Determinants Factor of Accommodation Online Buying through Online Travel Agent (OTA)

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Abstract
The objective of this research is to identifying the determinants factor of online shopping behavior in accommodation buying to increase purchase intention and the actual buying in the hospitality sector. The hospitality industry in Indonesia is growing along with the growth of the tourism industry. Since ICT is developed in Indonesia, the behavior of the traveller changed. Online Travel Agent (OTA) and Accommodation Network Orchestrator (ANO) are emerging to fill consumer wants and needs in the way of accommodation buying. Technology Acceptance Model (TAM) is used as an approach to defining the determinants factor of online shopping behavior in accommodation buying. This research used the questionnaire to get primary data which is distributed to 358 respondents. The statistical tools used were Structural Equation Model-Partial Least Square (SEM-PLS). The result showed that all of the variables (perceived ease of use, perceived usefulness, perceived risk, perceived cost) were a significant and positive impact to purchase intention and actual use in online accommodation buying behavior.

Keywords
Technology Acceptance Model; Online Distribution Channel; SEM-PLS; Consumer Behavior

Introduction
The tourism industry in Indonesia has the potential to develop rapidly. According to the Indonesian Investment Coordinating Board (Badan Koordinasi Penanaman Modal), two sectors have the potential to grow rapidly in Indonesia which are the tourism and e-commerce sectors (Badan Koordinasi Penanaman Modal, 2018). Wonderful Indonesia Branding, which has been put forward since 2013, has made Indonesia's ranking as a tourism destination country soared from 70 to 42 in 2017. The impact is the tourism sector has been able to contribute 15% to the total Gross Domestic Product (GDP) in 2017 (Badan Pusat Statistik, 2018). This shows that the tourism sector has the potency to become one of the main drivers of the Indonesian economy in the future.

The growth of tourism in Indonesia is along with the growth of tourism facilities and infrastructure throughout Indonesia. Accommodation, as a supporting factor for tourism, growth has become an indicator of tourism success in a certain area (Berita Satu, 2016).
Based on the data figure the growth of accommodation in Indonesia reaches 12.3% per year (CAGR). The growth in the number of accommodations shows that businesses practitioner and investors have an interest in the tourism industry in Indonesia. However, this growth is not a match by inadequate growth in the occupancy rate of accommodation because it continues to decline every year.

Based on the data in Figure 2, the growth in the occupancy rate reaches -0.9% per year (CAGR). However, the occupancy rate of big hotels can still reach 60% while small hotels are still at 30% (Berita Satu, 2016). One of the presumptions is that big hotels have used multi-distribution channels in selling their rooms, especially on online media, while small hotels are still selling their rooms directly (go show).
The development of Information Communication and Technology (ICT) in the world is very fast. This has led to a more dynamic business movement, especially in the distribution of products or services (Pramudita, 2018). In the hotel industry itself, the development of ICT has led to several types of new business models such as the Online Travel Agent (OTA) or the Accommodation Network Orchestrator (ANO) (Pramudita, Yanuar, & Hilman, 2019).

The growth of ICT in Indonesia itself has grown very rapidly. Indonesia is one of the countries with the largest internet user penetration growth rate in the world. This makes Indonesia one of the countries that have the potential for the development of high e-commerce users in the world.

The behavior of online purchasing does not only refer to the distribution channel itself, it is also referring to buying decision making process study (Priyanka & Ramya, 2016). Consumers are considering some factors before doing online buying which are perceived usefulness, perceived ease of use, social influence, performance expectations, habits, and conditions of the facility (Delafrooz, Paim, & Khatibi, 2010; Ofori & Appiah-nimo, 2019; Priyanka & Ramya, 2016). Nonetheless, those researchers only research online purchase behavior in the general buying process. There are still limited researches that already discuss the factor of online purchase in accommodation buying, especially in Indonesia. Since the accommodation sector in Indonesia has a huge potency to growth, this research has an objective to identifying the determinants factor of online shopping behavior in accommodation buying to increase purchase intention and actual buying in the accommodation sector.

Theoretical Foundation and Hypothesis Development

Online Distribution Channel in the Tourism Industry

Information and Communication Technology (ICT) in the tourism industry has emerged the term of e-tourism. Promote and sell products or services in this industry are become common through online media. There is no doubt that the travel agent has a significant role in the tourism industry (Camiller, 2018). ICT development has allowed new business model development in the world which is also affected travel agent’s business models. In the digital era, there is a terminology which is called online travel agent (OTA). OTA is the development
from the traditional travel agent`s business model which has become the solution for tourism intermediaries. A research stated that in the digital era, the tourism industry has become a complex global network to which traditional travel agents should adapt to the changes (Pramudita, et.al., 2020).

All of the digital development in the tourism industry has led to the dispersion of the online travel agent (Kim, Franklin, Phillips, & Hwang, 2019). Online travel agent collaborates with hotels to be the intermediary in selling rooms. Online travel agent leads to the changing of consumer behavior in the tourism industry. Hotels consumers have the opportunity to compare prices among online travel agencies and chose the least expensive one. However, the collaboration between hotels and online travel agencies still have several problems such as the low return of investment, lost opportunity, the difficulty of managing commission, and limited service area (Hills & Cairncross, 2011). Besides, the online travel agent is not the only one who sells the hotel`s room through the digital distribution channel. The hotel also can sell their rooms from their website. This condition creates uncertainty for the hotel`s owner which digital distribution channel that they need to be prioritized first.

**Technology Acceptance Model (TAM)**

There is a lot of researchers who already research consumer behavior toward a purchase decision to use the technology. The most well-known theory to describe consumer behavior regarding the technology used is the Technology Acceptance Model (TAM) (Davis, 1989). TAM is developed from the Theory of Reasoned Action (TRA) which is used to evaluate computer acceptance by its users (Venkatesh, Davis, Venkatesh, & Davis, 2000). TAM was defined as the perceived usefulness and the usage intention in the cognitive process. Later on, TAM was extended into TAM 2 which is showed that perceived usefulness and perceived ease of use were the most affecting factors in intention to use technology (Venkatesh et al., 2000). Furthermore, there is a development from TAM 2 to TAM 3 which illustrates the correlation between perceived ease of use and perceived usefulness, the correlation between computer anxiety and perceived ease of use, and the correlation between perceived ease of use and behavioral intention.

Technology Acceptance Model must be used with precaution because it might not properly examine the behavior of consumer usage (Bagozzi, 2007). Therefore, the current study incorporates perceived costs and perceived risks into the conceptual framework due to the deficiencies found in the TAM (Chuttur, 2009). The factor of risk and cost is arising since the consumer is considered the total cost of buying comparing buying to traditional (offline) distribution channels. Perceived risk and perceived cost are influencing purchase intention mostly in developing countries (Heric, Polanc, & Ovc, 2015; Sanakulov & Karjaluoto, 2015).

**Online Shopping Determinants**

**Perceived Usefulness**

The perceived usefulness of technology is a perception of the function of technology. The perceived usefulness is a factor that attracts the consumer to do online buying (Davis, 1989). In the online distribution channel, perceived usefulness is affecting consumers to continue shopping or decide to go to the traditional distribution channel (the offline distribution channel). Perceived usefulness is one of the important predictors of the purchase intention of new technology (Venkatesh et al., 2000). Perceived usefulness is decided in which the technology that is being used will help consumers or not (Kim & Song, 2010). Other researchers have shown that perceived usefulness has a significant
effect on e-commerce use (Alalwan, Baabdullah, Rana, Tamilmani, & Dwivedi, 2018).

The hypotheses proposed as follow:
H1: Perceived usefulness has a significant and positive correlation to purchase intention.
H2: Perceived usefulness has a significant and positive correlation to the actual use of online accommodation buying.

Perceived Ease of Use

Perceived ease of use is defined as the easiness level of using or adapting to new technology (Davis, 1989). Easiness was shown by less cost or effort to acquire the technology. Furthermore, the use of technology itself can be time-consuming for tech-illiterate people. The resistance to using something new becomes arise if the effort to acquire new technology is higher. On the contrary, if the perceived ease of use toward new technology is considered easy, the consumer will intend to use the technology (Venkatesh et al., 2000). Moreover, perceived ease of use is influencing perceived usefulness in the TAM model which perceived usefulness becomes a moderator to increase purchase intention and actual usage. Based on previous research, perceived ease of use has significant results in perceived usefulness (Dutot, Bhatiasevi, & Bellallahom, 2019; Shuhaiber & Mashal, 2019).

Therefore, it was hypothesized:
H3: Perceived ease of use has a significant and positive correlation to purchase intention.
H4: Perceived ease of use has a significant and positive correlation to the actual use of online accommodation buying.
H10: Perceived ease of use has a significant and positive correlation to perceived usefulness.

Perceived Risk

Perceived risk is defined as an assessment of the uncertainty condition. Moreover, lack of knowledge also increases the perceived risk toward new technology (Vlek & Stallen, 1980). In buying the consumer behavior process, risk has become part of the factor that is influencing decision making. Furthermore, perceived risk also can be defined as the consumer expectation of suffering a loss in the buying process (King & He, 2006). Perceived risk has two major factors involved in consumer behavior during the online buying process which are financial risk, product risk, time risk; and e-transaction security, e-transaction privacy (Li & Zhang, 2002). It is also related to Indonesia’s condition in which security and privacy in e-transaction have become an issue.

Therefore, it was hypothesized:
H5: Perceived risk has a significant and positive correlation to purchase intention.
H6: Perceived risk has a significant and positive correlation to the actual use of online accommodation buying.

Perceived risk is interpreted as the capability of the consumer to overcome the risk. It shows that the higher perceived risk than the higher also the purchase intention and the actual use of buying online accommodation, vice versa.

Perceived Cost

Perceived cost defined the possibility expense or effort in terms of using the technology such as access cost, transaction cost, equipment cost, and related cost (Choudhury & Dey, 2014). Moreover, perceived cost is also associated with online transactions which arise from information asymmetry and investment in terms of accessing the technology (L. Wu, Chen, Chen, & Cheng, 2014). Perceived costs also include delivery cost, comparison cost, and product searches (J.
Wu & Wang, 2005). Those conditions are no different from the current condition in Indonesia regarding online buying. In accommodation buying, the hidden cost usually appears such as service charge. This cost is intentionally hidden in purpose lowering offering price. It becomes common knowledge that the consumer should spend extra to cover this cost.

Therefore, it was hypothesized:

H7: Perceived cost has a significant correlation to purchase intention.
H8: Perceived cost has a significant correlation to the actual use of online accommodation buying.

### Purchase Intention

Purchase intention is one of the important parts of the consumer decision-making process (Kotler & Keller, 2012). Purchase intention reflected beliefs, attitudes, intentions on buying a product or services (Kian, Boon, Fong, & Ai, 2017). Purchase intention also defined which level of consciousness in terms of purchase products or services. Purchase intention is a factor that influencing consumers to do buying a product or service.

Therefore, it was hypothesized:

H9: Purchase intention has a significant correlation to the actual use of online accommodation buying.

### Actual Usage

Actual use is one of the important processes in the consumer decision-making process as indicated by the actual purchase of a product or service by the consumer (Kotler & Keller, 2012). The actual successful use of online purchases indicates by the frequency of online purchases within a certain period (Ariff, Yan, Zakuan, Bahari, & Jusoh, 2013). Three major factors influencing actual usage in online buying are brand image, self-efficacy, and social brand communication (perceived ease of use, risk, cost, usefulness, and others related) (Muda, Mohd, & Hassan, 2016).

### Research Method

Data collection techniques used in this study are questionnaires that are reflected through statements and statements arranged in such a way as to represent the three variables that exist using five levels of Likert scale preference. The population of this research is a person who is already experienced in buying hotels through online distribution channels (website, online travel agent, online network agent). The sample of this research is referring to Isaac and Michael with an alpha level of 5% and the given population is unlimited (Sugiyono, 2010). Based on Isaac and Michael's sampling table, the number of respondents needed is 349. However, the questionnaire is spread to 400 respondents to mitigate the risk of the broken questionnaire. The purposive sampling technique is used to select respondents in this research. From 400 total questionnaire that is being gathered, only 358 questionnaires that are used in the analysis, and the rest is considered broken questionnaire. The questionnaire is gathered from January 2020 – March 2020 using both online and offline platforms.

The questionnaire includes questions about variables: perceived usefulness, perceives ease of use, perceived risk, perceived costs, purchase intention, and actual usage. Items of the questionnaire were originally developed by the various researcher (Chiou & Pan, 2009; Hsieh & Liao, 2011; Li & Zhang, 2002; Ofori & Appiah-nimo, 2019). The questionnaire design is adopted from the various researcher which is related to the object of the study (Davis, 1989; Morris & Dillon, 1997; Ofori & Appiah-nimo, 2019). The questionnaire design can be seen below.
### Table 1. Questionnaire Design

| Variable                | Indicator | Item Statements                                                                 |
|-------------------------|-----------|---------------------------------------------------------------------------------|
| Perceived Usefulness    | PU1       | Using OTA would improve my precision in selecting accommodation                   |
|                         | PU2       | Using OTA would enhance my effectiveness in selecting accommodation               |
|                         | PU3       | Using OTA would give me a better understanding of selecting accommodation          |
|                         | PU4       | I would find OTA useful in selecting accommodation                                 |
| Perceived Ease of Use   | PEU 1     | Learning to Operate Online Travel Agent would be useful for me                     |
|                         | PEU 2     | I would find it easy to get Online Travel Agent to do what I want it to do         |
|                         | PEU 3     | It would be easy for me to become skillful at using OTA                           |
|                         | PEU 4     | I would find OTA is easy to use                                                   |
| Perceived Risk          | PR 1      | OTA payment methods are safe                                                      |
|                         | PR 2      | OTA gave reliable accommodation sources                                           |
|                         | PR 3      | I believe in the OTA guarantee (regarding room availability)                      |
|                         | PR 4      | I believe my data would be safe                                                   |
| Perceived Cost          | PC 1      | Using OTA would give a cheaper price                                              |
|                         | PC 2      | Using OTA is less cost than using an offline travel agent                          |
|                         | PC 3      | OTA gave more discount (sales promotion) than the offline travel agent            |
| Behavioral Intention to Use | PI 1 | Using OTA is a good idea                                                          |
|                         | PI 2      | I like the idea of using OTA                                                      |
|                         | PI 3      | Using OTA would be pleasant                                                       |
| Actual Use              | AU 1      | I intend to use OTA frequently in the future                                      |
|                         | AU 2      | I intend to use OTA for another optional product payment (such as cellphone credit, voucher, credit card payment, etc) |
|                         | AU 3      | I intend to use OTA in the website platform                                        |
|                         | AU 4      | I intend to use OTA in the mobile application platform                           |

SmartPLS 2.0 M3 was used to help the analysis process (Ahmad & Afthanorhan, 2014). The measurement model was used to appraise the individual loading from each item, composite reliability, mean of extracted variance (AVE), and discriminant validity. Moreover, the structural model is used to decide the level of significance from the causal pathway following the hypothesis (Ofori & Appiah-nimo, 2019). The structural model in SEM-PLS describes the relationship between latent variables based on a theoretical framework. Latent variable estimation is the linear aggregate of the observed indicators, the weight of which is obtained through the PLS estimation procedure as determined by the internal and external models.

**Result and Discussion**

Reliability of the Measurement Model

The result of Cronbach alpha and composite reliability of this research can be seen in table.
Table 2. Cronbach Alpha and Composite Reliability Result

|        | Cronbach Alpha | Composite Reliability |
|--------|----------------|-----------------------|
| AU     | 0.819235       | 0.889394              |
| PC     | 0.812741       | 0.888654              |
| PEU    | 0.798376       | 0.868637              |
| PI     | 0.877007       | 0.924485              |
| PR     | 0.795625       | 0.867072              |
| PU     | 0.847073       | 0.897055              |

The rule of thumb of an indicator to be reliable is the value of Cronbach alpha more than 0.6 and the composite reliability is more than 0.7 (Hair et al., 2011). Based on table 2, it is known that the variables used in this study have a Cronbach alpha value of more than 0.6 and the value of composite reliability is more than 0.7. It can be concluded that all of the variables used in this study are reliable.

The Validity of the Measurement Model

Convergent validity test parameters are known based on the output of the smartPLS 2.0 M3 algorithm in the form of outer loading, AVE, and communality. Two primary validity tests were examined which are convergent and discriminant validity tests. The convergent validity test assesses the relationship between indicators and their constructs or latent variables. In convergent validity, each measurement item must have a loading value above 0.7 and an average variance extracted (AVE) higher than 0.50 (Hair et al., 2011). The results of AVE and communality are presented in Table 3.

Table 3. AVE and Communality

|        | AVE    | Communality |
|--------|--------|-------------|
| AU     | 0.679267 | 0.679267    |
| PC     | 0.726829 | 0.726829    |
| PEU    | 0.623638 | 0.623638    |
| PI     | 0.803375 | 0.803375    |
| PR     | 0.620096 | 0.620096    |
| PU     | 0.685649 | 0.685649    |
The result of outer loading is in Table 4, as follows:

|      | AU   | PC   | PEU  | PI   | PR   | PU   |
|------|------|------|------|------|------|------|
| AU1  | 0.916213 |      |      |      |      |      |
| AU2  | 0.907973 |      |      |      |      |      |
| AU3  | 0.906399 |      |      |      |      |      |
| AU4  | 0.481298 |      |      |      |      |      |
| PC1  |      | 0.86077 |      |      |      |      |
| PC2  |      | 0.83841 |      |      |      |      |
| PC3  |      | 0.858271 |      |      |      |      |
| PEU1 |      |      | 0.789188 |      |      |      |
| PEU2 |      |      | 0.845209 |      |      |      |
| PEU3 |      |      | 0.737277 |      |      |      |
| PEU4 |      |      | 0.783441 |      |      |      |
| PI1  |      |      |      | 0.913267 |      |      |
| PI2  |      |      |      | 0.922437 |      |      |
| PI3  |      |      |      | 0.851575 |      |      |
| PR1  |      |      |      |      | 0.77543 |      |
| PR2  |      |      |      |      | 0.828798 |      |
| PR3  |      |      |      |      | 0.77069 |      |
| PR4  |      |      |      |      | 0.773449 |      |
| PU2  |      |      |      |      |      | 0.795445 |
| PU3  |      |      |      |      |      | 0.85899 |
| PU4  |      |      |      |      |      | 0.853826 |
| PU1  |      |      |      |      |      | 0.801862 |

Based on the table above, it is known that the AVE and Communality values of each variable are more than 0.5. Moreover, the outer loading value of each indicator is more than 0.7, so it can be concluded that the variables and indicators used are valid.

The discriminant validity test parameters can be seen from the results of the algorithm output in the form of cross loading, AVE roots, and the correlation of latent variables (Henseler, Ringle, & Sarstedt, 2015). The results of the AVE root and the correlation of latent variables are presented in Table 5.

| AVE Roots | AU   | PC   | PEU  | PI   | PR   | PU   |
|-----------|------|------|------|------|------|------|
| AU        | 0.82417656 | 1    |      |      |      |      |
| PC        | 0.85254267 | 0.649631 | 1    |      |      |      |
| PEU       | 0.78970754 | 0.635588 | 0.613781 | 1    |      |      |
| PI        | 0.89631189 | 0.701215 | 0.575515 | 0.591463 | 1    |      |
| PR        | 0.78746175 | 0.623463 | 0.504062 | 0.607152 | 0.647834 | 1    |
| PU        | 0.82803925 | 0.613514 | 0.435969 | 0.417688 | 0.542036 | 0.424351 | 1    |

Asia-Pacific Management and Business Application, 9, 2 (2020): 83-98
The results of the cross-loading presented in Table 6.

**Table 6. Cross Loading**

|     | AU1    | PC1    | PEU1   | PI1    |
|-----|--------|--------|--------|--------|
| AU1 | 0.91623| 0.54981| 0.52324| 0.63784|
| AU2 | 0.90793| 0.52082| 0.51884| 0.63317|
| AU3 | 0.90639| 0.54249| 0.49031| 0.65514|
| AU4 | 0.68129| 0.53398| 0.58600| 0.32172|
| PC1 | 0.56319| 0.86077| 0.56112| 0.53356|
| PC2 | 0.49427| 0.83841| 0.50524| 0.43078|
| PC3 | 0.59604| 0.85827| 0.50180| 0.49949|
| PEU1| 0.45486| 0.49541| 0.78918| 0.46714|
| PEU2| 0.54005| 0.53991| 0.84520| 0.49687|
| PEU3| 0.44356| 0.45203| 0.73727| 0.44245|
| PEU4| 0.55969| 0.44860| 0.78344| 0.46088|
| PI1 | 0.63749| 0.51234| 0.54521| 0.91327|
| PI2 | 0.66843| 0.52916| 0.54609| 0.92243|
| PI3 | 0.57635| 0.50606| 0.49776| 0.85157|
| PR1 | 0.45874| 0.40999| 0.50601| 0.47845|
| PR2 | 0.54604| 0.45116| 0.53215| 0.55393|
| PR3 | 0.45567| 0.36784| 0.44044| 0.50043|
| PR4 | 0.49687| 0.35496| 0.43106| 0.50364|
| PU2 | 0.48147| 0.35649| 0.33885| 0.45402|
| PU3 | 0.54616| 0.38251| 0.38485| 0.47349|
| PU4 | 0.55579| 0.36942| 0.35963| 0.44739|
| PU1 | 0.43783| 0.33234| 0.29227| 0.41803|

Based on table 5, it can be seen that the AVE root of all variables is greater than the correlation between latent variables. In table 6, it is also known that the indicators used to measure the Perception Ease of Use, Perception Usefulness, Perceived Risk, Perceived Cost, Purchase Intention, and Actual Usage variables from the Online Travel Agent (OTA) are valid. It can be concluded that the variables and indicators used in this study have met discriminant validity.

**Collinearity Statistics**

Based on the structural model procedure, a collinearity test should be done to avoid a high correlation between variables. Multicollinearity is used when there are multiple correlations that at the same time will predict the large percentage of variance in the dependent variable. The inner VIF value is checked for collinearity problems. In particular, the following constructs are assessed for collinearity. Based on the result in Table 7.
Table 7. Collinearity Statistics (VIF)

|    | PI  | AU  |
|----|-----|-----|
| PU | 1.167 | 1.142 |
| PEU | 1.962 | 1.976 |
| PR | 1.409 | 1.414 |
| PC | 1.467 | 1.504 |
| PI | 1.486 |     |

The rule of thumb for the VIF value is between 1-10. The result showed that there are no collinearity issues in this model (VIF value is between 1-10).

Hypothesis Test

In structural equation modeling, the bootstrap procedure is a resampling technique used to establish statistical significance. In SmartPls 2.0 M3 the bootstrap result is displayed in the path model. The results of path modeling can be seen in Figure 4.

Figure 4. Structural Model
Table 8 shows the results of the hypothesized relationships among constructs. The hypothesized is accepted when the t statistics are more than the t table. At the 95% significance level, the t table value is 1.96. It shows that every t statistics value more than 1.96 is considered as significant.

**Table 8. Path Coefficient**

|                      | T Statistics (|O/STERR|) | Note          |
|----------------------|-----------------|--------------|
| PU -> PI             | 3.052096        | H1 Accepted  |
| PU -> AU             | 3.239667        | H2 Accepted  |
| PEU -> PI            | 1.961028        | H3 Accepted  |
| PEU -> AU            | 1.998849        | H4 Accepted  |
| PR -> PI             | 5.088546        | H5 Accepted  |
| PR -> AU             | 1.983902        | H6 Accepted  |
| PC -> PI             | 2.428800        | H7 Accepted  |
| PC -> AU             | 3.017451        | H8 Accepted  |
| PI -> AU             | 2.578064        | H9 Accepted  |
| PEU -> PU            | 4.692211        | H10 Accepted |

The results showed that from 10 hypotheses, all of them were accepted since all of the hypothesis has T statistics > T table (1.96) and has a positive correlation. It shows that perceived ease of use, perceived usefulness, perceived risk, and perceived cost have a positive impact on purchase intention. Moreover, perceived ease of use, perceived usefulness, perceived risk, perceived cost, and purchase intention have a positive impact on actual usage. All of the variables that are used in this research is proven to influence the purchase intention and actual usage of accommodation buying through the online distribution channel.

**Discussion**

This research has an objective of identifying the determinants factor of online shopping behavior in accommodation buying to increase purchase intention and actual buying in the accommodation sector. Among the independent variable, perceived risk (PR) was found to be the most significant factor affecting purchase intention (PI) in accommodation buying. This condition is relevant to the real condition since the main problem of Indonesian online purchasing is the security itself (Bisma & Pramudita, 2019). Furthermore, in the accommodation sector, there is another risk concerning buying accommodation online which is the availability of the room and the discrepancy between the picture and real condition. Meanwhile, among the independent variable, perceived usefulness (PU) has the most significant factor affecting actual usage (AU). This confirms that the ease and flexibility of using and getting enough product information online and comparing products in online shopping.
aids students in making prompt purchase decisions (Alalwan et al., 2018; Dutot et al., 2019; Li et al., 2017; Shuhaiber & Mashal, 2019).

Theoretically, technology acceptance model (TAM) is proven to assess consumer behavior in adapting technology in accommodation buying. TAM should consider perceived risk and perceived cost since it is proven to be significant influencing purchase intention and actual usage. In line with the previous researcher who consider risk and cost should be in TAM equation (Chuttur, 2009; Heric, Polanc, & Ovc, 2015; Sanakulov & Karjaluoto, 2015).

In the accommodation sector, the demography of its consumer is diverse. The perception toward online distribution channel is important to determine their decision in buying. The online distribution channel in the accommodation sector is providing various information and sometimes cheaper price than the traditional channel. It is important to plant the idea in consumer mind that using online distribution channel in accommodation buying is very helpful and give a lot of benefit for them.

**Conclusion**

The development of ICT in Indonesia has grown rapidly. Online buying becomes a new habit since the consumer could spend less time to find their needs and wants. This condition also affecting in the accommodation sector. There is plenty of accommodation provider who already use online distribution channel to sell their services. Even all of the original TAM indicators predicted purchase intention and actual usage, this research showed that consumers also consider risk, cost, and usefulness to purchase intention and actual usage. In this research, the cost is not the most significant factor. Even though, the value of cost is only slightly different to perceive risk and usefulness. In the accommodation sector, the cost is not the only factor that needs to be considered since every accommodation provider is providing different services and ambiances. Based on this research, accommodation provider who provides their services through online distribution channel should convincing their potential consumer that doing transaction through online distribution channel is safe, reliable, and very helpful to fulfill consumer’s needs. Through this effort, it can change the consumer’s mind to undoubted the reliability of the online distribution channel.

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