
THE INFLUENCE OF PERCEIVED EASE, PERCEIVED RISK, AND ONLINE CUSTOMER REVIEW ON TRANSACTION INTEREST ON TRAVELOKA APPLICATION

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ABSTRACT

The purpose of this study was to determine whether perceived ease of use, perceived risk and online customer review affected the intention to transact on traveloka application users in Semarang. This type of research was the quantitative research. The population in this study was the people who lived in Semarang, as the users of the Traveloka application. Since the number of population was not known with certainty, the sample was determined by using the statement of Hair [et.al](#) to obtain 170 respondents. The research instrument used a questionnaire, and analyzed using the multiple linear regression analysis. The results showed that the perceived ease of use, perceived risk and online customer review a significant effect on the intention to transact in traveloka applications.

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1. Introduction

Technology development in this era has progressed rapidly, which makes business actors always innovate. A successful innovation, especially in the technology sector, carried out by a business actor cannot be separated from the internet, which is used by business actors. Internet-based technology is also used by the wider community to obtain information and support the ease of a very efficient life. Therefore, this must be utilized as best as possible by business actors to support activities, both in the service sector and buying and purchasing sector, using media, which is usually called e-commerce.

Internet progress in Indonesia always increases significantly every year. Smartphone users use Android and iOS systems to access the Internet. This technology allows internet-based applications to emerge. The Indonesian Internet Service Providers Association (APJII) published the results of a significant increase from year to year in the number of internet users in Indonesia.

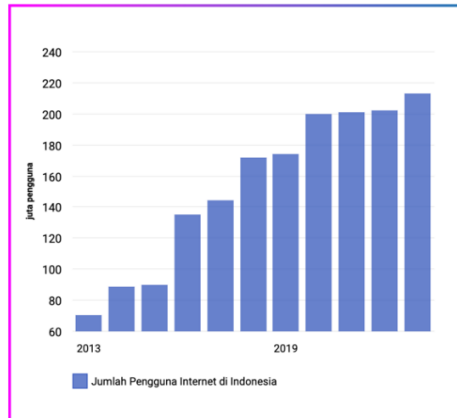


Figure 1. The Number of Internet Users in Indonesia

According to Figure 1 for the APJII report of 2023, the number of internet users in Indonesia has reached 213 million people, which is equivalent to 77% of the total Indonesian population, which was 276.4 million at the beginning of 2023. The number of internet users in Indonesia increased 5.44% year over year compared to the previous year. In January 2022, the number of new internet users in Indonesia was 202 million people. This number is the eighth highest globally.

This includes Semarang City, one of Indonesia's fifth largest metropolitan cities after Jakarta, Surabaya, Bandung, and Medan. As one of the developing cities on Java Island, Semarang City has a population of approximately 1,693,035 people in the middle of 2023. With complete and easy facilities and infrastructures for people to access the internet, Semarang City was deemed suitable to be the object of this study. Thus, the researcher considers the Traveloka application users in Semarang City to be the respondents of this study.

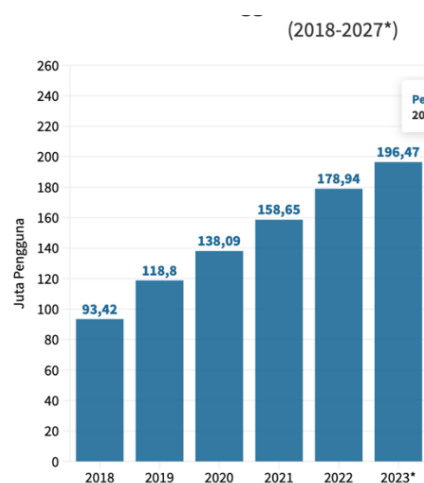


Figure 2. The Number of E-Commerce Users in Indonesia

Based on Figure 2, the growth of e-commerce market share in Indonesia is quite high, as supported by data from Statistika Insight. The number of e-commerce users in Indonesia is increasing, with an estimated reach of 196.47 million users by the end of 2023. Bank Indonesia (BI) recorded that the value of e-commerce transactions in Indonesia was IDR 476.3 trillion in 2022. This value can still grow by 20 percent to reach 572 trillion at the end of 2023. One of the factors underlying this prediction is the increase in national internet penetration, which supports the growth of e-commerce business in Indonesia.

Various types of applications have been developed by business actors, one of which is an online booking application for flight tickets and hotels, which can make it easier to travel where people's need for vacation is increasingly high. This is in accordance with data from We Are Social (2018) regarding e-commerce spending, especially in the Travel sector, which is in the second largest at US\$2,417 billion.

Moreover, traveling is currently made easier with an online booking application, one of which is Traveloka, which was developed by PT Trinus Travelindo. According to data from the Populix survey, the first place that is excellent in all aspects of online booking is Traveloka.

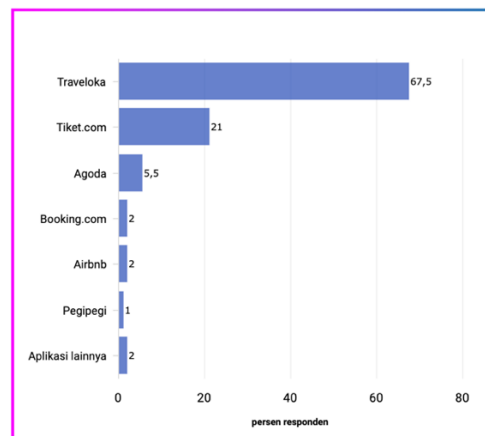


Figure 3. The Number of the Most Preferred OTA in Indonesia

Based on Figure 3, Traveloka is recorded as the OTA application most preferred by respondents with a percentage of 67.5%, then Tiket.com is preferred by 21% of respondents, Agoda by 5.5%, Booking.com and Airbnb by 2%, respectively, Pegipegi with 1%, and other of 1%. This proves that the Traveloka application has become the preferred online booking application for most Indonesian people.

Otherwise, data shown by GDP Venture in 2017 regarding the contribution of travel transactions showed that online transactions in the travel category only contributed 14% of all transactions in the travel category. This data shows that public interest in making online transactions in the travel category is still low. The high number of online booking applications is not accompanied by the large contribution of travel online transactions to all travel transactions.

However, making virtual or online booking transactions is easier than queuing at the ticket sales counter or going to the hotel when you want to stay. This ease increases public perception because the easier an application or platform is used, the easier it will be for them in their mobility or daily lives.

Many people still do not want to make online transactions because they are afraid of the risks that will be faced. These risks include individual worries about the consequences or impacts caused by the incident, including uncertainty due to not being able to see the desired product directly and safety. Therefore, Traveloka, as an online travel service provider, must consider the perceived risks in the community to provide consumers with confidence regarding safety and minimal risk when making transactions using this platform.

However, when making online transactions, consumers often find difficulties in considering whether the product meets what is desired or not. Therefore, consumers try to obtain information through reviews and ratings on various online platforms, such as the Traveloka application, usually

called online consumer review (OCR). With the development of internet popularity, online consumer reviews have become an important source of information for consumers who want to know the quality of a product (Zhu & Zhang, 2010). Online consumer reviews tend to be more relevant to consumers than information provided by sellers (Chen & Xie, 2008). Besides OCR, ratings also become a source of information for consumers when shopping. Rating is a part of the review that uses a star symbol to display customers' opinions (Arbaini, 2020).

H1: Perceived Ease has a positive influence on transaction interest in the Traveloka application.

Perceived Ease, based on [8] Davis (1989), is that users believe that technology, in this case, the Traveloka online booking application, is easy to operate so that hard effort is not required and is free from any difficulties in operating it. Susilo (2017) stated that perceived ease refers to an information technology system with individual trust so that it does not need hard effort to use. Indicators of perceived ease are easy to learn, easy to use, clear, easy to understand, and fast.

These experts' opinions are based on a study conducted by Sukirno and Saputro (2013), which shows that the customers of the Bank Mandiri Yogyakarta branch explained that perceived ease has a positive influence and contributes 51% to usage interest. Meanwhile, a study by Cita (2018) suggested that perceived ease has a positive influence on the interest of Gopay service users.

H2: Perceived Risk has a negative influence on transaction interest in the Traveloka application.

Perceived risk is defined by Kotler and Keller (2014) as consumer perception regarding uncertainty and negative consequences that might be received from purchasing a product or service. Risk is a precursor factor before trust. In Internet trading, the risk is considered higher than in physical trading due to the limited physical contact with the product, so consumers cannot monitor the products purchased (Harris & Goode, 2004). Indicators of perceived risk are product risk, financial risk, and privacy (Kim et al., 2008).

A study conducted by Suhir, Suyadi and Riyadi (2014) stated that perceived risk has a significant influence of online transaction interest. Furthermore, a study conducted by Chopdar and Lytras (2018) showed that risk has a negative influence on attitudes toward using mobile shopping applications.

H3: Online Consumer Review has a positive influence on transaction interest in the Traveloka application.

Based on Harli et al. (2021), online consumer reviews are created by consumers who have purchased or made a transaction in a product and exchange analysis and criticism. Consumers who have made an online purchase give a rating, which is then displayed on the seller's exclusive page. Roihmatulloih and Sari (2019) explained that there are 3 indicators of online customer review: perceived usefulness, perceived enjoyment, and perceived control.

A study by Putri and Aryanto (2023) stated that online consumer reviews do not have a significant influence on transaction interest. However, contradictory results are suggested by Susetyo and Cahyadi (2023), who stated that online consumer review has an influence on transaction interest.

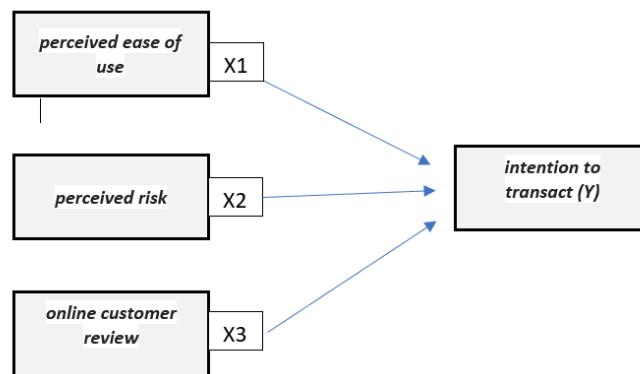


Figure 4. Research Model

Based on the explanation above, the author would like to identify whether perceived use, perceived ease, and perceived risk have an influence on transaction interest, as stated in the title **THE INFLUENCE OF PERCEIVED EASE, PERCEIVED RISK, AND ONLINE CONSUMER REVIEW ON TRANSACTION INTEREST IN TRAVELOKA APPLICATION.**

RESEARCH METHOD

The type of the study used was quantitative correlational with a Likert scale, which aims to find out whether there is a relationship between two or several variables. The population of the study was Traveloka application users domiciled in Semarang City. The sampling method used non-probability sampling, which used consumers who have made transactions on Traveloka at least once. The data collection technique was to disseminate a questionnaire to Traveloka application users. The population size in this study cannot be known certainly. Based on Hair et al. (2010), determining the minimum sample in this study means that the number of samples as respondents must be adjusted to the number of question indicators used with the assumption of $n \times 5$ to $n \times 10$. The observed variables (indicators) of this study were the number of respondents multiplied by 5 to 10. Then, the following calculation results were obtained:

$$\text{Number of samples} = 10 \times \text{Number of indicators} = 10 \times 17 = 170$$

Based on the results of the description above, the number of participants in this study was 170.

DATA ANALYSIS

Hypothesis testing in this study was carried out using a multiple linear regression model, which tested the influence of the independent variables on the dependent variable. Data processing and analysis in this study were carried out using a validity test, reliability test, and hypothesis test using linear regression and the assistance of the SPSS program for Mac OS version 27.0.

RESULTS

Table 1. The Results of Validity Test on Perceived Ease (X1)

Statement	<i>r</i> _{count}	<i>r</i> _{table}	Conclusion
Item 1	0.622	0.361	Valid
Item 2	0.625	0.361	Valid
Item 3	0.748	0.361	Valid
Item 4	0.658	0.361	Valid

Item 5	0.624	0.361	Valid
Item 6	0.738	0.361	Valid
Item 7	0.501	0.361	Valid
Item 8	0.619	0.361	Valid

Source: Processed data, 2024

Table 2. The Results of the Validity Test on Perceived Risk (X2)

Statement	<i>r</i> count	<i>r</i> table	Conclusion
Item 1	0.678	0.361	Valid
Item 2	0.492	0.361	Valid
Item 3	0.414	0.361	Valid
Item 4	0.663	0.361	Valid
Item 5	0.637	0.361	Valid
Item 6	0.485	0.361	Valid
Item 7	0.552	0.361	Valid
Item 8	0.627	0.361	Valid

Source: Processed data, 2024

Table 3. The Results of the Validity Test on Online Consumer Review (X3)

Statement	<i>r</i> count	<i>r</i> table	Conclusion
Item 1	0.699	0.361	Valid
Item 2	0.694	0.361	Valid
Item 3	0.806	0.361	Valid
Item 4	0.704	0.361	Valid
Item 5	0.599	0.361	Valid
Item 6	0.758	0.361	Valid

Source: Processed data, 2024

Table 4. The Results of the Validity Test on Transaction Interest (Y)

Statement	<i>r</i> count	<i>r</i> table	Conclusion
Item 1	0.592	0.361	Valid
Item 2	0.664	0.361	Valid
Item 3	0.517	0.361	Valid

Item 4	0.546	0.361	Valid
Item 5	0.678	0.361	Valid
Item 6	0.696	0.361	Valid
Item 7	0.525	0.361	Valid
Item 8	0.548	0.361	Valid
Item 9	0.736	0.361	Valid
Item 10	0.520	0.361	Valid
Item 11	0.658	0.361	Valid
Item 12	0.507	0.361	Valid

Source: Processed data, 2024

The results of Tables 1 to 4 show that all statement items in the questionnaire were valid because the r-count value was higher than the r-table.

Table 5. The Results of the Reliability Test

Variable	Coefficient Chronbach's Alpha	Coefficient R	Conclusion
Perceived Ease	0.745	0.6000 – 0.7999	Reliable
Perceived Risk	0.705	0.6000 – 0.7999	Reliable
Online Consumer Review	0.793	0.6000 – 0.7999	Reliable
Transaction Interest	0.836	0.8000 – 1.0000	Reliable Very High

Source: Processed data, 2024

The results of Table 5 show that all statement items were reliable because Cronbach's alpha value was > 0.60.

Table 6. The Results of Multiple Linear Regression

Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	36.009	4.615
Perceived Ease	0.457	0.124
Perceived Risk	0.586	0.101
Online Consumer Review	0.360	0.150

Source: Processed data, 2024

Table 6 above shows the calculation results of multiple linear regression using the SPSS 27.0 program. The results of the regression equation are as follows:

$$Y = 36.009 + 0.457X_1 - 0.586X_2 + 0.360X_3 + e$$

- a. Constant coefficient (Y)
Variable Y, or in this case, Transaction Interest, remained at 36.009, assuming that other variables were constant (0).
- b. Coefficient of Perceived Ease (X1)
For every additional unit of the Perceived Ease variable (X1), the Transaction Interest (Y) increased by 0.457 units.
- c. Coefficient of Perceived Risk (X2)
For every additional unit of the Perceived Risk variable (X2), the Transaction Interest (Y) increased by -0.586 units.
- d. Coefficient of Online Consumer Review (X3)
For every additional unit of the Online Consumer Review variable (X2), the Transaction Interest (Y) increased by 0.360 units.

Table 6. The Results of the R-Square Test

Model	R	R Square	Adjusted R-Square
1	0.507	0.257	0.244

Source: Processed data, 2024

From Table 6 above, the coefficient of the determinant R-Square value was 0.257 (25.7%). Transaction Interest was influenced by Perceived Ease (X1), Perceived Risk (X2), and Online Consumer Review (X3), and the remaining 7.43% was influenced by other factors or variables. Moreover, the relationship between Perceived Ease, Perceived Risk, and Online Consumer Review on Transaction Interest was 0.507 (50.7%), and the remaining 4.93% was influenced by other factors or variables.

The Results of t-Test

1. The Influence of Perceived Ease (X1) on the Transaction Interest (Y)

H₀ = Perceived Ease (X1) does not have a significant influence on Transaction Interest (Y) in Traveloka users.

H_a = Perceived Ease (X1) has a significant influence on Transaction Interest (Y) in Traveloka users.

Test criteria were carried out by:

1. If *t*-count value < *t*-table, then *H₀* was accepted
2. If *t*-count value > *t*-table, then *H₀* was rejected

Table 7.

Variable	<i>t</i> -count	Sig	<i>t</i> -table	Condition	Conclusion
Perceived Ease	3.683	0.000	1.653	<i>t</i> -count > <i>t</i> -table	Have Influence

Source: Processed data, 2024

Based on Table 7, it can be seen that Perceived Ease (X1) obtained a t-count value of 3.683, while the t-table value with df ($df=170-2=168$) was 1.653, so t-count (3.683) > t-table (1.653). Therefore, Ho was rejected, and Ha was accepted. Then, it can be concluded that Perceived Ease (X1) has a significant influence on Transaction Interest (Y) in Traveloka users.

2. The Influence of Perceived Risk (X1) on the Transaction Interest (Y)

Ho = Perceived Risk (X2) does not have a significant influence on Transaction Interest (Y) in Traveloka users.

Ha = Perceived Risk (X2) has a significant influence on Transaction Interest (Y) in Traveloka users.

Test criteria were carried out by:

- a. If t-count value < t-table, then Ho was accepted
- b. If t-count value > t-table, then Ho was rejected

Table 8.

Variable	t-count	Sig	t-table	Condition	Conclusion
Perceived Risk	-3.893	0.000	1.653	t-count < t-table	Have Negative Influence

Source: Processed data, 2024

Based on Table 8, the calculation was obtained that the Perceived Risk variable (X2) obtained a t-count value of -3.8933, while the t-table value with df ($df=170-2=168$) was 1.653, so the t-count (-3.893) < t-table (1.653). Therefore, Ho was accepted, and Ha was rejected. Thus, it can be concluded that Perceived Risk (X2) has a negatively significant influence on Transaction Interest (Y) in Traveloka users.

3. The Influence of the Perception of Online Consumer Review (X3) on the Transaction Interest (Y)

Ho = Online Consumer Review (X3) does not have a significant influence on Transaction Interest (Y) in Traveloka users.

Ha = Online Consumer Review (X3) has a significant influence on Transaction Interest (Y) in Traveloka users.

Test criteria were carried out by:

- a. If t-count value < t-table, then Ho was accepted
- b. If t-count value > t-table, then Ho was rejected

Table 9.

Variable	t-count	Sig	t-table	Condition	Conclusion
Online Consumer Review	3.578	0.000	1.653	t-count > t-table	Have Influence

Source: Processed data, 2024

Based on Table 9, the calculation was obtained that the Online Consumer Review variable (X3) had a t-count value of 3.578, while the t-table value with df ($df=170-2=168$) was 1.653, so t-

count (3.578) > t-table (1.653). Therefore, H_0 was rejected, and H_a was accepted. Then, it can be concluded that Online Consumer Review (X3) has a significant influence on Transaction Interest (Y) in Traveloka users.

CONCLUSION

1. Perceived Ease (X1) on the Transaction Interest (Y)

The results of the study show that Perceived Ease has a significant influence on Transaction Interest in Traveloka application users because some believe that using the Traveloka application system can provide easiness. Ease can be interred as easy to purchase online tickets. Perceived ease included the ease of making e-ticket purchasing transactions online on the Traveloka site, such as the ease of comparing product prices and easy procedures for online shopping. Easy procedures refer to how easy it is to make payment transactions to purchase desired products and clear information obtained by users when booking tickets online, which can increase the use of the Traveloka application. The results of the study are in line with the study by Rositasari (2015), which suggested that Perceived Ease felt by users of the Traveloka application will increase their intention to use this technology, where the more someone finds it is easy to use a technology, the more someone will have the intention to use the technology.

2. Perceived Risk (X1) on the Transaction Interest (Y)

The results of the study show that Perceived Risk has a significant influence on Transaction Interest in Traveloka application users. This shows that if perceived risk increases, the decision to use the Traveloka application will decrease. Otherwise, if the perceived risk decreases, the decision to use the Traveloka application will increase. Therefore, someone should identify the risk that will increase the intention of online purchases by reviewing websites or social media on Traveloka. Thus, the possibility of occurring risk is small if users have understood the information about the application to be used. The results of this study are in line with the study by Istighafardani (2016), which suggested that someone's ability to identify possible risks is associated with online transactions.

3. Online Consumer Review (X3) on the Transaction Interest (Y)

The results of the study show that Online Consumer Reviews have a significant influence on Transaction Interest among Traveloka application users. If the results of the reviews from buyers show satisfaction or positive, the intention to make a transaction will be higher. Customers tend to review the review page or testimonials from customers who have used a product to give a description of the product or the condition that will be chosen. This information then becomes one of the considerations for consumers when determining their interest in making transactions. This is in accordance with the results of the study by Susetyo & Cahyadi (2023), which stated that Online Consumer Review has an influence on transaction interest. The higher the ratings or reviews from consumers, the greater the chance that a product will be of interest to consumers for transactions.

SUGGESTION

1. For Traveloka, this study is expected to increase service in terms of quality and benefit of the application, as well as information and safety, so that everything that users are worried about does not become a constraint in ordering tickets via the Traveloka application.
2. For further research, this study used Online Customer Review, Perceived Ease, and Perceived Risk as independent variables that influence Transaction Interest as dependent variables. Further

development is still possible by adding other variables, such as trust, experience, and satisfaction, and the researcher can also use different indicators from previous studies.

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