Impact of brand equity and mobile web quality on intentions to use m-commerce amongst Traveloka customers

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ABSTRACT

This study purposed to analyze the application of an extended technology acceptance model (TAM) by combining the influence of brand equity and mobile web quality that are used to predict intention to use m-commerce, through perceived ease of use, perceived usefulness and attitude toward using. The research was conducted on Indonesian citizens who have used service products on m-commerce Traveloka. The analytical method used is the structural equation modelling (SEM) with Lisrel 8.80 Software. Using convenient sampling technique, 270 respondents were involved in the study. Only five of the nine hypotheses developed are significant, while the others are not. However, the current study discovers a new finding that brand equity significantly affects the attitude toward using m-commerce. The results of this study are quite different from Chi's (2018) study, indicating that the model still needs to be reinvestigated using a different sample to test the model consistency.

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Introduction

In recent years, mobile commerce (m-commerce) has experienced rapid growth and needs urgent attention from both practitioners and researchers due to its enormous impact on the economy, business and consumers (Chi, 2018). The operation of m-commerce is needed for modern organizations that seek to serve suppliers and customers, increase business performance, strengthen competitiveness, and achieve continuous success in global business. m-commerce unique feature has provided consumers unprecedented convenience and flexibility in online shopping. Therefore, the modern organizations need to investigate their m-commerce to develop a strategic plan to regularly check their practical advancements, and immediately respond to m-commerce needs of customers in modern organizations.

Wearesocial and Hootsuite, in their report found that in January 2021, there were 202.6 million internet users in Indonesia. Indonesia's internet users increased by 27 million (+16%) between 2020 and 2021. Most of them (93%) use internet for search a product or service to buy. This trend triggered the emergence of a new business called *e-commerce*. Travel is the most popular *e-commerce* market segment in Indonesia. It represents 58.9% of all *e-commerce* sales in Indonesia (JP Morgan, 2019). Research conducted by Google, Temasek, and Bain & Company reported in the *e-Conomy SEA 2019* report predicts the online travel agencies (OTA) market in Indonesia up to 2025 remains superior in Southeast Asia. In 2019 the transaction value of OTAs was predicted to be US\$ 10 billion and is projected to grow up to the US \$ 25 billion in 2025. However, in 2019, there was a spread of the *Covid-19* virus which caused a decline in all business sectors. Tourism became the most depressed industry due to the restrictions imposed on traveling in almost all countries.

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Still according to *Google*, *Temasek*, and *Bain & Company* research data, reported in the *e-Conomy SEA 2020* report, the value of OTA transactions is predicted to fall by 68% from the previous year. One of the most popular OTAs in Indonesia is Traveloka. Traveloka is an Indonesian start-up company in online travel agencies (OTA) with unicorn status. It has expanded to many countries in Southeast Asia, such as Singapore, Malaysia, Vietnam, Thailand, and the Philippines. Traveloka provides complete features to booking tickets for transportation and accommodation so Traveloka's brand become familiar amongst Indonesians.

Brand equity is an influential factor in consumer decisions determining the number of products or services. Brand equity is a set of values that consumers have in mind for a brand based on their positive or negative experiences in consuming it (Chi, 2018). Brand equity is defined as an approach that allows companies to differentiate their brands from other brands in the online environment (Severi et al., 2014). Brand equity assists consumers in making purchase decisions by providing conclusions of previously purchased products, thereby effectively reducing their searching time and costs (Tsao and Tseng, 2011).

Previous research about OTA conducted by Pradiatiningtyas (2015) found that a person's decision to choose m-commerce is not always determined by brand equity. The study revealed that consumers purchase when getting a special offer or promotion via email. This indicates that purchases in online travel agents can arise because of impulse buying. Similar studies find that discounts and prices influence positively purchase decisions (Ashari, 2019); meanwhile, cashback affects consumer interest to use m-commerce (Teresha, 2021). In another study, Pantano and Priporas (2016) stated that to attract consumers to use m-commerce, the features such as shopping efficiency, price, transaction security, and quality services should be provided. These features are related to the quality of the website. Research conducted by Akram et al. (2020) and Chi (2018) finds that mobile web quality positively affects the perceived usefulness perceived ease of use. Several studies related to TAM conducted by Lee et al. (2016) found that perceived usefulness positively affected attitudes toward using m-commerce. However, Kanchanatanee et al. (2014) found different results that perceived benefits did not affect attitudes towards service use. Research on other TAMs by Chen (2016) found that perceived ease of use affected attitudes towards using digital library services. However, another study conducted by Tsai et al. (2020) finds a different result from previous research: perceived ease of use does not influence attitudes towards using information technology.

Although Traveloka is the most popular OTA provider used, there are still many complaints. Traveloka has problems with the quality of service, especially in the implementation of consumer complaints (Rachman, 2021). More specifically, the process and pay later feature the widest complaint by its customers (Yusuf et al., 2021). Considering inconsistent results among the studies above and some problems in the acceptance of Traveloka as a popular OTA in Indonesia, researchers believe it is important to investigate the determinants of one's intentions to use m-commerce. The main purpose of this research is to investigate how brand equity and mobile website quality affect Traveloka's consumer intention to use Traveloka, through perceived ease of use, perceived usefulness and attitude toward using.

Literature Review

Conceptual Background, Empirical Review and Hypotheses Development

The technology acceptance model (TAM) is a widely recognized and utilized theoretical model that predicts user acceptance of information technology (Hsu and Lu, 2004). TAM considers two constructs of individual beliefs, namely the perceived usefulness (PU) and perceived ease of use (PEU), to be the main determinants in the acceptance of information technology (Davis 1986). TAM is suitable for investigating the process of receiving complex information. It is an easily modified and developed model (Jung, 2021). Many studies in various fields have validated the TAM. The results suggest that perceived usefulness perceived ease of use are important factors determining user acceptance of information technology. For example, Akram (2020) used TAM to investigate the use of fast-food mobile commerce in China. Other research about mobile libraries conducted by Rafique et al. (2020) found that perceived ease of use and usefulness have strong mediating effects on mobile library application usage. Research about online shopping applications (Chi, 2018) also showed that perceived usefulness and perceived ease of use are important factors in determining technology acceptance. Based on the TAM and its empirical evidence, this research investigates the determinants of one's intention to use m-commerce, developed by Traveloka. The following paragraphs discuss each investigated variable and hypothesis.

Intention to use

The intention to use is the behavioral tendency to keep using a technology (Davis, 1989). The intention is a motivation that can influence a person to form certain desired behaviours and can be used to see how much one wants and efforts to achieve those behaviors (Ajzen, 1991). According to Davis (1989), before the actual use of the system, individuals will determine whether or not to use technology. Previous studies have shown that intent on use can greatly predict the actual use of new information technologies. This is supported by research by Grob (2020) that intent of use can greatly predict the actual use of new information technologies. Thus, the intention to use *m-commerce* needs to be thorough in this research.

Attitude Toward Using

Attitude is defined as "a learned predisposition to respond in a consistently favorable or unfavorable manner concerning a given object" (Fishbein & Ajzen, 1975). Attitude is the tendency of early responses to pleasant or unpleasant conditions on a particular object. Attitude in TAM is an attitude that takes the form of acceptance or rejection when someone uses technology in his work.

Attitude toward use is defined as positive or negative feelings of a person if s/he has to perform behaviors to be determined (Davis, 1989). More specifically, Mathieson (1991) defines attitudes toward use as an evaluation of the user's interest in using the system. Users will intend to use it if their attitude toward the technology is positive, and they feel that the technology has a positive value to their work. On the contrary, they will not use it if they negatively affect the technology, especially when they perceive that it does not add value to their work (Ramadan, 2019). Empirical evidence shows inconsistency results in the effect of the attitude toward using on the intention to use. Rojas (2019) reveals that attitude towards using positively affects the intention to use smartphones among university students in Peru. This finding is strengthened by Aparilia (2020), who investigated the use of Ovo Applications. A similar study was also conducted by Alamri & Widyatama (2020), who studied the use of taxpayer *e-registration* services. They find different results, where the attitude towards using does not affect the intention to use taxpayer *e-registration* services. Such absence of the effect of the attitude on the intention is also revealed by Asriany (2018) and Tsai et al. (2020). Based on the belief that if someone has a positive attitude toward new technology, it will encourage them to use it, this study proposes the following hypothesis:

H1: *The attitude towards using has a positive effect on the intentions to use m-commerce*

Perceived Usefulness

Davis (1989) defines perceived usefulness as the extent to which a person believes that using technologies will improve their job performance. He believes that consumers' intention to use information technology is very predictable by the perceived usefulness. However, empirical research on these two variables' relationships still indicates inconsistent findings. While the study of Rojas (2019), Grob (2020), and Gu et al. (2019) demonstrate that the perceived usefulness has a significant and positive effect on the intention to use, Kanchanatane (2014), Tsai et al. (2020), and Sinaga et al. (2021) find there is no effect among the two variables. Even OTA research in Indonesia strengthens the absence of this effect (Komalasari et al., 2020). Consistent with Davis's (1989) opinion, the current study hypothesizes as follow:

H2: *The perceived usefulness has a positive effect on intention to use m-commerce*

In addition, to influence the intention to use, the perceived usefulness also affect the attitude towards using the technology or services. When customers find the service useful, they have a positive attitude toward the service (Fortes & Rita, 2016). Such a significant relationship is also found in some research on *m-commerce*. In their empirical studies, Nassuora (2013), Agag et al. I (2016), Lee et al. (2016) and Akram et al. (2020) revealed that the perceived usefulness influences the formation of consumer attitudes towards using *m-commerce*. However, Kanchanatane et al. (2014) indicate different finding that the perceived usefulness does not influence the attitudes towards using e-marketing. Based on the above explanation, the following hypothesis is formulated:

H3: *The perceived usefulness affects positively on attitudes toward using m-commerce*

Perceived Ease of Use

The perceived ease of use is one of the main determinants of users' attitudes and intentions to accept and use technology. According to Davis (1989), the perceived ease of use is defined as the extent to which one believes that certain information systems are easy and do not require effort. So, users will be more likely to accept *m-commerce* when using the system only takes a little effort, and the system is easy to learn and understand (Gu et al., 2019). Many studies exhibit a positive relationship between perceived ease of use and attitudes toward using technologies such as *e-learning* (Revythi & Tselios, 2019; Chen, 2016) and OTAs (Agag et al., 2016). Nevertheless, Tsai et al. I (2020) found different things that perceived ease of use did not significantly affect attitudes toward using. By considering such conflicting findings, this study proposes the following hypothesis:

H4: *The perceived ease of use influences positively on attitudes towards using m-commerce*

TAM research results show that perceived usefulness is influenced by perceived ease of use (Davis, 1989). In *m-commerce*, the perceived ease of use is an important factor for accepting *m-commerce* due to physical limitations in mobile devices such as screen size resolution and keyboard size. Such limitations make mobile devices difficult to use to make online transactions (Siau & Shen, 2003). To increase usefulness of e-commerce, the applications must be easy to learn and to use. Complicated technology causes users to become not too interested and feel unuseful. Jaradat and Al-Mashaqba (2014) used the expanded TAM3 and verified that the perceived ease of use affected positively the perceived usefulness in *m-commerce* usage among Jordanian students. Some research support this positive influence of the perceived ease of use on the perceived usefulness (Chi, 2018; Rojas, 2019; Grob et al., 2020; Venkatesh & Davis, 2020). A recent study conducted by Ngubelanga & Duffett (2021) demonstrates that the perceived ease of use positively affects the usefulness of m-commerce users, especially millennials. However, there still exist different results. A study on *e-learning* by Revythi & Tselios (2019) and mobile learning management systems (*m-LMS*) by Saroia & Gao (2019) reveal that ease of use does not influence the perceived usefulness. By considering that the easier the application, the higher the perceived usefulness felt by customers, the current study develops the following hypothesis:

H5: *The perceived ease of use influences positively on perceived usefulness of m-commerce*

Brand Equity

Brand equity is an asset that can provide value to consumers. Brand equity is a set of values consumers attribute to a brand based on their positive or negative experiences with their goods and services (Chi, 2018). For a business, especially start-up ones, having a

strong company brand is a competitive advantage because it improves its relationship with customers (Wang and Li, 2012). Website brand equity is defined as an approach that allows companies to differentiate their brand from other brands in the online world (Severi et al., 2014). Mobile web brand equity assists consumers in making purchasing decisions by providing conclusions of previously purchased products, thereby reducing search time and costs when comparing them (Tsao and Tseng, 2011). Previous literature by Akram et al. (2020) states that brand equity significantly affects perceived usefulness. Unlike Akram et al. (2020), another study related to OTA by Pradiatiningtyas (2015) states that choosing m-commerce is not always determined by brand equity. The study mentioned that consumers make purchases in online travel agents because of impulse buying, which is a purchase that is done without any prior planning. Consumers become interested when getting special offers or promotions via email. Another study by Ashari (2019) also stated that discounts and prices significantly and positively influence purchasing decisions. In addition, Teresha C. (2021) also found that cashback and discounts are the dominant variables that partially affect consumer interest in using m-commerce. From the description can be stated the following hypothesis:

H6: *Brand Equity has a positive effect on Perceived Usefulness*

In addition to the effect on the perceived usefulness, research from Akram et al. (2020) also mentions that brand equity has a significant and positive effect on the perceived ease of use. Given the increasing competition, these results demonstrate the need to increase brand equity, especially in e-commerce. Another study conducted by Chi (2018) states that brand equity of clothing m-commerce in China has a significant and positive effect on the perceived ease of use. From the description can be stated the following hypothesis:

H7: *Brand equity influences positively on perceived ease of use*

Mobile Web Quality

The quality of a website is important and most studied in the *e-commerce literature*. The quality of a website plays an important role in attracting and retaining customers. High-quality websites not only influence customers' purchasing decisions but are also one of the main reasons for consumers to determine whether or not they will buy online (Liao et al. et al., 2006). Therefore, it is necessary to understand how the quality of the web affects consumer confidence about the website, leading to behavioral intentions to use. Pantano and Priporas (2016) revealed that many factors influence consumers to use *m-commerce*, such as price advantage, transaction security, efficient shopping, and quality of service. According to Chi (2018), all these features are closely related to the quality of the website. Previous research conducted by Akram et al. (2020) stated that mobile web quality has a significant and positive effect on perceived usefulness. From the description can be stated the following hypothesis:

H8: *Mobile web quality affects positively on perceived usefulness*

In addition to influencing the perceived usefulness, research from Akram et al. (2020) also revealed that mobile web quality has a significant and influence positively on the perceived ease of use. The quality of the web enriches consumers' online shopping experience with up-to-date, accurate, relevant information, reliable services and reliable systems. These indicators will increase consumers' intention to use *m-commerce*. (Akram et al., 2020). However, Erawati et al. (2020) indicate different findings that the mobile web quality does not influence the perceived ease of use. From the description can be stated the following hypothesis:

H9: *Mobile web quality has a positively effects on perceived ease of use*

Conceptual Framework of Research

Based on the above hypotheses, the conceptual framework of this research can be described in the following.

Figure 1: Conceptual Framework of Research

Research and Methodology

Population and Sample

This research is a quantitative study with statistical analysis using the structural equation model (SEM) and analyzed with Lisrel version 8.80 software. The population in this study is the people who have used Traveloka's products or services in Indonesia. A sample of 270 respondents was taken from the population by random sampling.

Measurement and Procedures

Primary data was gathered from questionnaires adapted by Chi (2018) research instrument. Before being distributed, the researchers tested the questionnaire on 35 respondents, then tested the validity and reliability with SPSS 25 Version. Results showed that all were valid and reliable.

The questionnaires consisted of two sections. The first section collected participants' demographic properties, whilst the second section included parameters of constructs measurement. All 6 constructs used in the model were measured by 6 point Likert-like scale, where 1 = 'disagree' and 6 = 'agree' across all measures. Primary data was gathered from 270 respondents also will be examined through validity and reliability analysis. The observed variable is valid when R^2 value ≥ 0.50 or *standardized factor loadings* ≥ 0.70 Holmes-Smith (2001). He also states that a variable will be reliable when *composite reliability* (CR) ≥ 0.07 or *variance extracted* (VE) ≥ 0.50 .

Table 1: Results of Test Validity and Reliability of Research Instrument

<i>Variables/Indicators</i>	Corrected Item-Total Correlation	Cronbach's Alpha	<i>Desc</i>
Brand Equity		.910	<i>Reliable</i>
I consider myself loyal to Traveloka. (LM 1)	.855		<i>Valid</i>
Traveloka will be my first choice (LM 2)	.902		<i>Valid</i>
I will not buy other brands if Traveloka provided them. (LM 3)	.849		<i>Valid</i>
I can recognize Traveloka among its competitors. (AM 1)	.860		<i>Valid</i>
I aware of Traveloka brand (AM 2)	.795		<i>Valid</i>
Some characteristics of Traveloka brand came to my mind quickly. (AM 3)	.802		<i>Valid</i>
I can quickly remember the Traveloka symbol or logo (AM 4)	.675		<i>Valid</i>
The likely quality of Traveloka is extremely high. (PK1)	.830		<i>Valid</i>
The quality of Traveloka Application is very high (PK 2)	.863		<i>Valid</i>
The chances of the Traveloka App will work very high. (PK 3)	.895		<i>Valid</i>
The possibility of Traveloka Application can be relied on is very high. (PK 4)	.785		<i>Valid</i>
The quality of the Traveloka application should be very good. (PK 5)	.748		<i>Valid</i>
Traveloka brand is well established. (CM 1)	.835		<i>Valid</i>
Traveloka brand has a clear image. (CM 2)	.894		<i>Valid</i>
Traveloka brand has a different image compared to other brands (CM 3)	.843		<i>Valid</i>
Mobile Web Quality		.945	<i>Reliable</i>
Traveloka's mobile website is reliable. (KS 1)	.825		<i>Valid</i>
Traveloka mobile website navigation is effective. (KS 2)	.866		<i>Valid</i>
Traveloka mobile website layout is clear (KS 3)	.832		<i>Valid</i>
Traveloka's mobile website provides up-to-date information. (KI 1)	.804		<i>Valid</i>
Traveloka's mobile website provides accurate information. (KI 2)	.832		<i>Valid</i>
Traveloka's mobile website provides complete information. (KI 3)	.913		<i>Valid</i>
The presentation of the service on Traveloka's mobile website is very interesting. (KI 4)	.786		<i>Valid</i>
The presentation of the service on Traveloka's mobile website shows it is completely designed in detail. (KI 5)	.911		<i>Valid</i>
The presentation of the service on the Traveloka website is very informative. (KI 6)	.881		<i>Valid</i>
Traveloka's mobile website provides on time services. (KL 1)	.921		<i>Valid</i>
Traveloka's mobile website provides a quick response to my questions. (KL 2)	.888		<i>Valid</i>
Traveloka's mobile website provides personalized and professional services. (KL 3)	.871		<i>Valid</i>
Perceived Ease of Use		.910	<i>Reliable</i>
Learning how to shop on traveloka on mobile devices was easy for me. (PKE 1)	.894		<i>Valid</i>
I find it easy to use Traveloka's mobile website to do what I want. (PKE 2)	.907		<i>Valid</i>
It's easy for me to become an expert at shopping on Traveloka's mobile website. (PKE 3)	.839		<i>Valid</i>
I find it easy to shop on Traveloka's mobile website. (PKE 4)	.923		<i>Valid</i>
Perceived Usefulness		.928	<i>Reliable</i>

Shopping on the Traveloka website via mobile device improved my performance in online bookings. (PM 1)	.866	Valid
Shopping on traveloka's website through a mobile device increased my productivity. (PM 2)	.905	Valid
I feel that shopping on Traveloka's website via mobile is more convenient than shopping through computers and notebooks. (PM 3)	.948	Valid
Shopping on traveloka's website via mobile increased my effectiveness in booking online. (PM 4)	.893	Valid
Attitudes Toward Using	.957	Reliable
I like the idea of using a mobile device to shop on Traveloka in the next 6 months. (STP 1)	.928	Valid
Using my mobile device to shop on Traveloka in the next 6 months is a wise idea. (STP 2)	.943	Valid
Using my mobile device to shop on Traveloka in the next 6 months is a good idea. (STP 3)	.936	Valid
Using my mobile device to shop on Traveloka in the next 6 months is a positive idea. (STP 4)	.963	Valid
Intention to Use	.859	Reliable
I intend to use my mobile device, to shop on Traveloka in the next 6 months. (NM 1)	.933	Valid
I hope to use my mobile device to shop on Traveloka in the next 6 months. (NM 2)	.878	Valid
I will probably use my mobile device shopping on Traveloka in the next 6 months. (NM 3)	.841	Valid

Table 2: Results of Research Validity and Reliability Test

<i>Variables/ Indicators</i>	<i>Factor Loadings (i)λ</i>	<i>Error Variances (i)δ</i>	<i>R²</i>	<i>Composite Reliability (CR)</i>	<i>Variance Extracted (VE)</i>	<i>Description</i>
Brand Equity				.815	.405	Reliable
<i>LM2</i>	.84	2.08	.37			Valid
<i>LM3</i>	.78	2.20	.22			Valid
<i>AM1</i>	1.50	1.86	.55			Valid
<i>AM3</i>	1.04	1.41	.49			Valid
<i>AM4</i>	1.11	2.15	.37			Valid
<i>CM1</i>	1.02	.65	.61			Valid
<i>CM3</i>	.57	.31	.51			Valid
Mobile Web Quality				.935	.643	Reliable
<i>KS1</i>	.77	.44	.58			Valid
<i>KS3</i>	.70	.33	.65			Valid
<i>KI1</i>	.69	.32	.67			Valid
<i>KI2</i>	.73	.26	.68			Valid
<i>KI3</i>	.78	.30	.67			Valid
<i>KI4</i>	.72	.27	.66			Valid
<i>KL1</i>	.85	.25	.74			Valid
<i>KL3</i>	.76	.34	.63			Valid
Perceived Ease of Use				.875	.640	Reliable
<i>PKE1</i>	.62	.30	.56			Valid
<i>PKE2</i>	.62	.25	.61			Valid
<i>PKE3</i>	.64	.36	.54			Valid
<i>PKE4</i>	.83	.03	.94			Valid
Perceived Usefulness				.909	.725	Reliable
<i>PKE1</i>	1.41	.93	.68			Valid
<i>PKE2</i>	.90	.26	.76			Valid
<i>PKE3</i>	1.05	.23	.81			Valid
<i>PKE4</i>	.75	.12	.84			Valid
Attitudes Towards Using				.951	.867	Reliable
<i>STP1</i>	.85	.17	.89			Valid
<i>STP3</i>	.88	.05	.87			Valid
<i>STP4</i>	.81	.11	.86			Valid
Intention to Use				.935	.833	Reliable
<i>NM1</i>	1.43	.21	.91			Valid
<i>NM2</i>	1.53	.49	.83			Valid
<i>NM3</i>	.94	.36	.71			Valid

Table 2 shows that all of them had $R^2 \geq 0.50$ or *standardized factor loadings* ≥ 0.70 , so all indicator is valid. The table also shows that all variables have composite reliability (CR) ≥ 0.70 , so all off them are reliable. Another method to see reliability is through

variance extracted (VE), where the value of $VE \geq 0.50$. However, this method is optional (Hair, 1998), so that even though the VE value of the brand equity variable is <0.5 , which is .405, the researcher still considers the brand equity variable to be reliable because the researcher in determining the reliability only uses the value of $CR \geq 0.70$.

In the summary of the indicator measurement, there are 29 indicators used in this study and 13 indicators that are not used (deleted). The indicator is deleted when the indicator has two or more correlations among other indicators. In addition, some indicators were deleted because they did not fulfil the validity test ($R^2 < 0.50$). Meanwhile, the data analysis technique used in this study is to use structural equation modelling (SEM) analysis. The program's application used for SEM analysis is with LISREL program version 8.80. Next, the hypothesis is tested to measure the relationship between those constructs.

Findings

The study involved 270 respondents. The results were descriptive analysis to see more details related to gender, age, education, employment, income, and intensity of respondents in visiting the Traveloka site in the last 3 months. The gender was reported with 53% responding as male, and 47% were female. Most participants (35%) age of them are between 20 and 25 years old, 32% are 26 to 30 years old, 6% are under 20 years, and the others are over 31 years old. Respondents reported employment most of them (33%) are employees, then 20% of their status is still as students, 20% of respondents are entrepreneurs, the remaining 13% have other job categories, 7% as civil servants / TNI / Polri and 6% as housewives. Most of the personal monthly income levels were reported with 33% of participants earning between IDR 2.500.000 and IDR 5.000.000. The lowest income below IDR 1.000.000 reported 13% and the biggest earning IDR 10.000.000 or above it only 9 % of the respondent. Of all the respondents, in less than three months it was seen that most traveloka uses less than once or have not used the traveloka application for the last three months, namely 36%, 23% opened the application more than 3 times, the rest in a row 19% opened once, 14% opened twice, and 8% opened 3 times.

The data for the conceptual model was analyzed using *Structural Equation Modelling* (SEM) and the Lisrel program version 8.80. The observed variables showing the relationship between them are depicted in Figure 2. Statistical output generated from the analysis reveals that the model aptly fits the data. A summary of the results is shown in Table 3. The normed chi-square value of 1,75 represents a good overall model fit. This is further reflected in the value of RMSEA, namely .05. The GFI, NFI, and CFI statistics were .9, .99, and 1.00. On the other hand, its ECVI value was .15, lower than the ECVI value for the saturated model (.16), indicating a potential for replication across similar sample sizes in the same population. The statistical results indicate that the model's suitability is good so that the Lisrel output of the model can already be used for hypothesis testing.

Figure 2: Structural Model

The results of hypothesis testing can be seen from the estimated path coefficients that can be evaluated based on the T-statistics and P-Value value. The relationship between variables in this study can be significant if it has a T-statistic value greater than 1.96 and a probability value less than 0.05 at a significance level of 5%. At the same time, the direction of influence between variables is shown by looking at the positive or negative of the original sample value. From nine hypotheses based on previous researchers' findings, only five are significant while the others are not. However, the current study discovers a new finding that brand equity significantly affects the attitude toward using m-commerce. The significance of the influence between variables and the hypothesis testing of this study is shown in Table 3. below.

Table 3: Summary of hypotheses testing and fit statistics.

Research Hypothesis	Direction of Influence	β or γ (t - value / α level)	Result
H1: Attitudes Toward Using $\rightarrow$ Intentions to Use <i>m-commerce</i>	+	$\beta_{43} = 0,38(2,65/0.029)$	Accepted
H2: Perceived Usefulness $\rightarrow$ Intentions to Use <i>m-commerce</i>	+	$\beta_{42} = 0,86(5,65/0.002)$	Accepted
H3: Perceived Usefulness $\rightarrow$ Attitudes Toward Using	+	$\beta_{32} = 0,32(2,68/0.028)$	Accepted
H4: Perceived Ease of Use $\rightarrow$ Attitudes Toward Using	-	$\beta_{31} = -0,14(-0,89/0.212)$	Rejected
H5: Perceived Ease of Use $\rightarrow$ Perceived Usefulness	+	$\beta_{21} = 0,63(4,16/0.007)$	Accepted
H6: Brand Equity $\rightarrow$ Perceived Usefulness	-	$\gamma_{11} = -0,01(-0,04/0.486)$	Rejected
H7: Brand Equity $\rightarrow$ Perceived Ease of Use	+	$\gamma_{21} = 0,91(3,76/0.010)$	Accepted
H8: Mobile Web Quality $\rightarrow$ Perceived Usefulness	+	$\gamma_{12} = 0,15(1,17/0.154)$	Rejected
H9: Mobile Web Quality $\rightarrow$ Perceived Ease of Use	-	$\gamma_{22} = -0,10(-0,60/0.290)$	Rejected
New Findings			
Brand Equity $\rightarrow$ Attitudes Toward Using	+	$\gamma_{31} = 0,68(4,25/0.0067)$	Accepted

$\chi^2=7.03$; $p = .13$; GFI = .91; AGFI = .961; CFI=1; ECVI=0.15; RMSEA = .05.

Discussion

The objective of the first hypothesis (H1) is to analyze the relationship between attitude toward using would positively affect on intention to use. Results from the analysis reveal strong support for this relationship ($\beta_{43} = .38$, $t = 2,65$, $p = 0.029$). Likewise, the second hypothesis (H2), that perceived usefulness positively affects intention to use, was also supported. Result of analysis generated a standardized structural path coefficient ($\beta_{42} = 0,86$, $t = 5,65$, $p = 0.002$), indicating that a significant relationship between these two constructs exists. Similarly, strong support ($\gamma_{13} = .32$, $t = 2,68$, $p = 0.028$) is also attributable to the positive influence that perceived usefulness positively affects attitude toward using (H3). H4 posits perceived ease of use was hypothesized to affect attitude toward using positively is rejected. This hypothesis is not supported because standardized coefficient of this path (β_{31}) is $-.14$ with $t = -.89$ ($p = .212$). The negative t value indicates that the influence of perceived ease of use on attitude toward using is negative. The negative t value further strengthens the rejection of the fourth hypothesis because the nature of the effect contradicts the empirical evidence. The results (H5) show that perceived ease of use strongly increase perceived usefulness. This relationship is significant at a high level of confidence ($p = .007$) with $\beta_{21} = .63$ and $t = 4.16$.

The study (H6) posited that brand equity influence of perceived usefulness is rejected from the previous hypothesis. The results did not support these hypotheses with the standardized structural path coefficient of $\gamma_{11} = -.01$ and t -value of $-.04$ ($p \leq .49$). H7 proposed that brand equity improved the perceived ease of use. This relationship is significantly supported at the .01 level of α with the standardized path coefficient of $\gamma_{21} = .91$ and t -value of 3.76 . However, the influence perceived usefulness on the brand equity (H8) is not supported ($\gamma_{12} = .15$, $t = 1.17$, $p = .15$). Even though it is not shown to be statistically significant, a relationship nevertheless exists, as the positive direction of the relationship reflects the initial expectation of the study. Finally, (H9) hypothesized that the mobile web quality positively affects the perceived ease of use is rejected. ($\gamma_{22} = -0,10$, $t = -0.60$, $p = 0.290$). A negative t value indicates that the influence of mobile web quality on the perceived ease of use is negative. So the mobile web quality does not positively affect the perception of ease of use, so even though the greater the value of mobile web quality will not significantly impact the perceived ease of use in *m-commerce*. This current study discovers a new finding that brand equity significantly affects the attitude toward using *m-commerce*. The results from the analysis strongly support this result with the standardized structural path coefficient of $\gamma_{31} = .68$ and t -value of 4.25 ($p = .007$).

Conclusions

From a managerial standpoint, this study provides insights for both decision-makers and marketing managers of OTA in *m-commerce* to the success of technology acceptance. According to the result, First brand equity positively affected the perceived ease of use in this study. Managerially the process of building brand equity of Traveloka from 2012 to this year managed to make users feel easy and did not require much effort when using Traveloka. However, in this study, the brand equity of traveloka did not affect the perceived usefulness when using Traveloka. Therefore, high brand equity will not necessarily increase the perceived usefulness. This can be understood In the digital industry, the switching brand to another brand is high. Switching brands can be affected by many factors, such as discounts or cashback. The provision of discounts and cashback is proven to increase the purchase of consensus in

the field of m-commerce (Teresha, C., 2021). So Traveloka's marketing strategies can use discounts and cashback to attract customers to decide to use or buy the product.

The second implication is that mobile web quality does not affect perceived usefulness and perceived ease of use. So traveloka mobile web is not enough to attract people's reasons to use Traveloka. Traveloka should consider a more in-depth approach to mobile website development that combines system quality, information quality, and service quality measurement to enhance the online consumer shopping experience. In the m-commerce industry, websites and applications are important factors because customers rely more on detail and clarity of the information to make purchasing decisions. Website managers must also provide more complete, accurate, and up-to-date information on the website, so that customer engagement on the website increases. Thus, if Traveloka's mobile website is improved, it is considered to increase the value of beneficial benefits and the value of convenience that will be felt by Traveloka consumers, especially in Indonesia.

Third, the perceived ease of use positively and significantly affects consumer attitudes towards Traveloka's m-commerce. Therefore, Traveloka should consider any improvements to the mobile website. This creates an easier user experience. These improvements in customer convenience can include faster *checkout* options, detailed information or also simpler, easier-to-use mobile website navigation improvements. This study also showed that the perceived usefulness did not affect consumer attitudes towards Traveloka's m-commerce.

So there needs to be an improvement in the quality of the mobile web in traveloka so that consumers can feel the value of traveloka benefits higher than the value of benefits when using other OTAs. This improvement is especially in the refund feature that should be made easier and faster. In addition, the security of the pay later system must be further improved so that it is safe from hacker attacks.

Finally, consumer attitudes after use and perceived usefulness significantly affect consumers' intentions to use Traveloka's m-commerce. Therefore, Traveloka should closely monitor the overall consumer attitude regarding their mobile website. Developing a system to track consumer attitudes and the perceived value of m-commerce will help companies avoid moving consumers from Traveloka to other OTA brands, given the growing and competitive OTA competition.

From a theoretical standpoint, this study provides another persection of the model developed by chi (2018), primarily on the influence of mobile web quality and brand equity on the perceived usefulness and perceived ease of use. However, some findings do not correspond to Chi (2018), this study findings new results that the influence of brand equity on attitudes in the use of *m-commerce* has a significant influence. The results of this study can be useful as an added reference in future research, especially about consumer acceptance towards OTA m-commerce. More research in this area will add value to understanding technology acceptance. Although this study has provided an understanding of the key factors that influence intentions to use m-commerce of traveloka, some limitations are expected to be answered through future research. The limitations of this research are:

First, as described in the literature review section, the external variables used in this study are website quality variables and brand equity variables. In the future, can use other external variables to further improve the research results, especially about TAM developed in *m-commerce*. Second, the sample in this study amounted to 270 respondents, for further research can be done by increasing the number of samples more if the sample used more than the results achieved will be closer of right. In addition, it can also use different research objects such as the banking sector, finance, and others. Third, the study uses quantitative research methods. Although the quantitative approach allows the examination of the causal relationship between independent factors and consumer intent used for Traveloka, it is considered weak in finding the underlying reasons for the phenomenon. In the future, it can use qualitative methods to provide more detailed reasons about the relationships identified in quantitative analysis.

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