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Gen Z's Interest in Online Travel Agencies in Indonesia: A Modified UTAUT2

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ABSTRACT

The rapid evolution of digital technology has transformed the travel and tourism industry, making Online Travel Agencies (OTAs) a preferred medium for trip planning and booking. OTAs offer seamless access to flights, accommodations, and other travel services, catering to Indonesia's mobile-first population and digitally savvy Gen Z users. This study examines factors influencing behavioral intention (BI) and use behavior (UB) toward OTAs, extending the UTAUT2 model with trust, website quality, and AI integration. Data from 300 respondents were analyzed using Structural Equation Modeling (SEM) via SPSS and AMOS. Results show that performance expectancy, effort expectancy, social influence, hedonic motivation, price value, trust, website quality, and AI integration positively affect BI. Habit negatively influenced BI, while BI, facilitating conditions, and habit positively impacted UB. These findings highlight the need for OTA providers to align user expectations with actual experiences, enhancing satisfaction and long-term adoption among Gen Z users.

INTRODUCTION

The rapid evolution of digital technology revolutionized the travel and tourism industry, allowing Online Travel Agencies (OTAs) to emerge as a medium of preference for trip planning and booking (Buhalis et al., 2023). These are platforms that would provide users with seamless access to flights, accommodations, and other travel services, getting rid of traditional complexities in travel arrangements. In Indonesia, OTAs have become an inseparable part to the travel experience, supported by increasing internet penetration and a mobile-first population. Generation Z (Gen Z), born between 1997 and 2012, is a significant factor in this transformation. Growing up in the digital world used to personalized, seamless, and trustworthy online interactions, Gen Z is the key market for service providers of OTA. (Octaviani et al., 2023)

As technologies continue to evolve, so do consumer expectations. Theoretical models, such as the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) have been instrumental in explaining user intentions and technology adoption. However, these frameworks often need adaptation to address new variables introduced by technological advancements. Factors such as website quality, trust, and AI integration are emerging as significant drivers of user satisfaction and continued engagement with OTAs. For instance, trust can be related to the assurance of users in a platform's security and reliability, website quality enhances user experience both in design and functionality, and AI-driven features deliver personalized interactions, aligning closely with Gen Z's expectations for innovation and convenience. (Hassan et al., 2022; Octaviani et al., 2023)

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Trust is a critical issue in the adoption of OTAs, given that users are often concerned about privacy and security when sharing personal and financial information. A trustworthy platform not only minimizes these concerns but also builds loyalty and commitment to continued use. In the context of OTAs, trust is often tied to a platform's ability to provide accurate information, secure transactions, and a reputation for fulfilling promises. Research has indicated that trust is one of the major factors affecting purchase intention and overcoming barriers such as perceived risk. (Mishra et al., 2023; Rahayu et al., 2020)

Website quality and AI integration are equally influential in determining OTA adoption. Website quality refers to characteristics related to usability, performance, and aesthetic appeal that directly affect user satisfaction and retention. Platforms that load quickly, are easy to navigate, and offer a visually appealing interface are more likely to meet the expectations of digitally savvy users like Gen Z (Aljabari et al., 2023). On the other hand, AI integration allows personalization in services such as customized travel recommendations, dynamic pricing, and automated customer support through chatbots. These features not only facilitate smooth booking process but also create a more interactive and efficient user experience, as demanded by this technology-oriented generation. (Hassan et al., 2022; Michopoulou et al., 2020; Mohammad Shawal et al., 2023; Phonthanukitithaworn et al., 2021)

Although previous studies have examined aspects of OTA adoption, very few studies have placed particular emphasis on the segment of Gen Z in Indonesia. Furthermore, the interplay of traditional UTAUT2 factors with modern variables like trust, website quality, and AI remains underexplored. Addressing this gap, this study extends the UTAUT2 framework to analyze how these factors influence Gen Z's behavioral intention and usage of OTAs in Indonesia. By incorporating these dimensions, this research provides theoretical contributions and practical insights for OTA providers aiming to capture the preferences of a digitally native generation. (Octaviani et al., 2023)

RESEARCH METHODS

This research adopts Partial Least Squares–Structural Equation Modeling (PLS-SEM) as part of a quantitative methodology to explore the factors shaping Gen Z's behavioral intentions and usage of Online Travel Agencies (OTAs) in Indonesia. PLS-SEM is highly appropriate for this research as it effectively handles complex models with multiple constructs and is robust even with small sample sizes (Sonia et al., 2024; Zeng et al., 2021). Its ability to estimate latent variables and assess both reflective and formative measurement models makes it an ideal choice for examining the modified UTAUT2 model.

The study applies purposive sampling, a non-probability sampling method, to select participants who fulfill predefined criteria. The target population consists of Generation Z (individuals born between 1997 and 2012) residing across Indonesia. Participants must have used an OTA website at least once, ensuring they have relevant experience to contribute to the research objectives. In line with (Hair et al., 2019), the minimum sample size for PLS-SEM is determined by multiplying the number of structural paths directed at the most complex latent construct by ten. Given the presence of 13 structural paths in this research model, at least 130 responses are required to achieve statistical validity.

This study adopts a modified UTAUT2 model to incorporate trust, website quality, and AI integration as additional constructs while maintaining the traditional UTAUT2 factors: performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, behavioral intention, and use behavior. This modification allows for a comprehensive examination of both traditional and modern drivers of OTA adoption among Gen Z across Indonesia.

Data collection is conducted through an online questionnaire distributed nationwide, with survey items adapted from validated scales in prior studies, ensuring both reliability and validity of the measurements. Constructs such as trust, website quality, and AI integration are measured

alongside traditional UTAUT2 variables. The responses were recorded using a 5-point Likert scale, with options ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), to gauge the participants' level of agreement with each survey item.

The research model hypothesizes direct relationships between trust, website quality, AI integration, and behavioral intention, as well as indirect effects on use behavior through behavioral intention. Hypotheses are evaluated using PLS-SEM, which estimates path coefficients and validates the structural model. This method allows for simultaneous testing of multiple hypotheses, providing insights into the relative importance of each factor. Figure 1 shows the research model that will be used.

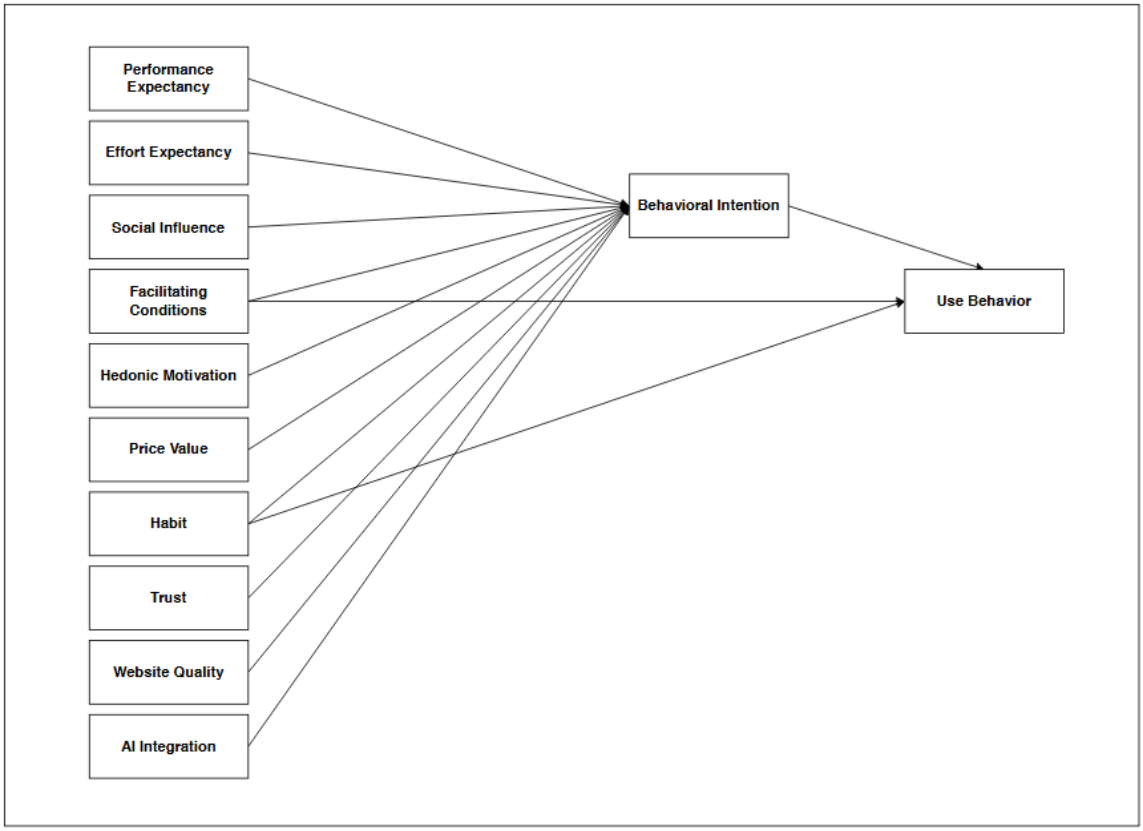

Figure 1. Research Model

Based on previous research findings on several factors that can influence Gen Z's interest in Online Travel Agencies, followings are the hypothesis of this research:

H1: Performance Expectancy positively and significantly affects Behavioral Intention.
H2: Effort Expectancy positively and significantly affects Behavioral Intention.
H3: Social Influence positively and significantly affects Behavioral Intention.
H4: Facilitating Conditions positively and significantly affect Behavioral Intention.
H5: Facilitating Conditions positively and significantly affect Use Behavior.
H6: Hedonic Motivation positively and significantly affects Behavioral Intention.
H7: Price Value positively and significantly affects Behavioral Intention.
H8: Habit positively and significantly affects Behavioral Intention.
H9: Habit positively and significantly affects Use Behavior.
H10: Trust positively and significantly affects Behavioral Intention.
H11: Website Quality positively and significantly affects Behavioral Intention.
H12: AI Integration positively and significantly affects Behavioral Intention.
H13: Behavioral Intention positively and significantly affects Use Behavior.

Table 1. Operational Variables

Variable	Description	Indicator
Performance Expectancy (PE)	The degree to which using OTAs improves the user's travel planning efficiency and goal achievement.	1. Using OTAs helps me achieve my travel goals more efficiently. 2. OTAs provide a convenient way to book flights and accommodations. 3. I find OTAs useful for managing all aspects of my travel plans. 4. OTAs improve the overall experience of planning a trip.
Effort Expectancy (EE)	The ease of use associated with OTA websites.	1. I find OTAs easy to use for booking travel. 2. Learning to use OTA websites is simple and straightforward. 3. Navigating an OTA website to complete bookings is effortless. 4. I feel confident in my ability to use OTAs without external help.
Social Influence (SI)	The degree to which users perceive social encouragement to use OTAs.	1. People important to me (e.g., friends, family) think I should use OTAs. 2. Recommendations from people I know influence my choice of OTAs. 3. I use OTAs because they are popular in my social circle. 4. Social media posts and online reviews encourage me to use OTAs.
Facilitating Condition (FC)	The availability of resources and support for using OTAs.	1. I have the necessary resources (e.g., internet, devices) to use OTAs effectively. 2. OTAs provide adequate customer support to assist users with issues. 3. My environment is equipped to allow smooth use of OTAs. 4. Payment methods available on OTAs make them convenient to use.
Hedonic Motivation (HM)	The enjoyment and pleasure derived from using OTAs.	1. I enjoy browsing through OTAs for travel options. 2. Using OTAs makes travel planning an entertaining activity. 3. OTAs provide a pleasurable experience during trip planning. 4. I find OTAs fun to explore when organizing my travels.
Price Value (PV)	The user's perception of the cost-effectiveness of OTAs.	1. OTAs offer good value for the money spent on travel bookings. 2. I feel that using OTAs is cost-effective compared to other booking methods. 3. Discounts and promotions on OTAs make them worth using. 4. I find OTAs transparent about pricing for their services.

Habit (HB)	The extent to which OTA usage has become routine or automatic for the user.	1. Using OTAs is a regular part of how I plan my travel. 2. I automatically consider using OTAs when booking trips. 3. I rely on OTAs due to my past positive experiences. 4. Using OTAs feels natural and effortless to me.
Trust (TR)	The user's confidence in the reliability, accuracy, and security of OTAs.	1. I trust OTAs to protect my personal and financial information. 2. OTAs provide accurate and reliable information about travel options. 3. I feel confident in the security of transactions made through OTAs. 4. I believe OTAs will deliver the services they promise.
Website Quality (WQ)	The user's perception of the design, performance, and usability of OTA websites.	1. OTA websites are well-designed and visually appealing. 2. I find the performance of OTA websites (e.g., speed, reliability) satisfactory. 3. OTA websites are easy to navigate and user-friendly. 4. The quality of OTA websites enhances my overall booking experience.
AI Integration (AI)	The value users place on AI-driven features like personalization and efficiency.	1. AI-driven features (e.g., personalized recommendations) on OTAs are helpful. 2. Chatbots or virtual assistants on OTAs improve the booking process. 3. AI tools on OTAs make finding travel options faster and more convenient. 4. AI-based features on OTAs make the experience more tailored to my preferences.
Behavioral Intention (BI)	The user's intention or likelihood to use OTAs in the future.	1. I intend to use OTAs for booking my future trips. 2. I am likely to recommend OTAs to others for their travel needs. 3. I plan to rely on OTAs for managing my travel in the future. 4. I will frequently use OTAs whenever I plan a trip.
Use Behavior (UB)	The actual usage patterns of Online Travel Agencies (OTAs).	1. I frequently use OTAs for booking travel arrangements. 2. I rely on OTAs for most of my travel-related needs. 3. I prefer OTAs over other methods when planning trips. 4. I regularly engage with OTAs to explore travel options and services.

RESULTS AND DISCUSSION

This research explores the factors affecting Gen Z's behavioral intention (BI) and use behavior (UB) toward Online Travel Agencies (OTAs) in Indonesia using Structural Equation Modelling (SEM). SPSS and AMOS with SEM analysis were utilized as the analysis methods in this research. The structural model developed for this study, as constructed in AMOS, is illustrated in Figure 2.

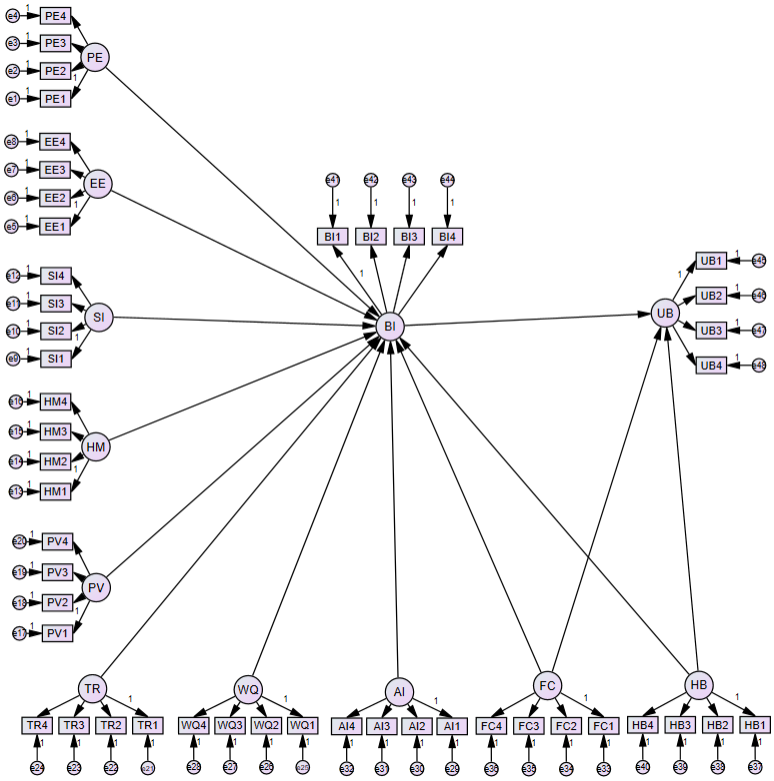

Figure 2. Structural Model

First, validity and reliability tests were performed on each variable using SPSS, analyzing data from 300 Gen Z respondents who have used OTA platforms. The results showed that all variables met the validity criteria, with Pearson Correlation values exceeding 0.05. Additionally, all variables demonstrated reliability, with Cronbach's Alpha values exceeding the 0.7 threshold (Prasetio & Nursandi, 2022). Table 1 shows the Structural Equation Modelling (SEM) estimates that are based on data that were collected.

Table 2. SEM Estimates

			Estimate	S.E.	C.R.	P	Label
BI	<---	PE	.352	.139	2.523	.012	par_37
BI	<---	EE	.257	.117	2.199	.028	par_38
BI	<---	SI	.314	.079	3.985	***	par_39
BI	<---	HM	.196	.072	2.733	.006	par_40
BI	<---	PV	.308	.079	3.906	***	par_41
BI	<---	TR	.648	.160	4.036	***	par_42
BI	<---	WQ	.475	.089	5.347	***	par_43
BI	<---	AI	.288	.087	3.305	***	par_44
BI	<---	FC	-.070	.042	-1.677	.094	par_45
BI	<---	HB	-.914	.133	-6.871	***	par_47
UB	<---	FC	.088	.041	2.160	.031	par_46

			Estimate	S.E.	C.R.	P	Label
UB	<---	HB	.280	.095	2.961	.003	par_48
UB	<---	BI	.225	.068	3.312	***	par_49
PE1	<---	PE	1.000				
PE2	<---	PE	.872	.118	7.419	***	par_1
PE3	<---	PE	1.398	.174	8.027	***	par_2
PE4	<---	PE	.584	.090	6.462	***	par_3
EE1	<---	EE	1.000				
EE2	<---	EE	1.481	.193	7.678	***	par_4
EE3	<---	EE	1.376	.190	7.256	***	par_5
EE4	<---	EE	1.027	.153	6.703	***	par_6
SI1	<---	SI	1.000				
SI2	<---	SI	1.220	.126	9.710	***	par_7
SI3	<---	SI	.956	.118	8.106	***	par_8
SI4	<---	SI	.963	.117	8.226	***	par_9
HM1	<---	HM	1.000				
HM2	<---	HM	.813	.109	7.496	***	par_10
HM3	<---	HM	.712	.112	6.344	***	par_11
HM4	<---	HM	.870	.114	7.640	***	par_12
PV1	<---	PV	1.000				
PV2	<---	PV	1.198	.140	8.579	***	par_13
PV3	<---	PV	1.111	.142	7.845	***	par_14
PV4	<---	PV	1.040	.127	8.186	***	par_15
TR1	<---	TR	1.000				
TR2	<---	TR	1.114	.117	9.500	***	par_16
TR3	<---	TR	.816	.113	7.221	***	par_17
TR4	<---	TR	.900	.107	8.407	***	par_18
WQ1	<---	WQ	1.000				
WQ2	<---	WQ	1.144	.114	10.012	***	par_19
WQ3	<---	WQ	1.189	.131	9.078	***	par_20
WQ4	<---	WQ	1.053	.126	8.386	***	par_21
AI1	<---	AI	1.000				
AI2	<---	AI	1.048	.123	8.497	***	par_22
AI3	<---	AI	1.047	.137	7.629	***	par_23
AI4	<---	AI	.994	.145	6.870	***	par_24
FC1	<---	FC	1.000				
FC2	<---	FC	.891	.073	12.259	***	par_25
FC3	<---	FC	.853	.074	11.578	***	par_26
FC4	<---	FC	1.001	.079	12.625	***	par_27
HB1	<---	HB	1.000				
HB2	<---	HB	.943	.088	10.654	***	par_28
HB3	<---	HB	.686	.086	7.938	***	par_29
HB4	<---	HB	.796	.083	9.556	***	par_30
BI1	<---	BI	1.000				
BI2	<---	BI	1.261	.144	8.731	***	par_31
BI3	<---	BI	1.230	.146	8.450	***	par_32
BI4	<---	BI	1.057	.131	8.053	***	par_33
UB1	<---	UB	1.000				
UB2	<---	UB	1.451	.442	3.285	***	par_34
UB3	<---	UB	.784	.334	2.347	***	par_35
UB4	<---	UB	.995	.340	2.925	***	par_36

The results from the analysis indicate several key factors that influence Behavioral Intention (BI), providing valuable insights into the drivers of user behavior in the context of technology adoption. Firstly, Performance Expectancy (PE) demonstrates a positive and significant effect on BI (estimate = 0.352, p = 0.012), suggesting that users who perceive greater benefits from using the system are more likely to intend to use it. which have identified performance expectancy as a key factor in determining behavioral intention in technology adoption models (Mensah et al., 2022; Utomo et al., 2021). Similarly, Effort Expectancy (EE), with an estimate of 0.257 and a p-value of 0.028, also positively influences BI, implying that the easier users perceive a system to be, the more likely they are to adopt it. This supports the notion that ease of use is a significant factor in shaping users' attitudes toward technology. (Elasaria & Nurabiah, 2024)

Another strong predictor of BI is Social Influence (SI), which has a significant positive impact (estimate = 0.314, p < 0.001). This suggests that users are heavily influenced by the opinions and recommendations of their peers or social networks, highlighting the importance of social influence in technology adoption decisions (Supriyadi & Darwanto, 2023). Similarly, Hedonic Motivation (HM) (estimate = 0.196, p = 0.006) and Price Value (PV) (estimate = 0.308, p < 0.001) both have a positive impact on BI, reflecting that users are more likely to use systems they enjoy using and perceive as offering good value for the price (Lubis & Rahmiati, 2019). These findings highlight the significance of both intrinsic enjoyment and the perceived cost-benefit ratio in driving users' intentions to engage with new technologies.

Trust (TR), with an estimate of 0.648 and p-value < 0.001, emerged as a particularly strong predictor of BI, underscoring the pivotal role that trust plays in users' decisions to adopt a system. Users who trust the platform or service are significantly more likely to express their intention to use it, emphasizing the need for developers to build a trustworthy environment (Octaviani et al., 2023). Conversely, Website Quality (WQ), although significant (estimate = 0.475, p < 0.001), suggests that the quality of the website itself plays a crucial role in influencing BI. A high-quality website improves the user experience and, consequently, increases users' intention to engage with the system (Octaviani et al., 2023). Additionally, Artificial Intelligence (AI) was found to have a significant positive effect (estimate = 0.288, p = 0.003), suggesting that users who recognize the benefits of AI integration are more inclined to adopt the system (Choung et al., 2023; Nagy & Hajdú, 2021).

Interestingly, Facilitating Conditions (FC) had a non-significant effect on BI (estimate = -0.070, p = 0.094), which may suggest that external conditions like resources or infrastructure are less of a concern for users in this context (Prasetio & Nursandi, 2022). This finding could be reflective of the specific sample or technology under study, where facilitating conditions might not be as critical. Habit (HB) was found to have a negative and significant effect on BI (estimate = -0.914, p < 0.001), implying that users who are set in their current habits are less likely to adopt new systems. This result is consistent with the idea that entrenched behaviors and familiarity with existing systems can hinder the adoption of new technologies. Habitual behavior could be a significant barrier, particularly when the new system does not offer enough perceived advantage over what is already being used.

When examining Use Behavior (UB), Behavioral Intention (BI) stands out as a significant and strong predictor (estimate = 0.225, p < 0.001). This aligns with foundational theories such as the Theory of Planned Behavior and the Technology Acceptance Model,, where intention typically leads to actual usage. This supports the idea that efforts to influence users' intentions to use a system will likely translate into actual usage behavior. These findings provide critical insights for OTA providers, emphasizing the need to build trust, improve website quality, and integrate AI features to meet the preferences of digitally native Gen Z users.

CONCLUSION

The conclusion contains a summary of the results of the discussion and generalization of the results of the research conducted. Based on these conclusions, the author can also provide suggestions for practical action, theory development, and further research.

This research aims to explore the factors influencing Gen Z's behavioral intention and use behavior toward Online Travel Agencies (OTAs), using an extended UTAUT2 model. The study incorporates trust, website quality, and AI integration as additional variables to better understand the evolving expectations of digitally native users. The analysis was conducted using SEM with 300 respondents and focused on 12 constructs, including performance expectancy (PE), effort expectancy (EE), social influence (SI), hedonic motivation (HM), price value (PV), trust (TR), website quality (WQ), AI integration (AI), facilitating conditions (FC), habit (HB), behavioral intention (BI), and use behavior (UB).

The results demonstrate that performance expectancy, effort expectancy, social influence, hedonic motivation, price value, trust, website quality, and AI integration positively influence behavioral intention. However, an unexpected finding is that habit negatively affects behavioral intention, suggesting that habitual users may rely on established behaviors without deliberate intention. Behavioral intention, facilitating conditions, and habit positively impact use behavior, with behavioral intention emerging as the strongest predictor of actual usage.

While trust and website quality play a crucial role in influencing behavioral intention, AI integration also shows potential for enhancing user engagement through personalized services. However, the study reveals that initial user expectations and experiences may shift, impacting relationships between variables over time. For instance, facilitating conditions were found to have only a modest impact on both behavioral intention and use behavior, suggesting that Gen Z users are already well-equipped to utilize OTAs without significant external support.

In general, this research highlights the dynamic nature of user expectations and experiences in technology adoption, particularly within the context of OTAs. Future research should focus on identifying barriers that prevent users from translating strong behavioral intentions into consistent use behavior. Additionally, efforts to improve user satisfaction, trust, and AI-driven personalization could further enhance engagement and long-term adoption of OTAs. By aligning user experiences with expectations, OTA providers can effectively meet the needs of this highly connected generation.

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