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The Role of Perceived Ease of Use and Customer Engagement in Influencing Behavioural Intention to Use Traveloka Paylater

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Abstract

The objective of this study were to find out the role of perceived ease of use and customer engagement in influencing behavioural intention to use Traveloka Paylater. Based on the increasing number of paylater services users in Indonesia, as well as the lack of behavioural intention to use Traveloka Paylater as the service from Traveloka, which incidentally is the number one online travel and lifestyle superapp in Indonesia. In this study, data were collected through the online questionnaire distribution to the respondents. The population in this study were users of Traveloka as seen from the number of users who gave ratings on PlayStore. The number of sampels taken based on calculations using Isaac and Michael formulas with a total sampel are 271 (two hundred seventyone) respondents. The research method that used in this study is an associative quantitative method with a descriptive and verification approach. The result of the questionnaire distribution were analyzed by multiple regression analysis, coefficient of determination, t-test and F-test. The result of this study showed that: (1) perceived ease of use has a partial influence on behavioural intention to use Traveloka Paylate by 0.536 or 53%. (2) customer engagement has a partial influence on behavioural intention to use Traveloka Paylater by 0.573 or 57.3%. (3) perceived ease of use and customer engagement has a stimultaneous on behavioural intention to use Traveloka Paylater by 0.680 or 68%.

Keywords: Lifestyle superapp, buy now pay later, behavioural intention, ease of use, engagement.

1. Introduction

Development of internet provides convenience to the public for obtaining information. Based on a survey from reportal data in 2021 it is also stated that internet users in Indonesia in January 2021 reached 202.6 million people with a growth of 27 million users with a penetration of 73.7%. With the use of the internet that continues to grow, it indirectly makes the number of digital consumers in Indonesia has also increased. According to data by E-conomy SEA, digital consumers in Indonesia have continued to increase over the past 3 years with 119 million digital consumers in 2019, 137 million. digital consumers in 2020 and 158 million digital consumers in 2021.

Research conducted by Li & Zhang (2002) which states that there is a change in consumer attitudes and behavior by switching to online shopping. In addition, the payment method has also experienced a shift that initially the use of credit cards became paylater. Total credit cards usage in January-March 2018 recorded at Rp 2.24 trillion with a volume 2.02 million transactions. (Bank Indonesia via cnbcindonesia.com accessed on March 30, 2022). However, this did not last long due to the emergence of a new transaction model using technology, namely fintech with a practical e-wallets system. Based on research from International Data Corporation (IDC) Asia/Pacific with 2C2P titled IDC InfoBrief: How Southeast Asia Buys and Pays, driving new business value for Merchants which was released in
November 2021 stated that Indonesia would be the largest market for BNPL (Buy Now Pay Later) in Southeast Asia in 2025 Paylater with total public spending using BNPL in e-commerce will increase 8.7 times compared to 2020.

Traveloka Paylater as a service in the Traveloka application itself, still hasn't attracted many new customers. Besides that, Behavioral intention to use, used as the level of individual intention to perform certain behaviors or actions (Davis et al., 1989). Someone will make a purchase or use if they want or have the intention to do so. The concept of behavioral intention to use very suitable for use because it can be an appropriate predictor for future use. In using a digital application that has an information system in it, of course, user requires extra understanding when

using it. The concept of understanding a technology is known as TAM or Technology Acceptance Model developed by Davis et al. (1989) where this model is most influential to be used in explaining how users received information technology systems.

Digitization through mobile apps and customer engagement through various social media platforms have created an attractive channel for companies to offer effective marketing communications, asa result of better and easier movement of user data. In practice, when individuals search for information on a brand that will be used is not limited to only through customer reviews but can be done through other platforms related to the brand being searched.

Interest in the use of Traveloka Paylater looks still much less than other commpetitor even though the Traveloka application itself is the number 1 application in the tourism category. In addition, Traveloka's limitations in providing comfort and convenience to customers in using the services offered have been seen from the number of complaints given by customers directly. As well as engagement with consumers who are still not maximized, especially the lack of utilization of social media to increase Traveloka customer engagement. Based on the background of the research that has been described to determine whether Traveloka perceived ease of use and customer engagement can affect consumer interest in using one of Traveloka's services, namely Traveloka Paylater

2. Literature Review

Consumer behaviour in this case plays an important role in supporting the company to attract consumers to use the services offered and find information related to existing services before finally deciding to use or not. Weinstein (2013) mentioned that the study of consumer behaviour will be a very important basis in marketing management. Because the results of the study of consumer behaviour will help marketers to design the marketing mix, establish segmentation, formulate positioning and product differentiation, formulate analysis of its business environment and develop marketing research. In the theoretical model by Kottler & Keller (2009) states that there are many factors that influence the consumer decision process, one of which is consumer perception. The decision process of using a product or service will make a person faced with a process where they need to select, organize, and interpret the stimuli received into a clear picture. Kottler and Keller (2009) describe perception as not only dependent on physical stimuli but also stimuli related to the surrounding environment and the circumstances of each individual. Other opinions mentioned by Wijaya et al. (2019) perceptions can be positive and negative. If consumers have a positive impression of a product or service will produce a positive perception and vice versa. Perception in a person can be influenced by the mind and the surrounding environment.

The relationship between producers and consumers in the marketing relationship concept puts the consumer at the center of all planning activities. The customer will tell the manufacturer what is important and the company will respond accordingly. Kottler and Keller (2009) mentioned that the concept of relationship marketing is used to build long-term mutually satisfying relationships with important parties such as customers, suppliers, distributors, and other marketing partners. Another opinion mentioned by Velnampy and Sivesan (2012) that relationship marketing is one of the marketing strategies to meet the needs and desires of customers and viewed from the perspective of customers, the important factors used to meet the needs of customers is the existence of trust, commitment, mutuality, and long – term relationships with customers.

Information systems have basically become a popular concept along with advances in technology and information where information systems help individuals in searching for accurate, fast and reliable information. Based on the opinion quoted from O'brien & Marakas (2006) states that information systems can be interpreted as part of an organizational system that is a combination of users and available resources such as technology and information control media with the intention of obtaining communication lines, processing transaction types, delivering signals to other management as a basis for information in decision making. Quoted from the opinion Hidayah et al. (2020) one application to measure the success of an information system can be done with the Model Technology Acceptance Model (TAM). TAM is a model that discusses the use of information technology systems that can be used to explain individual acceptance of an information technology system.

This model was first developed by Davis et al. (1989) which was created as an extension of Theory Reasoned Action (TRA) and Theory Planned Behaviour (TPB) developed by Fishbein & Ajzen (1975). TAM has become popular because it meets the theoretical characteristics of being simple, supported by data, and applicable to predicting the acceptance and use of new technologies in various fields (Rauniaret al., 2014).

Based on Davis (1989) define Perceived ease of use as the degree to which one believes that using a particular system will be free from effort. Individuals who believe that the system is easy to use, then the individual will use it, and vice versa. As for indicators from perceived ease of use according to Davis (1989) namely Easy to Learn, Easy to Understand, Effortless, and Easy to Use.

The opinion of Kotler and Armstrong quoted from Virginia & Nawangwulan (2017) states that Customer Engagement is marketing that involves customers more than just selling brands to consumers. The goal is to make the brand share the interaction according to the existing content so that a growing two-way communication between the brand and its customers has given a huge boost to marketing customer management. Meanwhile, according to So, et.

al. (2014) there are 5 (five) potential indicators in customer engagement namely Identification, Attention, Enthusiasm, Absorption and Interaction.

The concept of behavioural intention to use based on Fatmawati's opinion in Lin & Lu (2000) states that behavioural intention to use is a person's intention to use a technology so it becomes a tendency to keep using the technology. According to Rohwiyati & Praptiesrini (2019) are Transactional Interest, Referential Interest, Preferential Interest, and Explorative Interest.

3. Materials and Methods

3.1. Materials

The population in this study is an active user of the Traveloka application which is seen from the number of users who provide reviews on the Playstore as of June 2022 as many as 1,398,838 users. Sampling technique using nonprobability sampling with purposive sampling, where the determination of the sample is done by considering certain criteria. Those who are the members of the sample from the population taken according to a certain criteria. The sample criteria used in this study are as follows:

a. Aged 21 to 54 years.
b. Have a valid Indonesian ID card (*KTP*).
c. Already have income.
d. Have a telecommunications device that supports the use of the internet such as a Smartphone or Tablet.
e. Have Traveloka Application.

The number of samples in this study was measured using Isaac and Michael sample measurement formula with the calculation of the minimum number of samples to be used in this study is 271 respondents

3.2. Methods

The research method used in this study is a causal associative quantitative research method with descriptive and verification approach. Data collection techniques conducted by researchers is to collect data from primary data sources by distributing questionnaires to 271 respondents who are included in the criteria measured by calculating the likert scale with an interval score of 1-5 in which a score of 1 indicates very bad / disagree, a score of 2 indicates not good/disagree, a score of 3 indicates good enough / agree Enough, a score of 4 indicates good / agree, and a score of 5 indicates very good/strongly agree.

Instrument testing is carried out by testing the validity of the Product Moment using the help of SPSS 25.0 program with the condition, if t count > t table means that the data is significant or valid and feasible to use in testing research hypotheses. Conversely, if t count < t table means that the data is not significant or invalid and will not be included in the research hypothesis testing. Furthermore, Cronbach's Alpha reliability testing using SPSS 25.0 program assistance provided that the item or item statement in the questionnaire can be said to be reliable or consistent if the value of Cronbach's Alpha > 0.60. Meanwhile, if the value of Cronbach's Alpha < 0.60 then the questionnaire declared unreliable or inconsistent. Data testing techniques or data analysis in this study using quantitative methods.

Data analysis in a quantitative study using descriptive and inferential statistics. In this case the results of data collection that is appropriate will be analyzed using inferential statistical techniques starting from the classical assumption test, multiple linear coefficients, multiple correlation coefficients, coefficient of determination, then continued with partial hypothesis testing (t-test) and simultaneous (F-test).

4. Results and Discussion

4.1. Result

The Data were collected based on the results of filling out questionnaires by 271 respondents which were distributed through social media Instagram, Twitter and WhatsApp to respondents who met the research criteria previously set. Statistical analysis was conducted with the following results:

4.1.1. Multiple Linear Coefficients

The form of the equation of linear regression in this study is obtained with the help of SPSS program by searching for the value of α and β. α will show the constant value of the independent variable if there is no variable that affects it. While β is a number that indicates the direction of the relationship of independent variables, positively or negatively affect. The Table 1 here are the results of multiple linear regression calculations in this study.

Table 1. Result of Multiple Linear Coefficient of Perceived Ease of Use and Customer Engagement Against Behavioural Intention to Use

Model		Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.029	2.383		0.851	0.395
	PEOU	0.551	0.057	0.425	9.618	0.000
	CE	0.502	0.045	0.491	11.120	0.000

a. Dependent Variable: BI

Based on Table 1, it is known that the multiple linear regression equation in this study is:

$$Y = 2.029 + 0.55X_1 + 0.502X_2$$

With Y represents behavioral intention to use, X_1 is perceived ease of use, and X_2 is customer engagement.

4.1.2. Multiple Correlation Coefficient

Multiple correlation coefficient analysis is used to determine the degree of relationship or strength of the independent variable with the dependent variable. This test was conducted with the help of SPSS program with the Table 2 following results:

Table 2. Result of Multiple Correlation Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.826	0.682	0.680	5.037

a. Predictors: (Constant), CE, PEOU

Based on Table 2 it is known that the correlation coefficient is multiple between perceived ease of use (X_1) and customer engagement (X_2) with behavioural intention to use (Y) or called $r = 0.826$. It shows that perceived ease of use (X_1) and customer engagement (X_2) simultaneously has a very strong relationship with behavioural intention to use Traveloka Paylater, because the r value is in the interval between 0.70 to 1.00 which indicates a strong or very high relationship.

4.1.3. Coefficient of Determination

The coefficient of determination is expressed in percent so that it can be calculated and can be expressed by the formula R2 x 100%. The value of R2 lies between 0 and 1. Where if the value of R2 = 1 means that 100% of the total dependent variable can be described by the independent variable. And if R2 = 0 then there is no variation of the dependent variable described by the independent variable. In testing the coefficient of determination assisted by the SPSS program with the test results can be seen in the following Table 3.

Table 3: Result of Coefficient of Determination of Perceived Ease of Use

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.732	0.536	0.534	6.078

a. Predictors: (Constant), PEOU

Table 3 shows that the coefficient of determination (R Square) is 0.536. It means that variable perceived ease of use (X_1) contributed 53.6% to behavioural intention to use (Y).

Table 4: Result of Coefficient of Determination of Customer Engagement

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.757	0.573	0.571	5.831

a. Predictors: (Constant), CE

Based on Table 4 shows that the coefficient of determination (R Square) is 0.573. It means that variablecustomer engagement (X_2) contributed 57.3% to behavioural intention to use (Y).

Table 5: Result of Coefficient of Determination of Behavioural Intention to Use

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.826	0.682	0.680	5.037

a. Predictors: (Constant), CE

Based on Table 5 above, it can be seen that the coefficient of determination (Adjusted R Square) perceived ease of use and customer engagement to behavioural intention to use is equal to 0.680. It means that variable perceived ease of use and customer engagement contributed 68% to behavioural intention to use.

4.1.4. Hypothesis Testing

The t test is a test of each independent variable on the dependent variable. The basis for making a decision for the t test is if the statistic t count < statistic t table then H_0 is accepted, and if the statistic t count > statistic t table then H_0 is rejected and or if the significance is > 0.05, then H_0 is accepted and if the significance is <0.05 then H_0 is rejected. In this study t table obtained from α (0.10) and degrees of freedom $t_{\frac{\alpha}{2};nk-1=(\frac{0.10}{2};271-2-1)} = t_{0.05;268} = 1.650$, so that the t table in this study is 1.650. The hypothesis to be tested is as follows

H01 : Perceived ease of use has no effect on behavioural intention to use Traveloka Paylater.

Ha1 : Perceived ease of use affects behavioural intention to use Traveloka Paylater.

H02 : Customer engagement has no effect on behavioural intention to use Traveloka Paylater.

Ha2 : Customer engagement affects behavioural intention to use Traveloka Paylater.

The (partial) t test was carried out with the help of the SPSS program with the Table 6 following test results:

Table 6: Perceived Ease of Use t Test Result

Model		Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.029	2.383		0.851	0.395
	PEOU	0.551	0.057	0.425	9.618	0.000

a. Dependent Variable: BI

Based on Table 6 above, it can be seen that the significance value perceived ease of use is 0.000 or <0.05 and the value of t is calculated for the variable perceived ease of use is equal to 9.618. This means that t count is bigger than t table or 9.618 > 1.650. So the first hypothesis decision taken is to reject H01 and accept Ha1.

Table 7: Customer Engagement t Test Result

Model		Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.029	2.383		0.851	0.395
	CE	0.502	0.045	0.491	11.120	0.000

a. Dependent Variable: BI

Based on Table 7 above, it can be seen that the significance value of customer engagement is 0.000 or < 0.05 and the value of t count for customer engagement variable is 11.120. It means t count is bigger than T table or 11.120 > 1.650. So the second hypothesis decision taken is to reject H02 and accept Ha2

F test aims to see the effect of independent variables simultaneously or together against the dependent variable. The basis of decision making for F test is if statistic F count < statistic F table, then H0 is accepted, if statistic F count > F table then H0 is rejected and or significance > 0.05 then H_0 is accepted and if significance <0.05, then H0 is rejected. F table obtained from α = 0,05 and dfl = k (amount of independent variable) = 2 and $df_2 = n - k = 271 - 2 = 269$. Thus obtained F table of 3.03.

Hypotheses to be tested are as follows:

H03: Perceived ease of use, and customer engagement simultaneously has no effect on behavioural intention to use Traveloka Paylater.

Ha3: Perceived ease of use, and customer engagement simultaneously affects behavioural intention to use Traveloka Paylater.

F test was carried out with the help of the SPSS program with the following test results:

Table 8: F Test Result

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14596.761	2	7298.381	287.672	0.000
	Residual	6799.283	268	25.370		
	Total	21396.044	270			

a. Dependent Variable: BI

b. Predictors: (Constant), CE, PEOU

Based on Table 8 known value of F count of 287.672. This shows that the value of F count > F table is 287.672 > 3.03. Thus giving rise to the decision to reject H03 and accept Ha3.

4.2. Discussion

Based on the results of the (partial) t test that has been carried out, the calculated t value is obtained perceived ease of use is 9.618. With t table is 1.650. This means that t count is bigger than t table or 9.618 > 1.650. Then H01 is rejected and Ha1 is accepted. So it can be concluded that the hypothesis proposed is "perceived ease of use affects behavioural intention to use Traveloka Paylater" accepted or perceived ease of use has positive and significant effect on behavioural intention to use Traveloka Paylater. This is in line with research by Joan & Sijintak (2019) which states that perceived ease of use has a positive effect on interest in using (behavioural intention to use) or perceived ease of use has a direct and significant effect on interest in using (behavioural intention to use) GoPay digital payment service with t count of 2.208 with t table of 1.640 or t count > t table.

Based on the results of the (partial) t test that has been carried out, the calculated t value is obtained customer engagement is 11.120. This means that t count is bigger than t table or 11.120 > 1.650. Then H02 is rejected and Ha2 is accepted. So it can be concluded that the hypothesis proposed is "customer engagement affects behavioural intention to use Traveloka Paylater" accepted or customer engagement has positive and significant effect on behavioural intention to use Traveloka Paylater. This is in line with research conducted by Mutaufiq et al. (2022) which states that customer engagement has a positive and significant effect on customer interest in using (behavioural intention to use) BCA products with a significance value is 0.000 or < 0.05.

The results of the F test show the calculated F value are 287.672. This shows that the calculated F value > F table, 287.672 > 3.03. So that led to a decision that is rejecting H03 and accepting Ha3 which means that perceived ease of use and customer engagement simultaneously affects behavioural intention to use Traveloka Paylater. In the year this research was conducted, there were no research results regarding influence perceived ease of use and customer engagement simultaneously against behavioural intention to use. For this reason, I hope that the results of this test can be used as a reference and help in future research.

5. Conclusion

Based on the results of the tests and analyses that have been carried out, it can be concluded that perceived ease of use and customer engagement have an influence on behavioural intention to use Traveloka Paylater both partially and simultaneously with the magnitude of the influence of the perceived ease of use of 53.6% and the magnitude of the influence of the customer engagement of 57.3%. In addition, the influence of both variables simultaneously influenced 68% or higher than the influence of partially each independent variables. Based on the result of existing research can also be concluded that the three hypotheses proposed in this study are accepted.

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