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Analysis of the Effect of Perceived Risk, Perceived Usefulness and Attitude on Usage Intention with TAM (Case Study: Go-Jek Application)

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ABSTRACT

The purpose of this research is to determine what variables affect usage intention. This research uses the object of research is the Go-Jek application. The Go-Jek application is one of the online transactions used by the community because the Go-Jek application provides various service features that are needed by the public such as Go-Ride, Go-Car, Go-Food, Go-Send and many more service features. With more and more users it is necessary to do research on Go-Jek applications. The method used in this research is TAM. The results of the test indicate that usage intention is influenced by variables of trust, perceived risk, perceived usefulness and attitude.

INTRODUCTION

Online transactions is a facility or transaction service using communication tools that almost everyone currently has, such as mobile phones, by providing facilities to transact online through applications provided on mobile phones. With the mobile phone and online transaction services, online transactions are usually carried out conventionally, meaning that activities that were previously carried out by consumers to meet directly, can now be done online, only by using a mobile phone consumer can save time and costs. Online transaction services make it easy for consumers to make transactions such as motorcycle taxi messages, food orders, between goods and others. Online transactions are one example of technological developments that are currently also utilized by the transportation sector. Consumers can conduct transactions and other transportation services, whenever and wherever they are. At present many vendors have provided mobile access to

transportation services. This condition is one of the improvements in services to consumers, which so far have been dealing with the way people have to meet in person. This will tend to have a detrimental impact on consumers because their time and business opportunities are taken up due to face-to-face transactions. With online transactions answering all the needs of the community and even agencies to meet the needs of the transaction. With the technology applied to online transactions, the study of information technology acceptance is always carried out by researchers. This research is needed by the company to find out and analyze someone's acceptance behavior related to the technology products they produce. The importance of understanding one's behavior in technology adoption has prompted many experts to conduct deeper and broader studies. One approach used to see the ease of a technology is the Technology Acceptance Model (TAM). The TAM model that adapts the TRA

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(Theory of Reasoned Action) model was developed by Davis (1986). The basic difference between TRA and TAM is the placement of attitudes from TRA. TAM introduces two key variables, namely perceived usefulness (perceived usefulness) and perceived ease of use (perception of ease of use) which have relevance for predicting user acceptance of technology (Acceptance of IT). In this case TAM offers a strong and simple explanation for the acceptance of technology and the behavior of its users [1][2][3].

The technology acceptance model (hereinafter referred to as TAM), introduced by Davis (1989), is an attempt to better understand the process of technology acceptance in organizations. TAM is now a common model used in investigating factors that influence user acceptance of technology [4]. TAM proposes that individuals' perceptions of usability and ease of use are two factors that determine technology acceptance. Davis, Bagozzi, &

This type of research is an explanatory research, which examines and tests hypotheses about the influence of trust variables on usage intention mediated by perceived risk, perceived usefulness, and attitude variables. The total hypotheses that will be examined in this study are five hypotheses, while based on how to obtain data, this research is a survey research with quantitative approach. With the number of samples used by 100 respondents with data collection using the Google form link will be linked to social media (WhatsApp) Go-jek users. Data collected for hypothesis testing is performed using SEM (Structural Equation Modeling) technique.

RESULTS AND DISCUSSION

Testing of latent construct changes with changes to the indicator using the structural model of figure 1.

Figure 1 shows that the usage intention

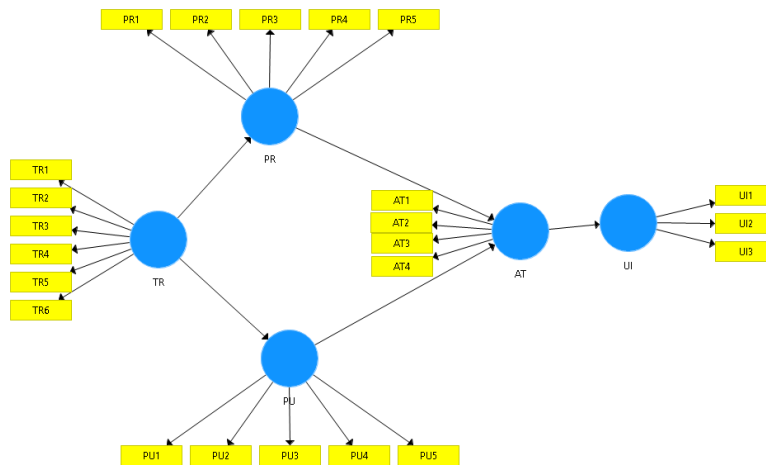


Figure 1. Structural Model of Research

Warshaw (1989) revealed that the user's attitude in the use of technology depends on the benefits and ease felt by the user, the attitude will influence behavior motivation, which in turn will determine the actual use behavior[5][6].

Based on the background that has been described, the hypothesis in this research is: 1.) Does trust have a significant effect on perceived risk; 2.) Does trust have a significant effect on perceived usefulness; 3.) Apakah perceived risk berpengaruh signifikan terhadap attitude; 4.) Apakah perceived usefulness berpengaruh signifikan terhadap attitude; 5.) Does attitude have a significant effect on usage intention

evaluation (UI) uses attitude construct (AT) as measured by four indicators namely AT1, AT2, AT3, AT4, perceived risk construct measured by five indicators namely PR1, PR2, PR3, PR4, PR5, perceived construct usefulness is measured by five indicators namely PU1, PU2, PU3, PU4, PU5 construct trust is measured by six indicators namely TR1, TR2, TR3, TR4, TR5, TR6 and the usage intention construct are measured by three indicators namely UI1, UI2, UI3. The direction of the arrow between the indicator and the latent construct shows the hypothesis. The loading factor value is shown in Figure 2

MATERIALS AND METHODS

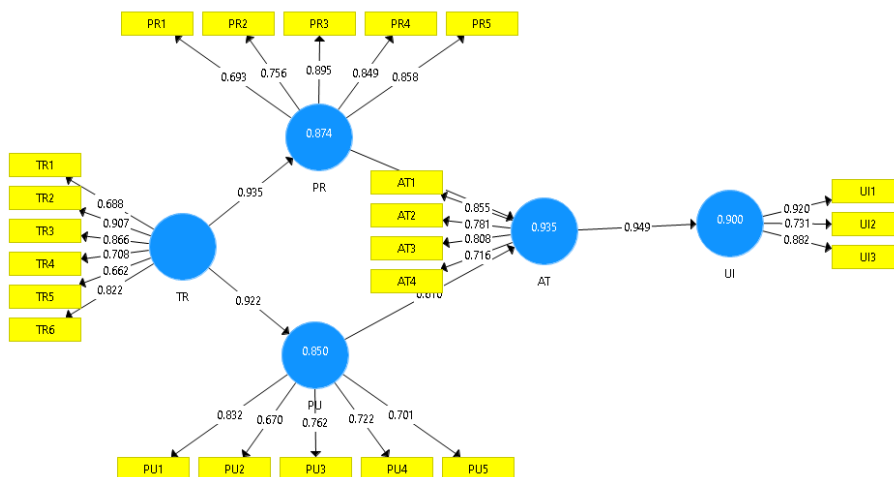


Figure 2 Construct Path Diagram

Figure 2 produces the reliability test by looking at the composite and cronbach values alpha if more than 0.7 then it is said to be valid. The reliability test is shown in table 1

Table 1 Reliability test

Variabel laten	Cronbach's alpha	Composite reability
Perceived Rick (PR)	0.874	0.872
Perceived Usefulness (PU)	0.850	0.848
Attitude (AT)	0.935	0.933
Usage Intention (UI)	0.900	0.898

Table 1 shows that all latent variables can be said to be reliable, because Cronbach alpha is more than 0.7 with the lowest composite value on the perceived usefulness variable, which is 0.848. based on the results of the reliability test of table 1 it can be concluded that all constructs are said to be consistent.

T-Statistics Testing to find out the conclusion of the hypothesis can be seen in table 2

Table 2 T-Statistik Test

Hipotesis	Original Sample (O)	T-Statistik (O/STERR)
Trust -> Perceived Risk	0.949	99.786
Trust -> Perceived Usefulness	0.385	5.556
Perceived Risk -> Attitude	0.610	8.711
Perceived Usefulness -> Attitude	0.935	73.845
Attitude -> Usage Intention	0.922	64.530

Table 2 shows that:

1. Trust has a significant relationship to perceived risk as indicated by the results of Trust t-statistic test -> Perceived Risk of 99,786, t-statistic test shows more than 1.98 so that hypothesis 1 is accepted.
2. Trust has a significant relationship to perceived usefulness indicated by the

results of the Trust -> Perceived usefulness test of 5,556, the t-statistic test shows more than 1.98 so that hypothesis 2 is accepted.

3. Perceived risk has a significant relationship to attitude as indicated by the results of the Perceived Risk -> Attitude test of 8,711, the t-statistic test shows more than 1.98 so that hypothesis 3 is accepted.
4. Perceived usefulness has a significant relationship to attitude indicated by the results of the Perceived Risk -> Attitude t-test of 73,845, the t-statistic test shows more than 1.98 so that hypothesis 4 is accepted.
5. Attitude has a significant relationship to Intention usage indicated by the results of Attitude t-statistic test -> Intention usage of 64,530, t-statistic test shows more than 1.98 so hypothesis 5 is accepted.

CONCLUSIONS AND SUGGESTION

Based on the results of the research it can be concluded that the desire of Go-jek application users to use whenever, wherever and routinely to help their daily activities and tasks is influenced by variable trust (Go-jek Application service providers will fulfill their obligations in accordance with the expectations of Go-user application users -jek), perceived risk variable (application user perceptions of the risks that may occur and are experienced when using Go-jek application services.), perceived usefulness (Go-jek application users' perceptions that using Go-jek applications help achieve their task objectives, such as efficiency and effectiveness in carrying out the task), and attitude (feeling like or not using the Go-jek application perceived by users of the Go-jek Application).

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