

# Analisis efek moderasi consumer knowledge pada pengaruh mental intangibility terhadap perceived risk dalam berbelanja jasa online travel agent = The analysis of consumer knowledge moderation effect on mental intangibility and perceived risk in online travel agent

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## Abstrak

Penelitian ini bertujuan untuk mencari tahu pengaruh mental intangibility dan kesulitan evaluasi (evaluation difficulty) yang dapat mempengaruhi munculnya risiko yang terpersepsikan (perceived risk) oleh konsumen online travel agent serta peran consumer knowledge dalam mengurangi risiko yang terpersepsikan konsumen saat membeli jasa secara online dan peran consumer knowledge dalam mengurangi perceived risk, perusahaan dapat mengetahui strategi apa saja yang tepat digunakan dalam pemasaran. Perceived risk yang terpersepsikan konsumen antara lain seperti perceived finansial risk, perceived social risk, perceived psychological risk, perceived performance risk, perceived physical risk, perceived time risk dan perceived privacy risk.

Dalam mengolah data di penelitian ini, digunakan SEM-PLS dengan aplikasi WrapPLS 3.0. Kuesioner penelitian disebar pada 207 responden yang berlokasi di Jabodetabek yang pernah membeli jasa online travel agent. Hasil dari penelitian adalah bahwa mental intangibility dan evaluation difficulty mempengaruhi dimensi perceived risk dan consumer knowledge dan menjadi moderasi untuk mental intangibility dan dimensi perceived risk.

.....This study aimed to identify the relationship between mental intangibility and evaluation difficulty which could impact on the consumer of online travel's perceived risk as well as the role of consumer knowledge in reducing such risk. By knowing kinds of perceived risks exist in consumer mind along with the role of their knowledge in reducing those risks, online travel businesses can determine and produce a better marketing strategy. Perceived risks experienced by consumers are for instance: financial, social, psychological, performance, physical, time, and privacy.

SEM-PLS with WrapPLS 3.0 application was used for data processing. Questionnaire was distributed to 207 respondents who had purchased online travel services and were located in Jabodetabek. The result of the study illustrated that mental intangibility together with evaluation difficulty did influence consumer's perceived risk, along with consumer knowledge that could also moderate on mental intangibility and dimensions of perceived risk.