

Mapping the future of travel: Investigating the impact of customer satisfaction on online travel agency purchase intention using extended TAM and TPB

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Abstract

This study investigates the determinants affecting the purchasing intentions of individuals in Indonesia, specifically within the online travel agency context. The study is distinctive in integrating the extended Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM) frameworks, incorporating customer satisfaction, perceived value, and attitude as mediating variables, and trust as a moderating variable. By addressing the Indonesian context, the study fills a significant gap in understanding consumer behavior in online travel agency (OTA) transactions. The data were gathered from 400 respondents in Indonesia who had either indicated an intention or had previously participated in online purchases through an online travel agency. A robust analytical approach utilizing Partial Least Squares Structural Equation Modeling (PLS-SEM) ensures the reliability of findings. Results demonstrated that customer satisfaction, perceived usefulness, perceived ease of use, attitude, and perceived behavioral control significantly affect online purchase intention. However, perceived enjoyment and subjective norms show no direct influence, revealing nuanced consumer behavior patterns unique to the OTA market. These findings provide theoretical insights into online consumer behavior and practical solutions for online travel agencies to improve customer engagement.

Keywords: Online travel agency, Theory of planned behavior, Technology acceptance model, Customer satisfaction, Trust.

Introduction

The growing demands of tourists urge travel firms to deliver extensive services to satisfy their customers' needs (George, 2021), for example, by incorporating technology. According to Ryu et al. (2021), technology is expected to play a more prominent role in tourism sectors, especially in travel services. It revolutionizes the tourism industry by digitizing customer engagement, particularly through online travel agencies (OTAs). OTAs have rapidly transformed modern tourism ecosystems due to their ability to provide streamlined and comprehensive services (Tam et al., 2022). They offer easy access via websites and mobile applications, significantly changing how consumers plan trips, purchase travel services, and interact with tourism providers.

In Indonesia, the role OTAs has become prominent with the emergence of travel platforms such as Traveloka, Tiket.com, Agoda, and Booking.com (Angeloni and Rossi, 2020). These platforms manage to eliminate geographical and time barriers, while offering competitive prices and personalized experiences (Zhu et al., 2022). According to Dogra et al. (2023), other features such as transparency, convenience, and accessibility are also crucial in enhancing customer satisfaction and supporting the OTA market's future growth. Therefore, they keep growing, which is evident by the steady expansion of online bookings, with Traveloka and Tiket.com capturing significant market shares (Santika, 2023).

Given this growing interest, many scholars have paid attention to issues related to OTA, such as those focusing on the purchase of goods and services via OTA or online purchasing intention (Tam et al., 2022; Zhu et al., 2022; Dogra et al., 2023). Various theoretical models have been frequently utilized to examine online purchase intentions, such as the theory of planned behavior (TPB) (Leong et al., 2023), the technology acceptance model (TAM) (Hasni et al., 2021), and the stimulus-organism-response (SOR) model (Anubha et al., 2023). While this model can be used alone, some studies combine two models, for example, between TPB and TAM, to provide a more thorough explanation of online purchasing intentions (Peña-García et al., 2020; Nguyen et al., 2023; Song and Jo, 2023).

Another research issue that is worth discussing is customer satisfaction, a determining factor influencing purchase intention (Tavitiyaman et al., 2022; Reddy and Thanigan, 2023; Tsang et al., 2024). Customer satisfaction emerges from a combination of perceived value, ease of use, and trust, which differ significantly across markets. However, findings on this topic have been inconsistent. Moreover, existing literature merely focuses on general purchase intention. Studies investigating the impact of customer satisfaction on OTA purchase intention still need to be explored, especially in the Indonesian context. Scholars argue that assessing the roles of customer satisfaction mediated by trust within a combined TPB and TAM model can contribute to understanding online purchase behavior. Moreover, the Indonesian OTA market presents unique challenges, such as diverse consumer preferences, trust issues, and competitive pressures, which need further investigation.

To fill this gap, this study investigates the influence of customer satisfaction, perceived enjoyment, perceived value, and trust on online purchasing intentions on Indonesian OTA platforms by extending the TPB-TAM models. As one of the fastest-growing digital ecosystems in Southeast Asia, Indonesia provides a compelling context for

examining OTA consumer behavior. Therefore, the findings are expected to provide both theoretical and practical reference for practitioners and stakeholders working in the OTA sector.

Literature Review

Online travel agencies (OTAs) have become integral to the tourism ecosystem, providing a wide range of products and services. As digital adoption increases, understanding the behavioral determinants influencing OTA use is critical. Earlier studies have widely used the theory of planned behavior (TPB) for analyzing customer purchasing intentions on OTAs due to its effectiveness in capturing the psychological processes behind consumer decision-making through three key components (attitudes, subjective norms, and perceived behavioral control). However, TPB alone does not account for the unique technological features of OTAs. To address this, this research integrates TPB with the technology acceptance model (TAM), which evaluates user acceptance of technology by examining perceived usefulness and ease of use. The integration of these models is illustrated in Figure 1.

TAM suggests two primary factors that influence people to use technology, i.e., perceived ease of use and perceived usefulness. These factors are particularly relevant in OTAs, where user-friendly interfaces and functionality are essential drivers of adoption. The original TAM framework found two critical factors: perceived ease of use and perceived utility, which were essential in forecasting computer usage acceptance (Davis, 1989). More recent studies incorporated subjective enjoyment as an additional extended variable of TAM (Chang et al., 2015). This variable reflects the evolving nature of consumer expectations, where hedonic factors increasingly influence decision-making in digital environments. The three components of the extended TAM directly affect attitudes about purchasing OTA, customer satisfaction, and the moderating influence of trust, which is additionally included as a factor in online purchase intention.

Online Travel Agency Purchase Intention

Ajzen (1991) asserts that intention signifies an individual's endeavor to formulate an action plan. In this context, behavioral intention is a fundamental element of TPB and is a crucial predictor of consumers' decisions whether to buy goods or services (purchase behavior). In the OTA context, purchase intention reflects the likelihood of consumers completing a transaction on a digital platform. Understanding these intentions can provide valuable insights into the effectiveness of OTA features and marketing strategies. In this study, "online purchase intention" denotes the consumers' inclination to acquire products or services using OTA platforms. Peña-García et al. (2020) define online purchase intention as the degree to which a consumer is inclined to acquire a product or service via an online platform. A high level of purchase intention in the client correlates with an increased likelihood of purchasing (Martins et al., 2019).

Customer Satisfaction

Customer satisfaction is a key determinant of purchase intention in online commerce, particularly in high-involvement contexts such as travel bookings. Within the

framework of TPB, satisfaction can be conceptually linked to behavioral beliefs. It reflects the outcomes of previous interactions that shape future attitudes and intentions (Ajzen, 1991; Fishbein and Ajzen, 2010). Empirical evidence consistently demonstrates that satisfaction mediates the relationship between service experience and repurchase intention (García-Salirrosas et al., 2022; Koay et al., 2022). In the context of OTAs, customer satisfaction is driven by a combination of utilitarian values (e.g., ease of booking, competitive pricing), affective responses (e.g., trust and enjoyment), and service quality dimensions (responsiveness and information clarity) (Dhingra et al., 2020; Tsang et al., 2024).

However, the relationship is not always straightforward. For example, Uvet et al. (2024) and Moslehpour et al. (2017) noted that satisfaction alone may be insufficient without trust or emotional engagement, especially in cultures characterized by high uncertainty avoidance. These mixed findings highlight a research gap: most existing models treat satisfaction as a direct predictor, while few have examined its interaction with perceived value in an integrated framework. Therefore, the following hypothesis is proposed.

H1 Customer satisfaction positively influences the purchase intention of OTA.

Perceived Value

Zeithaml (1988) defined perceived value as the customer's overall assessment of the benefits received from a product or service. This construct extends beyond purely economic considerations, encompassing convenience, efficiency, service personalization, and emotional satisfaction (Akkaya, 2021). In digital OTAs, users tend to evaluate services based on how much the platform facilitates efficient travel planning, offers competitive pricing, and provides features aligned with their personal preferences (Talwar et al., 2020; Zhu et al., 2022). Within the TPB framework, perceived value functions as an indirect determinant through affective and instrumental attitudes that form behavioral intentions (Fishbein and Ajzen, 2010). In TAM, it is conceptualized as a behavioral belief that influences consumer attitudes (Hasan et al., 2023; Nguyen et al., 2023).

The relationship between perceived value and customer satisfaction has also been extensively explored in tourism literature (Tuncer et al., 2021; Paulose and Shakeel, 2022; Saut and Bie, 2022). The findings reveal that higher perceived value is consistently linked to increased satisfaction—particularly in digital contexts that emphasize affordability and ease of access. This satisfaction contributes to purchase intention (Peña-García et al., 2020; Sharma et al., 2020). However, most of these studies have not concurrently examined the individual cognitive (attitude) and affective (satisfaction).

Accordingly, this study adopts a distinct approach by positioning perceived value as a central construct that influences both user attitudes and customer satisfaction. Perceived value is a simultaneous driver of both cognitive and affective responses, which collectively shape behavioral intention. This dual-pathway perspective is integrated within an extended TAM–TPB framework. Based on this foundation, the following hypothesis is proposed:

H2a Perceived value positively influences attitudes toward purchasing OTA.

H2b Perceived value positively affects customer satisfaction.

TPB Input Factors

Attitude

Attitude has long served as a central element in behavioral psychology, particularly in understanding individual decision-making mechanisms (Fishbein and Ajzen, 2010). Within the theory of planned behavior (TPB), attitude is defined as an overall evaluation, positive or negative, of performing a particular behavior. Ajzen (1991), describes attitude toward behavior as an individual's subjective assessment of whether engaging in a specific action is beneficial or detrimental. In OTA, attitude reflects consumer perceptions of the usefulness, efficiency, and convenience provided by digital platforms in facilitating travel-related transactions.

Empirical evidence has consistently demonstrated a strong positive correlation between favorable attitudes and higher levels of online purchase intention (Peña-García et al., 2020; Tran and Nguyen, 2022; Bilal et al., 2023; Dogra et al., 2023). However, several studies in Southeast Asia suggest that online purchase attitudes may be influenced by additional contextual variables, such as social perceptions and local cultural norms (Tran and Nguyen, 2022; Nguyen et al., 2023; Thuy et al., 2024). This study, therefore, investigates the mediating role of attitude in bridging the effects of perceived value, perceived usefulness, and perceived ease of use on purchase intention, within an integrated TAM–TPB framework. Based on this theoretical foundation, the following hypothesis is proposed:

H3 Attitude towards OTA purchase positively influences OTA purchase intention.

Subjective Norms

Subjective norms refer to an individual's perception of social pressure regarding whether or not a particular behavior should be performed (Ajzen, 1991). This construct reflects the perceived expectations of significant others, such as family members, peers, or the broader community, which may influence individual decision-making. Subjective norms pertain to the perceived opinions of referent groups that hold emotional closeness or significant social status (Holdsworth et al., 2019). In OTA, subjective norms may be shaped by online reviews, peer recommendations, and the behavior of digital communities active on social media platforms.

Existing research reveals mixed findings regarding the influence of subjective norms on behavioral intention. While subjective norms exert a strong influence in collectivist societies (Holdsworth et al., 2019; Rehman et al., 2019; Nguyen et al., 2023), they may diminish when personal attitudes become the dominant determinant (Yeh et al., 2021). Given Indonesia's strong collectivist cultural orientation and widespread social media penetration, understanding the role of subjective norms becomes increasingly relevant. Taking into account the relevance of social influence on behavioral intentions, the following hypothesis is proposed:

H4 Subjective norms positively influence OTA purchase intention.

Perceived Behavioral Control

Perceived behavioral control (PBC) is defined as the extent to which individuals believe they possess the ability to perform a specific behavior, determined by internal resources (e.g., self-confidence, skills) and external constraints (e.g., technological access or system usability) (Ajzen, 1991). Individuals with high perceived control are more likely to exhibit stronger intentions to engage in a given behavior. In the context of digital transactions, PBC is particularly relevant as it relates directly to users' abilities to access platforms, overcome technical challenges, and successfully complete online purchases (Nguyen et al., 2023).

Numerous interdisciplinary studies have consistently identified PBC as a significant predictor of behavioral intention, particularly in purchasing decisions (Moon, 2021; Yeh et al., 2021; Leong et al., 2023). However, findings from developing countries indicate that infrastructure limitations and gaps in digital literacy may weaken the strength of this relationship (Leong et al., 2023; Song and Jo, 2023). In the Indonesian context, where digital access is uneven across population segments, it is essential to reassess the relevance and strength of the PBC intention relationship in OTA usage. Accordingly, the following hypothesis is proposed:

H5 Perceived behavioral control positively influences the purchase intention of OTA.

Extended TAM Model

TAM Factors

The Technology Acceptance Model (TAM) has been widely adopted to examine technology adoption behaviors (Lee et al., 2006; Hasni et al., 2021). Although originally developed to explain users' acceptance of information technology, the model is particularly relevant to the context of online travel agencies (OTAs), as it emphasizes two key constructs: perceived usefulness (PU) and perceived ease of use (PEOU). Perceived usefulness refers to the belief that a system enhances task performance, whereas perceived ease of use reflects the extent to which a system is considered free from effort. In the OTA context, perceived usefulness is represented by the platform's effectiveness in facilitating travel planning and online transactions, while perceived ease of use relates to ease of navigation and feature accessibility (Nguyen et al., 2023).

Extensive prior research has validated the critical role of these two variables in shaping consumer attitudes and behavioral intentions in e-commerce environments. For example, Nguyen et al. (2023) reported that both PEOU and PU significantly influence purchase intentions on OTA platforms. However, studies in developing markets reveal that the influence of PU may be weakened by factors such as price sensitivity and low trust (Sharma et al., 2020; Nguyen et al., 2023). Therefore, this study revisits the roles of PU and PEOU within the Indonesian market, which is characterized by heterogeneity in digital literacy and user experience. Based on this framework, the following hypotheses are proposed:

H6a Perceived usefulness is positively related to attitudes towards purchasing OTA.

H6b Perceived usefulness is positively related to OTA purchase intentions.

H7 Perceived ease of use is positively related to attitude towards purchasing OTA.

Perceived Enjoyment

The extended TAM incorporates hedonic dimensions through the construct of perceived enjoyment, defined as the extent to which using a technological system is perceived as enjoyable in its own right, regardless of any performance outcomes (Lee et al., 2006; Chang et al., 2015; Chen et al., 2018). This dimension enhances the practical foundation of TAM by highlighting the role of emotional and intrinsic experiences in the technology adoption process. In TAM, enjoyment reflects the degree of pleasure users derive from interacting with e-commerce websites or applications (Chang et al., 2015).

Numerous studies have shown that perceived enjoyment positively influences both attitudes and purchase intentions in digital environments (Bilal et al., 2023; Nguyen et al., 2023; Soren and Chakraborty, 2024). For example, Zhu et al. (2022) found that perceived enjoyment enhances user attitudes toward mobile-based tourism applications. However, other studies suggest that the effect of enjoyment becomes particularly significant when combined with perceived value and trust (Rehman et al., 2019; McLean et al., 2020; Nguyen et al., 2023).

To address these, the present study examines the role of perceived enjoyment within an integrated TAM–TPB framework, focusing on OTA users in Indonesia. Accordingly, the following hypotheses are proposed:

H8a Perceived enjoyment positively influences attitude towards purchasing OTA.

H8b Perceived enjoyment positively influences the purchase intention of OTA

Trust as Moderator

Trust plays a pivotal role in shaping online consumer behavior, particularly in mitigating perceived risk and enhancing individuals' confidence in engaging in digital transactions (Sharma et al., 2020; Sadiq et al., 2022). In online travel agencies (OTAs), trust is defined as the belief that the platform will consistently deliver reliable, secure, and dependable services; such as offering transparent pricing, protecting personal data, and providing responsive customer support (Shin and Park, 2019). Trust is especially important because interactions occur without face-to-face verification, and the platform's reputation serves as the primary basis for consumer decision-making.

Although trust is not a core construct of TAM, it is increasingly recognized as a situational moderator capable of strengthening or weakening the relationship between cognitive beliefs and behavioral intentions. Studies reveal similar results regarding this variable, with some claiming that trust moderates a positive attitude to high purchase intention (Anantharaman et al., 2023; Anubha et al., 2023), and others argue that low trust may undermine the positive influence of attitude on behavioral intention (Lee et al., 2023).

However, the results are mixed when it comes to geographical area. Research conducted in Western countries generally reports a strong moderating effect of trust (Sharma et al., 2019; McLean et al., 2020; Sadiq et al., 2022). In contrast, studies from Southeast Asia suggest that the impact of trust is often mediated by other factors such as credibility, website design, or levels of digital literacy (Prakash et al., 2023; Arizal et al., 2024). Given the strategic role of trust in shaping user behavior in digital environments, especially within emerging markets, the following hypothesis is proposed:

- H9** Trust moderates the relationship between attitudes towards purchasing OTA and OTA purchase intentions.

Customer Satisfaction as a Mediator

Perceived value of a product or service reflects the customer's overall evaluation of the utility offered, based on a range of personally relevant criteria. In OTAs, this perceived value encompasses factors such as competitive pricing, ease of platform use, and the availability of diverse travel options, all of which directly influence customer satisfaction. Such evaluations form the basis for consumers' decision-making processes regarding whether to accept or reject a particular product or service (Tavitiyaman et al., 2022). Within the extended TAM, satisfaction is conceptualized as an affective response that arises from perceived value and user experience during interaction with the platform, subsequently reinforcing the intention to engage in repeat transactions.

Previous research has confirmed that perceived value significantly and positively influences customer satisfaction, which in turn serves as a key predictor of purchase intention (Zhu et al., 2022; Dogra et al., 2023). Within the integrated TPB–TAM framework, satisfaction operates as a mediating variable that links cognitive components (perceived value) to conative outcomes (behavioral intention). Nevertheless, some studies indicate that satisfaction does not always fully mediate the relationship between perceived value and purchase intention. In high perceived risk or low trust digital platforms, satisfaction alone may be insufficient to generate strong behavioral intentions (McLean et al., 2020; Prakash et al., 2023). This phenomenon is particularly relevant in Southeast Asian markets, including Indonesia. Despite its relevance, there remains a lack of empirical studies explicitly examining the mediating role of satisfaction within the OTA ecosystem in Indonesia. Therefore, this study seeks to address this gap by empirically investigating the mediating effect of customer satisfaction in the relationship between perceived value and purchase intention through the following hypothesis.

- H10** Customer satisfaction mediates the relationship between perceived value and OTA purchase intention.

Attitude as a Mediator

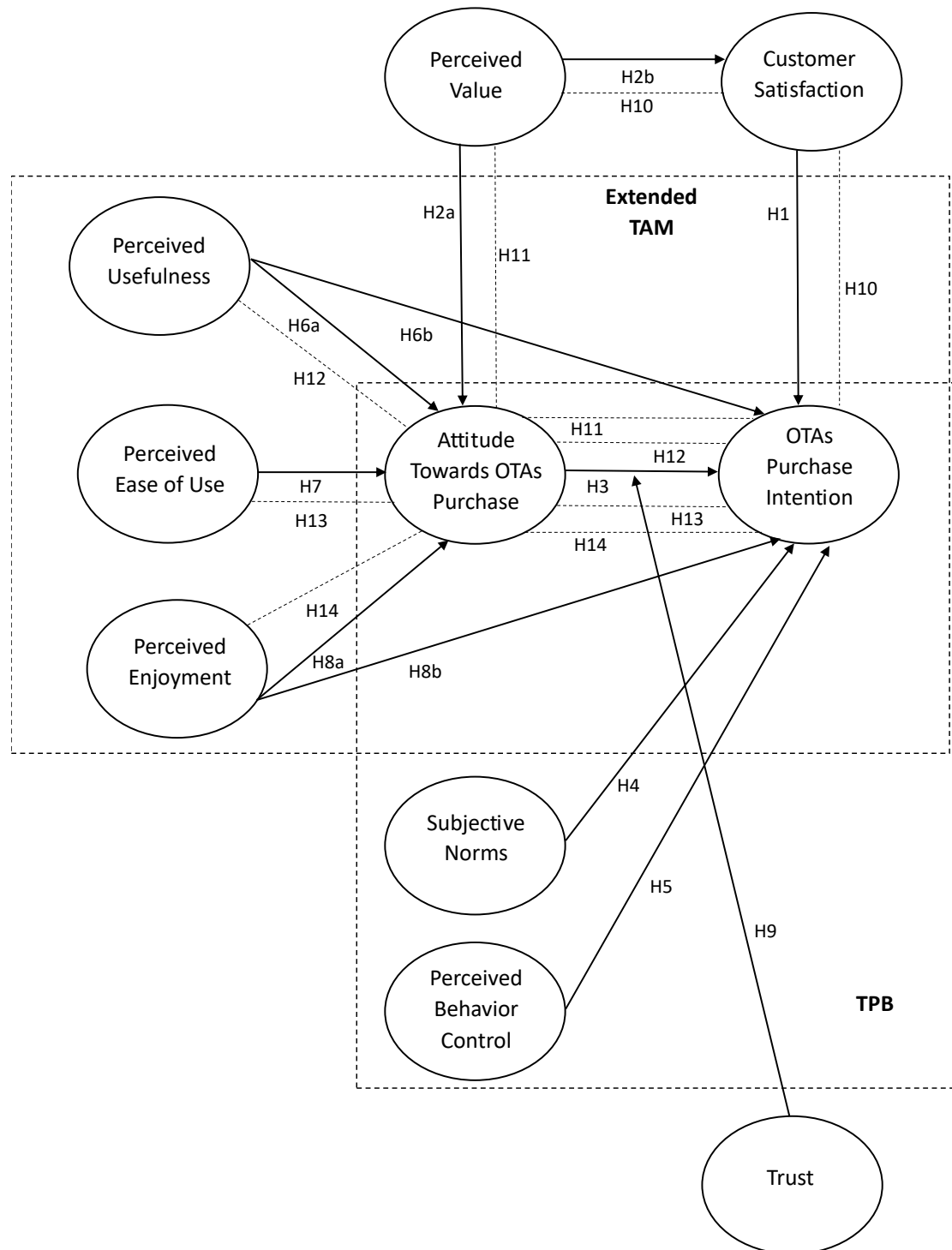
Within the theory of planned behavior (TPB), attitude is positioned as a key determinant of behavioral intention, reflecting an individual's overall evaluation, either favorable or unfavorable, toward performing a particular action (Ajzen, 1991; Lebdaoui and Chetioui, 2020). In the TAM–TPB framework, attitude also functions as a mediating

variable that bridges the influence of cognitive beliefs, such as perceived value, perceived usefulness, perceived ease of use, and perceived enjoyment, on behavioral outcomes such as purchase intention (Jain, 2021; Ng et al., 2021). In OTA, a positive attitude toward the platform is shaped by users' perceptions of value, functional benefits, and emotional experiences during service interaction.

Prior literature has demonstrated that constructs such as perceived value and perceived usefulness affect behavioral intentions indirectly through attitude. For instance, Kalinic et al. (2019) and Driediger and Bhatiasavi (2019) found that perceived enjoyment enhances attitude, which subsequently increases the intention to use digital and tourism-related platforms. However, these findings are not always consistent across cultural and geographical contexts. In Southeast Asia, the formation of attitudes is often influenced by additional factors such as platform trust, users' digital experience, and prevailing social norms, which can dynamically reinforce or diminish the mediating role of attitude (Lacap et al., 2024; Soren and Chakraborty, 2024).

Therefore, this study aims to empirically examine whether attitude mediates the effects of perceived value, perceived usefulness, perceived ease of use, and perceived enjoyment on purchase intention within an extended TAM–TPB framework. Based on these arguments, the following hypotheses are proposed:

- H11** Attitude mediates the relationship between perceived value and OTA purchase intention.
- H12** Attitude mediates the relationship between perceived usefulness and OTA purchase intention.
- H13** Attitude mediates the relationship between perceived ease of use and OTA purchase intention.
- H14** Attitude mediates the relationship between perceived enjoyment and OTA purchase intention.

Figure 1: Conceptual model

Methodology

To achieve the research objectives, this study integrated the theory of planned behavior (TPB) and the technology acceptance model (TAM). The combined TPB–TAM framework was selected due to its ability to provide a comprehensive approach to understanding consumer behavior by incorporating both psychological and

technological dimensions. Further, a quantitative, non-experimental research design was employed to test the hypothesized relationships among constructs.

This approach involved numerical data from respondents recruited through purposive sampling (Hair et al., 2021). The respondents must meet several criteria: (1) individuals must be at least 18 years old, (2) live in Indonesia, and (2) must have experience with or intention to use OTA services. According to Hair et al. (2022), an adequate sample size should meet the five-to-ten ratio rule relative to the number of measurement indicators.

To collect data, the respondents were requested to complete a questionnaire. The questionnaire consisted of 60 items measured on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree) (Bougie and Sekaran, 2020). All indicators were adapted from previously validated instruments relevant to the TPB and TAM frameworks. The ten primary constructs in this study were operationalized through indicators translated into Bahasa Indonesia and contextually tailored for OTA users. The survey instrument was reviewed and approved by an authorized research body to ensure its appropriateness and relevance for the target population. Clarity and comprehensibility of the items were also verified through a pilot test embedded in the data collection phase. To ensure broader demographic representation, the survey was disseminated via multiple social media platforms such as Instagram, Twitter, and WhatsApp, targeting diverse respondents from various regions across Indonesia.

Once the data were collected, this study involved advanced statistical analyses to uncover relationships between variables. It employed a structural model analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM). Facilitated by the SmartPLS 4 software, this analysis is well-suited for complex models and small to medium sample sizes (Ringle et al., 2024). PLS-SEM was used to assess both direct and indirect relationships among latent variables. After that, convergent validity was evaluated through outer loadings (> 0.708) and average variance extracted ($AVE > 0.50$), in accordance with the guidelines of Hair et al. (2022). Discriminant validity was assessed using the Heterotrait–Monotrait ratio ($HTMT < 0.90$), while internal consistency reliability was measured using Cronbach's alpha and composite reliability (CR), with a minimum acceptable threshold of 0.70 (Ringle et al., 2020). All assessment results are presented in the findings section.

This study adhered to established ethical standards in social science research. All participants provided informed consent after being clearly informed about the study's purpose and the voluntary nature of their participation. The right to withdraw at any time was guaranteed, and confidentiality of the data was strictly maintained. The research protocol was designed in accordance with institutional ethical guidelines. To enhance geographic representation, data were collected from various provinces across Indonesia, encompassing both urban and rural areas, to ensure national-level relevance and coverage.

Results

Respondents Profile

A total of 400 respondents participated in this study. As shown in Table 1, this study was dominated by female respondents and those within the 18–25 age group. Regarding occupational status, the sample reported mixed results, with almost half still studying at the university (42.75%). Similarly, their educational attainment varied, from high school to doctoral graduates.

Overall, this distribution reflects the characteristics of Indonesia's digital user population. Still, further analysis is needed to investigate potential behavioral differences across demographic segments. For instance, younger users (aged 18–25) tend to be more responsive to convenience and pricing factors, whereas older groups may prioritize trust and security. Similarly, respondents with higher education levels (S2/S3) demonstrate greater confidence and technological literacy in online transactions. These findings suggest that future OTA marketing strategies may benefit from segmentation approaches tailored to specific demographic characteristics.

Table 1: Demographic profiles of respondents (n = 400)

Demographic Factors		Frequency	Percentage (%)
Gender	Female	267	66.75
	Male	133	33.25
Age	18 - 25	210	52.50
	26 - 35	104	26.00
	36 - 45	55	13.75
	46 - 55	23	5.75
	> 55	8	2.00
Occupation	Student	171	42.75
	Private Employee	88	22.00
	Entrepreneur	84	21.00
	Student Civil Servants (PNS)	50	12.50
	Others	7	1.75
Education Background	High School/Vocational (SMA/SMK)	167	41.75
	D4 / S1 Diploma	146	36.50
	S2/S3	73	18.25
	Diploma	14	3.50

Common Method Bias

Since the research employed a questionnaire to collect data, respondent's consistency in answering items is usually important. This may introduce a degree of bias. In order to avoid the issue of common method bias (CMB), it is essential to ensure that the variance inflation factor (VIF) value is below 3.3 (Kock, 2015). The VIF is an indicator for identifying CMB, mainly when a technique involves regressing each construct against a common variable. As shown in Table 2, all VIF values are below 3.3, confirming CMB's absence.

Table 2: Variance inflation factor

Exogeneous Variable	Endogenous Variables		
	ATOP	CS	OPI
ATOP			3.139
CS			1.096
PBC			2.513
EOU	2.565		
EJ	1.883		2.313
PU	2.567		2.376
PV	2.972	1.000	
SN			2.689
TR			1.025
TR x ATOP			1.064

Measurement Model Assessment

Validity refers to the degree of coherence and correlation among the items, whereas reliability is the consistency of the employed items. Table 3 indicates that the outer loading for all structures attains a minimum value of 0.708, and the Average Variance Extracted (AVE) exceeds 0.50. These findings indicate that all external loading values are statistically significant and that the AVE value can account for more variance than the indicators (Hair et al., 2022). The Cronbach alpha coefficient, as shown in the same table, surpasses 0.70, signifying the consistency of the items (Ringle et al., 2020).

Table 3: Convergent validity and reliability testing

Construct	Item Code	Outer Loading	Cronbach's alpha	Rho_A	Rho_C	AVE
Attitude toward Online Purchase	ATOP01	0.861	0.917	0.920	0.936	0.708
	ATOP02	0.836				
	ATOP03	0.866				
	ATOP04	0.866				
	ATOP05	0.795				
	ATOP06	0.822				
Customer Satisfaction	CS01	0.838	0.914	0.915	0.933	0.700
	CS02	0.864				
	CS03	0.826				
	CS04	0.794				
	CS05	0.865				
	CS06	0.830				
Perceived Enjoyment	EJ01	0.863	0.914	0.925	0.933	0.699
	EJ02	0.852				
	EJ03	0.852				
	EJ04	0.859				
	EJ05	0.771				
	EJ06	0.815				
Perceived Ease of Use	EOU01	0.870	0.938	0.939	0.951	0.765
	EOU02	0.899				
	EOU03	0.863				
	EOU04	0.871				
	EOU05	0.881				

Construct	Item Code	Outer Loading	Cronbach's alpha	Rho_A	Rho_C	AVE
OTA Purchase Intention	EOU06	0.861	0.911	0.911	0.931	0.692
	OPI01	0.826				
	OPI02	0.813				
	OPI03	0.847				
	OPI04	0.836				
	OPI05	0.853				
Perceived Behavior Control	OPI06	0.818	0.944	0.949	0.956	0.782
	PBC01	0.847				
	PBC02	0.831				
	PBC03	0.895				
	PBC04	0.916				
	PBC05	0.893				
Perceived Usefulness	PBC06	0.919	0.933	0.937	0.948	0.751
	PU01	0.827				
	PU02	0.902				
	PU03	0.904				
	PU04	0.903				
	PU05	0.848				
Perceived Value	PU06	0.812	0.880	0.884	0.909	0.627
	PV01	0.802				
	PV02	0.752				
	PV03	0.849				
	PV04	0.844				
	PV05	0.717				
Subjective Norms	PV06	0.776	0.950	0.956	0.960	0.799
	SN01	0.880				
	SN02	0.819				
	SN03	0.918				
	SN04	0.919				
	SN05	0.910				
Trust	SN06	0.914	0.923	1.017	0.937	0.712
	TR01	0.895				
	TR02	0.823				
	TR03	0.835				
	TR04	0.823				
	TR05	0.814				
	TR06	0.869				

After that, discriminant validity was assessed using the heterotrait-monotrait ratio (HTMT) to determine construct uniqueness. The HTMT ratio should be at most 0.90; exceeding this threshold is considered insufficient. Table 4 illustrates that all HTMT ratio values are below 0.90. Additionally, the standardized root mean square residual (SRMR) was employed to evaluate model fit, yielding a value of 0.048. According to Henseler et al. (2016), an SRMR value below the 0.08 threshold indicates a good model fit. Structural path analysis was further examined using the coefficient of determination (R^2) and predictive relevance (Q^2). As shown in Table 5, the R^2 values were 0.660 for attitude toward OTA purchase (ATOP), 0.129 for customer satisfaction (CS), and 0.386 for online purchase intention (OPI). These values indicate that the model's explanatory power is acceptable because R^2 values above 0.1 are generally deemed adequate. Additionally, the model's predictive relevance (Q^2) was assessed using the blindfolding

procedure. The results demonstrate sufficient predictive capability, as all Q^2 values were greater than zero, in line with the recommendations of Hair et al. (2017).

Table 4: Discriminant validity (Heterotrait-monotrait ratio)

	ATOP	CS	OPI	PBC	EOU	PE	PU	PV	SN	TR
ATOP										
CS	0.245									
OPI	0.591	0.352								
PBC	0.745	0.222	0.555							
EOU	0.741	0.261	0.443	0.599						
EJ	0.738	0.274	0.447	0.716	0.608					
PU	0.756	0.289	0.540	0.669	0.747	0.662				
PV	0.812	0.402	0.489	0.687	0.816	0.707	0.801			
SN	0.787	0.265	0.523	0.713	0.752	0.656	0.715	0.773		
TR	0.046	0.046	0.053	0.028	0.057	0.047	0.040	0.052	0.049	

Table 5: Coefficient of determination (R^2), predictive relevance (Q^2), and standardized root mean square residual (SRMR)

	R-square	R-square adjusted	Q^2 Predict	SRMR
ATOP	0.660	0.656	0.462	0.048
CS	0.129	0.127	0.089	
OPI	0.386	0.373	0.258	

Structural model: Hypothesis Testing

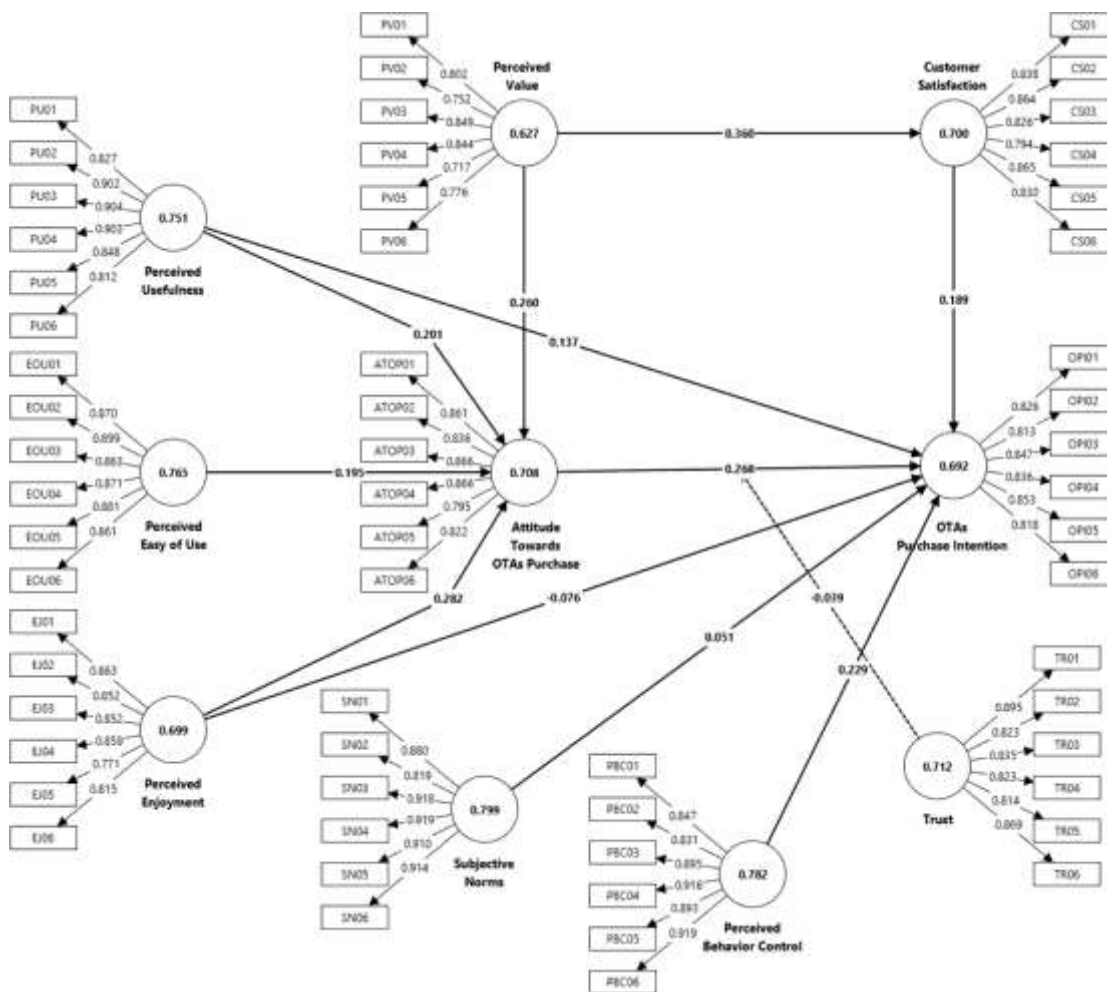
The structural model was examined utilizing partial least squares structural equation modeling (PLS-SEM) through a bootstrapping method. This was utilized to evaluate the hypotheses, identify the path coefficients, and establish the relationships between the direct and indirect constructs. Table 6 presents the outcomes of the hypothesis testing. The p-value of the hypothesis determines its support. Unsupported hypotheses are characterized by a p-value of more than 0.05 and a t-value of less than 1.96. In contrast, supported hypotheses are characterized by a p-value less than 0.05 and a t-value greater than 1.96. Table 6 indicates that all hypotheses are validated, except H4, H8b, and H9.

Table 6: Summary of hypotheses testing

Hypotheses	Path	Std. Beta	Std. Error	t-value	p-value	Bias	Decision
Direct Effect							
H1	CS → OPI	0.189	0.055	3.468	0.000	0.001	Supported
H2a	PV → ATOP	0.260	0.068	3.821	0.000	0.001	Supported
H2b	PV → CS	0.360	0.053	6.767	0.000	0.000	Supported
H3	ATOP → OPI	0.268	0.081	3.315	0.000	0.010	Supported
H4	SN → OPI	0.051	0.082	0.622	0.267	0.006	Not Supported
H5	PBC → OPI	0.229	0.068	3.360	0.000	0.001	Supported
H6a	PU → ATOP	0.201	0.074	2.721	0.003	-	Supported

Hypotheses	Path	Std. Beta	Std. Error	t-value	p-value	Bias	Decision
H6b	PU -> OPI	0.137	0.068	2.010	0.022	0.007	Supported
H7	EOU -> ATOP	0.195	0.075	2.615	0.004	0.003	Supported
H8a	EJ -> ATOP	0.282	0.051	5.494	0.000	0.000	Supported
H8b	EJ -> OPI	-0.076	0.060	1.262	0.104	0.002	Not Supported
Moderation Effect							
H9	TR x ATOP -> OPI	-0.039	0.061	0.640	0.261	0.001	Not Supported
Indirect Effect							
H10	PV -> CS -> OPI	0.068	0.022	3.037	0.001	0.000	Supported
H11	PV -> ATOP -> OPI	0.070	0.028	2.530	0.006	0.003	Supported
H12	PU -> ATOP -> OPI	0.054	0.027	1.996	0.023	0.003	Supported
H13	EOU -> ATOP -> OPI	0.052	0.025	2.111	0.017	0.002	Supported
H14	EJ -> ATOP -> OPI	0.076	0.027	2.827	0.002	0.003	Supported

Figure 1: Structural equation model



Discussion

Achieving customer satisfaction in digital business ecosystems presents a significant challenge due to ever-evolving user expectations (Masyhuri, 2022; Saha et al., 2023). Digital service providers must thoroughly understand customer characteristics that were traditionally acquired through direct interactions. Customer satisfaction is shaped by various factors such as pricing, service performance, accessibility, usage habits, and social pressures (Siyal et al., 2021). As such, digital providers must ensure the consistency and quality of their systems, products, and services to meet users' expectations. Application quality and service reliability have also been shown to influence consumers' willingness to engage in online transactions (Zhu et al., 2022). This study confirmed that customer satisfaction is a significant predictor of OTA purchase intention H1 ($\beta_1 = 0.189$, $t = 3.468$, $p < 0.05$), aligning with prior research (Cattapan and Pongsakornrungsilp, 2022; Rana et al., 2023; Saha et al., 2023). Furthermore, customer satisfaction was found to mediate the relationship between perceived value and online purchase intention H10 ($\beta_{10} = 0.068$, $t = 3.037$, $p < 0.05$), consistent with earlier studies (Tavitiyaman et al., 2022; Tsang et al., 2024).

Further, this study discovered that perceived value significantly influences attitudes toward online purchasing H2a ($\beta_{2a} = 0.260$, $t = 3.821$, $p = 0.05$), echoing findings by Arora and Manchanda (2022), Hasan et al. (2023), and Nguyen et al. (2023). Consumers' perceptions of service benefits contribute to forming favorable attitudes, which subsequently enhance purchase intention. Perceived value also demonstrated a strong positive effect on customer satisfaction H2b ($\beta_{2b} = 0.360$, $t = 6.767$, $p < 0.05$), underscoring the critical role of expectation fulfillment in shaping satisfaction. Additionally, attitude toward online purchasing mediated the effect of perceived value on purchase intention H11 ($\beta_{11} = 0.070$, $t = 2.530$, $p < 0.05$), reinforcing the central role of attitude as a bridge between cognitive evaluations and behavioral outcomes.

The TPB component of the model evaluated three core constructs: attitude, subjective norms, and perceived behavioral control. Results indicated that attitude had a significant effect on online purchase intention H3 ($\beta_3 = 0.268$, $t = 3.315$, $p < 0.05$), supporting previous findings by Akar (2021), Nguyen et al. (2023), and Tran and Nguyen (2022). In contrast, subjective norms did not yield a significant effect H4 ($\beta_4 = 0.051$, $t = 0.622$, $p > 0.05$), consistent with studies by Bhutto et al. (2024) and Lavuri (2022). This discrepancy may stem from cultural contexts and a higher degree of individualism in online decision-making processes. Meanwhile, perceived behavioral control significantly influenced purchase intention H5 ($\beta_5 = 0.229$, $t = 3.360$, $p < 0.05$), indicating that individuals' belief in their ability to control digital transactions is a key driver of behavioral intention (Bhardwaj et al., 2022; Sadiq et al., 2022).

Based on these findings, perceived value and customer satisfaction are confirmed as the most dominant factors influencing OTA purchase intentions in Indonesia. These findings reflect the characteristics of consumers in emerging markets, who tend to prioritize functional benefits such as price and efficiency over hedonic aspects. Most respondents exhibited high price sensitivity and emphasized seamless user experience, underscoring the importance of value perception and operational convenience.

The core components of TAM also demonstrated significant results. Perceived

usefulness influenced both attitude toward online purchase H6a ($\beta_{6a} = 0.201$, $t = 2.721$, $p < 0.05$) and purchase intention directly H6b ($\beta_{6b} = 0.137$, $t = 2.010$, $p < 0.05$). This is in line with findings by Bilal et al. (2023) and Ventre and Kolbe (2020). Attitude was also found to mediate the relationship between perceived usefulness and purchase intention H12 ($\beta_{12} = 0.054$, $t = 1.996$, $p < 0.05$). Additionally, perceived ease of use significantly influenced attitude directly H7 ($\beta_7 = 0.195$, $t = 2.615$, $p < 0.05$). It indirectly affected purchase intention through attitude as a mediator H13 ($\beta_{13} = 0.052$, $t = 2.111$, $p < 0.05$), supporting earlier work by Palumian et al. (2021) and Majeed et al. (2024).

Perceived enjoyment, as a hedonic component within the extended TAM–TPB framework, significantly influenced attitude H8a ($\beta_{8a} = 0.282$, $t = 5.494$, $p < 0.05$), but did not directly affect purchase intention H8b ($\beta_{8b} = -0.076$, $t = 1.262$, $p > 0.05$). This finding is consistent with Jung et al. (2022), who argue that enjoyment alone may be insufficient to drive purchase intention in utilitarian contexts like OTA usage. However, the indirect effect through attitude remained significant H14 ($\beta_{14} = 0.076$, $t = 2.827$, $p < 0.05$), indicating that while emotional experiences can shape positive attitudes, they may not be strong enough to trigger behavioral action in efficiency-oriented settings (Davis, 1989).

In particular, the finding that perceived enjoyment does not directly influence purchase intention (H8b not supported) reinforces the assumption that OTA platforms are primarily viewed as productivity tools rather than entertainment platforms. In a post-crisis economic environment, consumers prioritize cost-effectiveness, informational reliability, and transactional speed. Therefore, OTA service providers should prioritize improving system performance, service transparency, and core functionalities before investing in entertainment-based features or gamification.

Finally, the study found that trust did not moderate the relationship between attitude and online purchase intention H9 ($\beta_9 = -0.039$, $t = 0.640$, $p > 0.05$). This suggests that while trust may be essential in the early stages of engagement or for new users, its moderating effect diminishes as users gain experience and develop positive attitudes toward digital transactions (Anubha et al., 2023). Thus, trust remains a foundational prerequisite, but it may no longer function as a dynamic driver of behavioral intention among experienced users. Future studies are encouraged to reexamine the role of trust in the context of new users, older adults, or interactions with lesser-known OTA platforms.

Conclusion

The integrative approach employed in this study enables a more comprehensive evaluation of the roles of customer satisfaction and perceived value as key determinants of online purchase intention. The findings suggest that the extended TPB–TAM framework enhances the accuracy of predicting attitudes toward online purchasing and captures the influence of perceived enjoyment, thereby offering a more holistic understanding of the factors shaping consumers' intention to purchase through online platforms.

The study also confirms that customer satisfaction mediates the relationship between perceived value and online purchase intention, while attitude serves as a mediator in

the relationships between perceived usefulness, ease of use, and perceived enjoyment and purchase intention. Conversely, the effects of subjective norms and perceived enjoyment on purchase intention were not statistically significant. Furthermore, trust, as a moderating variable in the relationship between attitude and purchase intention, did not demonstrate a significant effect.

Limitations and Future Research

Although this study provides valuable contributions, several limitations should be acknowledged to inform future research development. First, the demographic distribution of the sample was imbalanced, dominated by female respondents and those aged 18–25, most of whom were university students. Second, the exclusive use of online surveys disseminated via social media may have introduced potential response bias, which may have led to an overestimation of purchase intention. After that, the cross-sectional approach used in this study limits the ability to capture behavioral changes over time. A longitudinal design would offer a more nuanced understanding of how OTA user attitudes, trust, and satisfaction evolve. Lastly, the study's reliance on a purely quantitative approach limits the depth of exploration into the psychological motivations underlying purchase decisions. Therefore, future studies are recommended to address these issues by adopting stratified or quota-based sampling methods across geographic regions, considering offline data collection methods, employing a longitudinal design, and conducting interviews or focus group discussions (FGDs) to more deeply uncover consumers' cognitive and emotional dynamics.

Practical Implications for Asian Business

This study offers several practical implications relevant to online travel agencies (OTAs) and other digital service providers operating within the Asian business landscape. The findings highlight the importance of prioritizing customer satisfaction as a mediating variable between perceived value and online purchase intention. To achieve this, OTAs must deliver a satisfying customer experience by providing accurate information, responsive customer support, flexibility in service modifications or cancellations, transparent pricing, and personalized services based on users' behavioral data. Post-transaction support strategies, such as follow-up emails and exclusive offers can enhance satisfaction, strengthen customer loyalty, and cultivate a trustworthy brand image. Such approaches are essential for attracting new customers, retaining existing ones, and reinforcing competitive positioning in the market.

The study's findings on the mediating role of attitude underscore its function as a key determinant of purchase intention. Therefore, OTAs in Asia are advised to invest in the development of intuitive, user-friendly platforms that foster positive perceptions of service. This can be achieved by enhancing users' perceptions of usefulness, ease of use, value, and enjoyment while using the platform. Features such as simplified navigation, visually appealing interfaces, and real-time support options, such as chatbots or live hotlines can reinforce users' positive attitudes and, ultimately, drive purchase intentions.

Innovation in interactive features is also critical and should be further developed. Fast page-loading speeds, advanced search filters, and streamlined payment processes are

essential components in creating a seamless user experience. Immersive elements such as destination videos, travel simulations, and customer testimonials have the potential to enhance the enjoyment dimension of the user experience. While enjoyment may not always directly influence purchase intention, it contributes significantly to the formation of favorable attitudes toward the platform.

This study also found that subjective norms did not significantly influence online purchase intention among Asian consumers. Accordingly, OTAs are encouraged to focus more on internal factors and personalized marketing strategies. Initiatives such as tailored email campaigns, behavior-based notifications, and personalized recommendations based on transaction history are likely to be more effective in influencing purchase intentions. These personalized strategies foster stronger user-platform relationships and increase the likelihood of repeat purchases.

Although trust did not moderate the relationship between attitude and purchase intention, it remains a vital factor in the initial stages of consumer interaction. To establish a strong foundation of trust, OTAs must ensure system security through certifications, maintain transactional transparency, and offer guarantees such as refund policies and insurance protection options. These efforts are especially important for first-time users and contribute to the development of long-term customer relationships.

To enhance accessibility and trust across diverse consumer segments, OTAs should also develop transparent pricing features, such as direct price comparisons, no-hidden-fee labels, and clearly itemized billing during the payment process. These initiatives are particularly important for attracting price-sensitive users. Additionally, digital literacy campaigns targeting older adults and rural communities should be expanded. Such initiatives may include visual tutorials, local language options, and educational content on safe online transactions. In the long term, collaboration between tourism policymakers and OTA providers is essential to establish standardized pricing transparency, security certification frameworks, and digital inclusion programs to ensure equitable access to online tourism services across all societal segments.

Finally, the dominant role of perceived value underscores the urgency of implementing differentiation strategies amid intense competition in the Asian market. OTAs can enhance perceived value by offering flexible travel packages, superior customer service, and exclusive deals. Examples of concrete strategies include loyalty programs, personalized itineraries, and 24/7 customer support initiatives that not only improve customer retention but also attract new users and increase opportunities to stand out in the competitive OTA landscape.

In conclusion, the implementation of the aforementioned practical strategies can enable OTAs in Asia to improve user satisfaction, shape positive attitudes, build trust, and create a superior value proposition. Collectively, these efforts will contribute to enhancing online purchase intention and driving sustainable business growth in a dynamic and competitive market environment.

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