THE INFLUENCE OF PERCEIVED USEFULNESS

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THE INFLUENCE OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, AND PERCEIVED RISK ON PURCHASE INTERESTAND USE BEHAVIOR THROUGH BUKALAPAK APPLICATION IN SAMARINDA

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Abstract: This study aims to analyze and explain the effect of perceived usefulness, perceived ease of use, and perceived risk on purchase interest and use behavior through the Bukalapak application in Samarinda. The data collection technique used is non-profitability sampling. A total of 105 respondents used in this study were those who had used the Bukalapak application located in the city of Samarinda, East Kalimantan. The e analysis is carried out using Partial Least Square (PLS) with the SmartPLS application version 3.8.9. The results showed that: Perceived Usefulness has a positive effect on purchase intention; Perceived ease of use has a positive influence on purchase intention; perceived risk has a positive effect on purchase intention; perceived usefulness has a positive influence on use behavior; perceived ease of use does not have a positive effect on use behavior; perceived risk has a positive influence on use behavior; Purchase intention has a positive influence on use behavior.

Keywords: *Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Purchase Interest, Use Behavior*

1. Introduction

Along with the development of technology, internet-based business has become a business model that is widely used today. The internet is also the most economical medium to use as a means of doing business. In Indonesia, the internet has also been known and used by various groups of people. The development of the internet in Indonesia from several years has experienced a large increase.

One of the online buying and selling sites in Indonesia that is currently developing is Bukalapak. Just like other online buying and selling sites based on C2C, Bukalapak provides a means of selling from Bukalapak in introducing its site to consumers using only simple strategies and not doing massive advertising in the media like other sites.

Since its inception until now, Bukalapak has attracted around 260 thousand visitors per day and served transactions with a total value of 500 million rupiah per day. However, with the business strategy and innovations carried out, Bukalapak has only been able to rank 3 among the other sites mentioned above and at number 22 of all sites in Indonesia. Bukalapak is also only able to convert 1% of the total visitors to make transactions there.

A consumer's purchase interest in online shopping depends on the direct effect of the features provided by online shopping, these features are functional perceptions, namely the ease of using the site and consumers' emotional perceptions, namely shopping enjoyment (Davis, 1993). In addition to the direct features of online shopping, there are also factors that come from the individual consumers themselves. This factor is in the form of previous experience in online shopping (Shim, 2001) and consumer confidence in sellers and online buying and selling sites (Yoon, 2002).

2. Literature Review

Technology Acceptance Model (TAM)
Technology Acceptance Model is a model of acceptance of information technology systems used by the public. This theory was first introduced by Davis (1986) which was developed from a Theory of Reasoned Action (TRA) by (Ajzen & Fishbein, 1980). Technology Acceptance Model (TAM) is one of the most frequently used theories in measuring the level of customer acceptance and understanding in using a service that has just been launched (Hartono, 2008).

Perceived Usefulness
The perception of the benefits of use is the presence of a person's sense of trust by using an information technology system to improve their performance. Meanwhile, according to (Dewi et al., 2014) which defines perceived usefulness as a person's belief that the use of an information technology will provide benefits for its users. It takes belief (belief) in making a decision.

Perceived Ease of Use
Perceived ease of use is a belief about the decision-making process in using information technology. A person's perception of the ease of using information technology is the level at which a person believes that using a technology can make it easier to complete his work.

Perceived Risk
(Bhatnagar, 2000) suggests, the internet is considered a risky shopping medium. Most consumers think that the risks in online shopping outweigh the benefits in purchasing. (Kusnadi, 2014) also stated that consumers feel anxious about the risks that may be associated with shopping via the internet. Perceived risk can be defined as consumers' predictions about the potential uncertainty of online transactions.

Purchase Interest
(Schiffman et al., 2010) suggests that in marketing and consumer research, purchase interest is a statement of consumer intention to buy. The buyer intent scale is used to assess the likelihood that consumers will buy a product or behave in a certain way.

Hypothesis
The hypotheses of this study are:
H1: Perceived Usefulness affects Purchase Interest.
H2: Perceived Ease of Use affects Purchase Interest.
H3: Perceived Risk affects Purchase Interest.
H4: Perceived usefulness affects Use Behavior.

H5: Perceived Ease of Use affects Use Behavior.
H6: Perceived Risk affects Use Behavior.
H7: Purchase Interest affects Use Behavior.

3. Research Method

The method of this study is survey research, which is a research conducted by taking samples from the population and using a questionnaire containing independent and dependent variables that have been determined as the main data collection tool. Furthermore, this research is also called explanatory research because its purpose is to explain the causal relationship between variables through hypothesis testing and is also a conclusive research because it fulfills the following characteristics (Malhotra, 2006).

1) The aim is to test the hypothesis regarding the relationship between the variables studied.
2) The required information is clearly defined.
3) The research process is formal and structured.
4) Using a relatively large and representative sample.
5) Data analysis using quantitative techniques.

This research used Non-Probability Sampling technique by means of Purposive Sampling. In this study, the sample used must meet the following criteria: (1) internet users with a minimum age of 17 years, (2) have shopped online at Bukalapak.com or other sites at least once, and (3) have a device with an internet network. to access the site (computer, laptop, gadget/smartphone). The total of 105 respondents were chosen from the population provided that the number of samples is not less than the minimum sample that has been determined for a survey research.

Data were collected through two steps. The first stage is carried out through a literature study, by collecting supporting data that has been published, literature from the results of research that has been done in order to get a general picture and plan a suitable form of analysis to solve the problem.

The second stage is carried out by collecting primary data, through:

a. Observation, namely making direct observations on the object under study.
b. Interviews, namely holding direct questions and answers to respondents.
c. Questionnaire, which provides a list of questions to respondents to be answered, either directly or indirectly. Questionnaires that have been made by researchers are distributed to direct respondents, namely Bukalapak users.

Descriptive Statistical Analysis

Descriptive statistics are used to help describe the actual state (facts) of a study. This analysis deals with methods of collecting and presenting data so as to provide useful information. Descriptive statistics only provide information about the data they have and do not draw any conclusions at all. Descriptive statistics, the data collection obtained will be presented concisely, neatly, and can provide an overview of the variables perceived usefulness, perceived ease of use, perceived risk that affects purchase intention and use behavior.

Data Quality Test

The data quality test is intended to find out how much accuracy and consistency the data collected is. Data quality test includes Reliability Test (a variable is said to be reliable if it

gives a value of > 0.60 (Nunnally, 1967)) and Validity Test (by comparing the value of calculated r (correlation item total correlation) with the value of r table with the provisions for degree of freedom (df) = n (number of samples)-k (number of independent variables).

Evaluation of the acceptance criteria of a model

To assess whether the model is accepted or not, the Goodness of Fit Index from the Full Model Test Results is used with the following criteria:

Table 3.1 Goodness of Fit Criteria

| No	(Goodness of Fit Test)	Cut-off	Keterangan
1.	Chi Square (χ^2)	Non Signifikan Depends of the level of α	Chi Square is not too different from the degree of freedom
2.	CMIN/DF	≤ 2 or ≤ 5	is Chisquare/DF
3.	RMR	Close to zero	Use for big n
4.	RMSEA	$\leq 0,080$	Use for big n
5.	GFI	$\geq 0,090$	Similar to in R2 in regression
6.	AGFI	$\geq 0,090$	Similar to adjusted R^2
7.	CFI	$\geq 0,094$	not sensitive towards big sample
8.	TLI	$\geq 0,095$	Alternative incremental fit index that compares all tested models against a baseline model

Source: Ghozali (2013:87), Hair *et al* (2010)

Hypothesis Testing

(Ghozali, 2013) explains that to test the effect of the intervening variable, the path analysis method is used. Path analysis is a development of multiple linear regression analysis, or the use of regression analysis to determine the causal relationship between variables. Direct and indirect relationships between variables in the model can also be measured using path analysis.

The complete display of the flow chart (path diagram) for testing this research model is as follows:

Picture 3.1 Path Diagram
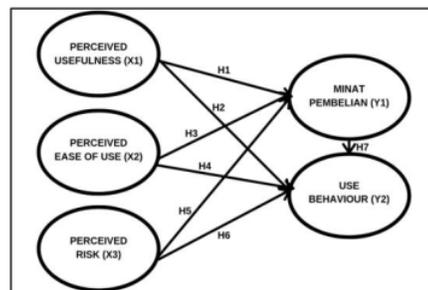
After developing the theoretical model and constructing the path diagram, the next step is to translate the path diagram into a structural equation. Structural equations show causality between various constructs in the model. The following is a description of the path diagram into a structural equation.

$$Y_1 = b_1X_1 + b_2X_2 + e_1 \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots(1)$$

$$Y_2 = b_3X_1 + b_4X_2 + b_5Y_1 + e_2 \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots..(2)$$

Description:
Y_1 = Perceived Usefulness
Y_2 = Perceived Ease of Use
X_1 = Purchase Interest
X_2 = Use Behavior
$b_1, ..., b_5$ = Coefficient Regression
e_1 = other variable that affect Y_1
e_2 = other variable that affect Y_2

Following the previous step, the next step is to choose the type of input matrix and estimate the proposed model. The estimation of the proposed model depends on the number of research samples, with the following criteria (Augusty, 2006).
   • Between 100 – 200 : Maximum Likelihood (ML)
   • Between 200 – 500 : Maximum Likelihood or Generalized Least Square (GLS)
   • Between 500 – 2500 : Unweighted Least Square (ULS) or Scale Free Least Square (SLS)
   • Above 2500 : Asymptotically Distribution Free (ADF)

The ranges above are for reference only and do not constitute a provision. If the sample size is below 500 but the assumption of normality is not met, it is possible to use ULS or SLS.

The next step is to look for possible identification problems. Some identification problems that often arise so that the model is not feasible include a large standard error for one or several coefficients, the program is not able to produce the information matrix that should be presented, the emergence of strange numbers such as negative variance errors, or the emergence of correlations. which is very high between the estimated coefficients obtained (e.g., 0.9) which makes the model unfit to be used as a means to confirm a theory that has been compiled.

Conformity Test and Statistical Test
The sixth step is to evaluate the goodness of fit criteria by conducting the Conformity Test and Statistical Test. There are several statistical suitability tests, here are some commonly used criteria including:
a. Likelihood ratio chi-square statistic ($\chi2$). The expected value is small, or less than the chi square in the table.
b. Probability. Pops up with the \p menu. Expected probability value more than 0.05 (5%)
c. Root Mean Square Error Approximation (RMSEA). Raised with the command \rmsea. The expected value is less than 0.08.

d. Goodness of Fit Index (GFI). Returned with the command \gfi and the expected value is greater than 0.9.
e. Adjusted Goodness of Fit Index (AGFI). Returned with the command \agfi and the expected value is greater than 0.9.
f. The Minimum Sample Discrepancy Function or Degree of Freedom (CMIN/DF). Returned with the command \cmin/df and the expected value is less than 2 or 3.
g. Tucker Lewis Index (TLI). Returned with the command \tli and the expected value is greater than 0.95.
h. Comparative Fit Index (CFI). Returned with the command \cfi and the expected value is greater than 0.95.

Reliability Test
Construct Reliability and Variance extracted. Manual calculations are required to calculate construct reliability and variance extracted. With the equation construct reliability = (amount of standard loading)^2/((amount of standard loading)^2)+(measurement error)) and variance extracted = ((sum (standard loading)^2))/(((amount(standard loading) loading)^2))+(measurement error)). With measurement error = 1-((standard loading)^2)). The expected value for construct reliability is above 0.7 and the variance extracted is above 0.5.

SEM assumptions:
a. Sample Size. It is recommended that more than 100 or at least 5 times the number of observations.
b. Normality. Univariate normality is seen with the critical ratio (cr) on skewness and kurtosis with a limit value below + 2.58. Multivariate normality is seen in the assessment of normality in the lower right row, and has a limit value of + 2.58.
c. Outliers. Multivariate outliers are seen at the mahalanobis distance and the assumption of multivariate outliers is met if the highest d-squared mahalanobis value is below the critical value. The actual critical value is the chi-square value at the degree of freedom of the number of samples at a significance level of 0.001. Univariate outliers are seen by transforming the observation data into Z-score form. The transformation can be done using the SPSS program and the assumptions are met if there are no observations that have a Z-score value above + 3 or 4.
d. Multicollinearity. Multicollinearity is seen in the determinant of the covariance matrix. A value that is too small indicates the presence of multicollinearity or singularity.

Interpret Test Results and Modify Model
The final step is to interpret the test results and modify the model with strong theoretical support. Modification of the model can be done by adding arrows between constructs (it can also be an addition to hypotheses) or adding two arrows between indicators, which must also be supported by a strong theory. The decrease in Chi-Square between the model before the modification and the model after the modification is expected to be more than 3.84.

Modifications can be made to the indicator with the largest modification of the index. This means that if the two indicators are correlated (with two arrows) there will be a decrease in the chi-square by the modification index (MI) of that number. For example, if the MI says the largest number is 24.5, then if the two indicators are correlated, there will be a significant decrease in Chi-square of 24.5 because it is greater than 3.84 as mentioned above.

4. Result and Discussion

The results of the calculation of the outer loading value are shown in the table as follows:

Variabel	Indikator	r hitung	keterangan
Perceived Usefulness	X1.1	0.737	Valid
	X1.2	0.760	Valid
	X1.3	0.768	Valid
	X1.4	0.816	Valid
Perceived Ease Of Use	X2.1	0.747	Valid
	X2.2	0.768	Valid
	X2.3	0.825	Valid
Perceived Risk	X3.1	0.716	Valid
	X3.2	0.787	Valid
	X3.3	0.809	Valid
	X3.4	0.727	Valid
Minat Pembelian	Y1.1	0.772	Valid
	Y1.2	0.868	Valid
	Y1.3	0.693	Valid
Use Behavior	Y2.1	0.797	Valid
	Y2.2	0.828	Valid
	Y2.3	0.790	Valid

Source: The result of data processing with SmartPLS, 2021

Discriminant Validity

Convergent validity can also be known through other methods, namely by looking at the Average Variance Extracted (AVE) value, a good model is required if the AVE value of each construct is greater than 0.50. Here are the AVE values of each construct:

No.	Variable	*Average Variance Extracted* (AVE)
1.	Perceived Usefulness	0.610
2.	Perceived Ease Of Use	0.609
3.	Perceived Risk	0.579
4.	Purchase Intention	0.594
5.	Use Behavior	0.648

Source: The result of data processing with SmartPLS, 2019

Composite Reliability & Cronbach's Alpha

The rule of thumb is that the alpha value or composite reliability must be greater than 0.7 even though the value of 0.6 is still acceptable. The following is the value of composite reliability and Cronbach's alpha for each variable.

No.	Variable	Composite Reliability	Cronbach's Alpha	Description
1.	Country of origin	0.823	0.777	Reliable
2.	Brand image	0.824	0.780	Reliable
3.	Purchase Intention	0.846	0.759	Reliable
4.	Purchase Decision	0.854	0.774	Reliable

Source: The result of data processing with SmartPLS, 2021

Goodness- Fit Model
To find out the goodness-fit model, it can be seen from the R-Square value. The R-Square value can be used to explain the effect of exogenous variables on endogenous variables whether they have a substantive effect. The following are the results of the R-Square contained in the table below

No.	Variable	R-Square
1.	Purchase Intention	0.639
2.	Use Behavior	0.642

Source: The result of data processing with SmartPLS, 2019

Hypotesis Testing
In the SmartPLS program, a t-test is carried out on each track. The test results can be seen in the figure and in the table below:
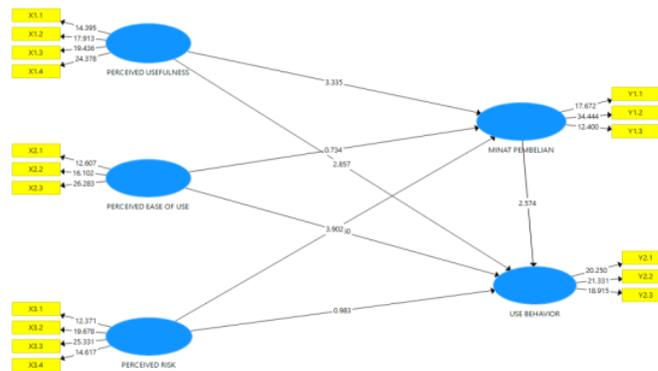
Boostrapping Calculation

Table 5.17 *T* - Statistics (Bootsrap)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (l O/STDEV l)	P Values
Direct Effects					
Perceived Usefulness -> Purchase Intention	0.370	0.367	0.111	3.335	0.001
Perceived Ease f Use -> Purchase Intention	0.074	0.077	0.101	0.734	0.463
Perceived Risk -> Purchase Intention	0.411	0.414	0.105	3.902	0.000
Perceived Usefulness -> Use Behavior	0.368	0.371	0.129	2.857	0.004
Perceived Ease Of Use -> Use Behavior	0.028	0.024	0.110	0.250	0.802
Perceived Risk -> Use Behavior	0.152	0.150	0.155	0.983	0.326
Purchase Intention -> Use	0.325	0.331	0.126	2.574	0.010

Behavior					
Indirect Effects					
Perceived Ease Of Use -> Purchase Intention -> Use Behavior	0.024	0.026	0.036	0.661	0.509
	Original Sample (O)	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**T Statistic (l O/STDEV l)**	**P Values**
Indirect Effects					
Perceived Usefulness -> Purchase Intention -> Use Behavior	0.120	0.121	0.059	2.050	0.041
Perceived Risk -> Purchase Intention -> Use Behavior	0.133	0.137	0.066	2.023	0.044

Source: The result of data processing with SmartPLS, 2021

Based on Table 5.17, it can be seen the level of significance for each variable, if T-statistics >1.66 means that the exogenous variable has a significant effect on endogenous and if T-statistics <1.66 then the exogenous variable has no significant effect with the following explanation:

1. Perceived Usefulness has a positive influence on purchase intention with a value of 0.111. It can also be seen that Perceived Usefulness has a significant effect on Purchase Intention, because it has a T-statistic ($3.335 > 1.66$). So, the results of this study are in line with the hypothesis which states that Perceived Usefulness has a positive and significant effect on purchase intention.
2. Perceived Ease of Use has a positive influence on purchase intention with a value of 0.101. It can also be seen that the Perceived Ease of Use does not have a significant effect on purchase intention because it has a T-statistic ($0.734 < 1.66$). So, the results of this study are not in line with the hypothesis which states that Perceived Ease of Use has a positive and significant influence on purchase intention.
3. Perceived Risk has a positive influence on purchase intention with a value of 0.105. It can also be seen that perceived risk has a significant effect on purchase intention because it has a T-statistic ($3.902 > 1.66$). So, the results of this study are in line with the hypothesis which states that perceived risk has a positive and significant influence on purchase intention.
4. Perceived Usefulness has a positive influence on use behavior with a value of 0.129. It can also be seen that Perceived Usefulness has a significant effect on use behavior because it has a T-statistic ($2.857 > 1.66$). So, the results of this study are in line with the hypothesis which states that purchase intention has a positive and significant influence on use behavior.
5. Perceived Ease of Use does not have a positive influence on Use Behavior with a value of 0.110. It can also be seen that Perceived Ease of Use does not have a significant effect on Use Behavior because it has a T-statistic ($0.250 < 1.66$). So, the results of this study are not in line with the hypothesis which states that Perceived Ease of Use does not have a positive and significant effect on Use Behavior.

6. Perceived Risk does not have a positive influence on Use Behavior with a value of 0.155. It can also be seen that Perceived Risk does not have a significant effect on Use Behavior because it has a T-statistic ($0.983 < 1.66$). So, the results of this study are not in line with the hypothesis which states that Perceived Risk has a positive and significant influence on Use Behavior.
7. Purchase Interest has a positive influence on Use Behavior with a value of 0.126. It can also be seen that purchase intention has a significant effect on Use Behavior because it has a T-statistic ($2.574 > 1.66$). So, the results of this study are in line with the hypothesis which states that Perceived Risk has a positive and significant influence on Use Behavior.

5. Conclusion

Based on the results of the analysis that has been stated in the previous chapter, in this chapter the researcher can draw a conclusion as follows:

Perceived Usefulness has a significant effect on purchase intention with a t-statistic value of $3.335 > 1.66$. This means that the better the Bukalapak application, the better the benefits felt by consumers. The higher the purchase interest made by consumers, the higher the benefits felt by consumers.

Perceived Ease of Use does not have a significant effect on purchase intention with a t-statistic value of $0.734 < 1.66$. This means that the lower the level of difficulty in using the Bukalapak application, the higher the consumer purchase interest.

Perceived Risk has a positive and significant effect on Purchase Intention with a t-statistic value of $3.902 > 1.66$. This means that the higher risk perception will cause consumers to have a higher fear of purchase interest so that Purchase Intention will be low. On the other hand, if the perception of risk is low, it will make consumers feel less afraid of buying online or the interest in online purchases will remain high.

Perceived Usefulness has a positive and significant effect on use behavior with a t-statistic value of $2.574 > 1.66$. This means that consumers feel that Bukalapak's productivity and performance is maximal for customers, and makes customers believe in using the services of Bukalapak. So that the higher the productivity, performance and effectiveness in Bukalapak, the greater the benefits felt by customers.

Perceived Ease of Use does not have a significant effect on use behavior with a t-statistic value of $0.025 < 1.66$. This means that consumers still experience many difficulties in operating the Bukalapak application and that makes consumers still choose other applications to make online transactions. So that Bukalapak must improve the system in the ease of making transactions on the Bukalapak application so that consumers believe and are satisfied in using the application.

Perceived Risk has no significant effect on use behavior with a t-statistic value of $0.984 < 1.66$. This means that the more consumers feel that there is a high risk that results in losses, the more doubts arise between consumers in conducting online transactions

Purchase Intention has a significant effect on use behavior with a t-statistic value of $2.574 > 1.66$. This means that the more active someone is in opening the Bukalapak application, the higher the possibility of consumer interest in making online transactions at Bukalapak.

Further research should conduct research with a more varied sample based on the background of residence, occupation, and education. It is hoped that there will be new

findings that support the development of knowledge about online-based sales, especially on Bukalapak application more broadly.

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