

CHAPTER I

INTRODUCTION

1.1 BACKGROUND OF STUDY

Accounting information systems recently have involving e-commerce with Business-to-Customer (B2C) orientation. Customers use computers and the internet to shop. Changes in communication technology are very rapidly and globally, has provided opportunity marketers are more extensive and efficient. Today's business world requires all companies to use the internet as a way to reach customers globally which has brought about several transformational impacts on several aspects of life including the development of the business world.

With the internet a new economic paradigm has been born. The virtual world is formed along with the number of internet users that continue to grow rapidly can become a potential market for entrepreneur to enter.

Oliver and Shapiro in 1993 stated that the stronger the Knowledge of Technology owned by a buyer, the greater the user's trust and the possibility of obtaining the desired results in the use of digital technology. In this context Mastery of Internet Technology is positively related to the results of internet usage, such as do online transaction.

Asian continent as the most Internet users in the world rankings has three major countries that become the highest in the continent, in the first rank there is China, then second rank is India and the third is Japan. Indonesia was ranked fifth in accompanying the three countries under South Korea. It can be seen that the population of internet users in Indonesia could increase even more in the following year and do not rule out the possibility of shifting positions above India, Japan and China. The number of internet users in Indonesia can not be separated from the people who do online transaction, not only use the Internet to search for information and entertainment, but now the Internet has become a new facility of conducting financial transactions and online shopping.

Some of Indonesian users doing online transactions. Online transaction trends are beginning to be in demand because the online transaction decision process is not as complex as offline purchasing decisions. Online transactions make it easy, save time, and save costs. The online transaction decision process is information seeking, comparing existing alternatives and decision making.

In addition to the factors mentioned above, there are other phenomena that are of concern to this study. Almost every website requests a personal identity such as a customer's name, e-mail address, telephone number or mailing address. Users are aware that sellers are trying to explore data such as products purchased, payment methods used, credit card numbers, product choices and transaction history collected, stored and analyzed by electronic business systems and which are then used to evaluate purchasing behavior.

E-vendors use this information to sell, promote new products directly through the customer's personal e-mail. When a customer returns to the website that was used to make a purchase, credit card numbers and shipping addresses are available. Collection of personal data to evaluate customer needs and improve services can also result in a high threat of violations. The transfer of personal data between the internet is a concern of consumers.

Transaction processes that are not supported by sufficient evidence can lead to irregularities and fraud, especially buyers and sellers do not know each other. Online transactions are at risk of irregularities, because they take place on the basis of mutual trust without a legal basis and without strong physical evidence. Transaction security is needed by consumers in this case to avoid indications of fraud that occurred in Indonesia. But regardless of the advantages and disadvantages, the online business continues to grow rapidly with all the risks. Many irregularities and fraud that are generally harm the buyer. If there is irregularities, fraud and dissatisfaction continue to rise, it will lower consumer buying interest and loyalty of buyers to do online transaction.

To do online transaction is certainly driven by the intention. The intention to encourage online transaction behavior is a concern in this study. In integrative e-commerce adoption, the theory of planned behavior (TPB) as proposed by Ajzen

(1991) and technology acceptance model (TAM) as proposed by Venkatesh and Davis (2000) is used as approaches in this research. TPB uses Theory of Reasoned Action (TRA) as the grand theory which states that behavior is determined by intention. Intention is formed by attitudes, subjective norms and one thing that is not in the TRA, namely behavioral control. Attitudes are formed by trust. The intention variable is the willingness of consumers to do online transaction. TAM uses TRA as its grand theory but only utilizes the behavioral components of belief and attitude, while normative beliefs and subjective norms are not used.

The aim of this study is to identify factors that play a role in willingness, or the purpose of consumers to do online transaction. The interesting thing to be used as research is the phenomenon of the development of web-based e-commerce that supports the buying and selling process throughout the world, but in Indonesia itself is still relatively low. Data reported by the Indonesian Internet Service Providers Association in 2017 out of 143 million internet users, only 32.2% conducted online transactions. Out of 67.8% internet users have not done online transaction, 65.98% reasoned they are aware that their data could be taken and could be misused by irresponsible parties [www.apjii.or.id] This was due to a lack of trust in the seller cause fear of the risks that will be accepted. All arise from the perception of high risk of doing online transactions. From 2016 to 2017 based on the data from APJII users of internet is increase it can be seen in the table.

1.1 Table of Phenomena

2016	132,7 Million People
2017	143,26 Million People
2018	171,17 Million People

Source: www.apjii.com

From the table above it can be concluded that the users of internet are increasing year by year but most of users have not doing online transaction. When compared with the previous year, there was a growth of internet users in Indonesia reaching 27.92 million people, or growing by 10.12%

This study was designed to examine trust, experience, risk perception of consumer intentions to do online transaction which is also associated with perceived ease of usefulness and perceived ease of use of technology. In creating risk perception it is necessary to examine the influence between trust, privacy, security, and network address reputation.

Mayer and Davis (1995) propose a trust model that outlines conditions when trust occurs. In this study, the initial focus is on trust or the absence of relationships between consumers and online stores. Trust and risk in the TPB concept are used as the basis of this research as a belief that both have an impact on the intention to do online transaction.

Experience factors using the internet are important considerations in making online purchases (Hoffman et al., 1999). Hoffman found that consumer attention to the control of personal information turned out to enhance the experience of the internet, while focusing on functional barriers to online shopping declined. Inexperienced internet users usually rarely doing online transaction: 27% of users with less than 6 months experience transacting via the internet, compared to 60% of those who have 3 years more experience in using the internet (Fox, 2000). In addition, new users are more afraid of credit card theft problems (70%) than experienced internet users. (46%) (Fox, 2000).

According to Venkatesh and Davis (1996) that in the TAM model, ease of use and usefulness are believed that attitudes ultimately become behavioral intentions to use. Furthermore, TAM has removed the element of attitude, so that beliefs about the ease of use and usefulness immediately form intention.

This study was motivated to combine elements of trust, risk perception and experience in shaping intention to do online transaction with perceived ease of use and perceived ease of use of technology in the TAM model as one of the developments of acceptance of e-commerce technology in accounting information systems. Theoretically and practically TAM is the model that is considered the most appropriate in explaining how the user accepts a system. TAM states that behavioral intention to use is determined by two beliefs first, perceived usefulness is defined as the degree to which someone believes that using the system will improve its

performance. Second, perceived ease of use is defined as the degree to which someone believes that using the system is easy. TAM also stated that the impact of external variables such as (system characteristics, development and training processes) on intention to use is mediated by perceived usefulness and perceived ease of use.

This research is included in behavioral accounting related to the application of behavioral concepts to accounting information systems. Behavioral accounting is a part of accounting which has recently become increasingly popular with the academic community. The scope of behavioral accounting includes: the application of behavioral concepts to the design and construction of accounting systems, the study of human reactions to the format and content of accounting reports, the way information is processed to assist in decision making, development of reporting techniques that can communicate the behavior of data users, and development of strategies to motivate and influence the behavior and goals of the people who run the organization.

From the various things above and considering from previous research by Yan Adi Nugroho (2009) who studied about factors that influence consumer intention to do online transaction in e-commerce which includes factor Perceived Ease of Use, Perceived Ease of Usefulness, Risk Perception, and Trust to his research conclude that the result indicate to all variable which is Perceived Ease of Use, Perceived Ease of Usefulness, Risk Perception and Trust have significant effect on consumer interest to do online transaction and Risk Perception has dominant influence in other hand Apriadi (2017) the result of this study partially showed that Privacy, Security, and Trust does not have significant effect toward intention to do online while the result of stimulant hypothesis showed that variable independent does affect to variable dependent which is trust have significant effect to customer's intention to do online transaction. Juniwati (2014) studied about influence of perceived ease of usefulness, ease of use, risk on attitude and intention to shop online. Based on the result of the data analysis it shows perceived risk has negative significant effect on attitude toward online shopping. Perceived ease of use has no significant influence on students' intention to shop online. The influence

of perceived ease of use on intention to shop online is not significant. Effect of perceived risk on intention to do online is negative and significant. Thus the researcher adds more variable from previous research which is experience to know whether experience has significant effect or not toward intention to do online transaction.

The researchers chose the research title "**The Influence of Trust, Experience, Risk perception, Technology Acceptance Toward Intention to do Online Transaction**"

1.2 PROBLEM LIMITATION

Based on the background and identification of existing problems, it can be seen that the problems related to research topics are so extensive that it is necessary to limit problems for researchers to focus on :

1. In this research, researcher focuses on 5 variable which is Trust, Experience, Risk Perception, Perceived Ease of Use, and Perceived Ease of Usefulness.
2. The object of this study is student of accounting Pelita Harapan University Medan batch 2016

1.3 PROBLEM FORMULATION

- 1 Does trust have partially influence toward intention to do online transaction?
- 2 Does experience have partially influence toward intention to do online transaction?
- 3 Does risk perception have partially influence toward intention to do online transaction?
- 4 Does perceived ease of use have partially influence toward intention to do online transaction?
- 5 Does perceived ease of use have partially influence toward intention to do online transaction?
- 6 Do trust, experience, risk perception, and technology acceptance model have simultaneously influence toward intention to do online transaction?

1.4 RESEARCH OBJECTIVE

Based on the problem formulation in this research then the research objective of this research as follows:

- 1 To find out trust has partially influence intention to do online transaction.
- 2 To find out experience has partially influence intention to do online transaction.
- 3 To find out risk perception has partially influence intention to do online transaction.
- 4 To find out perceive ease of use has partially influence intention to do online transaction.
- 5 To find out the influence of perceiving ease of usefulness toward intention to do online transaction.
- 6 To find out the influence of trust, experience, risk perception and technology acceptance model have simultaneously influence intention to do online transaction.

1.5 BENEFIT OF RESEARCH

1.5.1 THEORETICAL BENEFIT

The results of the study are expected to add insight to the next researcher, as a basis for developing theory in subsequent research by integrating the theory of behavior in research accounting information systems, especially the integration of risk perception and security with the concept of technology acceptance model (TAM) which include perceived ease of use and perceived ease of usefulness in conducting online transactions.

1.5.2 PRACTICAL BENEFIT

1. For academics, it is expected to contribute to the development of online transaction systems.
2. For consumers, the results of this study can add information and theory development into the practice of online transaction.

3. For companies, the results of this study are expected to contribute to the development of online transaction systems.

1.6 SYSTEM OF WRITING

CHAPTER I: INTRODUCTION

This chapter describes the Background, Problem Formulation, Research Focus, Research Objectives, Benefits of Research, Theoretical Benefit, Practical Benefit and Systematic of Writing.

CHAPTER II: LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

This chapter describes the Theoretical Background of this research study, consisting of the theories related to the topic of this study, namely, e-commerce, behavioral accounting, intention to do online transaction, trust, experience in conducting online transaction, risk perception, and technology acceptance model. Previous Research conducted on the topic related to this study, as well as hypotheses developed in conducting the study and its research model. This chapter also includes framework of thinking to illustrate the research process.

CHAPTER III: RESEARCH METHODOLOGY

This chapter describes Research Design, its population and sample, the data collection method, the operational variable definition and variable measurement, as well as the data analysis method. This research is descriptive study conducted under quantitative approach using primary data by distributing questionnaire and student of accounting batch 2016 at Universitas Pelita Harapan as the population of this sample. The data analysis

method employed for the purposes of this research is the multiple linear regression model.

CHAPTER IV: Data Analysis and Discussion

This chapter describes general view of research object, data Analysis, descriptive statistics of the variable measurement, result of data quality testing, hypotheses testing and also discussion of the result.

CHAPTER V: CONCLUSION

This chapter describes the conclusions of the research study conducted, the implication and recommendation for the next researcher, company, and consumers.

