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THE EFFECT OF TECHNOLOGY ADOPTION MODEL ON CULTURALLY MEDIATED BEHAVIORAL INTENTION AND RISK PERCEPTION ON THE PURCHASE OF ELECTRONIC AND HOME LIVING PRODUCTS

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ABSTRACT

The purpose of this study was to determine the effect of the Technology Adoption Model on the culturally mediated behavioral intention and risk perception on the purchase of electronic and home living products. This research method uses a quantitative approach that is processed using SEM. The results of this study indicate that Perceived ease of use has a positive effect on Perceived Usefulness, Perceived ease of use has a positive effect on Perceived Usefulness, Perceived ease of use has a positive effect on Perceived Usefulness, Culture is not successful in mediating the relationship of Perceived Usefulness to Risk perception, Culture mediates the relationship Perceived ease of use on Risk perception, Behavioral Intention has a positive effect on Risk perception, and Culture mediates the relationship between Behavioral Intention and Risk perception. The limitations of this study include the sampling technique carried out by the convenience technique, namely the sampling is done as is. Data is collected over a short period of time so it is less likely to see consistency over a longer period.
Keywords: *Perceived Usefulness, Perceived ease of use, Culture, Risk perception, Behavioral Intention*

1. INTRODUCTION

Home living products are popular products that customers search for through the Internet. Customers seek and disseminate information to obtain information about home living products and their quality. Internet penetration has changed the pattern of buying and selling transactions that were originally carried out face-to-face between sellers and buyers, now starting to become digital and online. The process of buying and selling goods and services can be done instantly through an electronic store called e-commerce[1]. It makes transactions easier when people want to buy products. From the vendor side, it also brings opportunities and potential to expand market access for market penetration. Information about products can be communicated more quickly, after e-commerce is used because it expands the coverage of a wider market area supported by consumer consumption patterns and lifestyles[2].

Technological advances, supported by the simplicity of infrastructure and regulations, have contributed to the growth and development of digital businesses. This is reflected in the results of the 2020 e-commerce survey that new businesses are increasing every year. Around 45.93% of new businesses that started operations in 2017-2019 have grown online. This figure is double that of the previous five years where between 2010 and 2016, only 38.58% of companies were in business, and only 15.49% had been in operation for more than a decade. According to the Association of Indonesian Internet Service Providers (APJII), the number of Internet users in Indonesia increased by 73.7% (196.7 million users) in the second quarter of 2019-2020.

The growth and development of e-commerce in Indonesia requires research to understand how customers adopt the latest technology so that customers can experience the benefits and convenience of the products offered[3]. To understand this phenomenon, the theory used to determine technology adoption is the Technology Adoption Model (TAM) [4].

The TAM model, developed by Davis, is the most commonly used framework for predicting the adoption of technology-related products among

customers[5]. Yu [6] argue that TAM can be used to analyze factors that influence adoption intentions beyond perceived convenience and usefulness. While TAM has received a lot of support [7], TAM has focused on technical usefulness and the hypothetical impact of usability on adoption intentions [8].

In order to develop theory and define the field of study in the future, this study critically evaluates and tries to improve the original TAM model with the new concepts we discovered from the e-commerce phenomenon. In particular, he argues that the constructs mentioned in the original TAM model do not apply in all contexts, under facilitation conditions. Therefore, the path from the original TAM model should be extended to behavioral intentions which should be included, as individual traits such as customer behavior were not theorized in the original model.

Martins et al. [9] developed a conceptual model explaining behavioral intentions and attitudes in internet banking use, incorporating the predictable risk of imitating the original TAM. The findings support several relationships in TAM, including performance expectations, business expectations, and social impact, as well as the role of risk as a strong predictor of customer intention. The most important factor in describing the behavior of using Internet banking is the intention to use Internet banking. On the other hand, in each theory, based on the work of Aithal et al. [10], this theory provides unique insights into technology adoption and its many interrelated structures.

While a lot of research has been done and the theory of technology adoption models has been used to understand customers, the weakness of this theory is that the technology adoption model does not sufficiently explain the behavior accepted by consumers from a psychological point of view [38]. The TAM theory does not refer to the role of other people in influencing individual behavior. In addition, it also does not explain differences in individual behavior and the ability of customers to meet their needs [38]. As a result, many studies point to the need to expand state-of-the-art theory to integrate components or variables of psychological theory [39].

Mendoza et al. [11], on a comprehensive review and compilation of several theoretical models, proposed the Unified Theory of Acceptance and Use of Technology (UTAUT), which is widely used by researchers as an attempt to explain technology adoption. There are four structures in the original model, for example, performance expectations, effort expectations, social influences, and facilitating conditions. The model also serves as the main moderating variables: gender, age, experience, and voluntary use. Based on the research above, there are still gaps in the actual research. For example, based on the work of Martins et al. [9], and Aithal et al. [10], they found weaknesses in the TAM theory which became the research gap in this study.

However, the TAM theory does not recognize risk. Previous studies have found that the TAM model lacks insight into risk-aware technology adoption and innovation deployment. Based on the research gap above, this study complements previous research by adding risk perception as a variable in the relationship between customer intentions and purchasing decisions for electronic products and online homes.

Perceived Usefulness (PU) is the level of subjective belief that each individual believes that consumers can improve performance by using certain technologies [12]. Although Perceived usefulness (PEU) theory subjectively believes that by using technology for a particular purpose, they reduce their efforts to use it [13]. A person's attitude towards technology adoption depends on how useful or simple the system/technology is in the minds of users. Perceived usefulness becomes a subjective possibility for technology to improve the way consumers achieve their goals. In the context of our research, perceived benefits will increase consumers' attitudes and desires to use electronic payment systems [14]. A study by Liébana-Cabanillas [17] compares the factors that determine consumer acceptance of SMS (Short Message Service) and NFC (Near Field Communication) payment systems as examples of future payment methods.

However, the above studies have no significant effect on the perceived benefits and perceived benefits, and contradict the findings of Ernawati & Noersanti, L. (2020) which show that the security variable has a significant effect on interest in using OVO payment applications in North Jakarta. Based on the results of the previous research above, there are gaps in the study, so it is hypothesized that Perceived Usefulness (PU) and Perceived usefulness (PEU) can affect risk perceptions. On the other hand, the difference in empirical studies shows that there are still inconsistencies with some of the studies above which claim that Perceived Usefulness (PU) and Perceived usefulness (PEU) affect and do not affect risk perceptions.

The development of e-commerce technology in Indonesia requires research to understand the adoption of the latest technology so that customers

can experience the benefits and convenience of the products provided. The theory used to determine technology adoption is the Technology Adoption Model (TAM) [40]

In addition, with regard to gaps in research, research is based on different models to adopt techniques that use dominant variables. The variables used in this study will assess the use of e-commerce in purchasing electronic products and home living online.

2. HYPOTHESIS DEVELOPMENT

2.1 Perceived ease of use and Perceived Usefulness in buying home life products online

This model is based on two main factors influencing technology acceptance: PU and PEOU [17]. Several meta-analyses on TAM indicate that PU is an important factor in the general acceptance of IT; this explains most of the variance of an individual's behavioral intention to use an innovation or (cellular) technology [8,10,18]. The PEOU construct is related to the user's individual assessment of the effort associated with learning and the perceived benefits of a technology [19[. Similarly, Hubert et al, [19] explain that there are many differences in the behavioral intentions of those who use innovation and technology (cell). Based on the above arguments, we can extract the following assumptions:

H1: During the COVID-19 pandemic, Perceived ease of use will have a positive impact on Perceived Usefulness among customers who buy home living products.

2.2. Perceived Usefulness and Behavioral Intention in buying home living products online

In the home living industry, when the product is considered important, consumers will consider the product useful. For example, Liébana-Cabanillas [15] studied that perceived benefits were perceived to have a positive impact on intentions to purchase residential products delivered via delivery transport. In the context of our research, the expected benefits will increase consumer attitudes and readiness to use home living products. The perceived usefulness becomes an option for customer needs. Customers want technology to improve the way consumers achieve their goals. The importance of perceived benefits is also widely recognized in other studies [20]. Based on the above arguments, we can extract the following assumptions:

H2: customers perceive Perceived Usefulness will have an impact on Behavioral Intention to buy home living products online during the Covid 19 Pandemic

2.3. Perception Perceived easy to Use and Behavioral Intention in buying home life products online

Perceived ease of use is related to the design and appearance of the product. These constructs influence people's attitudes toward the use of new technologies, which in turn affect the intention to act on the product and determine its actual use [17]. Chen offers the importance of perceived ease of use as a consideration of how one takes the steps necessary to meet good expectations [17]. If there are conditions available that do not require much effort, money and time, action can be taken on the basis of careful consideration. According to Guriting et al. [20], online technologies such as e-commerce booking platforms have features to make it easier for customers to book travel tickets and others. Based on the above arguments, we can extract the following assumptions:

H3: Perceived easy to use will have an impact on Behavioral Intention among customers who buy home living products.

2.4. Culture mediates the relationship between Perceived Usefulness and Behavioral Intention in buying home living products online

According to Pryoga and Braham [21], when customers use the information, values and technology we get, culture influences what we get, which can affect how we use it. To explain the role of culture in this context, we need to use aspects of Hofstede's culture to distinguish between different cultural dimensions, such as collectivism, power distance, degree of masculinity, long-term trends, and uncertainty avoidance in individuals level[22]. The first component of the cultural aspect that we believe can influence technological plagiarism is collectivism. Based on the above arguments, we can extract the following assumptions:

H4 : Culture will mediate the relationship between Perceived Usefulness and purchase intention among customers who buy home living products.

2.5. Perceptions Perceived easy to use and behavioral intentions in buying home life products online

Cultural factors, due to their fragile and relatively complex nature, are not fully studied in other literature on communication technology. However, effective technology transfer must take into account a number of factors, including cultural differences revealed in decision-making processes and styles, technical standards, manufacturing infrastructure, language and management methods [23]. When foreign technologies are placed in developing countries, cultural differences begin to have a significant impact [24]. Foreign technology involves participants from different cultural backgrounds, the interaction of two different cultures influences the use and adoption of technology. It has been suggested that for some reason the use of a technology will be influenced by its design which directly affects the ease of adoption and usage intentions along with culture and commitment[24]. The structure of cultural commitment included in this study shows that ease of use can have an influence on technology adoption. Following the original theory, culture in this study is described as "the degree to which foreign traditions are similar to the way business is commonly conducted in local cultures". Based on the above arguments, we can extract the following assumptions:

H5: culture will mediate the relationship between Perceived Usefulness and Behavioral Intention among customers who buy home living products.

2.6. Behavioral Intention and perceived risk in buying household life products online

When a decision is perceived as low risk, it creates a greater intention for consumers to use the new technology. In home living products, all negative causes can reduce the intentions and perceptions of consumers who perceive higher risk even though the product has good quality. Perceived risk, on the other hand, is an unreliable and natural concept of using a potentially negative service or product [26]. Kaur [27] looks at the role of risk and security awareness in e-commerce purchase transactions such as electronic payments. This study found that lower risk will have an impact on higher customer behavioral intentions in using the product. Based on the above arguments, we can extract the following assumptions:

H6: Perceived risk will have an impact on purchase intentions among customers who buy home living products.

2.7. Behavioral Intention and perceived risk in buying household life products online

Much research is being conducted in developing countries to study the relationship between employee behavior in the workplace, risk perception, and national culture [28,29]. For example, a study in Pakistan found that local worker safety responsibilities are related to attitudes and expected risks. Farnese [30]provide an in-depth study because they found an empirical relationship that aspects of Hofstede's cultural dimensions correlate and encourage unsafe behavior, perceived risk, and worker attitudes towards safety at construction sites. Based on the above arguments, we can extract the following assumptions:

H7: Culture will mediate the relationship between Behavioral Intention and perceived risk among customers who buy home living products.

3. RESEARCH METHODOLOGY

For research purposes, the type of research used in this research is descriptive and positive research methods. The purpose of this study was to obtain a complete description or characteristics of each variable in the study, namely the influence of TAM, which was mediated by culture for behavioral intentions and perceived risk. The purpose of this test is to clarify the relationship between the variables in the study and the hypotheses put forward in the field.

The sampling method in this study is non-probability, namely convenience sampling. According to Jawale [31], convenience sampling is a method of determining the sample by choosing the sample freely as the researcher wishes. Bujang [32] provides a rule of thumb for determining sample size, and if the sample size is between 30 and 500, it applies to most studies involving 200 people. That is, the sample unit is adjusted according to the specific criteria used by the research objectives to verify the reliability and effectiveness of the contacts, namely, at least once during the pandemic, people who buy electronic products in real time and local products on the Internet, users who live in JABODETABEK (Jakarta area)

This study uses descriptive analysis to obtain variable specifications and multivariate data for

testing for research purposes. The multidimensional data used in this study is a smart PLS application that uses one type of modeling using structural equations (SEM) based on partial least squares (PLS). Descriptive analysis is a method for organizing, aggregating, and presenting data in an informative manner. Variable descriptions were obtained using a questionnaire. In the questionnaire used in this study, a Likert scale model was used.

4. ANALYSIS AND DISCUSSION

Respondents from the distribution of questionnaires obtained 196 respondents who meet the requirements in Jakarta. Of the 196 respondents who participated in this survey, most of them were female (64%), aged 35-44 years (33%), located in West Jakarta (35%), had a bachelor's degree (44%) which indicated that the respondents considered as young and educated people. The most dominant occupation is private employee (28%). And household contests per month Rp. 5,000,001 – Rp. 7,500,000 /month by 40%.

Table 1. Respondent Profile

Demographic Profile		Sample (n)	Percentage
Gender	Female	126	64%
	Male	70	36%
Age (years old)	17 – 24	34	17%
	25 – 34	44	22%
	35 – 44	65	33%
	45 – 55	50	25%
	>55	7	3%
Location	Jakarta Barat	69	35%
	Jakarta Timur	34	17%
	Jakarta Selatan	40	20%
	Jakarta Utara	53	27%
Education	Senior High School	8	4%
	D1/D3	39	20%
	S1	86	44%
	S2	52	26%
	S3	11	6%
Occupation	Student	14	7%
	Freelancer	9	5%
	Government	30	15%
	Employee		
	Private Employee	56	28%
	Housewife	47	24%
	Entrepreneur	18	9%
	Professional (Doctor, Lawyer, etc)	14	7%
	Others	8	4%
Household Expense	< Rp. 3.500.000 /month	10	5%
	Rp. 3.500.001 – Rp. 5.000.0000 /month	48	24%
	Rp. 5.000.001 – Rp. 7.500.000 /month	79	40%
	> Rp. 7.500.000 /month	62	32%

The outer loading results shown in Table-2 show that among the 5 variables, 25 factor loading values are above 0.7. Therefore, 25 variables were classified as sufficient for further analysis. Two invalid factors were excluded from further analysis.

Table-2: Convergent Validity Analysis

Factor	Variable	Average Value	Standard Deviation	Loading Factor
Perceived Usefulness	PU1	3,35	0,596	0,766
	PU2	3,34	0,650	0,786
	PU3	3,39	0,637	0,735
	PU4	3,23	0,656	0,812
	PU5	3,28	0,654	0,737
	PU6	3,25	0,658	0,808
Perceived Ease of Use	PEU1	3,32	0,627	0,756
	PEU2	3,24	0,698	0,701
	PEU3	3,22	0,669	0,758
	PEU4	3,17	0,714	0,807
	PEU5	3,14	0,729	0,793
Culture	BU1	3,18	0,734	0,806
	BU2	3,18	0,678	0,778
	BU3	3,13	0,701	0,872
	BU4	3,29	0,617	0,635
	BU5	3,19	0,661	0,790

Perceived risk	PR1	3,16	0,669	0,829
	PR2	3,18	0,695	0,833
	PR3	3,24	0,662	0,830
	PR4	3,30	0,614	0,815
Behavioural Intention	BI1	3,32	0,620	0,796

4.1. Convergent Validity Analysis through Composite Reliability (CR), and Extracted Mean Variance (AVE)

Table-3 illustrates that the Composite-Reliability for all factors is above 0.7, so it can be concluded that the variables and construct statements are reliable. Composite Reliability measures the real reliability value of a variable while Crombach Alpha measures the lowest (lowderbound) reliability of a variable so that the Composite Reliability value is > 0.6 and the Cronbach Alpha value is > 0.60. Extracted) for each construct or latent variable. The model has better discriminant validity if the square root of AVE (Average Variance Extracted) for each construct is greater than the correlation between the two constructs in the model. The table also shows all Average Variance Extracted (AVE) values above 0.50 which indicates that these factors have acceptable convergent validity.

Table-3: AVE and Composite Reliability

Factors	Composite Reliability (C.R.)	A.V.E.
Behavioral Intention	0,875	0,584
Perceived ease of use	0,875	0,584
Culture	0,885	0,609
Perceived Usefulness	0,900	0,600
Risk perception	0,896	0,684

4.2. Discriminant Validity: Fornell-Larcker Criteria

Discriminant validity was evaluated using the Fornell-Larcker criteria presented in Table-4. Discriminant validity is used to determine the uniqueness of a construct (variable) from other constructs. In this study, the analysis of discriminant validity used the Fornell-Larcker criterion and cross loadings. Table-3 shows that this requirement was also met and thus the discriminant validity proved adequate for the factors evaluated in this study.

Table-4: Discriminant Validity (Fornell-Larcker Criteria)

Variable	BI	CPB	CPEB	C	PEU	PU	RP
BI	0,764						
CPB	0,094	1,000					
CPEB	0,060	0,781	1,000				
C	0,803	0,102	0,076	0,780			
PEU	0,769	0,073	0,051	0,836	0,764		
PU	0,713	-0,038	0,071	0,720	0,803	0,775	
RP	0,821	-0,004	-0,017	0,823	0,814	0,784	0,827

4.3. Structural Model Evaluation

The value of R2 reflects the level of variation of the change in the independent variable on the dependent variable. The higher the R2 value, the better the prediction model of the proposed research, but the main parameter is the basis of the theoretical relationship. The calculated R-square values are shown in Table-5.

Table-5: R-Square

Variable	R-Square
Behavioral Intention	0,616
Culture	0,763
Perceived Usefulness	0,645
Risk perception	0,750

The R-square value of 0.616 for the resulting Behavioral Intention explains that 61.6% of the variance is contributed by the constituent variables of Perceived ease of use and Perceived Usefulness. The remaining 38.4% of the variance is explained by other unknown variables. The R-square value of 0.763 for the resulting Culture explains that 76.3% of the variance is contributed by the constituent variables of Perceived ease of use, Perceived Usefulness, and Behavioral Intention. The remaining 23.7% of the variance is explained by other unknown variables. The R-square value of 0.645 for the resulting Perceived Usefulness explains that 64.5% of the variance is contributed by the constituent variables of Perceived ease of use. The remaining 35.5% of the variance is explained by other unknown variables. The R-square value of 0.750 for the resulting Risk perception explains that 75% of the variance is contributed by the constituent variables of Perceived ease of use, Perceived Usefulness, Behavioral Intention and culture. The remaining

35.5% of the variance is explained by other unknown variables.

To determine the significance of hypothesis support, the coefficient score indicated by the t-statistic value must be above 1.96 for the two-tailed hypothesis and above 1.64 for the one-tailed hypothesis in hypothesis testing using 5 percent alpha and 80 percent power.

Table-6: Hypothesis Test Results

Hypothesis Reference and Path	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
Direct Relationship Hypotheses			
H1: Perceived ease of use -> Perceived Usefulness	0,803	27,485	0,000
H2: Perceived Usefulness -> Behavioral Intention	0,269	2,911	0,004
H3: Perceived ease of use -> Behavioral Intention	0,553	6,200	0,000
H6: Behavioral Intention -> Risk perception	0,451	6,865	0,000
Indirect or Mediating Effect			
H4: Perceived Usefulness -> Culture -> Behavioral Intention	0,020	0,397	0,691
H5: Perceived ease of use -> Culture -> Behavioral Intention	0,234	3,900	0,000
H7: Behavioral Intention -> Culture -> Risk perception	0,175	4,102	0,000

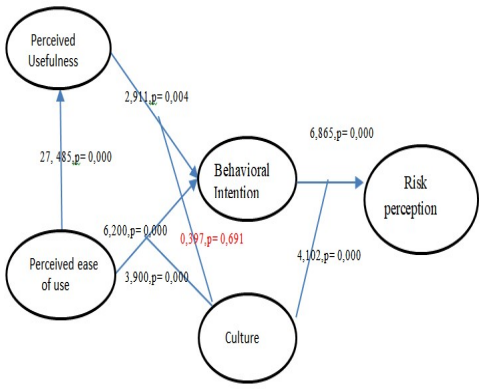

Figure 1. Path analysis results with SmarPls

4.4. DISCUSSION

4.4.1. Perceived ease of use against Perceived Usefulness

It was found that the T-statistical value (27.485) > 1.96 and the original sample value was 0.803 (positive sign). From these results, the hypothesis which states that Perceived ease of use has a positive effect on Perceived Usefulness is accepted[8,10]. These results are supported by Hubert [19] who conducted a personal assessment of work related to the expected benefits of learning and technology. According to Schepers et al. [18], the customer's intention to receive a smartphone is also influenced by the perception of its usefulness. A similar study was also proposed by scholars through their finding that PEOU directly and indirectly affects intention to use (via PU) [17]. This is in contrast to the results of Nathania's research [41] which states that perceived ease of use does not have a positive effect on perceived usefulness.

4.4.2. Perceived Usefulness on Behavioral Intention

It was found that the T-statistical value (27.485) > 1.96 and the original sample value was 0.803 (positive sign). From these results, the hypothesis which states that Perceived ease of use has a positive effect on Perceived Usefulness is accepted. The perceived usefulness becomes an option for customer needs. Customers want technology to improve the way consumers achieve their goals. The importance of perceived benefits is also widely recognized in other studies [20]. Research conducted by Liébana-Cabanillas [15] found a significant effect of perceived usefulness on behavioral interest in using technology with mobile knowledge management as the object. This is

contrary to the results of Octavika's 42] which states that perceived usefulness does not have a positive effect on behavioral intention to use go-pay.

4.4.3. Perceived ease of use on Behavioral Intention

It was found that the T-statistic value (6,200) > 1.96 and the original sample value was 0.553 (positive sign). From these results, the hypothesis which states that Perceived ease of use has a positive effect on Perceived Usefulness is accepted. Research has shown that the ease of use of e-commerce has a significant impact on intentions to use mobile payment methods. Apparently, perceived ease of use (PEOU) in home living products will be similar. This assumption is made based on the original definition that PEOU is the extent to which we believe that a technology/system will be easier to use [17]. Castiblanco [33] used e-learning applications as the object of their research, while Guriting et al. [20], used online transportation as the object. Both studies found that perceived ease of using technology can increase a person's behavioral interest in using the technology. This research is not in line with research conducted by Ja Chul Gu [43], Riquelme [44], and Ozdemir [45]

4.4.4. Culture mediates the relationship between Perceived Usefulness and Risk perception

It was found that the T-statistical value (0.691) < 1.96 and the original sample value was 0.020 (positive sign). From these results, the hypothesis which states that Culture mediates the relationship between Perceived Usefulness and Risk perception is rejected. Pryoga and Braham [21], In Asian countries, attempts to adopt or inject computer technology have been hindered by conflicting values, which must be resolved for the integration of computers into daily operations to take place. Computer technology is culture-specific and thrives in low power distance, low uncertainty avoidance, high individualism, and a high culture of masculinity[34]. This contradicts the results of Hassan's research [46]. The results show that country culture (both primary and secondary), to some extent, can influence consumer perceptions and intentions towards mobile banking.

4.4.5. Culture mediates the relationship between Perceived ease of use and Risk perception

It was found that the T-statistical value (3.900) > 1.96 and the original sample value was 0.234 (positive sign). From these results, the hypothesis which states that Culture mediates the relationship between Perceived ease of use and Risk perception is accepted. Bartlett [23] notes that much research has focused on technology transfer to developing countries, but few studies have tried to explore how cultural values in Indonesia may affect the general acceptance and use of computer technology. More information systems researchers are starting to pay greater attention to the importance of culture in technology acceptance because ignoring cultural differences can hinder information technology adoption and increase the risk of failure[24]. People belonging to collectivist cultures are interdependent, i.e. activities such as work, exchange of information and introduction of goods are carried out in all sectors of society and in all walks of life. Because of their characteristics[14], teams are more likely to share and discuss information about technology, believing that it enables and enhances easier tasks. This is not in accordance with the results of research by Gierlach et al. [47] showed significant differences between cultures in levels of perceived risk that did not correspond to actual levels of exposure.

4.4.6. Behavioral Intention to Risk perception

It was found that the T-statistical value (6.865) > 1.96 and the original sample value was 0.451 (positive sign). From these results, the hypothesis which states that Behavioral Intention has a positive effect on Risk perception is accepted. Perceived risk is also a factor that plays an important role in technology adoption [26] along with technical risk [27]. For example, in the financial industry, electronic wallets contain technologies that are not yet widely used, extensive knowledge of various types of electronic payment methods. According to Louis and Jamison (2003), the higher the level of risk, the more likely consumers are to lose money through trade, so the level of risk tends to affect the strength of e-commerce[35]. This is contrary to the results of Munandar et al. [48] shows that the perception of risk has a negative and significant effect on the antecedents of intention, namely attitudes, behavior control, and subjective norms.

4.4.7. Culture mediates the relationship between Behavioral Intention and Risk perception

It was found that the T-statistical value (4.102) > 1.96 and the original sample value was 0.175 (positive sign). From these results, the hypothesis

which states that Culture mediates the relationship between Behavioral Intention and Risk perception is accepted. Research conducted by Bae & Chang [36], states that the perception of risk in COVID-19 has a negative and significant effect on attitudes and behavioral intentions. The results of Marshall et al. [28], shows that the perception of risk is detrimental to travel intentions, namely the perception of respondents showing a decrease in travel plans during the pandemic. The Neuburger & Egger study [37], found that perceived COVID-19 risk, perceived travel risk, and willingness to change or cancel travel plans increased significantly during the pandemic[28,29]. Research conducted by Chan [29], states that the perception of health risks will affect individual attitudes. This is not in accordance with the results of research by Gierlach et al. [47] showed significant differences between cultures in levels of perceived risk that did not correspond to actual levels of exposure.

5. CONCLUSION

Based on the test results show that Perceived ease of use has a positive effect on Perceived Usefulness, Perceived ease of use has a positive effect on Perceived Usefulness, Perceived ease of use has a positive effect on Perceived Usefulness, Culture is not successful in mediating the relationship of Perceived Usefulness to Risk perception, Culture mediates the relationship Perceived ease of use on Risk perception, Behavioral Intention has a positive effect on Risk perception, and Culture mediates the relationship between Behavioral Intention and Risk perception.

The contribution of this research is this research contributes to sales of home living products during the Covid 19 pandemic by adopting the use of e-commerce.

The limitations of this study include the sampling technique carried out by the convenience technique, namely the sampling is carried out as is. Data is collected over a short period of time so it is less likely to see consistency over a longer period.

This study finds that Electronics and home living companies in Jakarta are moving in the right direction with regard to using the Internet as a tool to increase their competitive advantage. PU and PEOU factors show a significant positive impact on Jordanian managers' intention to use the Internet. Thus, managers of Electronics and home living companies should continue their support for the adoption of computer technologies, including the Internet, by holding training workshops, and providing learning incentives related to the adoption of new technologies (eg, the Internet). This information may in part contribute to other studies that support the generalizability of the technology acceptance model (TAM) to the Asian business environment. Managers must be vigilant and work diligently to bring out the positive aspects of their culture to promote acceptance of computer technology.

To fill the gaps in this study, future research needs to add the role of knowledge adoption skills, and add gender and education control variables

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