The Effect of Perceive Ease of Use, Perceive Usefulness and Perceive Risk towards Behavioral Intention of GO-FOOD Customer in Indonesia

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Abstract

Purpose: Technology and innovation drive new mobile application for ojek online. Using the theory of technology acceptance model and perceived risk theory, the researcher wants to find how these factors affect user's intention to use GO-FOOD that leads to technology adoption. **Research design, data and methodology:** The researcher uses GO-FOOD users that located in East Java, Indonesia for the object of study. **Results:** The findings of the research discovered that perceive usefulness and perceive ease of use do not significantly affect user's behavioral intention while perceive risk is significantly affecting the user's behavioral intention. **Conclusions:** The findings suggested that GO-FOOD or similar application should focus more on reducing or eliminating user's perception of risk towards the mobile application

Keywords : Perceive Usefulness, Perceive Ease of Use, Perceive Risk, Behavioral Intention, GO-FOOD, Mobile Application

JEL Classification Code : M31, O32, O33

1. Introduction

The development of technology is changing Indonesian citizen lifestyle which can be seen through the shifting towards online purchase ranging from purchasing their basic household necessities to ordering food through internet. With the emergence of large online applications for the past couple of years such as GOJEK, Tokopedia and Bukalapak indicate that online purchase is a new market opportunity which also helps the growth of Indonesian economy. This statement is also supported by the data acquired from Abdurrahman (2017), where Bank Indonesia has recorded 69.8 trillion IDR for the total amount of e-commerce transaction that happened in 2016 and in the year 2018 it is estimated reaching around 144 trillion IDR. Aside from boosting Indonesia's economic growth, the existence of online mobile-application such as GO-FOOD also helps the growth of food and beverage business in Indonesia. According to an article retrieved from Cahya (2018), GO-FOOD has reached 9.7 million users across Indonesia. This number shows a large potential for startup businesses to grow their business by partnering with GO-FOOD which also helps in promoting their business to have more customers.

GO-FOOD was introduced by GOJEK in 2015 as third party food delivery service. While the services offered are almost the same as conventional delivery services provided by restaurant such as McD and Pizza Hut delivery, GO-FOOD platform allows the customers to order food from more than 125,000 restaurants through one single application. One of the important

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factors for restaurants to operate their business is providing a place for their customer to eat which required a big expense. GO-FOOD platform helps decreasing the dependency of the restaurant to provide a place. Aside from that, partnering with GO-FOOD replaces the need for restaurant to have their own delivery services which resulting another expense for the restaurant.

GO-FOOD brings many positive impact to the economic growth in Indonesia especially cities with high population and technology awareness. According to an article taken from Supriyatna (2016), the unemployment rate is declining from 7.56 million in August 2015 to only 7.03 million in August 2016. This is supported with the statement from the head of BPS Suhariyanto, that online-based ojek contributed in decreasing the unemployment rate in Indonesia. Small medium enterprises that became partner with GO-FOOD reported that they experienced increase in terms of sales. According to the GO-FOOD intelligence business team retrieved from online newspaper Dailysocialid (2017), 40,000 out of 100,000 local business sales are increasing by 345% after joining GO-FOOD. On the consumer point of view, they also save their time and reduce their expense by being able purchase food and get it delivered to their home.

There are several determinant factors that affect people's intention to use GO-FOOD application and those factors are perceive ease of use, perceive usefulness, and perceive of risk. According to Davis (Kock, 2015) perceive usefulness is the extent of how much the person feel benefited by using the specific application while perceive ease of use is the extent of how much the person feel free from effort by using the application. These first two factors are the determinant for people's acceptance towards the new technology. The last factor will be perceived risk. According to Forsythe and Shi (Yang, Liu, Li, & Yu, 2015) perceive risk refers to people's estimation on possible loses. Perceive risk is the factor that hinders people's behavioral intention.

From all of the data that are shown, it can be concluded that GO-FOOD has a huge impact in Indonesia's economic growth. It is achievable because many people are relying and trusting GO-FOOD as a mobile-application that helps replacing the conventional delivery system to the new and more efficient ones. Through this study, the researcher wants to know how perceive ease of use, perceive usefulness, perceive of risk affect people's intention to use GO-FOOD mobile application.

2. Literature Review

2.1. Technology Acceptance Model & Technology of Reasoned Action

There are many theories developed in order to study user's intention to adopt a certain technology. One of them is TAM which is introduced by Davis in 1989 as the theory that studied how users accept and use a specific technology (Dauda & Lee, 2015). Another theory that are also used in identifying user's behaviors and attitudes in the study of user's adoption towards new technology is Theory of Reasoned Action which is introduced by Fishbein and Ajzen in 1975 (Otieno, Liyala, Ondogo, & Abeka, 2016). This model is used to study the relationship between behavior, attitude, intentions, and beliefs (Ali & Puah, 2017; Hongdiyanto, 2020). This theory then developed into TAM to study the behavior of users to adoption on new technology, TAM also expanded into newer models and being used in various kind of adoption studies including short service message (Muk & Chung, 2015), mobile based transfer payment (Upadhyay & Jahanyan, 2016), and many more. According to Hamid et al (2015), TAM possess two factors that determines user's intention to adopting new technologies, those factors are perceive usefulness and perceive ease of use.

2.2. Perceive Usefulness

According to Davis, as cited by Hamid, Razak, Bakar, and Abdullah (2016), Perceive usefulness is "the extent which a person believes that using a particular technology will enhance her/his job performance". It is important for sense of usefulness to reach the users where perceive usefulness contributes user's willingness to adopt new technology (Alalwan, Dwivedi, Rana, & Williams, 2016). User's attitude is found to have weak relationship with user's perceive usefulness (Patel & Patel, 2018) and presume that user's perceive usefulness has significant impact on their behavioral intention (Bailey, Pentina, Mishra, & Mimoun, 2017). Technology is determined by perceive usefulness. It is also found that perceive usefulness affects continuance usage of the technology (Upadhyay & Jahanyan, 2016).

Five indicators for perceive usefulness measurement are taken from previous validated questionnaire by Upadhyay and Jahanyan (2016):
1.   Makes Job Easier: Using the technology makes users job easier.

2. Accomplish More Work: Using the technology enables users to accomplish more task than without using the technology.
3. Saves Time: Users felt that by using the technology, it save more time.
4. Useful: Users felt the benefit of using the technology.
5. Effectiveness: Using the technology increase working effectiveness for users.

2.2. Perceive Ease of Use

Ease of use refers to the user's perception when using the certain technology, it will be without effort and simple (Cabanilas, Marinković, & Kalinić, 2017). Unlike simple application like mobile messenger, mobile payment requires users to have basic knowledge or experience (Alalwan et al, 2016). This can be challenging since perceive ease of use also plays an important part in determining the users intention to use the technology. There are five criteria that are taken from Davis, as cited by Upadhyay and Jahanyan (2016), used as the indicator for this measurement:
1. Easy to Become Skillful: Users find it easy to master the technology.
2. Easy to Learn: Users find it easy to learn the technology.
3. Clear: The technology is easy to comprehend by the users.
4. Flexible: The technology is flexible to use.
5. Easy to use: Users find it easy to use the technology.

2.3. Perceive Risk

According to Forsythe and Shi, as cited in Yang et al. (2015), perceived risk defined as "the extent to which consumers perceive the possible losses that could be created due to the uncertainties of using m-payment". People's uncertainties also affect their buying decision. This is because they are trying to avoid unfavorable consequences. The losses can be in terms of financial, violation of privacy, wasting time, and others. Yang et al. (2015) purposed five determinant factors for perceived risk in mobile payment:
1. Perceived Financial Risk: It refers to user's perception about the possible monetary loss caused by the usage of mobile payment.
2. Perceived Privacy Risk: Mobile payment requires sensitive information such as phone numbers which can easily be misused that cause unfavorable consequences for the users which cause concern of possible exposure.
3. Perceived Performance Risk: It refers to user's perception about the possibility of mobile payment system encounters errors like system failure resulting in fail transaction and the application are not working as intended or not as advertised.
4. Perceived Psychological Risk: It refers to user's perception about possible psychological affects like frustration or anxiety resulting from the use of mobile payment.
5. Perceived Time Risk: It refers to possible time loss caused by the usage of mobile payment perhaps due to high traffic on transaction resulting on slower responsiveness where consumers may take a long time to process the transaction.

2.4. Behavioral Intention

Behavioral intention is determined by user's attitude towards adoption of the specific technology (Cabanilas et al., 2017). TAM suggested that attitude is connected and the result from user's perception towards perceived usefulness and perceived ease of use (Muñoz-Leiva, 2017). There are several factors that are used as the measurement for user's behavioral intention. According to Davis, as cited by Upadhyay and Jahanyan (2016), these criteria are:
1. Continuance usage: Users will use the technology repeatedly.
2. Intention to Use: Users have the intention to use the technology.
3. Actual Use: Users will use the technology if available.
4. Plan to Use: Users decide to use the technology in the future.

According to Wessels and Drennan, as cited by Alalwan et al. (2016) Perceive usefulness is found to be the key factor to predict people behavioral intention. According to Gu et al. (2009) perceive usefulness also contributed to customer willingness

on mobile application. This statement is also supported by Cabanilas et al. (2017) which found the positive influence that perceive usefulness gives towards behavioral intention. Previous research about factors affecting use intention of mobile payment that studied by Upadhyay and Jahanyan (2016) also found that perceive usefulness positively impacts user's intention of mobile payment. From the past findings, the researcher concluded that there is a positive relation between perceive usefulness and behavioral intention.

According to Alalwan et al. (2016), PEOU is crucial to determine customer's intention to adopt the technology. The statement clearly explain there is connection between user's perceive ease of use and behavioral intention. This statement is also supported by Husain et al. (2016) on their research about how perceive ease of use became the driver for user acceptance in mobile apps. According to Cabanilas et al. (2017), the result of the study showed that ease of use brings positive influence towards the intention of mobile payment systems. From the past research, the researcher concluded that there is a positive relation between perceive ease of use and behavioral intention.

Perceive of risk is the user's perception of unfavorable consequences when making decision to use online transaction (Forsythe and Shi, as cited in Yang et al, 2015). These consequences may cause dissatisfaction for users that hinders the adoption of mobile payment. This statement is also supported from previous study by Taylor, as cited in Alalwan et al. (2016), 25 articles in the area of online channels found that perceive of risk asserted to have negative impact on behavioral intention. The researcher concluded that perceive of risk will have negative influence on user's behavioral intention. Based on the determinants factors, hypothesis, and some previous findings, the relation between variable can be seen as below:
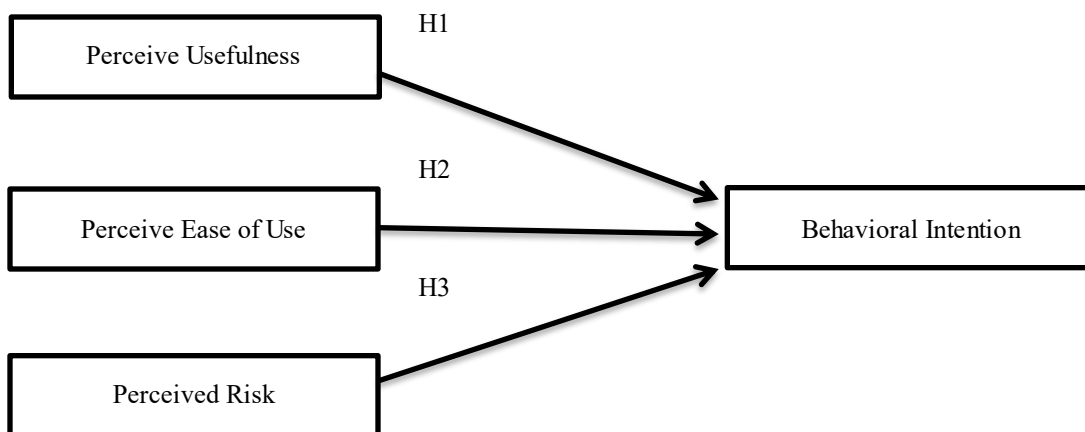

Figure 1: Model of Analysis

3. Research Methodology

Population is referring the object of a study, which could be in a form of living things or non-living things (Etikan, Musa, & Alkassim, 2016). The researcher uses GO-FOOD users that located in East Java, Indonesia for the object of study. Sample is the portion that is taken from population of interest (Etikan et al., 2016). There are various types to process sample, some of them requires samples to be measured and some of them are randomly selected (Fink, as cited by Etikan et al., 2016). For this research, the researcher uses purposive sampling method where it needs to meet certain requirements as follows:

1. The participant's age is between 15-60
2. The participant has smartphone
3. The participant makes transactions on GO-FOOD at least 1 time within 3 months
4. The participant stays in East Java, Indonesia

The researcher does not have access for the amount of the population that are being studied. The minimum requirement for the data to be processed using SPSS is 30 and since there are possibilities for respondent to fill the questionnaire carelessly, the researcher decided to use 150 sample.

Table 1: Variables and Indicators

VARIABLES	INDICATORS

Perceive Usefulness
Independent Variable / X1
 	
"The extent which a person believes that using a particular technology will enhance her/his job performance" (Davis, as cited by Hamid *et al.*, 2015).
	According to Davis, as cited by Hamid et al., 2015:
	  a. Makes Job Easier
	  b. Accomplish More Work
	  c. Saves Time
	  d. Useful
	  e. Effectiveness

Perceive Ease of Use
Independent Variable / X2
 	
"The degree to which a person believes that using a particular system would be free of effort" (Davis, as cited by Alalwan *et al.*, 2016).
	According to Davis, as cited by Upadhyay and Jahanyan, 2016:
	  a. Easy to become Skillful
	  b. Easy to Learn
	  c. Clear
	  d. Flexible
	  e. Easy to Use

Perceived Risk
Independent Variable / X3
 	
"The extent to which consumers perceive the possible losses that could be created due to the uncertainties of using m-payment". (Forsythe and Shi, as cited in Yang *et al.*, 2016)
	According to Yang et al., 2015:
	  a. Perceived Financial Risk
	  b. Perceived Privacy Risk
	  c. Perceived Performance Risk
	  d. Perceived Psychological Risk
	  e. Perceived Time
	  f. Risk

Behavioral Intention
Dependent Variable / Y
 	
Behavioral intention is the users' intention to adopt and use the technology. User's intention to use is determined by attitude (Cabanilas *et al.*, 2017).
	According to Upadhyay & Jahanyan 2016:
	  a. Continuance Usage
	  b. Intention to Use
	  c. Actual Use
	  d. Plan to Use

This research used five-point Likert Scale as measurement. All variables are measured by five point Likert Scale ranging from Strongly Disagree (1) to Strongly Agree (5). According to Sugiyono (2015) Likert Scale is a measurement of individual or group behavior towards the object of the study. The researcher uses five point Likert Scale because it is used in previous similar study as the researcher's topic. Apart from that, it is also used in order to help respondent for distinguish the answer more easily and faster.

Table 2: Five Point Likert Scale

Answer	Scale
Strongly Disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly Agree	5

Validity test is important to determine whether the indicators are related and valid or not. According to Priyanto (2014) Pearson Correlation are used to test the validity of a variable which is done by correlating every indicator's score to the total score. If the score is 0.05 or less than, it is considered as valid. Reliability test is important to determine whether the indicators for this research are reliable and consistent in order to be used. According to Field (2015). Cronbach Alpha are used to test the reliability where if the score is more than 0.60, it is considered as reliable.

The data analysis of this research uses multiple regression analysis. According to Priyatno (2014), multiple linear regression is used to explain the connection of two or more independent variables towards one dependent variable.

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$$

Explanation:

a: Constanta
β1, β2, β3   : Regression Coefficients
Y   : Behavioral Intention
X1   : Perceive Usefulness
X2   : Perceive Ease of Use
X3   : Perceived Risk
€   : Error / Residual

According to Priyatno (2014), the F test is used to observe the influence of independent variable as a whole toward dependent variable. When the F coefficient is 0.05 or less than, the independent variables are found to be affecting the dependent variable significantly which is viable to use. The t test is used to test the independent variable independently toward dependent variable. If the t coefficient is 0.05 or less, the independent variable are found to be significantly affects the dependent variable.   Partial correlation is the correlation between independent and dependent variable with the range of 0 to 1. If the value of R is zero, there is no correlation between the variables. The closer the R to 1 explains the stronger the correlation between independent and dependent variable. According to Priyatno (2014) the coefficient determination is used to measure the capability on how independent variables explaining the dependent variable. According to Field (2015), partial correlation are conducted in order to observe the correlation between two variables where other variable's effect are maintained. The closer the value to 1, the stronger the correlations are.

For the Classical Assumption Test, writer uses Multicolinearity test, normality test and heteroskedasticity test. According to Priyatno (2014), Multicolinearity test are used to find is there any connection between independent variables. The test is done using VIF (variance inflation factors) value. If the value is less than 10, there are no multicolinearities. Normality test used to determine the distribution of data for independent variable and dependent variable (Field, 2015). The Kolmogorov-Smirnov test can be used to find irregularities in the data where if the value of sig is greater than 0.05, the data is considered as normal. Heteroskedasticity test is used to find the difference between residual variances of one observation to another. Heteroskedasticity test use the Glejser test. If the value of sig is more than 0.05, there are no heteroskedasticity found in residual variance.

4. Results and Discussion

Table 3:   Respondent Identity

Information	Percentage
Gender: Male Female	 54.4% 45.6%
Age 15-30 Years 30-60 Years	 87.7% 12.3%
Occupation College Student Employee Private Other	 80.7% 3.5% 7% 8.8%

From the table 3, the majority of the respondents came from age 15-30 years old with the total of 87.7% responses registered came from college student. The respondents are mostly male, but there is only 8.8% difference so it has no significance from the gender perspective. The validity of the data is measured using IBM SPSS 22. From the data, it is found that all the data is Valid because all of the significance value is lower than 0.05. The reliability of the data is measured using IBM SPSS 22 as well. According to Field (2015) the data can be considered as reliable if the score is more than 0.6. From table 4, it showed that all of the Cronbach's alpha is more than 0.6, therefore it could be concluded that all the variables are reliable.

Table 4:   Reliability Test Results

Variable	Cronbach's Alpha	Conclusion
Perceive Usefulness (X1)	0.868	Reliable
Perceive Ease of Use (X2)	0.861	Reliable

| Perceive Risk (X3) | 0.765 | Reliable |
| Behavioral Intention (Y) | 0.884 | Reliable |

The test for multicollinearity are conducted using Collinearity Diagnostic from IBM SPSS 22. The result from Table 5 shows that all of the VIF values are less than 10 while the tolerance values are all larger than 0.1. Therefore, it could be concluded that there are no multicollinearity within the data collected from the research.

Table 5: Multicollinearity Test Results

Independent Variable	Dependent Variable	Tolerance	VIF	Conclusion
Perceive Usefulness (X1)	Behavioral Intention (Y)	0.588	1.701	No Multicollinearity
Perceive Ease of Use (X2)		0.569	1.757	No Multicollinearity
Perceive Risk (X3)		0.911	1.098	No Multicollinearity

The normality test is conducted using Kolmogorov-Smirnov which utilize the 1-Sample K-S using IBM SPSS 22. The value of Asymp Sig. is greater than 0.05, which mean that the data that are collected are distributed normally.

Table 6:   Normality Test Results

	Unstandardized Residual	Conclusion
Test Statistic	0.09	
Asymp Sig. (2-tailed)	0.200	Normally Distributed

The Heteroscedasticity test are done according to Glejser. The result from Table 7 shows that there are Heteroscedasticity found from one of the researcher variable. In order to treat the data, the researcher decide to use Park test. After the Heteroscedasticity test are done using Park theory, the results shows that all of the significance are greater than 0.05 which can be concluded that there are no heteroscedasticity among the variables

Table 7: Heteroscedasticity Glejser Test Results

Independent Variable	Dependent Variable	Sig.	Conclusion
Perceive Usefulness (X1)	Behavioral Intention (Y)	0.092	No Heteroscedasticity
Perceive Ease of Use (X2)		0.719	No Heteroscedasticity
Perceive Risk (X3)		0.000	Heteroscedasticity

The regression analysis results are shown in Table 8.

Table 8: Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficient	Std. Error	T	Sig.
(constant)	4.679	4.038	1.159	0.252
PU	0.329	0.210	1.567	0.124
PEOU	-0.043	0.182	-0.235	0.815
PR	0.291	0.105	2.771	0.008

Based on the result of table 8, it is processed by multiple linear regression formula:

$$Y = 4.679 + 0.329X_1 - 0.043X_2 + 0.291X_3$$

Y   : Behavioral Intention
X1   : Perceive Usefulness

X2   : Perceive Ease of Use
X3   : Perceived Risk

From the result above shows that, if the independent variables do not exist, the dependent variable will be 4.679. It also shows that X1 and X3 have positive relationship with Y while X2 will have negative relationship with Y.

Table 9:   Partial Significance Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.679	4.038		1.159	.252		
	PU	.329	.210	.264	1.567	.124	.588	1.701
	PEOU	-.043	.182	-.040	-.235	.815	.569	1.757
	PR	.291	.105	.374	2.771	.008	.911	1.098
Source: Processed Data								

The table 10 shows that perceive usefulness and perceive ease of use is not significant because the value of Sig. is more than 0.05 while perceive risk considered to be significant towards behavioral intention.

Table 10: Coefficient of Correlation and Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.485	0.235	0.185	2.32257

The Coefficient of Correlation and Coefficient of Determination values are gathered using linear regression function in IBM SPSS statistic program. Table 10 shows that the values of R is 0.485 and 0.235 for R square. With the value of 0.485 indicates that the R has positive relationship between the independent variables (Perceive usefulness, Perceive ease of use, Perceive risk) towards the dependent variable (Behavioral intention). The value of R square is 0.235. This indicates that the researcher model could only describe 23.5% of the dependent variable and the remaining 76.5% are other independent variables that are not used in this research.

In order for the variable to be considered significant, the value needs to be lower than 0.05. Based on the table Partial Significance Result shows that the value of perceive usefulness is 0.124 which is considered to be not significant. There are several researches that also found that perceive usefulness is not significantly impacted on people's behavioral intention. According to Chong et al (2013), perceive enjoyment plays an important role compared to perceive usefulness. Therefore it is concluded that entertainment will attract users more than its usefulness. This statement also supported by Septiani et al (2017) on their research of factors that affecting behavioral intention in Online Transportation Gojek where they found there is no significant impact on perceive usefulness towards behavioral intention.

In order for the variable to be considered significant, the value needs to be lower than 0.05. Based on the Partial Significance Result shows that the value of perceive ease of use is -0.043 which is considered to be not significant. The result of this study by researcher is the opposite from Alalwan et al. (2016) research where they stated that perceive ease of use determined people's behavioral intention. It is recorded that most of the researcher's respondents is dominated by Millennials as shown in Table 3 where 87.9% of them is in between 15-30 years old. There are possibilities that the respondents of the researcher may think that perceive ease of use is not important in predicting their behavioral intention where according to Eastman et al (2015) millennials are savvy with new technologies where they have greater capabilities in adapting new technology which is also added by Gibson and Sodeman (2014) who stated that Millennials are comfortable learning and fast in adapting technological change. This is proven by the research conducted Childs, Gingrich, and Piller (2010), they stated that 96% of the millennial generation have at least 1 social media.

In order for the variable to be considered significant, the value needs to be lower than 0.05. Based on the Partial Significance Result shows that the value of perceive risk is 0.291 which is considered to be significant, it is supported by Taylor, as cited in Alalwan et al. (2016), 25 articles in the online channel found that perceive of risk claimed to have negative impact on behavioral intention. This statement is also supported by Forsythe and Shi, as cited in Yang et al. (2015) where they stated that Perceive of risk is the user's perception of unfavorable costs when making choice to use online transaction where this consequence may cause dissatisfaction for users that hinders the adoption of mobile payment.

5. Conclusions

Perceive usefulness is not significantly affecting the behavioral intention of GO-FOOD end users. This happened because there are so many similar applications like GO-FOOD, serving the same purpose, so perceive usefulness becomes a requirement and not added benefit for GO-FOOD. But it doesn't mean that GO-FOOD should abandon the perceive usefulness, only not to focus on it too much. Perceive ease of use is not significantly affecting the behavioral intention of GO-FOOD end users. This is because 87.9% of research respondents are people who belong in millennials generation where Millennials are considered to be fast in learning and adapting to technological change. Perceive Risk is found to be significantly affecting the behavioral intention of GO-FOOD end users. The researcher concluded that GO-FOOD needs to focus more on their security and increase their budget in order to reduce or eliminate the perception of risk towards GO-FOOD application.

6. Limitation and Study Forward

For the limitation of this research, data is only collected from GO-FOOD end-users that are located in East Java who already used GO-FOOD at least 1 time in the last 3 months, dominated by millennials. Therefore, it is concluded that this research can only explain the situation for millennials behavioral intention and only for East java area. It is recommended for other application to focus more on reducing or eliminating users perceive of risk in order to increase the user's behavioral intention significantly. Based on the result of this study, researchers who want to use this research as reference are advised to increase the sample size in order to obtain more accurate data and the age of the respondents is recommended to be distributed more evenly. The future study can also use data from the whole Java island or several cities in Indonesia.

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