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Impact of Digital Transformation on Behaviour Intention in Pension Fund Sector in Indonesia

Ibnu Hasyim, M. As'ad Abdullah, Anita Charolina Megawaty Siahaan
Student Magister Management
Binus School University, Indonesia
ibnu.hasyim@binus.ac.id, m.abdullah@binus.ac.id , anita.siahaan@binus.ac.id

Abstract

This study aims to explore the impact of digital transformation on behavior intention in the pension fund sector in Indonesia. To address this, a research model based on Technology Accepted Model (TAM) through 6 hypotheses is developed. The proposed research model and research model were tested with 780 pensioners in Indonesia and resulted in Trust not having an impact on behavior intention in digital platforms for pensioners while other hypotheses perceived ease of use, perceived usefulness, mobility, customization, customer involvement, are accepted. This research was conducted during the COVID-19 pandemic, which may give a significant factor in digital transformation in the pension sector. Need further investigation regarding trust does not positively impact behavior intention due to many studies resulting in a positive impact on TAM theory.

Keywords: digital transformation, Pension, Technology Accepted Model (TAM), insurance

1. Introduction

The Covid-19 crisis has given a positive impact like digital transformation acceleration in every aspect. Covid-19 has also given an impact on the insurance market where the total claim for life and health insurance sky-rocketed meanwhile the claim for travel insurance and vehicle insurance were decreasing. However, all insurance companies had undergone a change of system to interact with customers. Even now, while more than 90% of the market has been doing business remotely where they were directly impacted by Covid-19 in the context of attracting new customers or retaining existing customers (Itapro, 2020) restrictions that occurred have made the public able to adapt with various digital technology like payment system and other financial services that available online. It includes products, services, technologies, and infrastructures that make a person or a company to have online access to payment, savings, and credit facilities without having to visit bank branches or being face-to-face with financial service providers (Ozili, 2018)

Technological changes in the insurance industry are served and offered in various ways including how the companies interact with customers (Deloitte Digital, 2017 ; Zagorin, 2018). In several published reports, one of the most important technology developments in the life insurance industry is automation which is used to customize a claim settlement (Deloitte Digital, 2017 ; Zagorin, 2018). One of the state-owned enterprises (BUMN) that has been assigned to provide social insurance like pension program and personal retirement savings for civil servant and state officials, always strive to improve their services for their customers through various innovation, one of them being a transformation from offline service to digital service. It helps customer to submit their claim and payment of their pension fund online.

2. Problem Statement

Digital transformation has two functions that can make banking offers new services through an electronic platform (e.g. e-banking, virtual banking) and service point (e-branch, POS) and also decrease operational expenses due to the limitation of physical office and employees (Deng, Huang, & Cheng, 2019). One study shows the need for research from another banking sector to find out a generalized impact on senior-age customers (Rajaobelina et al, 2020). Digital transformation for senior-age customers definitely has a big impact on service quality due to a habit of onsite service, so the research on this topic is considered important to be done because senior-age customers might not be familiar

with digital services. The majority of pension customer aged > 50-year-old has different outlook about the quality of the system, information, and services that take affect their trust in using digital services (Geebren et al.2021)
Insurance companies will get advantage from putting a deep focus on digital applications, by making easy-to-use applications and giving attention to the utility of online interface (Gebert-Persson et al. 2019). Previous research also shows that optimal use of information systems can improve internet banking users' perception of customer satisfaction levels in state-owned enterprises bank in Indonesia (Murdifin et al.2021). Based on the report (PWC, 2017), digitalization is a reality for insurance companies. However, the challenge is not only to increase revenue; but also to consolidate the adoption and deployment of website channels among customers (Nicoletti, 2016). Invisibility, plurality, and indistinguishable of services make customers use their experience which results in different result expectation (Qureshi & Bhatt, 2015), so it is considered necessary to do research about variables in digital transformation that is related to pension services, especially in the senior-age behavioral intention of digital usage.

3. Research Questions

3.1 Research question

Digital transformation where not every senior-age customer have not to share the same experience in using technology (SMS, internet) and cannot be qualified as anxious or uncomfortable to face technology (Fregolente et al. 2019) It is possible that they are facing challenges in using mobile technology compared to the younger generation and might not be using the mobile application in purchasing something but they still think that mobile application is useful (Dorie & Loranger, 2020). Research shows that trust is not only important for senior-age from a different population with a younger segment (Parment, 2013. For seniors, trust is more important in e-commerce where they feel uncomfortable with self-service technology (Dean, 2008). Notwithstanding a digital security issue that's surrounding the adoption of technological innovation which is the main reason for the senior-age enveloped the adoption of technological innovation is the dominant factor for seniors (Vassli & Farshchian, 2018). As we all know, there are possibilities of fraud and abuse in online transactions. It makes senior-age customers more skeptical and has less trust than any other customer in online transactions (Leppel & McCloskey , 2011). These reasons show that senior-age customer is less likely to use mobile banking services compared to the younger generation (Harris et al. 2016), but on the other hand, the population of senior-age is always increasing thus making a better retirement benefits service for senior-age is a must.

3.2 Research Objectives:

Most of the research on technology applications in the financial industry is related to internet banking customers; rarely focused on the insurance industry (Lim et al.2009) including pension fund services for senior-age in Indonesia. The objective of this research is to develop and test the theoretical framework explaining behavior intention in digital transformation using digital applications that are affected by perceived ease of use, perceived usefulness, trust, mobility, customization, and customer engagement.

4. Literature Review

4.1 Perceived ease of use

In addition, usability, and user-friendliness established from perceived ease of use represent three main important factors of behavior that is related to the acceptability of mobile transaction. Research about mobile transactions can also be associated with other things consisting of ease of access from the mobile device to the internet (Tras et al.2019) or ease of using and controlling, instructions for use via mobile application (Hubert et al. 2017), and website (Almarashdeh, et al., 2018).

4.2 Perceived usefulness

Usability construct is one of the six main factors that affect m-commerce acceptance rate (McLean, Osei-Frimpong, Al-Nabhani, & Marriott, Examining consumer attitudes towards retailers'm-commerce mobile applications–An initial adoption vs continuous use perspective, 2020). The usefulness that can be felt from online shopping has a direct connection to the functionality aspect (utilitarian) of the shopping medium (e.g. product information, choices) for goods and services. As a result, the desired output is related (e.g. in the context of time, saving, or comfort) (Ko, Kim, & Lee, 2009). A pleasure that can be felt in usage, on the other hand, is related to the hedonistic aspect that consequently aims at the satisfaction of needs that are carried out explicitly through the implementation of shopping activities and for that goal itself (e.g. entertainment and shopping).

4.3 Trust

Trust is about the expectation of certain actions from oneself to another and the risk that follows (McKnight & Chervany, 2001). Trust has been accepted widely as a key element in human social interaction (Liu et al. 2019), and as a concept, it's the most important component in influencing customer behavior (Dang et al 2020). Previous research shows that trust growth in an online environment is a dangerous event, it is hard to get but easily gone (Santa et al. 2019). Trust has long been considered a catalyst in forming a satisfying business relationship in an online environment, especially in e-commerce commerce (Cao et al. 2018). Some researchers state that trust gives an impact on customer satisfaction in a digital world.

4.4 Mobility

Mobility refers to a cellular technology user who is not tied to a certain place and time. Physical presence can be chosen freely as long as the cellular network is available, which might be the only secondary condition. System information that's available everywhere is also can be identified as mobility, which gives "added value" via ad hoc access inside m-commerce (Svendsen et al. 2011). They use their smartphone more than they use their desktop because they cherish the instant-on functionality (Alrawi et al.,2019).

4.5 Customization

In this case, the incompatibility portrays a classic adaptation problem from a user that is resulted from product or system usage (Hubert et al. 2017). The lower it gets, the more compatible the product or application (with recent adjustment and/or behavior) is felt, which is theoretically always positively related to the acceptance rate (Tornatzky & Klein, 1982). The result (Yeh & Li, 2009) shows that website personalization is a mobile trading qualitative feature that satisfied customer and increase their trust. Another researcher (Choi et al. 2008) reported that customization is one of the two critical factors in m-commerce and e-commerce.

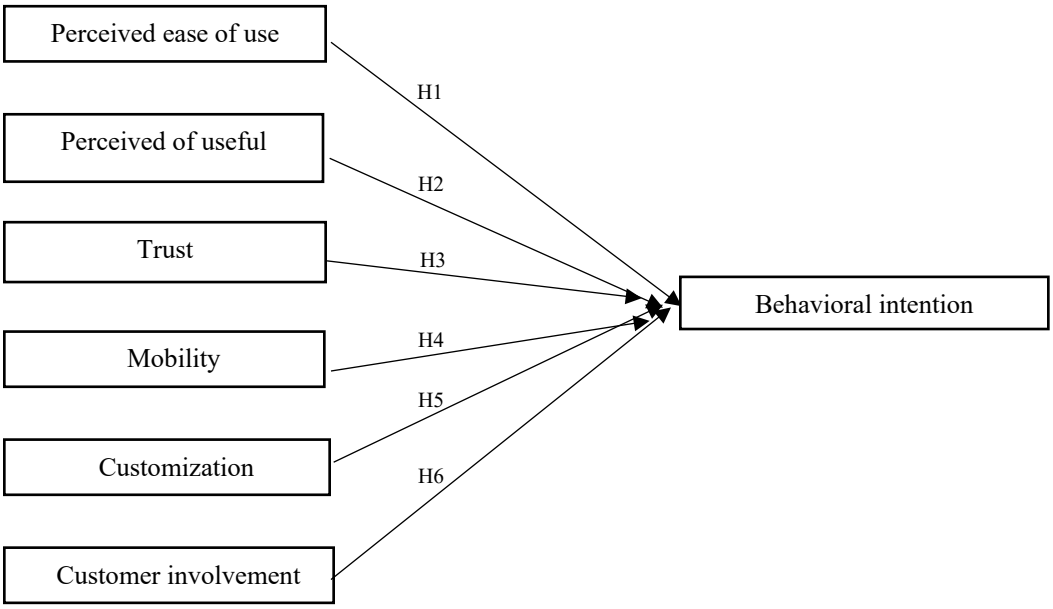
4.6 Customer Involvement

Customer involvement is based on their involvement in improving services. The first element that is aimed at active customer involvement is communication which can bring transformation in the purchasing process. Therefore, the customer that is actively involved in this transformation is helpful to the entity and service provided. Besides, they can also develop a sense of importance and individual value if their opinions and suggestions are heard by the company. (Zhang et al. 2012)

4.7 Behavioral Intention

The characteristic of behavior acceptance is equal to individual behavior acceptance as an expression of open behavior reaction and can be observed directly, which is resulted directly from the conditional requirement to take over the use of the task-related property (Awan, 2020). Behavior acceptance in customer-oriented application translated as a continuous variable where the low (or high) usage intensity/frequency tend to equate with low (or high) acceptance (Kollmann, 2019)

The theoretical framework in this research is Theory Accepted Model (TAM). The behavioral intention concept is one of the best concepts to predict the behavior of using new technology (Zhang et al. 2012) and served as the main concept by Davis (Davis, 1989), so it is considered the most suitable model by researchers to measure various relation from behavioral intention and any other variable that can affect the usability of digital pension services.



Based on the theoretical framework above, the research hypothesis which will be developed are:

H1 : Perceived ease of use of digital services has a positive impact on behavioral intention through the mobile application

The mobile transaction that's available inside the online service application has user-friendly features that can make users easily understand its usability (filled with application control, easy-to-learn interface, and guidance) so online services can be accepted and used by customers.

H2 : Perceived use has a positive impact on behavioral intention through the mobile application

Customers can feel the ease of online services, especially related to functional aspects and desired output, for example, the ease and quickness of submitting the claim, saving time and cost so that online service can be accepted and used by customers.

H3 : Trust has a positive impact on behavioral intention through the mobile application

Trust is related to action and risk in using online services and is the most important thing because it's also related to security, secrecy, and reliability. When there is trust, customers can accept and use online services.

H4 : Mobility has a positive impact on behavioral intention through the mobile application

Every customer definitely has activity or mobility so the presence of a mobile phone is very much needed to fulfill their needs regardless of place and time. The freedom to access online services anywhere and anytime surely will comfort customers to accept and use online services.

H5 : Customization has a positive impact on behavioral intention through the mobile application

A good product is one that can provide high accuracy and valid information as well as fill the expectations and needs of customers. Online services provide all of the information according to the needs and expectations of the customer so they can accept and use online services.

H6 : Customer involvement has a positive impact on behavioral intention through the mobile application

Customer involvement to improve online services is shown by their active role in giving suggestions and communicating any discovered problem for the perfection of online services. Therefore, customer involvement will affect the acceptance and usage of online services by customers.

This hypothesis is used to test behavioral intention affected positively by variable perceived ease of use, perceived usefulness, trust, mobility, customization, and customer involvement in the context of digitalization for senior age. This research is expected to give information on which variable will be the biggest factor to give a positive impact on behavioral intention. Customer behavioral intention can be measured by the continuity of digital services usage by the

customers to get other services. The researchers have not found any specific journal on behavioral intention in digital services of pension funds and insurance in Indonesia.

5. Research Methods

This is quantitative research measuring digital transformation to customer satisfaction. The research strategy was using the survey method. The research is categorized as a non-contrived study, researchers involvement in preparing the research design is limited to finding out online services activity naturally. Setting in this research is done cross-sectional to find out the digital service transformation in senior-age. The unit research is pension customers. The population in this research is civil servants. The total participant is 904.279 pensioners considering the limitation of time and resources when the survey is being done. The sampling method is a random sampling from civil servant pensioners. The data retrieved from pensioners is expected can represent the whole variable impact of digital transformation on the quality of pension fund services. The total sample in this research is 400 pensioners which were obtained based on the Slovin formula with a 5% margin of error.

Data used in this research is primary data obtained from the social insurance companies that manage civil servants' social security. The data collection technique used in this research is using online and face-to-face questionnaires. This online questionnaire technique was chosen because the questionnaire is a flexible data collection tool (Vatolkina, Gorbashko, Kamynina, & Fedotkina, 2020). Respondents filled out the questionnaire by choosing one answer from each question that could measure the level of service satisfaction on the variables in this study (e.g. customer behavior, customer experience, customer trust, e-service quality). This survey is designed using Likert scale from 1 to 5 where 1 = strongly disagree, 2= disagree, 3 = neutral, 4 = agree, 5 = strongly agree.]

6. Data Analysis

In this research, researchers use the reliability test and validity tests. A validity test is used to measure the legitimacy of the questionnaire. It is considered to be valid if it is significant <0.05 or 5%, which means an item is considered valid if it is significantly correlated with the total score (Ghozali, 2018), and a measurement instrument is considered to be valid if the instrument measures what is mean to be measured (Siyoto, 2015). The instrument is considered to be valid if the content, subject, and method of measurement are in accordance with the research conducted with r count > r table or p-value < 0.05 (Nursalam, 2013). While reliability test is used to find out if the questionnaire is reliable when the answers from respondents are consistent. It is considered to be reliable if the Cronbach Alpha coefficient is > 0.70. then tested the hypothesis by using multiple regression analysis. To test the impact of digital services transformation on pension fund: perceived ease of use, perceived usefulness, trust, mobility, customization, and customer engagement on customer's behavioral intention. This multiple regression analysis will have resulted from the coefficient of each positive or negative variable describing the impact of digital transformation on customer satisfaction, especially in senior age where it may be different from the age before retirement. Furthermore, path analysis is carried out to see the correlation the extent to which the impact of this digital transformation is related to the customer's behavioral intention from the tested variables (Akram et al. 2021)

6.1 Data Validity

The followings are the list of questionnaires to test the correlation among the variables mentioned above, and for the validity of this research object, the researchers asked the respondent's name and membership number. There are 778 responses to the questionnaire and here is the distribution of the data:

Table 1. Based on gender

Description	Percentage
Male	40%
Female	60%

From the data above, we can see that male respondent is 318 person (40%) and female respondent is 470 person (60%).

Table 2. Based on age

Description	Percentage
<=56 years old	80%
56 – 60 years old	13%
>=60 years old	7%

From the data above, we can see that the respondent's range of age < = 56 year-old is 630 person (80%), 56-60 year-old is 104 person (13%), and > = 60 year-old is 54 person (7%).

Table 3. Based on education profile

Description	Percentage
High School	22%
Diploma degree	8%
Bachelor degree	70%

From the data above, we can see that respondent that submit the questionnaire with last education is High-School is 174 person (22%), with a diploma 60 person (8%), and higher than a diploma 554 person (70%).

Table 4. Based on the relation with participant

Description	Percentage
Child/other their	29%
Husband/Wife	10%
No relation (Themselves/participant)	61%

From the data above, we can see that respondents who have a relation with the participant as a husband/wife are 80 person (10%), child/other heir is 229 person (29%), and no relation (themselves/participant) is 479 person (61%).

From the questionnaires received, the researchers conducted tests to determine the validity of questionnaires before testing the hypothesis. The testing of the questionnaires uses the SPSS application. Here is the validity test for each questionnaire using the significance test approach and using the r count as follows:

TAM Variable	Questionnaire	r count	r table	sig
Behavior Intention	I will use the online service soon	.824	.070	.000
	I believe the need of using online services will often be used	.843	.070	.000
	I will recommend the online service to my colleague	.838	.070	.000
	I will authenticate periodically	.791	.070	.000
Perceived ease of use	Online services application is easy to use	.888	.070	.000
	The user interface in the online services application is clear and easy to understand	.928	.070	.000
	Online services are easy to learn	.934	.070	.000
	Using online services is quick and easy to understand	.915	.070	.000
Perceived usefulness	Online services make submitting claims easier	.878	.070	.000
	Online services save time	.900	.070	.000
	Online services save cost	.885	.070	.000
	Online services are faster in submitting the claim	.888	.070	.000

TAM Variable	Questionnaire	r count	r table	sig
Trust	Transaction via online claim is safe	.867	.070	.000
	Personal secrecy is secure	.890	.070	.000
	Online transaction is reliable	.887	.070	.000
	The security level is kept really well	.895	.070	.000
Mobility	The online application can be used anytime	.845	.070	.000
	Online applications can be used everywhere	.891	.070	.000
	Online applications can be used when traveling	.903	.070	.000
	Online application is comfortable because they can be used through mobile phone	.852	.070	.000
Customization	I consider online claim suits my needs and desires	.923	.070	.000
	The online claim gives information and services that fit my expectation	.889	.070	.000
	Online claim information is correct and accurate	.927	.070	.000
Customer Involvement	I'm pleased to give suggestions for an online application	.919	.070	.000
	I will tell you if there's any problem with online services	.883	.070	.000
	I'm willing to be asked about my suggestion for application development	.928	.070	.000

From the questionnaire data above, it can be concluded that all questionnaires received are valid because all r counts are greater than the r tables and the resulting significance level is below 5%.

6.2 Data Reliability

The following is a reliability test based on the tested questionnaire shown in the following table. From the test, it is shown that the coefficient is above the minimum limit of 0.7 where Cronbach's alpha coefficient produced ranged from 0.839 to 0.936 so the data that is used has a high level of reliability for testing.

	Mean	Std. Deviation	Cronbach's Alpha	Kolmogorov-smirnov test
Behavior Intention	17.1536	2.63165	.936	.108
Perceived ease of use	17.0317	2.84594	.839	.259
Perceived usefulness	17.1548	2.82373	.911	.143
Trust	17.2944	2.63919	.907	.274
Mobility	17.5571	2.61858	.894	.304
Customization	12.1041	2.75825	.900	.146
Customer Involvement	12.7602	2.18859	.896	.261

To determine the normality of each variable, the Kolmogorov-Smirnov test was carried out where the coefficients ranged from 0.108 to 0.304 where the coefficients were above 0.05 so it can be said that each variable was not significantly different.

7. Research Result and Discussion

Hypothesis test uses t-value testing and significant test which shown on the following table:

		t	Sig.	Result
Hl	Perceived ease of use → behavior intention	3.789	.000	*Accepted*
H2	Perceived usefulness → behavior intention	4.467	.000	*Accepted*
H3	Trust → behavior intention	.987	.324	*Rejected*
H4	Mobility →behavior intention	2.128	.034	*Accepted*
H5	Customization → behavior intention	2.228	.026	*Accepted*
H6	Customer Involvement → behavior intention	2.281	.023	*Accepted*

As shown in the table above, a relation between variable perceived ease of use and behavioral intention is quite significant where the significant factor is 0,000 which confirms H1. As also shown in the research, perceived ease of use and perceived usefulness are significant factors affecting behavioral intention in using mobile applications for claim services. The same result is also already shown by other research (Zarmpou, et al,2012;Ko, Kim, & Lee, 2009;Marinkovic & Kalinic, 2017;Yeh & Li, 2009) however, there also researchers who show the different result(Chong, 2013;Jeyaraj & Dwivedi, 2020;Kim et al. 2012)

Perceived usefulness is also concluded to have a positive and significant influence on behavioral intention in using the claim mobile application where the significant factor is 0.000 which confirms H2 is accepted. This also proves that the claim application that's been used right now is easy to understand, use, and learn thus significantly affecting behavioral intention on using the claim mobile application. However, this result is different from previous research which shows that perceived usefulness is not significantly affected behavioral intention (Zarmpou et al , 2012;Lin & Wang, 2006 ;Ko et al 2009;Marinkovic et al, 2017).

Trust has a insignificant result on affecting behavioral intention, so H3 is rejected where the results of the study state that the significant factor is 0.324, which is greater than 0.05. Researchers see that the use of the online claim application is something that is used because the payment of pension benefits is only through social insurance companies where customers do not have the right to transfer retirement savings to other financial service providers due to applicable laws and regulations. In some literature, the use of mobile applications can raise concerns about privacy and the possibility of leaked information affecting the level of trust. (Indarsin & Ali, 2017 ; Shamsudin et al, 2018 ; Crocco et al, 2020 ; Goad et al. 2020).

Mobility of access to the claim mobile application has a positive and significant influence on behavioral intention, so H4 can be accepted, although from the received data there are senior-age, they do not see mobility as a barrier in using the online claim application. The behavioral intention in using the online claim application is felt as mobility, easier and faster with the use of more consumption and reducing stress levels (Ram, 2017 ; Bilgihan, 2016).

Other variables that were tested were customization and customer involvement. The results of the research show that these two variables have a positive and significant effect on behavioral intention in using the claim mobile application where the significant factors are 0.026 and 0.023 where the results are still below 0.05 so H5 and H6 can be accepted. Even though they have a positive and significant influence on behavioral intention, when compared to the other hypothetical variables accepted, these two variables have lower results, which are indicated by significant factors. The results of the research also show that they are more focused on the development area than personalization. (Tras c et al. 2019 ; LiébanaCabanillas et al. 2017).

Discussion

Digitalization and technology are significant drivers of customer behavior (Sheth, 2020). Digital transformation of insurance services is more likely to allow customers to follow the claim handling from the insurance company in processing customer claims. This also requires the development and also creation of a more transparent and open claim handling process to increase customer interaction. Theoretically, TAM explains behavioral intention in using technology (Davis, 1989), whereas the trust behavior variable does not seem to be as important for less frequent services such as the insurance industry (GebertPersson et al. 2019). This is consistent with the results of research that trust does not affect behavioral intention in using mobile claim services and also customers cannot switch to other financial services. The perceived ease of use and perceived usefulness variables are the most significant and positive variables on behavioral intention as consistent with other research. Digital transformation for claim services is considered to provide benefits and is easy to use so that customers will use online claim services for further transactions. Mobility also affects behavioral intention, especially during the pandemic when this research was conducted and the distribution of customers who are outside the city so it takes time and money if it is not done online.

Theoritical Implication

The TAM is an expansion of the Theory of Reasoned Action (TRA) (Fishbein, M; et.al; 1975) and Theory of plan Behavior (TPB) (Ajzen,I) which was originally developed to examine workplace information system technology but

has become one of the most globally accepted models. The TAM has been used to investigate a number of different areas and sectors, which includes a wide variety of online platforms, social media, mobile and electronic commerce conduits, new technology, and many other online digital platforms. As mentioned in prior text, the TAM has been modified on several occasions to consider the acceptance of a divergent array of technology via the addition of a number of other external variables, additional attitudinal responses and applicable associations.The research results reveal that digital application for retirement claim and services can increase behavior intention to use digital application and able to increase mouth to mouth marketing for retirement customer.

This study develops a discussion that captures COVID-19 and online services for retirement that impact to customers behavior trend, challenges and opportunities to face during the pandemic period. Based on a mixed approach, the study collates and correlates primary data collected via a questionnaire. The results contribute to the development of digital transformation for pension fund sector in Indonesia, First, increasing retiree to use digital application for claim and other services through online. Second, the study highlights the retiree willing to adapt new technology and process during the pandemic period. Third, the study reveal the problems faced by the pension institution in term of mobile application, communication, services delivery, retiree's authentication, claim online still need to improve based on retiree needs that spread out widely by geographical and age distribution.

Managerial Implication

The global Covid-19 pandemic has made it clear that business need fast and efficient ways to serve and communicate with the customers or retirees. During pandemic, physical services were limited to avoid the spread out the virus, the pension institutions still continue to give a routine services and need to stay in touch with retirees. Digital application is the solution given by institution to serve the retiree though online basis which give significant effort to adjust in the short time period. Our results showed that the perceived ease of use application that has significant impact to digital transformation. The manager need to provide the digital application easy to understand for retiree which have widely age distribution and educational background with clear communication the guidance how to use the application. During the increase of digitalization use, the authentication still needed by manager to ensure the payment still valid. Therefore, the manager is developed the authentication by face recognition compared with registered ID card as regularly, otherwise fraudulence claim may increase. Investment cost on digital application also as consideration to ensure the efficiency by increasing the usage of digital application on online services. Retirees also willing to give any suggestion to manager for improvement in digital services due to wide range of services that need to customize based on some region or geographical characteristics.

8. Conclusions and Suggestions for Future Research

Perceived ease of use and perceived usefulness variable become the most positive and significant variable that affect behavioral intention in using online claim services, while other variables like mobility, customization, and customer involvement also give a positive result and affect behavioral intention even though is not as significant as those two previous variables.

The results show that the area needed for research is a surprising level of trust that does not have a significant effect on behavioral intention. Many studies state that trust has a significant level on behavioral intention. This may be due to online insurance claim services being perceived as inconvenient, where new customers use online claim services for insurance if the online service is easy and provides benefits for customers. This is clearly a perceived benefit of using the internet. It is also necessary to study research for insurance claim services outside the monopoly service sector where customers do not have the option to be transferred to other financial services.

This research was developed and occurred during COVID-19 when the online claim service provides limited face-to-face services it affects customer behavior, challenges, and opportunities in dealing with COVID-19. Technological developments and individuals adopting online solutions generally increase the convenience experience of the claims services provided. It is important for service providers to understand the point of view of customer choices in using or not using these service applications. The concern is customer behavior towards complex services; and professional services where interaction between customers and service providers is less frequent, as in the example of insurance claim services and handling the claim.

This study is focused for retirement services through one of the largest social insurance in Indonesia, may have different results if the study implemented in other sector or private institutional which the customers have some options for the provider. The pandemic period also the factor need to consider , the bahavioral may change due to some cirscumtances while back to normal condition the behavioral intention may change also. Understanding pandemic period the customer is forced to use digital services through application from home instead of going to branch offices.

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Biographies

Ibnu Hasyim is a magister student at Binus Business School , Indonesia. Before taking magister program, he has graduated in Accounting at Binus University and Diploma of Actuary at University of Indonesia. He has working experiences in life insurance, consultant firm and pension fund sectors in Indonesia more than 20 years, worked in several companies both multinational and domestic companies, various range of experienced from actuary, product management, life operation and risk management in life insurance sector. He has a fellowship member actuary from Society Actuary of Indonesia and active involvement in Life Insurance Association in Indonesia (AAJI) as a head department of Actuary and Product for period 2022-2025.

M. As'ad Abdullah, currently works as an employee at a social insurance company managing a pension fund with 11 years of service and also as a magister student at Binus University. Previously, he had completed a bachelor's degree in Management. Active as chairman of the Employee Cooperative from 2020 - now. Research interests related to digital transformation, digital behavior, customer trust, online services.

Anita Charolina Megawaty Siahaan, She has a bachelor's degree graduate from Jenderal Sudirman University. She has personal ambition to keep updated the knowledge continously Therefore, she is continuing the studies at Binus Business School, Indonesia. She is currently working in a state-owned company engaged in the insurance sector for about 15 years. She believe thatthe knowledge get in univeristy will have a positive impact on the progress carrer in the company as well as the results of this research providing very valuable input for management in order to increase satisfaction for the participants.