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# A Study on the Behavior of the User according to the Distribution Development of Online Travel Agency

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## Abstract

**Purpose:** Travel agencies have use digital tools in order to shift the paradigm in how business is conducted. Online travel agencies provide the same services as a normal travel agency, including hotels, transportation, guided tours, reservations, and related services, but using an “online platform. Travelers planning a trip can use a lot of forms to collect information and have access to a larger amount of information, so the factors that influence the user's behavioral intention are very important. This research has the conducted to find what factors lead to the attitudes of consumers in using OTA using the UTAUT model. **Research design, data and methodology:** The object of this study were respondents of a google survey using convenient sample extraction method, chosen among consumers who gathered information, or purchased a product. A total of 217 of the 235 questionnaires Google survey answered were used in the final analysis, excluding insincere responses. Using PSS v.21 and AMOS v.21, frequency analysis, feasibility and reliability analysis, path analysis was performed. **Results:** UTAUT affects OTA use satisfaction and trust, and OTA satisfaction and trust affect behavior intention. **Conclusions:** Research was conducted using the UTAUT model to explore factors that affect the attitudes of users of online travel agencies (OTA).

**Keywords:** Online Travel Agencies (OTA), UTAUT, Satisfaction, Trust

**JEL Classification Code:** L15, L86, M31.

## 1. Introduction

E-commerce has a new trend where national businesses are taking advantage of O2O business model providing services consumers, who are doing more online shopping than offline shopping. Statistical Office (2020) announced a trend in shopping, as compared to the same month the year before, there is a 15.6% increase. Moreover, mobile shopping consists of 66.8% of the sales, as twice as much as usage of PCs. Online shopping has a total spending of

1.23906 trillion won, of which 12.5% being on travel and transportation, which adds up to 1.5438 trillion won. In other words, travel agencies as well as tourism bureaus are using this information ramp up their O2O business model as it is necessary for survival. Also, more and more prospective travelers are using online sources using both PCs and mobile devices, researching destinations and modalities of travel, therefore making traditional travel agencies obsolete.

So, online travel agencies (OTA) in order to be successful, need to meet or exceed the trust and satisfaction of prospective travelers. This swinging trend of online shopping has prompted even offline, brick and mortar shops to form APPS, webpages, and other social media presence in order to capture the global online shoppers. This is creating a competitive market among the agencies, promoting differentiation among companies to capture the consumers. The effort to capture the online market has made it difficult for companies offering more choices, better prices, ease of change without restrictions.

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The travel agencies have put even more emphasis on the online shoppers, and as the competition gets fierce, the travel agencies are finding it hard to keep the level of service available to the consumers, therefore losing their trust (Chen, Wang, & Hwang, 2020). Not only that, as the number of online shoppers grow, their complaints are also growing. According to the study among Korean shoppers, in 2016 there were 884 complaints, but in 2018 there were 4688 complaints, meaning the number of complaints went up 5-fold in 2 years. Therefore, in order for online travel agencies to grow, they need to figure out a way to increase the trust and satisfaction of travelers. So, looking at the current trend OTA, companies and their representatives need to understand this unique feature in order to grow and flourish.

This report will look at the way consumer complaints are being handled, without the due consideration for special characteristics, are the root of repeated complaints by consumers. This report will use the TRA, theory of reasoned action, and also use Unified theory of acceptance and use of technology, allowing an outsider to see where the Trust Value and Satisfaction Value of consumers are falling short, and using that information, gauge how the online shoppers Intention to Act will be affected.

## 2. Review of previous studies

### 2.1. Online Travel Agency

In the past, due to the complexities of travel, the only way to gather travel information was through a travel agent. As the digital age bloomed, the complexities have eased to the point where a consumer can do all the research online without having to contact a travel agent as before. Because of this, there has been a paradigm shift as many of the travel agencies are providing online services (Park, 2019). All of online travel agencies abide proper laws and regulations, and they specialize in flights rental cars, hotels, and tour packages using an online platform not only to gather information but also differentiate by being able to reserve and pay for services using an online platform as their specialty (Coo, 2017). Recently OTA have been in collusion with O2O companies, and are giving away, as a service, travel packages, and this is creating an ambiguous situation with offline and online companies. Therefore, travel companies and O2O need to justify their concepts. However online travel agencies research concepts and justification existing degree and the tourist companies associated companies have suggested a universal travel agency's function as a travel agency who gifts travel packages online.

So, this justification for online travel agencies is a fragmentary explanation and therefore the differentiation of travel agencies that only do online versus both on and offline business needs to be clarified. This study proposes to online travel agencies to exist as a concept that combines both the online and O2O business model that sells, and reserves travel packages.

### 2.2. Universal Technology Acceptance Theory: UTAUT

New study has been done to show how a consumer accepts new technology information system in a psychosocial way (Lee, 2011).

Theory that explains the attitudes of information gatherers is called the Technology Acceptance Model (TAM), which has been criticized for not taking into account the external factors that affect the acceptance of technology, and so a TAM2 was created in order to have external factors of 5 fixed and 2 variable added, and furthermore, in order to expand the usability for users, a TAM3 was developed (Song & Kim, 2018).

Using Technology acceptance model's shortcomings in explanatory power limitations, UTAUT developed Theory of reasoned action, TRA, and further expanded to suggest the theory of planned behavior, TPB which has 7 components. TAM and TMB combine to form the Motivational Model, MM, Model of PC utilization, MPCU, Innovative Diffusion Theory, IDT, Social Cognitive Theory, SCT all form the background. UTAUT uses the 8 different theories as a combinant theory (Wu & Lee, 2017).

Specifically, UTAUT suggests that the intentions to act are affected by as key factors, performance, effort and societal effects as independent factors, intentions to act or usage behavior are affected by variables of sex, age, experience, usage spontaneity (Song, 2017).

UTAUT and TAM as models are recently accepted as technological environment but the Performance Expectation Effort Expectation and personal trust as a cognitive factor are considered (Chen et al., 2020). Researchers are debating that in the more complicated modern technology industry environment, whether or not the UTAUT is a proper model.

The individual wanting to use their skill, and their desire to depend on their own skill, and the fact that when a consumer gains additional skills, thus earning more for their newfound skill, consider this new factor of pleasure motive and habit, increase the price value, a UTAUT 2 was developed (Chen et al., 2020). Using the previous research using the UTAUT, online commerce related studies have been completed. And even though OTA has been a part of online commerce, using UTAUT for OTA has not been attempted.

**Table 1:** UTAUT Related Literature

Construct	Description	Concept	Model	Work
<b>Performance Expectancy</b>	Using the OTA travel information as well as purchase price would be beneficial	Perceived Usefulness	TAM	Davis (1989)
		External motivation	MM	Davis et al. (1992)
		Job suitability	MPCU	Thompson et al. (1991)
		Relative profit	IDT	Moore et al. (1991)
		Expectation	SCT	Compeau & Higgins (1999)
<b>Effort Expectancy</b>	Using the OTA easy to approach, able to use without much effort or help	Perceived Ease of Use	TAM	Davis (1989)
		complexity	MPCU	Thompson et al. (1991)
		Convenience	IDT	Moore et al. (1991)
<b>Social Influence</b>	Going along with others around who assume OTA is the best modality	Subjective norms	TRA, TAM2, TPB, C-TAM-TPB	Fishbein & Ajzen (1975)
		Social factors	MPCU	Thompson et al. (1991)
		Image	IDT	Taylor et al. (1995)
<b>Facilitating Conditions</b>	Trusting of information given by OTA and believing that OTA will provide a good service	Behavior control	TPB, C-TAM-TPB	Moore et al. (1991)
		Promotion conditions	MPCU	Thompson et al. (1991)
		compatibility	IDT	Moore et al. (1991)

source: Researcher reconstructed with reference to Chen (2019).

### 2.3. Relationship quality

Companies have been moving towards consumer central operational paradigm and have been considering the importance of relationship with the consumers. Furthermore, rather than relying on company derived data, the consumer derived data has been used to judge the status of relationship quality. Since travel companies are dealing with products with informal value, relationship quality can be considered very valuable.

Relationship quality is at a minimum service, reduction the risk of purchase, increase the consumer satisfaction, promoting the consumer to have an ongoing relationship with the company. So, if the company provides a valuable service, the consumer will form a high level of trust and be immersed, and relationship quality will be dependent on the

ability of the company (Chun & Kwak, 2016). Therefore, relationship quality is developed while a consumer and a company are trading goods and services of informal value (Lee, 2020). Following that, as the Relationship Quality increases, the ability to retain consumers, business growth, and other benefits will be known, consumer will have a high opinion of the company and is more likely to refer others to that company without prompting. The consumers will also promote the company online participating positive free marketing (Chun & Kwak, 2016).

Relationship quality, which plays an important role in transaction relations, is composed of multiple dimensions, and each researcher shows a difference in composition. However, in many studies, satisfaction and trust are commonly measured (Hsu, 2018; An, 2019; Al-dweeri, 2017). Therefore, this study is also intended to be composed of satisfaction and trust as a sub-factor of relationship quality. Satisfaction refers to the overall feeling of satisfaction in using a product or service (Sung & Ko, 2013). Therefore, this study defines the overall satisfaction of using OTA. Trust is the belief that the other party will behave expectations will be exceeded, interests will be standards will be maintained in the long run (Aurier & de Lanauze, 2012). Therefore, this study defines trust with the belief that OTA will provide good information and services.

### 2.4. Behavioral Intention

Consumers, while considering goods or services, will depend on review by others, or their own experiences to decide what to purchase. In other words, before the consumers will act, they will consider the benefits rationally, and then perform the act (Kim, 2019). Therefore, from the perspective of the companies, they can predict the behavior of the consumers before that act and forecast demand before they happen (Kim, 2019). In other words, Intention to Act is that upon a circumstance, the consumer will form either a positive or a negative option and act upon that opinion (Choi, 2019; Cimperman, Brenčič, & Trkman, 2016). These Intention to Act is individual's intention and action can be influenced by word of mouth, recommendation, can become sub factors in purchasing(using), the goods and services (Choi, 2019). Goods and services that an individual would have used can be categorized as favorable Intention to Act or unfavorable Intention to Act, if the consumer has a favorable Intention to Act, then the consumer will recommend or be faithful to that company by action. But if unfavorable Intention to Act arises, the consumer will break away from, file complaints, and unrecommend the company (Kim, 2019). Especially, since the online Travel Agencies rely solely on the internet, information exchange among consumers can be easily accomplished and online reviews, which are the lifeline of the OTAs. This study will look at how consumers will behave while purchasing online.

### 3. Research Methodology

#### 3.1. Research model

This research will follow the UTAUT model into finding out the user's attitude and what factors will affect the users.

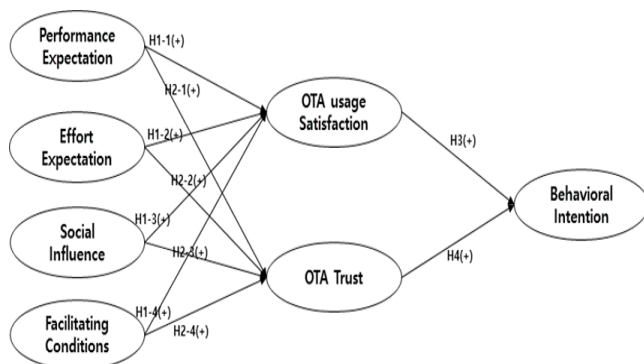


Figure 1: Research model

#### 3.2. Research hypotheses

##### 3.2.1. Performance Expectation, Effort Expectation, Social Influence, Facilitating Condition, OTA usage satisfaction.

Yoon (2017) research showed using UTAUT Fintech Satisfaction of Usage is dependent on Performance, using empirical data analysis

Song (2017) using the Integrated Technology Acceptance Theory, that uTradeHub's service User Acceptance Model showed that performance, expectation, and social influence affects the satisfaction of the consumer. Also, Joo and Kim (2017), using ITAT K-MOOC usage and satisfaction rating showed that students that use K-MOOC, their satisfaction rating and usage increase was affected by Performance Expectation, Effort Expectation, and facilitating condition and a presentation of how the increase of these factors is needed. Also, Chen (2020) showed that in IoT healthcare wearable device, satisfaction rating was influenced by IATA's lower performance, negatively affected the overall satisfaction rating by the user. Many new researches have shown that IATA model, satisfaction ratings are affected. Using these results, UTAUT hypothesize that OTA satisfaction rating and influence as follows:

- H1-1:** Performance expectation of the OTA will affect the satisfaction rating.
- H1-2:** Effort Expectation of the OTA will affect satisfaction rating.
- H1-3:** Social Influence of the OTA will affect satisfaction rating.

**H1-4:** Facilitating Condition will affect satisfaction rating.

##### 3.2.2. Performance, Expectation, Social Impact, Conditional Promotion and trust of OTA

Cody-Allen and Kishore (2006) using the UTAUT model verified that performance and trust are linked, and Lee (2009) showed online commerce's perceived ease of use also affected the trust factor. Alharbi (2017) showed that social impact on cloud computing usage has a significant impact on trust. Gu, Zhongwei, and Xu (2015) showed using UTAUT that conditional promotion was a sub factor in influencing the trust value, and using the research, the following is hypothesized.

**H2-1:** Performance Expectation of OTA will affect the Trust Value.

**H2-2:** Effort Expectation of OTA will affect the Trust Value.

**H2-3:** Social Influence of the OTA will affect the Trust Value.

**H2-4:** Facilitating Condition will affect the Trust Value.

##### 3.2.3. OTA satisfaction to Behavioral Intention

Zhou (2013), in a study of mobile purchase, verified that by introducing late adapters system quality affected the satisfaction rating, and their satisfaction significantly affected Intention to Act. Lee (2015) showed that airlines mobile applications usage status is only affected by satisfaction of the user as to intention to use. Also, Park (2019) showed that using augmented reality apps positively affected the satisfaction of the user therefore increasing the intent to use factor. Hsu et al. (2015) showed in a study showed that easy payment service of shopping malls and the perceived usefulness and trust of shopping malls loyalty translates into positive influence of mobile purchases.

Choi and yu (2017) using UTAUT mobile easy payment continuous usage is positively affected by trust factor of the mobile app. Satisfaction and Intention to Act relationship has been documented by many studies documented above, and the relationship of satisfaction and Intention to Act for OTA is the focus of this study.

**H3:** Satisfaction Value of the OTA will affect for Behavioral Intention.

##### 3.2.4. OTA Trust and Behavioral Intention

In online transactions, trust has a significant effect on consumer behavior (Nguyen & Khoa, 2019). Kuan and Bock (2007) showed that trust is directly related to the website product and usability of the site. Park (2017) showed that mobile shopping mall trust and intent to purchase is directly related. Choi (2016) showed that Bus Information related mobile application, trust, rather than satisfaction, related to larger factor in intent to purchase. By

using the trusted services frequented by a consumer, it is been shown that you can affect their attitude and Intention to Act. Study of mobile banking has shown that trust affects the Intention to Act (Sharef, Babdulah, Duta, Kumar, & Dwivedi, 2019). Using these previous studies, it is hypothesized that the trust of OTA affects Intention to Act.

**H4:** OTA trust will affect for Behavioral Intention.

### 3.3. Construct Parameter, definitions and Measure

To test the hypothesis, study models are Construct Concept, Effort Expectation, Performance Expectation, Social Influence, Facilitating Condition, OTA satisfaction Value, OTA trust Value, Intention to Act construct Parameter and definition is in the table below.

**Table 2:** Construct Parameter, definitions and Measure

Construct	Operational Definition	Measure	source
Effort Expectancy	Using the OTA easy to approach, able to use without much effort or help	-Expect to use OTA easily -Expect to view several travel options at once to review -Expect to view the options at anytime -Expect ease of use	venkatesh et al. (2003), Park & Ahn (2012), Chung, Koo&Chung(2017)
Performance Expectancy	By using the OTA travel information as well as purchase price would be beneficial	-Rather than using a traditional travel agency, the information gathering would be more effective through OTA -Gather better information through OTA than a traditional travel agency -The information would be helpful in purchase decisions -The expense would be minimized using the OTA	
Social Influence	Going along with others around who assume OTA is the best modality	-Co-workers assume I will use OTA -Friends and Family assume I will use OTA -People around me assume OTA will help -People around assume I will discuss OTA options	
Facilitating Conditions	User believes the OTA technology is something that they can use	-PC Smartphone possession of proper hardware -Possession of proper knowledge to use the OTA -In case the user runs into problems, belief that help is available from others	venkatesh et al. (2003), Kang & Kim (2016), Lee (2018)
OTA Satisfaction	Being satisfied with every aspect of OTA	-Being satisfied with information given by OTA -More satisfied than an offline travel agency -Exceeding expectation of usage of OTA -Feeling of making the correct choice of OTA	Chang, Hsu, Yang (2018), Carme, Júlia, Marta, Frederic (2018)
OTA Trust	Trusting of information given by OTA and believing that OTA will provide a good service.	-Given information is trustworthy -Given information actually helps -False statements would not be given -Paid services and goods actually be valid	Crosby et al. (1999), Aurier et al. (2012)
Behavioral Intention	Not only refer to others but also revisit to purchase more services	-Repurchase using the same OTA -Refer OTA to others -Talk positively to others about OTA -Positively recommend others to OTA	Miniard & Cohen (1983), Cimperman et al. (2016)

### 3.4. Empirical Applications

This study has through theoretically review examined UTAUT, satisfaction, trust, intent to act and their relationship with each other, and to validate the measuring tools, previous studies have been cited in order to satisfy the object of this study. The object of this study were respondents of a google survey using convenient sample extraction method, chosen among consumers who gathered

information, or purchased a product. The period which the information was gathered were form November 1, 2019 to December 30, 2019, a period of 2 months, total of 235 respondents of the survey. Eliminating unfaithful surveys (Same answers on all questions, many conflicting answers, etc) 18 surveys were eliminated, leaving 217 respondents. Using SPSS v.21 and AMOS v.21, frequency analysis, feasibility and reliability analysis, path analysis was performed.

### 4. Analysis Result

#### 4.1. Respondents breakdown

The breakdown of respondents is 25.8% male, 74.2 %female, age 30-39(48.4%), 20-29(29.5%), 40-49(17.1%), 50+(5.1%). The usage of OTA is by mobile

device (81.6%), PC/Laptop (18.4), most using mobile devices. Largest usage of OTA was for hotels (84.8%), and most purchased between 2-4 times (58.1%) devices. Largest usage of OTA was for hotels (84.8%), and most purchased between 2-4 times (58.1%).

**Table 3:** Demographic Characteristics

		Number	%			Number	%
Gender	Male	56	25.8	OTA	yanolja.com Daily Hotel	81	37.3
	Female	161	74.2		good choice.kr	17	7.8
Age	20's	64	29.5		airbnb.kr	42	19.4
	30's	105	48.4		hotelenjoy.com	6	2.8
	40's	37	17.1		tour.interpark.com	33	15.2
	Over50's	11	5.1		Expedia Group	21	9.7
Marraige	single	93	42.9		Booking Holdings	5	2.3
	married	124	57.1		trip.com	8	3.7
Device	Mobile	177	81.6		other	4	1.8
	Notebook/PC	40	18.4		1	39	18.0
Purpose of Using OTA	Hotel&Homes	184	84.8	2~4	126	58.1	
	Air Ticket	26	12.0	5~7	33	15.2	
	Rent a Car	2	.9	8~10	8	3.7	
	Activity	3	1.4	Over11	11	5.1	
	Review	2	.9	Total	217	100.0	

#### 4.2. Feasibility and Trustworthiness verified

Measuring tools feasibility gathering led to literature review of 28 articles. The process of article review necessitates elimination of common articles, with commonality factor of 0.5 minimum, and difference factor of 0.4 would have been eliminated, however, none of the

articles met the criteria and thus none were eliminated. Finally, 7 factors (eigen value of 1) were shown, cumulative explanation power of 75.304%. Next 7 factors were examined using Cronbach's Alpha calculation (>0.7), and the validity was tested since the number is within the parameter of (0.849-0.902), the validity was met (Nunally, 1978).

**Table 4:** Results of Exploratory Factor Analysis: EFA

	Communality	Factor							α
		1	2	3	4	5	6	7	
social1	0.801	.845	.136	.115	.097	.062	.156	.129	0.902
social4	0.810	.840	.187	.115	.169	.101	.101	.089	
social2	0.783	.829	.207	.130	.144	.096	.063	.048	
social3	0.722	.784	.147	.074	.024	.140	.149	.196	
sa3	0.809	.200	.781	.163	.123	.256	.115	.194	0.898
sa1	0.779	.197	.743	.153	.165	.244	.111	.257	
sa4	0.752	.212	.732	.175	.271	.201	.124	.109	

sa2	0.730	.273	.724	.105	.236	.159	.129	.150	0.889
facili1	0.741	.120	.081	.823	.118	.065	.157	.033	
facili2	0.786	.147	.122	.791	.246	.143	.136	.153	
facili4	0.754	.040	.202	.770	.123	.173	.228	.147	
facili3	0.773	.167	.155	.750	.220	.146	.200	.222	
inten1	0.678	.101	.173	.188	.729	.198	.166	.057	0.882
inten2	0.833	.150	.210	.249	.724	.259	.195	.276	
inten3	0.736	.130	.307	.226	.696	.208	.182	.116	
inten4	0.750	.183	.183	.180	.691	.194	.210	.302	
perfor2	0.740	.169	.212	.125	.191	.724	.237	.184	0.849
perfor1	0.701	.163	.204	.136	.228	.688	.184	.233	
perfor3	0.685	.157	.238	.242	.253	.645	.181	.183	
perfor4	0.684	.004	.393	.115	.209	.635	.255	.070	
trust1	0.777	.188	.131	.263	.126	.141	.766	.181	0.858
trust4	0.734	.137	.248	.198	.161	.189	.699	.254	
trust2	0.692	.175	.055	.181	.286	.270	.686	.005	
trust3	0.725	.108	.118	.309	.241	.350	.597	.259	
effort3	0.834	.249	.308	.232	.250	.224	.248	.670	0.900
effort4	0.764	.189	.271	.153	.328	.255	.274	.620	
effort2	0.746	.191	.415	.261	.188	.222	.197	.588	
effort1	0.763	.286	.228	.313	.209	.362	.177	.570	
Eigenvalues		3.461	3.414	3.366	3.014	2.859	2.694	2.277	
% of Variance		12.359	12.192	12.020	10.766	10.212	9.621	8.134	
Cumulative %		12.359	24.551	36.572	47.338	57.549	67.170	75.304	
<b>KMO &amp; Bartlett's Test</b>									
Kaiser-Meyer-Olkin's Measure of Sampling Adequacy						0.946			
Bartlett's Test	Approx. Chi-Square					4415.548			
	df					378			
	Sig.					0.000			

Using these results, Confirmatory factor analysis was performed, Standard Regression Weights, applied, and using Coefficient of Reliability, Average Variance Estimation is verified. In conclusion, <Graph 5> Standard

deviation of (>0.5), C.R(>0.7), AVE of (>0.5). All greater than the Critical Value, Convergent Validity is verified (Hair, Hult, Ringle, & Sarstedt, 2014).

**Table 5:** Results of Confirmatory Factor Analysis: CFA

Classification		Estimate		T	C.R (≥0.7)	AVE (≥0.5)
		B	β			
Effort Expectancy	effort4	1	0.82		0.944	0.807
	effort3	0.983	0.876	15.629		
	effort2	0.933	0.826	14.321		

	effort1	1.024	0.822	14.281		
Performance Expectancy	perfor4	1	0.738		0.917	0.733
	perfor3	1.18	0.778	11.172		
	perfor2	1.077	0.783	11.253		
	perfor1	1.111	0.763	10.947		
Social Influence	social4	1	0.862		0.935	0.784
	social3	0.85	0.781	13.915		
	social2	0.979	0.846	15.881		
	social1	0.973	0.847	15.979		
Facilitating Conditions	facili4	1	0.802		0.928	0.764
	facili3	1.136	0.872	14.411		
	facili2	0.996	0.845	13.918		
	facili1	0.836	0.74	11.7		
OTA Satisfaction	sa4	1	0.819		0.938	0.792
	sa3	1.065	0.855	14.839		
	sa2	0.976	0.794	13.457		
	sa1	1.11	0.858	15.033		
OTA Trust	trust4	1	0.796		0.927	0.762
	trust3	1.067	0.842	13.579		
	trust2	0.784	0.699	10.844		
	trust1	0.854	0.774	12.301		
Behavioral Intention	inten4	1	0.84		0.936	0.788
	inten3	0.914	0.811	13.953		
	inten2	0.992	0.872	15.417		
	inten1	0.647	0.659	10.28		
RMR=0.018, GFI=0.903, NFI=0.927, TLI=0.996, CFI=0.996, RMSEA=0.015						

Next, using methods put forth by Fornell & Larcker (1981), AVE, Square root, construct parameter and correlation coefficient compared, therefore discriminant validity was performed.

**Table 6:** discriminant validity

division	Mean	S. D	Effort Expectancy	Performance Expectancy	Social Influence	Facilitating Conditions	OTA Satisfaction	OTA Trust	Intent to Act
Performance Expectancy	3.84	0.65	(0.899)						
Performance Expectancy	4.07	0.60	.727**	(0.856)					
Social Influence	3.88	0.71	.538**	.411**	(0.885)				
Facilitating Conditions	4.04	0.69	.608**	.509**	.365**	(0.874)			
OTA Satisfaction	3.98	0.67	.717**	.668**	.518**	.472**	(0.890)		
OTA Trust	3.73	0.59	.691**	.677**	.433**	.605**	.519**	(0.873)	
Behavioral Intention	3.87	0.61	.709**	.675**	.427**	.575**	.622**	.640**	(0.887)
( ) : AVE Square root ** p<0.01									



### 4.3. Study Hypothesis Verification

Before verifying the results of the study, the examining the fitness of structure, RMR=0.018(0.05>), GFI=0.901(>0.9), NFI=0.926(>0.9), CFI=0.996(>0.9), RMSEA=0.016(0.05>), and these numbers are proved to be above the acceptable range (Woo, 2012). In the hypothesis analysis, in 10 tests 8 are accepted, 2 are rejected. Specifically, Hypothesis 1, it is verified using UTAUT, OTA is partially affected. Using UTAUT, Effort Expectation (Hypothesis 1-1), Performance Expectation (Hypothesis 1-2), Social Influence (Hypothesis 1-3), all are proven to affect the Satisfaction Value, however,

Facilitating Condition (Hypothesis 2-4), has proven not to affect the Satisfaction Value in a significant way. Second verification also reveals that in the Trust Value of OTA is affected by Effort Expectation (Hypothesis 2-1), Performance Expectation (Hypothesis 2-2), and Facilitating Condition (Hypothesis 2-4). However, it is noted that Social Influence (Hypothesis 2-3) does not affect the Trust Value in any significant way. Third, the Satisfaction and Intent to Act is affected by all 3 factors of Effort Expectation, Performance Expectation, and Social Influence as in Hypothesis 3. Lastly, OTA Trust Value to Intent to Act is also affected by all 3 factors as in Hypothesis 4.

**Table 6:** Result of Hypothesis Analysis

Hypothesis		Estimate		T	P	Results
		B	$\beta$			
H1-1	Effort Expectancy → OTA Satisfaction	0.463	0.430	3.275	0.001**	accepted
H1-2	Performance Expectancy → OTA Satisfaction	0.469	0.349	3.126	0.002**	accepted
H1-3	Social Influence → OTA Satisfaction	0.154	0.160	2.493	0.013*	accepted
H1-4	Facilitating Conditions → OTA Satisfaction	-0.030	-0.028	-0.398	0.690	rejected
H2-1	Effort Expectancy → OTA Trust	0.243	0.260	2.317	0.020*	accepted
H2-2	Performance Expectancy → OTA Trust	0.476	0.408	4.101	***	accepted
H2-3	Social Influence → OTA Trust	0.010	0.012	0.216	0.829	rejected
H2-4	Facilitating Conditions → OTA Trust	0.246	0.272	4.183	***	accepted
H3	OTA Satisfaction → Behavioral Intention	0.149	0.246	2.708	0.007**	accepted
H4	OTA Trust → Behavioral Intention	0.535	0.765	6.160	***	accepted
*** p<0.001, ** p<0.01, * p<0.05						

## 5. Conclusion

Online Travel Agencies use advanced online system to provide travel related services. And starting in 2012, using the Free Trade agreement, national agencies have advanced quickly following the trend set by American Online Travel Agencies. Travelers planning their trip are able to gather information using many modalities and are able to access increased amount of available information. Travel agencies have also use digital tools in order to shift the paradigm in how business is conducted. Online travel agencies provide the same services as a normal travel agency, including hotels, transportation, guided tours, reservations, and related services, but using an “online platform.”

This study is conducted to find what factors lead to the attitudes of consumers in using OTA using the UTAUT model, and the conclusion is as follows.

First, the Satisfaction of Usage by consumers is affected

by several factors which include Effort expectancy, Performance expectancy, Social Influence, however, Facilitating Condition fails to affect satisfaction of usage. This is because many travelers have previous experience with using online tools, and are familiar with the current system, and therefore, facilitating condition does not contribute to Satisfaction of Usage. Second, Trust Value of OTA factors of Effort Expectancy, Performance Expectancy, Facilitating Condition all contribute to the Trust Value of OTA, but Social Influence fails to contribute as a factor to the Trust Value of OTA. Choosing of OTA is an individual choice from their own opinions, experiences, which can vary depending on external factors. For the most part, the USER while validating a gifted travel package, will use an OTA to build trust, get familiarized through the effort the user puts into the experience of using the site. Most users will put forth more effort to find what they consider to be the “best” package(price, service, mileage, etc), and through the experience, they will build trust with that OTA,

and therefore, the contents of their site must constantly be improved and be on the cutting edge in order to gain the trust of the USER.

Third, OTA Satisfaction of Usage will, after analysis, affect for Behavioral Intention. Just as it is stated above, users will put in the effort to find the “best” package available, comparing prices, service, and the user will find satisfaction in perceiving that their effort has led them to that end. And due to this fact, Intention to act will be very much affected by the Satisfaction of Usage.

Fourth, OTA Trust Value will, after analysis, affect or Behavioral Intention. Recently, the searches for OTA has increased dramatically, and rather than smaller “unknown” companies, larger well-known companies have flourished. Users will search using many different search engines, and through name recognition, and repeated search engine appearances, they will build Trust Value, which in turn will affect the Behavioral Intention.

The world’s marketplace of OTA gradually is being divided by expedia.com and booking holdings world, and recently even China’s dream.com has been invaded. This study is focused in OTAs, however, most of the responses are from hotel users, and therefore limits the focus of the study. In the future, a wider scoped study including hotel and flights should be done.

In general, familiarity of the company, as in name recognition, and experience in usage are relevant, however in this study it is concluded that additional study is necessary to verify their relevance. Lastly, existing TAM based previous studies of travel and flight usage were done, however, UTAUT and TAM model studies considering technical environment has not been done, and therefore there is a value to consider as a future study.

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