019) and (Aji et al. (2020). In particular, the results of this study show that the extent of perceieved usefulness about contraceptives will encourage PUS to see the benefits of contraceptives in facilitating the regulating of pregnancy as well as its effectiveness so as to influence stronger use intentions.

The level of education was found to significantly moderate the relationship between trusts and intention uses. As education levels increase, consumers tend to have information about how the technology can be used and accessed therefore more educated consumers have a positive relationship with one's belief in the intention of using (Lee, et. al., 2010). Other results showed the level of education did not significantly moderate the subjective norm relationship with the intention of using. This can also happen because there are still debates pros and cons about the use of contraceptive tools, resulting in doubt in the community. Thus, they will tend to follow what others are doing. Individual beliefs in knowledge are not as strong as their belief in the opinions of others (Handarkho, 2020). Education level will have a big impact on the attitudes and actions of Couples of Childbearing Age in determining contraceptive methods (Astuti, 2018). In this study, the level of education can be an individual factor that moderates between Perceived usefulness and the intention of using.

Conclusion

This study modified the application of Theory Planned Behavior and explored the influence of trust, subjective norm, perceived usefulness and moderation of education level in the context of intention to use contraceptives. This research provides empirical evidence related to the marketing of products that become government programs. The results showed that perceived usefulness had a significant influence on the intention of using contraceptives that are the product of government programs. In particular, its perceived usefulness will encourage PUS to look at the benefits of contraceptives so as to lead to stronger use intentions. This is in line with the findings of previous studies (Stocchi et al. 2019; Aji et al., 2020). Then subjective norm can affect the intention of using. The opinion of the majority of people who are known to be the main factor that can influence pus's intention to use contraceptives. These findings support research conducted by Hasbullah et al. (2016) and Al-Swidi et al. (2014). Furthermore, trusts have a significant effect on the intention of using contraceptives. The ability of service providers and the provision of reliable information are important indicators of trust. This reinforces the findings of previous research presented by Farivar et al., (2017). Lastly, the level of education is able to moderate the relationship between perceived usefulness and trust against the intention of using. These findings are consistent with research conducted by Lee, et. al, (2010) which found that more educated consumers have a positive relationship with one's belief in the intention of using.

This research has managerial implications for BKKBN, especially for KB Extension as a marketer to continuously increase trust, subjective norm and perceived usefulness to consumers. Because these variables are very important in pushing consumers towards the use of products that become government programs. Marketers should be able to be "opinion leaders" who can convey positive information about the benefits of using contraceptives.

Based on the findings of this study, the authors recommend paying more attention to the variables that affect the intention of using especially for products that become government programs. Researchers can further consider the cultural, religious and motivational factors of the husband as variables that can influence the intention of using. Another interesting finding is that education levels can moderate trust and perceived usefulness so that they are worth further research.

The limitations in this study are that the data collected only comes from Mataram City, so it only gives an idea of the condition of Couples of Childbearing Age who are in Mataram City only. Researchers can then conduct research with a wider coverage area both across districts / cities and nationally, in order to see the difference in responses of respondents in different locations.

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