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Analysis of Service Package Improvement Factors by Users of Fingerprint Analysis Applications Using TAM and EUCS Methods

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Abstract.
Purpose: The research aims to determine the factors that encourage users to upgrade service packages, provide actual recommendations for application developers to improve service quality, and provide insights for the development of similar applications in the future. Future Link is an application that offers efficient online fingerprint analysis with the support of artificial intelligence (AI). Despite these advantages, user acceptance and satisfaction remain challenges that hinder service package upgrades.
Methods: This study combines the TAM and EUCS models to identify the variables that influence users' intentions to upgrade their service packages in a fingerprint analysis application. TAM includes key constructs such as perceived usefulness and attitude toward using, while EUCS encompasses dimensions like content, accuracy, format, timeliness, and ease of use, which collectively represent users' satisfaction with the quality of information provided by the application. Additionally, two external variables curiosity and buying intention were added. A quantitative approach was employed using a survey method, with data collected from 151 respondents who are active users of the application. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through Smart-PLS 3.29. The analysis process included instrument development based on validated indicators, testing for construct reliability and validity, followed by evaluation of the structural model to assess the significance and explanatory power of the hypothesized relationships among variables.
Result: The findings show that eight out of nine hypotheses were accepted. Significant variables influencing attitude toward use include curiosity, content, format, accuracy, perceived usefulness, and ease of use. User attitude significantly influences satisfaction, which in turn impacts service package upgrade intentions.
Novelty: The combination of two theoretical models the TAM and EUCS model is used to analyze user behavior in the context of service package upgrades in fingerprint analysis applications. While previous studies have applied TAM and EUCS separately to evaluate general technology adoption or information satisfaction, this study integrates both models to provide a more comprehensive framework that considers both perceptual and experiential factors influencing user decisions. Furthermore, this study introduces two additional variables curiosity and purchase intention to reflect emerging user motivations in the use of digital services. The results are expected to support the development and improvement of applications in the future.

Keywords: Application analysis fingerprint, TAM, EUCS, PLS-SEM
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INTRODUCTION

The use of fingerprint technology exemplifies how technological advancements have transformed various aspects of human life. Nowadays, fingerprints are utilized not only for security, administrative, or investigative purposes but also for analyzing individual potential and characteristics. One of the latest innovations in the application of this technology is fingerprint analysis a method aimed at determining a person's potential and personality traits through fingerprint pattern analysis [1]. Fingerprint analysis is based on the uniqueness and permanence of fingerprints [2], which do not change in size over time [3], and have patterns that differ among individuals [4], [5]. A popular method in this analysis is the Dermatoglyphics Multiple Intelligence Test (DMIT) [6]. DMIT leverages fingerprint patterns to evaluate intelligence potential, learning styles, and personality traits, thereby providing insights into an individual's abilities and talents information that is beneficial for career planning and educational development [7], [8].

In general, fingerprint data are collected using fingerprint scanners. However, with the advancement of technology, mobile phone cameras are now being used as a more practical alternative. Mobile cameras are capable of capturing fingerprint patterns easily, enabling data collection to be conducted online. One such innovation is the Future Link application a fingerprint analysis tool based on mobile phone cameras. This application offers a convenient, fast, and efficient way to uncover individual potential through fingerprint analysis.

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Future Link is equipped with Artificial Intelligence (AI) technology, which accelerates the analysis process and delivers results in the form of reports. In addition to its three main features—scanning, analysis, and reporting—the application also provides educational articles and videos that enhance users' knowledge about fingerprints. These advantages make Future Link attractive to users. Internal evaluations revealed that in Q3 and Q4 of 2024 (July–December), fewer than 30 users were upgraded to a paid service package significantly below the target of 75 users for that period. The main issues stem from both user and developer perspectives. Users experience difficulties in adopting new technologies, particularly the manual process of activating the phone camera for fingerprint scanning, and often perceive the fingerprint analysis results as insufficiently relevant for making informed decisions using AI assistance. On the developer side, problems such as outdated in-app articles, questionable accuracy of fingerprint analysis, missing images in reports, the absence of key features such as IQ analysis and career recommendations, and app crashes during scanning and report display have negatively impacted user experience and satisfaction. These challenges underscore the need for service improvements to enhance user satisfaction and encourage more users to upgrade their service packages in the Future Link application.

This research combines the TAM and the EUCS frameworks. The four main elements of TAM are as follows: attitude toward utilizing, behavioral intention, perceived ease of use, and perceived utility [9]. Timeliness, utility, correctness, and format are the most important aspects of the EUCS model [10]. This study is significant because it contributes to academic theory by combining the TAM and EUCS to provide a more comprehensive understanding of user behavior in AI-based applications. By introducing new variables such as curiosity and purchase intention, the study extends existing models and offers a more complete analytical framework. From a practical perspective, it provides valuable insights for developers of AI-based fingerprint applications like Future Link by helping them identify the key factors that influence user satisfaction and decisions to upgrade services.

The integration of TAM and EUCS has been successfully implemented in previous studies [11]-[16]. According to [13], these two models complement each other in understanding technology acceptance and user satisfaction. For example, see [11] examined the acceptance factors in the adoption of the Smart ID Card application in Sumenep Regency and found that content, accuracy, format, and user attitudes had a significant effect on satisfaction and system acceptance. [13] investigated the acceptance of information systems and identified that enjoyment, timeliness, and content contributed to the formation of user attitudes, although the perceived usefulness variable was not found to be significant. In the context of an online education management system, [12] demonstrated that all indicators from the TAM and EUCS models had a significant effect on user satisfaction and acceptance. Similarly, research by [14], which used the DANA application as the object of study, showed comparable results but found that timeliness and perceived ease of use were not significant determinants of user attitudes.

From these various studies, it can be concluded that most previous research has focused on extrinsic user motivation, as reflected in their interaction with system features and quality. However, there are relatively few studies that comprehensively examine the contribution of intrinsic factors, such as curiosity and upgrade intention, in influencing user satisfaction and behavior. Therefore, this study aims to fill this gap by integrating the TAM, EUCS, curiosity, and upgrade intention models in the context of AI-based fingerprint analysis applications. The main objective of this study is an analyze the influence of factors from TAM and EUCS on user satisfaction and decision-making.

METHODS

Research Model

This study's conceptual framework is built upon pertinent occurrences, theoretical foundations, and findings from previous studies. This framework illustrates the relationships among the research variables, which include the variables from the TAM and EUCS models, as seen in Figure 1, with the inclusion of two more variables, namely interest and intent to purchase.

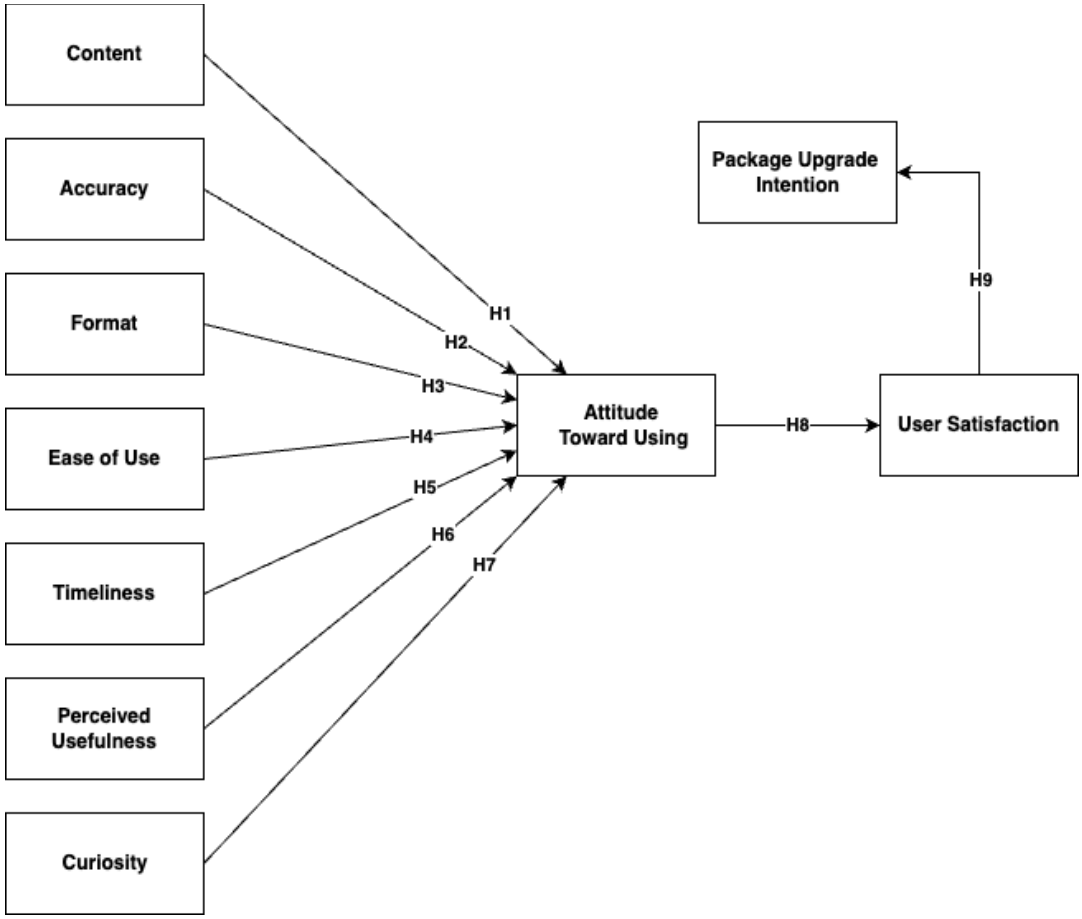

Figure 1. Research Model

Hypothesis

A hypothesis is a provisional assumption formulated in response to the research question, based on theoretical perspectives and prior empirical findings relevant to this study.

H1: Content (CON) has a positive and significant effect on Attitude Toward Using (ATT). Informative, relevant, and easily comprehensible content enhances users' willingness to use the application [11], [14].

H2: Accuracy (ACC) has a positive and significant effect on Attitude Toward Using (ATT). Accurate information increases user trust in the application [13].

H3: Format (FOR) has a positive and significant effect on Attitude Toward Using (ATT). A well-structured format makes information easier to understand and more appealing, encouraging users to feel more comfortable using the application [11], [14].

H4: Curiosity (CU) has a positive and significant effect on Attitude Toward Using (ATT). The higher an individual's level of curiosity, the more likely they are to be interested in exploring and understanding how the application works [17], [18].

H5: Timeliness (TIM) has a positive and significant effect on Attitude Toward Using (ATT). When an application provides timely and prompt information or services, users tend to develop a more favorable attitude toward its use [13].

H6: Perceived Usefulness (PU) has a positive and significant effect on Attitude Toward Using (ATT). The more beneficial the application is perceived to be, the more positive users' attitudes toward it become [1], [19].

H7: Ease of Use (EOU) has a positive and significant effect on Attitude Toward Using (ATT). If the application is perceived as easy to use, users are more likely to have a favorable attitude toward its utilization [11].

H8: Attitude Toward Using (ATT) has a positive and significant effect on User Satisfaction (US). Users with a positive attitude are more likely to be satisfied with the application, as their expectations are

met or exceeded during actual use [13], [20].

H9: User Satisfaction (US) has a positive and significant effect on Package Upgrade Intention (PUI). Satisfied users are more inclined to explore additional services or upgrade their current service packages [21], [22], [23].

This study adopts a quantitative research model to identify the driving factors behind the increase in service package upgrades by testing several hypotheses. The hypotheses are presented in the research model sub-chapter. The target population consists of Future Link application users who have not yet upgraded their service packages and have actively used the application within the past year totaling 220 users. The sample was taken using a random sampling method, and the minimum sample size was determined using the Slovin formula [24]. The Slovin formula can be shown in Equation (1).

$$n = \frac{N}{1 + N\,e^2} \tag{1}$$

Description:
n = Minimum required sample size
N = Population size
e = Estimated margin of error

Based on the calculation using the Slovin formula, as shown in Equation (1):

$$n = \frac{220}{(1 + 220) \times (0.05)^2}$$

$$n = \frac{220}{1.55}$$

$$n = 141.94$$

Thus, the minimum sample size for this study is 142 respondents.

Data collection was carried out through an online questionnaire [24] (Google Form) distributed via the WhatsApp application. In the TAM model, the Perceived Usefulness variable is measured using three questions. In the EUCS model, the Accuracy, Content, Format, and Timeliness variables are each measured with three to four questions, while Ease of Use is measured using five questions. Additionally, new variables such as Curiosity and Package Upgrade Intention are included, each measured with three questions [25]. This study uses a Likert scale [24] to assess respondents' levels of agreement with each statement. After the data was collected, analysis was conducted using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method with the aid of the Smart-PLS version 3.29 application.

The testing process using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method consists of two main stages: evaluation of the outer model and the inner model [26]. The outer model assessment aims to ensure the validity and reliability of the latent constructs through several indicators, including convergent validity, which is determined by an outer loading value ≥ 0.50 and an Average Variance Extracted (AVE) value ≥ 0.50; and composite reliability, which must reach a value ≥ 0.70 to indicate internal consistency [27]. Once the measurement model meets these criteria, the inner model evaluation is conducted to assess the structural relationships among latent constructs in the research model. The inner model evaluation involves measuring the coefficient of determination (R^2) to assess the model's predictive ability and examining the path coefficients through the bootstrapping procedure to obtain *t-statistic* and *p-value* values. A hypothesis is considered statistically significant if it meets the criteria of *t-statistic* > 1.96 and *p-value* < 0.05 at a 5% significance level [28].

RESULT AND DISCUSSION

This study employed two types of testing: Evaluate both the exterior and interior models. The external representation evaluation aims to determine whether an indicator can adequately represent its corresponding latent variable. This evaluation considers Cronbach's alpha, the composite dependability, and the outer loading values. If the outlier loading is > 0.5, the AVE is > 0.5, and the composite reliability > 0.7 [27],

then the indicator is legitimate, shows strong convergent validity, and suggests stability or consistency in answers. Figure 2 presents the results of the outer loading values.

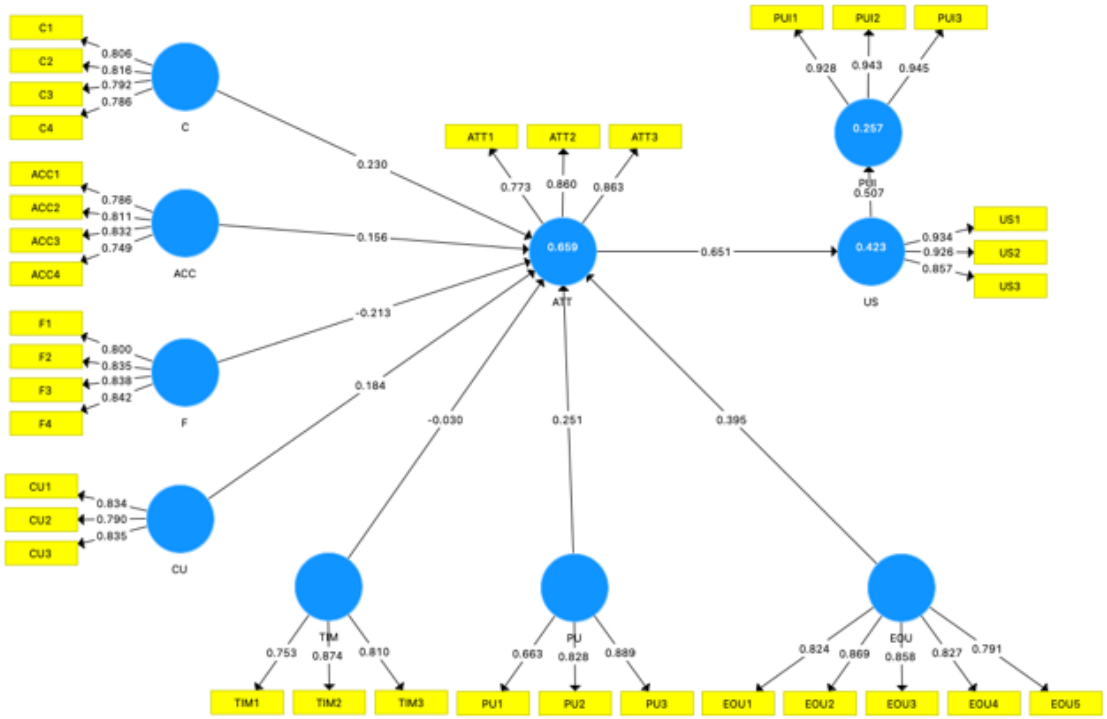

Figure 2. Outer loading value results

Subsequently, you can see the results of the Composite Reliability and Average Variance Extracted (AVE) values in Table 1.

Table 1. Result of Composite Reliability (CR) and Average Variance Extracted (AVE)

Indicator	Composite Reliability	AVE
ACC	0.882	0.652
ATT	0.883	0.716
C	0.898	0.690
CU	0.946	0.854
EOU	0.955	0.810
F	0.916	0.732
PU	0.923	0.800
PUI	0.952	0.868
TEAM	0.884	0.719
US	0.981	0.946

The outer model testing produced the following results:
1. All indicators have outer loading and Average Variance Extracted (AVE) values greater than 0.5.
2. All indicators have composite reliability values exceeding 0.7.

It follows from these findings that all indicators meet the established criteria and possess good measurement characteristics. Subsequently, the inner model testing was conducted to examine the relationships among latent variables using the bootstrapping tool in Smart-PLS. The output indicators analyzed include the Statistical analysis, p-values, and original sample (O) details. A correlation's statistical significance is established by looking at the p-value, the T-statistic shows how strong the association is, and the Original Sample (O) shows how big the impact is between the variables. At the 5% level of significance, the null hypothesis is rejected unless the t-statistic is more than 1.96 and the p-value < 0.05. [27]. Table 2 displays the outcomes of the bootstrapping.

Table 2. Bootstrapping output

	Hypothesis	Original Sample (O)	T-statistics	P-Values	Caption
H1	C → ATT	0.230	2,968	0.003	Accepted
H2	ACC → ATT	0.153	2,255	0.025	Accepted
H3	F → ATT	-0.204	2,312	0.021	Accepted
H4	CU → ATT	0.183	2,329	0.020	Accepted
H5	TIM → ATT	-0.015	0.395	0.693	**Rejected**
H6	PU → ATT	0.252	3,034	0.003	Accepted
H7	EOU → ATT	0.383	4,340	0,000	Accepted
H8	ATT → US	0.652	11,635	0,000	Accepted
H9	US →PUI	0.508	9,039	0,000	Accepted

The output results are discussed in the sub-chapter interpretation results analysis.

Interpretation of Analysis Results

1. **The Effect of Content (C) on Attitude Toward Using (ATT)**
   With an Original Sample (O) value of 0.230, T-statistic = 2.968, and P-value = 0.003, the results show that Content (C) significantly influences Attitude Toward Using (ATT). Hypothesis H1 is accepted since P < 0.05 and T-statistic > 1.96. This indicates that the more interested users are in the content, the more enthusiastic they are in utilizing the application.
2. **The Effect of Accuracy (ACC) on Attitude Toward Using (ATT)**
   Accuracy (ACC) positively affects Attitude Toward Using (ATT), as shown by O = 0.153, T-statistic = 2.255, and P-value = 0.025. Hypothesis H2 is accepted because P < 0.05. This implies that when users receive accurate information, they tend to develop a more favorable attitude toward the application.
3. **The Effect of Format (FOR) on Attitude Toward Using (ATT)**
   The results show a negative influence of Format (FOR) on Attitude Toward Using (ATT), with O = -0.204, T-statistic = 2.312, and P-value = 0.021. The negative coefficient indicates that if the format of the application does not meet user expectations, it may reduce users' positive attitudes toward the application. Since P < 0.05 and T-statistic > 1.96, Hypothesis H3 is accepted.
4. **The Effect of Curiosity (CU) on Attitude Toward Using (ATT)**
   With O = 0.183, T-statistic = 2.329, and P-value = 0.020, Curiosity (CU) is found to significantly influence Attitude Toward Using (ATT). Hypothesis H4 is accepted as P < 0.05 and T-statistic > 1.96. This suggests that users' curiosity about the application's features positively impacts their attitude toward using it.
5. **The Effect of Timeliness (TIM) on Attitude Toward Using (ATT)**
   Timeliness (TIM) does not have a significant effect on Attitude Toward Using (ATT), as indicated by O = -0.015, T-statistic = 0.395, and P-value = 0.693. Since P > 0.05 and T-statistic < 1.96, Hypothesis H5 is rejected. This means that the timeliness of the information provided does not significantly influence users' attitudes toward the application. As a practical implication, developers may shift their focus from timeliness to enhancing other more influential factors such as content quality or ease of use that are more likely to shape user attitudes. Ensuring consistency in the accuracy of the information may be more effective in building positive user perceptions.
6. **The Effect of Perceived Usefulness (PU) on Attitude Toward Using (ATT)**
   Perceived Usefulness (PU) significantly affects Attitude Toward Using (ATT), with O = 0.252, T-statistic = 3.034, and P-value = 0.003. As the P-value is less than 0.05, Hypothesis H6 is accepted. This indicates that users are more likely to hold a positive attitude toward the application if they

perceive it as useful.

7. **The Effect of Ease of Use (EOU) on Attitude Toward Using (ATT)**
   Ease of Use (EOU) positively influences Attitude Toward Using (ATT), as shown by O = 0.383, T-statistic = 4.340, and P-value = 0.000. Hypothesis H7 is accepted since P < 0.05 and T-statistic > 1.96. This demonstrates that the simpler and more intuitive the application is to use, the more positively users perceive it.
8. **The Effect of Attitude Toward Using (ATT) on User Satisfaction (US)**
   Attitude Toward Using (ATT) significantly influences User Satisfaction (US), with O = 0.652, T-statistic = 11.635, and P-value = 0.000. Hypothesis H8 is accepted, indicating that user satisfaction increases with a more positive attitude toward using the application.
9. **The Effect of User Satisfaction (US) on Package Upgrade Intention (PUI)**
   User Satisfaction (US) significantly affects Package Upgrade Intention (PUI), with O = 0.508, T-statistic = 9.039, and P-value = 0.000. As P < 0.05 and T-statistic > 1.96, Hypothesis H9 is accepted. This suggests that if users are satisfied with the application and its services, they are more likely to upgrade their service packages.

The results of the inner model test revealed several significant relationships between latent variables. Content, accuracy, curiosity, perceived usefulness, and ease of use were all found to have a positive and significant influence on user attitudes toward using the application. The format variable showed a significant but negative effect, indicating that poor visual presentation can diminish user enthusiasm. In contrast, timeliness did not demonstrate a significant impact, suggesting that the timeliness of information delivery does not necessarily shape user attitudes. Furthermore, a positive attitude toward using the application significantly influenced user satisfaction, which in turn had a substantial effect on the intention to upgrade the service package. These findings highlight the importance of prioritizing information quality, usability, and perceived value to enhance user engagement and encourage upgrades to premium service packages.

CONCLUSION

This study aims to analyze the factors that influence users' decisions to upgrade service packages in fingerprint applications by integrating the TAM and EUCS models. The study involved 151 respondents who were users of the Future Link application. Specifically, it evaluated how information quality (content, accuracy, format, timeliness), perceived usefulness, ease of use, and curiosity affect users' attitudes toward using the application, and how these attitudes influence user satisfaction and the intention to upgrade their service packages. Out of the nine tested hypotheses, eight were validated, and one was rejected. Content, accuracy, format, curiosity, perceived usefulness, and ease of use were found to significantly influence attitudes toward using the application, while timeliness did not show a significant effect. In addition, attitudes toward using the application significantly influenced user satisfaction, which in turn strongly impacted the intention to upgrade. From a practical perspective, developers should focus on improving content quality, interface accuracy, ease of use, and the usefulness of features to enhance user attitudes. Special attention should be given to minimizing poor visual formats, which have been shown to negatively affect user perception. Companies can leverage these insights to design user-centric service strategies that not only increase satisfaction but also encourage users to upgrade to premium service packages. Furthermore, the role of curiosity suggests that incorporating exploratory features or regularly updating content can boost user engagement. However, this study has some limitations, and suggestions are provided for future research, especially for studies on similar topics. Future research could incorporate additional variables to better understand the factors influencing users' decisions to upgrade service packages. These may include trust (how users' trust in the application affects upgrade decisions), social influence (the extent to which others affect user decisions), and other aspects such as loyalty programs or membership benefits.

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