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How Technology Affects Behavioral Intention (Case Study of Online Transportation in Indonesia and Thailand)

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How Technology Affects Behavioral Intention (Case Study of Online Transportation in Indonesia and Thailand)

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Abstract

Research Aims - Using two countries as the object, this study aims to analyze the influence of technology readiness towards favorableness on online transportation consumers in Indonesia and Thailand.

Design/Methodology/Approach - Empirical evidence for the research was derived from a survey that collected data from 500 students in Indonesia and Thailand, analyzed using Logit Biner method with the help of software SPSS.

Research Findings - The result of this study shows that there were two hypotheses accepted, H1 (optimism influences favorableness) and H3 (insecurity has an effect on favorableness), while other hypotheses (H2 and H4) are not significant.

Theoretical Contribution/Originality - This study analyzes the influence of technology readiness to favorableness in two countries in South East Asia, Indonesia and Thailand, focusing on online transportation.

Managerial Implications in the South East Asian Context - The result can be useful for online transportation companies in South East Asian.

Research Limitation & Implications - This study was limited by subject and sample.

Keywords - biner, favorableness, Indonesia, online transportation, technology readiness, Thailand.

INTRODUCTION

The high level of mobility causes the need for a fast transportation mode to increase. However, this also increases congestion in some regions, especially those that have a high number of vehicles, such as in urban large areas (Abreu and Oliveira, 2014). It leads to the rising need for transportation that can help people avoid traffic jams to get to their destination quickly and on time. Online transportation is addressing to that particular needs of the community, by providing a variety of vehicle services such as cars and motorbikes, so as to expand the functionality of their services (Alemi et al 2018). If one wants a fast driving service, the appropriate choice is motorcycle service, which because of its shape is able to avoid congestion. Conversely, if people want a comfortable driving service to accommodate up to four people, car service is available for them.

The presence of online transportation is also supported by the technological readiness, or the acceptance to new technologies, of the community. Based on data from The Economist Intelligence Unit (2018), Indonesia ranked 67th in the world and the 6th in South-East Asia for technology readiness while Thailand ranked 49th in the

world and the 3rd in South-East Asia. Basically, technology provides convenience and benefits for people and it has expanded to various sectors, such as industry, transportation, banking, and others. Even so, there are still many people who also refuse to use technology. Therefore, it is important to analyze the technology readiness of our target consumers, prior to offering technology-based service.

Technology readiness can positively distress customers' attitude and behavior in technology adoption (Pham et al 2018). Previous studies have confirmed that customers with a positive perspective felt that they would be receptive to technology products and services. In contrast, customers with a negative perspective felt that they would be resistant to technology products and services. In this study, the instrument used to calculate technology readiness is TRI 2.0, which was developed by Parasuraman.

As previously mentioned, online transportation is one of the most popular technology-based services nowadays. These technology-based services are not only in demand by young people but also older community members. According to comScore Mobile Metrix (2017), Go-Jek app/website (?) is mainly visited by people aged 25-34 years while Grab is dominated by people aged 35 and above (Figure 1). Users of online transportation are dominated by young people who do not have private car or driving license (Speranza 2018).

Thailand has several online transportation companies, namely Grab, GET, Gobike, All Thai Taxi (Zaenudin 2018) and Taxi Ok (Exist 2018), whereas in Indonesia, there are Go-Jek, Grab, Bitcar, Anterin, Asia Trans, Fastgo (Franedya 2019) and many more. Indonesia has more online transportation because its community needs for it are also higher. Indonesian people tend to use online transportation to avoid congestion (Speranza 2018), so motorbike taxis online such as Grab and Gojek are known well in Indonesia (Septiani 2017). Apart from the ease of driving, Indonesian consumers also tend to use online transportation to get cheaper rates by using voucher code and discount. In Thailand, the presence of motorbike taxis has not attracted much public attention because motorbike use in Thailand has been increasingly minimized, given the high risk of accidents caused by motorbikes (Berecki-Gisolf

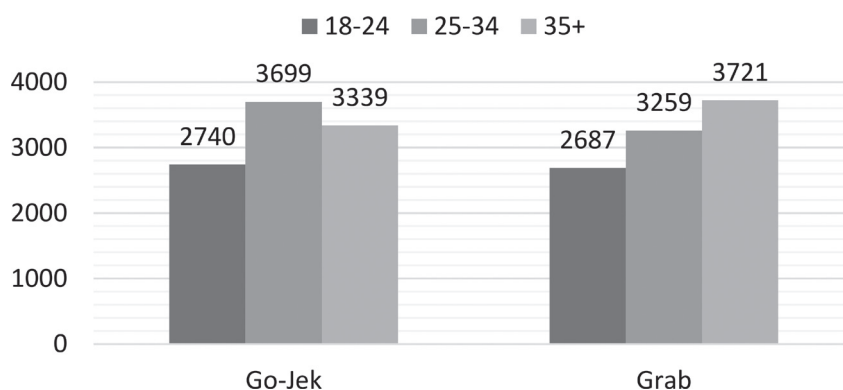


Figure 1
The number of visitors to Go-Jek and Grab based on age range (in 000)

Source: comScore Mobile Metrix (2017)

et al 2015). In 2004-2012, transportation users rose from 19.8 to 31.4 million, but it was dominated by car users who increased by 42 percent while motorcycle users decreased by 41 percent (ASEAN-JAPAN Transport Partnership 2013). This then led to cars being the most common type of online transportation in Thailand. The main reason for Thai people to use online transportation is not to avoid congestion but other factors such as efficiency and ease of finding transportation (Silalahi et al 2017). Thai people also tend to use public transportation such as buses, songthaew, MRT, BTS and others because the prices offered by online transportation tend to be more expensive (Taneerananon 2016). However, seeing that online transportation is very well-known in Indonesia and Thailand, further research is needed to see how technological readiness affects the behavior of consumers in both countries. Therefore, the objectives of this research are:

1. To identify consumer's characteristics of online transportation in Indonesia and Thailand
2. To analyze the technology readiness of consumers of online transportation in Indonesia and Thailand
3. To analyze the influence of technology readiness to favorableness on consumers of online transportation in Indonesia and Thailand

LITERATURE REVIEW

Technology Readiness

Technology readiness refers to people's propensity to embrace and use new technologies for accomplishing goals in home life and at work (Parasuraman 2000). According to The Economist Intelligence Unit (2018), there are three criteria in looking at technological readiness, i.e.:

1. Access to the internet

The business environment of a country is strongly influenced by the availability of the internet. Developing countries have good internet access, while countries with low internet access tend to have more constrained business opportunity. Internet access can be seen from two things, namely the level of internet usage and the number of mobile phone subscriptions per head. There is a strong correlation between the levels of internet usage with technology readiness. Meanwhile, the number of mobile phone subscriptions per head shows the ease of people from all segments in accessing the internet. A mobile payment system that provides consumer's convenience also increases as mobile application.

2. Digital economy infrastructure

There are three indicators to explore this criterion: the e-commerce business environment, the scope of e-government services and cyber-security preparedness. During growing period, the process of buying and selling through online platform also increases. In this case, culture also supports the level of e-commerce in a country. Countries with low levels of trust in online transactions will have slow e-commerce growth. In addition to the buying and selling process, govern-

ment services have also started to be based on the internet. This can be beneficial both to the government and society, as being internet-based lowers potential corruption levels and connect as well as bound the community to the democratic process. On the other hand, with the increasing number of services using the internet, cyber security also needs to be improved, in order to secure consumers' personal data as well as data that belong to government and companies.

3. Openness to innovation

Ranking for openness to innovation is determined on three categories: international patents granted, research and development spending and research infrastructure. Patent activity is the right measurement of innovation in that it is objective, quantifiable and intentionally comparable. Innovation clusters are one example of an effective research infrastructure. The combination of skilled people, venture capital and startup incubators, a supportive policy framework, existing business activity, universities and an attractive lifestyle can turbocharge innovation.

Meanwhile, according to Parasuraman (2000), there are four categories in analyzing technology readiness, i.e.:

1. Optimism: A positive view of technology and a belief that it offers people increased control, flexibility and efficiency in their lives.
2. Innovativeness : A tendency to be a technology pioneer and thought leader
3. Discomfort: A perceived lack of control over technology and a feeling of being overwhelmed by it.
4. Insecurity : Distrust of technology and skepticism about its ability to work properly

Favorableness

According to Zeithaml et al (1996), favorable behavioral intentions is related to customers who are loyal to the company, increase the amount of their purchases and willing to pay premium prices, which implies that the customers have a bond with the company. As seen in Figure 2, favorableness is a part of behavioral intention (Zeithaml et al 1996), divided into favorable and unfavorable behavioral intention. It is called favorable when the bond provides benefits to a company, because as the company increases the prices of its products, long-term customers will continue to maintain the relationship. On the contrary, unfavorable behavioral intentions is a condition when customers, upon perceiving service performance to be inferior, are likely to exhibit behaviors signaling they are poised to leave the company or spend less with the company. These behaviors include complaining which is led by dissatisfaction. Therefore, it is possible to consider favorableness as indicators of whether customers will remain with or defect from the company.

In this case, favorableness is the preference of consumers in choosing a product, also known as brand preference, a key step in consumer decision making, which

involves elements of choice. In establishing brand preference, consumers compare and rank different brands by focusing on their uniqueness. Brand preference is defined as “the extent to which the customer favors the designed service provided by his or her present company, in comparison to the designated service provided by other companies in his or her consideration set,” with a consideration set referring to brands that a consumer would consider buying in the near future (Jin and Weber 2013).

When making a choice from a set of alternatives, the manner in which each of these is discovered should be irrelevant from a normative standpoint. Consumers must often decide between choosing among a set of previously discovered alternatives and searching to discover additional alternatives before making a choice (Ge, Brigden, and Häubl 2015). Favorableness can also be called attitude because according to Ajzen (1985), attitude is a person’s (un)favourableness toward a behavior or individual perceptions, therefore, an individual’s favourableness toward a specific behavior is an important antecedent of his/her intention to actually perform it.

Online Transportation

Online transportation is a digital-based transportation service through an application (Amelia et al 2016). The pricing on online transportation is determined solely by calculating the distance and the road congestion, therefore traveling during rush hours can be more expensive than normal time (Wahyuningtyas 2016). On-

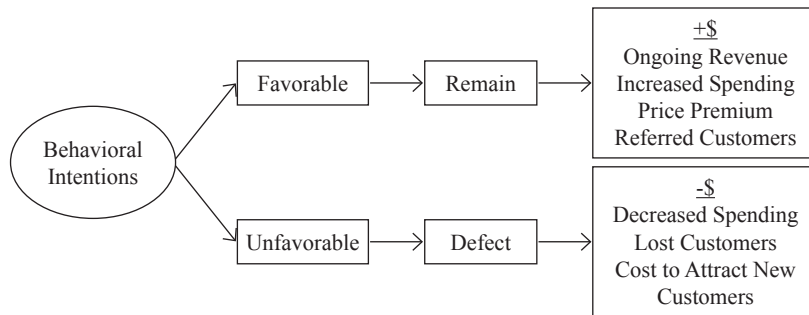


Figure 2
Behavioral intention and favorableness concept

Source: Zeithaml et al (1996)

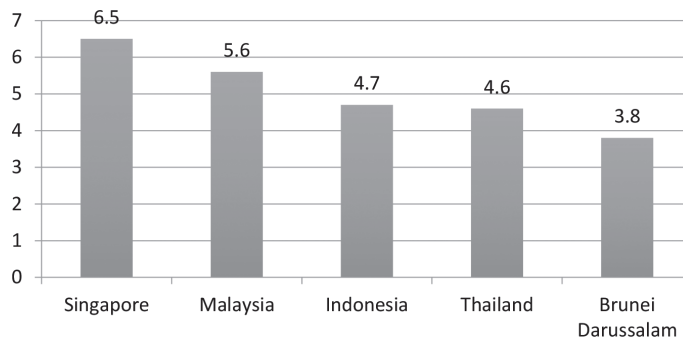


Figure 3
ASEAN countries transportation infrastructure ranking

Source: World Economic Forum, 2018

line transportation services are already well-known and well accepted in developed countries (Silalahi 2017), due to the ease and security that it offers. Users can find the critical driver information (contact, vehicle license plate and location) which encourages safety (Septiani 2017).

Indonesia ranks third as the best infrastructure country in ASEAN, while Thailand is ranked fourth after Indonesia (World Economic Forum 2018). Common land transportation is the most widely used mode of transportation in Thailand, such as buses, sky train, MRT, taxis, alongside boats, tuk tuk and online transportation. Some online transportations known in Thailand are Grab, GET, Gobike, All Thai Taxi (Zaenudin 2018) and Taxi Ok (Exist 2018). In Indonesia, there are Go-Jek, Grab, Bitcar, Anterin, Asia Trans, Fastgo (Franedya 2019), but the biggest market share is owned by Go-Jek and Grab (Santoso 2017). According to Wahyunigntyas (2016), the strength of online transportation is not only from its lower price, but also the convenience of the entire process, starting from ordering a car to the payment of services. The payment can be done in cash or non-cash (Go-Pay and OVO).

The application enables users to find the driver with the closest location to pick up without the need to make a phone call. Likewise, the driver can easily find out the pickup location so that it will take up less time (Dutzik et al 2013). However, according to Damaini et al (2018) there are a number of problems that occur quite frequently in online transportation, namely troubled GPS network, bad ratings and comments given by passengers after using services, cancellation of orders resulting in financial loss, trading of driver account and fraud both from the driver and the passenger.

HYPOTHESES

In this research, there are two variables studied, technology readiness and behavioral intention. According to Parasuraman (2000), technology readiness variables have four indicators: optimism, innovativeness, discomfort and insecurity.

Meuter et al. (2003) found that consumer's technology anxiety is significantly related to key SST encounter outcomes such as word of mouth intentions and repeat usage intentions. Zeithaml, Parasuraman, and Malhotra (2002) further proposed that customers TR have a positive impact on their e-shopping behavior. Therefore, because favorableness is a part of behavioral intention, we infer that optimism and innovativeness will influence favorableness.

H1: Optimism affects favorableness

H2: Innovativeness affects favorableness

Lin and Hsieh (2007) stated that technology readiness has an effect on behavioral intention. Since, favorableness is a part of behavioral intention, so, we hypothesize that:

H3: Discomfort affects favorableness

H4: Insecurity affects favorableness

RESEARCH METHOD

Location and Time of the Research

This research was conducted in Indonesia and Thailand. Location selection is based on the background of the study, due to the fact that both countries have similar characteristic, especially on their transportation infrastructure (Figure 3). Secondary and primary data collection was conducted between February and April 2019.

Types and Source of Data

Types and sources of the data for this research are primary and secondary data. Primary data were taken through interview using questionnaire instrument to 250 students of Bogor Agricultural University and 250 students of Kasetsart University.

Sampling Method

The sampling method used in this study is classified as non-probability method, with convenience sampling technique. The total sample size is 500 people, 250 respondents in each country. According to Waluyo (2011), the minimum sample size used in SEM is 5-10 times the number of indicators used. Based on this, the number of samples in this study was 500 respondents with a total of 51 indicators.

Data Processing and Analyzing Method

The data analysis used in this study is quantitative and qualitative analysis. The analytical tools used are descriptive analysis and SEM analysis, to refine the test done previously in terms of its validity and reliability. Data processing is done using Microsoft Excel 2010, SPSS and PLS.

RESULTS AND DISCUSSIONS

Characteristic of Respondents

Respondents in this study are 500 people living in Indonesia and Thailand. Characteristics of respondents are shown in Table 1. Based on Table 1, respondents are dominated by single female aged 21-25 years. As for their education level, the respondents are dominated by bachelor.

Consumer's Perception

There are five variables considered in this study, namely optimism, innovation, discomfort, insecurity and favorableness. The researcher used average calculations to see the score of each country. For the first variable, optimism, Indonesia scored an average of 4.9, while Thailand scored 4.8. Therefore, it can be concluded that the level of optimism for technology in Indonesia is higher than Thailand. Respondents

in Indonesia had high trust in technology to increase effectiveness in their daily activities compared to respondents in Thailand.

There are nine indicators of the innovativeness variable. Here, Indonesia scored an average of 4.0 while Thailand scored 3.7. The discomfort factor in Indonesia and Thailand is at almost the same level, because the average score of Indonesia and Thailand is 3.5 and 3.6 respectively. It implies that respondents from both countries still feel discomfort in using or accepting technology. For insecurity, respondents in Indonesia scored an average of 4.5 while Thailand scored 4.6. Insecurity is an inhibitor variable in technology readiness, therefore it shows that the level of insecurity felt by respondents in Thailand is higher than in Indonesia. Favorableness variable, which shows the level of preference of respondents to online transportation, indicates that Indonesia's preference level is higher than Thailand, as seen from the average score, 4.2 and 4.0 for Indonesia and Thailand respectively.

The Logit Biner Method

Analysis of technology readiness towards favorableness using the logit model is intended to capture the influence of optimism, innovativeness, insecurity and discomfort towards favorableness. Before continuing the analysis, the steps in the logit model is first performed, namely the G test or the likelihood ratio test. G test statistic is a likelihood ratio test used to test the role of explanatory variables in the model together. The results obtained from the omnibus test table indicate that the p-value is obtained at 0,000. By determining the significance level (α) of 5%, the p-value is less than α . Thus, the conclusion is that H0 is rejected, namely that the model consisting of all variables is statistically significant at the level of 5% or at least one coefficient $\neq 0$. After testing the entire model, then a partial significance test is carried out, namely the Wald tests. So that from the logit model, it is known that the factorial factors that significantly influence favorableness are shown in table 2.

Respondent Characteristics		Indonesia (%) n=250	Thailand (%) n=250	Total (%) n=500
Gender	Male	24.4	15.6	20.0
	Female	75.6	84.4	80.0
Age	16-20	14.0	7.6	10.8
	21-25	74.4	82.4	78.4
	26-30	6.0	6.4	6.2
	31-35	2.0	2.0	2.0
	36-40	2.4	0.8	1.6
	>40	1.2	0.8	1.0
Marital Status	Single	92.0	99.2	95.6
	Married	8.0	0.8	4.4
Highest Education	Bachelor	41.2	96.4	68.8
	Master Degree	58.8	3.6	31.2

Table 1
Characteristics of Respondents

	B	S.E	Wald	Sig	Hypotheses
OPT	1.009	0.191	27.953	0.000	Significant
INN	0.150	0.133	1.278	0.258	Not Significant
INS	0.685	0.167	16.837	0.000	Significant
DIS	0.081	0.151	0.285	0.594	Not Significant
Constant	-9.047	1.132	63.840	0.000	

Table 2
Test of Partial Significance of Logit Models

Factors that influence technology readiness of favorableness can be seen from the parameter coefficients of variable analyzed in the binary logit model. The logit model shows that the effect of technology readiness on favorableness is influenced by optimism and insecurity (H1 and H3 accepted) while the other hypotheses are not significant. The coefficient for optimism variable is 0.000 and in the Wald test it is significant at the level of 5%. It can be interpreted that optimism has a significant effect on the chances of respondents liking online transportation. Exp (β) value in this variable is 1.887, meaning that the higher the level of respondents' optimism, the greater the chance of respondents to like online transportation at 1,887 times compared to the chance of respondents whose level of optimism is low.

The insecurity variable is also significant with the coefficient of 0.000, which is quite interesting because "insecurity" is an inhibitor variable, yet it shows positive results for behavioral intention, possibly due to the high level of insecurity felt by consumers, yet at the same time their need for online transportation is also high. Even though it affects favorableness, insecurity is not the main factor of the usage of online transportation, because in this era, online transportation has become essential. In addition, consumers' insecurity about their personal data stored online has begun to decrease since the application of policies from the government and online transportation companies ensuring the security of data from passengers (Aprilia and Prasetyawati 2017; CNN Indonesia 2018). Drivers or other people cannot access our data carelessly.

The innovativeness variable does not have a significant effect on the behavioral intention to use online transportation (H2 is rejected), due to the characteristic of respondents which are dominated by people with middle to low income, contrary to the indicators of innovativeness which reflected people who can always buy the latest, mostly expensive technology. Moreover, discomfort variable does not have a significant effect on favorableness either (H4 rejected). This is supported by research conducted by Nugroho and Fajar (2017), which states that discomfort has no effect on behavioral intention, thus it has no effect on favorableness.

MANAGERIAL IMPLICATIONS IN THE SOUTH EAST ASIAN CONTEXT

The study found that in Indonesia and Thailand, optimism variable had a positive and significant effect on favorableness, therefore to develop the business, online transportation companies can provide more features to help consumers meet their needs, such as scheduled shuttle services, to minimize consumer's worry of waiting too long or reaching their destination too late. Optimism variables emphasize freedom of mobility, control and ease (Parasuraman 2014), so it is important for companies to increase consumer loyalty by adding features or services that can help consumers carry out their activities more effectively and efficiently. Online transportation also provides convenience to people who travel long distances such as tourists (Alemi et al 2018); therefore it is important for drivers to master English in order to serve tourists well.

It is also important for companies to be able to expand the operating area of online

transportation, so the community can enjoy this service anywhere and anytime. Especially in Indonesia, where there are still many places unreachable by online transportation. In addition, as an application-based service, online transportation can also add news features or up-to-date info from various fields to help consumers maintaining and improving their level of optimism. To reduce insecurity, the focus of the company should be on customer service and the quality of service from the drivers. Companies can carry out a more rigorous and selective recruitment system, especially to avoid the occurrence of criminal cases currently rampant in the field of online transportation (Novalius 2018).

THEORETICAL IMPLICATIONS

Based on the results of this study, it can be concluded that the effect of technology readiness on favorableness in using online transportation are not much different in either Indonesia or in Thailand. Indonesia has more online transportation because its community needs are higher. Indonesian people tend to use online transportation to avoid congestion (Speranza 2018), so online-based motorbike taxis such as Grab and Gojek are very well-known in Indonesia (Septiani 2017). Apart from the ease of driving, Indonesian consumers also tend to use online transportation to get cheaper rates when promos from online transportation companies are underway.

On the other hand, in Thailand, the presence of motorbike taxis has not attracted much public attention because motorbike use in Thailand has been increasingly minimized, given the high risk of accidents caused by motorbikes (Berecki-Gisolf et al 2015). In 2004-2012, transportation users increased from 19.8 to 31.4 million, but this increase was dominated by car users who increased by 42 percent while motorcycle users decreased by 41 percent (ASEAN-JAPAN Transport Partnership 2013). This then led to the most common type of online transportation in Thailand is cars. So the main reason for Thai people to use online transportation is not to avoid congestion but other factors such as efficiency and ease of finding transportation (Silalahi et al 2017). Thai people also tend to use public transportation such as buses, songtaew, MRT, BTS and others because the prices offered by online transportation tend to be more expensive (Taneerananon 2016).

The limitation of this research is the novelty of the issue, resulting in the limited reference for similar research; therefore it is necessary to look for deeper references to strengthen the results. This study still lacks on the number and characteristics of the sample. It is limited in only two countries where regulations and characteristics of respondents are almost similar. Therefore, it is necessary to develop deeper and broader research such as making comparisons with other countries with different policies.

CONCLUSION

Respondents are dominated by single female aged 21-25 years. Based on the highest education obtained, the respondents are dominated by bachelor. Based on consumer perceptions, Indonesia and Thailand have little differences for each indicator and

variable. It implies that the technology readiness level of the two countries is not much different based on four main variables: optimism, innovativeness, discomfort and insecurity (Parasuraman 2014). Although there are more online transportation companies in Indonesia than in Thailand, the technological readiness of these two countries is still almost identical. A slightly different result can be found in the value of the usefulness of online transportation perceived by Indonesian people in contrast to Thailand.

Based on the results of hypotheses testing, H1 (optimism influences favorableness) and H3 (insecurity affects favorableness) are significant and accepted while the other two (H2 and H4) hypotheses are not significant.

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Appendix

Latent Variable	Definition	Symbol	Indicator Variables	Reference
Optimism (OPT)	A positive view of technology and a belief that it offers people increased control, flexibility and efficiency in their lives.	OPT1	• New technologies contribute to a better quality of life	Parasuraman (2014)
		OPT2	• Technology gives me more freedom of mobility	
		OPT3	• Technology gives people more control over their daily lives	
		OPT4	• Technology makes me more productive in my personal life	
		OPT5	• Technology gives people more freedom to live and work where they please	
		OPT6	• I like technologies that allow me to tailor things to fit my own needs	
		OPT7	• Technology makes me more efficient in my occupation	
		OPT8	• I like the idea of doing business online because I am not limited to regular business hours	
		OPT9	• I feel confident that technology-based systems will follow through with what I instruct them to do	
		OPT10	• Products and services that use the newest technologies are much more convenient to use	
		OPT11	• I rely on technology to keep up to date on topics I care about	
		OPT12	• Communications technology and the internet help people build stronger relationships	
Inovativeness (INN)	A tendency to be a technology pioneer and thought leader	INN1	• Other people come to me for advice on new technologies	Parasuraman (2014)
		INN2	• In general, I am among the first in my circle of friends to acquire new technology when it appears	
		INN3	• I can usually figure out new high-tech products and services without help from others	
		INN4	• I keep up with the latest technological developments in my areas of interest	
		INN5	• I enjoy the challenge of figuring out high-tech gadgets	
		INN6	• I find I have fewer problems than other people in making technology work for me	
		INN7	• I prefer to use the most advanced technology available	
		INN8	• I find new technologies to be mentally stimulating	
		INN9	• Learning about technology can be as rewarding as the technology itself	

Appendix 1
Indicators reference on
questionnaire

Latent Variable	Definition	Symbol	Indicator Variables	Reference
Discomfort (DIS)	A perceived lack of control over technology and a feeling of being overwhelmed by it.	DIS1	• When I get technical support from a provider of a high-tech product or service, I sometimes feel as if I am being taken advantage of by someone who knows more than I do	Parasuraman (2014)
		DIS2	• Technical support lines are not helpful because they don't explain things in terms I understand	
		DIS3	• Sometimes, I think that technology systems are not designed for use by ordinary people	
		DIS4	• There is no such thing as a manual for a high-tech product or service that's written in plain language	
		DIS5	• It is embarrassing when I have trouble with a high-tech gadget while people are watching	
		DIS6	• If you provide information to a technology-based system, you can never be sure it really gets to the right place	
		DIS7	• It seems my friends are learning more about the newest technologies than I am	
		DIS8	• There should be caution in replacing important people tasks with technology because new technology is not dependable	
		DIS9	• I do not consider it safe to do business online	
		DIS10	• Technology always seems to fail at the worst possible time	
		DIS11	• Many new technologies have health or safety risks that are not discovered until people have used them	
		DIS12	• If I buy a high-tech product or service, I prefer to have the basic model over one with a lot of extra features	
		DIS13	• In my circle of friends, people are admired more if they own the latest gadgets	
Insecurity (INS)	Distrust of technology and skepticism about its ability to work properly	INS1	• People are too dependent on technology to do things for them	Parasuraman (2014)
		INS2	• Too much technology distracts people to a point that is harmful	
		INS3	• Technology lowers the quality of relationships by reducing personal interaction	
		INS4	• I do not feel confident doing business with a place that can only be reached online	
		INS5	• I worry that information I make available over the internet may be misused by others	
		INS6	• The human touch is very important when doing business with a company	
		INS7	• When I call a business, I prefer talking to a person rather than interacting with an automated system	
		INS8	• Whenever something gets automated, you need to check carefully that the system is not making mistakes	
		INS9	• Any business transaction you do electronically should be confirmed later with a separate communication	
		INS10	• New technology makes it too easy for governments and companies to spy on people	
		INS11	• I do not consider it safe to provide personal information over the internet	
Favorableness (FAV)	An indicator that shows whether the customer are forging bonds with a company or not	FAV1	• If I had to do it over again, I would still use online transportation than others	Zeithaml et al (1996)

Latent Variable	Definition	Symbol	Indicator Variables	Reference
Behavioral Intention (BI)	An indicator that shows whether the customer remains with the company or leaves it, which in this case is the intention of the customer to keep using the product from the company or not	BI1	• I say positive things about online transportation to other people	Zeithaml et al (1996); Lin and Hsieh (2007)
		BI2	• I prefer online transportation as the first choice compared to other transportation	
		BI3	• I am willing to pay a higher price than those offered by other transportation public for the benefits	
		BI4	• I will recommend online transportation to other people	
		BI5	• I will not complain to other customers if I experience a problem with online transportation service	