



Jurnal Surya Pasca Scientia

Vol. XV No. I (2026) ISSN: 2774-5236, 2407-6648

<https://journal.universitassuryadarma.ac.id/index.php/jimspc>

**The Function of Risk, Adaptability, Dependability, Completeness,
and Simplicity for Myhero Application Users at PT Henan Putihrai
Asset Management Employing the Delone McLean Method**

**Irma Selliamanik¹, Irnawasih², Markonah Markonah^{3*}, Yohanes Ferry Cahaya⁴,
Suryanto Suryanto⁵**

^{1,2,3} Economics and Business Faculty, Perbanas Institute

⁴ Faculty of Postgraduate Program, Universitas Dirgantara Marsekal Suryadarama

⁵ Economics and Business Faculty, Sekolah Tinggi IlmuEkonomi Jayakusuma

Article Info

Article history:

Received : February 11, 2026

Revised : March 9, 2026

Accepted : March 10, 2026

Keywords: Risk, Flexibility,
Reliability, Responsiveness,
Completeness

DOI:

<https://doi.org/10.35968/jimspc.v15i1.1921>

This research aims to analyze the factors influencing users of the MyHero application at PT Henan Putihrai Asset Management using the Delone McLean approach. The design of this research uses a quantitative research method. This research uses primary data, and the data used in this study were obtained from the distribution of electronic questionnaires to investors who invest using the MyHero application. The data for this research were processed using SPSS Version 22. In this study, the sample used consisted of 370 respondents who had previously used the MyHero application. The results of this study partially show that the variables of Risk, Flexibility, Reliability, Responsiveness, Completeness, and Ease of Information significantly affect the Use of the MyHero Application. Recommendation. Increase risk, flexibility, reliability, responsiveness, completeness, and ease of information so that the decision to use the MyHero Application improves.

1. INTRODUCTION

Investment has become an important activity in the world of economics and business. In practice, investment needs to apply the principle of "high risk high return." So, it's not just the return that needs to be considered, but we also have to understand the inherent risks. Investors also have varying abilities to bear risk, so the returns they achieve are in line with the risks they undertake. (Halim, 2020). Since 2015, the Indonesia Stock Exchange (IDX) has been conducting the "Yuk Nabung Saham" campaign, initiated by Vice President Jusuf Kalla, with the aim of encouraging the public to invest by regularly purchasing stocks in the capital market. This aims to change the way people save for investment so that they can evolve from a saving society to an investing society (IDXChannel.com). The emergence of the Yuk Nabung Saham campaign movement has caused the number of capital market investors to relatively increase year by year.

According to the Financial Services Authority (OJK), the increase in the number of investors has tripled compared to the end of 2016. The factors driving the rapid growth of investment funds are not only due to investment managers and the scope of their distribution but also to exchange member licenses, specialized institutions in investment management, banking, and investment fund distributors (APERD) such as Bareksa, Ajaib, Bibit, as well as the role of technological advancements that have led to the emergence of the financial technology (fintech) industry. Additionally, the increase in the number of investment funds since July 2020 is also closely related to the current pandemic. The event caused stock prices to drop, creating a momentum for investors to buy stocks, especially beginner investors who decided to invest in mutual funds.

The objectives of the research that have been implemented are as follows: 1). To analyze the influence of risk, flexibility, reliability of feature responsiveness, and ease of use of the MyHero application

Based on the above description, the author has established the research topic as follows: "The Role of Risk, Flexibility, Reliability, Responsiveness, Completeness, and Ease of Understanding for Users of the Myhero Application at PT Henan Putihrai Asset Management Using the Delone McLean Approach"

2. LITERATURE REVIEW

Delean and Mclean Theory

Delone Mclean is a framework for measuring the success of an information system. Delone Mclean has been released since 1992. New frameworks and the latest versions have been added to the model to apply Delone and McLean for measuring e-commerce success (DeLone and McLean, 2004). The construction of the Delone McLean model includes system quality, information quality, service quality, use, user satisfaction, and net profit. The six constructs described by Delone and McLean are as follows:

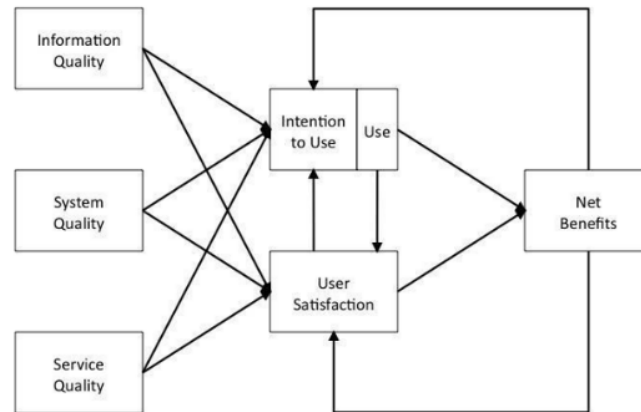


Figure 1 Delone and McLean Model Framework

Risk

According to Adawiyah (2021), risk is the uncertainty faced by consumers when they cannot predict the future consequences of their decisions. In this case, risk is a dimension of systematic quality accepted in the DeLone and McLean Information Systems Success Model.

Flexibility

According to Cahyono and Ishak (2016), flexibility is the ability to meet customer expectations without increasing costs, time, or even excessive losses. In this case, flexibility is one of the dimensions of the Delone and McLean Information Systems Success Model.

Reliability

Reliability is the company's ability to deliver services as promised, accurately and dependably. This definition aligns with the research by Dhingra, Gupta, and Batt (2020), which refers to the ability to provide promised services accurately and consistently, including the frequency of site updates and the accuracy of online purchases and billing. Reliability can also be defined as the strength and consistency of work (Barusman, 2019). Cendahani, Hamzah, and Lestari (2019) state that reliability is related to the technical functionality of the associated site, specifically how well the site functions as it should. Therefore, reliability is a dimension adopted from service quality in the Delone and McLean Information Systems Success Model.

Responsiveness

Responsiveness is the system's ability to respond to users accurately, assist them, and provide services. Responsiveness can also be defined as the ability of a system or entity to handle tasks in a timely manner. According to Barusman (2019), responsiveness is the willingness and ability of employees (the system) to provide service. Responsiveness is the company's ability to effectively solve problems and generate feedback through the site (Cetinsoz, 2015). Based on the research by Dhingra, Gupta, and Bhatt (2020), responsiveness is the company's ability to offer solutions to perceived problems and assure customers online. Sending timely responses to complaints, questions, and confirmations has been recognized as a crucial factor in evaluating websites (Sharma, 2018). Responsibility in this case is the

service quality dimension assumed in the Delone and McLean's Information Systems Success Model.

Completeness

According to Mulyadi, Eka, and Nailis (2018), completeness means that the information provided is sufficient, because if the information given is lacking or only partially sufficient, it can impact operational decision-making in general, thereby undermining the ability to control and prevent problems. Ideally, complete important information (with nothing missing) can minimize uncertainty. User decision expectations are based on the completeness of information. Completeness in this regard is a dimension adopted by the information quality theory in the Delone and McLean's Information Systems Success Model.

Ease of Understanding

According to Rahmad, Astuti, and Riyadi (2017), ease is defined as the level at which a person believes that a computer is easy to understand. This statement is in line with what Harwani and Safitri (2017) said, that ease of use refers to how innovative technology is not difficult to understand, learn, and apply. Good information is easy for users to understand. In this case, simple understanding is an assumption of the knowledge quality dimension in the DeLone and McLean Information Systems Success Model.

Usage of the MyHero Application

Usage is how employees and customers utilize the capabilities of the information system, such as usage frequency, usage amount, and usage needs (DeLone and McLean 2016). Therefore, usage is measured by the amount of time spent using the technology and how often the usage occurs. According to Rajan and Baral (2015), a person will use the system intensively if criteria such as profitability, decision quality, efficiency, and satisfaction are met. The MyHero application is a mutual fund app designed to help beginner investors start investing.

Research Hypothesis

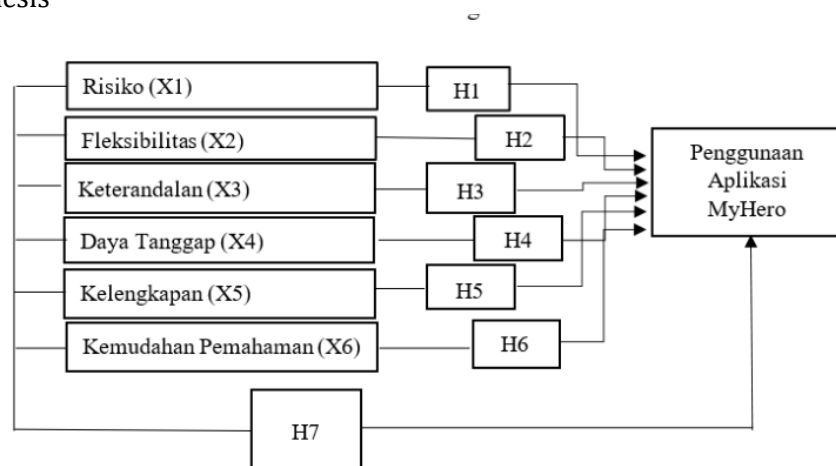


Figure 2 Conceptual Framework

The research model presented in the image above describes the relationships between the research variables, which include independent variables such as risk (X1), flexibility (X2), reliability (X3), responsiveness (X4), completeness (X5), ease of

understanding (X6), and the overall relationship between risk, flexibility, reliability, responsiveness, completeness, ease of understanding, and the overall relationship (X7) on the use of the MyHero Application (Y).

The Influence of Risk on the Use of the MyHero Application

According to Suresh and Shashikala (2011), risk is the uncertainty faced by consumers when they are unable to predict the future consequences of their choices. Khan et al. (2018) studied that the risk dimension has a negative and significant impact on the behavioral intention to use online stock trading. This study is consistent with the 2017 study by Wulandari, Sinarwati, and Purnamawati, which found that the perception of risk negatively affects students' interest in online investing. However, this study contradicts Maziriri, Mapuranga, and Madinga (2019), which showed that all perceived risks have a positive and significant impact on investor trust and intention to invest in online trading platforms. Based on that, the author proposes the following hypothesis:

H1: Risk negatively affects the use of the MyHero Application

The Influence of Flexibility on the Use of the MyHero Application

According to Cahyono and Ishak (2016), flexibility is the ability to meet customer expectations without increasing costs, time, or even losses excessively. Flexibility is part of the system elements. In the study by Nursyirwan and Pamulang (2020), flexibility has a positive and significant impact on satisfaction, and flexibility has a positive and significant impact on loyalty. Purwanto and Kuswandi (2017) provide evidence that flexibility significantly affects utilitarian value, but flexibility does not significantly affect hedonic value. This study is in line with Cahyono and Ishak (2016), which shows that flexibility has a positive and significant impact on utilitarian value. Based on that, the author proposes the following hypothesis:

H2: Flexibility has a positive effect on the use of the MyHero Application

The Influence of Reliability on the Use of the MyHero Application

Reliability is the ability of a company to provide services as promised, accurately and dependably (Barusman, 2019). Based on that, the author proposes the following hypothesis:

H3: Reliability has a positive effect on the use of the MyHero Application

The Influence of Responsiveness on MyHero Application Users

The research by Dhingra, Gupta, and Bhatt (2020) revealed that trust has a significant impact on responsiveness. Previous research conducted by Permana and Djatmiko (2018) stated that there is still a significant positive impact of responsiveness on customer satisfaction at Shopee in Bandung. This study is also supported by Budianto, Tantra, and Harianto (2017) who revealed that responsiveness has a positive and significant impact on consumer satisfaction, thus forming the fourth hypothesis. Based on that, the author proposes the following hypothesis:

H4: Responsiveness has a positive effect on the use of the MyHero Application

The Influence of Completeness on MyHero Application Users

Mulyadi, Eka, and Nailis (2018) stated that completeness means the information presented is sufficient, because if the available information is insufficient or only partially sufficient, it will impact decision-making in determining actions, thereby

potentially impairing the ability to address or prevent problems. In previous research by Ahn and Sura (2019), perceived usefulness has a significantly positive impact on completeness. This is in line with the research conducted by Utama (2020) that the completeness of functions has a positive and significant impact on customer satisfaction in online shopping applications. However, research by Dhatuswasti, Putri, and Susanta (2018) found that product perfection has a negative impact on customer loyalty. Based on that, the author proposes the following hypothesis: H5: Completeness has a positive effect on MyHero App users.

The Influence of Ease of Understanding on MyHero Application Users

Ease of information refers to the clarity of information delivery so that it is easy to understand (Fang, Chiu, and Wang, 2011). In previous research by Ahn and Sura (2019), perceived usefulness significantly influenced ease of understanding. This research is supported by a study conducted by Wahyuni, Irawan, and Sofyan (2017). Comfort has a positive and significant impact on online purchasing decisions on the fashion website Zalora.co.id. Wulandari, Sinarwati, and Purnamawati (2017) showed that the perception of ease has a significant influence on students' interest in online investing. Based on that, the author proposes the following hypothesis:

H6: Ease of understanding positively affects the use of the MyHero Application

3. METHODOLOGY

The sampling technique in this study uses purposive sampling. Respondents were asked to fill out the questionnaire with the criteria of being MyHero Application users. The population in this study consists of MyHero application users in 2021, totaling 5,000. By calculating the sample size using the Slovin technique according to Sugiyono (2011:87), 370 MyHero application users were obtained.

4. RESULT AND DISCUSSION

Validity Test

Based on the test results using SPSS, it is stated that all questions in the 7 variables with a significance value of 0 are declared valid or suitable for use as research instruments.

Reliability Test

Based on the test results using SPSS, all variables in the study have a Cronbach Alpha > 0.60, so all variables in the study are reliable, valid, and can be used as research instruments.

Multicollinearity Test

Based on the test results using SPSS, the tolerance values for all variables are greater than 0.10 and the VIF values are less than 10. So it can be stated that all independent variables in this study do not experience multicollinearity.

Heteroscedasticity Test

Based on the test results using SPSS, it is known that the residual plot is randomly distributed, above and below the 0 point on the Y-axis, and does not form a U-shape or an inverted U-shape, it can be stated that this regression model does not exhibit heteroscedasticity.

Multiple Linear Regression

Based on the results of the multiple linear regression calculation using SPSS, the regression line equation is as follows:

$$Y = 5.520 + 0.126 X_1 + 0.102 X_2 + 0.167 X_3 + 0.186 X_4 + 0.222 X_5 + 0.156 X_6$$

- a. The value of the constant a is positive 5.520 is a constant or state when the variable of MyHero Application usage has not yet been influenced by other variables. If there are no independent variables, then the usage of the MyHero Application does not change.
- b. The regression coefficient values for the variables of risk, reliability, flexibility, responsiveness, completeness, and ease of information are positive at 0.126; 0.102; 0.167; 0.186; 0.222, and 0.156, indicating that each variable has a positive influence on usage.
- c.

Analysis of the Coefficient of Determination (R² Test)

Based on data processing using SPSS, the R-squared (R²) coefficient value is 0.634, meaning that the independent variables explain 63.4% of the dependent variable. Meanwhile, the remaining 36.6% is influenced by other variables outside the study.

T-Test

The Influence of Risk on the Use of the MyHero Application

The sig value of 0.01 can be considered significant because it is smaller than the error level (α) of 0.05. Therefore, H₁ is accepted, which means there is an influence between the risk variable and the use of the MyHero Application.

The influence of flexibility on the use of the MyHero application

The sig value of 0.024, which can be considered significant because it is smaller than the error level (α) of 0.05. Therefore, it can be concluded that H₂ is accepted, which means there is an influence between the flexibility variable and the use of the MyHero Application. Based on various assessments that have been distributed to MyHero app users, users feel confident in the flexibility of the MyHero app in ensuring ease of investment. According to Purwanto and Kuswandi (2017), the flexibility variable has a positive and significant impact on the perception of hedonic value in E-Commerce.

The influence of the reliability of these two studies is not supported.

The sig value of 0.047 can be considered significant because it is smaller than the error level (α) of 0.05. Therefore, it can be concluded that H₃ is accepted, which means there is an influence between the reliability variable and the use of the MyHero Application. The above proves that the level of reliability is directly proportional to the level of use of the MyHero Application. Research data shows that the majority of MyHero App users believe that the MyHero App provides services accurately and helps investors. Therefore, it can be concluded that MyHero App users are influenced by the reliability of the service. In line with the research by Barusman (2019), Dhingra et al. (2020), and Omar et al. (2015). The results of the above studies yield similar findings, despite the time difference.

The relationship between responsiveness and the use of the MyHero Application

This value can be said to have a significant influence because it has a value smaller than the error level (α) of 0.05. The calculated t-value of 2.116 is greater than

1.9665. Therefore, it can be concluded that H4 is accepted, which means there is an influence between the responsiveness variable and the use of the MyHero Application. Based on the results above, it can be concluded that responsiveness affects the use of the MyHero Application. These results prove that the faster the service, the more the use of the MyHero Application increases. According to Sundaram, Ramkumar, and Shankar (2017), the factor of responsiveness has a significant impact on satisfaction and loyalty. Responsiveness is the attitude of promptly and accurately addressing service when providing it to customers. Responsiveness is an important factor in improving system quality. This is because overcoming the obstacles or suggestions provided makes users feel satisfied and increasingly loyal. According to Permana and Djatmiko (2018), responsiveness affects user satisfaction. The research aligns with the study by Hong, Zeng, Wu, and Pu (2019), which revealed that responsiveness significantly affects user satisfaction.

The relationship of completeness to the use of the MyHero Application

The sig value of 0.043, at an error level (alpha) of 0.05, can be said to have a significant effect because the significance value of this variable is smaller than the error level (alpha), which is $0.043 < 0.05$. The calculated t-value of 2.035 is greater than 1.9665. Thus, it can be concluded that H5 is accepted, which means there is an influence between the completeness variable and the use of the MyHero Application. This result proves that the more complete the features and information available, the more it will increase the use of the MyHero Application. Completeness is everything that is whole and not stated as lacking. Completeness is very useful for user interactivity. Where completeness becomes a supporting factor in the competition for technological advancement. This can be reinforced by the presence of completeness such as features and information. This statement is supported by the research of Ahn and Sura (2019), which revealed that completeness affects the perception of ease. The research conducted by Utama (2020) states that the completeness of features has a positive influence on user satisfaction. The research yielded the same conclusion as that studied by Farida, Sharma, and Ma'mum (2018), which revealed that the completeness of information affects the interest in purchasing women's clothing on the Matahari Mall E-Commerce platform.

The influence of information convenience on the use of the MyHero Application

A significance value of 0.048 can be considered significant because the significance value of this variable is smaller than the error level (alpha), which is $0.048 < 0.05$. Thus, it can be concluded that H6 is accepted, which means there is an influence between the information ease variable and the use of the MyHero Application. This indicates that if the information on the MyHero Application becomes easier to understand, the usage of the MyHero Application by the public will also increase. Based on the research results, the majority of MyHero App users believe that the information presented in the app is easy to digest. Therefore, the transaction activities of MyHero App users can be easily assisted by the application. This is in line with the research by Ahn and Sura (2019) and Sharkey et al. (2010), which reached similar conclusions despite the difference in time.

4.8 F Test

The F test is used to determine how the independent variables simultaneously affect the dependent variable. The results of the F test (simultaneous) can be seen in the table as follows:

Table 1 F-Test Results

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	226.176	6	37.696	7.270	.000 ^b
	Residual	1882.335	363	5.185		
Total		2108.511	369			

Source: SPSS

Based on table 4.7, it is known that the sig value is $0.000 < 0.05$ and the calculated F is $7.270 > 2.123$, so it can be concluded that each variable affects the use of the MyHero Application.

CONCLUSION

Based on the results of the data analysis, the conclusion of this research is that risk, flexibility, reliability, responsiveness, completeness, and ease of information both partially and simultaneously show an influence on the decision to use the MyHero Application.

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