



## RESEARCH ARTICLE

## The Study of Consumer Behavior on Online Food Ordering System (Go-Food) in The Metropolitan City

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**ARTICLE INFO****ABSTRACT**

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The recent development of the Internet has boosted the extension of online food services by enabling people to search, compare prices and conveniently access these services. Because, only with an online system, small and medium-sized economic actors can compete with established food company such as McD and KFC. Therefore, it is important to know consumer behavior patterns from online food ordering systems for developing marketing strategies. Exploring online consumer behavior provides a better understanding of consumer segmentation in food demand and thus helps to lay the foundation for developing an online marketing strategy for competitive advantage. The purpose of this study is to finding factors affecting attitude towards online food retailing. This study uses a quantitative approach by involving respondents who often use online food ordering systems (Go-Food) applications in Bandung. The results showed that hedonic motivation and price saving orientation had no significant effect on behavior intention toward OFD services by Go-Food, while time saving orientation, prior online purchase experience and convenience motivation had a significant effect on behavior intention toward OFD services.

**INTRODUCTION**

Dramatic transformations in the field of technology have transformed the landscape of all our lives in a relatively short amount of time. Almost everyone was fully engaged with a digital device, such as smartphones, tablets, e-readers, and laptops. In fact, the intensities of our engagements with these devices in our daily lives are enough to remind anyone of the power and pervasiveness of digital technologies in the modern era.

Just a few years ago, books, newspapers, and magazines would have been the main choices on how to spend the time, especially on long trips. Now, digital devices have taken over, marking the dawn of a new era in which they intend to dominate all other modes of communication and entertainment. And in terms of shopping, e-commerce has changed everything.

Consumers prefer E-commerce platforms as a shopping medium because they can shop at the comfort of their own homes and at the leisure of their own time (Jiang *et al.*, 2013; Rezaei *et al.*, 2016). By shopping online, consumers can conveniently purchase products at their own convenience in the comfort of their homes without having to leave their homes.

Based on data from the Indonesian Retail Association (APRINDO) stated that conventional retail sales (offline) decreased in May 2019 by 3.6%. The decline was not only due to the decreasing purchasing power of the people, but also due to the passive shift from offline shopping to online shopping (Glienmourinsie, 2020). The reason people like shopping online is because buying decisions are not as complicated as shopping offline. In making online shopping decisions, searching for information is done through the internet such as using online catalogs, websites or search engines. Then consumers evaluate alternatives and choose one that fits their criteria to meet perceived needs. But before deciding to buy, there are a number of factors that are taken into consideration, because in online shopping consumers cannot feel the goods or face to face with the seller directly.

Purchasing through its own online store has now become a lifestyle, because by using a smartphone consumers can shop online at online store websites. Throughout 2020 the Indonesian internet was dominated by mobile users. The Indonesian Internet Service Providers Association (APJII) released a survey on the number of internet users in Indonesia which had reached 143.26 million in 2020. While the Indonesian population at that time was 262 million. From the number of users, 45.32 percent turned out to be women, while the other 54.68 percent were men. Still according to the survey, internet penetration in urban areas reached 72.41%, rural-urban areas reached 49.49% and in rural areas were still in the range of 48.25% (APJII, 2020). This can be used as an opportunity to set up online stores, so that now many online shops have sprung up in Indonesia such as Go-Food, Grabfood and Ubereats.

One of the fastest growing businesses in Indonesia today is online retail which is engaged in food services, namely Go-Food (which belongs to the Go-Jek, an online transportation company). The existence of Go-Food will make it easier for consumers to buy food through the Go-Jek application, so that consumers do not need to come to a restaurant and do not need to call delivery service.

Go-Food was launched in March 2015, and now has 100 thousand merchants in 50 cities. From 100 thousand merchants, 20% of them are food franchises, while the other 80% consist of middle class restaurants such as shop houses and tents. For the food menu category, the most ordered Go-Food customers are various rice, both traditional and rice bowl, martabak, various fried chicken, pizza and pasta.

With Go-Food, consumers find it easier to buy food and drinks. In the Bandung area there are many culinary places that have partnered with Go-Food, so that it can facilitate consumers in choosing the preferred product. Go-Food helps develop the food and beverage business in restaurants or franchises, while also opening up opportunities for food and beverage entrepreneurs to market their products.

Bandung is one of the largest city in Indonesia, as seen from the total population and the area. Bandung is fourth largest city after Jakarta, Surabaya and Medan. Bandung is also called the largest metropolitan city in the province of West Java, as well as being the capital of the province. The city of Bandung has 30 sub-districts, and 153 villages.

For culinary entrepreneurs, especially Micro, Small and Medium Enterprises (MSMEs), which must provide a large budget to develop their own delivery order services, the Go-Food service can be an alternative solution that is very helpful. Entrepreneurs (MSMEs) can have a delivery order service without having to prepare their own vehicles and people who deliver. Even more extreme, entrepreneurs don't even need to have a store or shop to sell. The Go-Food service also allows a wider market share. Just imagine, there are currently around 200,000 Go-Riders (riders of Gojek) in Indonesia that can be used as a food delivery services, the requirements are quite easy, just work with Go-Jek so that culinary menus or products can go inside menu options in the Go-Food apps.

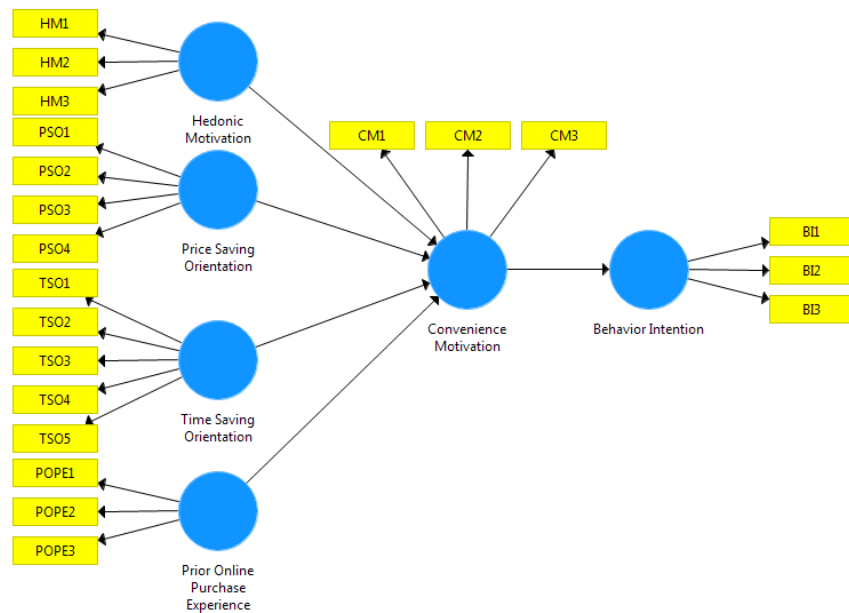
Development of online retailing means a virtually unlimited choice of products and services such that the consumer benefits from product customization, real time interactive communication and fast

delivery. The food industry is a saturated market, though, retailers have begun providing additional online services to remain competitive. However, prior research has mostly examined consumer attitudes toward online services/retailing in general and a few researchers have addressed consumer experiences with online food delivery (OFD) services.

Therefore, this research attempts to bridge both the online medium and food delivery services for retailers and marketers to develop more effective strategies to target this market. There has been little research conducted on behavioral intentions towards OFD services. The purpose of this study is to examine the structural relationship between convenience motivation, hedonic motivation, price saving orientation, time saving orientation, and prior online purchase experience, and behavioral intention towards OFD services. Therefore, this study extends the existing consumer behavioral models by including several key constructs to explain the intention to use OFD services.

### 1. THEORETICAL BACKGROUND AND HYPOTHESES

The basic model argues that functional considerations influence attitudes to an e-retailer which in turn influence intentions to shop with the e-retailer and then finally actual e-retail activity, including shopping and continued loyalty behavior. Our model is underpinned by the Theory of Reasoned Action (TRA). The choice of this theoretical lens lies in its acceptance as a useful theory in the study of consumer behavior, which ‘provides a relatively simple basis for identifying where and how to target consumers’ behavioral change attempts’ (Dennis, et al., 2009). Fig. 1 shows the theoretical research model.



**Figure 1.** Theoretical research model

**Note:**

- Hedonic motivation (HM)
- Price saving orientation (PSO)
- Time saving orientation (TSO)
- Prior online purchase experience (POPE)
- Convenience motivation (CM)
- Behavioral intention towards OFD services (BI)

## 2.1 Consumer Behavior

According to Kotler (2015), consumer behavior means how individuals, groups, and organizations choose, buy, use, and utilize goods, services, ideas, or experiences in order to satisfy their needs and desires. Consumer behavior relates to decisions taken by individuals or groups in the determination to obtain and use products in the form of goods or services.

## 2.2 Hedonic Motivations

The motivation of hedonic shopping is a form of attitude that arises spontaneously from within the consumer. Hedonic values have been realized as a motivation to buy from within consumers because consumers like it. Encouraged by the desire to achieve a form of pleasure, freedom, delusion, and escape from problems (Yang and Kim, 2012).

Furthermore, Childers et al. (2002) empirically revealed in his research that enjoyment has a direct affect towards attitude. Therefore, based on the arguments above, it is believed that a user feels hedonic motivation when attitudes towards OFD services are able to meet his or her expectation. Therefore, the following hypotheses are proposed.

**H1:** There is a significant relationship between hedonic motivation and convenience motivation.

## 2.3 Time Saving Orientation

The time that online shopping save is a utility that customers gain. A customer sees online shopping as useful because it is able to save time, reduce efforts, and offer expanded store hours and efficient checkouts (Chiu et al., 2014). In addition, Eriksson and Nilsson (2007) proposed that the time saving dimension is a strong influence on post-usage usefulness due to the convenience that consumers gain from using online banking and payment systems.

With the above reviews, the relationships among time saving orientation, convenience motivations and attitude has been established and the following hypotheses are proposed.

**H2:** There is a significant relationship between time saving orientation and convenience motivation.

## 2.4 Price Saving Orientation

Price, as defined by Nagle et al. (2010), is the monetary value one must give in exchange for a product or service in a purchase agreement. Consumers look for price saving through price discounts because they are concerned over the amount of money that they are able to save through these discounts.

Online consumers have the ability to compare prices by browsing different sites and the firm that is able to offer a lower price will be perceived as the more useful website. The Internet makes it easier for comparing prices, thus proving useful for buyers buy products at a lower cost. Comparing traditional retail and online shopping, the relative advantage of online shopping is that it is able to provide both lower costs and saves time and make online shopping much more convenient, as proven empirically (Akroush and Al-Debei, 2015). The above arguments reflect the relationship between price saving orientation and convenience motivation. Therefore, the following hypotheses are proposed.

**H3:** There is a significant relationship between price saving orientation and convenience motivation.

## 2.5 Prior Online Purchase Experience

Online purchases can be defined as the intention of individual to purchase products online (Chen et al., 2010). The online purchase is a process that involves an exchange of time, effort and money through the online medium. Users who have an online experience will experience reduced uncertainty, leading to higher intention to purchase a product or service online. Furthermore, online shoppers who have shopped online before are more willing to do so again because of the confidence

that has been built. Expectations from past satisfactory online purchases will also lead to repurchase intentions. A person's past online purchase experiences will also determine his future expectation of the effort that is required to conduct online shopping.

When customers have the relevant online purchase experience, they tend to find it easier to use and revisit. Thus, repurchase intentions will be higher. Experience in online usage will significantly improve a person's convenience motivation. Upon collection of experience, lesser effort will be needed to operate the technology and thus be perceived as easier to use. Therefore, it is shown that prior online purchase experience has a direct relationship with convenience motivations, and convenience motivations have a direct relationship with behavior intentions. Thus, the following hypotheses have been suggested.

**H4:** There is a significant relationship between prior online purchase experience and convenience motivation.

## 2.6 Convenience Motivation

Convenience motivation is the amount of effort one has to make in order to be able to use a new system or technology (Park and Kim, 2013). Convenience motivation would provide better performance on a system, thus allowing a user to accomplish more tasks in a shorter span of time. A system that is easier to use will be perceived as a more useful system over time. Therefore, between two systems that offer the same functionality, users are more likely to choose the system that is easier to use, hence making it a more useful system. Therefore, the following hypotheses are proposed.

**H5:** There is a significant relationship between convenience motivation and behavioral intention towards OFD services.

## 3. RESEARCH METHOD AND DATA ANALYSIS

To conduct empirical research and test the proposed model (Figure 1). This study uses a positivist approach and the philosophy of positivism as the collection of data is prepared to search regularities, patterns and causal relationships to create generalizations about them.

Research sampling was conducted with non-probability sampling method. This approach is selected because the population is not known, the sampling frame is not available, and data collection can be done more quickly at a lesser cost in marketing research (Saunders et. al., 2009; Kotler and Armstrong, 2015). The purposive sampling technique was applied in this research, because it selects samples that are more representative of the population.

Questionnaires are used in the data collection process for this research. Questionnaires were selected due to various advantages such as cost advantage, greater geographical coverage, provides anonymity and also to reduce the biasness through the pressure an interviewer can give. A pre-test with 30 samples was conducted to ensure the questionnaire is suitable and usable for this research.

The questionnaire was designed in two sections. In the demographics section, there were a total of eleven variables: gender, age, highest level of education, profession/occupation, monthly income, Go-Food usage duration, Go-Food usage in the last 3 months, Go-Food usage frequency, the last time buying item, the type of food or drink purchased, and Go-Food order time (See Table 1). The second section of questionnaire are the research variables. The scales used in second section was nominal, as the 5 point Likert scale was primarily adopted. It ranges from Strongly Disagree (1) to Strongly Agree (5).

**Table 1: Sample characteristic (N=81)**

	<b>Characteristic</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Gender	Male	21	25.9
	Female	60	74.1
Age	15 – 20	11	13.6
	21 – 30	28	34.6
	31 – 40	32	39.5
	41 – 50	5	6.2
	50 and above	5	6.2
Highest level of education	Senior high school	15	18.5
	Diploma/Degree	55	67.9
	Master	11	13.6
Profession/Occupation	Student	26	32.1
	Civil servants	3	3.7
	Employee	33	40.7
	Entrepreneur	3	3.7
	Housewife	6	7.4
	Others	10	12.3
Monthly income	Below Rp 500.000	16	19.7
	500.000 – 1.500.000	11	13.6
	1.500.001 – 3.000.000	17	21
	3.000.001 – 5.000.000	20	24.7
	5.000.001 – 10.000.000	13	16
	Above 10.000.000	4	5
Go-Food usage duration	Below 3 months	13	16

	3 – 6 months	17	21
	7 – 12 months	13	16
	Above 1 year	38	47
Go-Food usage in the last 3 months	3 – 6 times	66	81.5
	7 – 10 times	11	13.6
	11 – 15 times	3	3.7
	Above 20 times	1	1.2
Go-Food usage frequency	Light usage	76	93.8
	Moderate usage	4	5
	Extremely often usage	1	1.2
The last time you bought food / drinks at Go-Food	Below 1 week ago	23	28.4
	1 – 2 weeks ago	22	27.2
	3 – 4 weeks ago	15	18.5
	Above 1 month ago	21	26
The type of food or drink purchased	Snacks	8	9.9
	Foods / heavy meals	48	59.2
	Drinks / beverages	1	1.2
	Foods and drinks	3	3.7
	Foods and snacks	11	13.6
	Snacks and drinks	1	1.2
	All item	8	9.9
	Others	1	1.2
Go-Food order time	Morning (until 10 am)	1	1.2
	Daylight (10 am – 2 pm)	25	30.9

	Evening (2 pm – 6 pm)	15	18.5
	Night (6 pm – 12 pm)	40	49.4

For the main data collection, the hybrid distribution method was considered. Firstly, paper-pencil questionnaire was distributed to potential respondents. Based on the sampling method, potential respondents were selected and to complete the questionnaire. Participation were strictly voluntary and anonymous. Secondly, online questionnaire were created using Google Forms and was distributed via social media (Whatsapp). Respondents were given one week to complete the questionnaire and responses captured instantly upon the completion of the questionnaire.

Partial least square (PLS) path modeling approach

Partial Least Square (PLS) is structural equation modeling (SEM) method “based on an iterative approach that maximizes the explained variance of endogenous constructs” (Wold, 1974), which is a variance based structural equation modeling (VB-SEM) technique. In simple terms, it is a method that quite similar to regression analysis as a method that relies on data and a theory as a skeleton (Hair, et.al., 2014). Thus, this research performed PLS-SEM methodology to assess measurement and structural model using SmartPLS software.

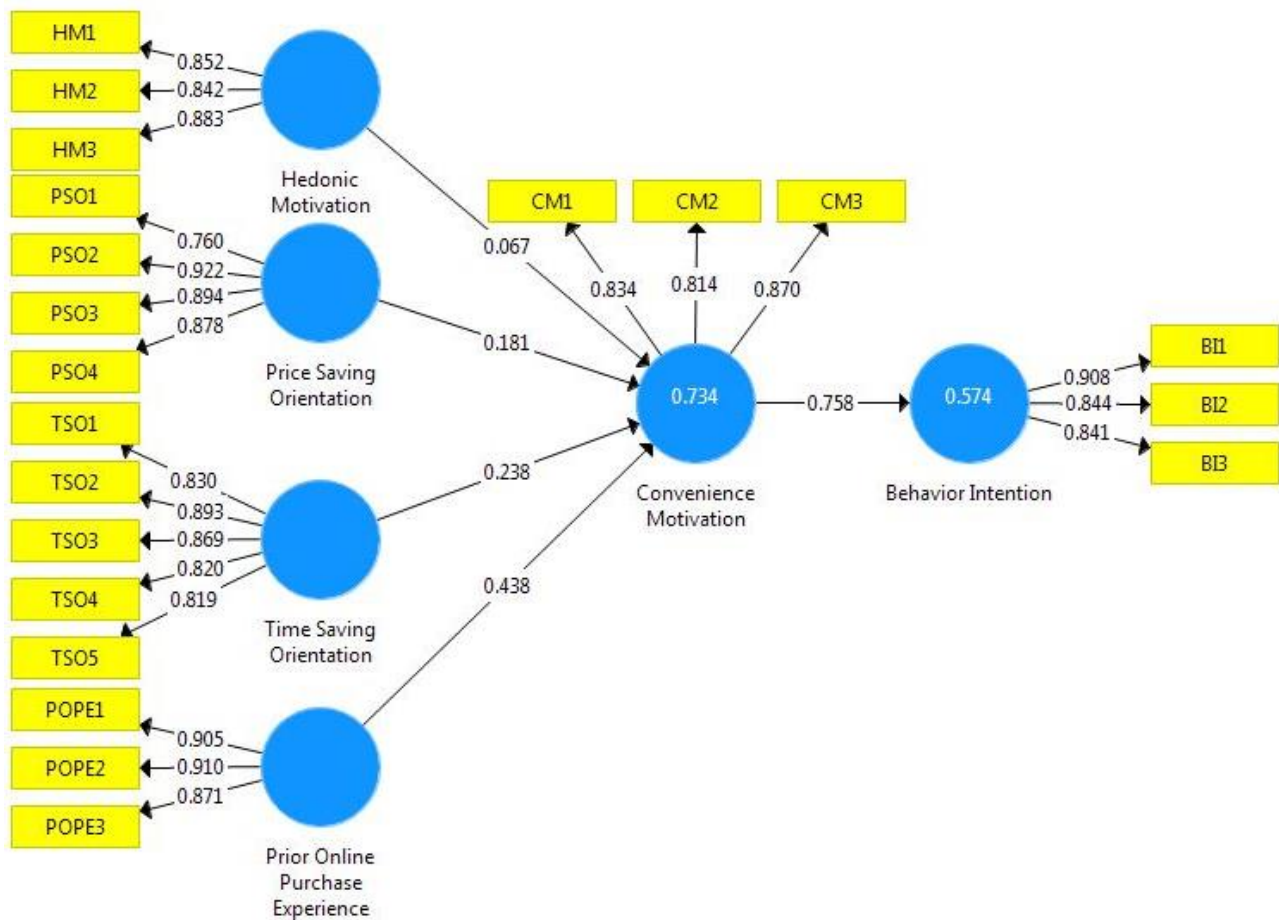


Figure 2. PLS Algorithm results.



### 3.1 Measurement model (Construct validity)

To assess measurement model (Construct validity) and item loading (See Table 2), rho\_A, Composite Reliability (CR) and Cronbach Alpha values were assessed. The reliability and validity tests are conducted to ensure that the measurements of the questions provide sufficient coverage of the investigative questions. It also concerns the ability of the questions to make accurate predictions relevant to this research. Reliability refers to the consistency of the questions in the questionnaires, meaning that the interpretation of the questions by the respondent is the same as intended. The consistency was assessed using Cronbach's Alpha values. These measure the consistency of a set of responses to a set of questions in measuring a particular concept.

According to Saunders et. al. (2009), a value of 0.7 and above indicates that the questions in the scale are measuring the similar variable. The Cronbach's Alpha test is conducted to test the internal consistency reliability. The minimum cut-off value suggested (Hair et. al., 2014) is 0.60. Thus, all the variables fulfill requirements for internal consistency, item loading, rho\_A, and Composite Reliability (See Table 2).

**Table 2: Construct validity**

#### Construct Reliability and Validity

Matrix	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted...
	Cronbach's Al...	rho_A	Composite Rel...	Average Varian...
Behavior Intention	0.832	0.834	0.899	0.748
Convenience Motivation	0.790	0.790	0.877	0.705
Hedonic Motivation	0.823	0.831	0.894	0.738
Price Saving Orientation	0.888	0.906	0.923	0.750
Prior Online Purchase Experience	0.876	0.878	0.924	0.802
Time Saving Orientation	0.902	0.910	0.927	0.717

Moreover, to assess discriminant validity, Fornell Larcker criterion- Latent Variable Correlations and Cross loading (Discriminant Validity) were considered. As shown in Table 3, the diagonals represent the square root of AVE (Average Variance Extracted) and the off-diagonals represent the correlation. The diagonals values are higher than off-diagonals, thus implying that discriminant validity exist according to Fornell Larcker criterion. Likewise, bold values are loadings for each item (Table 4), which are above the recommended value of 0.5. An item's loadings on its own variable are higher than all of its cross-loadings with other variable imply that discriminant validity among constructs exist.

**Table 3: Discriminant validity – latent variable correlations.**

**Discriminant Validity**

	Behavior Inten...	Convenience ...	Hedonic Motiv...	Price Saving O...	Prior Online P...	Time Saving O...
Behavior Intent...	0.865					
Convenience ...	0.758	0.839				
Hedonic Motiv...	0.792	0.718	0.859			
Price Saving Or...	0.772	0.768	0.791	0.866		
Prior Online Pu...	0.835	0.828	0.777	0.814	0.895	
Time Saving Or...	0.812	0.771	0.702	0.743	0.801	0.847

**Table 4: Cross loading (Discriminant Validity).**

**Discriminant Validity**

	BI (Z)	CM (Y)	HM (X1)	POPE (X4)	PSO (X2)	TSO (X3)
BI1	0.920	0.611	0.707	0.785	0.685	0.713
BI2	0.854	0.629	0.670	0.712	0.671	0.680
BI3	0.821	0.714	0.676	0.679	0.650	0.710
CM1	0.601	0.833	0.618	0.647	0.616	0.676
CM2	0.681	0.814	0.619	0.769	0.678	0.610
CM3	0.600	0.870	0.559	0.660	0.623	0.633
HM1	0.682	0.689	0.841	0.715	0.708	0.634
HM2	0.612	0.551	0.845	0.598	0.671	0.568
HM3	0.736	0.594	0.892	0.686	0.661	0.594
POPE1	0.810	0.760	0.763	0.908	0.761	0.791
POPE2	0.792	0.751	0.742	0.913	0.730	0.702
POPE3	0.639	0.713	0.573	0.864	0.692	0.647
PSO1	0.613	0.501	0.678	0.631	0.772	0.505
PSO2	0.645	0.718	0.720	0.709	0.918	0.667
PSO3	0.737	0.666	0.714	0.714	0.897	0.647
PSO4	0.678	0.739	0.639	0.759	0.871	0.723
TSO1	0.722	0.677	0.648	0.649	0.621	0.825
TSO2	0.675	0.592	0.545	0.672	0.666	0.899
TSO3	0.705	0.641	0.585	0.653	0.602	0.876
TSO4	0.686	0.514	0.564	0.665	0.613	0.832
TSO5	0.639	0.775	0.603	0.739	0.626	0.803

**3.2 Structural model**

Once the measurement model was assessed and established, the second step was to assess the structural relationship. The structural model has been assessed as shown in the Table 5 and Table 6. Before testing the hypothesis, a bootstrapping procedure is performed on the sample data. Bootstrapping is done 500 times where every time the bootstrapping data is done, resampling is obtained as many as 100 valid data. The results of bootstrapping with bootstrap samples are 500

times assumed that the data has been normally distributed so that the parameter testing in the model can be done by t test. The coefficient value of the structural model is said to be significant if the T-Statistics > T-table. And the value of T-table is 1.64 (1.64 is the t-table value in the 95% confidence level, 5% significance level, df = n-2, 1-way test) (Hair et. al., 2011; Ghozali and Latan, 2015).

As shown in Table 5, the positive relationship between Hedonic Motivations and Convenience Motivation was supported with Path coefficient (see Original Sample column) 0.067, Standard Deviation 0.102, and T-Statistics of 0.657 was not significant, because T-table is 1.64. Hypothesis 3 (Prior Online Purchase Experience - > Convenience Motivation) with Path coefficient= 0.438, SD=0.179, and T-Statistics=2.451 was supported (above T-table). Table 5 shows the structural relationships and Hypotheses testing.

Before assessment of path coefficient, multicollinearity was assessed and there were no issues. Results of R2 imply an attitude towards OFD services, Convenience Motivation, and explain 0.734 of variance in behavioral intention. Finally, using blindfolding procedure for all endogenous latent constructs in the model, R2 values are considerably above zero. Table 6 shows that all R2 values are considerably above zero, thus providing support for predictive relevance for endogenous research constructs (Hair et. al., 2013).

**Table 5: Structural relationships and Hypotheses testing**

**Path Coefficients**

	Original Sample...	Sample Mean...	Standard Deviation ...	T Statistics ...	P Values
Convenience Motivation -> Behavior Intention	0.758	0.775	0.057	13.295	0.000
Hedonic Motivation -> Convenience Motivation	0.067	0.077	0.102	0.657	0.511
Price Saving Orientation -> Convenience Motivation	0.181	0.167	0.143	1.265	0.206
Prior Online Purchase Experience -> Convenience Motivation	0.438	0.451	0.179	2.451	0.015
Time Saving Orientation -> Convenience Motivation	0.238	0.235	0.125	1.905	0.057

**Table 6: Results of R2 and Q2 for Endogenous Constructs**

**R Square**

	R Square	R Square Adjusted
Behavior Intention	0.574	0.569
Convenience Motivation	0.734	0.720

**Table 7: Hypotheses Testing Results**

<b>Hypotheses</b>	<b>Relationship</b>	<b>T Statistics</b>	<b>T Table</b>	<b>Decision</b>
H1	Hedonic Motivation → Convenience Motivation	0,657	1,64	Rejected
H2	Time Saving Orient. → Convenience Motivation	1,905	1,64	Accepted
H3	Price Saving Orient. → Convenience Motivation	1,265	1,64	Rejected
H4	Prior Online Purchase Ex. → Convenience Motivation	2,451	1,64	Accepted
H5	Convenience Motivation → Behavior Intention	13,295	1,64	Accepted

#### 4. DISCUSSION AND CONCLUSION

The results of this study indicate that the first hypotheses: H1 is not accepted, which means that hedonic motivation has a positive effect on convenience motivation of 0.067 but is not significant because T statistics (0.657) < T Table (1.64). This means that with a better hedonic motivation, attitude towards OFD services tends to be positive ultimately leading to intention to use OFD, but not significant. When users perceive that OFD services are able to provide fun and pleasure, they are more likely to have a positive attitude and tend to use OFD services.

For the second hypotheses, H2 is accepted which means that time saving orientation has a positive effect on convenience motivation of 0.238 and significant because T statistics (1.905) > T Table (1.64). Results have shown that a consumer's perception towards online will improve it the service is able to provide access convenience, which is the ability to shop online at anytime and anywhere. Also, consumer perceptions become positive when they are able to avoid dealing with the physical burden of travelling. In this research, it is confirmed that consumer's attitude towards OFD improves when it has the element of time saving.

For the third hypotheses, H3 is not accepted, which means that price saving orientation has a positive effect on convenience motivation of 0.181 but is not significant because T statistics (1.265) < T Table (1.64). This shows that in Bandung, users of the Go-Food application are not too affected by food prices. They do not show interest in comparing food prices. If they want it and feel the taste is good, they will buy it.

For the fourth hypotheses, H4 is accepted which means that prior online purchase experience has a positive effect on convenience motivation of 0.438 and significant because T statistics (2.451) > T Table (1.64). A person's online purchase experience would be considered an important factor that affects both attitude and intention to purchase. Convenience motivation becomes more important with experienced users for online purchases. Results have shown that there is a full mediation where prior online purchase experience has an indirect relationship with attitude through the mediation of convenience motivation. However, it may be seen through results that prior experience does not lead to the perception of usefulness of the technology. If the experiences are negative, this will affect their future decisions and affect the perception of post usage usefulness. Since results were positively significant for convenience motivation, experienced users in online purchases would prefer to exert less effort to use OFD services.

For the fifth hypotheses, H5 is accepted which means that convenience motivation has a positive effect on behavior intention of 0.758 and significant because T statistics (13.295) > T Table (1.64).

customers are attracted to technology that can provide them convenience through saving time and effort. Thus, the website must be user friendly and be able to process the customer's request as quickly as possible. In return, this will enable customers to complete a transaction quickly, which is both beneficial to the customer and marketers.

This research has strictly focused on finding factors affecting attitude towards online food retailing. There may have been a similar research conducted in other countries regarding OFD. However, the factors that were analyzed and context were different, contributing to the knowledge base for further research.

This research was conducted with a very limited number of responses at 81 respondent. A larger sample would have provided an even better representation of the population. It may vary across other countries due to cultural difference, acceptance of technology, and many other factors.

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