

The Analysis of Technology Acceptance Model (TAM) on Continuance Intention of Travelokapay Payment Systems In TravelokaEats Services

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Abstract

The massive technology development introduce non cash payment method using mobile phone, namely mobile payment. It changes consumer behaviour in conduct transaction and specifically induced by COVID 19 pandemic situation, whereas consumer minimize cash transaction. In Indonesian online travel provider, there are various brands available, and Travelokapay in TravelokaEats application considered as the new player in the market. Consumer may not easily adopt a new technology, because of various factors. This study aims to determine the effect of perceived of ease of use and usefulness on consumer attitudes which influence consumer interest in continuing to use the TravelokaPay payment system on the TravelokaEats service. It uses Technology Acceptance Model (TAM) which recognized as the familiar approach for new technology adoption. Data gathered from 158 respondents reside in Jakarta, Indonesia with purposive sampling technique. Analysis is conducted using Partial Least Square Structural Equation Modelling (PLS SEM). The results demonstrate that perceived ease of use significantly affect perceived usefulness, consumer attitude and continutaion intention. While perceived usefulness significantly affect only to consumer attitude.

Keywords

Technology Acceptance Model (TAM); Ease of Use; Usefulness; Customer Attitude;
Continuance Intention

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Introduction

This study is motivated by the National Non-Cash Movement (GNNT) which was established by Bank Indonesia (BI) on August 14th, 2014. This movement is expected to be able to minimize obstacles in cash payments, with the aim of increasing public awareness in the use of non-cash instruments, so that over time a community

or society of non-cash transactions (Less Cash Society/LCS) will be formed using non-cash instruments in their economic activities (BankIndonesia, 2014). Furthermore, new technologies and the growing adoption of mobile phones among consumers have opened up new opportunities for innovation in payment methods.

One example of digital-based application technology which has been widely used by Indonesian is Traveloka. It provides the purchase of travel tickets, lodging, entertainment, and other travel or vacation services. Traveloka was founded by Ferry Unardi in 2012. Traveloka attaches to the Indonesian since it provides convenience in purchasing tickets for all modes of transportation including payment for services offered. The Traveloka application continues to develop from the technology since it offers its User Interface and User Experience. In addition to providing travel and other vacation ticket services, Traveloka is developing the provision of food service through TravelokaEats and the payment methods offered to its users, including TravelokaPay. It enriches the types of services offered by Traveloka where the current needs of the community demand something instant, fast, and available in the digital business. The use of applications on smartphones will not be separated from mobile payments which can be used anywhere and anytime.

Several e-commerce services can be used in ordering culinary services, which are restaurant directory services packaged with menu offer vouchers available in each destination. In addition, it provides a review feature of each restaurant, photos of the restaurant's atmosphere, along with the dining menu. This feature complements the entertainment & utilities products already available on Traveloka. Previously, there were movie ticket booking services, beauty & spa, bills, top up & data packages. Through TravelokaEats users can also make restaurant reservations. (Traveloka, 2018).

As for payment, the reservation will be paid temporarily by TravelokaPay. TravelokaPay is a complete payment service to make payments with various methods, starting from online transfers, credit cards to credit installments. It of course makes the transactions at TravelokaEats easy, fast, and practical.

In Indonesia, the mobile system has been widely used and popularized as a developing innovative electronic payment product. Mobile payment users in Indonesia have reached around 40 million users; reflected a rapid growth. (Rasyid, Sunarya, & Ramdan, 2020)

Despite this growth and benefits, there are still major barriers to mobile payment acceptance. Some studies examined the factors which influence the adoption and use of mobile payments in Somalia (Ahmed & Ali, 2017), Nigeria (Agwu, 2017) and Kenya (Onsongo & Schot, 2017) show that interest of consumer in using mobile payments is still very doubtful and skeptical. Even though it is said that technological developments create mobile payments a breakthrough in the digital era (Teng, Ling, & Seng, 2018).

In Indonesia, mobile payment is already common. However, with various payment systems available, there is an acceptance limit on the use of the new mobile payment system (Juhri, 2017). In particular for a new payment service in the market, such as TravelokaPay on the TravelokaEats application.

Technology Acceptance Model (TAM) is recognized as a tool to explain the relationship between the use of information technology and consumer behavior (Davis, 1989). In TAM, perceived ease of use and perceived usefulness are the two major aspects affect to consumer attitude. Perceived ease of use is *the extent to which an individual believes that using a particular system will be free from physical and mental effort* (Davis, 1989). This factor is considered as one of the biggest influencers in the acceptance of new technology (Davis, 1989). However, there are differences of opinion, said that the ease of use factor has a less significant effect on consumer interest in repurchasing the use of cellular technology (Amoroso & Lim, 2015) and to consumer attitude in the case of adoption of using application (Pertami & Sukaatmadja, 2021).

Perceived usefulness is *the level where each individual believes that in using a particular system will affect the performance of that person* (Watchravesringkan, Hodges, & Kim, 2010). In the context of mobile payment it is said that perceived usefulness significantly affects the customer's intention to continue using those payment methods; as in China (Yuan, Liu, Yao, & Liu, 2016), Somalia (Ali & Ahmed, 2014), Malaysia (Mun, Khalid, & Nadarajah, 2017), Iran (Mohammadi, 2015), Zimbabwe (Marumbwa & Mutsikiwa, 2013), Ghana (Ibrahim, Hinson, & Arthur, 2022) and South Korea (Shin & Lee, 2014). In contrast to above studies, there is an empirical finding shows the use of digital payments is not influenced by perceived usefulness, where there are no additional benefits felt by users who use the system (Phonthanukitithaworn, Sellitto, & Fong, 2015).

The different findings on the effect of perceived ease of use and perceived of usefulness, lead to necessity of further investigation, whether these factors will affect consumer attitudes and interests to continue using the TravelokaPay on TravelokaEats application. Particularly because it is a new application in the market. In addition, this study can be used by companies to improve relevant systems or interfaces of a system enable easily used by consumers.

Hence, the aim of this study is to determine the effect of perceived of ease of use and usefulness on consumer attitudes which influence consumer interest in continuing to use the TravelokaPay payment system on the TravelokaEats service. In particular, for consumer in Jakarta as the location of study.

Literature Review

Indonesia is currently entering the era of the digital economy. The digital economy is an economy based on electronic goods and services which are produced by electronic

businesses and are traded through electronic commerce (Musafak, 2012).

In the electronic commerce, the seller does not have to meet face to face with the buyer to make a transaction. The use of electronic media and the internet is predicted to continue to grow. Ease and speed are some of the driving factors. Because in the era of the modern economy, the traffic in the exchange of goods and services is considered to be getting faster, so that it needs to be supported by a fast, safe, and efficient payment system (Syafi'i & Widijoko, 2016).

Mobile payment is a transaction process (at least one phase) conducted by using mobile devices, smartphones, PDAs or devices which have specifications to be connected with wireless connections; such as, MOBILE PAYMENT, Bluetooth, RFID, etc. (Hajazi, Chan, Ya'kob, Siali, & Latip, 2021). Some writers argue that mobile payment and mobile banking is the same (Donner & Tellez, 2008), or demonstrate overlap characteristics (Emma Slade, 2013). However, they are quite different systems. In terms of the parties involved, mobile banking is the direct relationship between consumer and the bank. While mobile payment is a process which involves three parties: consumers, merchants, and banks. This study focuses on mobile payments based on the definitions and distinctions described earlier.

The Technology Acceptance Model (TAM) was originally introduced and developed by Fred Davis and Richard Bagozzi. It stated as an information systems theory, which describes how people approach and use technology. At first, TAM was developed to explain and predict user acceptance of computer systems in the workplace. Since then, it has proven to be a valuable framework for understanding the reasons why many other technologies have become effective in various situations (Davis, 1989).

Because of the advantages of simplicity, high efficiency and high interpretation, TAM has been widely applied in previous study on the behavior of users of various information technologies. Some studies have been used TAM in various system implementations, particularly in mobile payment such as in China (Li, Wang, Wangh, & Zhou, 2019), India (Shankar & Datta, 2020) and Turkey (Tounekti, Martínez, & Gómez, 2019). TAM is one of the most widely used predictive interpretation model and theoretically influential in previous research on the prediction of information technology adoption behavior. Furthermore, research shows that TAM has a significant impact on user attitudes (Mun, 2017).

Continuance Intention

Continuance intention (CI) is defined as *an individual's interest to continue using an information system, as opposed to initial use or acceptance* (Yan, Filieri, & Gorton, 2021). Several studies found that the key factor influencing individual interest is the attitude or behavior of a person in using the technology (Chao, 2019) (Brezavšček, Šparl, & Žnidaršič, 2017) (Law, 2020). In addition, sustainable use behavior is explained by adding perceived usefulness and perceived ease of use to the post-acceptance model (Abd.Hamid, AbdulRazak, AbuBakar, & WongAbdullah, 2016). The research on CI also included web-based learning tools (Suzianti & Paramadini, 2021).

Perceived Ease of Use

As mentioned earlier, perceived ease of use is the extent to which an individual believes that using a particular system will be free from physical and mental effort technology (Davis, 1989). A study found there is a strong relationship between perceived ease of use and perceived usefulness of mobile payment (Lwoga & Lwoga, 2017). And there is also relationship between perceived ease of use and consumer attitude (Mun, 2017). When consumer finds the new system is easy to understand and use, (s)he

is willing to adopt and continue to use it. Hence, the hypothesis are:

H1: There is a positive influence between perceived ease of use and perceived usefulness.

H2: There is a positive influence between perceived ease of use and customer attitude.

H3: There is a positive influence between perceived ease of use and customer continuance intention the TravelokaPay payment system on the TravelokaEats service in Jakarta.

Perceived Usefulness

Perceived usefulness is the extent to which a person believes that using a particular system will improve his performance (Davis, 1989). Perceived usefulness found to affect consumer attitude (Mulyani, Najib, & Guterres, 2021). Consumer is willing to continue using a new technology affected by perceived of usefulness (Lu, Lai, & Liu, 2019). Hence, the hypothesis are

H4: There is a positive influence between perceived usefulness and customer attitude.

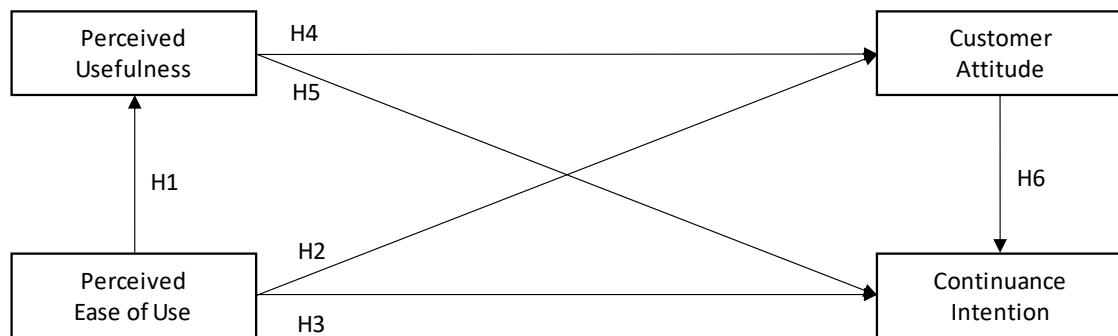
H5: There is a positive influence between perceived usefulness and customer interest in continuing to use the TravelokaPay payment system on the TravelokaEats service in Jakarta.

Customer Attitude

A user attitude has a significant impact on his behavioral interest. Previous research on usage interest use TAM shows that attitude will be accepted as a more accurate predictor, especially in studies on electronic, digital, and wireless channels. It shows that Customer Attitude is influenced by Perceived Usefulness and Perceived Ease of Use are the key mediating factors which affect individual interest (Prastiawan, Aisjah, & Rofiaty, 2021).

H6: There is a positive influence between customer attitude and customer interest in continuing to use the TravelokaPay payment system on the TravelokaEats service in Jakarta.

Theoretical Framework



Methodology

Sampling Method and Process

The target respondents of this research were those who actively used smartphones and have/often used the TravelokaPay payment system on TravelokaEats. The current active user or population of Traveloka was 40 million (Mulia, 2021), reside in all countries covered by Traveloka: Indonesia, Malaysia, Philippines, Thailand, Singapore, Vietnam and Australia.

The total minimum sample required was 96 and rounded up to 100. The sample was selected using purposive sampling. The purposive sampling is a sampling technique where the sample was selected by the researcher according to certain considerations (Sugiyono, 2016).

Data were collected from respondents in Jakarta, Indonesia, by using a Self-Administered Questionnaire (SAQ) using a google form and distributed using social media: WhatsApp, Twitter, Facebook, Telegram and others. A 5-point Likert scale from 'Strongly Disagree' to 'Strongly Agree' was used. The questionnaire was divided into four parts and consisted of statements which discussed and measured the components of the TAM. Part A related with demographic data; part B measured perceived usefulness (Mulyani, Najib, &

Guterres, 2021) (Lu, Lai, & Liu, 2019); part C measured perceived ease of use (Davis, 1989) (Lwoga & Lwoga, 2017) (Mun, 2017) while in part D, about customer attitudes which affect the Continuance Intention of customers (Prastiawan, Aisjah, & Rofiaty, 2021) (Law, 2020) (Abd.Hamid, AbdulRazak, AbuBakar, & WongAbdullah, 2016).

Method of Analysis

Partial Least Square (PLS) - Structural Equation Modeling (SEM) were used to analyze the data. Prior that, the descriptive statistic analysis also conducted to describe the socio-demographic profile of the respondents in this study. PLS-SEM was a multivariate statistical methodology which compared multiple dependent and independent variables. PLS-SEM provided researchers with the ability to accommodate multiple interrelated dependency relationships within a single model (Hair J. F., Black, Black, Babin, & Anderson, 2014) (Wong K. K.-K., 2013).

Data Analysis

The total questionnaires for analysis were 158. This data already clean up for missing data and those which do not have a TravelokaPay account. The summary of data and description statistic as follows:

Primary Data

Number of questionnaires distributed	202
Questionnaire which does not have a TravelokaPay account	35
Invalid Questionnaire	9
Questionnaire which is used	158
The level of the ratio of data which has a TravelokaPay account to the questionnaire distributed	82.7%
The level of the ratio of the data used to the questionnaires distributed	78.2%

Characteristic data from 158 respondents can be seen from the table below:

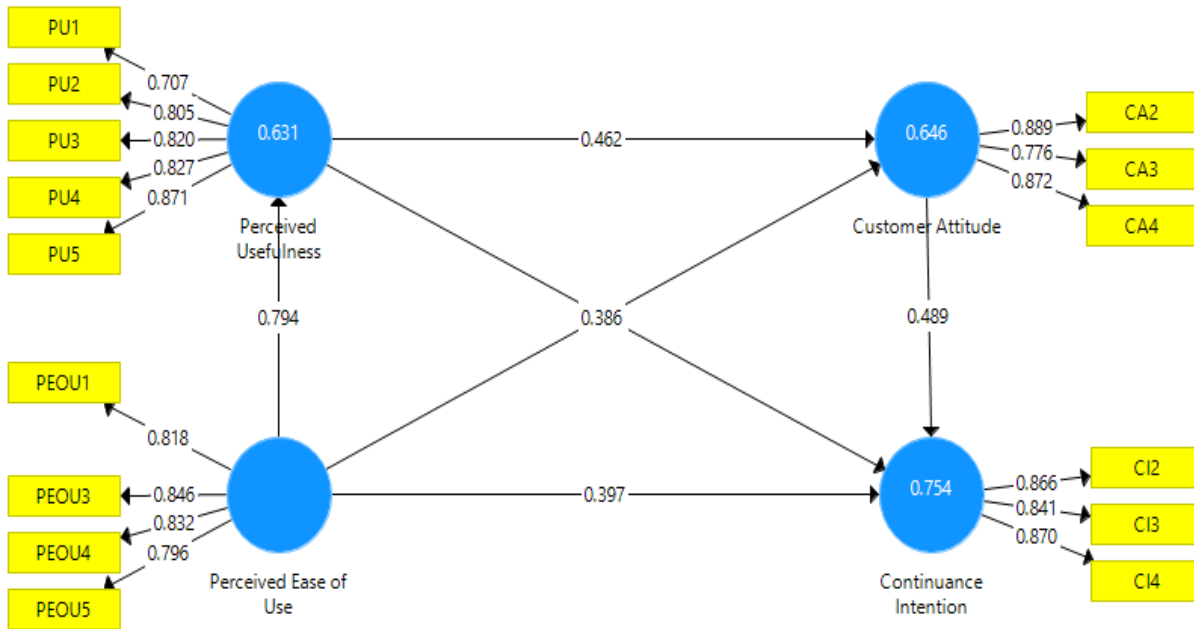
Characteristic		Frequency	Percentage
Gender	Female	74	46.8%
	Male	84	53.2%
	Total	158	100.0%
Marital status	Single	60	38.0%
	Married without dependents	9	5.7%
	Married with dependents	86	54.4%
	Divorce with dependents	3	1.9%
	Total	158	100.0%
Income	<5 million	35	22.2%
	5-10 million	30	19.0%
	10-20 million	25	15.8%
	20-30 million	34	21.5%
	> 30 million	33	20.9%
	N/A	1	0.6%
	Total	158	100.0%

Outer Model Testing:

The first step in PLS was to check the validity and reliability of the model by using the Outer model testing method. The first test to measure the outer model is the loading factor test. According to (Hair J. F., Black, Black, Babin, & Anderson, 2014) the loading factor range of $\pm 0.3 - \pm 0.4$ can be considered meet the criteria at the minimum level for interpreting a structure. Meanwhile, for loading ± 0.5 or more can be considered practically significant and

loading above 0.7 can be considered as an indication of a well-defined structure. All of the condition refer to the specify sample size. This research use 0.5 as the cut-off, since the number of samples are more than 150 which is meeting the minimum sample requirements. Validity also checked using AVE >0.5 while reliability checked using Cronbach Alpha and Composite Reliability >0.7 .

The outer loading test result are as follows;



	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Continuance Intention	0.823	0.824	0.894	0.738
Customer Attitude	0.801	0.809	0.884	0.718
Perceived Ease of Use	0.841	0.843	0.894	0.678
Perceived Usefulness	0.865	0.871	0.903	0.653

The results of the outer model test shows that all data are valid and reliable, because they are meeting the standard required as describe previously.

Inner Model Testing

The Inner Model Testing is conducted to examine the relationship between the latent variables in the study using the R Square value test. The results as follows:

	R Square	R Square Adjusted
Continuance Intention	0.754	0.749
Customer Attitude	0.646	0.642
Perceived Usefulness	0.631	0.628

The results of the R Square Adjusted test show a value of 0.749 for Continuance Intention, indicate that 74.9% Continuance Intention has been explained by the independent variables contained in this study: Customer Attitude, Perceived Usefulness and Perceived Ease of Use, while the remaining 25.1% is influenced by other factors that are not described in this study. Using the similar approach, Customer Attitude which has an R Square Adjusted result of 0.642 shows that the factors which influence Customer Attitude have been explained by the factors

studied by 64.2%, while the remaining 35.8% is influenced by other factors not explained in this study. Perceived Usefulness has an R Square Adjusted result of 0.628 shows that the factors that influence Perceived Usefulness have been explained by the factors studied by 62.8%, while the remaining 37.2% is influenced by other factors are not explained in this study.

The next analysis conducted to determine the P values with result as follows:

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Customer Attitude -> Continuance Intention	0.489	0.487	0.103	4.730	0.000
Perceived Ease of Use -> Continuance Intention	0.397	0.395	0.085	4.656	0.000
Perceived Ease of Use -> Customer Attitude	0.386	0.389	0.099	3.896	0.000
Perceived Ease of Use -> Perceived Usefulness	0.794	0.794	0.036	21.952	0.000
Perceived Usefulness -> Continuance Intention	0.044	0.049	0.099	0.450	0.653
Perceived Usefulness -> Customer Attitude	0.462	0.460	0.108	4.285	0.000

Hypothesis Summary

Hypothesis	Result
H1: There is a positive influence between perceived ease of use and perceived usefulness.	Accepted
H2: There is a positive influence between perceived ease of use and customer attitude.	Accepted
H3: There is a positive influence between perceived ease of use and customer continuance intention the TravelokaPay payment system on the TravelokaEats service in Jakarta.	Accepted
H4: There is a positive influence between perceived usefulness and customer attitude.	Accepted
H5: There is a positive influence between perceived usefulness and customer continuance intention the TravelokaPay payment system on the TravelokaEats service in Jakarta.	Rejected
H6: There is a positive influence between customer attitude and customer continuance intention the TravelokaPay payment system on the TravelokaEats service in Jakarta.	Accepted

Conclusion and Implication

Conclusions

The result demonstrates the positive and significant effect of almost all of hypotheses, except for H5. This validates previous findings on the effect of perceived ease of use and usefulness toward consumer attitude and continuance intention (Law, 2020). and in this study applicable for TravelokaPay in TravelokaEats application.

The exception on H5, the effect of Perceived Usefulness is positive, it but does not have a significant effect on consumer's Continuance Intention. It shows different result as the study of (Lu, Lai, & Liu, 2019). In comparison of the demographic, his study comprises of online brokerage users and 69% male, while this study comprises of consumer who are the user of TravelokaPay and 53% male. This result shows difference in demographic lead to a different result. Further, with the massive development of mobile payment in Indonesia (Sunarjo, Nurhayati, & Muhardono, 2021), the respondents seem have been exposed to various brands. Hence, despite of the respondents perceived it is usefull, they do not automatically intend to continue using it because of that factor (Kim & Nam, 2019). The availability of different brands of mobile payment in the market provide them with alternatives, which allow them to switch to different brands. This phenomenon similar as argued by (Praveena & Thomas, 2014).

Research Implications

In general, this study increases undertanding of mobile payments and its adoption; especially Travelokapay for TravelokaEats application in Jakarta. It shows that perceived ease of use and usefulness have an impact on customer attitudes in using the mobile payment system. This study also emphasize the relationship between attitudes and

intentions to continue using TravelokaPay on TravelokaEats have a significant effect.

Further, these findings expected to provide insight for business actors to develop the perceived ease of use and usefulness application, such as user friendly interface; to allow consumer have a positive attitude toward mobile payment. A brand of mobile payment needs to better maintain consumer using attractive campaign, so that consumer become a continue user because it needs to go beyond the factor of perceived usefulness. There are other variables need to be investigated further, which can influence consumers' intentions to continue using the mobile payment system; such as, promotions or rewards, customer satisfaction, gamification, and subjective norms.

Notes on Contributors

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