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Analyzing the Success of BRISPOT: Utilizing Human, Organization, and Technology-Fit Factors (HOT-FIT)

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Abstract
Micro, Small, and Medium Enterprises (MSMEs) constitute the primary market share for Bank BRI, underscoring their significance within the company profile. The annual target for micro-businesses aims to fortify and sustain BRI's position as the market leader for micro-businesses in Indonesia. Recognizing the intensifying competition in the micro-business sector, BRI has developed BRISPOT, a digital-based application with a one-stop service concept. This enables Loan Officers to seamlessly conduct credit processes end-to-end, anytime, and anywhere. This research was conducted at the Bank BRI Denpasar Regional Office. The study population consisted of all micromarketers/mantri, totaling 1,550 individuals. Probability sampling techniques, specifically proportionate random sampling, were employed in this research, and a sample size of 205 was determined, aligning with Hair et al.'s guidelines. The data collection method utilized a questionnaire with a 5-point Likert scale. The data analysis technique employed in this research is SEM-PLS (Partial Least Squares). The results of this research indicate that organizational structure, organizational environment, system quality, information quality, service quality, and self-efficacy positively influence user satisfaction. Furthermore, user satisfaction has a positive impact on net benefits.
Keywords: User Satisfaction, Net Benefit, HOT-Fit, BRISPOT, Micro Credit
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1. Introduction

The banking industry is one of the service sectors that is evolving and has the potential to stimulate Indonesia's economic growth. Banking has transformed into a service industry that plays a crucial role in contributing to national income. It functions as an intermediary institution, facilitating the accommodation of public funds and channeling them back into economic activities (Mutiasari, 2020). One of the key roles of the banking sector is to promote and address challenges faced by micro, small, and medium enterprises (MSME) (Cahya et al., 2021).

Micro, small, and medium enterprises (MSMEs) constitute the primary market share for Bank BRI, underscoring their significance within the company profile (Atmoko, 2023). The annual target for micro-businesses aims to fortify BRI's position as the leading player in the micro-business market within Indonesia. Recognizing the intensifying competition in the micro-business sector, BRI acknowledges that the challenges extend beyond traditional banking competitors to include fintech companies. Despite the ongoing economic recovery from the impact of the COVID-19 pandemic, BRI maintains optimism about achieving its set targets.

BRI Bank, in its efforts to advance the MSME sector during the era of banking digitalization, remains dedicated to offering seamless banking services, particularly through digital banking innovation. The previous manual system significantly prolonged the credit process. Therefore, since 2017, BRI has introduced BRISPOT and continually enhanced its functionalities. BRISPOT is a specialized application designed for BRI micro-marketers (mantri) to streamline the processing of micro loans. This application serves the purpose of simplifying, automating, and digitizing the entire loan application to disbursement process at BRI. Through the implementation of the BRISPOT system, the time required for the loan initiation process has been reduced from 3-5 days for new loans to just 2 days.

The success of a company's information system is determined by its users. Putra & Alfian (2016) established a correlation between humans as users of accounting information systems and accounting information systems as objects. Similarly, accounting information systems encompass both individuals and equipment designed to transform data into valuable information for relevant stakeholders (Nurhaida & Putra, 2019). BRISPOT is a digital-based application with a one-stop service concept, enabling Loan Officers to conduct credit processes end-to-end, anytime, and anywhere. BRISPOT has demonstrated its effectiveness in accelerating the micro loan service process, reducing the timeline from the previous 3-5 days to an average of less than 2 days. Operating on an Android-based system and utilizing an internet connection, BRISPOT facilitates real-time loan decisions (Tua et al., 2022).

The BRISPOT application enables microcredit marketers (mantri) to enhance their net benefits. The net benefits dimension of success is the extent to which the information system contributes to the success of various stakeholders. Micro marketers (mantri) utilizing this application are expected to achieve effectiveness, efficiency,

and reduce errors in credit assessment. However, the success of a system also depends on its operational efficiency, organizational environmental factors, and technology. Therefore, this research delves into analyzing the success of implementing the BRISPOT application for micro marketers (mantri) at the BRI Denpasar Regional Office unit. The study employs factors from the Human Organization Technology Fit (HOT-Fit) framework to assess the success of the BRISPOT application system.

The HOT-Fit model, developed by Yusof et al. (2008), serves as an evaluatio n framework for health information systems. Yusof et al. (2008) based this model on two fundamental frameworks: the IS Success Model (DeLone & McLean, 1992) and the IT Organization Fit Model (Morton, 1991). The HOT-Fit model encompasses three key factors: Human Factor, Organization Factor, and Technology Factor. Yusof et al. (2008) explained that system success relies on a harmonious relationship or "fit" among Human, Organizational, and Technological factors. Assessing these components yields net benefits that manifest as an impact on the information system as a whole. Net benefits are assessed based on efficiency, effectiveness and quality of decision-making.

Yusof et al. (2008) applied the HOT-Fit model for analyzing health information systems (HIS), emphasizing the need for a rigorous evaluation encompassing technological, human, and organizational challenges. The organizational dimension is drawn from the IT Organization Fit Model (Morton, 1991) and integrated with the technological aspect derived from DeLone & McLean's IS Success Model (1992). The technological component incorporates elements from the HOT-Fit model, specifically, system quality, information quality, and service quality which were adopted from the DeLone & McLean (1992) model. The findings highlight that user satisfaction is influenced by human, organizational, and technological factors, indicating a fit relationship among human and technological, technological and organizational, and organizational and human aspects. The research underscores that cultivating the right user attitudes and skills, along with effective leadership, an information technology-friendly environment, and clear communication, can positively impact system adoption.

The Information System Success (ISS) model, developed by DeLone & McLean in 1992, serves as a tool for measuring the success of a system. This model incorporates six dimensions: Information Quality, System Quality, User Satisfaction, Information Use, Individual Impact, and Organizational Impact.

a) Information Quality: Measures the output of an information system.
b) System Quality: Measures the delivery of the information system itself.
c) User Satisfaction: Measures the user's response to the output of an information system.
d) Information Use: Measures the usefulness of the information produced from the information system.
e) Individual Impact: Reflects the effect of information on user behavior.
f) Organizational Impact: Examines the impact of information produced by information systems on the company.

These six dimensions were the initial components formulated by DeLone & McLean in 1992. Subsequent research in 2003 by the same authors expanded the ISS model, introducing additional dimensions: Intention to Use, Service Quality, and Net Benefits (DeLone & McLean, 2003). Research on the Success of Information Systems, as developed by Delone & McLean, was carried out by Diar et al. (2019). The findings indicate that System Quality, Information Quality, and Service Quality all have a positive effect on User Satisfaction.

User satisfaction is the most widely used measure to assess the success of information systems for three reasons: satisfaction has a high level of validity; a large number of studies enabled the development of reliable instruments to measure satisfaction with information systems; and the appeal of satisfaction is as a measure of success, compared to other measures. User satisfaction is a psychological process that involves beliefs, feelings, and attitudes towards the user's experience when using an information system (DeLone & McLean, 1992). BRISPOT is an application designed to enhance the credit process, and regarding user satisfaction, the aim is for users to attain satisfaction in line with their anticipated goals.

Net benefits pertain to the degree to which an information system contributes to the success of an individual, group, organization, industry, or country. If BRISPOT users are satisfied with the system's capabilities, they will tend to feel that using this information system makes it easier and faster to complete work, thereby enhancing overall work performance. Therefore, researchers suspect that increasing user satisfaction will affect BRISPOT's net benefits concerning the individual performance of its users (Iskandar & Amriani, 2021).

Net benefits represent the degree to which an information system contributes to the success of various stakeholders. The choice of what impact to measure depends on the specific system being evaluated, the study objectives, and the level of analysis. Micro credit marketers (mantri), as users of this application are expected to achieve effectiveness, efficiency and a reduction in errors during credit assessment. Most studies applying the DeLone & McLean IS success model measure the benefits of using information systems at the individual and organizational levels (Urbach & Muller, 2011).

Aldholay et al. (2018) conducted to extend the DeLone & McLean IS Success model by incorporating self-efficacy.The aim of the research is to expand Delone and McLean's information systems success model by introducing the construct of self-efficacy as an antecedent to user satisfaction and actual use to predict performance. Self-efficacy reflects an individual's beliefs regarding their capability to achieve a specific level of success on a

particular task (Bandura, 1977). Three main results were revealed, first overall quality (system, information and service quality) and self-efficacy had a positive impact on user satisfaction and actual use; second, actual usage significantly predicts user satisfaction; and third both user satisfaction and actual usage have a positive impact on performance.

Thorough research is essential to harness the full potential of the BRISPOT application in supporting the credit process. This endeavor aims to offer valuable insights to application designers for enhancing the BRISPOT application to effectively support all stages of the credit process in detail. There has been no previous research that analyzes the success of the BRISPOT application system using the Human Organization Technology Fit (HOT-Fit) model. Previous research examining the BRISPOT application was conducted by Tua et al. (2022) who used the Technology Acceptance Model (TAM).

The Human Organization Technology Fit (HOT-Fit) model was chosen based on the research objective, specifically to analyze the success of the BRISPOT application system. This research analyzes the factors that influence user satisfaction and net benefit. The combination of the HOT-Fit model with factors from organizational structure, organizational environment, system quality, information quality, service quality, and self-efficacy. This comprehensive approach to analyzing acceptance factors not only from individual aspects but also analyzes the success of the system itself (Figure 1.1).

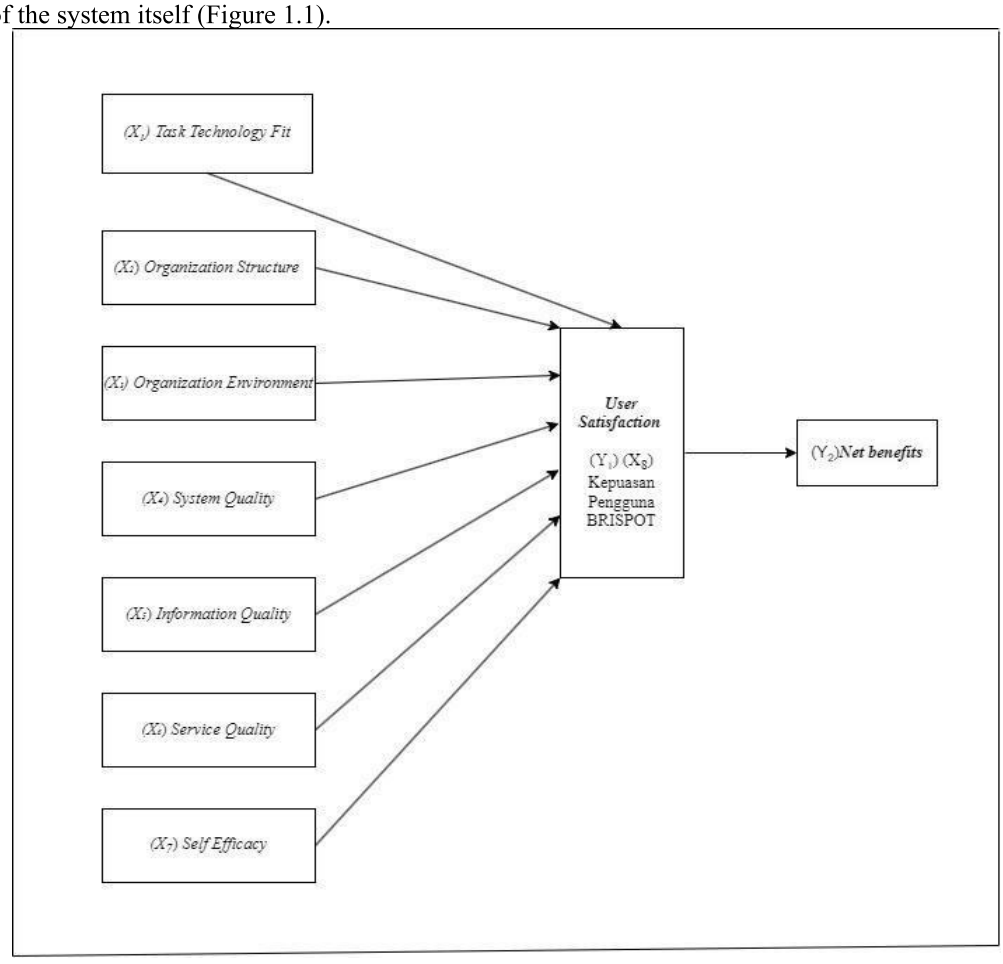


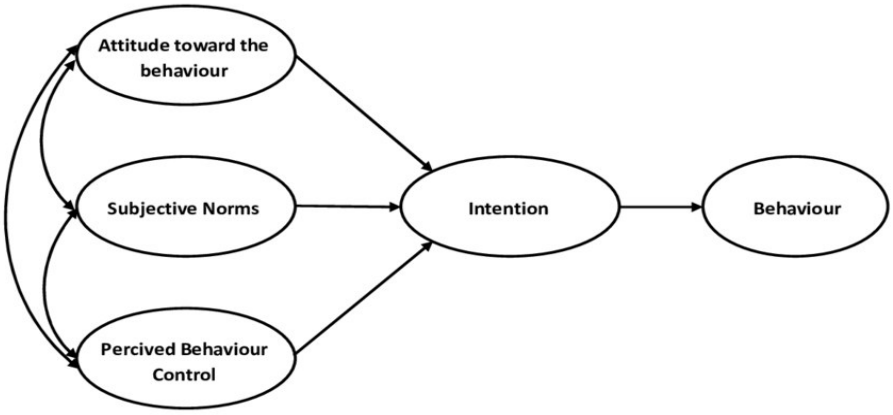
Figure 1.1 Proposed Conceptual Model

2. Literature Review

2.1. Theory Of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is a theoretical framework designed to explains the determinants of behavioral intentions. TPB is a development of the Theory of Reasoned Action (TRA). TRA has scientific evidence that the intention to carry out certain actions is caused by two key factors: subjective norms and attitudes toward behavior (Fishbein & Ajzen, 1975). Several years later, Ajzen (1988) added an additional factor, individual perceived behavioral control (Figure 2.1). The existence of these factors transforms the Theory of Reasoned Action (TRA) into the Theory of Planned Behavior (TPB). The focus of the TPB is the individual's intention to carry out certain behaviors. Intention is assumed as a motivational factor that influences individual behavior, serving as a predictor of the level of effort a person will invest in carrying out a particular behavior. The robustness of one's intention to perform a behavior correlates with an increased likelihood of its occurrence. Behavioral intentions will only arise

when the behavior is within the individual's control.



Source: Ajzen (1991)

Figure 2.1 Theory of Planned Behavior

Attitude toward behavior measures the degree to which an individual holds a positive or negative assessment of their own behavioral performance. Subjective norms refer to an individual's beliefs regarding the significance of others' opinions in their life, influencing whether the individual should or should not engage in a particular behavior. Perceived behavioral control involves the level of control an individual believes they possess. This perception plays a crucial role in determining whether an individual will or will not engage in a a particular behavior.

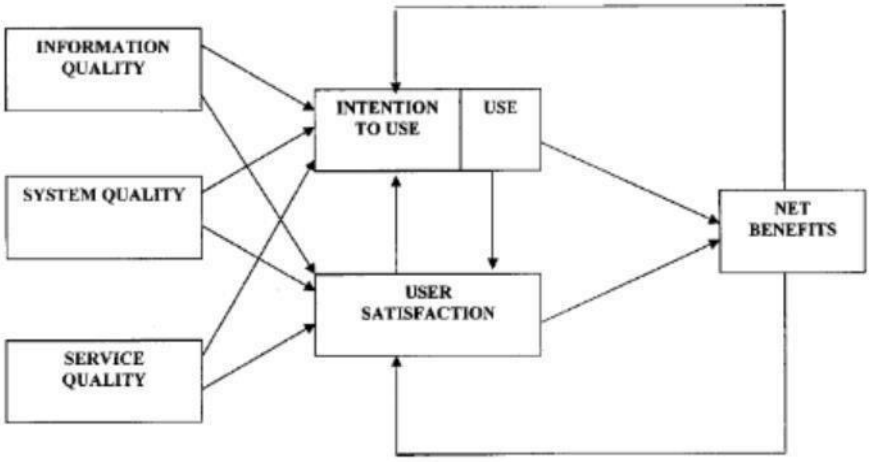
2.2. Information System Success (ISS)

The Information System Success model was developed by DeLone and McLean (1992) as a tool for measuring the success of a system. This model uses six dimensions, namely Information Quality, System Quality, User Satisfaction, Information Use, Individual Impact, and Organizational Impact. Information Quality measures the output of an information system. System Quality measures the processing of the information system itself. User Satisfaction measures the user's response to the output of an information system. Information Use measures the usefulness of the information produced by the information system (Pramartha et al., 2020). Individual Impact is the effect of information on user behavior. Organizational Impact is the impact of information produced by an information system on the company. These six dimensions are the initial dimensions of DeLone and McLean success model.

DeLone and McLean in 2003 refined the IS Success model, making improvements to overcome the shortcomings of previous research models. The DeLone & McLean (2003) research model is as follows:

a) Add service quality variables.
b) Combine individual impact variables and organizational impacts into net benefits.
c) Add an aspect of desire to use (intention to use) to the user variable (use) to measure user behavior.
d) Add feedback from the net benefits variable to the use and user satisfaction variables.

The research model can be seen in Figure 2.2.

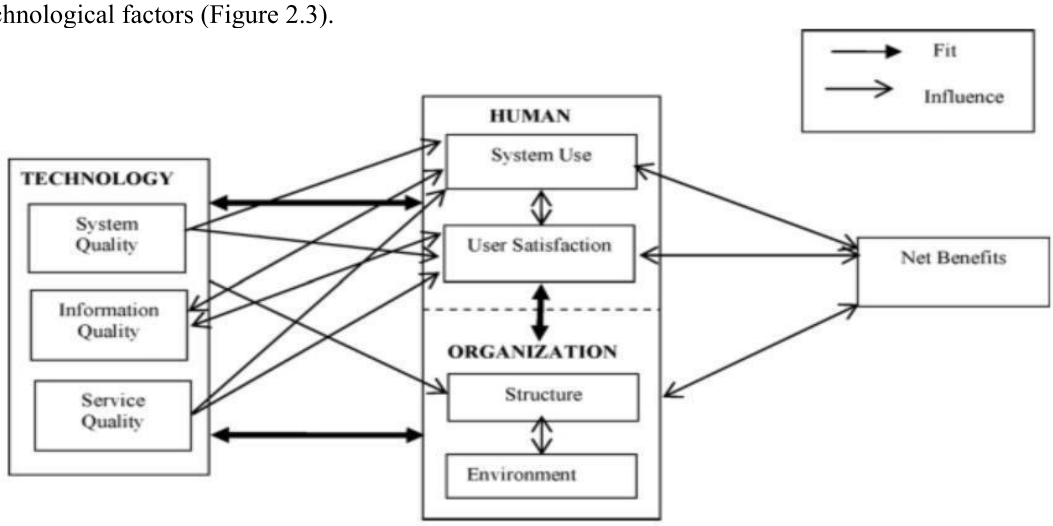


Source: DeLone & McLean (2003)

Figure 2.2 Updated D&M IS Success Model

2.3. HOT-Fit

HOT-Fit is a technology success evaluation framework developed by Yusof et al. (2008). The HOT-Fit model incorporates three factors: Human Factor, Organization Factor, and Technology Factor. Yusof et al. (2008) explained that the success of a system should involve a mutual relationship or "fit" between human, organizational, and technological factors (Figure 2.3).



Source: Yusof et al. (2008)

Figure 2.3 Human Organizational Technology Fit (HOT-Fit) Framework

2.4. Self-Efficacy

Self-efficacy reflects an individual's beliefs about whether they can achieve a certain level of success on a particular task (Bandura, 1977). Developed by Bandura (1977), Social Cognitive Theory (SCT) emphasizes the importance of self-efficacy, which is an individual's perception of their ability to carry out certain behaviors.

2.5. Microcredit (Kredit Mikro)

Credit is the distribution of funds provided by banks to the public, facilitating the allocation of funds to those in need. Microcredit involves providing loans of a specific amount of money to empower individuals to become entrepreneurs. Typically targeted at individuals lacking collateral, steady employment, and reliable credit history, microcredit serves those who cannot access regular credit. It is a financial innovation that serves as a pathway for individuals to embark on entrepreneurship. The success of microcredit can impact the rise in the number of new small and medium businesses formed with the assistance of microcredit capital. As these businesses increase, it is anticipated that they will create opportunities for new jobs and contribute to maintaining economic stability in a country (Lasminiasih, 2018).

2.6. BRI Microcredit (Kredit Mikro Bank BRI)

The government established the People's Business Credit/Kredit Usaha Rakyat (KUR) program in collaboration with several banks, including Bank BRI. KUR BRI provides working capital and/or investment credit with a credit limit of up to IDR 500 million to micro-businesses, small businesses, and cooperatives. The types of microcredits offered by Bank BRI are as follows:

a) KUR Mikro Bank BRI
   Working capital and/or investment credit with a credit limit of up to IDR 50 million per debtor.
b) KUR Kecil Bank BRI
   Working capital and/or investment credit designed for debtors with productive and viable businesses, with a credit limit ranging from more than IDR 50 million to IDR 500 million per debtor.
c) KUR TKI Bank BRI
   KUR TKI Bank BRI is provided to finance the departure of prospective migrant workers to their placement country, with a credit limit of up to IDR 25 million.

2.7. BRISPOT Application System

The BRISPOT application is a credit processing application utilized by micro-marketers (Mantri). BRISPOT is a digital innovation from Bank BRI designed to simplify the microcredit process, making it more efficient, faster, paperless, and digitally based (Yoga, 2019). BRISPOT enables credit applications without the need to visit a branch office. Figure 2.4 illustrates the credit processing business process using the Brispot application. The

business process model makes it easier for organizations or Mantris to understand and optimize the workflow of a business (Purnama et al., 2023). The application relies on flexibility for BRI Mantris. As a marketing department aiding creditors in obtaining loans, they can freely perform pick-up marketing functions and the credit application process without visiting the office. End-to-end credit initiatives can be carried out anywhere and at any time via BRISPOT which can be accessed via smartphone (Figure 2.5).

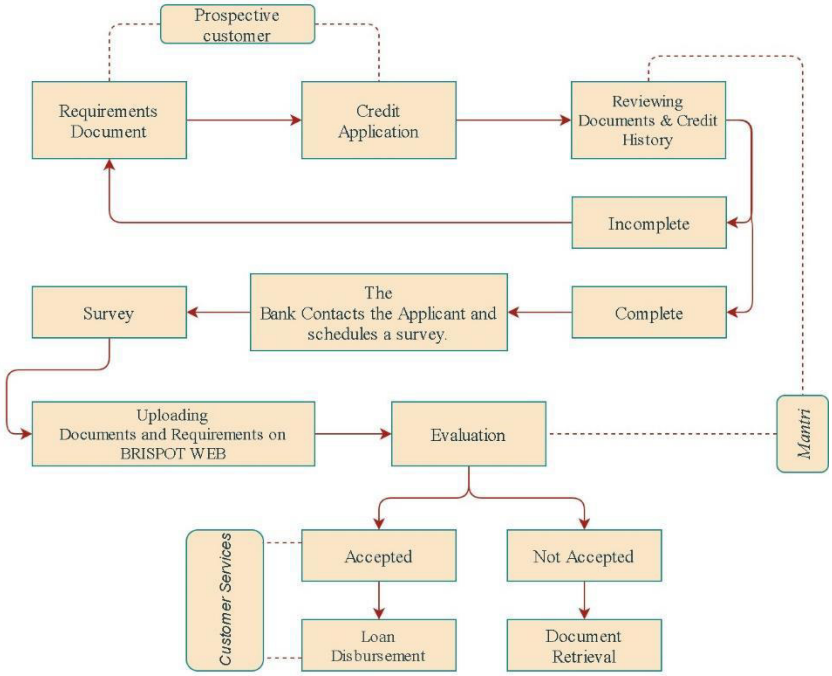


Figure 2.4 BRI Microcredit Distribution Procedure with BRISPOT

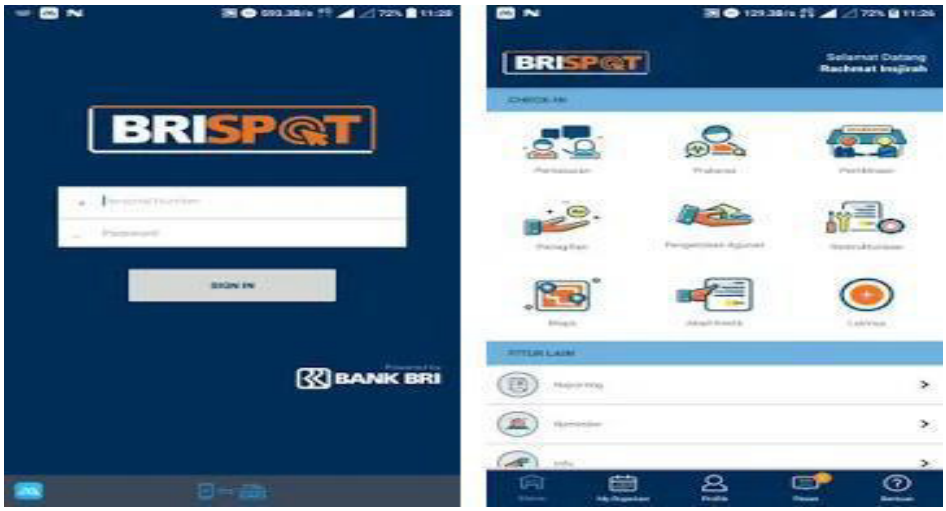


Figure 2.5 BRISPOT Interface

3. Hypotheses Development

3.1. The Influence of Organizational Structure on User Satisfaction

User satisfaction can be measured to assess the success of the information system's effectiveness (Kalankesh et al., 2020). User satisfaction is associated with the feeling of pleasure experienced when using a system. This feeling is rooted in the user's subjective perspective, encompassing factors such as the system's usefulness or effectiveness for the user (Lee, 2013). When the user's perception of the system exceeds expectations, the user will feel satisfied with the system's performance (Wan et al., 2020). The Theory of Planned Behavior (TPB) identifies attitude toward behavior as a factor related to user satisfaction. This factor measures the extent to which individuals have a negative or positive evaluation of their behavioral performance (Al Maskari, 2015). In this research, attitude toward behavior is represented by the organizational structure variable. The nature of a bank can be seen from its organization. Organizational structure is explained through the design of leadership within the organization,

determining expectations for the actions of individuals and groups in achieving organizational goals (Ivancevich, 2007). According to prior literature, organizational structure significantly affects user satisfaction (Dewi & Firmansyah, 2019; Prasetiyo, 2019). The findings revealed that organizational structure positively influences user satisfaction.

Consequently, research hypothesis can be formulated:

H_1. Organizational structure has a positive effect on user satisfaction.

3.2. The Influence of Organizational Environment on User Satisfaction

In this research, attitude toward behavior is represented by the organizational environment variable. Factors in the organizational environment, such as government policy and politics, can impact user satisfaction, consequently motivating increased system usage (Yusof et al., 2008). Organizational environment is defined as the extent to which individuals believe that the organization has provided full support for system implementation. In this research, attitude toward behavior is represented by the organizational environment variable. Factors in the organizational environment, such as government policy and politics, can impact user satisfaction, consequently motivating increased system usage (Yusof et al., 2008). Organizational environment is defined as the extent to which individuals believe that the organization has provided full support for system implementation. Organizational environment has been verified by different studies to have a crucial role in affecting user satisfaction (Dewi & Firmansyah, 2019; Perdana et al., 2018). The results revealed that the organizational environment has a positive impact on user satisfaction.

Research hypothesis can be formulated:

H_2. Organizational environment has a positive effect on user satisfaction.

3.3. The Influence of System Quality on User Satisfaction

This research examines attitudes towards behavior, with a focus on system quality variables as determining factors. System quality, as defined by (Yusof et al., 2008), is intricately linked to the performance of the system itself. An instrumental measure for evaluating system quality is the usability of its features, functions, and overall efficiency. This assessment aims to ascertain whether the features of the BRISPOT application aid micro marketers (mantri) in the execution of credit procedures and contribute to the overall success of the BRISPOT application. The captured factors of system quality have been verified by different studies to have role in predicting user satisfaction (Diar et al., 2019; Suandari et al., 2019; Ardyanti & Ariyanto, 2020; Gurendrawati et al., 2022). The research results show that system quality has a positive effect on user satisfaction.

Research hypothesis can be formulated:

H_3: System quality has a positive effect on user satisfaction.

3.4. The Influence of Information Quality on User Satisfaction

The research reflects attitudes toward behavior through the information quality variable. Information quality pertains to the quality of information generated by a system. Previous studies empirically showed the role of information quality on user satisfaction (Alzahrani et al., 2017; Dasuki, 2018; Sibuea et al., 2018; Diar et al., 2019; Suandari et al., 2019; Ardyanti & Ariyanto, 2020; Bayastura et al., 2022). The research results show that information quality has a positive effect on user satisfaction.

Accordingly, this study proposes the following hypothesis:

H_4: Information quality has a positive effect on user satisfaction.

3.5. The Influence of Service Quality on User Satisfaction

The research assesses attitudes toward behavior through the service quality variable. Service quality encompasses the comprehensive support offered by a service or technology provider, irrespective of whether the service is delivered internally within a healthcare organization or outsourced to an external provider. Measuring service quality involves evaluating aspects such as technical support, prompt responsiveness, assurance, empathy, and follow-up service (Yusof et al., 2008). Service quality is an important factor that affects user satisfaction (Sibuea et al., 2018; Diar et al., 2019; Suandari et al., 2019; Ardyanti & Ariyanto, 2020; Bayastura et al., 2022; Gurendrawati et al., 2022). The results of the evaluation found that service quality has a positive effect on user satisfaction.

Consequently, this study proposes that:

H_5: Service quality has a positive effect on user satisfaction.

3.6. The Influence of Self-Efficacy on User Satisfaction

Self-efficacy is a component of Social Cognitive Theory (SCT), defined as an individual's belief in their capacity to plan and execute a series of actions necessary to accomplish a specific task (Bandura, 1977). Self-efficacy is portrayed as a predictor of the adoption of new technologies, based on the user's capacity to attain a specific level

of performance (Purnama et al., 2023). According to Lianto (2019), self-efficacy able to provide positive value where people who have high self-confidence become more focused on their tasks, therefore they are able to improve performance which further increases their self-confidence. Self-efficacy has been confirmed as a factor influencing user satisfaction (Aldholay et al., 2018; Afif & Zulherman, 2022). The research findings indicate a positive correlation between self-efficacy and user satisfaction.

The formulated research hypothesis is as follows:

H_6: Self-efficacy has a positive effect on user satisfaction.

3.7. The Influence of User Satisfaction on Net Benefits

The research assesses attitude toward behavior through the user satisfaction variable. Systems can prove beneficial for individual users, groups, organizations, or even entire industries. Net benefits explain the equilibrium between positive and negative impacts on information system users, with micro marketers (mantri) as the focus in the context of the BRISPOT application (Yusof et al., 2008). The term "net" in net benefits underscores the presence of both positive and negative outcomes (DeLone & McLean, 2003). A good-quality system contributes to user satisfaction and yields positive net benefits. Conversely, a system of poor quality is associated with user dissatisfaction, leading to negative net benefits (DeLone & McLean, 2003). User satisfaction has been widely used and has been repeatedly investigated as having a strong role in shaping the net benefits of new system (Nurlani & Permana, 2017; Agustini et al., 2020; Setiorini et al., 2021; Apsari et al., 2022; Firdausi et al., 2023). The findings indicate a positive correlation between user satisfaction and net benefits.

Hence the hypothesis is:

H_7: User satisfaction has a positive effect on net benefits.

4. Method

Following the existing researchs on technology and considering the research question's nature, a quantitative methodology was employed. A survey was designed and conducted targeting "Mantri" individuals employed at the BRI Bank Denpasar Regional Office unit (Bali & Nusa Tenggara) to assess theoretical constructs. Data collection utilized a probability sampling method, specifically proportionate random sampling, ensuring that each member of the population has an equal chance of being selected as a random sample in each branch, based on their respective proportions (Sugiyono, 2018).

Researchers collected responses through self-administered questionnaires, focusing on Mantri’s perceptions of aspects related to user satisfaction and the net benefits of the BRISPOT application. The Likert scale, with five points ranging from strongly disagree to strongly agree, measured respondents' views on HOT-Fit constructs, Delone & Mclean ISS constructs, and self-efficacy. Additionally, five closed-ended questions gathered demographic information: name, phone number, branch office, gender, and age. The questionnaire, hosted on Google Forms, was distributed online to the Mantris of BRI Bank Denpasar Regional Office unit (Bali & Nusa Tenggara) through WhatsApp. The survey was completed by 205 respondents. The research utilizes the Structural Equation Modeling-Partial Least Squares (SEM-PLS) analysis technique with the assistance of SmartPLS software.

Data regarding the geographical spread of respondent locations in the research sample is presented in Table 4.1.

Table 4.1 Geographical Spread of Respondent Locations

Number	Branch office	Quantity
1	Amlapura	9
2	Atambua	4
3	Bajawa	6
4	Bangli	4
5	Denpasar Gajah Mada	10
6	Denpasar Gatot Subroto	9
7	Dompu	4
8	Ende	5
9	Gianyar	6
10	Kalabahi	4
11	Kefamenanu	4
12	Kupang	10
13	Kuta	7
14	Larantuka	8
15	Mataram	13
16	Maumere	4
17	Negara	10
18	Praya	9
19	Raba Bima	6
20	Ruteng	7
21	Selong	11
22	Semarapura	5
23	Singaraja	11
24	Soe	5
25	Sumbawa Besar	10
26	Tabanan	13
27	Ubud	5
28	Waikabubak	2
29	Waingapu	4
TOTAL		**205**

4.1. Profile of the Respondents

From the data gathered through questionnaires, demographic information, encompassing the age, gender, and education level of respondents, is presented in Table 4.2.

Table 4.2 Demographic Profile of The Respondents

Number	Demographic	Group	frequency	Percentage (%)
1	Age (years)	20 - 30	22	10,7
		31 - 40	166	81,0
		41 - 50	17	8.3
2	Gender	Male	135	65,9
		Female	70	34,1
3	Educational Background	High School	1	0,5
		Diploma	14	6,8
		Bachelor	187	91,2
		Master	3	1,5
Jumlah			**205**	**100,0**

Two hundred and five valid surveys for the BRISPOT application were completed by Mantris of the BRI Bank Denpasar Regional Office unit (Bali & Nusa Tenggara). All respondents utilized the BRISPOT service for credit application processing. Table 4.2 illustrates the demographic details of the surveyed respondents. The majority, comprising 81% of the total valid sample, fell within the age range of 31 to 40 years. Gender distribution indicated 65.9% male and 34.1% female respondents. Regarding educational background, a significant 91.2% of respondents held a bachelor's degree.

4.2. Measurement Model Assessment

Validity and reliability tests were conducted on a sample of 205 respondents. The assessment of convergent

validity involved examining the loading factor value of each indicator on the variable, with a set loading factor limit of 0.5 in this study. The discriminant validity of reflective indicators was assessed through cross-loading, where indicators within their respective blocks were predicted better than indicators in other blocks. Table 4.3 presents the results of the validity test for the 205 respondents.

Table 4.3 Validity Measurement

Constructs	Original Sample (O)	√AVE	AVE
X1.1 <- *Organization Structure*	0,883		
X1.2 <- *Organization Structure*	0,902		
X1.3 <- *Organization Structure*	0,830	0,846	0,716
X1.4 <- *Organization Structure*	0,839		
X1.5 <- *Organization Structure*	0,773		
X2.1 <- *Organization Environment*	0,768		
X2.2 <- *Organization Environment*	0,854		
X2.3 <- *Organization Environment*	0,833	0,780	0,608
X2.4 <- *Organization Environment*	0,707		
X2.5 <- *Organization Environment*	0,728		
X3.1 <- *System Quality*	0,844		
X3.2 <- *System Quality*	0,868		
X3.3 <- *System Quality*	0,755	0,859	0,738
X3.4 <- *System Quality*	0,875		
X3.5 <- *System Quality*	0,888		
X3.6 <- *System Quality*	0,915		
X4.1 <- *Information Quality*	0,925		
X4.2 <- *Information Quality*	0,944		
X4.3 <- *Information Quality*	0,952		
X4.4 <- *Information Quality*	0,914	0,935	0,875
X4.5 <- *Information Quality*	0,947		
X4.6 <- *Information Quality*	0,921		
X4.7 <- *Information Quality*	0,943		
X5.1 <- *Service Quality*	0,856		
X5.2 <- *Service Quality*	0,914		
X5.3 <- *Service Quality*	0,942	0,924	0,853
X5.4 <- *Service Quality*	0,955		
X5.5 <- *Service Quality*	0,948		
X6.1 <- *Self Efficacy*	0,749		
X6.2 <- *Self Efficacy*	0,782	0,766	0,587
X6.3 <- *Self Efficacy*	0,778		
X6.4 <- *Self Efficacy*	0,756		
Y1.1 <- Kepuasan Pengguna BRISPOT	0,871		
Y1.2 <- Kepuasan Pengguna BRISPOT	0,912		
Y1.3 <- Kepuasan Pengguna BRISPOT	0,926	0,901	0,812
Y1.4 <- Kepuasan Pengguna BRISPOT	0,919		
Y1.5 <- Kepuasan Pengguna BRISPOT	0,876		
Y2.1 <- *Net Benefit*	0,890		
Y2.2 <- *Net Benefit*	0,914	0,903	0,816
Y2.3 <- *Net Benefit*	0,919		
Y2.4 <- *Net Benefit*	0,890		

Table 4.3 demonstrates that the outer model values, reflecting the correlation between variables, meet the criteria for convergent validity with loading factor values surpassing 0.70. Similarly, the AVE value, which exceeds 0.5, confirms the validity of all the mentioned variables.

Table 4.4 indicates that all variables fulfill the criteria for composite reliability, as their values surpass the recommended threshold of 0.7, meeting the reliability criteria. The reliability test is further supported by Cronbach's Alpha, with values expected to exceed > 0.6 for all constructs.

Table 4.4 Reliability Measurement

Variabel	Cronbach Alpha	Composite Reliability
Information Quality	0,976	0,980
User Satisfaction	0,942	0,956
Net Benefit	0,925	0,947
Organization Environment	0,838	0,885
Organization Structure	0,900	0,926
Self Efficacy	0,773	0,850
Service Quality	0,956	0,967
System Quality	0,928	0,944

4.3. Structural Model Assessment

Before interpreting the results of the structural equation model analysis, it is crucial to assess the model's appropriateness. Ghozali (2018) recommends checking the model's feasibility. Table 4.5 presents the coefficient of determination (R2) values for each endogenous variable. Following Chin (1998) guidelines, endogenous variables with R2 values ranging from 0.19 to 0.33 are classified as weakly explained, those in the range of 0.33 to 0.67 are considered moderately explained, and values above 0.67 are categorized as strongly explained.

Table 4.5 Coefficient of Determination (R2) Assessment

	R Square
User Satisfaction	0,892
Net Benefits	0,642

The R-square value for the BRISPOT user satisfaction variable is 0.892, indicating that the model featuring the endogenous variable BRISPOT user satisfaction possesses strong predictive power. In this model, 89.2 percent of the variance in BRISPOT user satisfaction can be accounted for by organization structure, organization environment, system quality, information quality, service quality, and self-efficacy.

The R-square value for the net benefit variable is 0.642, indicating that the model featuring the endogenous variable net benefit has moderate predictive power. In this model, 64.2 percent of the net benefit variable can be explained by BRISPOT satisfaction.

Structural model analysis was conducted to examine the hypothesized relationships between exogenous and endogenous constructs in this research. The path coefficient values illustrating the relationships between variables in the structural equation, as depicted in Figure 4.1, reveal the direct effects of each exogenous variable on the corresponding endogenous variable.

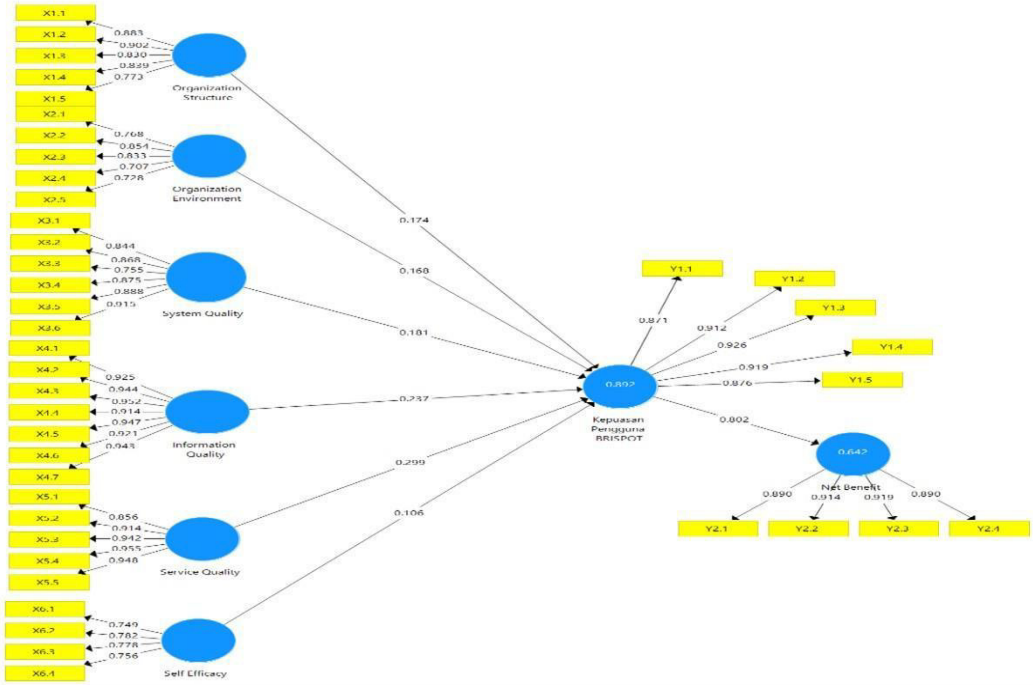


Figure 4.1 PLS Algorithm Results

Table 4.6 Hypotheses Testing Results

Hypothesis	Relationship	Path Coefficients (Bootstrapping)	T-Statistics	P Value	Decision
H_1	Organization Structure -> User Satisfaction	0,174	2,476	0,020	Supported
H_2	Organization Environment -> User Satisfaction	0,168	3,397	0,001	Supported
H_3	System Quality -> User Satisfaction	0,181	3,012	0,003	Supported
H_4	Information Quality -> User Satisfaction	0,237	4,682	0,000	Supported
H_5	Service Quality -> User Satisfaction	0,299	4,986	0,000	Supported
H_6	Self Efficacy -> User Satisfaction	0,106	3,940	0,000	Supported
H_7	User Satisfaction -> Net Benefits	0,802	31,365	0,000	Supported

5. Result and Discussion

In accordance with the integrated HOT-Fit model, this research contributes to a deeper comprehension of the functions performed by organization structure, organization environment, system quality, information quality, service quality, and self-efficacy in influencing net benefits derived from the BRISPOT application among its users (mantri) at the BRI Bank Denpasar Regional Office unit (Bali & Nusa Tenggara). The detailed discussions of the obtained findings are further elaborated in the subsequent sub-sections.

5.1. The Impact of Organizational Structure on User Satisfaction

The outcomes of statistical data analysis indicate a positive impact of organizational structure on user satisfaction, with a path coefficient of 0.174 and a t-statistics value of 2.476 (table 4.6). Therefore, the analysis derived from this research model suggests that a strong organizational structure is associated with elevated user satisfaction. This result confirms the findings observed in previous studies (Dewi & Firmansyah, 2019; Prasetiyo, 2019). In line with the Theory of Planned Behavior (Ajzen & Fishbein, 1991), this can be explained by the theory suggesting that the effectiveness of leadership design within an organization, which sets expectations for the actions of

individuals and groups in pursuit of organizational goals, correlates positively with user satisfaction.

5.2. The Impact of Organizational Environment on User Satisfaction

The results of the statistical data analysis indicate that the organizational environment positively influences user satisfaction (path coefficient of 0.168 with a t-statistics value of 3.397). Therefore, the analysis of this research model suggests that a favorable organizational environment correlates with elevated user satisfaction. This result is in agreement with the outcomes derived in previous studies which found that organizational environment has a positive effect on user satisfaction (Dewi & Firmansyah, 2019; Perdana et al., 2018). Organizational environmental factors, including government policy and politics, can impact user satisfaction, subsequently motivating increased system usage (Yusof et al., 2008). In alignment with the Theory of Planned Behavior (Ajzen & Fishbein, 1991), the greater people's belief in the organization providing comprehensive support for system implementation, the higher the satisfaction levels achieved by users.

5.3. The Impact of System Quality on User Satisfaction

The results of the statistical data analysis reveal that system quality positively influences user satisfaction (path coefficient of 0.181 with a t-statistics value of 3.012). Thus, analysis from this research model suggests that high system quality leads to high user satisfaction. Various indicators for measuring system quality, such as the usefulness of system features and functions, as well as efficiency, can be employed. This assessment aims to ascertain whether the features of the BRISPOT application, as an aid for micro-marketers (Mantri), facilitate credit procedures and contribute to the success of the BRISPOT application. This result confirms the findings observed in previous studies (Diar et al., 2019; Suandari et al., 2019; Ardyanti & Ariyanto, 2020; Gurendrawati et al., 2022). Aligned with the Theory of Planned Behavior (Ajzen & Fishbein, 1991), this phenomenon can be explained by the theory, asserting that as the usefulness of system features and functions improves, so does user satisfaction.

5.4. The Impact of Information Quality on User Satisfaction

The results of statistical data analysis show that information quality has a positive effect on user satisfaction (path coefficient of 0.237 with a t-statistics value of 4.682) Therefore the analysis of this research model shows that high information quality leads to high user satisfaction.The test results are in line with the TPB theory (Ajzen & Fishbein, 1991), and previous research (Alzahrani et al., 2017; Dasuki, 2018; Sibuea et al., 2018; Diar et al., 2019; Suandari et al., 2019; Ardyanti & Ariyanto, 2020; Bayastura et al., 2022).

5.5. The Impact of Service Quality on User Satisfaction

The results of statistical data analysis show that service quality has a positive effect on user satisfaction (path coefficient of 0.299 with a t-statistics value of 4.986) Consequently the analysis of this research model shows that high service quality leads to high user satisfaction. Service quality is related to the overall support provided by service or technology providers. Service quality can be measured through technical support, quick responsiveness, assurance, empathy and follow-up service (Yusof et al., 2008). This result is in line with the TPB theory (Ajzen & Fishbein, 1991), and confirms the findings observed in previous studies (Sibuea et al., 2018; Diar et al., 2019; Suandari et al., 2019; Ardyanti & Ariyanto, 2020; Bayastura et al., 2022; Gurendrawati et al., 2022).

5.6. The Impact of Self Efficacy on User Satisfaction

The results of the statistical data analysis reveal that self-efficacy has a positive impact on user satisfaction (path coefficient of 0.106 with a t-statistics value of 3.940). Therefore, the analysis of this research model indicates that elevated self-efficacy corresponds to heightened user satisfaction. Self-efficacy is a component of Social Cognitive Theory (SCT). It refers to an individual's belief in their capacity to organize and successfully execute a series of actions necessary to accomplish a specific task (Bandura, 1977). This result confirms the findings observed in previous studies (Aldholay et al., 2018; Afif & Zulherman, 2022). In accordance with Social Cognitive Theory (Bandura, 1977), greater confidence in one's ability to accomplish a specific task is associated with increased satisfaction.

5.7. The Impact of User Satisfaction on Net Benefits

The results of statistical data analysis reveal that user satisfaction positively influences net benefits (path coefficient of 0.802 with a t-statistics value of 31.365). Therefore, analysis from this research model suggests that elevated user satisfaction correlates with increased net benefits. A high-quality system contributes to user satisfaction and generates positive net benefits. This outcome aligns with TPB theory (Ajzen & Fishbein, 1991), and is consistent with the findings observed in prior studies (Nurlani & Permana, 2017; Agustini et al., 2020; Setiorini et al., 2021; Apsari et al., 2022; Firdausi et al., 2023).

6. Conclusion

This research makes a significant contribution to the development of the Human Organization Technology Fit (HOT-Fit) theory by incorporating crucial elements such as organizational structure, organizational environment, system quality, information quality, service quality, and self-efficacy within the framework of the BRISPOT application. The findings of this study enhance our understanding of the detailed interactions among these factors, explaining their collective impact on user satisfaction and net benefits. The integration of HOT-Fit with the BRISPOT application establishes a robust theoretical foundation for comprehending the dynamics between technology, organizations, and users within the realm of information systems.

These results also underscore the importance of considering HOT-Fit factors in the design and implementation of similar application systems across various organizations. This theory serves as a valuable reference for identifying important elements that influence the success of information system implementation and elevate user satisfaction. Moreover, the insights from this research open avenues for the development of a new theory or the formulation of a model that accounts for the detailed interplay between HOT-FIT factors and other elements within the context of information systems.

Based on the results of this study: organizational structure, organizational environment, system quality, information quality, service quality, and self-efficacy drive user satisfaction in using the BRISPOT application and ultimately influence the net benefits. BRISPOT application system providers can improve services in these areas to increase user satisfaction and the net benefits of the BRISPOT application system.

Based on the findings of the research, it was observed that the self-efficacy variable recorded the lowest average value among all the variables, specifically at 3.96. This suggests that the average perception of micromarketers/Mantris towards the self-efficacy variable is comparatively less favorable than their perceptions of other variables. To enhance self-efficacy, management should consider a thorough review to better facilitate the integration and adoption of BRISPOT technology. Additional training and guidance on assignments might be necessary to ensure deeper insight and confidence. This is crucial to ensure the effective and efficient operation of the application system.

A future study could investigate additional factors influencing employee performance when initiating credit using BRISPOT. Subsequent research might also employ voluntary applications to detect analytical differences in the utilization of the HOT-Fit model between mandatory and voluntary application systems.

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