

KAI ACCESS TICKET PURCHASING DECISIONS ARE REVIEWED BASED ON TRUST, EASE OF USE, SECURITY, AND INFORMATION QUALITY

Khofifah Agustin¹⁾, Herni Justiana Astuti²⁾, Erna Handayani³⁾,
Meydy Fauziridwan⁴⁾

University Muhammadiyah of Purwokerto
E-mail: herni99@ump.ac.id

Abstract : *The decision to purchase tickets on the KAI Access application is motivated by the increasing use of digital transportation services, with the aim of analyzing the influence of trust, convenience, security, and quality of information on purchasing decisions using quantitative methods through the PLS-SEM approach, which shows that convenience and quality of information have a significant effect on user purchasing decisions. This study was conducted on KAI Access users in Purwokerto with a purposive sampling technique of 150 respondents. Data were collected through an online questionnaire and analyzed using SmartPLS 3. The results showed that ease of use had a positive and significant effect on purchasing decisions with a p-value of 0.039, while information quality had a positive and significant effect with a p-value of 0.000. Meanwhile, the variables of trust and security did not have a significant effect on purchasing decisions with p-values of 0.876 and 0.818, respectively. Research findings show that users consider aspects of ease of use of the application and quality of information more than trust and security factors when purchasing tickets through KAI Access.*

Keywords: *trust, ease of use, security, information quality, purchasing decisions*

1. INTRODUCTION

The digitalization of transportation services in Indonesia is accelerating due to advancements in information technology and changes in consumer behavior, with a shift towards mobile app based transactions for various daily needs, including the purchase of travel tickets (Putri & Pratiwi, 2024). PT Kereta Api Indonesia has an official application, is KAI Access, which is used to provide various services and make it easier for users to purchase train tickets, both for long-distance and local travel, online without having to queue at the station counter (Simatupang et al., 2025).

In the periode January and August 2025, the KAI Access app received 17,211,190 ticket sales transactions. This figure represents 71.73% of total ticket sales, indicating that the majority of users prefer to purchase tickets through the app. Indonesian Railways' Vice President of Public Relations, Anne Purba, said that the use of the KAI Access application is much higher than other sales channels, such as inter-company business (20.17%), station counters (6.70%), websites (1.19%), self-service transaction machines (0.20%), and service centers 121 (0.02%). The high usage of this application shows that the digital services developed by PT KAI are increasingly trusted by the public because they are considered more practical, safe, and efficient in supporting travel needs (Antara News, 2025). Meanwhile, the use of external channels through online travel agent services by Indonesians in August 2025 was recorded at 72.6% (Ridwan, 2025).

Although the KAI Access application has succeeded in becoming the main channel for train ticket sales, contributing more than 71% of KAI ticket transactions in 2025, various problems are still found in using the application. Google Play Store data shows that the KAI Access app has been downloaded more than 10 million times and received an average rating of 4.63 out of 5 based on more than 445 thousand user reviews. However, there are still various complaints regarding the application often not responding, account verification issues, and OTP issues, system disruptions, as well as user experience issues that could potentially impact user purchasing decisions (PT.KAI Access, 2025).

Research data consisting of 1,300 negative reviews and 457 positive reviews from the Google Play Store shows the dominance of negative reviews compared to positive reviews on KAI Access, this condition shows that even though the application usage rate is very high, there are still issues related to trust, ease of use, security, and information quality that can influence user purchasing decisions (Astuti et al., 2024). The presence of these negative reviews indicates that there are still issues that could potentially influence users purchasing decisions (Azzahra et al., 2024). This condition shows that the high usage of KAI Access does not fully reflect an optimal user experience. The various obstacles that are still found indicate that there are factors that can influence your purchasing decision. Therefore, this study was conducted to analyze the influence of trust, convenience, security, and information quality on ticket purchasing decisions through KAI Access (Nurhayati et al., 2026).

According to the data, this illustrates a shift in consumer behavior that is increasingly relying on digital applications as the primary means of making ticket purchasing decisions, primarily due to the speed, affordability, and convenience they offer (Zallianty, 2025). This increasing demand reflects the consumer behavior trend towards digitalization of transportation services, where the user experience factor of the application is becoming increasingly important. In digital marketing literature, variables such as trust, ease, security, and information quality Identified as an important factor in influencing purchasing decisions, with perceived ease of use of a technology or system influencing higher utilization (Inggaris et al., 2023).

However, the high adoption rate and number of digital transactions on the KAI Access application do not fully reflect optimal user purchasing decisions. Although KAI Access has become the official application of PT Kereta Api Indonesia with a large number of registered accounts, the level of search interest and user preference for this application is still lower compared to several other ticket booking platforms. This condition indicates a problem with the user experience aspect of the application, especially in terms of trust, ease, security, and the quality of the information presented. Differences in user perceptions of these factors are expected to influence ticket purchasing decisions through KAI Access especially for users in the Purwokerto area as a research sector (Inggaris et al., 2023).

Purwokerto was chosen as the research location because it is one of the areas that has a fairly high level of train service usage and is supported by the existence of purwokerto station as one of the main stations in the operational area of PT Kereta Api Indonesia (Ramadhan et al., 2024). In addition, previous research shows that KAI Access app users in Purwokerto have used the app as their primary means of purchasing train tickets online. research conducted by Jiana & Hartono (2024) in a study of students in Purwokerto, it was found that trust, ease of transactions, and quality of information influenced the decision to purchase train tickets through the KAI Access application.

Consumers usually need time before making a decision to purchase a product or service (Arwani et al., 2025). Therefore, before making a purchase, consumers consider several stages in the decision making process. (Septiani & Suhermin, 2022). Purchasing decisions are a series of processes that consumers go through in determining purchasing choices, this process begins with recognizing a need or problem, followed by the process of searching for information related to goods or services and comparing them with alternatives before determining the choice. At this stage, consumers then make a decision to make a purchase (Alghifari & Rahayu, 2021).

The main objective of this article is to provide an in depth understanding of KAI Access from the perspective of users and service providers, as well as to identify factors that need to be improved to strengthen the digital service experience. Practically, this research was conducted on KAI Access users, especially the purwokerto community. Theoretically, this research is expected to enrich the literature on the digitalization of public transportation services, practically, this can be a recommendation for PT Kereta Api Indonesia and similar application developers to improve service quality and technological innovation based on actual user needs.

2. LITERATURE REVIEW

Technology Acceptance Model (TAM) dan Unified Theory of Acceptance and Use of Technology (UTAUT) especially in terms of trust, ease of use, security, and quality of information (Momani, 2020; Wicaksono, 2022). This research is based on two main theories that is Technology Acceptance Model (TAM) (Davis, 1989) and Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003). These two theories complement each other in explaining the mechanism of the relationship between trust, ease of use, security, and information quality in the KAI Access application. Theory TAM stated that technology acceptance is influenced by two main factors, that is perceived usefulness and perceived ease of use which influence attitudes and actions in using technology (Davis, 1989). TAM serves as a theoretical basis for understanding how technological attributes such as ease of use can influence consumer purchasing behavior towards digital services (Sahvira & Ferdian, 2023).

Unified Theory of Acceptance and Use of Technology (UTAUT) Influenced by 4 main elements, namely business expectations, social influences, and supporting conditions as factors in the adoption and use of technology (Venkatesh et al., 2003). UTAUT used to identify aspects that influence the implementation and use of complex applications or systems, including digital service applications and online transactions (Aprianto, 2022). Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) formed with the ability of the two theories to explain the relationship between user perceptions of ease of use, trust, security aspects, and information quality as contributing factors in determining user intentions and decisions in adopting digital technology such as the KAI Access application. (Schorr, 2023).

Trust and Purchase Decisions

Trust is an important factor influencing purchasing decisions in digital transactions because users do not interact directly with service providers (Ingriana, 2024). Trust in information technology situations is the user's belief that an application will function as intended without harming the user and protecting their personal data and transactions (Bustaman et al., 2023). The higher the level of user trust in the KAI Access application, both in terms of system reliability, transaction security, and personal data protection, the greater the tendency for users to

purchase tickets through the application. On the other hand, if the user's level of trust is low, then the user will tend to hesitate to make transactions due to the perception of higher risk. Trust has a positive influence on purchasing decisions, where increased consumer trust will be followed by increased purchasing decisions, this assumption is supported by research (Agustiningrum & Andjarwati, 2021; Chrisanta & Rokhman, 2022a; S. Y. Putri et al., 2023).

H₁: Trust has a positive effect on purchasing decisions.

Ease of use and Purchase Decision

Ease of use can be understood as the level of confidence a person has that a system can be used easily without causing difficulties in the operating process (Chrisanta & Rokhman, 2022). Research by Fathimah & Sukaris (2022) Ease of use reflects the user's belief that the technology can be operated without requiring much effort. The easier an application is to use, the more likely users are to feel comfortable and motivated to make transactions through the application. Previous research conducted by Fadillah et al., 2024; Naufal & Nalurita, 2023; Purba & Raja, 2022 previous research conducted by. These findings indicate that ease of use of an application can increase consumers' propensity to make a purchase. Based on the results of previous research, it can be assumed that the ease of use of the KAI Access application will influence user purchasing decisions.

H₂: Ease of use has a positive effect on purchasing decisions.

Security and Purchase Decisions

Security is the user's perception of the application's ability to protect data and transactions from external threats, such as data theft or misuse of information (Pratama & Candiwan, 2025). Security is considered as one of the important factors in technology acceptance because users' need for protection of personal information and security of digital transactions can influence usage and purchasing decisions through applications (Bustaman et al., 2023). Previous research results show that security has a positive influence on purchasing decisions (Febriana et al., 2023; Nawawi et al., 2024; Prabowo & Ariani, 2025). Based on the results of previous research, it can be assumed that the security of the KAI Access application will influence user purchasing decisions.

H₃: Security has a positive influence on Purchasing Decisions.

Information Quality and Purchasing Decisions

Information quality is the level of relevance, accuracy and completeness of information presented by the application to users so that it can help consumers in making the right decisions (Yuliana & Pantawis, 2023). The quality of information is one of the important aspects considered in purchasing decisions because accurate and relevant information can help consumers gain a better understanding of the products or services offered (Isnaeningsih et al., 2021). In addition, good quality information can reduce consumer uncertainty and doubt in making online purchases, thus encouraging the formation of purchasing decisions (Sukma et al., 2023). The results of previous research show that the quality of information has a positive influence on purchasing decisions (Desky et al., 2022; Restuti & Marlina, 2022; Sriningsih & Patrikha, 2020) Based on the results of previous research, it can be assumed that the security of the KAI Access application will influence user purchasing decisions.

H₄: Information Quality has a positive influence on Purchasing Decisions.

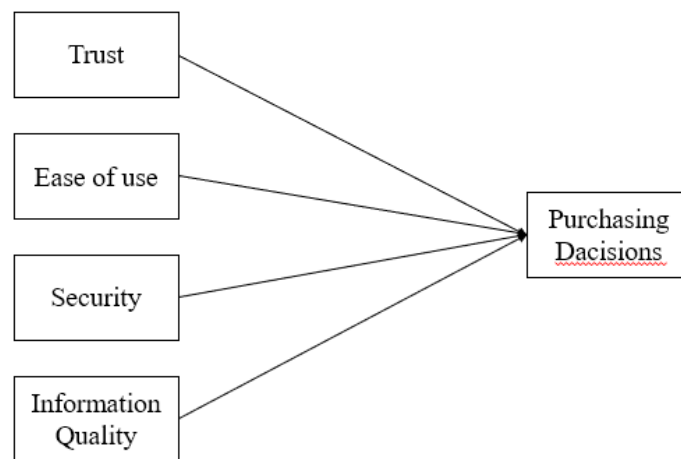


Figure 1. Research Framework

3. RESEARCH METHODOLOGY

This research applies a quantitative method based on a research design developed from, Agustiningrum & Andjarwati, (2021) research that examines the variables of trust, convenience, and security, and adds information quality variables that refer to research (Desky et al., 2022). The sampling method uses purposive sampling, namely a sample determination method based on certain criteria that are adjusted to the research objectives. The respondent criteria in this study include: (1) people who live in Purwokerto, (2) at least 17 years old (3) have purchased tickets online at least once in the last six months. The determination of the minimum age of 17 years is based on the consideration that individuals at that age generally already have an Identity Card (KTP) as an official identity, so that it is considered capable of carrying out ticket purchase transactions independently and providing relevant information according to the experience of using the KAI Access application.

Purwokerto was chosen as the research location because it is one of the centers of community mobility in the Banyumas Regency area which is supported by the presence of Purwokerto Station as the main station, so that the use of the KAI Access application for purchasing train tickets is considered quite high and relevant to the research objectives. Of the total of 152 respondents obtained, 2 respondents were eliminated because they did not meet the research criteria as users of the KAI Access application, so that the data used in the analysis amounted to 150 respondents who matched the research characteristics. Data collection was carried out by distributing questionnaires online using Google Forms so that the process of reaching respondents who meet the research criteria can be carried out more easily and efficiently.

The data analysis method used in this study is Partial Least Squares Structural Equation Modeling (PLS-SEM) which is processed with SmartPLS 3. This method is used to test the relationship between independent and dependent variables. Determination of the number of samples refers to the opinion (Hair et al., 2021). The number of research samples is determined

based on the number of indicators multiplied by 5 to 10. Thus, the sample size in this study was adjusted to the total number of indicators used to meet the requirements for PLS-SEM analysis. Therefore, the minimum sample requirement is calculated as follows:

Minimum sample = $20 \times 5 = 100$ respondents

Maximum sample = $20 \times 10 = 200$ respondents

4. RESEARCH RESULT AND DISCUSSION

4.1. Response Rate

Table 1. Respondent Characteristics

Characteristics	Description	Frequency	Percentage %
Subdistricts	West	33	21,7
	Purwokerto	30	19,7
	South	55	36,2
	Purwokerto East	30	19,7
	Purwokerto North		
	Purwokerto		
Age	17 – 21 Year	17	11,2
	22 – 26 Year	119	78,3
	27 – 31 Year	16	10,5
	>31 Year	0	0
Gender	Male	58	38,2
	Femal e	94	61,8
Work	Students	116	76,3
	Employees	23	15,1
	Entrepreneur	9	5,9
	s Others	4	2,6
Income/Pocket Money	<Rp. 1.000.000	8	5,3
	Rp. 1.000.000 – Rp. 2.000.000	92	60,5
	>Rp. 2.000.000	52	34,2

Source: Processed data (2026)

The respondents in this study numbered 152 people, after the data filtering process was carried out, there were 2 respondents who did not meet the research criteria because they were not residents of Purwokerto, so the data used in the analysis totaled 150 respondents. Based on respondent characteristics, the majority of respondents were female, as many as 94 people (62.7%), while there were 56 male respondents (37.3%). In terms of age, most respondents are in the 22-26 year age range, based on occupation, the majority of respondents are students, amounting to 116 people (77.3%). Meanwhile, based on the level of income or pocket money per month, most respondents have an income or pocket money of Rp 1,000,000 – Rp 2,000,000.

4.2.Data Analysis

Outer Model

The results of the analysis show that there are elements with a factor value of more than 0.7 in the variables of trust, ease, security, and quality of information. The outer loading value shows that the applied indicator can be explained by the construct being measured, the general rule that applies to the outer loading value should be 0.7 or more (Hair et al., 2021). In addition, the AVE values are all more than 0.5, indicating that each construct can explain more than half of the indicator's variance. The results of the study show that all variables used in this study play a role in influencing purchasing decisions. The research shows good conditions and every statement used has met the established criteria. Therefore, it can be said that the loading factor values of all indicators have sufficient values to meet the convergent validity standards.

Table 2. Outer Loading

Variable	Indicator	Outer Loading	Average Variance Extracted (AVE)	Result
Trust (X1) (Asnawi et al., 2023)	X1.1 Ability	0.891	0.690	Accepted
	X1.2 Virtue	0.864		
	X1.3 Integrity	0.728		
Ease of use (X2) (Septiani & Suhermin, 2022)	X2.1 Easy to interact	0.778	0.584	Accepted
	X2.2 Easy to make transactions	0.775		
	X2.3 Easy to get products	0.813		
	X2.4 Easy to learn	0.728		
	X2.5 Easy to use	0.723		
Security (X3) (Avif et al., 2022)	X3.1 Guaranteed transactions.	0.801	0.605	Accepted
	X3.2 Availability of technical capacity to ensure that consumer data is secure	0.769		
	X3.3 Financial guarantee when making purchase transactions on the website	0.771		
	X3.4 Security in making electronic payments or e-payments	0.770		
Information Quality (X4)	X4.1 Information must be accurate	0.727		

(Desky et al., 2022)	X4.2 On time	0.838	0.642	Accepted
	X4.3 Relevant	0.835		
Purchasing Decisions (Y) (Kotler et al., 2024)	Y1.1 Need Recognition	0.798		
	Y1.2 Information Search	0.847		
	Y1.3 Evaluation of Alternatives	0.825	0.689	Accepted
	Y1.4 Purchase Decision	0.839		
	Y1.5 Postpurchase Behavior	0.839		

Source: Processed by the Author (2026)

Table 2 shows that most of the indicators in each variable have an outer loading value above 0.70. The outer loading value indicates the level of relationship between the indicator and the construct it measures, so that the indicators are declared to meet the convergent validity criteria. In addition, all variables have an Average Variance Extracted (AVE) value above 0.50, which indicates that the construct is able to explain more than 50% of the variance of its constituent indicators. Thus, all variables in this study have met the convergent validity criteria and are suitable for use in further analysis.

Table 3 Discriminant Validity

Variable	Trust	Ease of use	Security	Information Quality	Purchasing Decisions
Trust	0.831				
Ease of use	0.781	0.764			
Security	0.614	0.757	0.778		
Information Quality	0.563	0.648	0.724	0.801	
Purchasing Decisions	0.510	0.606	0.580	0.670	0.830

Sourche: Processed by the Author (2026)

Table 3, from the results of the Fornell-Larcker test, shows that each construct is able to explain more than half of the variance of its indicators. In addition, the correlation value between indicators and the corresponding constructs is higher than the correlation with other constructs. These results indicate that the model has met the discriminant validity criteria based on the Fornell-Larcker method. Thus, it can be concluded that each indicator is better able to represent its own construct compared to other constructs, so that the measurement model is declared good.

Table 4. Construct Reability dan Validity

Variable	Cronbach's Alpha	rho_A	Composite Reability
Trust	0.776	0.811	0.869

Ease of use	0.828	0.839	0.875
Security	0.784	0.791	0.859
Information Quality	0.725	0.750	0.843
Purchasing Decisions	0.887	0.889	0.917

Sourche: Processed by the Author (2026)

Table 4, the results of the reliability test show that all variables have Cronbach's Alpha and Composite Reliability values above the required limit, that is 0.70. Cronbach's Alpha is used to measure the level of internal consistency between indicators in a construct, Meanwhile, Composite Reliability is used to assess the level of construct reliability by considering the contribution of each indicator. The higher the Cronbach's Alpha and Composite Reliability values, the better the level of consistency of the indicators in measuring the same construct.

The test results show that all indicators in the variables of trust, ease, security, information quality, and purchasing decisions have a good level of consistency in measuring their respective constructs. Thus, this research instrument can be said to be stable, reliable, and capable of producing consistent measurements. Therefore, all variables in this study have met reliability criteria and are suitable for use in further analysis.

Inner Model

Data analysis was conducted in one round, and all indicators showed an outer loading value greater than 0.7. This indicates that each statement item met the validity criteria and was considered valid (Hair et al., 2021). Therefore, the statement is said to be valid and can be used for further testing.

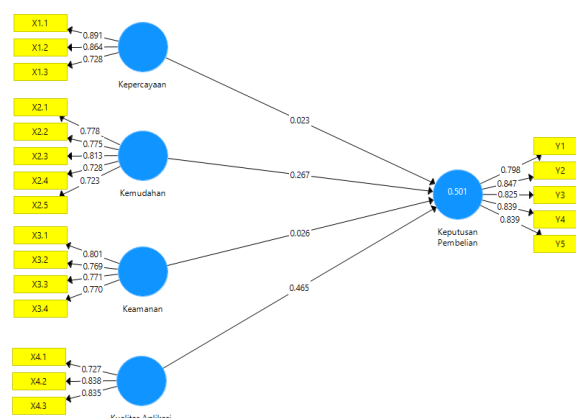


Figure 2 Path Model

The figure illustrates the specifications of the relationship between variables and the indicators used, including the outer loading value for each indicator. The outer loading results for each studied variable were analyzed in just one round because all indicator values were above 0.5, thus eliminating the need for elimination.

Table 5. Model Fit

	Model Saturated	Model Estimasi
SRMR	0.092	0.092
d_ULS	1.762	1.762
d_G	0.798	0.798
Chi-Square	642.324	642.324
NFI	0.675	0.675

Sourche: Processed by the Author (2026)

Table 5, the results of the model fit test show that the SRMR value of 0.092 is above the limit of 0.08, so the model is declared an Acceptable fit (Hair et al., 2021). The NFI value indicates that the model meets the standards of adequate fit. Overall, these results indicate that the model is appropriate and can proceed to the next stage of analysis.

Table 6. R-Square

	R Square	Adjusted R Square
Purchasing Daticion	0.501	0.487

Sourche: Processed by the Author (2026)

Table 6, the results of the R-Square (R^2) test, obtained a value of 0.501 or 50.1% for the purchasing decision variable. These results show that the variables of trust, ease, security, and quality of information are able to explain 50.1% of the variation in purchasing decisions. Meanwhile, the remaining 48.7% is explained by other factors outside the research model that were not examined. The R^2 value indicates that the research model has a fairly good (moderate) ability to explain purchasing decisions among KAI Access application users.

Table 7. F-Square

	Trust	Ease of use	Purchasing Decisions	Security	Information Quality
Trust			0.000		
Ease of use			0.038		
Security			0.000		
Information Quality			0.194		

Sourche: Processed by the Author (2026)

The results of the f-square test in table 7 show that the f-square value between the trust variable and the purchasing decision is 0.000, thus the independent variable is able to influence the dependent variable which is classified as very weak or has almost no effect size because the value is below 0.02. The f-square value of the convenience variable on purchasing decisions is 0.038. These results indicate that convenience has a small or weak influence on purchasing decisions, because it is in the range of 0.02 to 0.15. The F-Square value between security and purchasing decisions is 0.000, so the ability of the independent variable to provide influence is classified as very weak or has almost no effect size because the value is below 0.02. The f-square result between information quality and purchasing decisions is 0.194, so the variable's ability to provide influence is classified as moderate because the result is above 0.15 but still below 0.35.

Table 8. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (IO/STDEV)	P Values	Result
H1: Trust-> Purchasing Decisions	0.023	0.009	0.146	0.156	0.876	Rejected
H2: Ease of use -> Purchasing Decisions	0.267	0.270	0.129	2.070	0.039	Accepted
H3: Security -> Purchasing Decisions	0.026	0.041	0.114	0.230	0.818	Rejected

H4:						
Information						
Quality ->	0.465	0.472	0.090	5.156	0.000	Aceppted
Purchasing						
Decisions						

Sourche: Processed by the Author (2026)

Based on the results of the hypothesis testing in table 8, the relationship between variables is declared significant if it has a p-value < 0.05 (Hair et al., 2021). The trust variable was proven to have no effect on purchasing decisions with a p-value of $0.876 > 0.05$, so the hypothesis was rejected. The convenience variable has a positive and significant effect on purchasing decisions with a p-value of $0.039 < 0.05$, so the hypothesis is accepted. The security variable was proven to have no significant effect on purchasing decisions with a p-value of $0.818 > 0.05$, so the hypothesis was rejected. Meanwhile, the information quality variable has a positive and significant effect on purchasing pecisions with a p-value of $0.000 < 0.05$, so the hypothesis is accepted.

4.3.Discussion

The Effect of Trust on Purchase Decisions

This study shows that the level of trust does not influence ticket purchasing decisions for KAI Access users in Purwokerto. This happens because users generally have great trust in the official PT application. KAI, so that trust is no longer important for users in making ticket purchasing decisions. Users purchase tickets based on travel needs, not just on the level of trust in an applicationAs long as the application is able to provide practical services, clear schedules, and a fast payment process, users will continue to make purchases even if trust is not a primary consideration. As long as the application is able to provide services that are in line with the results of research conducted by Mbete & Tanamal, (2020); Sari et al., (2020) which indicates that trust does not influence purchasing decisions.

In perspective Technology Acceptance Model (TAM) by (Davis, 1989), Acceptance of technology is determined more by how someone sees its benefits and how easy they find it to use than by beliefs. Furthermore, in theory Unified Theory of Acceptance and Use of Technology (UTAUT) developed by (Venkatesh et al., 2003), The decision to use technology is more influenced by factors performance expectancy, effort expectancy, social influence and facilitating conditions This condition indicates that users have considered the official application belonging to PT Kereta Api Indonesia, by KAI Access, which is trusted by the public, so that differences in user trust levels no longer influence purchasing decisions. This finding supports the concept of institution-based trust, namely trust that arises because users believe that the application comes from the official PT KAI and is recognized as having a good reputation, not only based on the user's personal experience.

The Effect of Convenience on Purchasing Decisions

Ease of use shows a positive and significant influence on ticket purchasing decisions for KAI Access users. These results show that the easier the application is to operate, the higher the tendency of users to purchase tickets. This convenience is evident from the clear menu display,

simple ordering process, easy payment, and fast transaction process. When purchasing train tickets, users tend to choose applications that are practical and efficient because they are more convenient to use. Therefore, an application that is easy to understand and does not require many steps will increase user convenience in making transactions. When users feel that the ticket ordering process can be done easily, the desire to make a purchase will also increase.

These findings are consistent with the framework Technology Acceptance Model (TAM) by (Davis, 1989) and Unified Theory of Acceptance and Use of Technology (UTAUT) by (Venkatesh et al., 2003), which explains that perceived ease of use is an important element that influences individual actions in utilizing technology. This finding is in line with the research results from Chrisanta & Rokhman, (2022); Fadillah et al., (2024) proves that convenience influences purchasing decisions.

The Effect of Security on Purchasing Decisions

The findings of the study indicate that the security aspect does not have a significant impact on ticket purchasing decisions of KAI Access users because users have considered security as a standard feature on the official application of PT Kereta Api Indonesia (Persero). Users believe that the transaction system and data protection on KAI Access are secure, so security is no longer a primary consideration when purchasing tickets. In the context of purchasing train tickets, consumers focus more on ease of transactions, speed of ordering, ticket availability, and clarity of travel schedules. In addition, purchasing tickets through KAI Access is a routine transaction activity with risks that are considered low by users, so as long as the application can be used properly, users will continue to make purchases even though security factors are not a primary consideration. This causes the variation in security perceptions between users to be low, so that security has no impact on purchasing decisions. This shows that as long as the application system can run well without any directly perceived security issues, users will continue to purchase tickets through KAI Access.

If it is associated with theory Technology Acceptance Model (TAM) by Davis, (1989) Security can be positioned as an external factor that influences how users view the system, especially the perceived benefits and perceived ease of use. The theory Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al., (2003) security can be related to enabling conditions, namely the extent to which users feel that the system has adequate technical support and infrastructure. Security is a basic requirement in digital transactions, where security does not increase purchasing decisions, but will only have an impact if a system failure occurs. The findings of this study are in line with research conducted by Desky et al., (2022); Hakim & Rachmawati, (2024) which states that security is not always a factor that influences purchasing decisions if the level of service security is considered good enough by consumers.

The Effect of Information Quality on Purchasing Decisions

The quality of information has been proven to have a positive and significant influence on ticket purchasing decisions for KAI Access users. This shows that accuracy, completeness, and timeliness of information are very important in digital transportation services. Information regarding departure schedules, seat availability, ticket prices, and travel notifications are the main basis for users in making purchasing decisions. Consumers consider the quality of information important because purchasing train tickets is related to travel planning and punctuality. Clear and accurate information helps users choose the right schedule, avoid booking

errors, and increase confidence and comfort when making transactions. Thus, the more accurate the information provided by KAI Access, the greater the opportunity for users to purchase tickets through the application. The findings of this study are consistent with previous studies conducted by Desky et al., 2022; Sriningsih & Patrikha, 2020 which shows that information quality is a strong predictor of decisions to use and purchase digital services. When the information provided meets standards of accuracy and completeness, users tend to feel more confident in continuing the ticket purchasing process because the risk of error or uncertainty can be minimized.

If it is related to the Technology Acceptance Model theory (TAM) by Davis, (1989) the quality of information plays an important role in shaping perceived usefulness. Accurate, relevant information delivered at the right time can increase user confidence in the system's capabilities and help make the decision-making process more effective. Furthermore, in theory Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al., (2003), complete and accurate information increases confidence that the KAI Access application is capable of delivering the expected results, such as precise and efficient travel planning.

5. CONCLUSION

This study was conducted to analyze whether the variables of trust, convenience, security, and quality of information have an influence on ticket purchasing decisions of KAI Access application customers in Purwokerto. The research was conducted using quantitative methods using PLS-SEM 3 analysis. The results show that the ease and quality of information have a positive influence on ticket purchasing decisions. Whereas, the trust and security variables showed no influence on purchasing decisions. These findings indicate that in the context of institutional public transportation apps, users prioritize functional and informational aspects, such as ease of booking and accuracy of information. Ease of use drives transaction efficiency, while quality information helps users reduce uncertainty before making a ticket purchase. Thus, the decision to purchase KAI Access tickets is more determined by how easy the application is to use and how well the information is presented to the user. This study has several limitations that can be taken into consideration in interpreting the research results. The limited scope of this study, which focused on KAI Access users in Purwokerto, means the findings do not fully represent the characteristics of users in other regions. In addition, this study only tested the influence of trust, ease, security, and quality of information on purchasing decisions, so it is still possible that other variables play a role in explaining user purchasing behavior. In addition, the use of perception-based data through questionnaires has the potential to create respondent subjective bias which can influence research results.

Further research is recommended to add other variables, such as perceived usefulness, user satisfaction, user experience, and reuse intention so that understanding of digital ticket purchasing behavior can be studied more broadly and in depth. In addition, the use of mediating or moderating variables, such as user attitudes or risk perceptions, can be used to see the possibility of an indirect influence between trust and security on purchasing decisions. Further research can also be conducted by expanding the research area and objects, or using different research methods so that the results obtained provide more representative results.

REFERENCE

- Agustiningrum, D., & Andjarwati, A. L. (2021). Jurusan Manajemen Fakultas Ekonomika dan Bisnis Universitas Negeri Surabaya. In *Jurnal Ilmu Manajemen* (Vol. 9).
- Alghifari, A. Y., & Rahayu, T. S. M. R. (2021). *Pengaruh Diskon, Kualitas Website, Persepsi Risiko dan Kepercayaan terhadap Keputusan Pembelian pada Online Shop Shopee: Studi Pada Mahasiswa Universitas Muhammadiyah Purwokerto*.
- Antara News. (2025, September 9). ANTARA News.
- Aprianto, L. A. (2022). *Tinjauan Literatur: Penerimaan Teknologi Model UTAUT* (Vol. 2, Number 1).
- Arwani, A., Alfalisyado, Justiana, A. H., & Arofah, R. U. (2025). *Pengaruh Kualitas Pelayanan, Social Media Marketing, Store Atmosphere dan Testimoni terhadap Keputusan Pembelian*. <https://journal.stiem.ac.id/index.php/jureq>
- Astuti, W., Kurniawan, R., & Wijaya, Y. A. (2024). *Jurnal Informatika dan Rekayasa Perangkat Lunak Analisis Data Sentimen Ulasan Aplikasi Dana di Google Play Store Menggunakan Algoritma Naïve Bayes*. 6(1), 158–163.
- Azzahra, S. D., Dewi, N., & Darsana, W. (2024). *Pengaruh Kepercayaan dan Kemudahan Akses terhadap Keputusan Pembelian Gen Z di Access by KAI Surabaya*.
- Bustaman, M. K., Aprianingsih, A., Hidayat, M., & Dasuki, R. E. (2023). The Impact of Trust, Perceived Usefulness, Perceived Ease of Use, and Customer Intentions on Customer Attitudes Toward the Use of Technology. *Almana : Jurnal Manajemen Dan Bisnis*, 7(2), 230–241. <https://doi.org/10.36555/almana.v7i2.2133>
- Chrisanta, A. E., & Rokhman, N. (2022). *Pengaruh Kemudahan, Keamanan, Kepercayaan dan E-Service Quality terhadap Keputusan Pembelian Secara Online pada E-Commerce Shopee*.
- Davis, D. F. (1989). *Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology*.
- Desky, H., Murinda, R., & Razali, R. (2022). Pengaruh Persepsi Keamanan, Kualitas Informasi dan Kepercayaan terhadap Keputusan Pembelian Online. *Owner*, 6(2), 1812–1829. <https://doi.org/10.33395/owner.v6i2.772>
- Fadillah, S., Septiani, N., Janah, N. R., & Widya Bangsa, G. (2024). The Influence Of Perceived Ease Of Use On Online Purchasing Decisions On E-Commerce Shopee In Solokanjeruh District, Bandung Regency. *Journal of Business and Management Inaba*.

- Fatasyan Inggaris, A., Wibowo, S., & History, A. (2023). Analysis of The Influence of Information Quality, Ease of Use, and Trust on Online Purchase Decisions on Shopee (Research On Users Of The Shopee E-Commerce Platform At Muhammadiyah University Yogyakarta) Article Info. *Journal of Business Management and Islamic Banking*, 02(3), 293–304. <https://doi.org/10.14421/jbm>
- Fathimah, F., & Sukaris. (2022). Pengaruh Kemudahan Penggunaan, Keamanan Transaksi dan Online Customer Review terhadap Keputusan Pembelian. *Jurnal Ekobistek*, 309–315. <https://doi.org/10.35134/ekobistek.v11i4.391>
- Febriana, A., Nur, Y., & Mariah. (2023). *Pengaruh Ulasan Produk, Kemudahan, dan Keamanan terhadap Keputusan Pembelian Produk Secara Online pada Shopee di Kota Makassar*.
- Hair, J. F., Tomas, G., Hult, M., Christian, Ringle, M., Sarstedt, M., Nicholas, Danks, P., & Ray, S. (2021). *Classroom Companion: Business Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R AAWorkbook*. <http://www>.
- Hakim, S. N., & Rachmawati, E. (2024). *Pengaruh Keamanan dan Risiko Kinerja terhadap Keputusan Pembelian Online di marketplace Tokopedia (Studi Pada Mahasiswa Universitas Sangga Buana YPKP Bandung)*. <http://jurnal.usbypkp.ac.id/index.php/jemper>
- Ingriana, A. (n.d.). *The Influence of E-Trust on Consumer Purchasing Behavior in E-Commerce*. Retrieved <https://journal.dinamikapublika.id/index.php/Jumder>
- Isnaeningsih, H. N., Fitriati, A., Pujiarto, & Astuti, H. J. (2021). The influence Quality of information, Sistem Quality and Service Quality on Satisfaction and User Performace. *Jurnal Manajemen Bisnis*, 12(2), Layouting. <https://doi.org/10.18196/mb.v12i2.11185>
- Jiana, N. A., & Hartono, B. (2024). *Sentimen Analisa Ulasan Aplikasi Access by KAI pada Google Play Store menggunakan Algoritma K-NN*.
- Kotler, P., Armstrong, G., & Balasubramanian, S. (2024). *Global Edition Principles of Marketing Nineteenth Edition*.
- Mbete, G. S., & Tanamal, R. (2020). Effect of Easiness, Service Quality, Price, Trust of Quality of Information, and Brand Image of Consumer Purchase Decision on Shopee Online Purchase. *Jurnal Informatika Universitas Pamulang*, 5(2), 100. <https://doi.org/10.32493/informatika.v5i2.4946>
- Momani, A. M. (2020). The unified theory of acceptance and use of technology: A new approach in technology acceptance. *International Journal of Sociotechnology and Knowledge Development*, 12(3), 79–98. <https://doi.org/10.4018/IJSKD.2020070105>
- Naufal, M. D. D., & Nalurita, S. (2023). *Pengaruh Promosi dan Kemudahan Pengguna Aplikasi terhadap Keputusan Pembelian ShopeeFood pada Mahasiswa Universitas Dirgantara Suryadarma Jakarta*.

- Nawawi, M. T., P, P., Darryl, & Dinata, J. (2024). Faktor yang Mempengaruhi Keputusan Pembelian Konsumen Online di Tokopedia pada Mahasiswa Feb Untar Jakarta. *Jurnal Serina Ekonomi Dan Bisnis*, 02(01), 77–84. <https://doi.org/10.24912/jseb.v2i1.30995>
- Nurhayati, A., Supriaddin, N., Resky, K., & Hamida, L. O. (2026). How consumer trust shapes e-ticket purchasing decisions in flight booking applications. *Jurnal Manajemen Maranatha*, 25(2). <https://doi.org/10.28932/jmm.v25i2.14768>
- Prabowo, V. A. A., & Ariani, K. R. (2025). Pengaruh Persepsi Keamanan, Kemudahan Bertransaksi, Kepercayaan Konsumen, Kualitas Produk, dan Harga Terhadap Keputusan Pembelian Pada Marketplace Tokopedia. *PARADOKS Jurnal Ilmu Ekonomi*, 8(2).
- Pratama, I. K. S., & Candiwan. (2025). *Pengaruh Perceived Ease of Use, Perceived Usefulness, Perceived Security, dan Trust terhadap Niat Pengguna E-Wallet Dana: Studi Berbasis Technology Acceptance Model (Tam)*.
- PT.KAI Access. (2025). *ANDROIDRANK*.
- Purba, O. R., & Raja, P. L. (2022). Pengaruh Kemudahan dan Kepercayaan Konsumen Menggunakan E-Commerce terhadap Keputusan Pembelian (Studi pada Pengguna Shopee di Kota Medan). *JOSR: Journal of Social Research Agustus*, 2022(9), 1067–1075. <http://https://ijsr.internationaljournallabs.com/index.php/ijsrhttp://ijsr.internationaljournallabs.com/index.php/ijsr>
- Putri, D. L., & Pratiwi, I. E. (2024, November 26). *Kompas.com*. Kompas.Com.
- Putri, S. Y., Meria, L., & Amroni. (2023). Pengaruh Persepsi Nilai Dan Kepercayaan Terhadap Keputusan Pembelian Yang Di Mediasi Oleh Minat Beli. *Technomedia Journal*, 8(1SP), 92–107. <https://doi.org/10.33050/tmj.v8i1sp.2070>
- Ramadhan, M., Astuti, H. J., Rahmawati, E., & Ikhsani, M. M. (2024). *The Effect Of Influencer Marketing, Viral Marketing and Customer Engagement on Purchase Intention at Bloods Store In Purwokerto*. 8(1).
- Restuti, N., & Marlina, K. (2022). *Pengaruh_Harga_Ulasan_Produk_Kemudahan_Transaksi_K*.
- Ridwan, A. (2025, October 1). *Jenis Layanan Online Travel yang Digunakan Warga RI pada 2025*.
- Sahvira, A., & Ferdian, F. (2023). *Pengaruh Technology Acceptance Model terhadap Keputusan Pembelian Jasa Kamar pada Platform E-Commerce di Grand Basko Hotel Padang*. 6, 2023.
- Sari, M. P., Rachman, L. A., Ronaldi, D., & Sanjaya, V. F. (2020). *Pengaruh Harga, Promosi Dan Kepercayaan Terhadap Keputusan Pembelian Produk Y.O.U*.

- Schorr, A. (2023). The Technology Acceptance Model (TAM) and its Importance for Digitalization Research: A Review. In *International Symposium on Teknikpsychologie (TecPsy) 2023* (pp. 55–65). Sciendo. <https://doi.org/10.2478/9788366675896-005>
- Septiani, A. T., & Suhermin. (2022). *Pengaruh Harga, Keamanan, dan Kemudahan terhadap Keputusan Pembelian Tiket Kereta*.
- Simatupang, R. A., Fenitampubolon, G. P., Pane, I. H., & Rinaldi, M. (2025). Outline Journal of Management and Accounting | 88 Outline Journal of Management and Accounting The Impact of E-ticketing Implementation and Service Quality on Kai-Access Application User Satisfaction Dampak Implementasi E-ticketing dan Kualitas Layanan Terhadap Kepuasan Pengguna Aplikasi Kai-Access. In *Outline Journal of Management and Accounting* (Vol. 4, Number 2).
- Sriningsih, N. W., & Patrikha, F. D. (2020). *Pengaruh Strategi Promosi dan Kualitas Informasi terhadap Keputusan Pembelian dengan Kepercayaan di Marketplace Shopee*.
- Sukma, A., Handayani, R., Oktaviani, D., Hapsari, A. Y., & Manajemen, A. S. (2023). Enrichment: Journal of Management The effect of product quality and information quality on buying decisions through purchase interest. In *Enrichment: Journal of Management* (Vol. 13, Number 3).
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. In *Source: MIS Quarterly* (Vol. 27, Number 3).
- Wicaksono, R. S. (2022). *Technology Acceptance Model Teori Dasar*. www.fb.com/cv.seribu.bintang
- Yuliana, R., & Pantawis, S. (2023). *Yuliana & Pantawis Page 177 of 182 EKSIS* (Vol. 17, Number 2). <https://ejournal.stiedewantara.ac.id/index.php/001/article/view/1072>
- Zallianty, N. (2025, September 11). *Sukses Finansial.ID Medan*. Sukses Finansial.ID Medan.