# “Determinants of Indonesian Gen Z’s purchase behavior on online travel platforms: Extending UTAUT model”


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# DETERMINANTS OF INDONESIAN GEN Z'S PURCHASE BEHAVIOR ON ONLINE TRAVEL PLATFORMS: EXTENDING UTAUT MODEL

## Abstract

Understanding Gen Z's purchase behavior in online travel agents is essential to effectively engage and meet the unique preferences of this generation, fostering long-term loyalty and satisfaction. Utilizing the unified theory of acceptance and use of technology (UTAUT) as the theoretical foundation, this study aims to analyze the impact of performance expectancy, effort expectancy, social influence, facilitating condition, and trust on purchase decision of flight tickets through online travel agent platforms. The data were collected through an online survey of 253 Gen Z users of online travel agent applications in Indonesia, such as Traveloka, Tiket.com, Pegipegi.com, Agoda, and Booking.com. The study employed PLS-SEM to test the hypotheses. The results indicate that performance expectancy, effort expectancy, social influence, and facilitating conditions influence trust (t-value 1.645, p-value < 0.05). Further, performance expectancy, effort expectancy, and facilitating conditions influence purchase decisions (t-value 1.645, p-value < 0.05). However, social influence does not significantly affect purchase decisions (t-value 1.041, p-value > 0.05). The analysis also shows that trust fully mediates the relationship between social influence and purchase decisions, while no mediating effect is identified in the relationship between effort expectancy and purchase decisions. By investigating the key factors contributing to Gen Z's buying behavior in online travel agent platforms, this paper provides valuable insights for online travel businesses to effectively engage and cater to Gen Z's unique needs and preferences.

**Keywords** online travel platform, Gen Z preferences, purchase behavior, e-commerce, technology trustworthiness, tourism industry

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## INTRODUCTION

The use of digital travel platforms is prevalent worldwide. In Indonesia, online travel sales amounted to USD 10.2 billion in 2019 and were projected to reach USD 25 billion by 2025, signaling a substantial rise in online travel expenditure (Statista, 2023). The proliferation of online travel agents has contributed significantly to the country's tourism industry by allowing easier access for travelers to manage trips, including buying flight tickets. The ease, convenience, and flexibility these online platforms offer have attracted consumers (Mohd Suki & Mohd Suki, 2017).

With the increasing ease of internet access and the higher penetration of smartphone usage, a growing number of individuals utilizes online travel agents to facilitate booking travel tickets (Damanik et al., 2023), including Gen Z consumers. Gen Z population in Indonesia constitutes the largest consumer group, with approximately 68 million individuals (Utomo & Heriyanto, 2022). Gen Z exhibits a high level of engagement in travel-related activities, making them a significant seg-



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ment of travelers (Robinson & Schänzel, 2019). More than half of Gen Z individuals are eager to resume traveling, signaling their readiness to overcome the health restrictions imposed in recent years, highlighting the importance of understanding and catering to the preferences and needs of Gen Z travelers in the tourism industry (Meta Indonesia, 2022).

Compared to other consumer groups, Gen Z stands out with its pronounced tech-savviness and digital nativism (Damanik et al., 2023), relying predominantly on online sources like online travel websites and social media for comprehensive travel information (Kim et al., 2015). As a result, success in the tourism industry is related to technology and the ability to recognize and respond effectively to generational changes (Robinson & Schänzel, 2019).

Trust is the foundation of online transactions (Nugroho & Hati, 2020). Trust also determines the quality of service and reliability of online travel agents (Almunawar et al., 2022). Therefore, understanding the role of trust in Gen Z purchasing decision in online travel agents help capture the loyalty of this tech-savvy and value-driven generation. For managers looking to optimize their strategies and meet Gen Z's specific preferences and needs, understanding how they make buying decisions is essential. This can help online travel agents improve their services, set themselves apart from the competition, and maintain an edge over them, allowing them to successfully target and engage Gen Z consumers and take advantage of Indonesia's developing digital environment.

## 1. LITERATURE REVIEW AND HYPOTHESES

The unified theory of acceptance and use of technology (UTAUT) is a conceptual framework designed to elucidate and forecast how individuals accept and utilize technology (Venkatesh et al., 2003). Its purpose is to offer a thorough comprehension of the various factors that impact the adoption and usage of technology. It is a model used to predict the user acceptance of technology by considering four key constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2016). The UTAUT theory has gained widespread recognition and reference due to its ability to accurately explain 70% of the variance in adoption behavior (Venkatesh et al., 2012). This comprehensive model has demonstrated its reliability in predicting adoption behavior across various applications and technology-based systems (Namahoot & Jantasri, 2023).

Performance expectancy pertains to an individual's assurance of the system's capacity to improve work performance and generate favorable results (Venkatesh et al., 2012). Performance expectancy has been considered to yield the most significant impact on behavioral intention (Venkatesh et al., 2003; Williams et al., 2015). Studies have shown the role of performance expectancy in promoting customers' trust (Cai et al., 2023; Chen et al., 2021; Oliveira et al., 2014) and their adoption behaviors (Hanaysha, 2022; Slade et al., 2015).

Effort expectancy refers to an individual's perception of their feelings and the extent of their connection when encountering a technology and its use within a system (Venkatesh et al., 2012). Effort expectancy plays a crucial role in the intentional adoption of new technology, as studies have consistently demonstrated a significant positive relationship between technology adoption and effort expectancy (Shaikh & Amin, 2023). Previous research has validated effort expectancy's effect on increasing customer trust (Cai et al., 2023; Namahoot & Jantasri, 2023) and their use behaviors (Hanaysha, 2022).

Social influence encompasses an individual's perception of the extent to which significant others believe they should utilize the new system (Venkatesh et al., 2012). Consumers' perceptions regarding the influential recommendations and support from important individuals, which can significantly affect their decision to adopt new technology, are critical in their decision-making behavior (Khan et al., 2023). Literature has shown that social influence positively affects customer's trust (Cai et al., 2023; Chen et al., 2021; Namahoot & Jantasri, 2023) and their buying decision (Slade et al., 2015).

Facilitating conditions represent an individual's belief in the availability of organizational and technical resources that support the use of the system (Venkatesh et al., 2012). The existing body of literature emphasizes the significance of creating conducive conditions, which serve as a crucial predictor of the intention to utilize various technologies (Lu et al., 2005; Ratnasingam, 2004), although Cai et al. (2023) showed no positive effect of facilitation conditions on trust. However, the role of facilitating conditions on adoption decisions has been confirmed by Oliveira et al. (2014), Wei et al. (2021), and Zhang et al. (2023).

Trust refers to the confident expectation held by individuals, groups, or organizations regarding the morally justifiable behavior of others, which is based on ethical principles and entails morally correct decisions and actions within joint ventures or economic transactions (Smeltzer, 1997). It represents a crucial dimension of business relationships, as it determines the extent to which each party perceives the other party as dependable in upholding the integrity of their commitments (Sam & Tahir, 2009). It reflects an individual's willingness to bear the consequences of the actions taken by the other party (Svare et al., 2020). Trust has been recognized as a critical factor contributing to the popularity of e-commerce in the travel industry (Lu et al., 2016).

UTAUT framework has been extensively used to examine shopping decisions in online commerce (Jain et al., 2022; Sharma et al., 2022); nonetheless, its application to online travel agents incorporating trust as mediators remains unexplored. For example, although Almunawar et al. (2022) highlighted the customer acceptance of online travel agents, they did not specify the role of trust in the model. Similarly, Escobar-Rodríguez and Carvajal-Trujillo (2014) suggest the roles of effort expectancy, social influence, performance expectancy, facilitating conditions, and trust in influencing customers' intention to purchase airline tickets on online travel platforms; however, the study did not reveal how the variables affect the increasing of trust. Research findings indicate that trust plays a crucial role in influencing purchasing behavior, where barriers to usage, such as privacy and security concerns, vulnerability, usage constraints, and benefit constraints, serve as inhibiting factors that deter customers from utilizing online travel agents' services (Talwar et al., 2020).

Although previous studies have attempted to identify the factors that influence consumer behavior when purchasing flight tickets online, a limited amount of research in Indonesia attempts to identify the factors driving consumer purchase decisions through online travel agents, mainly focusing on Gen Z consumers.

This study aims to investigate how performance expectancy, effort expectancy, social influence, and facilitating conditions impact purchase decisions of flight tickets among Gen Z consumers in Indonesia. Additionally, this paper seeks to determine the role of trust in directly and indirectly influencing their purchase decisions. Hence, the following hypotheses are proposed:

*H1: Performance expectancy positively influences trust.*

*H2: Effort expectancy positively influences trust.*

*H3: Social influence positively influences trust.*

*H4: Facilitating conditions positively influence trust.*

*H5: Performance expectancy positively influences purchase decisions.*

*H6: Effort expectancy positively influences purchase decisions.*

*H7: Social influence positively influences purchase decisions.*

*H8: Facilitating conditions positively influence purchase decisions.*

*H9: Trust positively influences purchase decisions.*

## 2. METHODS

For this study, all the items utilized to evaluate each construct were derived from validated measures in previous research, employing a 5-point Likert scale. UTAUT framework consists of performance expectancy, effort expectancy, social influence, and facilitating condition constructs (Venkatesh et al., 2003). This study adapted three items each to measure performance expectancy, effort expectancy, social


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influence, and facilitating conditions from Jeon et al. (2019). The study employed ten items to measure trust from Svare et al. (2020) and four items from Ng (2013) to measure purchase decisions.

The study utilized a purposive sampling technique. To collect the required data, an online survey was conducted. Screening questions were used to ensure appropriate samples. The study collected 253 valid responses. As shown in Table 1, the respondents involved in this study were 36.4% male ($n$ = 92) and 63.6% female ($n$ = 161) from five different regions of Jakarta.

**Table 1.** Demographic profile of respondents

| Measure | Items | Frequency | % |
|---|---|---|---|
| Age | 17-20 | 130 | 51.4 |
| | 21-25 | 123 | 48.6 |
| Gender | Male | 92 | 36.4 |
| | Female | 161 | 63.6 |
| Place of residence | East Jakarta | 149 | 58.9 |
| | West Jakarta | 15 | 5.9 |
| | North Jakarta | 27 | 10.7 |
| | South Jakarta | 45 | 17.8 |
| | Central Jakarta | 17 | 6.7 |
| How often do you use online travel agents when booking flight tickets? | Often | 53 | 21.0 |
| | Rare | 197 | 77.9 |
| | Never | 3 | 1.1 |

*Note*: $n$ = 253.

Partial least squares structural equation modeling (PLS-SEM) was used to evaluate the relationships among constructs. PLS-SEM offers parameter estimations that maximize the explained variance ($R^2$ values) of the dependent constructs, thereby supporting objectives focused on prediction (Hair et al., 2011). The possibility of common method bias occurrence is examined to ensure the absence of multicollinearity (Kock et al., 2021). To identify whether the VIF values of all variables were below the threshold of 3, the full multicollinearity test technique recommended by Kock (2015) was employed. Table 2 shows no common method bias.

**Table 2.** Common bias method

| Full collinearity test | | | | | |
|---|---|---|---|---|---|
| PE | EE | SI | FC | TR | PD |
| 1.569 | 1.278 | 1.521 | 1.694 | 1.735 | 1.367 |

*Note: PE* – performance expectancy, *EE* – effort expectancy, *SI* – social influence, *FC* – facilitating conditions, *TR* – trust, *PD* – purchase decision.

# 3. RESULTS

Prior to hypotheses testing, an analysis of the measurement model was conducted to assess the reliability and validity of the constructs. First, reliability is examined by analyzing the composite reliability of the constructs by observing if the values of Rho_A and Rho_C are no less than the required thresholds of 0.7 (Benitez et al., 2020). Cronbach's alpha was also assessed to indicate internal consistency with the threshold of 0.7. Table 3 indicates that all composite reliability parameters satisfy the threshold of 0.7, indicating the construct reliability. Next, the study reviewed the convergent validity by observing if the factor loadings of each item to their corresponding construct are above the threshold of 0.708 (Hair et al., 2022). The value of the average variance extracted from each construct is checked to determine if they are no less than 0.5 (Hair et al., 2020). Table 3 presents the confirmatory composite analysis (CCA) results showing that all factor loadings and AVEs are above the threshold. As a result, the items in this study are reliable and valid, with t-values above 1.645 and p-values below 0.05.

Discriminant validity is defined as to what extent a variable is distinct from one another (Fornell & Larcker, 1981). In PLS-SEM, the suggested method to assess discriminant validity is using hetero-monotrait ratio of correlations method (HTMT) rather than the Fornell-Larcker criterion with recommended values of HTMT lower than 0.9 (Henseler et al., 2015). Table 4 presents all HTMT values below 0.9, indicating that discriminant validity has been established.

Multicollinearity is also not an issue in this study, allowing the analysis to proceed to hypotheses testing, as indicated by the VIF values of the independent variables, all of which are below 3 (Hair et al., 2021).

To test the study hypotheses, a bootstrapping of 5,000 resamples was conducted. The analysis shows that performance expectancy positively influences trust ($\beta$ = 0.223, t-value = 3.611, p-value = 0.000), effort expectancy has a positive effect on trust ($\beta$ = 0.107, t-value = 1.806, p-value = 0.035), social influence positively affects trust ($\beta$ = 0.203, t-value = 2.857, p-value = 0.002), and facilitating

**Table 3.** Measurement analysis

| Construct/Item | Factor loading | Cr. alpha | Rho_A | Rho_C | AVE | *t*-value *** |
|---|---|---|---|---|---|---|
| **Performance expectancy** | | **0.795** | **0.798** | **0.880** | **0.709** | |
| Buying flight tickets online is beneficial for my daily life (PE1). | 0.828 | – | – | – | – | 33.387 |
| Buying flight tickets online makes it easier for me to choose the appropriate flight ticket (PE2). | 0.829 | – | – | – | – | 33.226 |
| Buying flight tickets becomes more efficient when done online (PE3). | 0.868 | – | – | – | – | 51.905 |
| **Effort expectancy** | | **0.817** | **0.825** | **0.891** | **0.731** | |
| Buying flight tickets online is easy (EE1). | 0.827 | – | – | – | – | 30.657 |
| I understand clearly the process of buying flight tickets online (EE2). | 0.876 | – | – | – | – | 47.007 |
| It is easy for me to buy flight tickets online (EE3). | 0.862 | – | – | – | – | 39.315 |
| **Social influence** | | **0.884** | **0.886** | **0.928** | **0.811** | |
| People close to me recommended that I buy flight tickets online (SI1). | 0.906 | – | – | – | – | 77.844 |
| People in my environment prefer me to buy flight tickets online (SI2). | 0.892 | – | – | – | – | 77.831 |
| Buying flight tickets online can improve my social status (SI3). | 0.904 | – | – | – | – | 50.028 |
| **Facilitating condition** | | **0.858** | **0.870** | **0.914** | **0.779** | |
| I have adequate tools to buy flight tickets online (FC1). | 0.820 | – | – | – | – | 34.495 |
| I have enough knowledge to buy flight tickets online (FC2). | 0.909 | – | – | – | – | 84.325 |
| Buying flight tickets online has become a necessity (FC3). | 0.916 | – | – | – | – | 89.221 |
| **Trust** | | **0.963** | **0.964** | **0.968** | **0.749** | |
| The ticket purchasing application technology is capable of providing good service in selling flight tickets online (TR1). | 0.808 | – | – | – | – | 37.884 |
| The ticket purchasing application technology has good experience in selling flight tickets online (TR2). | 0.900 | – | – | – | – | 83.783 |
| The ticket purchasing application technology is able to meet my expectations in buying flight tickets online (TR3). | 0.856 | – | – | – | – | 52.523 |
| I always buy flight tickets online (TR4). | 0.847 | – | – | – | – | 60.229 |
| The ticket-purchasing application technology provides honest and clear information about the tickets being sold (TR5). | 0.897 | – | – | – | – | 68.055 |
| The ticket purchasing application technology can be relied upon to purchase flight tickets online (TR6). | 0.869 | – | – | – | – | 51.860 |
| My expectations are met when buying flight tickets online (TR7). | 0.861 | – | – | – | – | 65.724 |
| This ticket-purchasing application technology can provide a solution to the problems I face when buying flight tickets (TR8). | 0.891 | – | – | – | – | 72.360 |
| I am confident to buy flight tickets online (TR9). | 0.846 | – | – | – | – | 50.141 |
| I accept the technology as a means of buying flight tickets online (TR10). | 0.874 | – | – | – | – | 68.965 |
| **Purchase decision** | | **0.894** | **0.896** | **0.926** | **0.758** | |
| I purchase flight tickets online through the application based on my needs (PD1). | 0.883 | – | – | – | – | 42.786 |
| I search for information about selling flight tickets online through the application (PD2). | 0.866 | – | – | – | – | 61.752 |
| I compare flight ticket prices through the application (PD3). | 0.854 | – | – | – | – | 48.601 |
| I will buy flight tickets online through the application (PD4). | 0.879 | – | – | – | – | 61.190 |

*Note*: *** significant at $p < 0.05$.

**Table 4.** Discriminant validity with HTMT

| | 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|---|
| EE | | | | | | |
| FC | 0.436 | | | | | |
| PD | 0.597 | 0.573 | | | | |
| PE | 0.498 | 0.550 | 0.629 | | | |
| SI | 0.624 | 0.593 | 0.563 | 0.567 | | |
| TR | 0.474 | 0.620 | 0.618 | 0.578 | 0.573 | |

*Note: PE* – performance expectancy, *EE* – effort expectancy, *SI* – social influence, *FC* – facilitating conditions, *TR* – trust, *PD* – purchase decision.


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conditions positively influence trust (β = 0.320, t-value = 4.592, p-value = 0.000). Thus, H1, H2, H3, and H4 are accepted in this study.

Next, the analysis shows that performance expectancy positively influences purchase decisions (β = 0.223, t-value = 3.600, p-value = 0.000) and effort expectancy also has a positive effect (β = 0.231, t-value = 3.953, p-value = 0.000). However, social influence does not influence purchase decisions (β = 0.069, t-value = 1.041, p-value = 0.149), while facilitating conditions have a positive effect (β = 0.139, t-value = 3.121, p-value = 0.022). Finally, this study confirms that trust has a positive effect on purchase decisions. Thus, this study accepted H5, H6, H8, and H9 and rejected H7.

The study assessed the determinant coefficient ($R^2$) to measure the amount of variance in dependent variables predicted by the independent variables. As seen in Table 5, the $R^2$ of the dependent variables of trust and purchase decision are 0.447 and 0.486, respectively, indicating a moderate predictive power (Chin, 1998).

Effect size ($f^2$) indicates the changes in $R^2$ when an independent variable is removed from the model with the criteria of $f^2 \geq 0.02$ indicating small effect size, $f^2 \geq 0.15$ indicating medium effect size, and $f^2 \geq 0.35$ indicating large effect size (Chin, 1998). Table 5 presents the small effect size for the majority paths, except facilitating condition → trust (medium effect), while no significant effect sizes for effort expectancy → trust and social influence → purchase decision.

This study also assesses predictive relevance or $Q^2$, which indicates the level to which the model can predict the dependent variable based on the independent variables. $Q^2$ values above 0 show the model has predictive relevance (Shmueli et al., 2016). In this study, $Q^2$ values for dependent trust and purchase decision variables are above zero, indicating that the model has predictive relevance. Further, according to Shmueli et al. (2019), in PLS-SEM, researchers need to assess not only the in-sample predictive power but also to what extent the model can predict out of sample or the ability of the model to predict future data (Chin et al., 2020) by using PLSPredict technique. The strength of the out-sample predictive power is based on Shmueli et al. (2019)'s guideline. In this study, the majority of the indicators' values of PLS-SEM_RMSE are lower than LM_RMSE, indicating that the current model has medium out-sample predictive power.

Mediation analysis was conducted to assess the mediating role of trust on the linkage between performance expectancy, effort expectancy, social influence, facilitating conditions, and purchase decisions. As presented in Table 6, the total effects of performance expectancy (β = 0.278, t-value = 4.520, p-value < 0.001), effort expectancy (β = 0.258, t-value = 4.292, p-value < 0.001), facilitating conditions (β = 0.218, t-value = 3.373, p-value < 0.001), and social influence (β = 0.119, t-value = 1.685, p-value < 0.05) on purchase decisions were significant.

However, with the inclusion of trust as the mediating variable, the impact of social influence on purchase decisions became insignificant (β = 0.069, t-value = 1.041, p-value > 0.05). The indirect effect of social influence on purchase decision through trust was found significant (β = 0.050, t-value = 1.931, p-value < 0.05), indicating that the relationship between social influence and purchase decision is fully mediated by trust.

**Table 5.** Structural analysis

| Path | β | SD | *t*-value | *p*-value | Interval bias corrected | $f^2$ |
|---|---|---|---|---|---|---|
| Performance expectancy → Trust (H1) | 0.223 | 0.062 | 3.611 | 0.000 | (0.124 – 0.328) | 0.062 |
| Effort expectancy → Trust (H2) | 0.107 | 0.059 | 1.806 | 0.035 | (0.011 – 0.203) | 0.014 |
| Social influence → Trust (H3) | 0.203 | 0.071 | 2.857 | 0.002 | (0.083 – 0.318) | 0.042 |
| Facilitating condition → Trust (H4) | 0.320 | 0.070 | 4.592 | 0.000 | (0.201 – 0.429) | 0.124 |
| Performance expectancy → Purchase decision (H5) | 0.223 | 0.062 | 3.600 | 0.000 | (0.126 – 0.331) | 0.063 |
| Effort expectancy → Purchase decision (H6) | 0.231 | 0.059 | 3.953 | 0.000 | (0.131 – 0.325) | 0.070 |
| Social influence → Purchase decision (H7) | 0.069 | 0.066 | 1.041 | 0.149 n.s | (–0.037 – 0.181) | 0.005 |
| Facilitating condition → Purchase decision (H8) | 0.139 | 0.069 | 2.010 | 0.022 | (0.030 – 0.259) | 0.022 |
| Trust → Purchase decision (H9) | 0.247 | 0.079 | 3.121 | 0.001 | (0.123 – 0.382) | 0.066 |

*Note*: *n.s* – not significant.

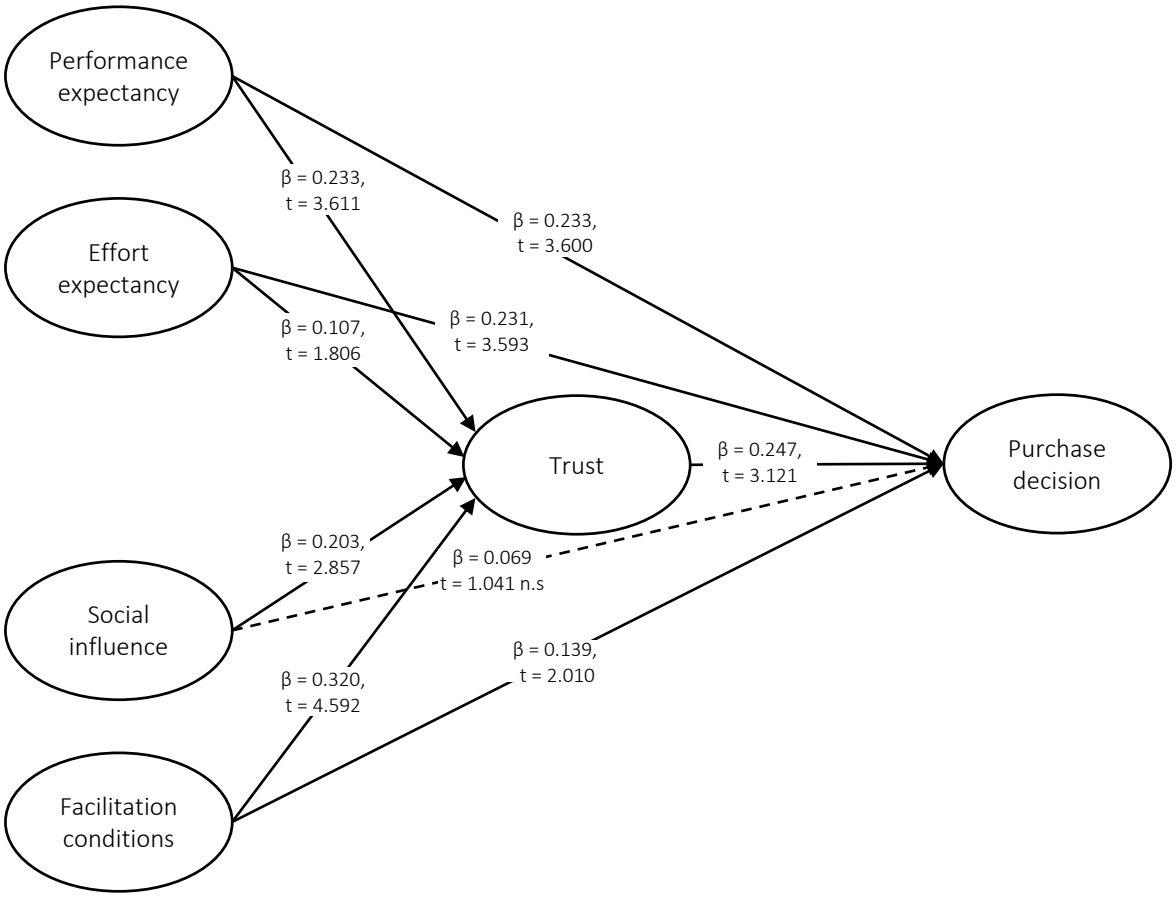
**Table 6.** Mediation analysis

| Path | Total effect | | Direct effect | | Path | Indirect effect | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Coefficient | p-value | Coefficient | p-value | | Coefficient | SD | t-value | p-value | CI |
| PE → PD | 0.278 | 0.000 | 0.223 | 0.000 | PE → TR → PD | 0.055 | 0.022 | 2.509 | 0.006 | (0.026, 0.101) |
| EE → PD | 0.258 | 0.000 | 0.231 | 0.000 | EE → TR → PD | 0.026 | 0.018 | 1.445 | 0.074 n.s | (0.004, 0.065) |
| SI → PD | 0.119 | 0.046 | 0.069 | 0.149ns | SI → TR → PD | 0.050 | 0.026 | 1.931 | 0.027 | (0.018, 0.108) |
| FC → PD | 0.218 | 0.000 | 0.139 | 0.022 | FC → TR → PD | 0.079 | 0.030 | 2.618 | 0.004 | (0.038, 0.141) |

*Note*: *p*-value < 0.05, *PE* – performance expectancy, *EE* – effort expectancy, *SI* – social influence, *FC* – facilitating conditions, *TR* – trust, *PD* – purchase decision, *n.s* – not significant.

**Table 7.** Summary of hypotheses testing

| *Hypothesis* | Hypotheses | Result |
|---|---|---|
| *H1* | Performance expectancy positively influences trust | Accepted |
| *H2* | Effort expectancy positively influences trust | Accepted |
| *H3* | Social influence positively influences trust | Accepted |
| *H4* | Facilitating conditions positively influence trust | Accepted |
| *H5* | Performance expectancy positively influences purchase decision | Accepted |
| *H6* | Effort expectancy positively influences purchase decision | Accepted |
| *H7* | Social influence positively influences purchase decision | Rejected |
| *H8* | Facilitating conditions positively influence purchase decision | Accepted |
| *H9* | Trust positively influences purchase decision | Accepted |




*Note: p*-value < 0.05, n.s – not significant.

**Figure 1.** Conceptual model with path analysis results


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**Table 8.** Structural assessment

| Inner model assessment | $R^2$ | Adjusted $R^2$ | VIF | Model fitness |
|---|---|---|---|---|
| Purchase decision | 0.486 | 0.475 | – | – |
| Trust | 0.447 | 0.438 | – | – |
| Performance expectancy | – | – | 1.569 | – |
| Effort expectancy | – | – | 1.278 | – |
| Social influence | – | – | 1.521 | – |
| Facilitating condition | – | – | 1.694 | – |
| SRMR | – | – | – | 0.045 |
| dULS | – | – | – | 0.710 |
| NFI | – | – | – | 0.856 |

The analysis shows no mediation effect on the relationship between effort expectancy and purchase decision since the indirect effect is insignificant ($\beta = 0.018$, t-value = 1.445, p-value > 0.05), while trust partially mediated the relationships between perceived expectancy ($\beta = 0.055$, t-value = 2.509, p-value < 0.05) and facilitating conditions ($\beta = 0.030$, t-value = 2.618, p-value < 0.05) with purchase decisions. Overall, Tables 7 and 8 and Figure 1 shows the results of hypotheses testing.

## 4. DISCUSSION

This study has revealed that when Gen Z perceives high levels of performance expectancy, effort expectancy, social influence, and facilitating conditions, they are more likely to trust the online purchasing system. The results support previous findings that performance expectancy positively influences trust (Cai et al., 2023; Chen et al., 2021; Oliveira et al., 2014), effort expectancy affects trust (Cai et al., 2023; Namahoot & Jantasri, 2023), and social influence shows positive influence on trust (Cai et al., 2023; Chen et al., 2021; Namahoot & Jantasri, 2023). However, this study found that facilitating condition is positively related to trust, which contrasts with Cai et al. (2023).

The following reasons are suggested why performance expectancy, effort expectancy, social influence, and facilitating conditions have a positive influence on trust. First, customers who are not familiar with online technology may perceive buying flight tickets online as posing some risks because they may not be familiar with the security measures that are in place to protect their personal and financial information when making online purchases. Second, they may also be concerned about the possibility of technical errors that could result in the loss of their money or the inability to purchase the desired ticket. Performance expectancy is associated with how much customers believe that online flight ticket purchasing applications benefit them. This study shows that performance expectancy positively influences purchase behavior, which supports Hanaysha (2022) and Slade et al. (2015). Purchasing through online applications has been shown to provide customers advantages over traditional methods. Such advantages include competitive prices, effective and efficient search for choice, and time-cost savings. When these advantages are perceived as greater than the risks, customers perceive these values to promote trust in the system, eventually leading to the purchase.

Similarly, effort expectancy is related to the level of ease and simplicity that customer perceives in using the system. The analysis has revealed that effort expectancy affects purchase decisions, which aligns with Hanaysha (2022). Online purchase today is different from that of ten or twenty years ago. The proliferation of smartphones has shifted the focus to a customer-centric online purchase system. Mobile commerce through mobile marketplaces or app-based online travel agents is now prominent. It delivers timely and seamless technology, allowing users to purchase without prior knowledge of specific internet know-how. As a result, customers perceived they require minimal effort to engage with the technology, which increases trust and reduces risk. Therefore, individuals who perceive purchasing flight tickets through online applications as not demanding are more inclined to utilize them (Chaouali et al., 2016). This leads to customer trust and supports them to purchase because of their simplicity and practicality.

Further, social influence relates to social factors, such as recommendations from friends and family, on the customer's purchasing behavior. However, the results have shown no effect of social purchase decisions, which contrasts with Slade et al. (2015). Such

findings explain that Gen Z tends to be more skeptical of traditional advertising and influencer marketing. They can easily recognize when something is being promoted or endorsed, which might lead them to take such recommendations with a grain of salt, reducing the impact of social influence on their decisions.

Facilitating condition is associated with perceived support availability, which is accessible using the online platform to buy flight tickets. This study has shown the positive effect of facilitating conditions on purchase decisions that supports the results of Oliveira et al. (2014), Wei et al. (2021), and Zhang et al. (2023). In addition, this study suggests that facilitating condition provides the largest influence and effect size toward promoting Gen Z's trust in the online purchasing system, among other predictors. Studies have confirmed that users with less technology skills and knowledge depend more on facilitating conditions (Venkatesh et al., 2012). Internet technology has improved by focusing on customers' experience and seamless operation. Internet speed is now accessible to almost everyone, with online platforms significantly becoming more user-friendly. App-based online travel agents such as Traveloka and Tiket.com allow users hassle-free use of the application without worrying about making mistakes. Such conditions lead to greater trust perceived by customers.

Finally, this study confirms that trust positively influences customer purchase decisions (Cai et al., 2023; Hanaysha, 2022; Slade et al., 2015). Customers with higher trust in brands tend to buy more (Comegys et al., 2009). Trust creates confidence, interpersonal usefulness, the attractiveness of the brand, and the desire for convenience, which positively affect buying decision-making (Alotaibi et al., 2019; Le et al., 2022). The consumer purchase decision process is impacted by the level of trust felt by consumers (Hajli, 2020). Using an online travel agent platform to buy flight tickets requires Gen Z to be assured that the application will bring value to them.

## CONCLUSION

The present study analyzed the impact of performance expectancy, effort expectancy, social influence, and facilitating conditions on increasing Gen Z consumer group's trust, thus motivating their purchase behavior of flight tickets using online travel platforms. The results of this study show that performance expectancy, effort expectancy, social influence, and facilitating conditions positively affect trust leading to purchase decisions. The results also highlight the direct effect of performance expectancy, effort expectancy, and facilitating conditions in influencing purchase decisions. In contrast, no effect is found of the role of social influence on purchase decisions. Facilitating condition is revealed to be the strong predictor of trust, while performance expectancy is the weakest, as shown by their path coefficients and effect sizes. Furthermore, Gen Z's trust is critical in determining their purchase decisions.

The findings of this study hold important implications for managers in the online travel agent and travel retail industry. The most significant factor in determining whether Gen Z will buy flight tickets using online travel agent applications through increased trust in the system is their perceived availability of support and resources, followed by expectation of its performance, social influence, and their belief in their own abilities to use it. These results could assist decision-makers in online travel agent applications in constructing a reliable and secure online purchasing infrastructure and ensuring that it can provide the utmost value for the users through a seamless and secure online buying experience.

There are shortcomings in the present study that may affect the generalizability of the findings. First, the study was conducted in an emerging country setting. Information technology infrastructure is excellent only in large cities. Further studies should consider these differences as moderating variables to determine if the differences are prominent to explore deeper understanding. Second, the sampling technique can create a biased view. Future studies should differentiate only those less exposed to the investigated system to distinguish from repeating users.


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