

ARTIFICIAL INTELLIGENCE IN SMARTWATCHES : HOW PRODUCT AND SERVICE QUALITY SHAPE USER SATISFACTION THROUGH AI TRUST

Janice Carysa Siahaya¹; Nicholas Agape²

Universitas Pelita Harapan^{1,2}

Email : janice.siahaya@uph.edu¹

ABSTRACT

Artificial intelligence (AI) has transformed numerous industries, including wearable technology. Garmin has incorporated AI into its smartwatches to enhance user interactions and service quality. This study explores the influence of product quality, AI-enabled service quality, perceived convenience, and perceived ease of use on user satisfaction, with AI user experience and AI trust serving as mediating variables among Garmin smartwatch users in Surabaya. A quantitative approach with an explanatory research design was utilized. Data were gathered through an online survey involving 144 Garmin smartwatch users in Surabaya, selected using the snowball sampling method. SPSS version 22.0 was employed for data analysis. The respondents, consisting of men and women aged 18 to 60, had used a Garmin smartwatch consistently for at least three months. The results reveal that product quality, AI-enabled service quality, and perceived ease of use significantly impact AI trust, which in turn has a notable effect on user satisfaction. However, perceived convenience does not significantly influence AI trust. These findings offer valuable insights into the development of AI-driven wearable technology and its role in shaping AI trust.

Keywords : Artificial Intelligence; Smartwatch; AI Trust; User Satisfaction; Wearable Technology

ABSTRAK

Kecerdasan buatan (AI) telah mengubah banyak industri, termasuk teknologi yang dapat dikenakan. Garmin telah memasukkan AI ke dalam jam tangan pintarnya untuk meningkatkan interaksi pengguna dan kualitas layanan. Penelitian ini mengeksplorasi pengaruh kualitas produk, kualitas layanan yang mendukung AI, kenyamanan yang dirasakan, dan kemudahan penggunaan yang dirasakan terhadap kepuasan pengguna, dengan pengalaman pengguna AI dan kepercayaan AI yang berfungsi sebagai variabel mediasi di antara pengguna jam tangan pintar Garmin di Surabaya. Pendekatan kuantitatif dengan desain penelitian eksplanatori digunakan. Data dikumpulkan melalui survei online yang melibatkan 144 pengguna jam tangan pintar Garmin di Surabaya, yang dipilih dengan menggunakan metode snowball sampling. SPSS versi 22.0 digunakan untuk analisis data. Para responden, yang terdiri dari pria dan wanita berusia 18 hingga 60 tahun, telah menggunakan jam tangan pintar Garmin secara konsisten selama setidaknya tiga bulan. Hasil penelitian mengungkapkan bahwa kualitas produk, kualitas layanan berkemampuan AI, dan persepsi kemudahan penggunaan secara signifikan memengaruhi kepercayaan AI, yang pada gilirannya berdampak pada kepuasan pengguna. Namun, kenyamanan yang dirasakan tidak secara signifikan memengaruhi kepercayaan AI. Temuan ini menawarkan wawasan berharga tentang pengembangan teknologi yang dapat dikenakan yang digerakkan oleh AI dan perannya dalam membentuk kepercayaan AI.

Kata Kunci : Artificial Intelligence; Smartwatch; AI Trust; User Satisfaction; Wearable Technology

INTRODUCTION

The rapid progress of technology is fueled by the growing demands of users across different areas of life. Innovation is not only seen in smart home devices and electric vehicles, but also in everyday devices such as mobile phones and wearable devices. According to Kotler and Keller (2016), rapidly developing technology encourages companies to continue to innovate in creating products that suit market needs. One technology that is widely adopted in this industry is artificial intelligence (AI), Enabling devices to deliver a more customized and engaging experience for users (Russell & Norvig, 2021). The urgency of this research is increasing along with the increasing adoption of AI in the wearable devices industry, especially smartwatches, which now not only function as time tracking devices, but also as smart technology-based health and fitness assistants. According to (Parasuraman, Details and ; Zeithaml, Valarie A; Berry, 2017) , product and service quality strongly influence user perception and satisfaction, especially in the context of increasingly complex technologies. AI integrated in smartwatches enables real-time analysis of health data, personalization of features based on user activity patterns, and increased efficiency in providing appropriate recommendations (Chiu, 2021). Garmin, as one of the leading brands in the smartwatch industry, has integrated AI into its products to improve service quality and user satisfaction. Garmin has a strong reputation among users who are active in sports and healthy lifestyle. Garmin delivers a range of features and services designed to support users' daily activities and health monitoring. The integration of artificial intelligence in these devices is crucial for enhancing product and service quality through personalized systems. By adapting features to align with each user's specific requirements, this technology maximizes its benefits, helping individuals reach their goals with greater efficiency and effectiveness. With the growing adoption of Garmin smartwatches, it is important to examine the crucial factors that impact user satisfaction with these devices. In addition, the development of AI in the smartwatch industry also presents its own challenges, especially in terms of user trust in this technology. According to (Banks, Brower and Ma, 1995), trust in AI is influenced by perceptions of transparency, data accuracy, and security of information provided by the system. In the

context of wearable devices, this trust becomes a crucial aspect considering that smartwatches like Garmin not only collect user activity data, but also sensitive personal health information. If users feel that the AI in the device is unreliable or a risk to their privacy, then the level of satisfaction and loyalty to the product may decrease (Gefen, Srinivasan Rao and Tractinsky, 2003). Conversely, the user experience significantly influences the acceptance and perceived reliability of artificial intelligence. According to (Hassenzahl and Tractinsky, 2006), User experience is shaped not only by the functional capabilities of a device but also by emotional factors and individual perceptions of comfort and usability. In the highly competitive technology industry, gaining deeper insights into the relationship between product quality, AI-driven service excellence, user experience, and trust in AI is essential for developing more effective marketing strategies. Therefore, this study not only contributes to understanding the factors that influence Garmin smartwatch user satisfaction, but also provides insights for the company in increasing the adoption of AI-based technologies in the growing wearable devices market. The findings are expected to offer valuable insights for technology developers and marketers in formulating more effective strategies to enhance user adoption and satisfaction with AI-powered wearable devices.

RESEARCH METHOD

Product Quality

Product quality is defined as a set of product attributes that provide value and benefits to users (Lone & Bhat, 2023). According to (Xie *et al.*, 2020) Product quality is defined as the degree to which a product conforms to established technical specifications and the product's ability to meet or exceed customer expectations in terms of performance and reliability. According to (Malhotra and Ramalingam, 2025) AI users want to feel confident that their data is safe and their privacy is protected. Trusted and secure AI products will increase users' trust and encourage them to use AI products.
H1: Product Quality has a significant effect on AI Trust

Artificial Intelligence Enabled Service Quality

AI service quality is defined as a set of AI service attributes that provide value and benefits to users (Castán Broto *et al.*, 2019). Artificial Intelligence Enabled Service Quality” as the use of AI technology to improve and enhance aspects of service quality, such as response speed, information accuracy, and the ability to provide services

tailored to customers' individual needs and preferences (Hilken *et al.*, 2022). According to (Stige *et al.*, 2023) An artificial intelligence service that is transparent in its operations and detailed in explaining the thinking behind its decisions helps users understand the mechanism of AI work and the factors that shape its results.

H2: AI Enabled Service Quality has a significant effect on AI Trust

Perceived Convenience

Perceived Convenience is defined as the level of ease users feel in learning, using, and understanding a product or service (Setiawan, Hasyim and Mutiara, 2020). According to (Shin, 2021) The use of artificial intelligence services that can be easily understood and quickly accessed allows users to deepen their understanding of how AI works and the factors that influence its results, this helps create stronger trust from users in AI.

H3: Perceived Convenience has a significant effect on AI Trust

Perceived Ease Of Use

According to (Hassenzadeh, A., Zarei, M. R., & Nazari, 2019), perceived ease of use is defined as the ease with which users feel they can use the product or service without requiring special assistance or training. According to (Eneizan *et al.*, 2020) Perceived Ease of Use refers to the degree to which users believe that an application is simple to navigate and operate, without encountering challenges or confusion during its usage. According to (Schmidt, Biessmann and Teubner, 2020) The availability of a user-friendly artificial intelligence system provides a transparent and easy-to-understand explanation of the work process and the reasons behind its decisions. The impact is increased user trust in the integrity and neutrality of AI, as well as confidence that the resulting decisions are based on accurate and precise information.

H4: Perceived Ease of Use has a significant effect on AI Trust

Artificial Intelligence Trust

According to (Glikson and Woolley, 2020) Artificial Intelligence Trust is defined as the level of user confidence in AI systems in terms of the system's ability to perform tasks correctly, safely, and in accordance with expectations without any harmful errors. According to (Alam *et al.*, 2023) Artificial Intelligence Trust is defined as the level of user confidence in the transparency of processes and decisions taken by AI systems, as well as the extent to which users can understand and rely on these

systems. According to (Abdulqader *et al.*, 2024) Artificial Intelligence Trust is the user's trust in the ability of AI to provide reliable results and function properly in the specified context, as well as the integrity and security of the data handled by AI. According to (Hoffman *et al.*, 2023) The relationship between trust in AI (AI trust) and user satisfaction is that a high level of trust in AI can contribute to increased user satisfaction, when users feel confident that AI works reliably, fairly, and effectively, they tend to be more satisfied with the user experience provided by solutions or services that use AI technology. According to (Schmidt, Biessmann and Teubner, 2020) Artificial intelligence that is reliable and transparent in how it works tends to increase user trust and strengthen the relationship between users and the technology.

H5: AI Trust has a significant effect on User Satisfaction

User Satisfaction

User satisfaction refers to the extent to which users are pleased with a mobile application, evaluated by how effectively it surpasses their expectations and fulfills their needs (Luceri *et al.*, 2022). According to (Alalwan, 2020) User satisfaction reflects an individual's perception of how effectively the online shopping experience aligns with or surpasses their expectations, particularly regarding aspects like usability and service quality. According to (Al-Marroof *et al.*, 2021) user satisfaction is described as the degree to which individuals feel content with the features and interactions provided by social media platforms, including the convenience of sharing content and engaging with other users. User Satisfaction is users' perceptions of how well the e-learning platform meets their educational needs, including material quality, ease of access, and instructional support (Daultani *et al.*, 2021)

RESEARCH METHODS

Method is a method of work that can be used to obtain something. While the research method can be interpreted as a work procedure in the research process, both in searching for data or disclosing existing phenomena (Zulkarnaen, W., *et al.*, 2020:229). This research adopts a quantitative approach with an explanatory design, seeking to analyze the relationships among the studied variables, including Product Quality, Artificial Intelligence-Enabled Service Quality, Perceived Convenience, Perceived Ease of Use, AI Trust, and User Satisfaction among Garmin Smartwatch users in Surabaya. The population in this study were all Garmin Smartwatch users in Surabaya city who

have used this device regularly for at least 3 months. The sampling technique used is snowball sampling, where initial respondents who meet the criteria will recommend other individuals who match the characteristics of the study. The sample in this study consisted of 144 respondents, both men and women, who were between 18 and 60 years old and had used Garmin Smartwatch regularly for at least 3 months. The collected data is analyzed using SPSS software version 22.0. Through this approach, the study aims to offer a deeper understanding of the factors that impact Garmin Smartwatch user satisfaction in Surabaya. The conceptual model of this study examines how Product Quality, Artificial Intelligence Enabled Service Quality, Perceived Convenience, Perceived Ease of Use affect AI Trust, which ultimately has an impact on User Satisfaction, the research model can be seen in Figure 1.

RESULT AND DISCUSSION

Respondent Description

For this study using a sample of 144 respondents. In it, they are identified based on age range, gender, domicile, and who have used Garmin Smartwatch regularly for approximately 3 months. Can be seen in Table 1. Analysis of Respondent Descriptions based on respondent age data obtained through questionnaires, of the 144 respondents, the results showed that there were 74 respondents or 51.39% aged 36-50 years, 53 respondents or 36.81% aged 18-35 years, 17 respondents or aged 51-60 years. Based on this data, it can be concluded that the majority of respondents are 36-50 years old. Based on data on the gender of the respondents, it was found that the dominant male was 85 respondents or 59.03%, while for respondents with female gender as many as 59 respondents or 40.97%. The characteristics of the respondents in this study, namely 144 respondents or 100%, are domiciled in Surabaya and have used Garmin Smartwatch regularly with a period of approximately 3 months.

Validity Test

Referring to Table 2, the validity test results indicate that all indicators or question items in this study are valid. This is evidenced by each item's rcount value being positive and exceeding the rtable threshold of ≥ 0.50 .

Reliability Test

Referring to Table 3, the SPSS test results confirm the reliability of all variables, including Product Quality, AI-Enabled Service Quality, Perceived Convenience,

Perceived Ease of Use, AI Trust, and User Satisfaction. This reliability is evidenced by a Cronbach's alpha value exceeding the critical threshold of 0.60.

Simple Linear Regression Equation

The simple linear regression equation is used to describe the relationship between AI Trust as the independent variable and User Satisfaction as the dependent variable. It can be seen from table 4, based on the regression results, the coefficient value is 0.812 with a positive sign. This indicates that every one unit increase in AI Trust will increase User Satisfaction by 0.812 units, and vice versa. In other words, the higher the level of user trust in AI, the higher the level of satisfaction felt.

Multiple Regression Analysis

Multiple linear regression analysis is utilized to explore the connection between multiple independent variables and a dependent variable while measuring the impact of each variable. This approach generates regression equations, correlation coefficient values, and determination coefficients, offering insights into how research variables contribute to customer trust. The resulting regression equation indicates whether the connection between the independent and dependent variables is positive or negative. The regression coefficient value used in this equation is based on the unstandardized coefficients from the regression analysis results. Details regarding the results of the variable analysis can be seen in table 5. The multiple regression equation can be explained as follows:

- a. The regression coefficient for Product Quality is 0.141 and is positive, indicating that a one-unit increase or decrease in Product Quality will result in a corresponding 0.141unit change in AI Trust. This confirms a significant and positive relationship between Product Quality and AI Trust.
- b. The regression coefficient for AI-Enabled Service Quality is 0.617, also positive, meaning that for every one-unit change in AI-Enabled Service Quality, AI Trust will increase or decrease by 0.617 units. This demonstrates a direct and strong influence of AI-Enabled Service Quality on AI Trust.
- c. The regression coefficient for Perceived Convenience is 0.161 and positive, suggesting that a one-unit increase or decrease in Perceived Convenience leads to a corresponding 0.161-unit change in AI Trust. This indicates a positive and significant effect of Perceived Convenience on AI Trust.

- d. The regression coefficient for Perceived Ease of Use is 0.210 and positive, implying that every one-unit change in Perceived Ease of Use results in a 0.210 unit variation in AI Trust. This confirms a significant and direct impact of Perceived Ease of Use on AI Trust.

Partial Significance Test (T Test)

The T-test is a statistical method used to assess the extent to which independent variables individually or partially influence the dependent variable. In this analysis, the significance value (Sig) serves as the primary criterion for determining relationships. If the Sig value is less than 0.05, the independent variable has a significant effect on the dependent variable. Conversely, if the Sig value exceeds 0.05, the independent variable is considered to have no significant impact. As shown in Table 6 and Figure 2, the hypothesis testing results reveal that Product Quality (H1) influences AI Trust, with a Sig value of 0.052, which is close to the significance threshold, leading to hypothesis acceptance. AI-Enabled Service Quality (H2) has a significant impact on AI Trust, indicated by a Sig value of 0.000. However, Perceived Convenience (H3) does not significantly affect AI Trust, as it has a Sig value of 0.105, resulting in hypothesis rejection. Perceived Ease of Use (H4) is found to significantly influence AI Trust, with a Sig value of 0.009. Lastly, AI Trust (H5) has a highly significant impact on User Satisfaction, as evidenced by a Sig value of 0.000.

The effect of Product Quality on AI Trust: Accepted

The results of multiple regression analysis show that Product Quality has a positive influence on AI Trust with a regression coefficient of 0.141 and a significance value of 0.052. This finding indicates that the product quality of the Garmin Smartwatch, which includes comfort of prolonged use, satisfaction with quality, durability, and longevity, contributes to increased user trust in the AI in the device. This trust is reflected in the perceived accuracy of the information generated, the security of user data, the convenience of personalization features, and the belief that Garmin maintains user privacy. This confirms that product quality plays an important role in building AI Trust.

The influence of AI Enabled Service Quality on AI Trust: Accepted

The multiple regression results show that AI Enabled Service Quality has a positive and significant effect on AI Trust with a regression coefficient of 0.617 and a

significance of 0.000. This means that every increase in AI Enabled Service Quality increases AI Trust by 0.617. AI Enabled Service Quality which includes personalization, accuracy, and satisfaction of AI features is shown to increase AI Trust, which is based on information accuracy, data security, comfort of use, and trust in Garmin. This finding confirms that improving AI service quality can strengthen users' trust in Garmin Smartwatch.

The effect of Perceived Convenience on AI Trust: Rejected

The multiple regression analysis indicates that Perceived Convenience does not have a significant impact on AI Trust, as reflected by a regression coefficient of 0.161 and a significance value of 0.105 (> 0.05). This suggests that an increase in Perceived Convenience does not directly enhance AI Trust, leading to the rejection of the hypothesis. While the practical features of the Garmin Smartwatch, such as battery life and travel convenience, contribute to user comfort, these elements alone are insufficient to establish trust in AI. Instead, AI Trust is shaped by other influential factors.

Effect of Perceived Ease of Use on AI Trust: Accepted

The multiple regression results show that Perceived Ease of Use has a positive and significant effect on AI Trust, with a regression coefficient of 0.210 and a significance value of 0.009. This means that every increase in the ease of use of the Garmin Smartwatch will increase AI Trust by 0.210, so the hypothesis is accepted. The ease of learning the features, understanding the manual, and intuitive interface makes users more trusting of the AI technology implemented. When the device is easy to use, users are more likely to understand and experience the benefits of AI features, thereby increasing trust in information accuracy, data security, and Garmin's integrity in managing user information.

The influence of AI Trust on User Satisfaction: Accepted

The simple regression results show that AI Trust has a positive and significant effect on User Satisfaction, with a regression coefficient of 0.812 and a significance value of 0.000. This means that every increase in AI Trust will increase User Satisfaction by 0.812, so the hypothesis is accepted. The high user trust in Garmin Smartwatch AI in terms of information accuracy, data security, convenience of personalization features, and Company integrity directly contributes to user satisfaction. When users feel confident in the AI technology used, they are more likely to have

positive experiences, be satisfied in daily use, and be willing to use and purchase Garmin products in the future.

CONCLUSION

Based on the results of the calculation and interpretation of the results of the research calculations previously described, this section will discuss the research results. Based on the general description of the respondents, the majority of respondents are male, this is due to the dominance of male users in the smartwatch market, especially for brands such as Garmin which are often associated with sports, fitness, and outdoor activities. In addition, the majority of the respondents were between 36 to 50 years old due to the higher purchasing power of this age group as well as their need for health, fitness, and productivity features offered by smartwatches such as Garmin. In accordance with the proposed research model, User Satisfaction is described as being influenced by AI Trust, then it is known that User Satisfaction has an influence on AI Trust with a regression coefficient of 0.812. Meanwhile, AI Trust also does not stand by itself but is also influenced by other variables. The variable that most influences AI Trust is AI Enabled Service Quality with a regression coefficient value of 0.617. The second variable that affects AI Trust is Perceived Ease of Use with a regression coefficient value of 0.210. The third variable that affects AI Trust is Product Quality with a regression coefficient value of 0.141. The fourth variable that does not affect AI Trust is online Perceived Convenience with a regression coefficient value of 0.161 and a significance value of 0.105 which exceeds the significance limit ≤ 0.05 . The first variable that most influences AI Trust which ultimately has an impact on User Satisfaction is AI Enabled Service Quality. AI Enabled Service Quality on Garmin Smartwatch includes personalized programs, a high level of accuracy in personalization, and user satisfaction with the AI features provided. To improve AI Enabled Service Quality, Garmin can develop more advanced personalization features, such as workout recommendations that match the user's physical condition in real-time and AI-based health analytics that can predict potential health risks. In addition, Garmin can bring voice-based AI assistants to provide live guidance and improving smartwatch integration by providing more flexible AI customization options is also important, so that users can control the extent to which AI plays a role in their experience. With these

strategies, Garmin can increase users' trust in AI and ultimately increase their satisfaction, especially in the 36-50 year old male segment.

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FIGURES AND TABLES

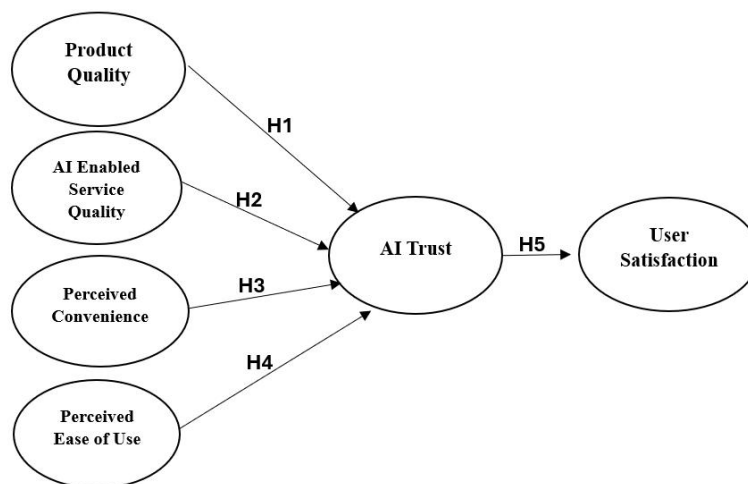


Figure 1. Research Model

Table 1. Respondent Description Analysis

Respondent Characteristics	Number of Respondents	Percentage
Gender		
Male	85 respondents	59,03%
Female	59 respondents	40,97%

Age		
18-35 years	53 respondents	36,81%
36-50 years	74 respondents	51,39%
51-60 years	17 respondents	11,80%

Table 2. Validity Test

Variable	Indicator	Loading Factor	Description
Product Quality	PQ.1	0.563	Valid
	PQ.2	0.581	Valid
	PQ.3	0.503	Valid
	PQ.4	0.465	Valid
AI Enabled Service Quality	AIE.1	0.561	Valid
	AIE.2	0.487	Valid
	AIE.3	0.509	Valid
Perceived Ease of Use	PEU.1	0.567	Valid
	PEU.2	0.469	Valid
	PEU.3	0.542	Valid
	PEU.4	0.592	Valid
Perceived Convenience	PC.1	0.562	Valid
	PC.2	0.454	Valid
	PC.3	0.518	Valid
AI Trust	AIT.1	0.565	Valid
	AIT.2	0.510	Valid
	AIT.3	0.478	Valid
	AIT.4	0.619	Valid
User Satisfaction	US.1	0.555	Valid
	US.2	0.516	Valid
	US.3	0.580	Valid
	US.4	0.591	Valid
	US.5	0.569	Valid

Table 3. Reliability Test

Variables	Cronbach's Alpha	Critical Value	Description
Product Quality	0.735	0.60	Reliable
AI Enabled Service Quality	0.700	0.60	Reliable
Perceived Convenience	0.695	0.60	Reliable
Perceived Ease of Use	0.748	0.60	Reliable
AI Trust	0.747	0.60	Reliable
User Satisfaction	0.785	0.60	Reliable

Table 4. Simple Linear Regression Equation

Variable	Standardized Coefficients
AI Trust	0.812

Table 5. Multiple Regression Analysis

Variables	Standirzed Coefficients
Product Quality	0.141
AI Enabled Service Quality	0.617
Perceived Convenience	0.161

Perceived Ease of Use

0.210

Table 6. Hypothesis Testing

Research Model		t	Sig.	Description
H1	Product Quality has a significant effect on AI Trust	1.961	0.052	Accepted
H2	AI Enabled Service Quality has a significant effect on AI Trust	6.401	0.000	Accepted
H3	Perceived Convenience has a significant effect on AI Trust	1.632	0.105	Rejected
H4	Perceived Ease of Use has a significant effect on AI Trust	2.655	0.009	Accepted
H5	AI Trust has a significant effect on User Satisfaction	3.852	0.000	Accepted

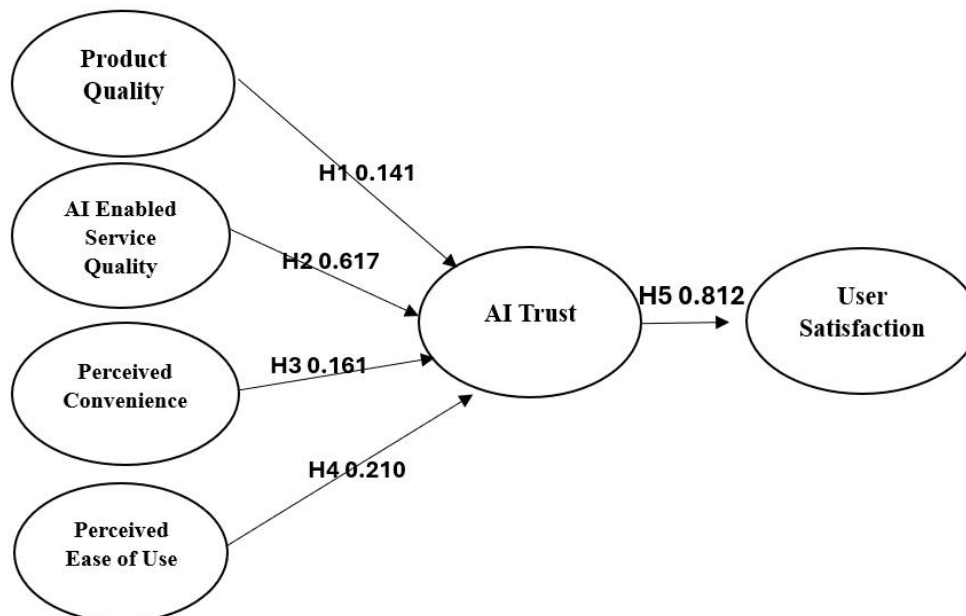


Figure 2. Model Hypothesis Testing Results