THE CONSUMER ACCEPTANCE OF TRAVELOKA MOBILE APP AFFECTS BEHAVIORAL INTENTION: ANALYZING 7 FACTORS OF MODIFIED UTAUT2 (STUDY CASE IN INDONESIA)

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Abstract

The transition of online business from website to mobile-app-based is increasing as the times progress. Thus, Traveloka, one of the largest online travel agents in Indonesia, which provided flight ticket and hotel room booking service via a website, began to create a mobile app that can be accessed by using smartphone to provide convenience to potential buyers with superior and updated features. The purpose of this study is to analyze the factors in modified UTAUT2 model consisting of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Perceived Security, and Habit which influence consumer behavior in Indonesia in using Mobile Traveloka application.

Quantitative studies with causal types were used in this study. While the Analysis Method using Partial Least Square with the help of SmartPLS 2.0 program. The data used are 103 data from valid respondent who ever used Traveloka mobile app and domiciled in Indonesia collected through online questionnaire using purposive sampling method.

The result shows that Habit and Performance Expectancy influence the Behavioral Intention on the use of Traveloka mobile app service in Indonesia and the moderate variables of Age influence Performance Expectancy on Behavioral Intention, while Education Level influence Habit on Behavioral Intention.

Keyword: mobile application, technology acceptance, UTAUT2, behavioral intention.

1. Introduction

According to Todd Gebski, Vice President Marketing of Motus LLC, over the last two decades, humans' lives have been slowly taken over by technology[1]. Both people professional and personal lives are now technology dependent. Technology has improved on how people discover new way they do things with things like mobile phones, and internet. eMarketer, a market research company, reveal that Indonesia is in the seventh position as the biggest number for smartphone users in the world and predicts it will pass 100 million smartphone users, firmly established as the fourth-largest smartphone user population in 2018[2] and 83.7 million internet users that keep increasing which puts Indonesia ranked as the sixth largest in the world in terms of Internet users and estimates that Indonesia will reach 112 million people, beating Japan in the fifth rank with slower growing number of internet users[3].

The rapid growth of smartphone and internet in Indonesia makes the businesses looking for the opportunity by utilizing these two technologies to engage the customers. This increasing brings an increasing in online buying habit to Indonesia which led many businesses create mobile platform for their business which aims to enable customers to access information and make purchases easily by using the mobile app.

The businesses engaged in e-commerce, such as Traveloka, expanding their business activities which aim to adjust the needs with consumer mobility and provide services that facilitate consumers in making purchases by creating a mobile app called "Traveloka Book Flight & Hotel", using technologies of android and iOS that can be accessed by using smartphones. Traveloka mobile app focus on improving service features for consumers requires consumers' preference for the technology used to support their mobile applications and is considered important to know. However, some customers felt Traveloka has not been able to provide good adoption service of ticket and hotel booking technology for consumers. The number of Traveloka users in Indonesia is high, but there are indications that the use of the service is minimal. This causes the researcher decided to choose Traveloka mobile app as the object of research with the aim to know what factors in consumer acceptance of a technology that affect Behavioral Intention in using Traveloka mobile app using Modified Unified Theory of Acceptance and Use of Technology 2 or abbreviated as UTAUT2.

Based on the research phenomenon, the research question as follows:

1) Based on users' perception of Traveloka mobile app users in Indonesia, how big is the user's assessment on the independent variables in the modified UTAUT2 Model (Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Perceived Security, and Habit) towards Behavioral Intention in the context of Traveloka mobile app adoption services in Indonesia?
2) Based on the modified UTAUT 2 model, what variables that influence Behavioral Intention of customer in Indonesia in using Traveloka mobile app?
3) Does Behavioral Intention variable affect the Use Behavior of Traveloka mobile app in Indonesia?
4) Do the differences in gender, age and education level affect the influence of variables in the UTAUT2 modification model on the Behavioral Intention of customer in Indonesia in using Traveloka mobile app?
5) Does the proposed model in this study can be used to predict Behavioral Intention of customer in Indonesia in using Traveloka mobile app?

2. Theories and Methodology
2.1 Marketing Concept
2.1.1 Marketing Concept

Marketing is the process by which companies create value for customers and build strong customer relationships in order to capture value from customers in return[4]. Marketing is not only limited to selling and advertising but also wider to product development in order to satisfy customer by providing the superior value and build strong customer relationship.

2.1.2 Customer Behavior Concept

Consumer behavior is essentially to understand "why consumers do and what they do". Consumer behavior is defined as a study of how people and the processes of select, secure, use and discontinue use of products, services, experiences or ideas to satisfy their needs and the impact on consumers and society[5]. There are three important ideas in consumer behavior, namely (1) consumer behavior is dynamic; (2) it affects the interaction between affection and cognition, the surrounding behaviors and events, and (3) it involves exchange.

2.1.3 Behavioral Intention

In interacting with customers in the current era, a marketer must closely observe customer behavior patterns when they do not want to lose the customers. Customer behavioral intention can alert the marketer whether the customer wants to stay in touch with the service provider, tell others about his/her experiences toward the product, or leaving the product. Behavioral intention is an immediate determinant of actual behavior, and when a suitable measure of intention is attained, this will result from most accurate prediction of behavior[6].

2.1.4 Theory of Reasoned Action (TRA)

Theory of Reasoned Action (TRA) is a behavioral theory first introduced by Fishbein in 1967 which was then analyzed, tested and developed by Fishbein and Ajzen[7]. TRA explained behavior is done because the individual has the intention or desire to do it (behavioral intention). Later this theory was expanded by Icek Ajzen in 1988 into a theory palnned behavior (TPB) by adding a new determinant and into Technology Acceptance Model by Davis et al. (1989).

2.1.5 Theory Planned Behavior (TPB)

The TPB model is the first theory of behavior developed by Icek Ajzen originally developed based on the theory of reasoned action (TRA) proposed by Fishbein & Ajzen (1975). Both theories (TRA and TPB) posited that human beings are basically rational in decision making, the main difference between the two theories is that TPB considers non-volitional control in explaining human behavior by integrating a non-volitional factor (perceived behavioral control) into the framework of TRA as an antecedent of behavioral intention[8].

2.1.6 Technology Acceptance Model

TAM is proposed by Davis as an adoption of TRA. The purpose of TAM is to explain the external factors of information technology user behavior towards the acceptance of the use of information technology itself. TAM is using TRA as a theoretical backdrop for modelling the theoretical relationship among the variables[9] and used to measure why consumer attitudes and beliefs can have an effect on consumer behavior in accepting or rejecting the production of information systems[7].

2.1.7 The Unified Theory of Acceptance and Use of Technology (UTAUT) Model

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a technology acceptance model that combines key elements of eight different technologies and behavioral models to evaluate the likelihood of successful integration of technology, the factors that determine acceptability, and appropriate interventions to facilitate better adoption with new initiatives[10]. Venkatesh et al. (2003) developed UTAUT as a comprehensive synthesis of prior technology acceptance research and has four key constructs (i.e., performance expectancy, effort expectancy, social influence, and facilitating conditions) that influence behavioral intention to use a technology and/or technology use[11].

2.1.8 The Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) Model

The UTAUT2, a theoretic framework being derived from the TAM and the UTAUT2, is a powerful predicting framework being proposed by Venkatesh et al[11]. Three additional construct are added in UTAUT2, i.e hedonic motivation, price value, and habit. Currently, this newest model has gradually been adopted for exploring various issues such as self-technology service, smart mobile device adoption, learning management software acceptance, and healthcare industry [12].

2.2 Research Methodology

This research is a quantitative research with Traveloka mobile app in Indonesia as a research object. The type of research used in this research is descriptive research with nonprobability sampling method. Researchers obtained data from questionnaires distributed to 100 respondents who are the samples of this study and drawn conclusions based on existing theories. Based on the research purpose, this research used causal research and a correlational type of investigation. Furthermore, based on the time horizon, this research is the cross sectional research which data are gathered just once between October of 2017 and January of 2018 in order to answer the research questions. Data analysis used in this study is Structural Equation Model with Partial Least Square (SEM-PLS) with the help of SmartPLS 2.0 software.

2.3 Theoretical Framework

The basic framework of this research refers to the result of modified UTAUT model known as UTAUT 2 model by Venkatesh et al (2012). Based on the object studied, Traveloka mobile app, UTAUT 2 research model has been modified. Six of constructs (Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivations, and Habit) are used as independent variables, while construct Price Value is removed because this research study is focus on the information technology where the user can use the technology without purchasing it. So, price value constructs are not required in this study and variable Perceived Security is added. Furthermore, Educational level was added into UTAUT2 as a moderator in addition to age and gender. This educational level variable is taken based on UTAUT2 model from Jun et al., (2015).

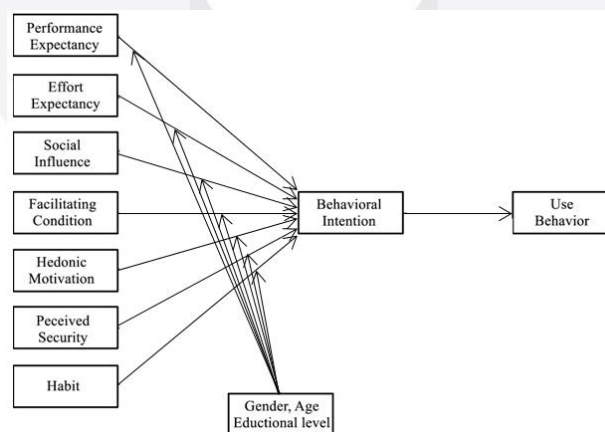**Figure 2.1 Proposed Modified UTAUT2**

3. Discussion and Research Results

3.1 Descriptive Analysis

Descriptive analysis in this study aimed to get the percentage of each variable so that the important variable related to the search problems can be seen. The researcher then develops the assessment criteria for each question and gets the result for continuum as shown by the Figure 3.1.
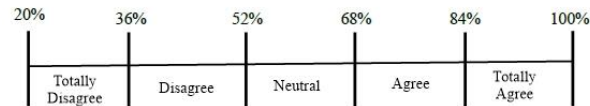
Figure 3.1 Continuum Line

Descriptive analysis is described as the respondent's answer to the variables in the research conducted through the measurement of the questionnaire results. In the study there are 7 independent variables and 2 dependent variables. Based on the results of the calculations, the results show that three namely variables Performance Expectancy with 90.34%, Effort Expectancy with 86.4% and Facilitating Conditions with 86.65% are categorized as "Totally Agree" category and six variables namely Social Influence with 78.01%, Hedonic Motivation with 78.97%, Perceived Security with 79.48%, Habit with 78.29%, Behavioral Intention with 80.39% and Use Behavior with 80.68% are in the "Agree" category.

3.2 Data Analysis

The data analytical analysis in this study use Structural Equation Model with Partial Least Square approach and the help of software SmartPLS 2.0. PLS-SEM analysis usually consists of two sub models, those are measurement models or often called as outer models and structural models or often called as inner model.

3.2.1 Outer Model

The Outer Model is used to determine the validity and reliability of connecting reflective indicators with latent variables tested using three methods of measurement: convergent validity, discriminant validity and composite reliability conducted on all data from 103 respondents.

1) Convergent Validity

Convergent validity test in this research based on the criteria of factor loading value and Average Variance Extracted (AVE), where value for factor loading > 0.5, and AVE > 0.5. The result of loading factor in convergent validity can be seen in Table 3.1.

Table 3.1 Loading Factor Result

Latent Variable	Indicator	Loading Factor	Conclusion
Performance Expectancy (PE)	PE1 ← PE	0,8826	Valid
	PE2 ← PE	0,8865	Valid
	PE3 ← PE	0,8624	Valid
	PE4 ← PE	0,8344	Valid
Effort Expectancy (PE)	EE1 ← EE	0,7954	Valid
	EE2 ← EE	0,9201	Valid
	EE3 ← EE	0,8885	Valid
	EE4 ← EE	0,9031	Valid
Social Influence (SI)	SI1 ← SI	0,8414	Valid
	SI2 ← SI	0,8743	Valid
	SI3 ← SI	0,5983	Valid
	SI4 ← SI	0,7892	Valid
Facilitating Conditions (FC)	FC1 ← FC	0,7674	Valid
	FC2 ← FC	0,8587	Valid
	FC3 ← FC	0,8775	Valid
	FC4 ← FC	0,5911	Valid
Hedonic Motivation (HM)	HM1 ← HM	0,9509	Valid
	HM2 ← HM	0,9366	Valid
	HM3 ← HM	0,8337	Valid
Perceived Security (PS)	PS1 ← PS	0,8829	Valid
	PS2 ← PS	0,9469	Valid
	PS3 ← PS	0,9275	Valid
Habit (HT)	HT1 ← HT	0,8772	Valid
	HT2 ← HT	0,9123	Valid
	HT3 ← HT	0,8601	Valid

Behavioral Intention (BI)	BI1 ← BI	0,9201	Valid
	BI2 ← BI	0,9253	Valid
	BI3 ← BI	0,9360	Valid
Use Behavior (UB)	UB1 ← UB	0,9241	Valid
	UB2 ← UB	0,9342	Valid

Source: SmartPLS 2.0 Result Processed by the Author

Based on Table 3.1 the test results show that the value of all items has a loading factor value greater than 0.5. So it can be concluded that all indicators of the variable constructs are valid.

The next test in convergent validity is calculating the AVE value of each latent variable. AVE results on convergent validity can be seen in Table 3.2.

Table 3.2 AVE Result

Latent Variable	Loading Factor	Conclusion
Performance Expectancy (PE)	0,7512	Valid
Effort Expectancy (EE)	0,7711	Valid
Social Influence (SI)	0,6133	Valid
Facilitating Conditions (FC)	0,6114	Valid
Hedonic Motivation (HM)	0,8254	Valid
Perceived Security (PS)	0,8455	Valid
Habit (HT)	0,7806	Valid
Behavioral Intention (BI)	0,8596	Valid
Use Behavior (UB)	0,8634	Valid

Source: SmartPLS 2.0 Result Processed by the Author

According to Table 3.2, the value of AVE in each latent variable is greater than 0.5, which means it can be declared as valid and meets the criteria of convergent validity.

2) Discriminant Validity

To test whether unrelated constructs do not have a corresponding relationship, then discriminatory validity is done. In this study, discriminant validity is tested using Cross Loading method by using smartPLS 2.0 with the criterion of the correlation value of cross loading factor with its latent variables must be greater than correlation to other latent variables. The result of loading factor in convergent validity can be seen in Table 3.3.

Table 3.3 Cross Loading Result

	BI	EE	FC	HM	HT	PE	PS	SI	UB	Conclusion
BI1	0,9201	0,3881	0,4500	0,5265	0,6644	0,4924	0,4448	0,3722	0,6714	Valid
BI2	0,9253	0,4061	0,4350	0,4823	0,7028	0,4429	0,4610	0,4198	0,6776	Valid
BI3	0,9360	0,4468	0,5218	0,5889	0,7496	0,4542	0,5183	0,4819	0,7918	Valid
EE1	0,2944	0,7954	0,3803	0,3382	0,2949	0,4602	0,4556	0,2305	0,3351	Valid
EE2	0,4587	0,9201	0,5934	0,4350	0,4739	0,5373	0,4110	0,3599	0,4817	Valid
EE3	0,4305	0,8885	0,6925	0,4483	0,4899	0,4755	0,4138	0,2368	0,5025	Valid
EE4	0,3546	0,9031	0,5736	0,4359	0,4376	0,4746	0,4674	0,3295	0,4232	Valid
FC1	0,3532	0,4281	0,7674	0,3392	0,3355	0,3559	0,2697	0,4297	0,4586	Valid
FC2	0,4080	0,6665	0,8587	0,4079	0,4248	0,3600	0,4139	0,3011	0,5005	Valid
FC3	0,4770	0,4851	0,8775	0,2859	0,4481	0,4040	0,3138	0,3601	0,4954	Valid
FC4	0,3292	0,4559	0,5911	0,5395	0,4765	0,3783	0,4973	0,3946	0,4577	Valid
HM1	0,5555	0,4527	0,4778	0,9509	0,5894	0,5097	0,5150	0,5334	0,5800	Valid
HM2	0,5875	0,4895	0,4769	0,9366	0,5148	0,4547	0,5157	0,4691	0,6558	Valid
HM3	0,4013	0,3320	0,3523	0,8337	0,5187	0,2755	0,5349	0,4728	0,4684	Valid
HT1	0,6714	0,4476	0,5214	0,5872	0,8772	0,4476	0,5292	0,4271	0,7406	Valid
HT2	0,7139	0,4308	0,5113	0,4840	0,9123	0,3759	0,4957	0,3492	0,6459	Valid
HT3	0,6335	0,4301	0,3832	0,5034	0,8601	0,3201	0,4964	0,4097	0,5620	Valid
PE1	0,4662	0,5239	0,4485	0,4061	0,4167	0,8826	0,2356	0,3450	0,5446	Valid
PE2	0,3868	0,5456	0,3826	0,4428	0,3584	0,8865	0,1941	0,3323	0,3857	Valid
PE3	0,4214	0,4613	0,3688	0,4234	0,3265	0,8624	0,3378	0,4483	0,4298	Valid
PE4	0,4455	0,3992	0,4470	0,3539	0,3891	0,8344	0,1848	0,3855	0,4203	Valid
PS1	0,5216	0,4849	0,4467	0,5757	0,5162	0,3174	0,8829	0,4705	0,5974	Valid
PS2	0,4671	0,4454	0,4417	0,5262	0,5751	0,2529	0,9469	0,4586	0,4746	Valid
PS3	0,4126	0,4110	0,3928	0,4487	0,4830	0,1692	0,9275	0,3523	0,4270	Valid
SI1	0,3324	0,4285	0,3888	0,5002	0,4123	0,3791	0,4465	0,8414	0,4107	Valid
SI2	0,4080	0,2591	0,3233	0,5036	0,3697	0,4609	0,4798	0,8743	0,4701	Valid
SI3	0,2654	-0,0285	0,2941	0,2408	0,1320	0,2317	0,1042	0,5983	0,2235	Valid
SI4	0,4094	0,3204	0,4466	0,4082	0,4287	0,2747	0,3772	0,7892	0,4118	Valid
UB1	0,6928	0,4243	0,5681	0,6013	0,6963	0,5027	0,4696	0,4486	0,9241	Valid
UB2	0,7421	0,5110	0,5659	0,5774	0,673	0,4613	0,5533	0,475	0,9342	Valid

Source: SmartPLS 2.0 Result Processed by the Author

Based on Table 3.3, it can be seen that the value of cross loading of all indicators on its own construct has a greater value than the loading factor of the indicator in other constructs. So it is concluded that the all unrelated constructs are not related and meet discriminant validity criteria.

3) Composite Reliability

Reliability is performed by the composite reliability method seen from Cronbach's Alpha (CA) and Composite Reliability (CR) values with CA> 0.7 and CR> 0.7. Composite Reliability is done with the help of SmartPLS 2.0, and the results can be seen in Table 3.4.

Table 3.4 Composite Reliability Result

Variable	Cronbach's Alpha (CA)	Composite Reliability (CR)	Conclusion
Performance Expectancy	0,8895	0,9235	Reliable
Effort Expectancy	0,9012	0,9307	Reliable
Social Influence	0,7832	0,8616	Reliable
Facilitating Conditions	0,7788	0,8604	Reliable
Hedonic Motivation	0,8946	0,9339	Reliable
Perceived Security	0,9088	0,9425	Reliable
Habit	0,8593	0,9143	Reliable
Behavioral Intention	0,9185	0,9484	Reliable
Use Behavior	0,8420	0,9267	Reliable

Source: SmartPLS 2.0 Result Processed by the Author

Based on Table 3.4, the value of Composite Reliability (CA and CR) of each variable is greater than 0.7. Thus, it can be concluded that all variables are considered reliable to be included in hypothesis testing.

3.2.2 Inner Model

After testing outer model, next Inner Model testing is done in PLS. The Inner Model defines the specification of the relationship between a latent construct and another latent construct. The model test is done by observing the value of R2 on the variable latent endogen and the significance test of the construct using the path coefficient (t-value) in each path.

1) R-square Test (R2)

R-square test is used to measure the level of variation of dependent variable changes to independent variables. The higher the R-square values are, the better the model can predict the object of research.
From result of data processing using SmartPLS 2.0, the R-Square value in this research is shown in Table 3.5

Table 3.5 R-Square Result

Dependent Variable	R-Square value	Conclusion
Behavioral Intention	0,6351	Moderate
Use Behavior	0,5973	Moderate

Source: SmartPLS 2.0 Result Processed by the Author

Table 3.5 is shown that the R^2 value for each dependent variable (endogenous latent variable). The R^2 value for the endogenous variables of Behavioral Intention is 0.6351, meaning the percentage of Behavioral Intention which can be explained by Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Perceived Security, and Habit is 63.51% and the rest 36.49% is explained by other variables that did not examined in this study.

2) T-value Testing

In this study, author using a right one-tailed test with an error rate of 10%. From statistical Table data known t Table for alfa = 0.10 is 1.28. Based on the research processed model, the result of t-value is summarized in Table 3.6

Table 3.6 Path Coefficient and T-value

Hypothesis	Path Diagram	Path Coefficient	T-value	T-Table	Conclusion
H1	PE →BI	0,1785	1,6400	1.28	Ho rejected
H2	EE →BI	-0,0663	0,6361	1.28	Ho accepted
H3	SI →BI	0,0362	0,4637	1.28	Ho accepted
H4	FC →BI	0,0635	0,6877	1.28	Ho accepted

H5	HM →BI	0,0967	0,8968	1.28	Ho accepted
H6	PS →BI	0,0674	0,5944	1.28	Ho accepted
H7	HT →BI	0,5722	6,0123	1.28	Ho rejected
H8	BI →UB	0,7729	16,3706	1.28	Ho rejected

Source: SmartPLS 2.0 Result Processed by the Author

Based on Table 3.6, the result can be summarized:

a. Performance Expectancy (PE)

Performance Expectancy positively and significantly affects the Behavioral Intention of users in Indonesia in using Traveloka mobile app and consistent with result of technology adoption research which have been done before by Venkatesh et al. (2012)[11], Indrawati and Tohir (2016)[12], and Rodríguez & Trujillo (2013)[13].

b. Effort Expectancy (EE)

Effort Expectancy does not has influence on the Behavioral Intention of users in Indonesia in using Traveloka mobile app but it has influence as the path coefficient value negative and consistent with result of technology adoption research which have been done before by Morgan (2013)[14].

c. Social Influence (SI)

Social Influence does not has positive and significant influence on the Behavioral Intention of users in Indonesia in using Traveloka mobile app and consistent with result of research by Rema & Setyohadi (2016)[15].

d. Facilitating Conditions (FC)

Facilitating Conditions has no positive and significant influence on the Behavioral Intention of users in Indonesia in using Traveloka mobile app and consistent with the result of research by Jaradat & Al Rababaa (2013)[16].

e. Hedonic Motivation (HM)

Hedonic Motivation does not has positive and significant influence on the Behavioral Intention of users in Indonesia in using Traveloka mobile app and consistent with result of research by Harsono & Suryana (2014)[17].

f. Perceived Security (PS)

Perceived Security does not have positive and significant influence on the Behavioral Intention of users in Indonesia in using Traveloka mobile app. Many past studies such as Rema & Setyohadi (2016)[15] resulted Perceived Security influence Behavioral Intention. However, the finding of this result showed that Perceived Security could not influence Behavioral Intention of user in Indonesia to use Traveloka Mobile app.

g. Habit (HT)

Habit does has positive and significant influence on the Behavioral Intention of users in Indonesia in using Traveloka mobile and consistent with result of research by Venkatesh et al. (2012)[11].

3.2.3 Moderate Variable Analysis

In this research model there are three moderate variables that influence independent variable to dependent variable that is gender, age, and education level. To test the influence of each of the moderate variables on the influence of independent variables to the dependent variable, multigroup analysis is done through the bootstrapping process with the help of SmartPLS and compare using Chin Formula.

$$t = \frac{Path_{sample\_1} - Path_{sample\_2}}{\sqrt{S.E._{sample1}^2 + S.E._{sample2}^2}} \qquad (1)$$

Where,
Path sample 1 = the path of group 1
Path sample 2 = the path of group 2
SE sample 1 = standard error value of group 1
SE sample 2 = standard error value of group 2

a) Moderated effect of Gender

From the test results of each group on the moderate variable "Gender", conducted using Chin formula with the results shown in Table 3.7.

Table 3.7 Moderate Variable of Gender T-value Result

Path Diagram	T-value	Conclusion
PE →BI	-1,35845	Ho accepted
HT →BI	1,24334	Ho accepted

Source: SmartPLS 2.0 Result Processed by the Author

The results of the moderate variables "Gender" hypothesis on the influence between Performance Expectancy and Habit on Behavioral show a relationship that is not moderated by gender

b) Moderated effect of Age

From the test results of each group on the moderate variable "Age", conducted Chin formula with the results shown in Table 3.8.

Table 3.8 Moderate Variable of Age T-value Result

Path Diagram	T-value	Conclusion
PE →BI	2,905579	Ho rejected
HT →BI	-0,20957	Ho accepted

Source: SmartPLS 2.0 Result Processed by the Author

In Table 3.8, the results of the moderate variables "Age" hypothesis on the influence of Performance Expectancy on Behavioral Intention show a relationship that is moderated by age. While the variable Habit is not moderated by age.

c) Moderated effect of Education Level

From the test results of each group on the moderate variable "Education Level", conducted using Chin formula test with the results shown in Table 3.9

Table 3.9 Moderate Variable of Education Level T-value Result

Path Diagram	T-value	Conclusion
PE →BI	-4,21036	Ho accepted
HT →BI	1,994789	Ho rejected

Source: SmartPLS 2.0 Result Processed by the Author

In Table 3.9, the results of the moderate variables "Education Level" hypothesis on the influence of Habit on Behavioral Intention show a relationship that is moderated by education level. While the variable Performance Expectancy on Behavioral Intention is not moderated by education level.

4. Conclusion and Sugestion
4.1 Conclusion
1. Based on UTAUT2 modification model, the variables affecting Behavioral Intention in adopting and using Traveloka mobile app by users in Indonesia sequentially starting from the greatest influence are Habit and Performance Expectancy.
2. Based on the results of this study, Gender differences proved to have no moderate effect on all construct, moderate variable Age moderate Performance Expectancy on Behavioral intention, and moderate variable Education level moderate Habit on Behavioral Intention.

4.2 Sugestion
4.2.1 Suggestion for the Company
1. Based on the effects generated by Habit, Traveloka should optimize the features so that users can use the app to the maximum, such as the level on reward system and discount based on the level. If the user has sensed the benefits of the system, then there will be repeated use to redeem the reward that leads to Habit in the use of Traveloka mobile app.

2. Based on the effects generated by Performance Expectancy, to encourage the use of Traveloka mobile app as well as the provided feature as an efficient tool to buy a flight ticket or booked a hotel room by highlighted the benefits that the service can offer to the customer. If the user feel that the app is valuable for them, they are more likely to use the Traveloka mobile app to but a flight ticket or hotel room reservation.

4.2.2 Suggestion for the Future Research

1. In this research, the proposed independent variable is Perceived Security and proposed moderate variable is Education Level. The Perceived Security has no enough evidence to support that this variable has positive and significant influence on Behavioral Intention while Education Level only has moderate influence of Habit on Behavioral Intention. In the further research, researcher is expected to find another independent variable and another moderate variable that suit with mobile-based ticket purchasing that give more understanding in Behavioral Intention in adopting this technology.

2. This study focuses on users in Indonesia as an object of research with the background of Traveloka as an Indonesia-based startup business. Traveloka mobile app is also available in various languages and can be used internationally. So, it would be nice for further research to expand the research area in other countries.

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