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Original Article

Can the TAM Model Influence a Person's Interest in Conducting Transactions ?

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Abstract: *This study aimed to determine whether perceived ease of use, perceived risk and online customer review affected the intention to transact on traveloka application users in Semarang. This type of research was quantitative research. The population in this study was people who lived in Semarang and were users of the Traveloka application. Since the number of population was not known with certainty, the sample was determined by using the statement of Hair et al. to obtain 170 respondents. The research instrument used a questionnaire, which was analyzed using multiple linear regression analysis. The results showed that the perceived ease of use, perceived risk and online customer review significantly affected the intention to transact in Traveloka applications.*

Keywords: *Perceived Ease Of Use, Perceived Risk, Online Customer Review, Intention To Transact.*

I. INTRODUCTION

The development of technology in this era has been advancing at an exceptionally rapid pace, driving business actors to continuously innovate. The success of innovation, particularly in the field of technology, is inseparable from the internet, which is widely utilized by businesses. The general public also uses Internet-based technology to access information and facilitate a more efficient way of life. Therefore, businesses must maximize the use of this technology to support activities in both the service sector and the buying and selling goods through digital platforms, commonly known as e-commerce.

The growth of internet usage in Indonesia has been increasing significantly every year. The high number of internet users, particularly on smartphones operating on Android and iOS systems, has led to the development of various internet-based applications. According to the Indonesian Internet Service Providers Association (APJII), there has been a significant increase in the number of internet users in Indonesia from year to year.

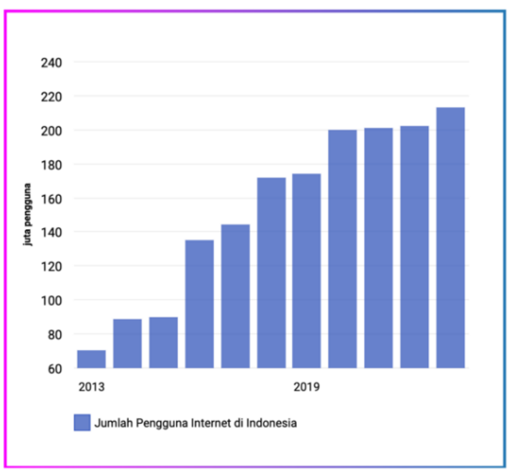

Figure 1. Number of Internet Users in Indonesia

Based on Figure 1 from the 2025 APJII report, the number of internet users in Indonesia has reached 213 million people, which accounts for 77% of the country's total population of 276.4 million as of early 2025. This figure represents a year-on-year (YoY) increase of 5.44% compared to the previous year. In January 2022, Indonesia had 202 million internet users. This number ranks Indonesia as the eighth-largest internet user base globally [1].

This trend is also evident in Semarang, the fifth-largest metropolitan city in Indonesia after Jakarta, Surabaya, Bandung, and Medan. As one of the rapidly developing cities on Java Island, Semarang had a population of approximately 1,693,035 people in mid-2025 [2]. With well-established and easily accessible internet infrastructure, Semarang is considered a suitable location for this research. Therefore, the study selects Traveloka app users in Semarang as research respondents.

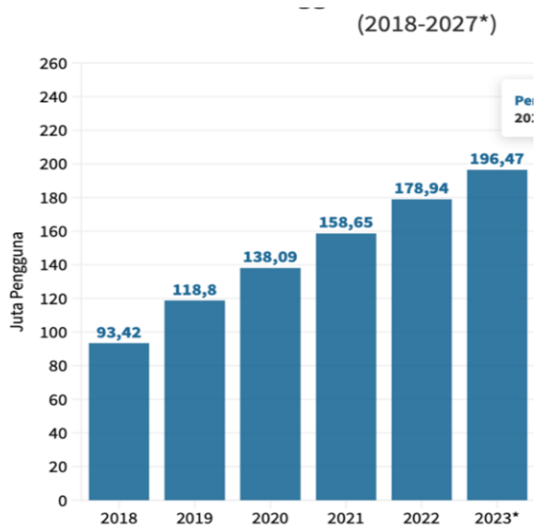

Figure 2. Number of E-commerce Users in Indonesia

Based on Figure 2, the e-commerce market share in Indonesia has experienced significant growth. According to data from Statistika Insight, the number of e-commerce users in Indonesia has steadily increased, reaching an estimated 196.47 million users by the end of 2025. Furthermore, Bank Indonesia (BI) recorded that Indonesia's total e-commerce transaction value amounted to IDR 476.3 trillion in 2022. This figure was projected to grow by 20%, reaching IDR 572 trillion by the end of 2025. One of the key drivers of this growth is the continuous increase in national internet penetration, which has significantly contributed to the expansion of the e-commerce industry in Indonesia [3].

Various applications have been developed by businesses, including online booking apps for flights and hotels, which facilitate travel arrangements as the demand for tourism continues to rise. According to data from *We Are Social* (2018), e-commerce spending in the travel sector ranks as the second-largest category, reaching USD 2.417 billion [4].

Additionally, traveling has become more convenient with the presence of online booking platforms, one of which is Traveloka, developed by PT. Trinusa Travelindo. A survey by Populix highlights Traveloka as the leading online booking platform, ranking first across multiple aspects of the online booking experience.

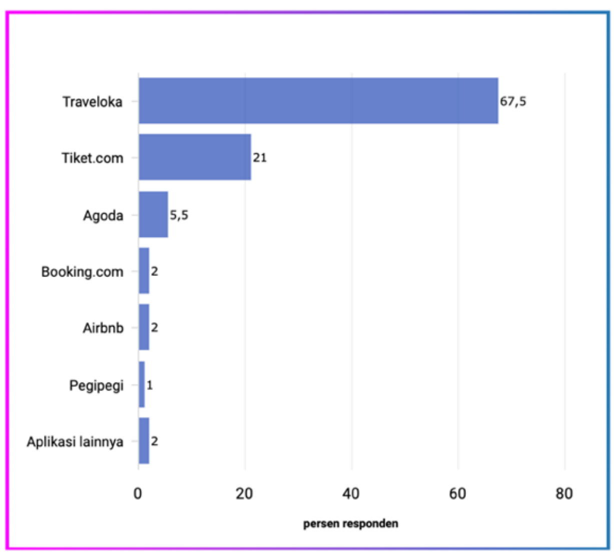

Figure 3. Most Preferred Online Travel Agencies (OTAs) in Indonesia

Based on Figure 3, Traveloka is recorded as the most preferred OTA application among respondents, with a dominant preference rate of 67.5%. It is followed by Tiket.com at 21%, Agoda at 5.5%, Booking.com and Airbnb each at 2%, Pegipegi at 1%, and other platforms collectively at 1%. This data confirms that Traveloka is the leading choice for online booking among the majority of Indonesians [5]. However, contrasting data from GDP Venture (2017) indicates that online transactions in the travel category contributed only 14% to the total travel-related transactions. This suggests that public interest in conducting online travel transactions remains relatively low. Despite the increasing number of online booking platforms, the overall contribution of online travel transactions to the total travel industry remains limited [6].

This phenomenon can be attributed to several factors or perceptions influencing people's willingness to engage in online transactions. These perceptions may result in either acceptance or rejection of the technology. According to Rositasari (2015) [7], two key perspectives shape consumer attitudes toward online purchases: the technological perspective and trust perspective. The technological perspective includes perceived ease of use and perceived usefulness, concepts derived from the Technology Acceptance Model (TAM) proposed by Davis (1989) [8]. The trust perspective is linked to perceived risk, which affects consumer confidence in using online booking platforms.

Davis (1989) [8] defines perceived usefulness as a user's belief that utilizing a technology—in this case, the Traveloka booking application—enhances efficiency and performance. This perception fosters trust and a positive attitude toward technology adoption. Indicators of perceived usefulness include faster and easier task completion, improved performance, increased productivity, and greater effectiveness in booking flights and hotels. According to Jorgiyanto (Ahmad & Pambudi, 2013) [9], perceived usefulness reflects how much technology can enhance job performance.

Previous research conducted by Haidari & Tileng (2018) [10] shows that perceived usefulness positively affects intention to use. Furthermore, a study by Elsa & Bulan (2019) [11] indicates that perceived usefulness positively influences purchase intention. Based on these findings, the first hypothesis in this study is formulated as follows:

H1: Perceived Usefulness has a positive effect on the intention to transact using the Traveloka application.

According to Davis (1989) [8], perceived ease of use refers to the user's belief that technology—in this case, the Traveloka online booking application—is easy to operate, requiring minimal effort and free from operational difficulties. Susilo (2017) [12] further explains that perceived ease of use relates to an information technology system in which individual trust ensures minimal effort is needed to utilize it. Indicators of perceived ease of use include ease of learning, ease of use, clarity and comprehensibility, and speed.

This expert opinion aligns with research by Sukirno and Saputro (2013) [13], which found that Bank Mandiri customers in Yogyakarta stated that perceived ease of use had a positive influence and contributed 51% to their intention to use banking services. Similarly, a study by Cita (2018) [14] revealed that perceived ease of use positively affected user interest in Gopay services. Based on these findings, the second hypothesis in this study is formulated as follows:

H2: Perceived Ease of Use has a positive effect on the intention to transact using the Traveloka application.

Perceived risk is defined by Kotler and Keller (2014) [15] as a consumer's perception of uncertainty and the potential negative consequences of purchasing a product or service. Risk is a precursor to trust. In online commerce, risk is considered higher than physical transactions due to the limited physical contact between consumers and products, preventing direct oversight of purchased items (Harris & Goode, 2004) [16]. The indicators of perceived risk include product risk, financial risk, and privacy risk (Kim et al., 2008) [17].

Research by Suhir, Suyadi, and Riyadi (2014) [18] states that perceived risk has a significant impact on online transaction intention. Meanwhile, a study by Chopdar and Lytras (2018) [19] found that risk negatively influences attitudes toward using mobile shopping applications. Based on these findings, the third hypothesis in this study is formulated as follows:

H3: Perceived Risk has a negative effect on the intention to transact using the Traveloka application.

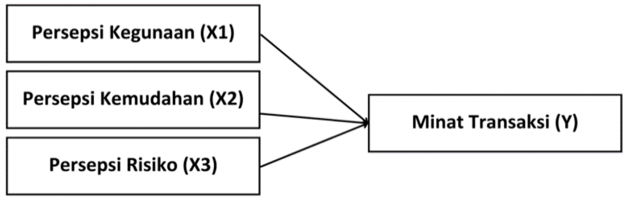

Figure 4. Research Model

Based on the explanation above, the author aims to identify whether perceived usefulness, perceived ease of use, and perceived risk influence transaction intention. This is reflected in the study titled "The Influence of Perceived Usefulness, Perceived Ease of Use, and Perceived Risk on Transaction Intention in the Traveloka Application."

II. MATERIALS AND RESEARCH METHODS

This study utilizes a quantitative correlational research method with a Likert scale to assess the relationship between two or more variables. The target population consists of Traveloka app users in Semarang City. The research applies a non-probability sampling technique, selecting respondents who have made at least one transaction on Traveloka. Data is collected by distributing questionnaires to these users. Since the exact population size is unknown, the sample size is determined based on the recommendation of Hair et al. (2010) and Frankel & Wallen, as cited in Amiyani (2016), which suggests that a minimum of 100 respondents is appropriate for descriptive research. Consequently, the researcher decided on a sample size of 100 participants.

III. RESEARCH RESULTS AND DISCUSSION

The hypothesis testing in this study will be conducted using a multiple linear regression model, where the regression test will examine the influence of independent variables on the dependent variable. Data processing and analysis in this study are carried out using validity tests, reliability tests, and hypothesis testing with linear regression, utilizing the SPSS for Mac OS version 27.0 software.

a. Research Result

Table 1. Validity Test Results for Perceived Usefulness (X1)

Statement	R-Value	Conclusion
Item 1	0,875	Valid
Item 2	0,868	Valid
Item 3	0,887	Valid
Item 4	0,891	Valid
Item 5	0,886	Valid
Item 6	0,878	Valid
Item 7	0,865	Valid
Item 8	0,855	Valid

Source: *Processed data, 2025*

Table 2. Validity Test Results for Perceived Ease of Use (X2)

Statement	R-Value	Conclusion
Item 1	0,873	Valid
Item 2	0,868	Valid
Item 3	0,863	Valid
Item 4	0,892	Valid
Item 5	0,857	Valid
Item 6	0,889	Valid

Item 7	0,855	Valid
Item 8	0,882	Valid

Source: *Processed data, 2025*

Table 3. Validity Test Results for Perceived Risk (X3)

Statement	R-Value	Conclusion
Item 1	0,877	Valid
Item 2	0,848	Valid
Item 3	0,864	Valid
Item 4	0,868	Valid
Item 5	0,873	Valid
Item 6	0,859	Valid

Source: *Processed data, 2025*

Table 4. Validity Test Results for Transaction Intention (Y)

Statement	R-Value	Conclusion
Item 1	0,874	Valid
Item 2	0,876	Valid
Item 3	0,883	Valid
Item 4	0,867	Valid
Item 5	0,885	Valid
Item 6	0,846	Valid
Item 7	0,869	Valid
Item 8	0,863	Valid
Item 9	0,842	Valid
Item 10	0,886	Valid
Item 11	0,868	Valid
Item 12	0,870	Valid

Source: *Processed data, 2025*

From the results of Table 1 to Table 4, it is known that all statement items in the questionnaire are declared valid because the calculated r-value (r hitung) is greater than the table r-value (r table).

Table 5. Reliability Test Results

Variable	Cronbach's Alpha Coefficient	r Coefficients	Category	Conclusion
Perceived Usefulness	0,962	0,90 – 1,00	(excellent)	Reliable
Perceived Ease of Use	0,961	0,90 – 1,01	(excellent)	Reliable
Perceived Risk	0,944	0,90 – 1,02	(excellent)	Reliable
Purchase Intention	0,973	0,90 – 1,03	(excellent)	Reliable

Source: *Processed data, 2025*

From the results of Table 5, it is known that all statement items in the questionnaire are declared reliable because Cronbach's alpha value is greater than 0.60.

Table 6. Multiple Linear Regression Results

Coefficients a						
Model		Unstandardized	Coefficients	Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,959	0,992	0,000	0,967	0,336
	Perceived Usefulness	0,384	0,115	0,265	3,328	0,001
	Perceived Ease of Use	0,615	0,113	0,430	5,463	0,000
	Perceived Risk	0,601	0,158	0,299	3,800	0,000
a. Dependent Variable: Purchase Intention						

Source: *Processed data, 2025*

From Table 6 above, the multiple linear regression analysis was conducted using SPSS 27.0, resulting in the following regression equation:

$$Y = 0{,}959 + 0.265X_1 + 0.430X_2 - 0.299X_3 + e$$

This equation indicates that:

a. Constant Coefficient (Y)
The variable (Y), which represents Transaction Intention, remains at 0,959, assuming that other variables are constant (0).

b. Perceived Usefulness Coefficient (X_1)
For every one-unit increase in the Perceived Usefulness (X_1) variable, Transaction Intention (Y) will increase by 0.265 units.

c. Perceived Ease of Use Coefficient (X_2)
For every one-unit increase in the Perceived Ease of Use (X_2) variable, Transaction Intention (Y) will increase by 0.430 units.

d. Perceived Risk Coefficient (X_3)
For every one-unit increase in the Perceived Risk (X_3) variable, Transaction Intention (Y) will decrease by 0.299 units.

Table 6. R Square Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.980a	0.961	0.959	248.888
a. Predictors: (Constant), PRODUCT QUALITY, STORE ATMOSPHERE, PRICE PERCEPTION, SERVICE QUALITY				
b. Dependent Variable: CUSTOMER SATISFACTION				

Source: *Processed data, 2025*

From Table 6 above, the coefficient of determination (R Square) is obtained at 0.961 (96,1%), indicating that Transaction Intention is influenced by Perceived Usefulness (X1), Perceived Ease of Use (X2), and Perceived Risk (X3), while the remaining 3,9% is influenced by other factors or variables. Meanwhile, the combined influence of Perceived Usefulness, Perceived Ease of Use, and Perceived Risk on Transaction Intention is 0,980 (98%), with the remaining 2% influenced by other factors or variables.

b. t-Test Results

1. The Influence of Perceived Usefulness (X1) on Transaction Intention (Y)
   Ho: Perceived Usefulness (X1) does not have a significant effect on Transaction Intention (Y) among Traveloka users.
   Ha: Perceived Usefulness (X1) has a significant effect on Transaction Intention (Y) among Traveloka users.

   Testing Criteria:
   i. If the t-calculated value (Calculated t_hitung) < t-table value (Table t_tabel), then the hypothesis is rejected.
   ii. If the t-calculated value (Calculated t_hitung) > t-table value (Table t_tabel), then the hypothesis is accepted

Table 7. t-Test Result Perceived Usefulness on Transaction Intention

Variable	Coefficient t	Sig	t table	State	Conclusion
Perceived Usefulness	3,328	0,001	1,984	t-value > t-table	Affect

Source: *Processed data, 2025*

Table 7 presents the t-test results analyzing the effect of Perceived Usefulness on Transaction Intention. The findings indicate that the t-value (3.328) exceeds the t-table value (1.984) at a significance level 0.001. Since t-value > t-table, the hypothesis is supported, confirming that Perceived Usefulness significantly affects Transaction Intention.

2. The Effect of Perceived Ease of Use (X2) on Transaction Intention (Y)
   Ho = Perceived Ease of Use (X2) does not have a significant effect on Transaction Intention (Y) among Traveloka users.
   Ha = Perceived Ease of Use (X2) has a significant effect on Transaction Intention (Y) among Traveloka users.

   The testing criteria are as follows:
   i. If the t-calculated value < t-table value, then the hypothesis is rejected.
   ii. If the t-calculated value > t-table value, then the hypothesis is accepted.

Table 8. t-Test Result Perceived Ease of Use on Transaction Intention

Variable	Coefficient t	Sig	t table	State	Conclusion
Perceived Ease of Use	5,463	0,000	1,984	t-value > t-table	Affect

Source: *Processed data, 2025*

Table 8 presents the t-test results examining the effect of Perceived Ease of Use on Transaction Intention. The results show that the t-value (5.463) is greater than the t-table value (1.984) at a significance level of 0.000. Since t-value > t-table, the hypothesis is supported, indicating that Perceived Ease of Use significantly affects Transaction Intention.

3. The Influence of Perceived Risk (X3) on Transaction Interest (Y)
   Ho = Perceived Risk (X3) does not have a significant influence on Transaction Interest (Y) among Traveloka users.
   Ha = Perceived Risk (X3) has a significant influence on Transaction Interest (Y) among Traveloka users.
   The testing criteria are as follows:
   i. If the t-calculated value < t-table value, then the hypothesis is rejected.
   ii. If the t-calculated value > t-table value, then the hypothesis is accepted.

Table 9. t-Test Result Perceived Risk on Transaction Intention

Variable	Coefficient t	Sig	t table	State	Conclusion
Perceived Risk	3,800	0,000	1,984	t-value > t-table	Affect

Source: *Processed data, 2025*

Table 9 presents the t-test results analyzing the effect of Perceived Risk on Transaction Intention. The results indicate that the t-value (3.800) is greater than the t-table value (1.984) at a significance level 0.000. Since t-value > t-table, the hypothesis is supported, showing that Perceived Risk significantly affects Transaction Intention.

c. Discussion

The findings from the statistical analysis reveal that perceived usefulness has a significant positive impact on users' interest in making transactions through the Traveloka application. The first hypothesis supports this, indicating that the greater the perceived ease of use, practicality, and benefits, the higher the likelihood of users engaging in transactions (Atharidi, 2024). Users who find Traveloka simple to navigate, effective in meeting their travel needs, and equipped with relevant features tend to make purchases more frequently, whether for tickets, hotel bookings, or other services (Maharani, 2022). This is consistent with the Technology Acceptance Model (TAM), which suggests that perceptions of a technology's ease of use and usefulness directly influence users' willingness to adopt and continuously utilize it (Widowati & Khusaini, 2022). To enhance user loyalty and encourage transactions, Traveloka should focus on optimizing the overall user experience. Similar findings have been reported in studies by Sibuea et al. (2022), which confirmed the positive impact of perceived usefulness on transaction interest, as well as research by Safitri & Diana (2020).

The statistical analysis results demonstrate that perceived ease of use significantly and positively influences users' interest in making transactions through the Traveloka application. This implies that the more effortless the application, the higher the likelihood of users completing transactions. Perceived ease of use includes aspects such as a user-friendly interface, a seamless and efficient booking process, and easy access to key features like payment methods and booking management (Nur et al., 2024). When users feel comfortable and encounter no difficulties while using the app, they are more inclined to make repeat purchases or transactions, whether for flights, hotel stays, or other services (Nugraha, 2020). As a result, a strong perception of ease of use can enhance users' confidence and motivation to continue using Traveloka, ultimately driving higher transaction engagement.

A study by Anisa et al. (2025) confirmed that perceived ease of use has a positive impact on transaction interest. Similarly, research by Iffat (2022) yielded comparable findings. Based on data analysis, it can be concluded that perceived risk significantly affects users' willingness to engage in transactions on the Traveloka application. The lower the perceived risk, the higher the likelihood of users making transactions (Bawono, 2021). These risks may involve concerns about payment security, the possibility of services not meeting expectations or uncertainties regarding cancellation and refund policies (Anita et al., 2025). When users feel confident that these risks are well-managed or minimized by the platform, they are more inclined to complete transactions (Brilliant, 2024). Therefore, Traveloka should focus on reducing perceived risks by strengthening security measures, ensuring transparency in information, and providing responsive customer support, all of which can enhance users' interest in making transactions. Research by Yutadi & Haris (2014) also found that perceived risk positively influences transaction interest, a conclusion further supported by the findings of Brahmanta & Wardhani (2021).

IV. CONCLUSION

1. Perceived Usefulness (X1) on Transaction Interest (Y)

The study findings indicate that perceived usefulness significantly affects transaction interest among Traveloka users. As users' trust in technology grows, helping them enhance their efficiency, complete tasks more effectively, and improve overall performance, their intention to use the Traveloka application also increases. This result aligns with the research by Tirta Loanata (2016) [21], which states that perceived usefulness has an impact on purchase intention within the Traveloka platform.

2. Perceived Ease of Use (X2) on Transaction Interest (Y)

The study results indicate that perceived ease of use has a significant impact on transaction interest among Traveloka users. Users perceive the Traveloka system as highly convenient, particularly in facilitating online ticket purchases. Perceived ease of use encompasses the straightforward process of buying e-tickets through the platform, the ability to compare product prices effortlessly, and the simplicity of online shopping procedures. This includes the ease of completing payment transactions for desired products and accessing clear information regarding ticket bookings. These factors collectively contribute to greater adoption of the Traveloka application. This finding is consistent with the research by Rositasari (2015), which highlights that the easier a technology is to use, the stronger the user's intention to adopt it.

3. Perceived Risk (X3) on Transaction Interest (Y)

The study findings show that perceived risk significantly affects transaction interest among Traveloka users. A higher level of perceived risk tends to discourage users from making transactions, while a lower level of perceived risk increases their willingness to use the Traveloka application. To minimize potential risks affecting their purchasing decisions, users are encouraged to review Traveloka's website or social media platforms for relevant information before making a transaction. By gaining sufficient knowledge about the application in advance, users can reduce the chances of encountering unexpected risks. This finding is in line with the research by Istighafardani (2016) [23], which emphasizes that an individual's ability to recognize potential risks in online transactions plays a crucial role in shaping their purchasing behavior.

d. Suggestions

1. Traveloka should enhance its services by improving the application's quality, usefulness, information clarity, and security measures. Strengthening these aspects will help alleviate user concerns and ensure a smoother ticket booking experience through the Traveloka platform.
2. For future researchers, this study examines Perceived Usefulness, Perceived Ease of Use, and Perceived Risk as independent variables influencing Transaction Interest. Future research could explore additional factors such as trust, user experience, and satisfaction while considering alternative indicators from previous studies.

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