

# EFFECT OF BENEFITS AND COMFORT TO CONSUMER INTEREST TO STAY ONLINE TRANSACTION IN TRAVELOKA

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## 8 EFFECT OF BENEFITS AND COMFORT TO CONSUMER INTEREST TO STAY ONLINE TRANSACTION IN TRAVELOKA

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### ABSTRACT

Consumers today have a wide selection of online transactions, and without special strong reasons, they will alternate transactions. Understanding the factors that can encourage consumers to remain loyal is the main thing, because **1** find new customers will cost more than maintain it. Continuing interest (continuance intentions) will depend on cognitive beliefs on perceived usefulness. In addition to the interesting and retain consumers by providing a convenient transaction site also **10** ds to be considered by the site owner.

This study aims to examine the effect of benefits and convenience on the interest of continuing online transactions. Research respondents are students of various universities in Surabaya who transact online at the Traveloka site. To test the proposed hypothesis used multiple regression analysis, with free variables of benefit and convenience, and the dependent variable interest in continuing online transactions.

The results showed that the benefits and comfort proved to have a significant positive effect on the interest of continuing online transactions at the Traveloka site. This shows that the greater the benefits of transacting on the Traveloka site will be the greater interest of consumers to continue the transaction again and the more comfortable consumers make transactions in Traveloka the greater the consumer interest to continue the transaction again.

**Key word:** Technology Acceptance Model (TAM), Perception Benefit, Convenience Perception, Repurchasing Interest

### 9 INTRODUCTION

Today's internet applications have entered various segments of human activity, both in the political, social, cultural, and economic and business sectors. E-commerce is just one of the Internet technologies to provide facilities in exchange of information. The profits of internet include cost reduction, new capabilities in technology, competitive advantage, easier communication, the control of service for customers improve

In the field of commerce, the Internet began to be widely used as a medium of business activity primarily **5** because of its contribution to efficiency. The activity of information exchange through internet media is popularly called electronic commerce (e-commerce). E-commerce is divided into two segments namely business to business e-commerce (trade between business actors) and business to consumer e-commerce (trade between business actors with customers). Online Shopping is now emerging as a popular application in e-commerce, used by several different types of businesses with different goals, and as an information exchange tool. By using online shopping application can be done unlimited by the

place. A person who is in one country can make purchases of goods that are in another country easily. In online shopping the information provided to the seller can influence the customer's behavior in taking the decision to be taken (Kotler, 2003). Online marketers can influence customer decisions by involving traditional ways of marketing but the most important thing is giving testimonials to online shopping customers about the company's experience in running online shopping because just by looking at the good evidence given by the company, customers can trust and do not hesitate in doing online shopping (Gefen et al., 2003).

Consumers today have a wide range of online and offline transactions, and without special strong reasons, they will alternate transactions (Bhattacharjee, 2001). Besides the impressive increase in online purchases, tangible evidence suggests that many consumers are looking for a variety of transaction sites, undoing their purchase intentions. Currently, commercial sites strive to provide useful product information in order to attract potential online transaction customers. Keeney (1999) states that measuring only actual purchases may narrow the valuation in e-shopping activities, as collecting product information is also more essential for e-shopping activities. E-shopping is a combination between the activity of searching information in purchasing.

The Technology Acceptance Model (TAM) proposed by Davis (1989) represents the adaptation of Theory of Reasoned Action (TRA), which indicates user acceptance of the information system. It helps explain the factors that influence user acceptance of computer technology and can analyze user behavior on a wide scale in a population over the application of computer technology (Davis et al., 1992). The main determining factors are the perception of benefits (perceived usefulness) and ease of use. Perceived usefulness significantly affects the formation of attitudes (Moon and Kim, 2001). Ma and Liu (2004) stated that the ease of use effect on receipt depends on certain conditions. If the user is more experienced, the ease of use effect on the adopted interest will decrease.

Expectation Confirmation Theory (ECT) in turn helps to predict consumer behavior, before, during, and after purchase, related to the repurchase of products and services (Dabholkar et al., 2000). According to ECT, consumers define interest in repeat purchase by determining whether the product or service meets their initial expectations. The comparison of consumers on perceived usefulness with their real expectations of benefits, will affect their interest in making re-purchase (Bhattacharjee, 2001). If the benefits meet the initial expectations and make consumers feel satisfied, then consumers will experience a positive interest to re-purchase.

However, the ECT ignores potential changes in the initial expectations of the consumption experience and the effect of changing expectations on subsequent cognitive processes (Bhattacharjee, 2001). Pre-purchase expectations are generally based on the media or the opinions of others, while post-purchase expectations are influenced by the experience of use, which looks more realistic. Based on this, expectations will increase when consumers are confident that the product or service is useful or has more value beyond their initial expectations. Therefore, the transaction site strives to pursue customer loyalty to its transaction site.

Venkatesh et al. (2003) states that continuance intentions will depend on cognitive beliefs on perceived usefulness. Gefen et al. (2003) also stated that perceived usefulness will reinforce the ongoing interest of online transaction consumers, whereby when someone accepts new information systems, they are more willing to modify the practice and take the time and effort to use it. However, consumers who are dissatisfied with prior use will continue to use e-commerce services if they find it useful to them. According to Premkumar and Bhattacharjee (2008), perceived usefulness is a strong predictor of TAM, and remains a strong predictor of continuance intentions when TAM is combined with ECT. Perceived usefulness factors play an important role in influencing sustainable decision making.

Since many online transaction sites offer the same services or products, keeping existing customers is difficult and important. Attracting and retaining consumers by providing a convenient transaction site needs to be noticed by the site owner's vendor. Convenience (enjoyment) is a significant factor related to total site usage, especially for interests of entertainment. Moon and Kim (2001) indicate that comfort and convenience are intrinsic motivational factors in sustained acceptance and interest. Furthermore, Childers et al. (2001) also revealed that convenience can predict e-shopping behavior, in addition to benefits (usefulness). Consequently, convenience perceptions need to be integrated to enhance the understanding of individual e-shopping interests or interest in the following visit.

Because the rapid growth of e-commerce today, so the model that describes the interest of consumers to continue to conduct online shopping then needs to be reviewed further. The purpose of this study is to

examine the Effect of Benefits and Convenience on Consumer Interests to Keep Online Transactions on Traveloka

## LITERATURE REVIEW

### Technology Acceptance Model (TAM)

The Model Technology Acceptance Model (TAM) is actually adopted from the Theory of Reasoned Action (TRA) model, with a premise that a person's reactions and perceptions of a thing will determine the person's attitude and behavior. Technology Acceptance Model (TAM) was developed to explain the behavior of computer usage. The TAM model developed by David (1989) is one of the most widely used models in research related to information technology. Until now, TAM is the most widely used model in predicting the acceptance of information technology and has proven to be a useful theoretical model in helping to understand and explain user behavior in the implementation of information systems. The purpose of this model is to explain the main factors of IT user behavior on acceptance of IT usage itself. The TAM model in more detail describes the acceptance of IT with certain dimensions that can easily affect the acceptance of IT by the user.

Technology Acceptance Model (TAM) defines two perceptions of technology users who have an impact on their acceptance. TAM emphasizes the user's perception of "how the system uses to the user" and "how easy it is to use the system" are two powerful factors that affect the acceptance of technology and are a fundamental determinant of user acceptance. This model puts attitude factor and each user behavior with two variables, that is usefulness and ease of use. Ease of use and usefulness are two characteristics that are widely studied in depth because it is the main thing in the Technology Acceptance Model (TAM).

### Perceived Usefulness Against Interest on re-transact

The perception of benefits is what consumers believe that e-shopping will improve performance of their transactions (Chiu et al., 2009). Benefit perception is a major prerequisite for the acceptance of mass marketing technology. This depends on the expectations of consumers how technology can help their lives. A site (web) is considered useful if it can provide services to consumers, but is considered not able to serve well if consumer expectations are not met (Barnes and Vidgen, 2000). Perceptions of benefit affect consumer acceptance related to the strengthening of output values. Benefit perceptions predict the use of information technology (IT) and interest to use, as well as the adoption of e-commerce and show a consistent relationship with repeated use (Gefen and Straub, 2000). Individuals establish behavioral interest in e-shopping based on cognitive evaluation how it will improve their transaction performance. According to Bhattacharjee (2001), individuals are more likely to continue the interest to re-transact when its use is perceived as providing advantages or benefits. Perception benefits also tend to encourage consumers to provide recommendations through word-of-mouth, so it increases the interest of retransact. The more can be expressed as follows hypothesis:

H1: Perceived usefulness has a significant positive effect on consumer interest to stay transact online

### Perceived Enjoyment effect on the interest of re-transact

Convenience perceptions referring to how well the activity using e-commerce sites are considered fun, beyond their instrumental value. It is also how well e-shopping is perceived as personally fun and excitement (Chiu et al., 2009). According to self-determination theory, consumers have their own decisions and are intrinsically motivated to do e-shopping when they are interested in it or enjoy doing it (Chiu et al., 2009). Because internet shopping is generally voluntary, and search and purchase are impulsive behaviors, there is a tendency that the shoppers' interest becomes stronger when they perceive the convenience of the site (Li and Zhang, 2005).

General characteristics of comfort and excitement are positively associated with creativity and the type of exploratory behavior during interaction with the computer. Individuals who experience a fun and exciting when using a computer, and perceive all activities involving the use of e-shopping is inherently also part of the fun, then people tend to use it more extensively than other individuals (Cyr et al., 2007). If the perception of benefits is the main determinant factor of technology acceptance, comfort and excitement have a stronger influence than the perception of benefits.

The convenience of using the site significantly affects interest in use (Venkatesh et al., 2002). Consumption of a positive nature, associated with emotions in a hedonic context, will tend to increase commitment and higher repurchase. Comfort has a significant influence on consumer behavior on a site, such as the increasing consumer interest to re-transact (Chiuet al., 2009). Therefore can be expressed as follows hypothesis:

H2 : Comfort (enjoyment) has a significant positive effect on consumer interest to stay transact online

Based on the background of the problem and theoretical rationale, the conceptual framework of this research can be described as follows:

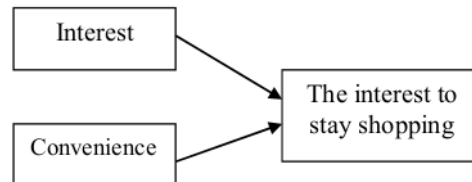


Figure 1 Conceptual Framework

## RESEARCH METHODS

### Procedures and samples

This study uses a quantitative approach that focuses on testing the hypothesis. The data used are measured data and will produce generalizable conclusions. This research is causal because it will examine the influence between variables. The research approach begins with hypotheses and theories, the next step is to model analysis, identify variables, make operational definitions, collect data by population and sample and perform analysis.

This study was conducted on college student consumers in Surabaya who transacted at online shop Traveloka. Sampling technique used in this research is sampling technique with accidental sampling method, that is sampling procedure that choose sample from person or unit that most easily found or accessed.

### Measurement and definition instruments Operational

To ease in understanding and analyzing existing problems and there is no misinterpretation or different views in defining research variables, then in this section will formulated the operational definition of research variables. The research variables are defined as following:

- 1) The benefit variable ( $X_1$ ), that is is the level at which a person believes that the use of a particular system will improve the work performance of the person, with the following indicators:
  - a. Sites used for online transactions are useful for searching and purchasing.
  - b. Sites used for online transactions improve performance in searching and purchasing.
  - c. Sites used for online transactions enable consumers to search and purchase faster.
  - d. Sites used for online transactions increase effectiveness in searching and purchasing.
  - e. Sites used for online transactions make searching and purchasing easier.
  - f. Sites used for online transactions increase productivity in searching and purchasing.
- 2) The convenience variable ( $X_2$ ), which confirms an activity using technology is perceived to be something that is personally fun outside of its instrumental technological value, with indicators as follows (a) online transactions on fun transaction sites, (b) online transactions on transactions sites making consumers fell well (c) Online transactions on the transaction site involve the consumer in the course of the transaction; (e) Online transactions on the transaction site are exciting; (f) The online transactions on the transaction site make the consumer fells comfortable, (g) Online transactions on the transaction site are not comfortable, (h) Online transactions on the site is interesting.
- 3) The interest variable remains an online transaction (Y), an individual valuation of re-buying a designated product / service from the same company / store by considering possible situations and circumstances, with indicators that are (a) Consumers say positive things about the site used for online transactions to others, (b) Consumers recommend sites used for online transactions to those

who seek opinions about them; (c) Consumers encourage friends and relatives to use the sites used for online transactions, (d) Consumers post a positive message about the site used for online transactions on some online media, (e) The consumer intends to continue the transaction with the current transaction site, (f) The consumer intends to transact more with the current transaction site.

The measurement scale used for the operationalization of variables is the Likert Scale with 5 (five) levels those are agree very much (Score 5), Agree (Score 4), Simply agree (Score 3), Disagree (Score 2) and Strongly Disagree (Score 1)

**DESCRIPTION OF DATA AND TEST MEASUREMENT MODEL**

**Description of Respondents**

Based on 100 questionnaires distributed in various universities in Surabaya, the questionnaire filled completely and can be used as research data as many as to 87 respondents. Characteristics of respondents are divided by sex, age, education, frequency of transactions, a number of purchasing, and monthly expenditure. To see clearly the description of each characteristic of 87 respondents research then it can be seen in Table 4.1.

**Table 1 Characteristics of Respondents**

Characteristic	Clarification	Numbers	%
Gender	Male	41	47%
	Female	46	53%
Age	< 20 years	3	3%
	20 – 30 years	67	77%
	31 – 40 years	11	13%
	> 40 years	6	7%
Education	Diploma	18	21%
	S1(Under Graduate)	53	61%
	S2(Post Graduate)	16	18%
Frequency	1 time	11	13%
	2-3 times	63	72%
	> 3 times	13	15%
Purchasing expenditure	< 200 thousands	9	10%
	200 – 500 thousands	33	38%
	>500 thousand - 1 million	29	33%
	>1 million	16	18%
expenditure	< 500 thousand	2	2%
	500 – 1 million	12	14%
	1 – 2 million	58	67%
	> 2 million	15	17%

Source: Questionnaire results

**Validity Test**

Validity Test is evidence that the instrument, technique or process used to measure a concept really measures the intended concept. Test validity aims to mengkur valid or not an item statement. Based on the calculation of all significance values with 5% significance level is <0,05 this indicates that each each indicator able to explain variable in this research.

**Reability Test**

Reliability is an index that indicates how well a measuring instrument can be relied upon. Based on the calculation results note that the value of Cronbach's Alpha all independent variables used in this study ≥ 0.60, so it can be concluded that the data data of all variables declared reliable.

**MULTIPLE REGRESSION ANALYSIS**

Analytical techniques used are multiple regression by using dependent variables interest in continuing online transactions, and independent variables consist of perception of benefits, social norms perception, and perceptions of comfort. The results of the analysis can be seen in the following

**Table 2 Regression Analysis Results.**

variable	Coefficient Regression (B)	Std error	Standardized Beta	t count	Sig
Benefit (X1)	0,319	0,082	0,280	3,891	0,000
Convenience (X2)	0,784	0,085	0,662	9,208	0,000
Constant	-0,410			F count	-139,434
R Square	=0,769			Sig	=0,000
Adjusted R Square	=0,63				

Source : Regression Result Appendix

Based on the regression analysis found the same of multiple linear regression model as follows :

$$Y = -0,410 + 0,784X_1 + 0,784X_2$$

The regression model explains the following :

- a) The constant of -0.410 is the intersection of the regression line with the Y-axis indicating the level of interest remains in online transactions when all the independent variables, ie benefits, and convenience equals 0.
- b) The benefit variable (X<sub>1</sub>) has a positive regression coefficient, meaning that if the benefit is higher then the interest to keep transacting online is also increasing as big as the value of regression coefficient that is equal to 0.319, assuming other independent variable remain.
- c) The comfort variable (X<sub>2</sub>) has positive regression coefficient, it means that if the comfort is higher then the interest to keep transacting online is also increasing as big as the value of regression coefficient that is equal to 0.784, assuming other free variable remain.
- d) The result of regression analysis also shows that the contribution of free variables, namely the benefits and convenience to the interest to keep transact online, as indicated by the adjusted R Square (adj R<sup>2</sup>) of 0.763. This means that 76.3% of interest level for online transactions is determined by changes in benefits and convenience. Thus the remaining 23.7%, the level of interest to remain transact online is still determined by other variables that are not examined.

**First Hypothesis Testing**

To test the first hypothesis that perceived usefulness has a significant positive effect on consumer interest to keep transact online, tested using t test. If the significant value of t is smaller than the significant level of α (5%) then it can be said that the independent variable has a significant influence on the dependent variable. The t test with significance level α (5%) indicates that the significance value t for the benefit variable is 0.000 smaller than the significance level of 0.05, and has a standardized beta value of 0.280. This shows that the benefit variable has a positive significant influence on the interest to keep transact online. So the first hypothesis that perceived usefulness (positive perceived) has a positive significant effect on consumer interest to stay transact online, accepted.

**Second Hypothesis Testing**

The second hypothesis states that the comfort (enjoyment) has a significant positive effect on consumer interest to keep transact online. The test result t with the significant level of α (5%) indicates that the significant value t for the comfort variable is 0.000 which is smaller than a significance level of 0.05, and has a standardized beta value of 0.662. This shows that the convenience variable has a significant positive influence on consumer interest to stay online transactions. Then the second hypothesis which states that the comfort (enjoyment) have a significant positive effect on consumer interest to stay transact online, accepted

**DISCUSSION**

The results showed that the benefits and convenience factors each have a positive influence on the interest of continuing online transactions in Traveloka. In addition, the regression analysis also shows that comfort factor has dominant influence to interest in continuing online transaction, which can be seen from standardized beta value of comfort variable higher than benefit variable. This shows that the

convenience factor in online transactions is very decisive interest to keep online transactions on the consumer. this is in accordance with the theory of Technology Acceptance Model where the reaction and perceptions of users Information technology will affect his attitude in the acceptance of the use of these technologies.

Convenience factor of online transactions is paid attention by consumer in conducting process of online transaction. If consumers feel the fun things during the transaction process then the consumer will assess the positive of the transaction site. Process transactions involving consumers to determine their purchasing decisions will make the process more interesting and not boring, so that consumers feel more comfortable in the transaction. Consumers will feel at ease to spend time on the site of the transaction and the possibility to make more transactions is also greater. A positive attitude towards the site of the transaction will be disclosed by the consumers either online or on the basis of various media available and directly by telling people, and will recommend the site to others if they are looking for referrals about representative sites of transactions. Consumers who feel comfortable trading will have an increasingly strong interest to transact and tend to behave impulsively. Comfortable consumers will feel positive emotions during transactions so that it tends to increase commitment and higher repurchase. The results of this study are in line with Mahkota et al (2014) research that comfort has a significant positive effect on online purchasing decisions.

Factors of benefit perception also proved to have a significant positive effect on the interest of continuing online transactions. Consumers who feel positive benefits in online transactions will have an increasing interest to transact on the same transaction site. The main thing that consumers pay attention to in online transactions is the search and purchase process. If consumers feel that the transaction site can search the product and purchase process faster then the consumer will feel the benefits when transacting on the site. Because consumers consider that the site transactions can improve the effectiveness and productivity of their transaction process, the consumer can feel the benefits. Ease in the process of product search and purchase will increase the likelihood of consumers to transact more products, so the interest of continuing online transactions on the site will also be greater. Because of the positive benefits of the tendency to recommend the site to other transactions will also be greater. Consumer expectations are technological advances can help facilitate their lives, including in the transaction process. Site transactions are considered useful if it can provide good service according to customer expectations. If the consumer can improve transaction performance then the interest of transactions back in the transaction site will be higher, because its use is considered to give advantages and benefits. The results of this study are also consistent with the results of research Sanjaya (2005) that the perception of benefits have a significant positive effect on the interest of using the internet ..

## **2** CONCLUSION

Based on the results of the analysis that has been done then can be given some conclusions as follows:

- a. Benefits have a positive significant effect on the interest to stay transact online on the website Traveloka transactions, if the benefits perceived more positive consumers then the level of interest continue online at Traveloka transactions will also be higher.
- b. Comfort has significantly positive impact on the interest to stay transact online at Traveloka transaction site, if the convenience felt by consumers during transactions in Traveloka is increasing then the level of interest to continue online at Traveloka transactions will also be higher .

## **SUGGESTION**

Based on the results of research that has been done on the effect of benefits, and convenience to the interest to stay transact online at Traveloka then can be given some suggestions as follows:

- a) The results showed that the comfort factor is the dominant factor in influencing the interest of continuing online transactions in Traveloka. Therefore, the company should focus on increasing the comfort in transactions in Traveloka. The ease of navigation needs to be upgraded, as well as the easy and fast payment process needs to be well accommodated so that consumers do not feel the difficulty when making a purchase. Ease of purchase and payment process needs to be improved better because it can increase consumer interest in buying back at Traveloka. Perhaps Traveloka



needs to make a breakthrough so that consumers can directly make a purchase without having to have an account first. Consumers only need to find the desired product, check the availability of the product, and then make the payment.

- b) Traveloka parties can also consider increasing the benefits of online transactions by adding various transaction facilities. Traveloka parties can evaluate what benefits consumers want to provide, such as competitive prices, quality products, offer products that are hard to come by offline, or offer more information, and more. Traveloka parties also need to think about how to make online transactions through their site easier to do, such as making the site's navigation structure easy for consumers to understand or making transaction procedures that are not complicated but still safe and professional. Traveloka parties should avoid complicated site navigation and transaction procedures, and consider providing a virtual tour facility for users, especially to attract consumers not accustomed to online transactions.
- c) Subsequent studies should be able to take larger quantities of samples in order to better reflect the characteristics or description of the actual population. Research can be done in several other big cities in Indonesia such as, Jakarta, Bandung, Yogyakarta, Medan, and others in order to get a clearer picture about the demographic condition of respondents.

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