

PERBEDAAN KONTRIBUSI *DISPOSITION TO TRUST* DAN *INSTITUTION-BASED TRUST* TERHADAP INTENSI BERTRANSAKSI ONLINE PADA PELANGGAN TRAVELOKA.COM

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ABSTRAK

Penelitian ini difokuskan kepada rasa percaya (*trust*) yang dimiliki seseorang ketika sedang melakukan transaksi *online* melalui sebuah *website*. Fenomena yang menjadi latar belakang penelitian adalah maraknya modus penipuan yang mengatasnamakan sebuah *website* untuk memperdaya korbannya, yang berpotensi mempengaruhi rasa percaya seseorang ketika bertransaksi *online*. Fenomena masalah ditemukan pada *website* penyedia jasa perjalanan Traveloka.com yang seringkali namanya disalahgunakan oleh pelaku penipuan.

Teori yang mendasari penelitian ini adalah *Web Trust Model* oleh McKnight yang dikembangkan di Amerika pada tahun 2002. *Web Trust Model* menjelaskan hubungan tiga variabel yaitu *Disposition to Trust* dan *Institution-Based Trust* di mana keduanya mempengaruhi variabel *Trust*. Pada penelitian ini ingin dilihat apakah terdapat perbedaan kontribusi antara variabel *Disposition to Trust* dan *Institution-Based Trust* dengan *Trust* pada pelanggan Traveloka.com.

Jenis penelitian yang digunakan adalah penelitian deskriptif dengan metode kuantitatif, yang diaplikasikan dalam bentuk kuesioner terdiri dari 50 pernyataan yang mewakili tiga variabel tersebut. Sampel penelitian yang digunakan sejumlah 385 responden yang merupakan pelanggan Traveloka.com (setidaknya pernah bertransaksi minimal satu kali selama enam bulan terakhir) dengan analisis statistik korelasi *Pearson Product Moment*.

Hasil penelitian menunjukkan adanya hubungan signifikan yang positif antara *Disposition to Trust* dan *Institution-Based Trust* dengan *Trust*. Di antara kedua variabel yang mempengaruhi *Trust*, variabel *Institution-Based Trust* memiliki taraf signifikansi lebih tinggi daripada variabel *Disposition to Trust*. Artinya, kepercayaan seseorang dalam bertransaksi *online* lebih dipengaruhi oleh faktor eksternal (*Institution-Based Trust*) daripada faktor internal (*Disposition to Trust*). Adapun sub variabel *Institution-Based Trust* yang memiliki koefisien korelasi tertinggi adalah *situation normality*. Artinya, faktor eksternal yang pengaruhnya paling tinggi terhadap rasa percaya seseorang adalah kenormalan situasi, atau kondisi di mana transaksi *online* terjadi sebagaimana mestinya, yaitu pihak pembeli percaya pihak penjual dapat diandalkan, dan pihak penjual memenuhi kewajibannya karena sudah menerima kepercayaan dari pihak pembeli.

Kata kunci: rasa percaya dan transaksi *online*, *disposition to trust*, *institution-based trust*, *e-commerce*.

**CONTRIBUTION DIFFERENCES BETWEEN DISPOSITION TO TRUST
AND INSTITUTIONAL-BASED TRUST TOWARD ONLINE TRANSACTION
INTENTION OF TRAVELOKA.COM CUSTOMERS**

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ABSTRACT

This research is focused on trust that someone has when conducting online transactions through a website. The phenomenon which became the background of this research is the rampant mode of fraud on behalf of a website to deceive its victims, which has the potential to affect someone's trust when transacting online. The phenomenon is found on Traveloka.com, a travel service provider website, which is often its name was misused by fraud perpetrators.

The theory underlying this research is McKnight's Web Trust Model which was developed in America in 2002. The Web Trust Model explains the relationship of three variables, namely Disposition to Trust and Institutional-Based Trust, both of which affect Trust variable. In this study we want to see whether there are contribution differences between Disposition to Trust and Institution-Based Trust with Trust in Traveloka.com customers.

The type of research used is descriptive research with quantitative methods, which are applied in the form of a questionnaire consisting of 50 statements representing the three variables. The research sample used was 385 respondents who were Traveloka.com customers (had transaction at least once during the past six months) with statistical analysis of Pearson Product Moment correlation.

The results of the study indicate a significant positive relationship between Disposition to Trust and Institution-Based Trust with Trust. Among the two variables that affect the Trust, Institution-Based Trust variable have a higher level of significance than the Disposition to Trust variable. This means that a person's trust in online transactions is more influenced by external factors (Institution-Based Trust) than internal factors (Disposition to Trust). The sub-variables of Institution-Based Trust which have the highest correlation coefficient are situation normality. That is, the external factors that have the highest influence on a person's trust are normal situations, or conditions where online transactions occur properly, i.e. the buyer believes the seller is reliable, and the seller fulfills his obligations because he has received trust from the buyer.

Key words: trust, online transaction, disposition to trust, institution-based trust, e-commerce.