

## Original Research Article

## Intentions to Online Transactions: An Empirical Study on Go-Med Application

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**Abstract:** This study aimed to examine the establishment of attention of online transaction in the utilization of Go-Med application using technology and service approach. The establishment of attention to online transaction has not only using technology approach, but also needed to use service approach. The sampling technique is purposive sampling with counted 240 samples society in Solo City which knowing that application but has never been using Go-Med application. Hypothesis testing is done by using Structural Equation Model (SEM) using AMOS program. The results of this study showing that perceived ease of use and security significantly affect the service quality which can impact on intentions to online transactions. Meanwhile, perceived usefulness and convenience insignificantly affected to service quality. These results mean that for the process of shaping the intentions to online transactions the use of Go-Med applications through the quality of services affected by perceived usefulness, perceived ease of use, convenience, and security of the Go-Med applications.

**Keywords:** Intentions to Online Transactions, Service Quality, Perceived Usefulness, Perceived Ease of Use, Convenience, Security

### INTRODUCTION

The use of Go-Med application linked to Helodoc application is worth observing. Developed by Go-Jek Indonesia, Go-Med is an online medical care service which covers medicine purchase and physician consultation. This application is a solution for highly active societies living in urban area with heavy traffic congestion. However, the convenience provided in purchasing medicine, acquiring information about medicine availability in pharmacies, and payment flexibility are not appealing enough for consumers to use such an application. That fact is evident from the low utilization of Go-Med, compared with the use of Go-Jek which adds up to more than 15 million transactions per week. This underutilization of Go-Med then becomes a phenomenon valuable to examine.

The study of user behavior of Go-Med as a relatively new information system is perceived appropriate to be conducted using Technology Acceptance Model as the basic model. TAM is capable of illustrating the acknowledgment of an information

system from technology viewpoint through perceived usefulness and perceived ease of use (Davis *et al.*, 1989; Chen and Lan, 2014; Maillet *et al.*, 2015; Fahrianta *et al.*, 2018). In the practice of online transaction service, however, criticism needs to be addressed to TAM due to the inconsistency of findings in the influence of perceived usefulness and perceived ease of use on the intentions of making online transaction (Lin *et al.*, 2010; Yuliharsi *et al.*, 2011; Liu and Guo, 2017). For instance, (Yuliharsi *et al.* 2011) reveal that perceived ease of use positively influences the intentions of making online transaction. On the contrary, (Lin *et al.*, 2010) find no influence between those variables. The contrasting result is corroborated by Liu and Guo (2017) who suggest that perceived usefulness influences the intentions to online transactions, whereas perceived ease of use does not. This inconsistency results from the different subjective norms of online consumers and the absence of behavior control in the implementation of online service application usage (Lin *et al.*, 2010; Gangwar *et al.*, 2015; Maruping *et al.*, 2017). The diverse conclusions

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of those researches present opportunities for researchers to modify the research model on the implementation of online service application.

The improvement of online service quality should also be observed from the standpoint of service, in addition to technology. Service holds a pivotal role in increasing the intentions to online transactions. It can develop social capital in establishing trust between sellers and buyers (Chen *et al.*, 2017; Goode *et al.*, 2017). Therefore, it is deemed necessary to study the components of the intentions to online transaction, by taking into account the perspectives of technology and service. Technology is represented by perceived ease of use and perceived usefulness (Ozer *et al.*, 2013; Liu dan Guo, 2017). Whereas, service is represented by the convenience and security, which acts as a strong factor in building trust through the improvement of service quality (Hu *et al.*, 2009; Cho, 2015; Chen *et al.*, 2017).

The capability of the online provider in giving satisfying quality service will minimize the risk of online transaction. Convenience and security as the manifestation of service in the transaction process serves as the basis of evaluation by the consumers to enter into online transaction (Chang *et al.*, 2016; Lissitsa dan Kol, 2016; Hamari *et al.*, 2017). Consumers will get motivated to make online transactions if the process is convenient and promotes the ease of search of the desired products (Delafrooz *et al.*, 2009; Bilgihan, 2016). An assurance about the security of consumers' online data privacy will build the trust that may increase the intentions of making online transaction (Kim and Peterson, 2017; Oliveira *et al.*, 2017). This study examines the influence of perceived usefulness, perceived ease of use, perceived convenience, and perceived security on the service quality to magnify the intentions to online transaction using Go-Med.

## Literature Review

### Intentions to Online Transactions

Intention is conceptualized as the will of an individual to conduct a behavior (Ajzen and Fishbein, 1977). That concept implies that an individual will perform an action following an intention. An intention can be assessed to predict the actual behavior (Lin *et al.*, 2010). From there, it can be inferred that intention is defined as the desire of an individual to carry out an action that represents an accurate prediction of a behavior.

Previous researches demonstrate numerous variables that frame the intentions to online transactions, namely satisfaction (Goode *et al.*, 2017), trust (Liu and Guo, 2017), and service quality (Ozer *et al.*, 2013). This study takes into account service quality as the feature that constructs the intentions to online transactions (Hu *et al.*, 2009). The idea is based on the study by Ozer *et al.* (2013) who find that service quality may act as a

determinant in establishing the intentions to online transactions. Online transactions as an internet-based trading service will be better viewed from the perspective of service quality (Hu *et al.*, 2009). Service quality as the mediator variable is influenced by the perceived usefulness, perceived ease of use, convenience, and security (Sahney, 2008; Hu *et al.*, 2009; Lin *et al.*, 2010).

### Service Quality

Service quality is the degree of service provided to the customers (Goode *et al.*, 2017). A service is assumed to be satisfying if it meets consumers' standards and expectation of the service (Goode *et al.*, 2017). From those definitions, it can be highlighted that service quality is described as the desirable quality provided to the consumers in order to meet their demand and satisfaction in terms of online transactions.

A consistency of findings is demonstrated by past researches that examine the influence of service quality on the intentions to online transactions, where appealing offers will increase the intentions to online transactions (Ozer *et al.*, 2013; Zhang *et al.*, 2016). Online transactions is the center of consumers' expectation of the service quality, which determines their degree of trust in the online transaction provider (Purcarea *et al.*, 2013; Hamari *et al.*, 2017). Good service quality delivered by the online transaction provider may positively resonate with the increased consumers' intention to online transactions (Sa *et al.*, 2016). A similar discovery is expressed by Hu *et al.* (2009), where the expected service quality received will influence the intentions to online transaction. These clarifications suggest that high quality of service will translate into high consumer intentions to online transaction. Therefore, the following hypothesis is formulated.

**H<sub>1</sub>:** The higher the service quality, the higher the consumer intentions to online transaction.

### Perceived Usefulness

Fundamentally, perceived usefulness is defined as the degree to which a person believes that using a particular system would enhance his or her job performance (Davis, 1989). This definition may differ for different object of the study. Taking into account the application of hospital information system, perceived usefulness is then defined as the degree to which a person believes that using a hospital information system would enhance his or her job performance (Park *et al.*, 2015). As regarding the online purchase, perceived usefulness is described as the benefit received by an individual from making online transactions in virtual store applications, appreciated positively to improve purchases (Moslehpour *et al.*, 2018).

Literature review indicates a strong correlation between perceived usefulness and online transaction in the improvement of quality service on online shopping websites (Hu *et al.*, 2009). This means that if the perceived usefulness on the quality service delivered by the application is considered high by the users, the service quality may improve, which later can influence the consumers' intentions to online transactions (Ling *et al.*, 2011). Studies also confirm that service quality will increase when the users of online transaction application feel the benefit of the application (Lin *et al.*, 2013). Similarly, Ozer *et al.* (2013) present a comparable opinion. In short, high perceived usefulness offered to consumers will lead to the increased perceived service quality. In this matter, the hypothesis proposed is as follows.

**H<sub>2</sub>:** High perceived usefulness of the Go Med application users may improve the perceived service quality.

### Perceived Ease of Use

Essentially, perceived ease of use refers to the degree to which a person believes that using a particular system would be free of effort (Davis, 1989). In the online shopping context, perceived ease of use represents the consumers' belief to understand, use, and learn e-commerce in cyberspace likely without any meaningful physical and mental efforts (Biucky *et al.*, 2017). That theory reveals that perceived ease of use may be interpreted as a determinant of success for an online shopping website that can influence people to use the website (Hu *et al.*, 2009).

The ease of use will generate a positive attitude towards the service quality offered by the online transaction application (Dao *et al.*, 2017; Lin *et al.*, 2010) demonstrate how the perceived ease of use can influence the service quality, with experience and skill of the users as the covariate variable. (Zavareh *et al.*, 2012) analogously propose that in online transactions, consumers' perception of high usability contributes to the perception of higher service quality of the website. The ease of use perceived by an individual in using the application will help increase the service quality delivered by the service provider (Liu and Guo, 2017). Thus, the high ease of use perceived by the users of online transaction application may increase the perceived service quality. In connection to this, the hypothesis is formulated as follows.

**H<sub>3</sub>:** High perceived ease of use will increase the service quality of the application.

### Convenience

Convenience is the feeling when the need of consumers for the desired service is satisfied (Hu *et al.*, 2009). The focus of convenience is on the aspects correlated with the online service (Hu *et al.*, 2009). Sahney (2008) utters that convenience is the consumers'

desire to access the preferred product openly without any restrictions, using the online transaction application. Alternatively stated, it represents the consumers' freedom in using the online transaction application to purchase products so they may save time and enjoy interactive transactions (Cho, 2015).

The convenience of online transactions will positively influence the service quality provided that it meets the customers' ideal (Hu *et al.*, 2009). Online transactions indicate that convenience in using internet is one of the service quality determinants that motivates online purchasing (Katawetawaraks and Wang, 2011). Customers will feel satisfied using the application if they can benefit from the convenience of the online transaction, which reflects the service quality (Jiang *et al.*, 2012). Correspondingly, Awan *et al.* (2012) also come up with the similar idea that the convenience of online transaction may influence the service quality. Therefore, a high degree of convenience equals to the increased service quality. For this, the next hypothesis of the study is proposed as follows.

**H<sub>4</sub>:** High degree of convenience provided to consumers will increase perceived service quality in online transactions.

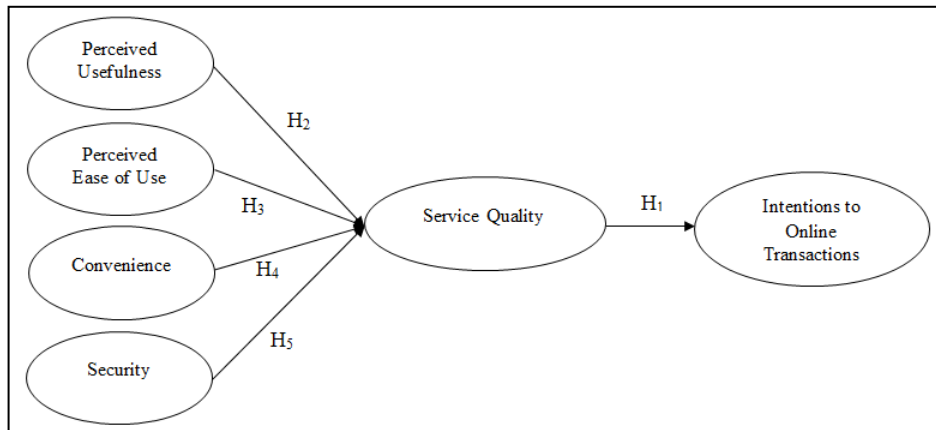
### Security

Security refers to how the confidentiality and personal data related with personal information can be maintained and secured (Hu *et al.*, 2009; Sahney 2008) expresses that security is a significant aspect influential to the daily life due to the risks posed within the use of technology where personal information is involved. In online transactions, consumers will feel secure if the company facilitating the online shopping ensures the security of customers' personal data (Hu *et al.*, 2009). With security assurance, the private and personal data of the information system users can be protected from leaking (Meskaran *et al.*, 2013; Rasool 2016) in a similar manner affirms that security is an essential feature entrusted to an information system which maintains the confidentiality of the data and prevents the misuse from happening. In summary, security is the care for consumers' private information during the use of the application.

Security determines the service quality for the online transaction users since it protects the confidentiality of consumers' personal information (Hu *et al.*, 2009). Consumers will highly appreciate the service quality if the online service provider can ensure the security of their personal information during online transaction process (Rasool, 2016; Meskaran *et al.* 2013) also regards security as a factor that influences the service quality of online purchase for it protects the private information of the users. These opinions signify that the tight security of personal data may improve the service quality perceived by consumers. Therefore, the following hypothesis of this study is formulated.

**H<sub>5</sub>:** High security of online transaction may improve the service quality perceived by consumers in using the online transaction application.

**Research Model**



**Fig- 1. Research Model**

**Research Method**

This study belongs to causal research. The data processed in this study is cross-sectional data. The object of this research consists of 240 people of Surakarta, Solo, with purposive sampling technique.

The measurement tools applied were validity test and reliability test, both run with SPSS. The hypothesis testing was analyzed under Structural Equation Model using AMOS.

**Table-1 Variable Measurement Indicators**

Variable	Indicator	Reference
Intentions to online transactions	<ol style="list-style-type: none"> <li>1. Having a desire to keep using the information system.</li> <li>2. Planning to keep using the information system.</li> <li>3. Willing to keep using the information system.</li> </ol>	Hu <i>et al.</i> (2009)
Service quality	<ol style="list-style-type: none"> <li>1. Easily understandable by consumers.</li> <li>2. The application is easy to use.</li> <li>3. The application interface is attractive.</li> <li>4. The application is innovative.</li> <li>5. There is an emotional attraction to the application.</li> <li>6. The application promotes a good image in providing service.</li> </ol>	Sa <i>et al.</i> (2016)
Perceived Usefulness	<ol style="list-style-type: none"> <li>1. Using the application can improve performance.</li> <li>2. Using the application can improve productivity.</li> <li>3. Using the application can improve effectiveness.</li> </ol>	Lin <i>et al.</i> (2010)
Perceived Ease of Use	<ol style="list-style-type: none"> <li>1. The application is easy to learn.</li> <li>2. Finding the way of using the application to facilitate transactions.</li> <li>3. Easily understandable consumer interaction with the online shopping website</li> </ol>	Lin <i>et al.</i> (2010)
Convenience	<ol style="list-style-type: none"> <li>1. The application can be used at anytime.</li> <li>2. The application can be accessed from anywhere</li> <li>3. The application is convenient to use.</li> </ol>	Hu <i>et al.</i> (2009)
Security	<ol style="list-style-type: none"> <li>1. The security of private information is important for consumers.</li> <li>2. The security of personal privacy makes the application preferable to use for consumers.</li> <li>3. The application provides the technical details on security protection.</li> <li>4. Security is overall benefited by consumers.</li> </ol>	Sahney (2008); Meskaran <i>et al.</i> (2013)

**RESULT**

The sample demographics are listed in Table-2. From the test using the measurement tool on 22 questionnaires, the loading factor value is above 0.4 without any cross loadings in the existing columns. It can then be assumed that all items in the questionnaire are valid for the next data extraction, which is the

reliability test using Cronbach's Alpha ( $\alpha$ ) method. The reliability of the questionnaire items is recognized with the alpha ( $\alpha$ ) coefficient. Based on the test result, the reliability value is above 0.6, hence all questionnaire items are reliable to collect data. The results of validity and reliability tests are presented in Table -3.

**Table-2 Demographic of the Research Sample**

Option		Count	Percentage (%)
Gender	Male	97	40,5
	Female	143	59,5
Age (years old)	< 23	179	74,5
	23 – 28	39	16
	29 – 34	9	4
	35 – 40	6	2,5
	> 40	7	3
Education	Senior High School	79	33,5
	Diploma	44	19
	Bachelor	93	38,5
	Others	24	10

**Table-3 The Result of Validity and Reliability Tests of the Questionnaire**

Questionnaire item	Loading factor Minimum=0.40	Cronbach's Alpha Minimum=0.60	Remark
INT1	0.843	0.8978	Valid and reliable
INT2	0.880		Valid
INT3	0.845		Valid
SQ1	0.655	0.8389	Valid and reliable
SQ2	0.739		Valid
SQ3	0.766		Valid
SQ4	0.759		Valid
SQ5	0.736		Valid
SQ6	0.637		Valid
PU1	0.735	0.7495	Valid and reliable
PU2	0.777		Valid
PU3	0.701		Valid
PEOU1	0.833	0.8593	Valid and reliable
PEOU2	0.818		Valid
PEOU3	0.746		Valid
CONV1	0.822	0.8798	Valid and reliable
CONV2	0.829		Valid
CONV3	0.830		Valid
SEC1	0.836	0.8976	Valid and reliable
SEC2	0.806		Valid
SEC3	0.819		Valid
SEC4	0.859		Valid

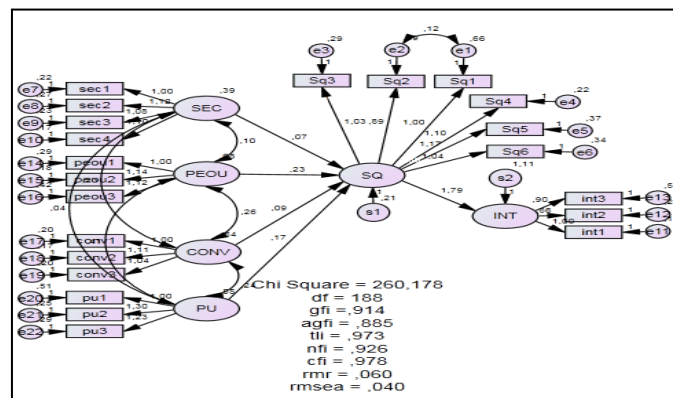
The result of the test applying SEM analysis with AMOS application is displayed in the table below.

**Table-4 Result of Hypothesis Test**

Hypothesis	Path Coefficient (Standardized Estimate)	C.R	Z <sub>table</sub>	P	Remark	Result of Hypothesis Test
SQ → INT	0.314	5.694	2.57	0.000	Significant	H <sub>1</sub> Supported
PU → SQ	0.075	1.305		0.121	Insignificant	H <sub>2</sub> Not Supported
PEOU → SQ	0.064	3.568		0.000	Significant	H <sub>3</sub> Supported
CONV → SQ	0.052	1.683		0.092	Insignificant	H <sub>4</sub> Not Supported
SEC → SQ	0.051	2.333		0.013	Significant	H <sub>5</sub> Supported

Based on the data processing, H<sub>1</sub>, H<sub>3</sub>, and H<sub>5</sub> are supported based on the higher critical ratio (c.r) value compared to Z<sub>table</sub> value, whereas H<sub>2</sub> and H<sub>4</sub> are

not supported. The result of the test applying SEM analysis with AMOS application is displayed in the figure below.



**DISCUSSION**

This study aims to analyze the low intention of consumers in Solo in using Go-Med from the service quality point of view under the framework of perceived ease of use, perceived usefulness, convenience, and security (Sahney, 2008; Hu *et al.*, 2009; Lin *et al.*, 2010). As a result, not all hypotheses are supported. The test conducted on service quality significantly influence the intentions of making online transactions, thus the corresponding hypothesis is supported. A similar discovery is expressed by Hu *et al.* (2009), where the expected service quality will influence the intentions to online transaction. (Ozer *et al.*, (2013) also discovers a consistency in the influence of service quality on the intentions to online transactions, where appealing offers will increase the interest in making online transactions. Whereas, according to Sa *et al.*, (2016), service quality positively correlates with the consumers’ desire to make online transactions. Thees can be interpreted by the users that high service quality may increase their intentions to online transactions.

service quality. Contrarily, (Lin *et al.*, 2013) confirm that service quality will increase when users of the application enjoy the benefit of it. Agreeing with this finding, (Ozer *et al.*, 2013) utter a comparable opinion. The relatively new consumers of Go-Med apparently play a role in being the cause of this results variation. They need to adapt with the application in order to make purchase through the application. As an impact, people rarely buy medicine and consult with physicians through the application. Solo is a city with a moderate population density and drugstores or physicians are easily accessible, thus Go-Med is not necessarily needed.

In addition, perceived ease of use influences service quality. The related hypothesis is then supported. This study is consistent with (Dao *et al.*, 2017) who come upon a conclusion that the ease of use resounds positively with service quality. (Zavareh *et al.*, 2012) identically propose that perceived ease of use contributes to the improvement of service quality perceived by the customers. The perceived ease of use in using the application will increase the service quality presented by the service provider (Liu and Guo, 2017). This perceived ease of use leads to more customer intentions to using the application, implying its importance to the improvement of service quality.

Furthermore, it appears in this study that there is no significant influence between perceived usefulness and service quality. Numerous earlier researches present various results of the correlation between perceived usefulness and service quality (Ling *et al.*, 2011; Lin *et al.*, 2013; Ozer *et al.*, 2013). Ling *et al.*, (2011) find that there is no correlation between perceived usefulness and

From this study, it was also found that there is no significant influence between convenience and service quality, hence the correlating hypothesis is not supported. However, previous studies vary in result regarding this matter (Hu *et al.*, 2009; Katawetawaraks and Wang, 2011; Jiang *et al.*, 2012; Awan *et al.*, 2012; Katawetawaraks and Wang 2011) put forward that the convenience in using internet is a determinant of service quality that influences consumers' desire to make online purchases. On the contrary, if the convenience does not satisfy the desire, low service quality is inevitable and therefore hinders people to use the application. This finding is acknowledged as well by Hu *et al.*, (2009). Furthermore, (Jiang *et al.* 2012) confirm that consumers are satisfied in making online transaction when they feel the convenience of the transaction process. Correspondingly, (Awan *et al.*, 2012) come up with the idea that the convenience of online transaction is influential for the service quality.

The hypothesis on the correlation between convenience and service quality is then not supported. As the possible cause, the convenience perceived by the users of the application is not met. Go-Med is perceived complicated to use, hence leading to the inconvenience in its utilization, apart from the relatively low degree of confidence in using such an application. Consumers also perceive that the application service provider does not sufficiently provide security for their privacy, thus they feel reluctant to use Go-Med is low (Meskaran *et al.*, 2013; Cho, 2015; Rasool, 2016). In addition to that, People prefer going to drugstore directly to buy medicine as the perceived usefulness of Go-Med among people in the society is likely low and the trust in the service quality is inadequately gained. As an implication, Go-Med has not considered convenience as a determinant in increasing service quality, primarily in Solo market.

The final test conducted results in the finding that security significantly influences the service quality. This study is comparable with the past research, indicating that security determines the service quality for the online transaction users since it protects the confidentiality of consumers' personal information (Hu *et al.*, 2009). Consumers will highly appreciate the service quality if the online service provider can ensure the security of their personal information during online transaction (Rasool, 2016; Meskaran *et al.*, 2013) also regards security as a factor that influences the service quality of online purchase for it protects the private information of the users. Such a correlation between security and service quality will lift the confidence in making online transactions. Better security equals improved service quality.

## CONCLUSION

This study aims to comprehend the consumers' intentions to online transactions using Go-Med application from the service quality point of view under

the framework of perceived usefulness, perceived ease of use, convenience, and security. From the SEM analysis, all but the hypotheses on perceived usefulness and service quality and on convenience and service quality are supported. This suggests that in order to create higher intentions to online transactions, Go-Med needs to take account of perceived ease of use and security for its service quality to improve. Go-Med will be dependable for its users if they can enjoy the application's ease of use and data privacy with a view to receive the expected service quality, which will increase consumers' intention to online transaction. In order to achieve that purpose, Go-Med service provider needs to make improvement on the said aspects.

## Limitation and Future Research

There are several points worth noting regarding this research. First, the data collected is relatively small in coverage to generate the result as this study was carried out in Solo, a medium-size city with a comparable population density, with college students as the source of data. Further research may be conducted with several cities in Indonesia as the objects and a comparison to make. Second, there are only four independent variables used in this study. Theoretically, there are many other variables that influence the increase of service quality. Future study needs to consider other variables that can improve the service quality in order to increase the intentions of using the application.

## Managerial Implication

The findings of this study are beneficial for online companies in their practice of managerial implementation. Firstly, this study concludes that there are two variables that can improve consumers' perceived service quality which influence the intentions to online transactions, i.e. convenience and data privacy security. Online application providers are required to establish competitive advantage of their applications by promoting the ease of use and personal data security to make them dependable, among others by adding more physician and drugstore resources to facilitate consumers in getting the service they need. Providers can also develop electronic medical records based on the medical service received by the consumers with the application. Second, a modification to the interface is required so that consumers can feel the ease of use and convenience in benefiting from the application. A simple interface will help consumer search and navigate the desired drugstore and physician service.

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