



Determining Factors That Create User Interest When Using Online Travel Agent Services in Indonesia

Luthfi Iskandar^{1*} ✉, Arry Sabdo Ananto¹, I Made Sukresna¹

Universitas Diponegoro, Semarang, Indonesia¹

ABSTRACT

The growing competition among Online Travel Agencies (OTAs) in Indonesia, influenced by economic slowdown and shifting consumer behavior, has reduced business performance and technology adoption rates. This study examines Indonesian users' interest in utilizing OTA platforms through the Unified Theory of Acceptance and Use of Technology (UTAUT) model, which includes four main determinants: Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions. To improve the model's explanatory power, two additional variables, Perceived Trust and User Attitude are integrated to explore their influence on users' intention to adopt OTA services. Using a quantitative approach, data were collected from 400 respondents with prior OTA experience in Indonesia. The findings aim to provide insights into users' trust, comfort, and motivation in online travel booking. Results highlight that factors such as performance expectations, trust, social influence, facilitating conditions, and attitudes vary according to purchase context. This understanding can help OTAs refine their digital strategies, enhance service quality, and strengthen competitiveness within Indonesia's evolving travel market. Ultimately, the study contributes to a deeper understanding of consumer behavior in the digital tourism sector and supports innovation in online service delivery.

Keywords: *Extended UTAUT, Online Travel Agent, Perceived Trust, User Attitude.*

CORRESPONDING AUTHOR:

Luthfi Iskandar

Universitas Diponegoro, Semarang, Indonesia

contact: luthfiiskandar@students.undip.ac.id

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1. | INTRODUCTION

The changing times have improved people's life. In this globalized period, people's requirements will become more complicated, including education, job, commerce, research, and tourism (Donthu & Gustafsson, 2020). All human tasks have been replaced by technology; therefore, this makes sense. Cell phones and the internet have indirectly enhanced how people solve issues (Wulandari et al., 2020).

Internet may help businesses grow, which helps firms construct apps and websites rapidly and correctly (Cahen & Borini, 2020). This also applies to transportation, which needs fast information and access to handle issues rapidly. APJII says Indonesia's growing population is countered by more internet users. APJII predicts a strong rise in internet users in 2019-2022. APJII reported Indonesia's internet penetration didn't rise during the 2020 pandemic. APJII merely said that this epidemic affected people's behavior in utilizing the internet, which was formerly done in workplaces, schools, or other institutions (Haryanto, 2020).

HootSuite reported 323.2 million connected smartphones in Indonesia in 2019. In 2020, there will be 338.2 million connected smartphones, up from 272.1 million, and 175.4 million internet users. This implies practically every Indonesian has more than one smartphone, roughly doubling the number of internet users (Arisandi, 2020). In early 2021, HootSuite and social media marketing organizations released "Digital 2021," which said Indonesia's population had reached 274.9 million with 202.6 million internet users (Riyanto, 2021).

Seeing the huge rise of internet users in Indonesia has altered the structure of social interaction from traditional to contemporary, including altering buying preferences by visiting shops and online. Digitizing activities like queuing and buying tickets from transportation firms has led to online bookings. Internet gives business users additional information and options. A corporation may succeed by handling more information and staying ahead of competition. E-Commerce uses internet users. E-Commerce refers to the use of electronic technology in all transactions, and thus Online Travel Agent (OTA) is included.

On-the-go purchasing shifts e-commerce to m-commerce. M-commerce is mobile shopping (usually a smartphone). According to the infographic Indonesia Market Snapshot 2019, 98% of mobile cellphones, 67% of PCs or laptops, and 24% of tablets dominate e-commerce (Makasar Digital Valey, 2019). The emergence of this technology allows e-commerce businesspeople to connect their online company with cellphones technology to create cellular-based innovations such as websites or mobile apps that offer convenience for consumers and the firm. If the travel agency company is turned into an Online Travel Agent (OTA) by creating a website or mobile app, it becomes a chance for the travel agent to be distinct and superior to its rivals. Companies can comprehend shifting customer preferences and online activity to develop long-term consumer connections.

Companies must understand mobile commerce and adoption dynamics to take advantage of this potential. Amazon, Argos, and eBay have launched mobile apps and mobile-friendly websites to meet this rising market. These organizations have developed their business plans employing smart marketing approaches (Marriott et al., 2017). According to Dailysocial.id survey data from 2,013 respondents in February 2018, 88.72% of respondents indicated they regularly travelled in the past six months, and 71.4% said they utilized Online Travel Agent services (OTA) for its purchase. The 2020 projection is higher. This demonstrates that public interest in OTA services has started to grow (Zebua, 2018). Existence of a mobile-based Online

Travel Agent (OTA) allows travelers to monitor ticket prices in real time via an Android or iOS smartphone, whether the consumer downloads the application first or not, namely by visiting the official website, without having to come offline by visiting the travel agent office.

With the onset of a major economic slowdown, the business of Travel Agents, airlines, and the tourism sector has decreased drastically. Sales related to travel needs were increasingly avoided because of widespread financial pressures and cuts to discretionary spending. Furthermore, new government regulations and cost burdens required inspections before travel and restricted passenger capacity for transportation and tourism. This greatly impacted the purchase of travel agents. The WTTC authorized this analysis of the market contraction, projecting a return in 2022 (Supriyatna, 2020). According to Shah et al. (2020), information scientists use interest to gauge customer behavioral intentions. This study focuses on travelers' interest in OTAs during this period of severe economic volatility. The public's interest in OTA services is not good.

Due to the challenging economic climate, all Online Travel Agents (OTA) face intense competition (Supriyatna, 2020). People chose to remain at home instead of traveling, primarily due to financial constraints, stricter budget monitoring, and a reduction in non-essential spending. With this financial pressure, Travel Agents' business has dropped drastically as they face a market where consumers are cutting back on leisure activities (Fadila, 2020). In terms of technology acceptance, where interest in Start-up OTA services is said to be low, HootSuite data in early 2021 stated that Indonesia's total population reached 274.9 million, with internet users reaching 202.6 million. However, the number of OTA website visitors from September 2020 to February 2021 only reached 19 million. This suggests OTA adoption in Indonesia is minimal. OTA enterprises in Indonesia must also recognize the aspects that impact Behavioral Intention in OTA apps. Knowing the aspects that determine Behavioral Intention will help the firm enhance its offerings for its consumers. The author also wishes to discover what variables drive consumers to embrace OTA technology, since a literature search found no published research on these aspects.

Several causes cause people to utilize technological services. These characteristics must be identified so Online Travel Agents (OTA) may increase service quality, attract more clients, and help e-commerce travel players in Indonesia make greater advancements. There are various ideas or models that may predict consumer behavior toward IT usage. Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions may explain a person's adoption of a technological service, according to Venkatesh (2022). The Unified Theory of Acceptance and Use of Technology by (Venkatesh et al., 2012) describes the four indications (UTAUT). According to study by Venkatesh (2022), the UTAUT model's indicators may explain up to 70% of consumer behavior towards the desire to utilize information technology. This number is substantially greater than the other eight models, which only explain 17-53 percent of consumer IT usage (Indrawati et al., 2019).

The choice to embrace a technological system relies on each user's acceptance and utilization. Information system attitudes and perceptions influence user behavior. Evaluating user interest in getting and utilizing the application is one technique to improve application technology. The UTAUT model is also used to investigate which variables impact technology acceptance and utilization.

The literature study suggests that the function of trust in influencing OTA purchases is under-explored (Agag & El-Masry, 2017; Filieri et al., 2015). Chai & Dibb (2014) say

marketing concepts like trust vary by culture and situation. This research adds perceived trust to the notion of technology adoption and usage (UTAUT). This improves the model's prediction potential and reveals consumer trust perceptions in each nation. Dwivedi et al. (2019) advocate adding Attitude to UTAUT to boost its predictive power. This research adds Attitude to UTAUT. This concept will help understand how consumer attitudes impact adoption intentions and test novel UTAUT model linkages.

Customers in industrialized nations often use Online Travel Agents (OTA). Despite increased internet penetration, emerging nations have limited adoption (Mohseni et al., 2018). Research employs numerous hypotheses to interpret low adoption rates, but culture, education, economic variables, and technical infrastructure may all impact this (Hoehle et al., 2015). OTA providers generally don't consider country-to-country variances when devising methods to promote OTA purchases.

Researchers urge for empirical study in poor nations to better understand online travel purchase adoption aspirations (Agag & El-Masry, 2017). This research will use UTAUT to analyze travel purchasing intentions in Indonesia. This approach has been used to analyze customer adoption intentions in technology and tourism. This technology adoption methodology is stable and straightforward to implement (Venkatesh et al., 2016). UTAUT explains 70% of behavioral intention variation (Venkatesh, 2022). Researchers say it's biased across nations and settings (Teo et al., 2015). To increase the applicability and robustness of this model, it must be tested in diverse contexts, since elements, including technology adoption are contextual (Venkatesh et al., 2012).

This research will give empirical information on client intents to buy travel online in underdeveloped nations, which is generally disregarded. This research will help tourism firms and government agencies build policies and initiatives to encourage online travel sales. As Online Travel Agents (OTAs) depend largely on tourism, knowing client behavior will help firms compete worldwide. By understanding the level to which someone will be interested in utilizing the technological service, the corporation understands the next steps to take so the Online Travel Agent (OTA) service may expand its users even if customers don't download the program. Purchase Intention shows how someone utilizes a technology in the future, based on their desire to use it.

2. | LITERATURE REVIEW

Since booking a trip online is a novel behavior that makes use of the internet, the UTAUT (Venkatesh et al., 2012) model is being used here. This holistic and extensive perspective serves a purpose. The model integrates features from previous models to explain how technologies are adopted and used.

The UTAUT model illustrates how technologically-enabled behavioral intentions are affected by individuals' expectations of their own performance, their own effort, the influence of others, and the availability of relevant tools. UTAUT integrates eight different models of IT diffusion. TRA, TAM, a motivational model, TPB, a hybrid of TAM and TPB, MPCU, innovation diffusion theory, and social cognitive theory are the eight IT adoption models. UTAUT theory is 70% more effective than eight other models. Venkatesh et al. (2016) provide supporting evidence. The theory's ability to forecast BI in the direction of an information system has been proved by Lu et al. (2017) & Venkatesh (2022). Other technology-adoption contexts have found success with this method, confirming its value here.

To UTAUT, the authors of this research include the concepts of attitude and trust. Most theories and models of tech adoption, like UTAUT, haven't been field-tested in non-Western/developing countries like Indonesia (Kamoun & Almourad, 2014). The universality of UTAUT has been questioned due to allegations of prejudice in many contexts and countries (Teo et al., 2015). Technology, intended users, and the surrounding environment all have an effect on whether or not a technology is adopted; this research investigates how these factors interact (Venkatesh, 2022).

Relationship of Perceived Trust, Performance Expectancy, Effort Expectancy and Attitude

Attitude has been shown to influence the adoption of technology in previous studies (Tanveer et al., 2021). Attitude is a part of the IS/IT acceptance model, quite like the theory of planned behavior (TPB) from Theory of Reasoned Action (TRA) (Ajzen, 2020). Since TAM only contains two beliefs, it provides a concrete illustration of TRA. There is communication between the two via the TRA model's perspective.

When creating the TAME model, Kemp et al. (2019) looked at how perceived ease of use and perceived utility affected attitude. Attitude was shown to be a moderating factor in the relationships between PE, EE, PT, and BI in this investigation. A person's state of mind may be altered by PE and EE, leading to a BI. Studies using the UTAUT model have integrated attitude as a moderator of PE and EE in a number of different ways (Rana et al., 2017). According to Sayogo (2018) research, consumer dispositions and decisions are influenced by a company's credibility. People are more inclined to engage with and buy from reputable internet merchants. Trust among customers and the likelihood of a purchase was linked by Amaro & Duarte (2015). Now, then, the theory:

H1. Consumers' attitudes regarding booking travel online are favourably impacted by how trustworthy they perceive online travel providers to be.

H2. The perception of expectations has a favourable impact on customers' willingness to make online trip purchases.

H3. Effort expectancy has a favourable impact on customers' attitudes on making online travel purchases.

Relationship of Perceived Trust and Behavioral Intention

In e-commerce, the TRA model is used to create trust (Altaf et al., 2019). Financial transactions need trust (Pappas, 2016). Online transactions need more confidence (Qiu & Jin, 2021). Trust influences customers' online shopping intentions, according to studies (Agag & El-Masry, 2017). Sharma et al. (2021) corroborate this association in tourism. Studies show that trust boosts BI in tourism (Chen et al., 2019; Choi et al., 2019). Amaro & Duarte (2015) established a link between customer trust and purchasing intent. So, here's the hypothesis:

H4. Consumers' intentions to book trips online are favourably influenced by perceived trust.

Relationship between Performance Expectancy and Behavioral Intention

According to studies Indrawati et al. (2019), Performance Expectancy affects Behavioral Intention. Performance Expectancy is the greatest and most important component in driving behavioral intention, according to study Soni et al. (2019) on behavioral interest in fashion

apps in Sweden. Mahfuz et al. (2016) found no significant impact of website quality on behavioral intention while using M-Banking services in Bangladesh. Based on the three studies above, it can be concluded that Performance Expectancy is an important factor where an individual must be able to feel whether the application service can provide benefits for his life depending on the application service developers can provide significant benefits for its users.

A person's performance expectation is how certain they are that a system will assist them in achieving their objectives (Venkatesh et al., 2016). PE is driven by perceived utility, intrinsic motivation, job fit, comparative advantage, and outcome expectations. A person's perception of a system's usefulness is their expectation that it will boost productivity (Venkatesh et al., 2003). Research has emphasized PE (Casaló et al., 2017; Sirdeshmukh et al., 2018; Sohn, 2017). PE is correlated positively with BI (El-Masri & Tarhini, 2017; Escobar-Rodríguez & Carvajal-Trujillo, 2014; Slade et al., 2015); mobile-based communication technologies (Marriott & Williams, 2018; Meydanoğlu et al., 2018); mobile wallets (Madan & Yadav, 2016; Slade et al., 2014); and telebanking (Tan & Leby Lau, 2016) that consumer adoption of e-commerce travel was affected by PE. Amaro & Duarte (2015) discovered that PE affects consumers' inclination to make online travel purchases. Similar results were produced by the UTAUT model in additional experiments (Escobar-Rodríguez & Carvajal-Trujillo, 2014). One of the key factors influencing how customers accept new technology in the tourism industry is PE (Ayeh et al., 2013; Gupta & Dogra, 2017). Hypothesis:

H5. Consumers' desire to book trips online is directly influenced by perceived anticipation.

Relationship between Effort Expectancy and Behavioral Intention

According to study Miladinovic & Hong (2016), Effort Expectancy has no substantial influence on Behavioral Intention. In his study, Mahfuz et al. (2016) talk about the role of website quality on M-Banking uptake in Bangladesh, Effort Expectancy affected Behavioral Intention. Based on the two studies above, this variable may be a major element in Behavioral Intention depending on how user-friendly the application service is.

EE refers to a system's usability (Venkatesh, 2022). Researchers have looked at this theory (Choe & Kim, 2018; M. H. Hsu et al., 2014; Yeo et al., 2017). Customers like simple-to-use, highly beneficial technologies (Haryanti & Subriadi, 2022; Noor Ardiansah et al., 2020). Numerous researches connect EE to BI (Khalilzadeh et al., 2017; Oliveira et al., 2014; Shillair et al., 2015; Tan & Leby Lau, 2016). If consumers think it's simple to purchase trips online, they may. This research poses a hypothesis:

H6. Expected effort directly influences customers' decision to book trips online.

Relationship of Social Influence and Behavioral Intention

Mahfuz et al. (2016) identified Social Influence (SI) as a significant factor affecting Behavioral Intention (BI). Similarly, Indrawati and Utama (2018) found that social influence plays a crucial role in shaping users' intentions to adopt 4G technology in Indonesia. Both studies suggest that application-based services can generate behavioral interest, which may further encourage positive word-of-mouth among users.

According to Venkatesh et al. (2016), social influence reflects the perception that individuals are expected by others to use a particular system. Previous research has also explored the relationship between SI and BI (Zuiderwijk et al., 2015), emphasizing that individuals are more likely to perform a behavior when they believe it is socially approved (Ajzen, 2020). Several studies have confirmed that SI significantly impacts BI (Hsu & Lin, 2016; Ozturk et al., 2016). However, Cobanoglu et al. (2015) found that subjective norms did not significantly influence the intention to use mobile payments. In contrast, Venkatesh (2022) reaffirmed that SI shapes consumer behavioral outcomes, while Al Kurdi et al. (2021) reported that electronic toll collection usage enhances subjective norms. Consequently, when individuals perceive endorsement from their reference groups such as friends or family, they are more inclined to adopt a technology (Ajzen, 2020). Hypothesis:

H7. Social influence positively affects customers' intention to make online travel bookings.

Relationship of Facilitating Condition and Behavioral Intention

According to study Indrawati & Utama (2018) on the use of technology to anticipate potential consumers' interest in TV streaming, Facilitating Condition affects Behavioral Intention. As well as study Miladinovic & Hong (2016) stated that studies behavioral interest in fashion apps in Sweden, suggesting that Facilitating Condition affects Behavioral Intention. Based on the findings of the two studies, it can be concluded that the Facilitating Condition variable has a particularly large impact on Behavioral Intention since internet-based applications and services need devices such smartphones, PCs, laptops, and tablets to be used.

When individuals have confidence in the company to provide system support technically, this creates favourable conditions (Venkatesh et al., 2016). The objective conditions that enable an action, such as support, are referred to as FC (Venkatesh, 2022). For system users, this comprises guides, support, and online assistance. FC has undergone in-depth analysis (Fong et al., 2017; Nistor et al., 2014). Madigan et al. (2017) found that FC affects the uptake of 3G mobile services. Ho et al. (2020) assert that FC influences user intents. Research reveals a connection between BI and FC (El-Masri & Tarhini, 2017; Slade et al., 2015). Hypothesis:

H8. Customers' desire to book trips online will be positively affected by the availability of favorable conditions.

Relationship of Attitude and Behavioral Intention

Prior studies have connected mindset to technology adoption (Poushneh & Vasquez-Parraga, 2018). Similar to TRA (Buabeng-Andoh, 2018) and TPB, the IS/IT acceptance model adds attitude (Ajzen, 2020). TAM is a particular instance of TRA since it only contains two beliefs. The interaction is mediated by the attitude of the TRA model.

When creating the TAME model, Lanlan et al. (2019) looked at the impact of perceived utility and simplicity of use on attitude. The PE, EE, PT, and BI in this research are moderated by attitude. A person's attitude may be impacted by PE and EE, leading to BI. Numerous UTAUT model research included attitude as a PE and EE mediator (Rana et al., 2017). Additionally, this study contends that attitude affects BI (Ajzen, 2020; J. V. Chen et al., 2021;

Dwivedi et al., 2019). The relationship between attitude and BI was validated by Sharma et al. (2021). So, here is the theory:

H9. Individuals' attitudes on online travel purchasing have a favorable impact on their intention to make an online travel purchase.

Sekaran & Bougie (2016) states in the book that at this level it is a concept model of theory research that links the components to be researched as a problem. This implies the framework must explain each independent, dependent, and moderator variable. Patel & Patel (2019) says the framework is a conceptual description of how theory connects to crucial concerns. The framework of thinking is generated from numerous ideas and notions that match the investigated issues, giving birth to flow chart assumptions that may be evaluated (Bairagi et al., 2019).

This study's framework alludes to Venkatesh et al. (2012) by adding six dependent variable constructs such as Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions. Chai & Dibb (2014) say marketing concepts like trust vary by culture and situation. This research adds perceived trust to the notion of technology adoption and usage (UTAUT). This improves the model's prediction potential and reveals consumer trust perceptions in each nation. Dwivedi et al. (2019) advocate adding Attitude to UTAUT to boost its predictive power. This research adds Attitude to UTAUT. This concept will help understand how consumer attitudes impact adoption intentions and test novel UTAUT model linkages.

In this study, the author modifies UTAUT2 theory by Venkatesh et al. (2012) without introducing moderator factors, particularly Age and Gender, since they are utilized for early adoption research. This research utilizes Indonesian respondents who become OTA users during the outbreak. Eliminate the moderator variable Experience since, according to research by Indrawati & Utama (2018), this is a cross-sectional study. Based on the explanation, this study adopts and modifies a prior model. Using the given description, researchers created the following framework:

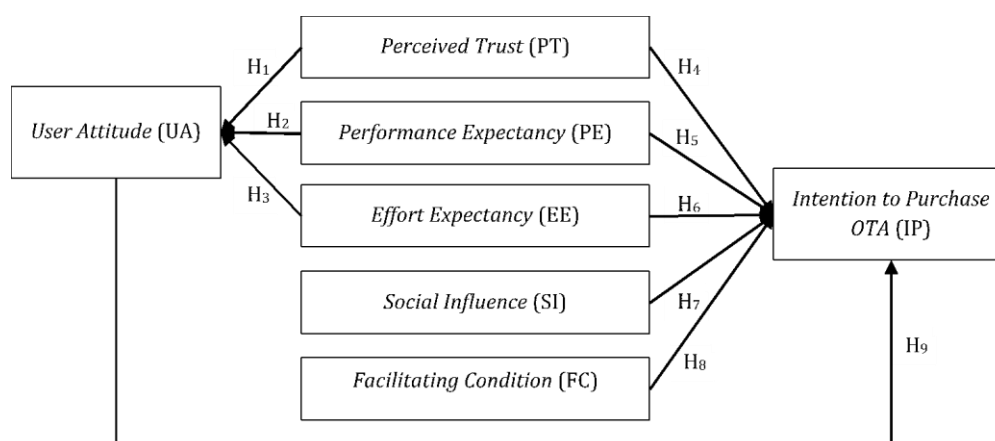


Figure 1. Research Framework

3. | RESEARCH METHOD

This is quantitative causal research. This study employs quantitative approaches to examine hypotheses using numbers and statistical computations. This research uses the Likert scale, a rating measure. This tiered scaling gives the produced data an ordinal scale. This study's five-point Likert scale should yield reliable findings. The population is not merely the quantity of the entity being investigated, but also contains its qualities. This research includes all Online Travel Agent (OTA) users in Indonesia, whose number is unknown.

Sample is a segment or section of the population that researchers' sample to acquire research data and information. This research samples Online Travel Agent (OTA) users in Indonesia who are above 17 or have an ID card to see what characteristics impact OTA uptake. Lemeshow formula is used to calculate the sample size of an unknown population. This research will employ a minimum sample of 385 respondents ($n = 384.16$), although the authors round it down to 400 to reduce questionnaire mistakes. Non-probability sampling with accidental sampling is utilized in this study. Meetings with the researcher may be used as a sample provided the individual is appropriate as a data source.

Partially Least Squares analysis is used in this paper (PLS). A statistical method called partial least squares (PLS) was created to tackle multiple regression problems with small sample sizes, missing data, and multicollinearity. testing both the measurement and the structural models using a variant-based PLS. PLS is an effective analytical method with minimal presumptions. The sample size need not be large to use indicators with categorical, ordinal, interval, and ratio scales in the same model.

4. | RESULTS

The purpose of this study was to collect primary data to test the modifiability of the UTAUT2 framework, which incorporates perceived trust (PT), performance expectancy (PE), effort expectancy (EE), social influence (SI), facilitating condition (FC), and user attitude (UA) to determine whether or not a user will make a purchase from an online travel agency (IP). Distribution of questionnaires is used to gather data from 400 adult Indonesians who have used an Online Travel Agency (OTA) and are either above the age of 17 or in possession of a valid government-issued photo ID. The goal of this research is to establish whether or not certain constructs are related to one another in a predictive or causal manner. The evaluations were performed using Smart PLS version 3.2.9. There are two models that make up the Smart PLS: the outside measurement model and the inner structural model.

Outer Model Outcomes

Each indicator's relationship to its latent variable is specified by the outer model. Validity and reliability assessment of indicators are required when evaluating the measurement model (external model). This testing was performed in SmartPLS 3.2.9. You may examine the study's exterior model in the next picture.

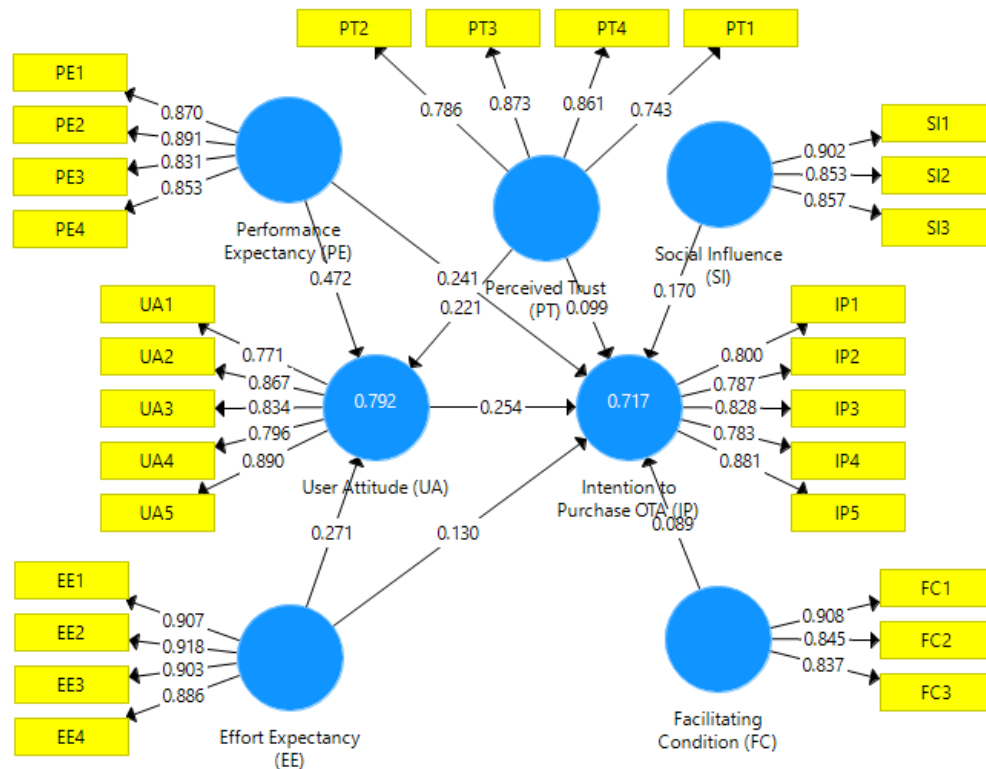


Figure 2. Outer Model SEM

If the square root of the AVE is greater than the correlation coefficient between the latent variable and all other latent variables, it is permissible to continue with the inquiry and assessment of discriminant validity (Santoso, 2018). Each latent variable's square root of the AVE value is coloured in table 1 below to illustrate the correlation value it produced during the measurement model test.

Table 1. Fornell Lacker Criteria Test Results

	EE	FC	IP	PT	PE	SI	UA
Effort Expectancy (EE)	0.904						
Facilitating Condition (FC)	0.374	0.864					
Intention to Purchase OTA (IP)	0.732	0.416	0.817				
Perceived Trust (PT)	0.731	0.315	0.718	0.817			
Performance Expectancy (PE)	0.780	0.372	0.789	0.765	0.862		
Social Influence (SI)	0.621	0.461	0.721	0.669	0.718	0.871	
User Attitude (UA)	0.801	0.313	0.795	0.781	0.853	0.748	0.833

The information in the table above leads to the conclusion that AVE's square root value and the correlation between a latent variable and other constructs are more significant. To achieve accurate results from discriminant validity testing using the Fornell and Lacker criteria for latent constructs. The Heterotrait-Monotrait Ratio (HTMT) correlation test is another option for assessing discriminant validity. If the HTMT result is less than 0.9, as shown in table 2 below, the test may be considered reliable (Sarstedt & Cheah, 2019).

Table 2. Heterotrait-Monotrait Ratio (HTMT) Correlation Test Results

	EE	FC	IP	PT	PE	SI	UA
Effort Expectancy (EE)							
Facilitating Condition (FC)	0.418						
Intention to Purchase OTA (IP)	0.810	0.476					
Perceived Trust (PT)	0.835	0.365	0.837				
Performance Expectancy (PE)	0.861	0.426	0.893	0.891			
Social Influence (SI)	0.700	0.548	0.835	0.791	0.831		
User Attitude (UA)	0.882	0.356	0.898	0.806	0.859	0.861	

The results of the previous discriminant validity assessment reveal that all 28 statement items are appropriate for use as research instruments. This outcome demonstrates that the indicators applied in this study possess strong discriminant validity. When there is a high correlation between scores obtained from instruments that measure similar constructs through different methods, convergent validity is achieved. The convergent validity of a measurement model can be evaluated by analyzing the correlation between indicator scores and their corresponding variable scores, which also reflects the reliability of the item group. In this research, factor loading (FL) is used as an indicator, where a valid measurement requires an FL value greater than 0.7 (Sarstedt & Cheah, 2019). Furthermore, an Average Variance Extracted (AVE) value exceeding 0.5 indicates acceptable convergent validity (Wong, 2019). The reliability test, on the other hand, assesses the consistency of measurements across repeated observations (Ghozali, 2021). Within the Partial Least Squares (PLS) framework, reliability can be tested using Composite Reliability or Cronbach's Alpha. A construct is considered reliable when the Composite Reliability exceeds 0.70 and the Cronbach's Alpha is above 0.60 (Ghozali, 2021). The following section presents the convergent validity and reliability test results obtained using SmartPLS software.

Table 3. Heterotrait-Monotrait Ratio (HTMT) Correlation Test Results

Variable	Const ructs Code	Validity Test			Reliability Test		
		Loading Factor	AVE	Result	Cronbach's Alpha	Composite Reliability	Result
Perceived Trust (PT)	PT1	0.743	0.668	Valid	0.833	0.889	Reliable
	PT2	0.786		Valid			
	PT3	0.873		Valid			
	PT4	0.861		Valid			
Performance Expectancy (PE)	PE1	0.870	0.742	Valid	0.884	0.920	Reliable
	PE2	0.891		Valid			
	PE3	0.831		Valid			
	PE4	0.853		Valid			
Effort Expectancy (EE)	EE1	0.907	0.816	Valid	0.925	0.947	Reliable
	EE2	0.918		Valid			
	EE3	0.903		Valid			
	EE4	0.886		Valid			

Variable	Const ructs Code	Validity Test			Reliability Test		
		Loading Factor	AVE	Result	Cronbach's Alpha	Composite Reliability	Result
Social Influence (SI)	SI1	0.902	0.758	Valid	0.841	0.904	Reliable
	SI2	0.853		Valid			
	SI3	0.857		Valid			
Facilitating Condition (FC)	FC1	0.908	0.746	Valid	0.831	0.898	Reliable
	FC2	0.845		Valid			
	FC3	0.837		Valid			
User Attitude (UA)	UA1	0.771	0.694	Valid	0.889	0.919	Reliable
	UA2	0.867		Valid			
	UA3	0.834		Valid			
	UA4	0.796		Valid			
	UA5	0.890		Valid			
Intention to Purchase OTA (IP)	IP1	0.800	0.667	Valid	0.875	0.909	Reliable
	IP2	0.787		Valid			
	IP3	0.828		Valid			
	IP4	0.783		Valid			
	IP5	0.881		Valid			

From what can be seen in Table 3, the AVE that was calculated using the factors of usability, information quality, service interaction, customer happiness, consumer experience, consumer trust, and repurchase intention was more than 0.5. Once you have obtained a loading factor score > 0.7 on each indicator item and an AVE value > 0.5 on each study variable, convergent validity will have been established. As a result, the convergent validity criteria have been fulfilled, and the 28 valid statement items may be employed as research instruments. According to the results of the reliability tests shown in the table above, the data has a high degree of reliability since both the Composite Reliability and Cronbach's Alpha values for each variable are more than 0.70 and 0.60, respectively. All comments made about variables in this study's questionnaire are, presumably.

Inner Model Outcomes

It is the goal of structural model (inner model) measurement to examine the role of confounding latent variables. This research used bootstrapping, and the outcomes are as follows.

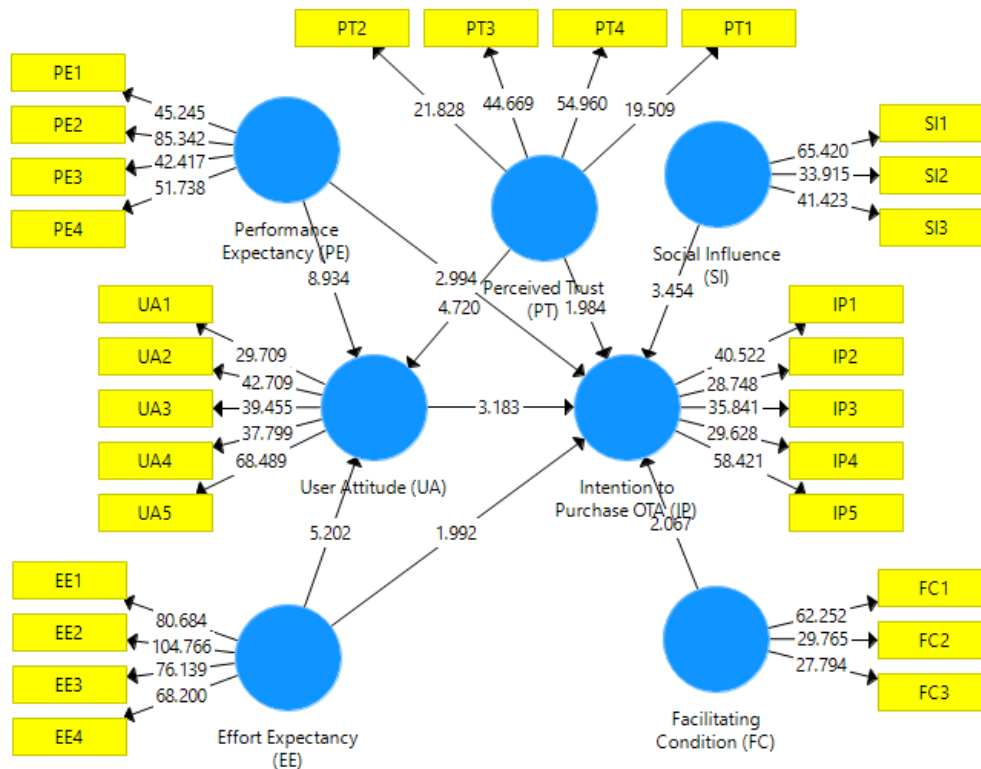


Figure 3. Inner Model SEM

To determine if the t-statistic value appropriately depicts the actual amount of effect present, the internal model is put to the test using the path value. The bootstrapping function of SmartPLS may be used to compute the t-statistic. To assess the predictive model's significance in the structural model test, look at the t-statistic value in the path coefficient table between the independent variable, the dependent variable, and the mediator variable (generated using SmartPLS 3.2.9 software). According to structural measurement analysis, the user attitude variable has R-Square values of 0.792, which are in the strong category, and the desire to purchase OTA variable has R-Square values of 0.717, which are likewise in the strong category.

The predictive significance of the Q-square for the created model was utilized to evaluate the performance of the PLS model in addition to the R-squared value. The Q-square statistic measures how well the model and parameter estimates replicate the observed data. The model is predictive if the Q-square value is greater than 0. If it is less, the model lacks predictive relevance. With Q2 (predictive relevance) values between 0.540 and 0.468, it can be shown that all models have useful predictive capabilities. There are two ways to assess the internal model. The first is to check the R2 value, and the second is to check the Q2 value. Hypothesis testing is possible since the R2 and Q2 analyses show that the developed model is resilient (strong and excellent).

When assessing the structural model, we may gauge the significance of the prediction model using the t-statistic from the independent variable to the dependent variable. According to Hair & Brunsveld (2019) and Voros et al. (2018), hypothesis testing calls for comparing the t-statistic value (t_0) with the t-table value. H_0 is refused and H is accepted if the value of time variable t_0 is greater than time variable t . The significance of the prediction model in assessing

the structural model may be assessed using the t-statistic value between the independent variables and the dependent variable in the path coefficient table in the SmartPLS output.

Table 4. SEM's Inner Model Test Output

	Variable Relationship	Original Sample (O)	T Statistic (O/STDEV)	Critical Value	P Values	Conclusion
Perceived Trust -> User Attitude	PT $\square$ UA	0.221	4.720	1.65	0.000	H1 accepted
Performance Expectancy -> User Attitude	PE $\square$ UA	0.472	8.934	1.65	0.000	H2 accepted
Effort Expectancy -> User Attitude	EE $\square$ UA	0.271	5.202	1.65	0.000	H3 accepted
Perceived Trust -> Intention to Purchase OTA	PT $\square$ IP	0.099	1.984	1.65	0.048	H4 accepted
Performance Expectancy -> Intention to Purchase OTA	PE $\square$ IP	0.241	2.994	1.65	0.003	H5 accepted
Effort Expectancy -> Intention to Purchase OTA	EE $\square$ IP	0.130	1.992	1.65	0.047	H6 accepted
Social Influence -> Intention to Purchase OTA	SI $\square$ IP	0.170	3.454	1.65	0.001	H7 accepted
Facilitating Condition -> Intention to Purchase OTA	FC $\square$ IP	0.089	2.067	1.65	0.039	H8 accepted
User Attitude -> Intention to Purchase OTA	UA $\square$ IP	0.254	3.183	1.65	0.002	H9 accepted

The researcher in this study used a 5% alpha level. The value of t table with 5% (one-way test, as prior to the literature this study model was fit and consistent) and df (400) = 1.65 was

found using $\alpha=5\%$ and $df(n-k)$. Based on the numbers, the t-table for this research is 1.654. It is possible to reject or accept the null hypothesis by referring to Table 4 and using the p value (H_0). In statistical testing, a p-value of less than 0.05 is used to reject the null hypothesis (H_0), whereas a p-value of more than 0.05 is used to accept H_0 . All hypotheses (H_1 , H_2 , H_3 , H_4 , H_5 , H_6 , H_7 , H_8 , and H_9) in the research had their null hypotheses rejected, indicating that their alternate hypotheses were correct.

The findings of this research show that the structural model estimate is successful and efficient for users of Online Travel Agents (OTAs) in Indonesia who are either above the age of 17 or who have an ID card that allows them to utilize an OTA service. Few studies have explored the connection between trust and user attitude in the context of utilizing an online travel agency, and those that did produced conflicting findings. Users in Indonesia have verified H_1 ($b = 0.221$, $p 0.000$). These results jived with those found by (Albaity & Rahman, 2021; Khoa, 2020; Raza et al., 2021).

According to the results of this research, attitude is a crucial component of the UTAUT paradigm. It was speculated that customers in Indonesia would have a more optimistic disposition if their expectations for the service's performance were met (H_2). This may be due to the fact that a customer's perspective changes depending on how helpful (i.e. effective) their online purchases really are (Dwivedi et al., 2020; Khalilzadeh et al., 2017). This research indicated that among Indonesian consumers, there is a positive correlation between performance expectations and user attitude ($b = 0.472$, $p 0.0001$). This result agrees with what has been found in the past.

It's been shown that a customer's outlook changes depending on how simple it is to complete their online vacation purchase (i.e. less complex). The third hypothesis (H_3) hypothesized that consumers in Indonesia would have a more favourable disposition after considering the effect of effort expectation on their attitudes (Altalhi, 2021; Jena, 2022; Shiferaw et al., 2021; Widayat et al., 2020). The results of this investigation showed that this association was statistically significant only among the Indonesian users' sample ($b = 0.271$, $p 0.0001$).

The sample of Indonesian consumers shows a substantial positive correlation between trust levels and a desire to make an OTA purchase ($b = 0.271$, $p 0.05$). As a result, this study's results are consistent with H_4 . Both samples benefit from a deeper understanding of the role perceived trust plays in explaining other behavioral characteristics. Previous studies have shown conflicting results about this connection. This study's results agree with those of (Amaro & Duarte, 2015) but stand in contrast to those of (Imhanwa et al., 2015; Kamarulzaman et al., 2021).

When looking at H_5 , it is clear that there is a direct correlation between customers' performance expectations and their OTA buy intent in Indonesia ($b = 0.241$, $p 0.001$). Which suggests that consumers in Indonesia think that making purchases over the Internet would help them save time and energy when shopping (Dalbosco et al., 2021; Lutfie & Marcelino, 2020; Pant & Venkateswaran, 2020). A possible explanation of this is the technical inventiveness of Indonesian consumers.

Notable among Indonesian users is the clear association between effort expectation and OTA purchase intent (H_6) ($b = 0.130$, $p 0.05$). In Indonesia, the impact of effort anticipation may be important because of how simple it is to do online purchases, which might explain why the connection is not supported there (Jewer, 2018). Wulandari et al. (2022) pointed out that

as technology becomes simpler to use, the impact of ease of use on people's behavioral intentions would diminish.

In Indonesia, there is a substantial correlation between social influence and the desire to buy OTA ($b = 0.170$, $p = 0.001$). The same holds true for the connection between ease-of-use and a consumer's intent to buy a product online in Indonesia ($b = 0.089$, $p = 0.05$). H7 and H8 are therefore supported. This result agrees with previous studies (Catherine et al., 2017; López-Pérez et al., 2019; Yang et al., 2021). The widespread use of the internet in the travel sector may contribute to the growing importance of social influence. As a result, there will be less social pressure, good or bad, to make hotel reservations and airline tickets online. A substantial finding may be attained in this facilitating circumstance because of the limiting role that this variable play. This suggests that the presence of enabling conditions decreases adoption intent but increases purchasing intent (Bongso & Dewi, 2021; Catherine et al., 2017; Wulandari et al., 2022).

The hypothesis of this research was that user attitude would have a significant effect on customers' propensity to make OTA purchases (H9) (Choe & Kim, 2018; Dwivedi et al., 2019; Kemp et al., 2019; Rana et al., 2017). This was discovered repeatedly, showing that a positive correlation exists between attitude and OTA purchase intent among the Indonesian group ($b = 0.254$, $p = 0.001$).

5. | DISCUSSION

This study's findings provide more empirical backing to the UTAUT framework from both theoretical and practical perspectives. Expanding the original model to include trust and attitude lends credence to those two criteria as drivers of consumers' propensity to make online travel bookings. Including it in the model would improve our ability to predict and explain consumer actions. The literature on technology adoption emphasizes the significance of one's perspective on information systems (Dwivedi et al., 2019). Therefore, attitude was examined as an additional component in the UTAUT model, making this research one of the few to do so. Because of this, it's clear that adapting models to various settings is crucial for gaining insight into human behavior (Sharma et al., 2021). Furthermore, new connections may be investigated because of the UTAUT model's expansion. They are the links between anticipation of results, anticipation of exertion, anticipation of trust, and anticipation of desire to buy OTA. This gives further information on how comfortable people are making travel arrangements online.

Researchers have been warned against generalizing from studies conducted in a particular country to other regions in the world when developing models of technological acceptability (Ashraf et al., 2014; Lee, 2016). This research was conducted to fill this void by providing international perspective on the elements that influence consumers' propensity to shop online. This study's empirical results emphasize the significance of a country's culture, education system, economy, and technical infrastructure on consumer behavior. Although research on internet trip booking has been done before, this is the first two-sided empirical investigation of the topic. This work helps make the research instrument and UTAUT model more transferable. Another example of how context may shape how ideas are understood (Sharma et al., 2020; Venkatesh et al., 2012). As a foundation for new discoveries and insights, knowing the circumstances under which theories begin to fail is crucial.

This research has important implications for tourism marketing and management initiatives aimed at increasing the frequency with which consumers make online trip purchases. Understanding how the specific features of island nations affect adoption is crucial for the success of such tactics. This research provides empirical evidence that performance expectations have a substantial impact on e-commerce buyers' intentions in Indonesia. Indonesian consumers are active and open-minded, and they also have an interest in technology; nonetheless, they do not see the value in making travel reservations online (Hur et al., 2017). Therefore, it is imperative that online travel agencies place a greater emphasis on the effective design and content development of travel websites in order to ensure that clients find information on these sites to be helpful, dependable, and accurate (Gupta et al., 2018). As a result, customers may see the product more favourably and decide to embrace it.

The results also showed that the connection between effort anticipation and OTA purchase intent was statistically significant for the Indonesia sample. This may be due to the fact that Indonesian consumers are among the most technologically savvy in the world. This finding emphasizes the significance of consumer-friendly website layout and design. This is supported further by research on the link between convenience and the likelihood of making an online booking for a trip. Companies need to make sure they have customer care options, such live chat, accessible on their websites for customers to use if they have any questions.

The significance of trust in electronic commerce is further highlighted by these findings. Therefore, it is suggested that internet travel agencies work hard to earn their customers' confidence. Improving technological aspects like service and data quality is one way to achieve this goal. Providing clients with information systems that provide high-quality transmission, secure payment, and privacy protection measures are just a few examples. In addition, internet tour operators may boost their profile via marketing and PR. One further option to reassure customers is to use security approval marks (like the VeriSign logo).

6. | CONCLUSION

Limitations, like those in previous studies, make this one particularly fruitful for further inquiry. Convenience sampling was used to compile this study's data. Therefore, care should be used when extrapolating the findings. Despite the large size and variety of the sample, individuals with advanced degrees stand out when looking at the demographics. It's possible that in the future, researchers may try to get their samples to reflect the actual population breakdown.

A further caveat is that internet travel purchases are not clearly defined. In this analysis, we evaluate a wide range of transactions that may be completed online, including those for hotel stays, vacation packages, cruises, and airline tickets. In light of this, separate types of travel items may be studied independently, rather than as a single category, in future studies. Kamarulzaman et al. (2021) discovered that consumers prefer to employ travel agents to book more complicated itineraries and order less complicated items online. As a consequence, this research may provide different outcomes depending on whether the goods under consideration are very simple or highly intricate. The research also ignores the buyer's choice of shopping gadget. Research on the effect of mobile phones on consumers' propensity to make purchases online is warranted in light of the proliferation of mobile phones in today's society.

Additionally, this research probes the shopper's desire to buy through OTA using intention to purchase OTA. While many researchers have looked at OTA purchase intent as a proxy for

actual action, there is some evidence to suggest that this may not be the case. In light of this, further research may look at how consumers really adapt in this setting. Only users from Indonesia were included in this analysis. This investigation should be repeated in other nations. It is important to stress that customers' confidence in, performance expectations of, social impact of, enabling conditions of, and attitudes toward online travel agencies (OTAs) are likely to differ depending on the setting in which the purchase decision is made.

In conclusion, the findings of this research provide light on the motivations of Indonesian Internet users to make purchases online. Online travel agencies in those nations might use the findings to get insight into the elements that influence their clients' purchasing decisions. It will help in the development and implementation of successful methods to boost uptake. Consequently, companies may save money on overhead associated with hiring salespeople and managing inventory by maximizing the revenue potential of their travel websites.

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Conflict of Interest Statement

The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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