

# **THE AIRLINE CUSTOMER'S BUYING DECISION THROUGH ONLINE TRAVEL AGENT: A CASE STUDY OF THE PASSENGERS OF SCHEDULED DOMESTIC AIRLINES IN INDONESIA**

**Juliater Simarmata** 

Lecturer, STMT Trisakti / Institute Of Transport Management Jakarta, Indonesia  
juliaters@gmail.com

**Marthaleina RS**

Lecturer, STMT Trisakti / Institute Of Transport Management Jakarta, Indonesia  
marthaleina\_rs@yahoo.com

**Yulianti Keke**

Lecturer, STMT Trisakti / Institute Of Transport Management Jakarta, Indonesia  
yuliaekeke@gmail.com

**Ferry Panjaitan**

Doctoral Program of Management Department, Faculty of Economics & Business  
Padjadjaran University, Bandung, Indonesia  
ferry\_hpanjaitan@yahoo.com

## **Abstract**

*The rapid advancement of internet technology has helped business players. Today, Airline and Travel Agent Industries run their business using the internet and communication technology. The population in this research is all customers who buy airline tickets through online travel agents during the year of 2015. 426 people fill in the questionnaire and the data is collected through interview, questionnaire, and documentation study. The data is analyzed using multi-linear regression and path analysis. The results found are: simultaneously the variables of Price, Easy Use, Shopping Enjoyment, Trust, Customer Satisfaction, and Advertising positively and*

*significantly influence the Buying Decision. Partially, the first model shows the Price, Easy Use, Trust positive and significantly influence the Customer Satisfaction, whereas the Shopping Enjoyment and Advertising do not significantly influence. The second model shows the results that Price, Trust and Customer Satisfaction positive and significantly influence the Buying Decision for airline ticket through online travel agent, whereas Easy Use, Shopping Enjoyment, and Advertising do not significantly influence the Buying Decision for domestic airline ticket through online travel agent. The results of path analysis show that each of Easy Use and Shopping Enjoyment as well as advertising indirectly via Customer Satisfaction influence the Buying Decision for domestic airline ticket through online travel agent, whereas Price and Trust indirectly via Customer Satisfaction do not influence the Buying Decision for domestic airline ticket through online travel agent.*

*Keywords: Price, Easy Use, Shopping Enjoyment, Trust, Customer Satisfaction, Advertising, Buying Decision*

## **INTRODUCTION**

The advancement of internet technology today is rapid and has a significant influence on the advancement of various sectors, especially business sector. Nowadays almost all business use the internet technology which becomes one of the reliable media for communication and business. The development of telecommunication technology and computerization also causes cultural changes in the daily life.

One form of internet technology which is much applied in all business sectors is the use of online system. Almost all business system utilize the facilities offered by the online system, and in line with the advancement of internet technology business players become much dependent on the internet in running their business and try to use the internet to develop their business for getting efficiency and unlimited marketing area.

Online purchase is a process through which consumers buy a product or service in the internet (<http://en.wikipedia.org/>). The process in which a consumer uses internet media to buy a product or service starts with the consumer awareness of information or product that can be found in the internet (Roberts, 2003:163 in Johanes Indrakusuma and Lena Ellitan, 2008).

Internet is the main device in the online business, including the online business of ticket. This brings a great influence and impact to the corporate strategy of travel agent. Many travel agents close their business due to their inability to compete in a high competition among travel agents which has been entering the digital and internet era. Most conventional travel agents are still burdened with the expense for office and employees, so that the ticket price becomes more

expensive compared with the other online travel agents which do not need to incur the expenses for office and employees to sell online tickets and which have opportunity for marketing and selling throughout the world without any limitation of area.

Online ticket (E-Tiket) is an opportunity to minimize the cost and to optimize the comfort for passengers. E-ticket reduces the cost of ticket process, removes paper forms and enhance the flexibility for passengers and travel agents to make changes in the travel schedule (<http://www.iata.org>). Indeed, internet technology offers more facilities because of its ability in changing the way people communicate, supports a business system, and even internet can connect people regardless the distance. There are six reasons why internet technology is important. First, internet has wide connectivity and reach; it can reduce the cost of communication, lower the cost of transaction, and reduce the cost of agency; it is interactive, flexible, easy, and has ability to distribute knowledge correctly (Laudon, 2000).

Easy use in the context of someone's perception in using especially a system is that if someone feels easy to use the system then he or she is willing to use it to find something, including to use internet in online business or e-commerce. However, if the potential buyers consider it is difficult to use the internet, then they will not use it in making transactions such as buying airline tickets through the travel agents that sell the ticket online.

Online purchase of a product such as a ticket surely does not confront the buyer and seller, and even the potential buyer does not see directly the product he or she is going to buy, but he or she has had to incur an amount of money to validate the transaction. This will surely make the potential buyer worried—about deception, about procedural mistake, etc.—so that trust is very important in the online business. A hesitation toward a transaction or toward the validity of an online ticket sale will not generate a transaction, so that many people will buy the ticket directly from the travel provider.

From the above-presented background, a research is carried out taking the title "Analysis on the factors influencing the decision to buy airline tickets through online travel agents in Indonesia.

## LITERATURE REVIEW

According to Kotler and Armstrong (2005:353), price is the amount of money charged on a product or service, or the amount of value exchanged by the consumer for some benefits due to having or using the product or service. Price is one of the determining factors in the brand selection related to the consumer's decision to buy. When selecting among the available brands, the consumers will evaluate the price inabsolutely but they will compare some price standards as reference for making a purchase transaction.

*Easy use* is defined as how far someone believes that by using a technology he or she will be free from hard effort (Hartono, 2007: 114). According to Amijaya (2010), the perception on such an ease will impact the behavior, that is the higher someone perceives easy use of a system the higher level of information technology utilization. Kusuma and Susilowati (2007) reveal that the intensity of use and the interaction between the users and the system can also indicate the easy use. A frequently used system indicates that it is more familiar, easier to operate, and easier to use.

*Comfort* is the result of joy and happiness while experiencing the online purchase, not after the purchasing process has finished (Monsuwe, *et al.*, 2004).

Trust is the main driver of all e-commerce business models. According to McKnight et al (2002), *trust* is defined as a belief that allows an individual voluntarily become a customer of an e-commerce service provider after considering the characteristics of that provider.

Kotler and Keller (2007) define *satisfaction* as the function of how suitable the buyer expectation with the performance he or she perceives on the product he or she has bought.

According to Kotler (2005), advertising media selection is selecting the most effective media to deliver the quantity and type of desired explanation to the target audience. *Advertising media* according to Lamb et al (2001) is the channel used by the advertiser in the mass communication.

*Buying decision* is a decision making process for a purchase that includes deciding what to buy or not to buy and the decision is obtained from previous activities (Assauri, 2004: 141).

## **Conceptual Frame**

Surely the rise of a decision to buy a product like an airline ticket is due to a number of processes, and, of course, it is influenced by many factors such as price. The price of airline ticket sold online will influence the decision to buy online tickets. In the online transaction, the use of internet is a must so that the wasy use of it will influence the decision to buy domestic airline tickets online.

The trust of potential buyers to the online transaction, where the buyer and the seller do not meet or know each other, is very important in an online business. The high trust and belief in the online transaction will make the potential buyer buy the domestic airline ticket online. Likewise, the comfort in using an online business application will enhance the desire of potential buyer to buy tickets online.

The satisfaction perceived by the customer concerning the service while buying a ticket will also influence the online ticket purchase. However, customer satisfaction will also arise if the ticket price is suitable, the customer feels easy in using the application of online ticket purchase,

the customer feels comfortable with online transaction, the travel agent makes the customer believe, as well as if the advertisement is effectively communicated by the travel agent.

Simply the conceptual frame is described in the following figures:

Figure 1. Conceptual Frame I

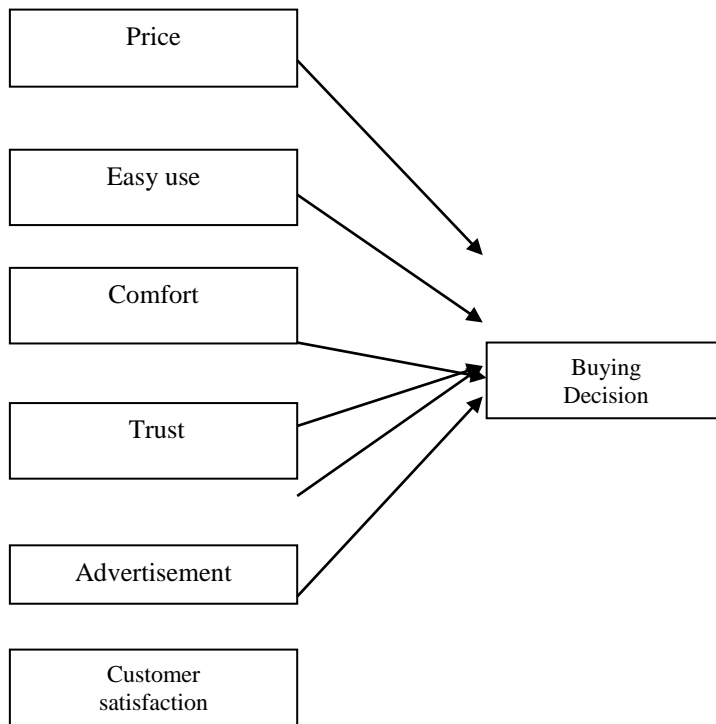
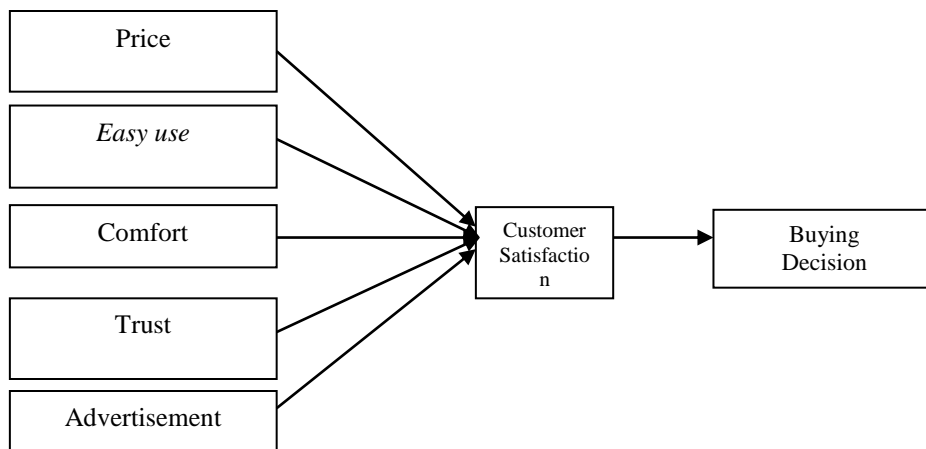


Figure 2. Conceptual Frame II



## Research Hypotheses

Based on the conceptual frames above, the hypotheses are formulated as follows:

1. Airline ticket price, easy use, comfort, trust, advertisement, and customer satisfaction significantly influence the Buying Decision for an online domestic airline ticket both partially and simultaneously.
2. Airline ticket price, easy use, comfort, trust, and advertisement significantly influence the customer satisfaction of online domestic airline ticket buyers.
3. Airline ticket price indirectly influences the buying decision for an online domestic airline ticket through customer satisfaction.
4. Easy use indirectly influences the buying decision for an online domestic airline ticket through customer satisfaction.
5. Comfort indirectly influences the buying decision for an online domestic airline ticket through customer satisfaction.
6. Trust indirectly influences the buying decision for an online domestic airline ticket through customer satisfaction.
7. Advertisement indirectly influences the buying decision for an online domestic airline ticket through customer satisfaction.

## RESEARCH METHODOLOGY

It is a descriptive quantitative research, that is to know and analyze the influence of a service marketing mix strategy comprising ticket price, easy use, trust and comfort on the buying decision for an online domestic airline ticket, and descriptive research is carried out to know the value of the independent variables.

### Population and Sample

The population in this research is all passengers of domestic flight in 2015 who bought ticket online, who travelled from three big airports in Indonesia, namely Kuala Namu Medan, Soekarno Hatta Jakarta, and Ngurah Rai Bali.

The sample in this research is using slovin formula with the number of population (N) 71,182,715 passengers (Directorate General Transportation, 2014). With error 5% the sample is obtained as many as 400 passengers. Considering the location of sample taking and the risk of survey taking, then questionnaires are distributed to 500 respondents, but only 426 are returned. Because the sample taken from three places, based on stratified sample in each airport by the frequency of flight, then the sample will be taken as many as 35 passengers

(Medan), 225 (Jakarta) and 166 (Bali). The technique used in this research for taking sample is accidental sampling.

### **Data Collection Method**

In this research, data and information are collected by using the following methods:

1. Direct observation to the activities done by the companies in the internal and external environment;
2. Interview to the party that is competent or authorized to give information and explanation needed by this research;
3. Questionnaires which are distributed to the passengers of domestic airlines who bought online ticket and become the respondents in this research;
4. Documentation study, that is collecting the supporting documents directly obtained from domestic airlines as well as online travel agents.

### **The Model of Research Data Analysis**

The methods of analysis that will be used in this research are *path analysis* and *multiregression analysis*, preceded by validity and reliability tests.

## **ANALYSIS AND RESULTS**

### **Validity and Realibility Tests**

Reliability analysis is performed on the basis of both internal consistency and interrater agreement methods. First, the internal consistency reliability of all questions assessed by the Cronbach's alpha coefficients of measurement items for each construct is presented in Appendix. Hair et al. (2006) suggests that Cronbach's alpha coefficient over 0.6 is adequate for basic research. The Validity analysis of each construct is assessed by using Pearson correlation measure which is in the experiment ranging  $> 0.3$ , indicating that the scale is internally consistent and reasonably free of measurement error (see appendix table).

### **Simultaneous Test (F Test)**

In order to test this hypothesis, F statistic is used with the criteria of decision making if the significant value is less than alpha (5%) then  $H_1$  is accepted and  $H_0$  is rejected. The results of this analysis show that the significant value 0.00 is less than alpha 0.05, so that the decision to be taken is that  $H_0$  is rejected and  $H_1$  is accepted. Therefore, the independent variables  $X_1$ ,  $X_2$ ,  $X_3$ ,  $X_4$ ,  $X_5$ , and  $Y$ , can explain the variety of dependent variable ( $Z$ ). In this case, the variables of

price, easy use, comfort, trust, advertisement, and satisfaction simultaneously and significantly influence the buying decision for airline tickets through online travel agents.

Table 1: Simultaneous Test (F Test) Anova

F count	Sig.
14.748	0.000

### Partial Test (t Test) Model I

Table 2. Partial Terst Model I

	Coefficient	t- count	Sig
(Constant)	6.596	5.722	.000
Price	.118	2.524	.012
Easy use	.122	2.751	.006
Comfort	.035	.807	.420
Trust	.098	2.070	.019
Advertisement	.084	1.781	.076

1. The sig value of the price variable (0.012) is less than alpha (0.05). Based on the results obtained, then  $H_0$  is rejected and  $H_1$  is accepted for the variable of ticket price. Therefore, the ticket price in partial has a positive and significant influence on the customer satisfaction of the airline ticket buyers through online travel agents.
2. The sig value of the easy use variable (0.006) is less than alpha (0.05). Based on the results obtained, then  $H_0$  is rejected and  $H_1$  is accepted for the variable of easy use. Therefore, the easy use in partial has a positive and significant influence on the customer satisfaction of the airline ticket buyers through online travel agents.
3. The sig value of the comfort variable (0.420) is more than alpha (0.05). Based on the results obtained, then  $H_0$  is accepted and  $H_1$  is rejected for the variable of comfort. Therefore, the variable of comfort does not significantly influence the customer satisfaction of the airline ticket buyers through online travel agents.
4. The sig value of the trust variable (0.019) is less than alpha (0.05). Based on the results obtained, then  $H_0$  is rejected and  $H_1$  is accepted for the variable of trust. Therefore, the variable of trust in partial has a positive and significant influence on the customer satisfaction of the airline ticket buyers through online travel agents.
5. The sig value of the advertisement variable (0.076) is more than alpha (0.05). Based on the results obtained, then  $H_0$  is rejected and  $H_1$  is accepted for the variable of advertisement.



This indicates that the variable of advertisement in partial does not significantly influence the customer satisfaction of the airline ticket buyers through online travel agents.

### Partial Test (t Test) Model II

Table 3. Partial Test (t Test) Model II

	Coefficient	t- count	Sig
(Constant)	10.544	8.841	.000
Price	.103	2.204	.018
Easy use	.033	.733	.464
Comfort	.102	2.387	.037
Trust	.162	3.406	.001
Advertisement	.018	.376	.707
Satisfaction	.146	2.997	.003

1. The sig value of the price variable (0.018) is less than alpha (0.05). Based on the results obtained, then  $H_0$  is rejected and  $H_1$  is accepted for the variable of ticket price. This indicates that the ticket price in partial has a positive and significant influence on the buying decision for domestic airline ticket through online travel agents.
2. The sig value of the easy use variable (0.464) is more than alpha (0.05). Based on the results obtained, then  $H_0$  is accepted and  $H_1$  is rejected for the variable of easy use. Then, the variable of easy use in partial does not significantly influence the buying decision for domestic airline ticket through online travel agents.
3. The sig value of the comfort variable (0.037) is less than alpha (0.05). Based on the results obtained, then  $H_0$  is accepted and  $H_1$  is rejected for the variable of comfort. This indicates that the comfort in partial significantly influences the buying decision for domestic airline ticket through online travel agents.
4. The sig value of the trust variable (0.001) is less than alpha (0.05). Based on the results obtained, then  $H_0$  is rejected and  $H_1$  is accepted for the variable of trust. Therefore, the variable of trust in partial has a positive and significant influence on the buying decision for airline tickets through online travel agents.
5. The sig value of the advertisement variable (0.707) is more than alpha (0.05). Based on the results obtained, then  $H_0$  is accepted and  $H_1$  is rejected for the variable of advertisement. Therefore, the variable of advertisement in partial does not significantly influence the buying decision for airline tickets through online travel agents.
6. The sig value of the customer satisfaction variable (0.003) is less than alpha (0.05). Based on the results obtained, then  $H_0$  is rejected and  $H_1$  is accepted for the variable of customer

satisfaction. Therefore, the variable of customer satisfaction in partial has a positive and significant influence on the buying decision for airline tickets through online travel agents.

### Results of Path Analysis

The path analysis shows some results as follows:

Figure 3: Value of Each Path Model I

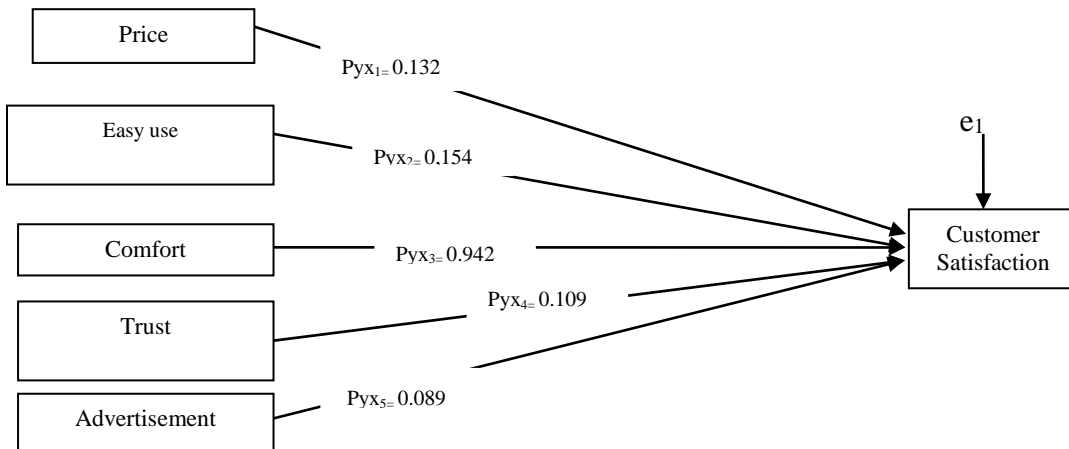
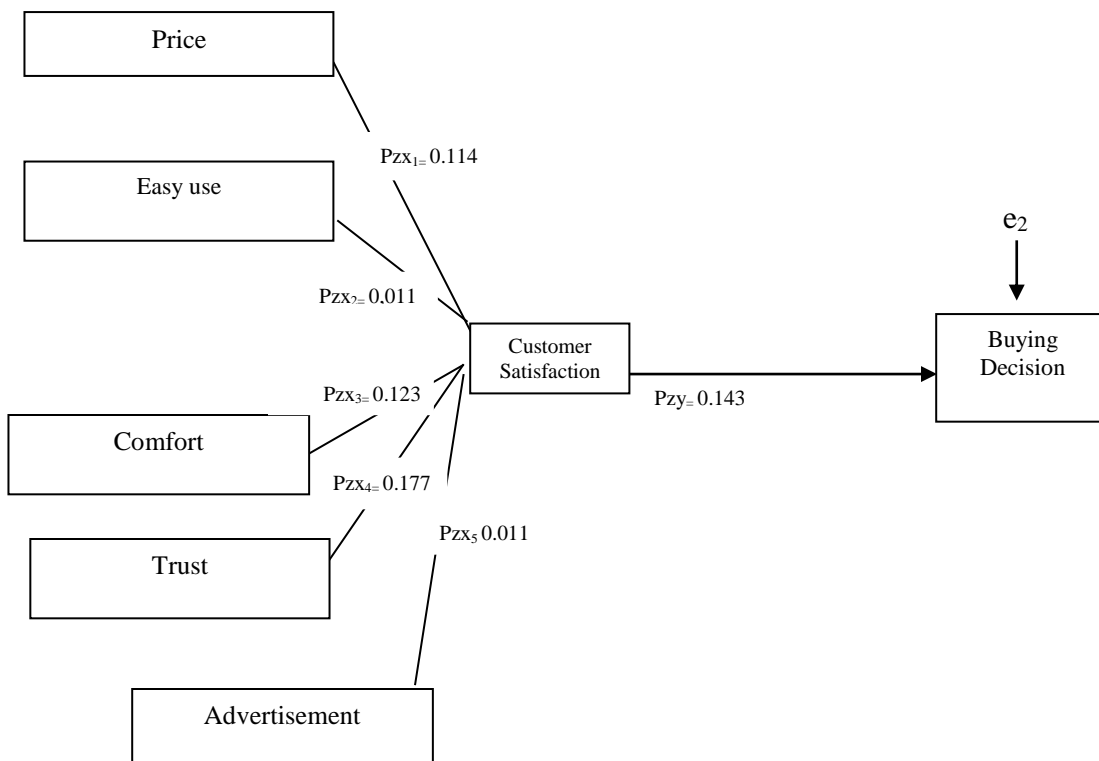


Figure 4: Value of Each Path Model II



1. The value of direct influence of price variable on the Buying Decision is 0.114 and the indirect influence is 0.018 ( $0.132 \times 0.143$ ) where the direct influence is bigger than the indirect one. Then, the price of ticket sold online does not indirectly influence the Buying Decision through customer satisfaction.
2. The value of direct influence of easy use variable on the Buying Decision is 0.011 and the indirect influence is 0.022 ( $0.154 \times 0.143$ ) where the direct influence is smaller than the indirect one. Then, the easy use variable indirectly influences the Buying Decision via the satisfaction of domestic airline customers through online travel agents.
3. The value of direct influence of comfort variable on the Buying Decision is 0.123 and the indirect influence is 0.135 ( $0.942 \times 0.143$ ) where the direct influence is smaller than the indirect one. Then, comfort indirectly influences the Buying Decision via the satisfaction of domestic airline customers through online travel agents.
4. The value of direct influence of trust variable on the Buying Decision is 0.177 and the indirect influence is 0.016 ( $0.109 \times 0.143$ ) where the direct influence is bigger than the indirect one. Then, trust does not indirectly influence the Buying Decision via the satisfaction of domestic airline customers through online travel agents.
5. The value of direct influence of advertisement variable on the Buying Decision is 0.011 and the indirect influence is 0.013 ( $0.089 \times 0.143$ ) where the direct influence is smaller than the indirect one. Then, advertisement indirectly influence the Buying Decision via the satisfaction of domestic airline customers through online travel agents.

## DISCUSSION

In the travel and ticketing service industry, price is considered by passengers as one of the important factors. Price competition among LCC airlines is one way or strategy implemented by travel agents to attract more passengers. Price also plays an important role in communicating the service quality. With the availability of real indications, consumers associate the high price with the high performance of a product or service. Good quality of products and services supported by a competitive pricing strategy will surely influence the trust of consumers.

Price can also reflect the position as a company with or without exclusive services. A company can set a high price to create or maintain a prestigious image. Whereas a low price can be used to create certain values. For example, with the guarantee that its price is the lowest in a certain area it can provide information on the passengers' buying decision. Thus it can be concluded that at a certain level of price, if the perceived benefit increases then its value will

increase as well. If the value perceived by the customers becomes higher, then it will create maximum customer satisfaction (Tjiptono, 1999).

In order to give satisfaction to the consumers, a travel agent must be able to sell the best quality service at a reasonable price in accordance with what the consumers obtain. A travel agent company also develops strategies to create customer satisfaction by delivering quality services.

Good quality will encourage consumers to build a good relationship with the travel agent. Therefore, the company can improve customer satisfaction by minimizing bad experiences faced by the consumers. Customer satisfaction can create consumer loyalty to the company that provides satisfying quality (Tjiptono, 2002: 54).

It seems that the easy use of website and application in buying airline ticket by the travel agent does not much influence the buying decision via customer satisfaction as well as advertisement. This is because the website or application used by some travel agents has almost the same concept, that is easy tools; easy to be used and understood even by the people who are not familiar with internet so that it does not negatively impact the customer's buying decision. In the other side, the advertisement of the travel agent does not significantly influence either on the customer's trust building or directly on the buying decision, because when the customer wants to buy ticket from the website of a travel agent he or she will choose the cheaper ticket. It is because based on the survey in this research, in general the customers who buy ticket through the website of a travel agent in Indonesia are dominated by the buyers from middle-low class so that the price dominantly influences them.

Comfort becomes a factor which does not so significantly and directly influence the buying decision. Instead, it more significantly affect the trust of customers because the online travel service users in Indonesia find difficulty in identifying the comfort while they are doing an online purchasing process. For most buyers, they feel very common to make an online purchase since they have been familiar with the technology used, and most online travel agents also give template in almost the same form in website or their online application. Koufaris (2002) finds that *shopping enjoyment* much predicts the intention to return to the website and measures the dimension in terms of passionate, pleasurable, and interesting experience. It seems that the developer of online travel website does not aware this to present a fresher and more interesting appearance of online website to the buyers.

Another main thing to be considered by a buyer when he or she wants to buy online tickets is whether they trust the website that provides facilities of online shop and trust the online sellers in that website. Some researches show that trust is an important factor in building the commitment between a company and its customers. Trust is very important for building and

developing a long term relationship according to Rousseau et al., 1998 (in Akbar and Parvez, 2009). Trust is believed to have an important role in affecting the commitment (Morgan et al., 1994). The more popular the online travel website, the higher the level of buyer's trust to the website. The buyer will be more sure with and believe more in the reability of that website, that the website really exists. The research done by Hardiawan (2013) finds the same thing that someone's belief has a relationship with their intention to buy. Mahkota et al., (2014) states that trust can positively generate consumer's buying decision. Likewise, Maima (2012) proves that trust influences people's intention to buy. This statement is supported by Tunjungsari et al., (2009) that someone's buying intention is positively influenced by the level of trust.

## CONCLUSIONS

Based on the results of this research and the discussion in the previous chapter, it can be concluded as follows:

1. In partial, the variables of ticket price, trust, and customer satisfaction positively and significantly influence the buying decision for domestic airline tickets through online travel agents, whereas the variables of easy use, comfort, and advertisement in partial do not significantly influence the buying decision for domestic airline tickets through online travel agents. In the meantime, the variables of price, easy use, comfort, trust, advertisement and customer satisfaction simultaneously have positive and significant influence to the buying decision for domestic airline tickets through online travel agents.
2. In partial the variables of price, easy use, and trust positively and significantly influence the customer satisfaction of buyers of domestic airline tickets through online travel agents, whereas comfort and advertisement do not significantly influence the customer satisfaction of buyers of domestic airline tickets through online travel agents.
3. The price of ticket sold online does not indirectly influence the buying decision via customer satisfaction.
4. Easy use indirectly influences the buying decision via the satisfaction of domestic airline ticket buyers through online travel agents.
5. Comfort indirectly influences the buying decision via the customer satisfaction of domestic airline ticket through online travel agents.
6. Trust does not indirectly influence the buying decision via the customer satisfaction of domestic airline ticket through online travel agents.
7. Advertisement indirectly influences the buying decision via the customer satisfaction of domestic airline ticket through online travel agents.

## RECOMMENDATIONS

Based on the results of research described in the discussion and conclusion above, The Online Travel Agents should be consistent in setting low price in order to keep competitive with other competitors. And also maintaining their integrity to enhance the consumers' trust especially in buying clear services and information to enhance the buyers or potential buyers' trust to the credibility of the online travel agents, especially ensure that the online seller state clearly the policy of privacy. Such as the online seller states that he/she will not give the private information of the buyer to other parties without any permission from the buyer

It is better for online Travel Agents to maintain the development of their online website in accordance with the buyers' want and need and to give better shopping experiences aligned with the recent situation, so that they can improve the comfort for the buyers and the buyers feel happy and stimulus will arise during their shopping experience; the buyers are possibly involved in the shopping behavior so that they explore further, involved in unplanned impulse buyings and search for more products and categories that are available in the website.

## REFERENCES

- Amijaya, G.R. 2010. "Pengaruh Persepsi Teknologi Informasi, Kemudahan, Resiko Dan Fitur Layanan Terhadap Minat Ulang Nasabah Bank Dalam Menggunakan Internet Banking", Universitas Diponegoro, Semarang.
- Assauri, Sofjan. 2004. *Manajemen Pemasaran*. PT. Raja Grafindo Persada. Jakarta.
- Chen S.C and G.S Dhillon, (2003), "Interpreting Dimension of consumers Trust in e- retailing", *Information Technology and Management*, vol.4, pp.303-318.
- Childers TL, Carr CL et al. (2001), Hedonic and utilitarian motivations for online retail shopping behaviour, *Journal of Retailing* 77, 511–535
- Darmadi Durianto, Liana Cecilia. 2004. Analisis efektifitas iklan televisi "softener soft & fresh di Jakarta dan sekitarnya menggunakan consumer decision model. *Jurnal Ekonomi Perusahaan*: Vol 11 no 1 ISSN:0854–8153
- Davis, Gordon B., Donald L. Adams, & Carol A. Schaller. 1993. *Auditing and EDP*. New York. American Institute of Certified Public Accountants
- Egger, HL, Angold, A, 2006. Common Emotional and Behavioral Disorders in Preschool Children: Presentation, Nosology and Epidemiology, *Journal of Child Psychology and Psychiatry*, 47, 313-317
- Fandi Tjiptono. (2001). Kualitas Jasa: Pengukuran, Keterbatasan dan Implikasi Manajerial, *Majalah Manajemen Usahawan Indonesia*. Jakarta
- , 2005. *Pemasaran Jasa*. 1st ed. Malang: Bayumedia.
- Gefen, D., and Straub D.W. (2004). Consumer Trust in B2C e-Commerce and the Importance of Social Presence: Experiments in e-Products and e-Services. Omega: *The International Journal of Management Science*
- Hartono, Jogiyanto, 2007. *Model Kesuksesan Sistem Teknologi Informasi*. Yogyakarta: Andi.
- Kenneth C. Laudon; Jane P. Laudon, 2000, *Management Information Systems, Organization and Technology in the Networked Enterprise*", Prentice-Hall, New Jersey, USA

- Kotler, Philip. 2002. *Manajemen Pemasaran*. Edisi Millennium I. Jakarta: Prenhallindo.
- and Armstrong, G. 2005. *Dasar dan Prinsip Pemasaran*. Book 2. Jakarta: Prenhallindo.
- Kotler, Philip & Armstrong, Gary, 2004, *Principles of Marketing*, Tenth Edition, Pearson Prentice Hall, New Jersey.
- Koufaris M. 2002. Applying the Technology Acceptance Model of Flow Theory to Online Consumer Behaviour, *Information Systems Research*, 13(2), 205-223
- Kusuma, H., and Susilowati, D. 2007. "Determinan Pengadopsian Layanan *Internet Banking*: Perspektif Konsumen Perbankan Daerah Istimewa Yogyakarta". *JAAI* Volume 11 No. 2, December, pp. 125-139
- McKnight et al., 2002. The Impact of Initial Consumer Trust on Intention to Transact with a Website: A Trusting Building Model. *Jurnal Sistem Strategi Informasi* 11
- Monsuwe, T.P.Y., Dellaert, B.G.C. and Ruyter, K.D. 2004. What derives consumers to shop online? A literature review", *International Journal of Service Industry Management*, Vol. 15, No.1, pp. 102-21
- Nazar, Rafki and Syhran. 2008. "Pengaruh Privasi, Keamanan, Kepercayaan dan Pengalaman terhadap Niat untuk Bertransaksi Secara Online".
- Pikkarainen, et al. (2004). Consumer acceptance of online banking: an extension of the technology acceptance model. *Internet Research* Volume 14 – Number 3 pp. 224-235
- Schiffman & Kanuk. (2004). *Perilaku Konsumen* (7th ed.). Jakarta: Prentice Hall
- Simamora, Henry. 2000. *Manajemen Pemasaran Internasional*. Book 1. 1st printed. Jakarta: Salemba Empat.
- Swasta, Basu and T Hani Handoko. 2000. *Manajemen Pemasaran: Analisa dan Perilaku Konsumen*. Yogyakarta: BPFE.

## Partial Test (t Test) Model II

Table 4: Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	10.544	1.193		8.841	.000
Price	.103	.047	.114	2.204	.018
Easy use	.033	.045	.011	.733	.464
1 Comfort	.102	.043	.123	2.387	.037
Trust	.162	.048	.177	3.406	.001
Advertisement	.018	.047	.011	.376	.707
Satisfaction	.146	.049	.143	2.997	.003