

The Effect of Credibility, Perceived Usefulness and Perceived Ease of Use on Intention with Consumer Innovativeness as moderating in Traveloka Online Purchase Transactions (Study of Students in the City of Padang)

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Abstract: *The research in this study is the analysis of the Effect of Credibility, Usage Perception and Perception of Ease of Use on Intention with Innovative Consumers as moderators in Traveloka Online Purchase Transactions (Student Study in Padang City)". In this study using descriptive analysis. This analysis is to strengthen arguments and logic in answering and implementing the allegations that will be explained in the quantitative analysis based on the collection of questionnaires (questionnaires) that have been submitted and filled by 135 students in the city of Padang, then this data is analyzed statistically using the PLS application. The results of the study showed that there was no positive and significant influence between Credibility and intention, while Perceived Usefulness and Perceived Ease of Use had a positive and significant effect on intention to use Ticket Purchase Transactions Online Traveloka study on Students in Padang City. Then the results of the analysis showed that there were positive and significant influence between Credibility on the intention with Consumer Innovativeness as moderating, While Perceived Usefulness and Perceived Ease of Use have positive and significant influence on the intention with Consumer Innovativeness as moderating the use of Ticket Purchase Transactions Online Traveloka studies on Students in Padang City*

Key words: *Credibility, Perceived Usefulness, Perceived Ease of Use, Intention, Consumer Innovativeness.*

1. INTRODUCTION:

Based on the results of a survey published by the Indonesian Internet Service Providers Association (APJII) in 2016, internet users in Indonesia reached 51.8% or 132.7 million of the total population of Indonesia as many as 256.2 million people, the most dominant online transactions carried out were ticket sales amounted to 25.7%, then household purchases amounted to 22.2%, clothing purchases amounted to 3.6% and hotel bookings amounted to 3.4%. The online ticket sales business is the most widely carried out transaction by the people of Indonesia because it provides and speeds up access to bookings, as well as competitive prices. E-commerce is one of the main factors in understanding the application of e-commerce

Now, using e-ticketing, consumers who want to buy airplane tickets are easier because they don't need to come to the places of airline ticket sales. Established in the past 2012, Traveloka's initial concept was as a search engine to compare airline ticket prices from various other sites. Changes began in 2013 when Traveloka became an airline ticket booking site. Continued later in 2014 when hotel bookings were also available. Traveloka created an official website, www.traveloka.com. (Risyadi et al, 2017)

Consumer behavior in accepting internet technology was previously explained by Davis (1989) in his research on a person's behavior in accepting technological developments. According to Davis (1989) there are four things that influence a person in accepting and using technological developments, namely Credibility of perceived ease of use and perceived usefulness and Consumer Innovation

This phenomenon is supported by several results of research on factors that influence the behavior of Indonesian consumers towards purchases on e-commerce sites which state that several factors that influence consumers to shop online are their perceptions of internet technology such as perceived ease of use, and perceived usefulness. Research conducted by Dimas, et al. (2015) concerning factors that influence consumers to shop at one of the e-commerce sites in Indonesia, namely OLX.CO.ID states that perceived ease of use and perceived usefulness become a factor that influences consumer behavior in shopping on these online sites. Lutfiadi and Dewanto (2013) who examined consumer behavior towards the acceptance of e-commerce technology in Indonesia said that the easier an e-commerce site to use, the greater the interest of consumers to shop on the site, therefore an e-commerce site must ensure that consumers feel easy to use the site and feel the benefits when they are looking for goods and services they want.

The existence of these trends is certainly an interesting study and learning to be appointed in a study by the author, entitled "The Effect of Credibility, Perceived Usefulness and Perceived Ease of Use on Intention with Consumer Innovativeness as moderating in Traveloka Online Purchase Transactions (Study on Students in the City of Padang) Based on this background, the formulation of the problem can be stated as follows

1. What is the influence of credibility on intention in using Ticket Purchase Transactions Online Traveloka studies on Students in the City of Padang
2. How is the influence of perceived usefulness on intention in the use of Ticket Purchase Transactions Online Traveloka study on Students in the City of Padang
3. How the influence of perceived ease of use on intention in the use of Ticket Purchase Transactions Online Traveloka studies on Students in the City of Padang
4. How is the influence of credibility on the intention with Consumer Innovativeness as moderating the use of Ticket Purchase Transactions Online Traveloka studies on Students in the City of Padang
5. How is the effect of perceived usefulness on the intention with Consumer Innovativeness as moderating the use of Ticket Purchase Transactions Online Traveloka studies on Students in the City of Padang
6. How is the influence of perceived ease of use on the intention with Consumer Innovativeness as moderating the use of Ticket Purchase Transactions Online Traveloka studies on Students in the City of Padang

2. LITERATURE REVIEW:

2.1 Concept E-Commerce

In line with the development of internet technology that makes it easy for humans to carry out activities and change human ways of doing these activities, now the business world is also undergoing changes, where business activities are initially carried out in a conventional way (switching) to internet technology-based marketing.

According to Turban et al. (2004) e-commerce is a concept that describes a process of buying and selling or exchanging products, services, and information through computer networks including the internet. Similar to Turban, Kozinets et.al (2010) defines e-commerce as the process of purchasing sales, transferring or exchanging products, services or information through a computer network through the internet.

While Kalakota and Whinston divided the definition of e-commerce from several perspectives, namely:

- a. Based on a communication perspective, e-commerce is the sending of information, products or services, or payments through telephone networks, or other communication lines.
- b. Based on the perspective of business processes, e-commerce is an application of technology towards automation of business transactions.
- c. Based on the service perspective, e-commerce is a tool used to reduce costs in ordering and shipping goods
- d. Based on an online perspective, e-commerce provides the ability to sell and buy products and information through the internet and other online service networks.

The Concept of Trust Credibility in Online Purchasing Decisions

Kotler's opinion (2009) that the priority of building trust in consumers is very important in increasing consumer buying interest. Kamtarin (2012) stated that trust is one of the main factors affecting purchasing. Trust refers to the individual belief that consumers will behave based on their expectations. As for Mowen and Minor (2008), describing that trust is all knowledge held by consumers and all conclusions made by consumers about objects, attributes, and benefits. Objects can be products, people, companies, and everything where someone has trust and attitude. Credibility is one of the key factors in making online purchases. Online buying and selling transactions can occur if the seller and the buyer have trust. Kim and Kim (2005) say that trust is the belief that promises from other parties can be relied upon, in unexpected circumstances the other party will act with good intentions to those who trust. Then according to Yousafzai et al. (2003) Trust is one of the factors or triggers for various transactions between sellers and buyers so that customer satisfaction can be realized as expected. In the context of e-commerce, trust is defined as trust that includes consumer beliefs and expectations online regarding the characteristics of the trust relationships associated with online sellers. (McKnight and Chervany, 2002). Trust is very necessary in conducting online buying and selling transactions that are full of uncertainty and risk, because in buying and selling online, consumers cannot directly examine how the quality of a product will be bought. In understanding trust in online shopping, Lee and Turban (2001) developed a model of consumer confidence in online shopping

The concept of Perceived Usefulness

Perceived Usefulness is defined as the degree to which a person believes that using a particular system will improve his work performance. The main reason people exploit the internet banking system is that they find a system that is useful for their banking transactions (Sentosa et al., 2012).

Perceived ease of use is defined as an individual's level of trust that using technology will bring them free from effort physically and mentally (Gardner & Amoroso, 2004). Davis et al. (1989) prove that Perceived ease of use has an impact either directly or indirectly on the perceived usefulness, through attitude. According to Sun & Zhang (2006) from previous studies the relationship between Perceived ease of use and attitude obtained inconsistent results, this can be seen from the 19 previous studies obtained 13 studies show a significant relationship and 6 studies the relationship is not significant, while for the relationship between Perceived ease of use with the perceived usefulness of 50 previous studies 43 studies showed a significant relationship while 7 other studies were not significant.

Indicator Perceived Usefulness

According to Sentosa et al., (2012) the indicators used to measure the variable Perceived Usefulness are:

1. Using internet banking can improve tasks.
2. Using internet banking can increase productivity.
3. Internet banking is very useful.
4. Using internet banking increases the effectiveness in carrying out / making assignments.
5. Using internet banking improves performance in performing tasks.

Indicator Perceived Ease of Use

According to Sentosa et al., (2012) the indicators used to measure the Perceived Ease of Use variables are:

1. Internet banking makes service more effective.
2. Internet banking makes banking transactions faster.
3. Youth to get information from internet banking.
4. Internet banking is easy to use.

Concept Consumer Innovativeness

According to Rizan et al (2014) Consumer Innovativeness is the aspect of personality related to consumer acceptance to try new or brand new products. Aditya et al (2018) defines innovation as the degree to which an individual adopts a new idea earlier than others in his social community. This implies that individuals' psychological needs for social uniqueness and identification play an important role in innovativeness (Bartels & Reinders, 2011). Consumer Innovativeness remains an important concept to understand the adoption of new products, and predicting innovative purchasing behavior from consumers using innovativeness as a character of personality (Li, Zhang, and Wang 2015).

Demensi Consumer Innovativeness

The following will be discussed about the dimensions of the experts. Next is the description of the dimensions of Consumer Innovativeness according to Schiffman and Kanuk (2014), which are:

1. *Need for Stimulation,*
2. *Novelty Seeking*
3. *Need for Uniqueness.*

Concept Intention

Before reaching a purchasing decision, consumers must go through several stages such as gathering information and behavior which then raises consumer buying interest (Kotler et al., 2009: 185). Intention is defined as interest or intention, interest is defined as a specific goal that consumers want to achieve in carrying out an action.

Intention is defined as the desire to do behavior. Intention is not always static. Intention can change with time. (Jogiyanto, 2008). Stability Intention is related to volitional behaviors or actions and can predict them with high accuracy. However, intention can change according to time (Nizaruddin, 2014).

Indicator Intention

According to Sentosa et al., (2012) the indicators used to measure Intention variables are:

1. Having access to internet banking so it's easy to use the internet banking.
2. Intend to use internet banking in the future
3. Intend to use internet banking as much as possible.
4. Intend to use internet banking.

3. METHOD:

The object under study is an employee of the Employee Performance of the Pratama Tax Office in Padang Satu. This type of research is descriptive explorative using quantitative and qualitative methods. This type of research is descriptive explorative using variables that cannot be measured directly which in SEM terminology are called latent variables or constructs that must be measured by indicators.

The five research variables that were the subjects of the study were 1. Variable X1 Credibility, X2 Perceived Usefulness, X3 Perceived Ease of Use Moderating Consumer Innovation and Y Intention Data collection was done using questionnaires sent to online participants based on Likers scale.

This study uses a model of relationship or influence. To test the hypothesis in this study used SEM analysis techniques or Structural Equation Models which are operated through Smart Partial Least Squares devices version 2.0.

4. RESULT DISCUSSION:

4.1 RESULT

Using the previous research model, namely the model developed by OL, using the Smart PLS 2.00 device, a path diagram or path diagram is obtained as shown below:

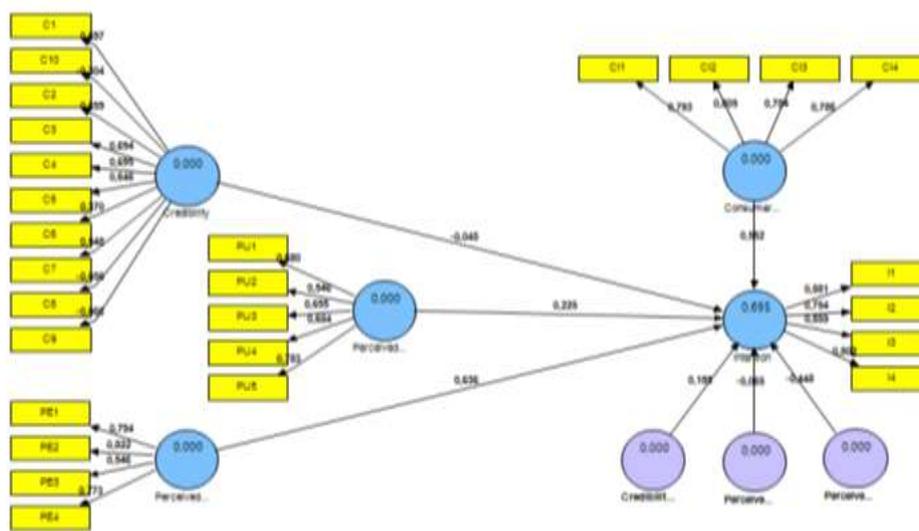


Figure 4.1. Path Diagram

In a SEM model based on variants or PLS-Path Modeling, the model consists of the Outer or Measurement Model (measurement model) and Structural or Inner Model (structural models), which are measured by the following testing stages:

Hypothesis Test for Structural Model Testing (Inner Model)

Direct Influence Analysis

To test hypotheses, where the value of t (t-value) generated by running the bootstrapping algorithm on SmartPLS is used to determine whether or not the hypothesis proposed is accepted. At the 0.05 significance level the hypothesis will be supported if the t-value exceeds the critical value of 1.96. Testing is done by running bootstrapping on SmartPLS 3.0.

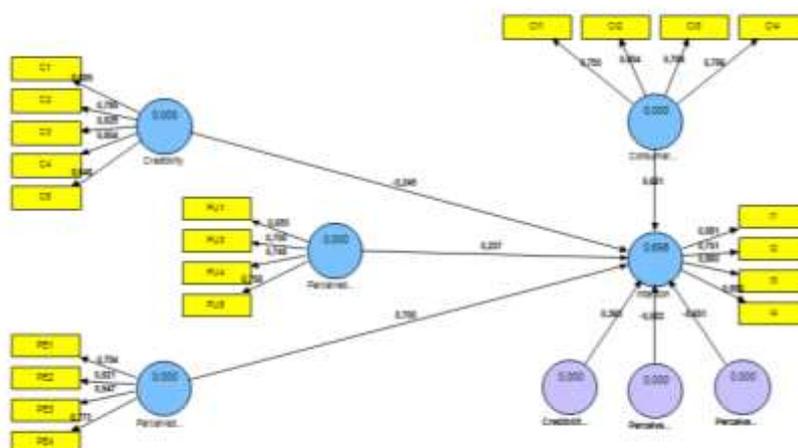


Figure 5. SmartPLS Output Construct Model

Source: Primary data processed (2018)

Next is the Table path coefficient model in testing the structural model of this study:

Table 4.7.
Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STERR)
Consumer Innovativeness -> Intention	0.703700	0.709348	0.326381	0.326381	2.156071
Credibility -> Intention	0.008559	0.00827	0.054768	0.054768	0.15627
Credibility * Consumer Innovativeness -> Intention	0.363265	0.152225	0.401662	0.401662	0.904406
Perceived Ease of Use -> Intention	0.617808	0.579901	0.331641	0.331641	2.162878
Perceived Usefulness -> Intention	0.20732	0.270851	0.32481	0.32481	2.638279
Perceived Ease of Use * Consumer Innovativeness -> Intention	0.472091	-0.38386	0.622761	0.622761	2.758061
Perceived Usefulness * Consumer Innovativeness -> Intention	0.08766	0.123372	0.541609	0.541609	2.016185

Source: Primary data processed (2018)

Hypothesis 1: Credibility has a significant and positive effect on the intention to use Ticketoka Transaction Online Traveloka study on Students in the City of Padang

Based on Table 4.27 above which shows that the calculated t value is 0.15627 where T count (0.15627) < T Table (1.98) then H1 is rejected, meaning that the Credibility variable has no significant effect on intention in using Traveloka Online Ticket Purchase Transactions study on Students in the City of Padang. The original sample estimate value is negative, which is equal to -0.008559 which indicates that the direction of the relationship between credibility and intentions is negative.

So it can be concluded that Credibility has a negative and not significant effect on Intentions.

Hypothesis 2: perceived usefulness has a significant and positive effect on the intention to use Ticketoka Transaction Online Traveloka study on Students in the City of Padang

To examine the perceived usefulness effect on intention in using Ticket Purchase Transactions Online Traveloka study on students in the city of Padang, the initial step in determining a significant level is by comparing the value of T count with T Table, which is said to be significant if the value of T count > T Table, T value The table used is 1.98. Based on Table 4.27 above, it shows that the calculated t value is 2.162878 where T count (2.162878) < T Table (1.98) then H1 is rejected.

So it can be concluded that perceived usefulness has a positive and significant effect on Intentions.

Hypothesis 3: perceived ease of use has a significant and positive effect on the intention to use Ticket Purchase Transactions Online, Traveloka studies on Students in the City of Padang

The perceived usefulness variable has a significant effect on intention to use Traveloka Online Ticket Purchase Transactions study on Students in the City of Padang. The original value of the sample estimate is Positive, which is equal to 0.617808 which indicates that the direction of the relationship between perceived ease of use and Intentions is Positive. So it can be concluded that perceived ease of use has a positive and significant effect on Intentions.

4.2 Analysis of the Moderation Effect

Hypothesis 4: Credibility of use significantly and positively influences the intention with Consumer Innovativeness as moderating the use of Ticket Purchase Transactions Online Traveloka studies on Students in the City of Padang

The following picture shows the results of the direct testing of credibility variables on intention.

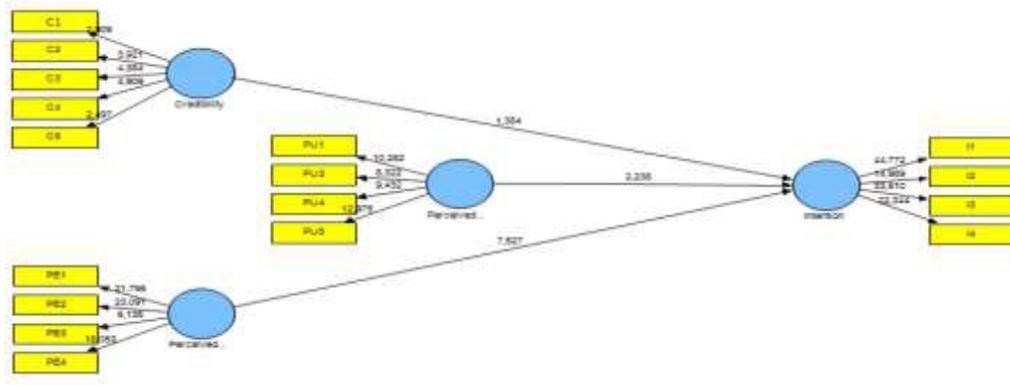


Figure 4.7
Testing Direct Influence Before Moderation

Source: Primary Data Processed by SmartPLS, 2018

This is attached to the value of the Statistics T test ($|O / STERR|$) Before moderation to see the direct relationship between the moderating variables as follows

Table 4.8.
Path Coefficients / Before Moderation

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics ($ O/STERR $)
Credibility -> Intention	0.081028	0.089671	0.058547	0.058547	1.383986
Perceived Ease of Use -> Intention	0.625553	0.628053	0.083112	0.083112	7.526639
Perceived Usefulness -> Intention	0.203935	0.201619	0.091122	0.091122	2.238045

Hypothesis 5: perceived usefulness significantly and positively influences the intention with Consumer Innovativeness as a moderator in the use of Ticket Purchase Transactions Online Traveloka studies on Students in the City of Padang

It is known that the relationship between perceived usefulness with intention is significant with T-statistics > T-table ($2.238045 > 1.98$). So the assumption of the direct effects of exogenous variables on endogenous variables must be significantly fulfilled. Thus it can proceed to testing the moderation effect. Based on Table 4.27, it can be seen that the influence of Consumer Innovativeness as a moderating perceived usefulness relationship to intention is significant with the value of T-statistics > T-table ($2.758061 > 1.98$). And the original sample value is positive at 0.472091 in perceived usefulness relationships with intention through Consumer Innovativeness is Positive

Thus hypothesis 5 on the study of the relationship between the effects of moderation perceived usefulness on the intention with Consumer Innovativeness as moderating is accepted.

Hypothesis 6: perceived usefulness of use has a significant and positive effect on the intention with Consumer Innovativeness as a moderator in the use of Ticket Purchase Transactions Online Traveloka studies on Students in the City of Padang

It is known that the relationship between perceived usefulness of use and intention is significant with T-statistics > T-table ($7.526639 > 1.98$). So the assumption of the direct effects of exogenous variables on endogenous variables must be significantly fulfilled. Thus it can proceed to testing the moderation effect. Based on Table 4.27, it can be seen that the influence of Consumer Innovativeness as a moderation of the relationship between perceived usefulness of use and intention is significant with the value of T-statistics > T-table ($2.016185 > 1.98$). And the original sample value is positive is equal to 0.008766 in the perceived usefulness relationship of use with intention

through Consumer Innovativeness is Positive.

Thus the hypothesis 6 in the study of the relationship between the effects of moderation perceived usefulness of use on the intention with Consumer Innovativeness as moderating is accepted

4.2 DISCUSSION:

In the discussion of the results of this study, we will explain the results of testing the relationship between the variables that have been hypothesized. The Effect of Credibility, Perceived Usefulness and Perceived Ease of Use on Intention with Consumer Innovativeness as moderating in Traveloka Online Purchase Transactions (Study of Students in the City of Padang). The following table and explanation for the influence between the variables hypothesized:

Table 4.8.
Resume

Hypothesis	Statement of Hypothesis	Result
H1	<i>Credibility has a positive and significant effect on intention</i>	Negative and insignificant
H2	<i>perceived usefulness has a positive and significant effect on intention</i>	Positive and significant
H3	<i>perceived ease of use has a positive and significant effect on intention</i>	Positive and significant
H4	<i>Credibility has a positive and significant effect on the intention with Consumer Innovativeness as moderating</i>	Rejected
H5	<i>perceived usefulness has a positive and significant effect on the intention with Consumer Innovativeness as moderating</i>	accepted
H6	<i>perceived ease of use has a positive and significant effect on the intention with Consumer Innovativeness as moderating</i>	accepted

5. CONCLUSION:

The results of the research on the Effect of Credibility, Perceived Usefulness and Perceived Ease of Use on Intention with Consumer Innovativeness as moderating in Online Ticket Purchase Transactions Traveloka (Study of Students in the City of Padang). This study uses a questionnaire as a primary data source. Questionnaires were distributed to 135 respondents to the Study of Students in the City of Padang, in order to answer the research objectives, it can be concluded that: The results showed that there was no positive and significant influence between credibility and intention, while Perception of Benefits and Benefit Perceptions had a positive and significant effect on intention to use the Ticket Purchase Transaction. The Traveloka Online Study on Students in Padang City Then the results of the analysis showed that there was a positive and significant influence between Credibilit's intention and Consumer Innovativeness as moderating, while Perceived Usefulness and Perceived Usefulness had a positive and significant influence on Consumer Innovativeness as a moderator of the use of Purchase Transactions Ticket. Students in Padang City.

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