EXAMINING THE MEDIATION EFFECT OF TRUST AND FUNCTIONAL BARRIERS IN INFLUENCING PURCHASE INTENTION VIA ONLINE TRAVEL AGENCIES

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Examining The Mediation Effect Of Trust And Functional Barriers In Influencing Purchase Intention Via Online Travel Agencies

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DECLARATION

I hereby declare that:

(1) This Research Project is the end result of my own work and that due acknowledgement has been given in the references to all sources of information be they printed, electronic, or personal.

(2) No portion of this research project has been submitted in support of any application for any other degree or qualification of this or any other university, or other institutes of learning.

(3) The word count of this research report is 20041.

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First and foremost, my sincere appreciation goes to my research supervisor, Dr. Mandy Yeong Wai Mun. Her unwavering support, valuable guidance, and insightful ideas have been instrumental in the successful completion of this project. Dr. Mandy's enthusiasm for International Business and her extensive experience provided me with a wealth of knowledge and a clearer understanding of the subject. Her dedication and encouragement helped me navigate the challenges of the research process, for which I am truly grateful.

I also extend my heartfelt thanks to the respondents who generously participated in my research questionnaire, despite their busy schedules and some challenges with Google Forms. Their willingness to contribute has provided invaluable insights for this study, and I sincerely appreciate their time and effort.

Furthermore, I am profoundly grateful to my friends and family for their continuous support. My friends actively sought out suitable respondents for my study and stood by me during challenging moments, understanding my concerns. My family's emotional encouragement and care have been crucial in keeping me motivated throughout this journey.

Lastly, I would like to express my gratitude to Universiti Tunku Abdul Rahman (UTAR) for the opportunity to undertake this Final Year Project. The university's resources, including teaching materials and research facilities, have greatly supported my work and contributed to the successful completion of this study.

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LIST OF ABBREVIATION

IRT	Innovation Resistance Theory
OTAs	Online Travel Agencies
SOR	Stimulus-Organism-Response (SOR) Model
SSL	Secure Socket Layer
SPSS	Statistical Package for the Social Sciences (SPSS) software
UNWTO	United Nations World Tourism Organization
UTAR	Universiti Tunku Abdul Rahman

ABSTRACT

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CHAPTER 1

INTRODUCTION

1.0 Introduction

This chapter provides an overview of the research topic, presenting key components such as the background of the study, the problem statement, research questions, research objectives, and the significance of the study. These elements lay the foundation for understanding the purpose and scope of this research, which focuses on exploring the mediation effect of trust and functional barriers in influencing purchase intention via Online Travel Agencies (OTAs).

1.1 Research Background

The tourism industry is one of the largest and fastest-growing sectors globally, contributing significantly to economic growth and job creation. In 2019, the global tourism market was valued at over USD 9 trillion, accounting for 10.3% of the global GDP and providing 319 million jobs, or 10% of total global employment (World Travel & Tourism Council, 2020). The United Nations World Tourism Organization (UNWTO) also reported that international tourist arrivals reached 1.5 billion in 2019, with a forecasted annual growth rate of 3.3% over the next decade (UNWTO, 2020). As tourism continues to expand, the way consumers plan, book, and experience travel has dramatically shifted due to digital technology. The increasing adoption of the internet and mobile devices has driven the growth of online travel services, especially Online Travel Agencies (OTAs), which are now central players in the tourism industry.

The emergence of OTAs began in the late 20th century, with platforms such as Orbitz, Travelocity, and Expedia leading the way in transforming the travel booking process (Choi & Varian, 2012). These platforms provided users with an accessible,

centralized place to search, compare, and book travel products such as flights, hotels, and car rentals. The ease of online comparison shopping revolutionized the way consumers planned their vacations, significantly altering the traditional travel agency model. Today, OTAs are a dominant force in global travel bookings, and as of 2020, they account for over 60% of the global travel market share (Statista, 2020). Local OTAs, such as Booking.com, MakeMyTrip, Klook, GetYourGuide, and KKday, have emerged as key players in regional markets, further intensifying the competitive landscape (Xiang & Gretzel, 2010). The rise of mobile technology has also facilitated the growth of mobile bookings, with mobile platforms now accounting for a substantial portion of OTA revenue (Statista, 2020).

As the role of OTAs continues to expand, a significant body of research has examined the impact of these platforms on consumer behavior. Studies have shown that OTAs have significantly enhanced the accessibility and affordability of travel by offering users the ability to compare prices across multiple suppliers and book travel arrangements in a single transaction (Xiang et al., 2017). This has empowered consumers with greater control over their travel decisions, as they are able to find the best deals and tailor their travel plans according to their preferences. Additionally, OTAs have simplified the travel planning process by providing a range of services, from flight bookings to hotel reservations and even local experiences, all in one place (Choi & Varian, 2012).

Despite the advantages that OTAs offer, they are not without their challenges. One of the most pressing concerns for OTAs is establishing and maintaining trust with consumers. Trust is a critical element in the online purchase decision-making process, especially in the travel sector, where consumers are required to share sensitive personal information, including payment details and travel itineraries (Riquelme & Román, 2014). Several studies have emphasized the importance of trust in the online environment, where consumers cannot physically interact with the service or product before purchase. Privacy concerns, data security, and the reputation of OTAs are all factors that contribute to consumer trust and influence purchase intention (Flavián & Guinalíu, 2006). For OTAs, building a secure and

reliable platform is paramount to gaining consumer confidence and ensuring long-term customer loyalty.

In addition to trust-related issues, OTAs must also address several functional barriers that affect consumer satisfaction and conversion rates. Poor website design, difficult navigation, and inadequate customer support can frustrate potential customers and lead them to abandon their bookings (Oliveira et al., 2017). These barriers often result in a negative user experience, which can deter customers from completing their purchases. Research has shown that reducing these barriers by improving the usability of OTA platforms can lead to higher user satisfaction and increased conversion rates (Oliveira et al., 2017). Moreover, OTAs must address privacy concerns and ensure that their platforms are equipped with robust data protection measures to minimize perceived risks and build consumer trust.

The competition within the OTA market is also fierce, with numerous global and regional players vying for market share. The intense rivalry among OTAs, along with competition from traditional suppliers such as airlines and hotel chains, has made customer retention and profitability increasingly difficult (Sigala, 2015). As a result, OTAs have turned to innovative strategies to maintain a competitive edge. Personalization has become a key strategy for OTAs, with companies leveraging big data analytics and machine learning algorithms to tailor travel recommendations to individual customers (Li et al., 2019). By offering personalized experiences based on customer preferences and behaviors, OTAs can enhance user engagement and increase customer satisfaction. Furthermore, OTAs have expanded their service offerings by partnering with transportation companies, local experience providers, and other travel-related services to diversify their portfolio and appeal to a broader customer base (Xiang et al., 2017).

In conclusion, OTAs have played a transformative role in the global tourism industry, reshaping the way consumers plan and book their travel. While they have brought significant benefits, such as increased convenience and accessibility, OTAs

also face challenges related to trust, privacy, and functional barriers. As the digital landscape continues to evolve, OTAs must address these challenges to remain competitive and maintain customer loyalty. Understanding how trust, privacy concerns, and barriers affect consumer purchase intention is critical for OTAs to develop effective strategies that drive engagement and conversion rates in the increasingly digital and competitive travel industry.

1.2 Problem Statement

Despite the growing reliance on Online Travel Agencies (OTAs) for travel bookings, many consumers continue to exhibit hesitation and abandon their purchases during the online booking process. Previous research indicates that factors such as trust (Mayer, Davis, & Schoorman, 1995) and functional barriers (Liang & Huang, 2013) play a significant role in shaping consumer behavior and influencing purchase intention. However, limited studies have explored the mediation effects of trust and barriers in the relationship between variables such as visibility (Kim, Lee, & Choi, 2016), reputation (Choi & Yoo, 2016), and privacy (Xu, Teo, & Tan, 2005), and how these factors collectively affect purchase intention in OTAs. The lack of research on how these elements interact within the context of OTAs has created a gap in the literature, which this study seeks to address.

While studies have investigated individual factors like trust and usability in e-commerce contexts (Hernandez, Miller, & Wang, 2021; Mu & Zhang, 2021), there is still a need for a more integrated framework that examines how trust and functional barriers work together to influence consumer decision-making during the OTA booking process. Trust, for instance, is widely recognized as a fundamental factor in online consumer behavior, with scholars indicating that consumers are less likely to engage in transactions if they feel that their personal information or payment methods are not secure (Yoo & Lee, 2020). However, research also suggests that trust alone may not be sufficient to overcome the functional barriers, such as difficulties with website navigation or concerns about privacy (Talwar, Singh, & Kaur, 2020).

Visibility, reputation, and privacy concerns have been shown to influence online purchase decisions in various contexts (Flavián, Guinalíu, & Torre, 2006; Walraven & Casado, 2012), but there remains a lack of consensus on how these factors interact within the OTA environment. For example, while high website visibility can enhance consumer confidence (Liu & Zhang, 2011), it may not be effective if the website's reputation is poor or if consumers feel that their privacy is compromised. The interaction between these constructs—visibility, reputation, trust, and privacy—requires further exploration to fully understand their combined impact on purchase intention in OTAs.

This research aims to fill this gap by investigating how trust and functional barriers mediate the relationships between visibility, reputation, and privacy, and how these factors collectively influence purchase intention in OTAs. By synthesizing existing literature and offering new insights into the dynamic interplay of these factors, this study will provide a more comprehensive understanding of the determinants of online purchase intention and offer practical recommendations for OTAs to improve their conversion rates and customer engagement.

1.3 Research Questions

The following research questions aim to investigate the key factors that influence purchase intention in Online Travel Agencies (OTAs). Specifically, they focus on understanding the role of visibility, trust, reputation, privacy, and barriers in the decision-making process.

RQ1: What is the relationship between visibility and trust in the context of OTAs?

RQ2: How does visibility influence barriers, such as usability and privacy concerns, in the decision-making process?

RQ3: How does reputation influence consumer trust in OTAs?

RQ4: What role does privacy play in shaping consumer trust and purchase intention in OTAs?

RQ5: How does trust influence purchase intention in the context of OTAs?

RQ6: How do functional and usage barriers impact purchase intention via OTAs?

1.4 Research Objectives

The primary aim of this research is to explore the factors influencing consumer trust and purchase intention in Online Travel Agencies (OTAs). By examining various aspects such as visibility, reputation, privacy, and barriers to usage, this study will provide a comprehensive understanding of how trust is built and maintained in OTAs.

RO1: To investigate the relationship between visibility and trust in OTAs.

RO2: To examine the impact of visibility on reducing barriers such as usability and privacy concerns.

RO3: To analyze the influence of reputation on building consumer trust in OTAs.

RO4: To explore the role of privacy in shaping trust and influencing purchase intention.

RO5: To assess how trust directly influences purchase intention via OTAs.

RO6: To evaluate the impact of functional and usage barriers on consumer purchase intention in the context of OTAs.

1.5 Significant of the Study

This study is significant for several reasons. First, it contributes to the existing literature on online consumer behavior by providing a deeper understanding of how trust and functional barriers mediate the relationship between visibility, reputation, privacy, and purchase intention in the OTA market. The findings from this research will help OTAs identify key factors that influence consumer trust and decision-

making, enabling them to design more effective marketing strategies and user experiences.

Second, the research addresses the need for OTAs to reduce the barriers that deter potential customers from completing their bookings. By understanding the mediating role of trust and barriers, OTAs can take actionable steps to improve platform usability, enhance data protection measures, and build stronger, more transparent relationships with consumers.

Finally, this study has practical implications for the broader e-commerce and digital marketing sectors. The findings will offer insights into the importance of reputation management, privacy policies, and visibility in creating a trustworthy online environment that encourages consumer engagement and drives sales. As competition in the online travel market intensifies, understanding these factors is crucial for OTAs seeking to maintain a competitive advantage and foster long-term customer loyalty.

1.6 Conclusion

This chapter has established the foundation for the study by outlining key aspects related to consumer behavior in Online Travel Agencies (OTAs). The background highlighted the rapid growth of the tourism industry and the increasing reliance on OTAs for travel bookings. While OTAs offer convenience and accessibility, challenges related to trust, privacy, and functional barriers continue to affect consumer confidence and purchase decisions. The problem statement identified a gap in existing research, particularly in understanding how trust and functional barriers mediate the impact of visibility, reputation, and privacy on purchase intention. By addressing these gaps, this study aims to provide insights that will help OTAs enhance user trust, improve platform usability, and increase customer engagement. With this foundation in place, the following chapters will delve deeper into the theoretical framework, methodology, and findings of this research.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

This chapter presents a thorough examination of the existing literature on the mediation effects of trust and functional barriers on purchase intention through Online Travel Agencies (OTAs). It explores the key theoretical foundations relevant to the study, detailing both the dependent and independent variables, mediating factors, the conceptual framework, and the development of hypotheses. The review focuses on how factors such as usability, trust, and perceived risk influence consumer behavior within the OTA context, drawing upon key studies and models that shape our understanding of online travel booking behaviors.

2.1 Literature Reviews

The literature review covers the key variables of the study, which encompasses dietary information, dietary motivation, dietary health literacy, and dietary behaviour based on the factors affecting dietary behaviour in Malaysia.

2.1.2 Purchase Intention

Purchase intention refers to the likelihood that a consumer will complete a transaction on a platform, such as an Online Travel Agency (OTA). It serves as a significant predictor of actual purchase behavior and reflects a consumer's confidence in the platform and their willingness to engage in a transaction (Ajzen, 1991). For OTAs, understanding the factors influencing purchase intention is crucial for increasing conversion rates and driving business success. Several elements such as trust, perceived risk, website usability, brand reputation, and

customer experience are essential in shaping consumer purchase intentions (Mu & Zhang, 2021).

One of the most influential factors in purchase intention is **trust**. Consumers are more likely to make a purchase when they trust an OTA, as trust helps alleviate perceived risks associated with online transactions. Factors such as secure payment mechanisms, transparent pricing, effective customer service, and positive reviews contribute to building this trust (Flavián & Guinalíu, 2006; Riquelme & Román, 2014). Trust reduces hesitation and helps mitigate concerns about security and reliability, making consumers more comfortable completing their bookings (Yang & Cai, 2011). When OTAs create a trustworthy environment, they build consumer confidence, which increases the likelihood of purchase.

Perceived value also plays a critical role in purchase intention. Consumers evaluate the overall benefits of using an OTA compared to the perceived costs, which include financial expenditures and the effort required to complete the booking. Offering competitive pricing, promotional discounts, and value-added services such as loyalty programs or bundled packages can significantly enhance perceived value (Liu & Zhang, 2024). Consumers who perceive high value are more likely to proceed with a purchase, as the benefits outweigh the costs (Chen & Xie, 2017).

A seamless and efficient **user experience** further contributes to increasing purchase intention. The user interface, website navigation, and overall ease of interaction with the platform are significant factors in shaping consumer behavior. A website that is easy to navigate, has fast-loading pages, offers personalized recommendations, and provides efficient customer support significantly enhances user satisfaction and reduces abandonment rates (Ani et al., 2019). Friction in the user journey, such as complex layouts or unclear pricing, can lead to frustration, which diminishes the likelihood of completing a purchase (Zhang & Mao, 2017).

OTAs can improve purchase intention by streamlining the user experience, minimizing steps in the booking process, and ensuring clarity and transparency in pricing.

Moreover, brand reputation is an important factor influencing purchase intention. OTAs with a strong and positive reputation are more likely to attract and retain consumers. Consumers often rely on the reputation of a brand to reduce the perceived risk of their online transactions (Chaudhuri & Holbrook, 2001). A well-established brand with a reputation for quality and reliability can significantly increase consumer confidence and, thus, the likelihood of purchase (Ryu et al., 2012).

In conclusion, purchase intention on OTAs is influenced by a combination of factors such as trust, perceived value, user experience, and brand reputation. By focusing on these elements, OTAs can create a more compelling and reliable platform that enhances consumer confidence, leading to higher conversion rates and sustained business growth.

2.1.3 Trust

Trust is a fundamental component of online transactions, playing a pivotal role in reducing perceived risks and fostering consumer confidence in digital platforms. In the context of Online Travel Agencies (OTAs), trust is crucial for mitigating concerns related to fraudulent activities, data privacy, and financial security. It directly influences purchase intention by assuring consumers that their transactions are secure and transparent (Flavián & Guinalíu, 2006). When consumers believe that an OTA operates honestly and securely, they are more likely to complete their transactions (Riquelme & Román, 2014).

Several factors contribute to the development of trust in OTAs. Security measures such as Secure Socket Layer (SSL) encryption, two-factor authentication, and secure payment gateways are essential in building consumer confidence by protecting sensitive financial information. These security protocols assure users that their personal and payment details are safeguarded during transactions (Flavián & Guinalíu, 2006). Additionally, transparency in OTA operations is crucial for fostering trust. Clear refund policies, detailed service descriptions, and responsive customer support contribute to a perception of honesty and reliability, reducing uncertainty and enhancing consumer confidence (Oliveira et al., 2017).

Trust is also reinforced by third-party endorsements and peer recommendations. Positive customer reviews, high ratings, and certifications from reputable travel associations act as social proof, signaling the reliability and credibility of an OTA. Consumers are more likely to trust an OTA when they see that others have had positive experiences (Mu & Zhang, 2021). A strong brand reputation and long-standing presence in the industry further contribute to the OTA's perceived trustworthiness. Brands that have built a reliable name over time are more likely to foster long-term relationships with customers, encouraging higher engagement and increasing the likelihood of purchase (Helmi, 2014).

Moreover, trust interacts with other key variables, such as perceived ease of use and perceived value, to influence consumer decision-making. A well-designed website with seamless navigation demonstrates professionalism and reliability, further enhancing trust. Additionally, compliance with data protection regulations and ethical business practices signals a commitment to consumer interests, reinforcing trust in the platform (Ani et al., 2019). When an OTA adopts these practices, consumers are more likely to engage with the platform and complete bookings. Conversely, a lack of trust-building mechanisms—such as unclear policies, poor customer service, or frequent hidden charges—can lead to negative consumer perceptions, higher abandonment rates, and lower retention levels (Talwar et al., 2020).

Given the critical role of trust in the online travel industry, OTAs must prioritize trust-building strategies to sustain long-term customer relationships. Implementing transparent policies, leveraging customer testimonials, and ensuring robust security frameworks are essential for enhancing trust. These strategies can significantly increase consumer confidence, driving higher purchase intentions, repeat bookings, and ultimately, customer loyalty.

2.1.4 Barriers

The barriers that hinder consumers from fully adopting Online Travel Agencies (OTAs) can be categorized into several types, each of which plays a crucial role in determining whether consumers are likely to engage with these platforms for their travel bookings. In addition to functional, usage, risk, and value barriers (Talwar et al., 2020), these challenges shape how potential customers perceive OTAs in terms of convenience, reliability, and security. Addressing these barriers effectively is essential for OTAs, as they impact purchase intentions, customer trust, and long-term engagement with the platform.

These barriers are interconnected, and addressing one barrier often leads to the mitigation of others. For instance, improving platform functionality may also reduce the risk of fraud or errors, thus increasing consumer trust. Similarly, simplifying the user experience can lower the perceived complexity of using OTAs, which in turn can reduce usage barriers. Therefore, understanding the various forms of barriers and addressing them holistically can help businesses not only improve their conversion rates but also cultivate customer loyalty in a competitive market (Zhang et al., 2019).

2.1.4.1 Functional Barriers

Functional barriers are often rooted in the technical aspects of an OTA platform. These include issues such as website or app malfunctions, poor user interface design,

slow loading times, and unreliable payment or booking systems (Ani et al., 2019). These technical flaws can prevent consumers from completing their transactions and lead to negative experiences, resulting in abandoned bookings and potential customers turning to competitors. In an increasingly competitive market, where speed and convenience are paramount, functional barriers can significantly affect an OTA's reputation and overall customer satisfaction.

Furthermore, functional barriers can also be seen in the form of inconsistent or confusing communication regarding booking details, cancellations, or refunds. Such issues contribute to consumer frustration and make users question the reliability of the platform. Research has shown that improving platform functionality through intuitive designs, reliable payment gateways, and minimizing system downtime can help reduce these barriers and build consumer trust (Zhang et al., 2017). A well-optimized and smooth online experience can lead to higher satisfaction levels and a greater likelihood of repeat transactions.

Integrating AI and machine learning into customer service, such as AI-driven chatbots and predictive analytics, can also play a significant role in reducing functional barriers. These innovations allow OTAs to anticipate user needs, provide real-time assistance, and solve technical problems efficiently (Oliveira et al., 2017). As technology continues to evolve, the incorporation of these advanced solutions will be essential for improving customer experience and reducing abandonment rates.

2.1.4.2 Usage Barrier

Usage barriers refer to challenges that arise when consumers find the OTA platform difficult to navigate or use. For example, a poorly designed user interface, confusing layout, or complex booking process can deter potential customers, particularly those who are not tech-savvy (Lian & Yen, 2014). The adoption of OTAs can also be

hindered by platform incompatibilities with certain devices or operating systems. For instance, users may struggle with booking on a mobile app if it is not optimized for small screens or if it does not support seamless payment processes.

To mitigate usage barriers, OTAs must prioritize creating platforms that are simple and accessible for users of all technological proficiency levels. This can be achieved by offering clear instructions, simplifying booking forms, and reducing the number of steps required to complete a transaction. Research has shown that consumers are more likely to engage with platforms that offer an easy-to-use interface and a streamlined booking process (Huang et al., 2020). Mobile optimization is particularly crucial, as more consumers are turning to smartphones to make travel bookings (Zhang et al., 2017).

Additionally, OTAs can leverage customer feedback to continually refine their platforms and address user pain points. Implementing a feedback loop that allows consumers to provide insights on usability issues can help identify potential barriers early and resolve them before they escalate (Cheng et al., 2019). Personalized experiences, such as tailored recommendations based on past behavior or preferences, can also enhance the user experience and reduce usage barriers.

2.1.4.3 Risk Barrier

Risk barriers refer to the concerns that consumers have regarding the security of their personal and financial information when using OTAs. Online fraud, identity theft, and the risk of payment errors are common concerns that may discourage users from completing bookings (Helmi, 2014). Furthermore, risk-related barriers may also include doubts about the platform's transparency, with some consumers fearing hidden charges or unclear cancellation policies. These concerns may arise from previous negative experiences, such as fraud incidents, or simply from the perceived risk associated with sharing sensitive data online.

To effectively address risk barriers, OTAs must implement rigorous security measures, such as robust encryption, multi-factor authentication, and secure payment processing systems, to safeguard users' personal and financial information (Flavián & Guinalíu, 2006). Moreover, transparency in pricing and policies is critical for fostering trust among consumers. OTAs should ensure that their pricing structures are clear and upfront, with no hidden fees, and that cancellation and refund policies are well-documented and easy to understand.

In addition to security and transparency, OTAs can enhance their credibility by displaying trust seals, certifications, or third-party security logos on their website. Such indicators can reassure customers that their information is being handled securely and in compliance with industry standards (Riquelme & Román, 2014). Ensuring that the platform has a clear and accessible dispute resolution process also helps mitigate the perception of risk, giving consumers peace of mind when using the OTA.

2.1.4.4 Value Barrier

Value barriers emerge when consumers perceive that using OTAs does not provide sufficient value compared to other booking options, such as booking directly through airlines or hotels. This perception can arise when OTAs charge higher prices, impose hidden fees, or fail to provide the promised discounts or benefits (Mu & Zhang, 2021). Value barriers are also related to consumers' expectations of flexibility in their bookings, such as the ability to modify travel dates or cancel without penalty. When these expectations are not met, consumers may feel that the OTA does not offer sufficient value for their money.

To overcome value barriers, OTAs must prioritize offering competitive pricing, clear cost breakdowns, and flexible booking options. By offering personalized discounts or promotional deals, OTAs can enhance the perceived value of their

platform and encourage repeat usage (Oliveira et al., 2017). Additionally, implementing loyalty programs, bundled travel packages, or exclusive deals can provide consumers with added value, making OTAs a more attractive option compared to traditional booking methods (Xu et al., 2019).

Value-related concerns can also be addressed by ensuring that the services offered by OTAs are differentiated from those of competitors. By forming partnerships with airlines, hotels, and experience providers, OTAs can create exclusive travel packages that provide unique benefits or value-added services that are not available through other channels. This can improve the overall customer experience and increase the perceived value of using OTAs (Zhang et al., 2017).

2.1.5 Visibility

Visibility in the context of Online Travel Agencies (OTAs) refers to how prominent an OTA is in the marketplace, which directly influences consumer trust and purchase intentions (Phonthanukitithaworn et al., 2021). A highly visible OTA is often associated with high brand recognition, broad marketing reach, and a strong digital footprint, particularly across social media platforms. Consumers are more likely to engage with OTAs that are well-known and widely recognized in the market because these platforms are perceived as reliable and credible. Research indicates that visibility helps shape consumer perceptions, leading them to trust the platform and subsequently influence their decision to make bookings through it.

Brand visibility can be significantly enhanced through digital marketing strategies that include search engine optimization (SEO), pay-per-click (PPC) advertising, content marketing, and social media engagement (Phonthanukitithaworn et al., 2021). SEO ensures that the OTA's website ranks higher in search results, making it easier for potential customers to find and engage with the platform. Meanwhile, PPC advertising offers targeted visibility to reach potential consumers who are

actively looking for travel options, ensuring that the OTA appears in front of a relevant audience (Anderson et al., 2020). Content marketing, such as blogs or video guides, provides valuable information to consumers and further increases the OTA's online footprint.

Moreover, influencer marketing has become an essential tool for enhancing visibility, as collaborations with travel influencers or bloggers allow OTAs to tap into a broader audience. These influencers often create content that resonates with their followers, effectively promoting the OTA's brand and fostering a sense of authenticity and trust (Hernandez et al., 2021). Similarly, strategic partnerships with airlines, hotels, and tourism boards increase visibility by cross-promoting the OTA’s services, often introducing it to travelers who may not have been familiar with the brand (Talwar et al., 2020).

Social proof, or the use of user-generated content, also plays a crucial role in visibility. OTAs that actively display customer reviews, testimonials, and travel stories can significantly boost their credibility and visibility in the market (Morrison et al., 2019). Platforms that feature high engagement through interactive content—such as Instagram stories, YouTube travel vlogs, or real-time customer feedback—have been shown to generate higher consumer interest and increased bookings (Talwar et al., 2020). This is especially important in the travel industry, where recommendations from fellow consumers and shared experiences enhance the perceived reliability of the platform.

Visibility impacts not only short-term attraction but also long-term consumer retention. OTAs that consistently engage with their audience via email marketing, loyalty programs, and personalized promotions maintain their visibility in the minds of consumers, thereby encouraging repeat bookings and building a loyal customer base (Kim & Ko, 2012). Loyalty programs, in particular, help to reinforce consumer

trust and keep the brand at the forefront of customers' travel choices. Thus, visibility plays an integral role in driving both initial consumer engagement and sustained long-term relationships, directly contributing to the OTA's success in a highly competitive digital marketplace.

2.1.6 Reputation

Reputation is a critical factor that shapes consumer trust and significantly influences purchasing decisions, particularly in the context of Online Travel Agencies (OTAs). Reputation refers to the collective perception of an organization's credibility, trustworthiness, and overall service quality, which is cultivated over time through consistent service performance, positive customer feedback, and transparent business practices (Mu & Zhang, 2021). In the competitive landscape of OTAs, a strong reputation serves as a vital risk-reduction mechanism, instilling confidence in consumers that they are engaging with a trustworthy and reliable service provider (Flavián & Guinalíu, 2006). A well-established reputation enhances customer trust, reduces perceived risk, and influences the likelihood of consumers choosing to book through the platform.

One of the key drivers of reputation is customer satisfaction. OTAs that prioritize high-quality service—such as seamless booking experiences, accurate travel information, and responsive customer support—are more likely to build a favorable reputation in the marketplace (Oliveira et al., 2017). Research suggests that maintaining high levels of service reliability, addressing customer grievances promptly, and ensuring smooth refund and cancellation processes contribute to the positive image of an OTA (Pereira et al., 2020). In addition, reputation is particularly shaped by the OTA's ability to meet customer expectations consistently and deliver a seamless, efficient service.

The role of online reviews and third-party ratings is indispensable in shaping the reputation of OTAs. Consumers increasingly rely on peer feedback and ratings from trusted platforms such as Trustpilot, TripAdvisor, and Google Reviews to evaluate the reliability and quality of OTAs. Positive reviews and high ratings improve an OTA's credibility, while negative reviews, especially those related to issues such as fraud or poor customer service, can severely damage its reputation (Morrison et al., 2019). OTAs must, therefore, actively manage their online presence, engage with customer feedback, and address concerns promptly to maintain a favorable reputation. Furthermore, studies have shown that OTAs with a higher volume of positive customer reviews have higher levels of consumer trust, which ultimately leads to increased purchase intentions (López et al., 2020).

Strategic alliances with reputable travel providers such as well-established airlines, renowned hotel chains, and trusted tourism service providers also strengthen an OTA's reputation. These partnerships signal to consumers that the OTA is recognized and trusted within the industry, further enhancing its credibility (Flavián & Guinalíu, 2006). Collaboration with reputable brands helps OTAs establish a positive association with trusted names, fostering consumer confidence and bolstering the OTA's market position. Additionally, awards, certifications, and accreditations from recognized industry authorities can serve as external validation of an OTA's reputation. Such accolades help differentiate the OTA from less established competitors and provide further assurance of the platform's reliability (Oliveira et al., 2017).

Reputation is, therefore, a long-term asset for OTAs. It plays a pivotal role in fostering customer loyalty, encouraging repeat bookings, and distinguishing the OTA from its competitors. A strong reputation not only attracts initial customers but also ensures that customers continue to engage with the OTA for future bookings. As the travel industry becomes increasingly competitive, an OTA's reputation serves as a key differentiator in the marketplace, making it an essential asset for sustained business success.

2.1.7 Privacy

Privacy concerns have become increasingly significant in the digital age, especially for Online Travel Agencies (OTAs) that manage sensitive consumer data such as payment details, personal identification, and travel itineraries. **Privacy** refers to an individual's right to control the collection, use, and dissemination of their personal information. It involves safeguarding personal data from unauthorized access, misuse, and breaches, ensuring that personal information is securely handled and stored (Solove, 2008). A clear and transparent privacy policy is crucial for building consumer trust and alleviating concerns about data security (Riquelme & Román, 2014). Consumers are more likely to engage with OTAs that clearly communicate how their personal data is collected, stored, and used. By providing clear information on privacy practices, OTAs can mitigate concerns about unauthorized data collection and misuse.

Consumers often hesitate to use platforms that lack clear privacy measures, fearing data breaches or inadequate cybersecurity protections. Security incidents, such as hacking or data leaks, can severely damage an OTA's reputation, leading to a loss of consumer trust and engagement (Liu & Zhang, 2024). To avoid this, OTAs must implement robust data protection practices and effectively communicate these to consumers. Ensuring that users understand how their data is protected can significantly reduce perceived risks.

Adherence to global data protection regulations such as the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA) can help OTAs foster greater consumer trust and increase user engagement (Liu & Zhang, 2024). These regulations require platforms to obtain explicit user consent before collecting personal data, ensuring transparency and giving consumers more control over their information. OTAs that comply with these regulations signal their commitment to protecting user privacy, which in turn builds trust.

Furthermore, OTAs that provide robust privacy control settings, such as the ability to opt out of data tracking and targeted advertisements, can enhance consumer confidence (Yoo & Lee, 2020). Additionally, secure payment gateways, such as SSL certification and two-factor authentication, offer further reassurance that financial information is protected (Oliveira et al., 2017).

Prioritizing privacy extends beyond compliance; it significantly impacts customer perception and long-term brand loyalty. OTAs that actively engage with customers, communicate their privacy policies transparently, and educate users on best cybersecurity practices are more likely to build lasting consumer relationships. As consumers become more privacy-conscious, OTAs that protect and respect privacy rights will have a competitive advantage in maintaining consumer trust and loyalty.

2.2 Conceptual Framework and Hypothesis Development

This section outlines the conceptual framework that integrates the theories and variables to examine the relationships between visibility, reputation, privacy, trust, barriers, and purchase intention in Online Travel Agencies (OTAs). The framework draws from the Stimulus-Organism-Response (SOR) Model and Innovation Resistance Theory (IRT) to develop hypotheses about how various external and internal factors influence consumer decision-making and purchase intentions.

2.2.1 Stimulus-Organism-Response (SOR) Model

The Stimulus-Organism-Response (SOR) model, developed by Mehrabian and Russell (1974), offers a comprehensive framework for understanding consumer behavior, particularly in online transactions. According to the model, external stimuli (S), such as environmental or contextual factors, influence an individual's internal state (O), which encompasses cognitive, emotional, and physiological responses. These internal responses then lead to a specific behavioral reaction (R). In the context of Online Travel Agencies (OTAs), external stimuli could include

elements like website design, promotional offers, product availability, user reviews, and pricing strategies. These factors collectively influence the emotional and cognitive processes of consumers, shaping their overall experience and, ultimately, their purchase intentions (Oliveira et al., 2017).

Numerous studies in the field of digital marketing emphasize the role of various website characteristics in shaping consumer behavior. For example, factors such as ease of navigation, perceived credibility of the website, and responsiveness to consumer inquiries contribute significantly to building consumer trust and reducing perceived risks associated with online purchases (Liu & Zhang, 2024). Clear and transparent refund policies, secure payment options, and the overall reliability of the platform enhance consumer confidence, making them more likely to complete a booking through OTAs (Mu & Zhang, 2021). Additionally, emotional factors—such as the excitement generated by personalized travel recommendations or urgency from limited-time promotional discounts—also influence how consumers evaluate and make decisions about their travel purchases (Liu & Zhang, 2024).

The SOR model has become an essential tool in e-commerce research, particularly in examining how digital platforms, including OTAs, shape consumer behavior. By incorporating the model, OTAs can better understand how various factors, including trust and functional barriers (e.g., perceived risks, difficulty navigating the site), mediate the relationship between independent variables like visibility, reputation, and privacy, and consumer purchase intentions (Talwar et al., 2020). For instance, research has shown that a positive online reputation and clear privacy policies can reduce perceived risks and enhance trust, ultimately influencing purchase decisions (Talwar et al., 2020). Understanding these complex relationships allows OTAs to refine their digital strategies and create more personalized and effective customer experiences, thereby improving consumer engagement and increasing conversion rates.

In summary, the SOR model provides a valuable lens through which OTAs can examine how external stimuli shape consumer emotions, cognitive processes, and ultimately purchasing behaviors. This understanding helps OTAs refine their strategies and address the challenges of customer retention and loyalty in a competitive digital marketplace.

2.2.2 Innovation Resistance Theory (IRT)

Innovation Resistance Theory (IRT) was introduced by Ram and Sheth (1989) to explain why consumers resist adopting new innovations despite their potential benefits. According to this theory, resistance occurs due to perceived risks, psychological barriers, or functional concerns. In the context of OTAs, innovation resistance is commonly observed among consumers who prefer traditional booking methods due to concerns about security, usability, and transparency (Lian & Yen, 2014).

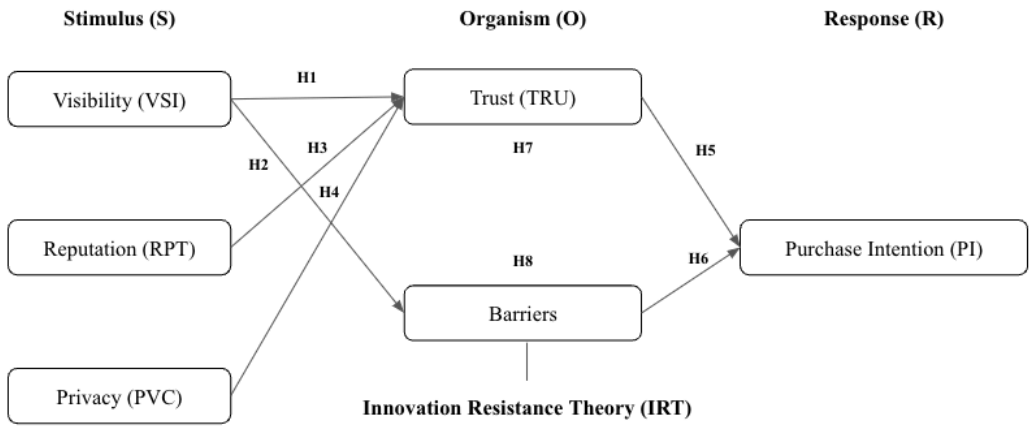
One of the key factors influencing resistance is financial security. Consumers may be reluctant to make purchases through OTAs due to fears of fraud, hidden charges, or difficulties in obtaining refunds (Helmi, 2014). Additionally, lack of trust in online payment systems contributes to hesitation, particularly among older consumers or those unfamiliar with digital platforms (Flavián & Guinalíu, 2006). To counter this, OTAs must implement stringent security measures, transparent pricing structures, and customer service assurances to alleviate consumer concerns (Oliveira et al., 2017).

Usability issues also contribute to resistance. Consumers who find OTA platforms difficult to navigate, slow, or confusing may prefer traditional travel agencies (Talwar et al., 2020). A poorly designed website with unclear information leads to frustration, increasing the likelihood of users abandoning the booking process (Ani et al., 2019). OTAs that prioritize user-friendly design, mobile optimization, and seamless transactions are more likely to reduce innovation resistance and encourage adoption.

Another factor is psychological resistance, where consumers may distrust OTAs due to lack of human interaction and concerns about miscommunication (Phonthanukitithaworn et al., 2021). Traditional travel agencies offer direct consultation with agents, which some consumers view as more reliable than automated services. Overcoming this barrier requires OTAs to integrate real-time customer support and AI-driven chat assistance to bridge the gap between digital convenience and personalized service.

2.2.3 Relationship between Visibility, Reputation, Privacy, Trust, Barriers, and Purchase Intention

Figure 2.1 Conceptual Framework of the Study



The conceptual framework integrates the theories and variables discussed to illustrate how trust and barriers mediate the relationship between independent variables—visibility, reputation, and privacy—and purchase intention in Online Travel Agencies (OTAs). This framework helps understand consumer behavior in the OTA market (Mu & Zhang, 2021).

Visibility influences consumer trust by increasing awareness of an OTA through marketing strategies, such as SEO, PPC, and social media engagement. A higher level of visibility fosters perceptions of credibility, which positively impacts

purchase intention by reducing functional barriers, such as lack of information or accessibility.

Reputation enhances consumer trust by signaling reliability. A strong reputation, built through positive feedback, service quality, and transparency, reduces perceived risks and functional barriers, making consumers more willing to purchase (Liu & Zhang, 2024).

Privacy concerns are addressed through clear privacy policies and data protection measures. OTAs that prioritize privacy create a safer environment, which increases trust and reduces barriers related to data security concerns (Riquelme & Román, 2014).

In this framework, trust mediates the relationship between visibility, reputation, privacy, and purchase intention. As a mediator, trust helps reassure consumers that their data and transactions are secure, increasing the likelihood of completing a purchase. Barriers, including functional, usage, and risk barriers, mediate the impact of the independent variables on purchase intention by either facilitating or hindering consumer engagement.

By linking these variables, the framework provides a structured approach to understanding how trust and barriers influence consumer decisions in the OTA market.

H1: There is a significant relationship between visibility and trust.

Visibility refers to how well an OTA is recognized in the market, largely through marketing and branding efforts such as search engine optimization (SEO), paid advertising, and social media presence. Research has consistently shown that

increased visibility fosters consumer trust. The more consumers are exposed to an OTA, the more they perceive it as reliable and credible. A strong online presence and high visibility create positive perceptions, reducing uncertainty, which is crucial in the online purchase process (Huang et al., 2020). Thus, it is hypothesized that increased visibility enhances consumer trust, as it signals a well-established and dependable platform.

H2: There is a significant relationship between visibility and barriers.

Visibility can also reduce barriers that consumers face when making online purchases. Barriers in the OTA context include functional barriers (such as usability and technical issues), usage barriers (such as navigation difficulties), and trust-related risk barriers. A highly visible OTA is more likely to be perceived as accessible and user-friendly. By increasing familiarity with the platform, visibility may reduce the perceived complexity or difficulty of using the platform (Oliveira et al., 2017). Therefore, increased visibility is hypothesized to reduce functional and usage barriers, making the platform easier to engage with and enhancing overall user experience.

H3: There is a significant relationship between reputation and trust.

Reputation is one of the most important factors in building trust in an OTA. A well-established reputation, formed through positive consumer experiences, high-quality services, and transparent business practices, significantly influences how consumers perceive the platform. Consumers are more likely to trust an OTA with a strong reputation because it is associated with reliability, security, and satisfactory service (Liu & Zhang, 2024). A positive reputation signals that the OTA has met or exceeded consumer expectations, which directly impacts trust and reduces perceived risks associated with online transactions.

H4: There is a significant relationship between privacy and trust.

Privacy concerns are a major factor influencing trust in OTAs. Consumers are increasingly aware of the risks associated with sharing personal and financial information online, which can significantly impact their trust in digital platforms. OTAs that provide transparent and clear privacy policies, secure data handling practices, and compliance with data protection regulations such as GDPR or CCPA, are likely to foster greater trust (Riquelme & Román, 2014). When privacy concerns are effectively addressed, consumers feel more confident in using the platform, thereby increasing their trust in the OTA.

H5: Trust significantly influences purchase intention.

Trust has been widely recognized as a critical factor influencing purchase intention, particularly in the online context where consumers cannot physically interact with the product or service (Flavián & Guinalíu, 2006). In the case of OTAs, trust reassures consumers that their transactions are secure, their personal information will be protected, and the services offered are reliable. Trust not only alleviates concerns related to security and fraud but also encourages consumers to follow through with their purchase decisions. Therefore, it is hypothesized that trust positively influences purchase intention, as consumers are more likely to book travel services from platforms they trust.

H6: Barriers significantly influence purchase intention.

Barriers, whether functional, usage-related, or related to privacy concerns, directly impact consumer purchase intentions. Functional barriers, such as slow website load times or complex navigation, can deter consumers from completing a purchase. Similarly, usage barriers, such as a lack of mobile optimization or difficulties in the booking process, can result in frustration and abandonment. Privacy concerns, such as the fear of data breaches or unauthorized use of personal information, can lead to hesitation in making a purchase. Reducing these barriers can facilitate a smoother

consumer journey, thus encouraging higher purchase intentions (Oliveira et al., 2017). Therefore, it is hypothesized that barriers negatively influence purchase intention, as higher perceived barriers are likely to deter potential customers from finalizing bookings.

H7: Trust mediates the relationship between visibility and purchase intention.

Visibility not only directly influences trust but also indirectly impacts purchase intention through trust as a mediator. A greater online presence and recognition increase consumer confidence in an OTA. As trust grows, consumers are more likely to follow through with purchases. Therefore, trust acts as a key mechanism that transforms the effect of visibility into a stronger purchase intention (Huang et al., 2020). This hypothesis suggests that the impact of visibility on purchase intention is enhanced when mediated by trust.

H8: Barriers mediate the relationship between privacy and purchase intention.

Privacy concerns are crucial in determining whether or not consumers will engage in online transactions. Privacy issues, when perceived as significant barriers, can reduce consumer purchase intention. This relationship may be mediated by barriers, as increased privacy concerns may heighten perceived risks and obstacles in the purchase process. OTAs that manage privacy issues effectively reduce these barriers, enhancing consumers' willingness to complete transactions (Riquelme & Román, 2014). This hypothesis proposes that barriers mediate the influence of privacy on purchase intention by either amplifying or mitigating the effects of privacy concerns.

These hypotheses aim to test the relationships between visibility, reputation, privacy, trust, and barriers in shaping consumer purchase intentions via OTAs. By examining these direct and mediating effects, this study provides a comprehensive

understanding of the factors that influence consumer decision-making and the role of trust and barriers in the online travel industry.

2.3 Conclusion

In conclusion, this chapter has examined the significant factors influencing consumer behavior within Online Travel Agencies (OTAs), focusing on the roles of trust and functional barriers in shaping purchase intentions. The literature highlights the importance of key variables such as usability, trust, and perceived risk, while also addressing the challenges OTAs face in maintaining customer engagement amidst fierce competition. By exploring theoretical models such as the SOR model and IRT, this chapter provides a comprehensive understanding of how trust and barriers mediate the relationship between OTA features and consumer purchase decisions. These insights form the foundation for the hypotheses and conceptual framework that guide the study's investigation of consumer behavior in the OTA context.

CHAPTER 3

INTRODUCTION

3.0 Introduction

This chapter outlines the research methodology used to examine the mediation effects of trust and functional barriers on purchase intention via Online Travel Agencies (OTAs). The research employs a combination of quantitative methods, including a survey approach, to explore the psychological factors underlying consumers' decision-making processes within the OTA context. Specifically, the study investigates how trust and barriers mediate the relationships between key factors such as visibility, reputation, privacy, and purchase intention. This approach is relevant for understanding consumer behavior within digital platforms, drawing parallels with how self-determination and expectations influence employment choices in the gig economy (Deci & Ryan, 2000; Vroom, 1964; Dube, Hitsch, & Chintagunta, 2010).

3.1 Research Design

Research design refers to the systematic framework that guides the entire research process, starting from defining research questions to data collection and analysis (Abutabenjeh & Jaradat, 2018). It provides researchers with a structured plan to ensure that their study addresses the research objectives effectively (Sileyew, 2020). For this study, the researcher applies the research 'onion' model, a well-known framework that illustrates layers of decisions in the research methodology, progressing from general to specific, and aids in making key methodological decisions (Saunders et al., 2019). This approach ensures alignment with the research questions and objectives, while offering flexibility in the choice of methods and tools used.

3.1.1 Research Philosophy

The outermost layer of the research 'onion' represents the research philosophy, which guides the approach to knowledge and the assumptions about how knowledge is created and understood (Saunders et al., 2019). Philosophies such as positivism, realism, interpretivism, and pragmatism shape the researcher's approach to the study. In this study, the positivist philosophy is adopted, as it aligns with the study's objective of using quantitative data to measure the causal relationships between trust, barriers, and purchase intention. Positivism assumes that knowledge is based on observable phenomena and can be measured objectively (Žukauskas, Vveinhardt, & Andriukaitienė, 2018). This approach is consistent with the researcher's aim to gather and analyze numerical data to test hypotheses about consumer behavior in online travel agencies.

3.1.2 Research Approach

The research approach outlines how the researcher develops and tests theories. There are two primary approaches: deductive (theory testing) and inductive (theory building). Given the study's focus on investigating causal relationships, a deductive approach is applied, where the researcher starts with a theoretical framework and derives testable hypotheses. The deductive approach allows the researcher to verify the relationships between variables (Saunders et al., 2019).

In this study, hypotheses are developed based on the Innovation Resistance Theory (IRT) and the Stimulus-Organism-Response (SOR) model, alongside previous literature. These hypotheses are tested using a structured questionnaire. The IRT framework helps explore barriers to adoption and resistance, while the SOR model is employed to understand the psychological processes of trust and the emotional responses that impact purchase intentions in online travel contexts. This combined theoretical approach ensures that the research aligns with the conceptual framework and the proposed relationships between trust, barriers, and purchase intention.

3.1.3 Methodological Choice

This study adopts a quantitative research method, which is particularly effective for studying relationships between variables and examining the influence of different

factors on consumer behavior. Quantitative research involves numerical data that can be analyzed statistically to test hypotheses (Rahman, 2023). The focus on causal relationships between variables such as trust, barriers, and purchase intention aligns with the strengths of quantitative methods, as they allow for precise measurement and generalization (Creswell, 2014). The study aims to quantify the degree to which trust and barriers mediate purchase intention in the context of Online Travel Agencies (OTAs). This methodological choice supports the use of numerical data to understand patterns and relationships in consumer decision-making processes.

3.1.4 Strategy

The research strategy refers to the plan for data collection and analysis. In this study, the survey strategy is chosen, as it allows for the collection of large amounts of data in a standardized format (Sekaran & Bougie, 2019). Surveys are well-suited for gathering information on respondents' attitudes, perceptions, and behaviors, especially when testing hypotheses about relationships between variables (Babbie, 2020). The survey method allows the researcher to collect data on trust, barriers, and purchase intention from a diverse group of respondents in a cost-effective and efficient manner. A self-administered questionnaire will be distributed to targeted respondents to gather the necessary data for analysis.

3.1.5 Time Horizon

For the time horizon, this study adopts a cross-sectional approach, which involves collecting data at one point in time from different participants (Caruana, Money, & Berthon, 2015). Cross-sectional studies are particularly effective for examining relationships between variables and understanding the factors influencing consumer behavior at a given moment (Wang & Cheng, 2020). This time horizon is chosen because it is suitable for testing the relationships between trust, barriers, and purchase intention, as proposed in the conceptual framework. The data for this research will be collected over one month, which is an adequate timeframe for obtaining insights into consumers' perceptions and behaviors related to Online Travel Agencies.

3.2 Data Collection

Data collection is a fundamental aspect of any research study, as it directly influences the accuracy and validity of the findings (Sadan, 2017). Effective data collection methods ensure that the study's outcomes are credible and persuasive, whereas improper data collection can compromise the statistical results and their interpretability (Li et al., 2021). Data collection methods are typically divided into primary data and secondary data (Paradis et al., 2016). Both types of data serve distinct purposes and are collected using different approaches to achieve comprehensive research findings.

3.2.1 Primary Data Collection

Primary data refers to the original data collected directly from participants or subjects in real-time (Ajayi, 2017). For this study, the primary data will be gathered through an online survey distributed via Google Forms. The survey will consist of structured questionnaires designed to assess factors such as trust, functional barriers, visibility, and reputation, all of which influence purchase intention via Online Travel Agencies (OTAs). These variables are central to understanding consumer decision-making in the context of OTAs.

The survey will include rank-order questions, which will be measured using a five-point Likert scale, ranging from (1) strongly disagree to (5) strongly agree. This scale is commonly used in consumer behavior studies as it provides respondents with the flexibility to choose a neutral or moderate response if they feel that the statement is equally applicable or not strongly aligned with their views (Creswell, 2014). The five-point Likert scale is widely used in similar studies investigating online behavior, including those examining consumer trust, barriers, and purchase intention in digital platforms (e.g., Kim et al., 2011; Xu et al., 2005). By utilizing this scale, the study ensures reliable and consistent measurement of key constructs, which will help draw meaningful conclusions from the data.

3.2.2 Secondary Data Collection

Secondary data refers to data that has already been collected, processed, and published by previous researchers or organizations (Ajayi, 2017). In this research, secondary data will be retrieved from reputable academic sources such as Google Scholar, ScienceDirect, ResearchGate, the Universiti Tunku Abdul Rahman (UTAR) OPAC E-Database, Taylor & Francis, Emerald Insight, and Springer Link. Additionally, news outlets such as The Star and The New York Times will be consulted for reports and articles related to the tourism industry, OTAs, and consumer behavior trends.

Secondary data will be instrumental in understanding the theoretical foundations of the study, including the roles of trust and functional barriers in influencing consumer behavior. This data will help contextualize the research by offering insights into past developments, consumer behavior patterns, and existing theories related to trust, privacy, visibility, reputation, and barriers within the context of OTAs (Flavián & Guinalíu, 2006; Mu & Zhang, 2021). By analyzing secondary sources, the study will ensure that its framework is grounded in the existing body of literature and current developments in the field.

3.3 Sampling Design

3.3.1 Target Population

The target population refers to the entire group of individuals from which data will be gathered, and conclusions will be drawn in a study (Kabir, 2016). In this research, the target respondents will be Malaysian citizens, as the study seeks to understand the factors influencing purchase intention through Online Travel Agencies (OTAs), with a particular focus on trust and functional barriers. The population will consist of Malaysian individuals from different age groups, including those aged 18 years and below.

Individuals from 18 years old and above are included in the study as they are more likely to make independent and autonomous decisions regarding travel, including

travel bookings through OTAs. However, respondents aged 18 years and below are also considered, as their experiences with OTAs and their perceptions of trust and functional barriers may provide valuable insights into how younger individuals engage with online travel services, even if their decisions might sometimes be influenced by parents or guardians. By including this diverse age range, the research aims to capture a comprehensive view of how trust and barriers affect purchase intention across different demographic segments.

This inclusive approach ensures that the study reflects a broad spectrum of potential online travel consumers, offering insights into both independent and possibly influenced decision-making in the context of OTAs.

3.3.2 Sampling Frame, Sampling Location and Sampling Elements

A sampling frame refers to the list or systematic approach used to select individuals from the target population (Martínez-Mesa et al., 2016). However, this study will not have a formal sampling frame, as there is no comprehensive list of individuals with names and contact details available. Instead, the sample will be drawn from the general Malaysian population.

Data collection will be conducted through an online survey distributed via Google Forms. The survey, containing 42 questionnaire items related to factors such as visibility, trust, privacy, reputation, and functional barriers, will be shared through social media platforms and word-of-mouth promotion via friends and family. This approach ensures that a wide and diverse range of participants will be reached while maintaining the focus on Malaysian citizens.

3.3.3 Sampling Techniques

Sampling techniques are critical to ensuring that the selected participants accurately represent the target population. This study will employ a non-probability sampling method, specifically quota sampling, which is effective for studies

involving large, diverse populations (Kabir, 2016). Non-probability sampling is particularly useful when it is not feasible to randomly select participants from the entire population, as is the case in this study with the Malaysian population. As it is impractical to have a complete list of Malaysian citizens for random selection, non-probability sampling is more suitable for this research.

Quota sampling involves dividing the population into distinct strata based on specific characteristics, in this case, age groups. Respondents are selected in such a way that the proportion of individuals in each age group mirrors the distribution in the overall population (Elfil & Negida, 2017). The age groups used in this study are based on the demographic data provided by the Department of Statistics Malaysia (DOSM, 2023a), which include: 18 years and below, 19 to 25 years, 26 to 35 years, 36 to 45 years, and 46 years and above. By ensuring that the sample reflects the age distribution of the population, this technique minimizes sampling bias and enhances the representativeness of the data.

To ensure the sample captures a diverse range of participants, snowball sampling will also be used. This technique will be especially useful for identifying respondents who may be harder to reach through traditional methods. In snowball sampling, initial participants (or "seeds") are asked to refer other individuals who meet the study criteria, creating a chain of referrals (Parker et al., 2019). This method is particularly helpful for reaching individuals who might be underrepresented in the general population, such as those who face specific trust or functional barriers in the context of OTAs. The snowball sampling technique will ensure that all relevant subgroups, particularly those facing difficulties with online travel bookings, are included in the study.

Together, these sampling techniques—quota sampling and snowball sampling—will help ensure that the study's sample is both representative of the target population and diverse enough to provide meaningful insights into how trust and functional barriers influence purchase intention via OTAs.

3.3.4 Sampling Size

Sample size is essential in enabling researchers to make reliable inferences about the larger population based on the sample selected (Taherdoost, 2017). In this study, the researcher has selected 385 respondents to ensure a representative sample from the population of Malaysia, which was estimated to be 33.4 million in 2023 (Department of Statistics Malaysia, 2023b). The sample size was calculated using a confidence level of 95%, a margin of error of 5%, and a population proportion of 50%. The sample size was determined using the formula recommended by Israel (1992), as follows:

$$n0 = \frac{Z^2 pq}{e^2}$$

$n0 = sample\ size$

p = estimated proportion in the population

q = 1 – p

e = margin of error

3.4 Research Instrument

3.4.1 Questionnaire Design

The questionnaire for this research was created using Google Forms and is divided into four main sections: Section A, Section B, Section C, and Section D. All sections are written in English. The primary purpose of this questionnaire is to gather data on factors influencing purchase intention via Online Travel Agencies (OTAs), particularly focusing on the mediation effect of trust and functional barriers.

Section A of the questionnaire collects demographic information from the respondents. It begins with a screening question to ensure that only Malaysian participants are included in the study. This screening question serves as a filter,

allowing non-Malaysians to exit at this stage, while those who identify as Malaysian can proceed with the rest of the survey. The demographic questions in this section inquire about the respondent's gender, age, highest level of education, employment status, and race. The gender options are male and female. Age groups are categorized as 18 years and below, 19 to 25 years, 26 to 35 years, 36 to 45 years, and 46 years and above. Ethnicity includes options for Chinese, Malay, Indian, and an “Other” category. Employment status offers options such as student, employed, self-employed, unemployed, and others. The education level options are high school, certificate/diploma, bachelor’s degree, master’s degree, and doctorate degree.

Section B of the questionnaire focuses on preliminary questions related to the respondents’ awareness and usage of OTAs. One of the key questions in this section asks respondents to identify which OTAs they are aware of, offering options such as Klook, Traveloka, Expedia, Trip.com, Agoda, Booking.com, Airbnb, and Trivago. Respondents can select more than one platform if applicable. Another question in this section asks whether the respondent has ever made a booking using any of the identified OTAs, with a “Yes” or “No” response option. Following this, respondents are asked about their reasons for choosing specific OTAs, with factors such as better prices and deals, user-friendly interfaces, a wide range of accommodation and travel options, trustworthy reviews and ratings, loyalty rewards or membership benefits, and positive past experiences.

Section C delves into factors influencing purchase intention, particularly focusing on the variables of visibility, reputation, privacy, trust, and barriers related to usage, risk, and value. This section utilizes a five-point Likert scale ranging from “Strongly Disagree” to “Strongly Agree” to measure the respondents' agreement with statements. The visibility section (VSI) asks respondents how often they observe others using OTAs, whether they frequently notice others using OTAs for travel arrangements, and how often they have seen others book travel services through OTAs. The reputation section (RPT) assesses whether respondents find the OTA platform trustworthy, whether they have encountered recent reviews from verified

customers, and whether they became aware of the OTA through advertisements or recommendations from friends and family. Privacy (PVC) questions assess respondents' concerns and trust in OTAs handling personal information. These questions inquire whether the OTA respects user privacy, protects data, and follows personal data protection laws. The trust section (TRU) measures the respondents' confidence in the reliability of OTAs, asking about the respondent's comfort in using the platform, trust in the service, and appreciation for its reliability.

In the barriers section, three types of barriers are assessed. The usage barrier (USB) focuses on the convenience and ease of use of the OTA platform, asking respondents if they find it simple to navigate the platform and use it in different travel situations. The **risk barrier (RIB)** addresses concerns about security, asking respondents whether they fear losing connection during booking, entering incorrect details, or the possibility of their login information being compromised. Finally, the **value barrier (VAB)** examines whether respondents perceive OTAs as more advantageous than traditional travel agencies, whether OTAs help them save money, and whether the benefits justify the costs or effort involved in switching from traditional methods.

Section D of the questionnaire focuses on the dependent variable, which is purchase intention (PI). Respondents are asked to indicate their level of agreement on statements regarding their comfort with booking services, seeking travel-related information, receiving promotional offers, and providing personal information to the OTA platform for customized services. These questions aim to assess the respondents' overall comfort and willingness to engage with the OTA platform in a variety of ways, such as booking services, sharing personal data, and interacting with the platform for travel-related information and offers.

The entire questionnaire uses a five-point Likert scale to gauge respondents' attitudes and perceptions, with each question carefully structured to capture relevant data related to the research objectives. By combining demographic data with

questions on OTA usage, trust, privacy, barriers, and purchase intention, the questionnaire provides comprehensive insights into the factors that influence consumer behavior in the context of Online Travel Agencies.

3.4.2 Pilot Test

A pilot test was conducted to evaluate the reliability and consistency of the questionnaire before the actual data collection. This step was essential to ensure that the survey instrument was clear, effective, and reliable, which is crucial for obtaining high-quality results in research (Mohamad et al., 2015). This preliminary testing phase allowed the researcher to identify and address potential issues with the questionnaire design, ensuring that the questions were clear and aligned with the research objectives. A small sample size was used in the pilot test to simulate actual survey conditions without involving respondents in the final research (Perneger et al., 2015; Whitehead et al., 2016). For this study, 30 participants were selected for the pilot test, a commonly recommended sample size for such assessments.

Following the pilot test, a reliability analysis was performed to assess the consistency of the responses. The reliability of each construct was measured using Cronbach's alpha (α), a statistical tool used to evaluate internal consistency. Table 3.1 presents the Cronbach's alpha values for each construct, including visibility, reputation, privacy, trust, barriers, and purchase intention. The reliability coefficients ranged from 0.437 to 0.805, indicating varying levels of reliability across the constructs

Table 3.1 Reliability Analysis for Pilot Test (n = 30)

Construct	**Cronbach's Alpha (α)**	**Number of Items**
Visibility	.756	4
Reputation	.437	3
Privacy	.805	7
Trust	.695	5
Barriers	.737	10

Purchase Intention	.680	5

Among the constructs, Privacy had the highest Cronbach's alpha value of 0.805, indicating strong internal consistency among the related questions. Barriers also showed acceptable reliability ($\alpha = 0.737$), suggesting that the questions measuring potential obstacles in using OTAs were well-structured.

Conversely, Reputation had the lowest Cronbach's alpha value (0.437), indicating weak reliability**.** This suggests that the items measuring reputation might need revision or refinement to improve consistency. Trust and Purchase Intention had Cronbach's alpha values of 0.695 and 0.680, respectively, which are slightly below the commonly accepted threshold of 0.70 but still within an acceptable range for exploratory research.

Overall, the reliability analysis of the pilot test indicates that most constructs exhibit acceptable internal consistency, with Privacy demonstrating the highest reliability. The Reputation construct may require further refinement, but the questionnaire is generally reliable for use in the main data collection phase of the study.

3.5 Construct Measurement

3.5.1 Measurement Scales

The concept of measurement scales, a theory introduced by Stevens (1946), serves as a vital tool in empirical research by utilizing mathematical properties to categorize data. Measurement scales can be divided into four categories: ratio, ordinal, interval, and nominal scales. This study employs ordinal, nominal, and interval scales to measure various constructs, while the ratio scale is not used.

3.5.1.1 Nominal Scale

The nominal scale is applied to categorize data that lacks quantitative value. This scale uses numbers to classify observations or events based on shared qualitative attributes (Idika et al., 2023). It allows the researcher to organize respondents into mutually exclusive (non-overlapping) and collectively exhaustive groups, without implying any order or ranking among them (Sekaran & Bougie, 2019). For example, in this study, the gender and ethnicity variables are measured using the nominal scale. Gender is classified as male (assigned the number 1) and female (assigned the number 2), and ethnicity is categorized into Chinese, Malay, Indian, and Other. These numbers are used merely as labels and do not indicate any hierarchical ranking, making the nominal scale ideal for Section A of the questionnaire, where demographic information is collected.

3.5.1.2 Ordinal Scale

The ordinal scale organizes data into categories with a rank order, providing more meaningful information than the nominal scale by allowing for ranking based on preferences (Sekaran & Bougie, 2019). This scale indicates the relative position of respondents, but it does not measure the exact magnitude of differences between ranks. For example, in Section A, the variables age, educational background, and monthly income are measured using an ordinal scale. Respondents' ages are grouped into categories such as "18 years and below," "19 to 25 years," "26 to 35 years," and so on. Similarly, education level and monthly income are ranked in ascending order. However, the ordinal scale does not indicate the exact difference in years, education, or income between categories.

3.5.1.3 Interval Scale

The interval scale is used for measuring quantitative attributes and has equal intervals between values, making it possible to assess the magnitude of differences among variables (Stevens, 1946). Unlike the nominal and ordinal scales, the interval scale allows for meaningful mathematical operations such as calculating the range, standard deviation, and variance to determine central tendencies like the mean (Sekaran & Bougie, 2019). This scale does not have a true zero point, but the

distances between defined values are meaningful. In this study, the five-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree" (5), is utilized in Section B to measure respondents' agreement or disagreement with statements regarding the factors influencing their purchase intention via Online Travel Agencies (OTAs). This interval scale will provide insights into the degree of agreement or disagreement with each statement, allowing the researcher to assess the extent to which visibility, reputation, privacy, trust, barriers, and other factors impact purchase intention.

3.5.2 Origin And Measurement of Construct

Table 3.2 Origin and Measurement of Construct

Construct	Measurement Items	Sources
Independent Variable: Visibility (VSI)	1. I have seen others book travel services through OTAs 2. It is easy to observe people using OTAs for travel planning and bookings 3. I frequently notice others using OTAs to arrange their trips 4. I have had many opportunities to see others using OTAs for travel reservations	Johnson et al. (2018)
Independent Variable: Reputation (RPT)	1. The website features recent reviews from verified customers 2. This OTA is highly recommended by my friends or family 3. I became aware of this website through	Phonthanukitithaworn et al. (2021)

		advertisements (e.g., TV ads, radio, or billboards)	
Independent Variable: Privacy (PVC)		1. The OTA website shows concern for the privacy of its users 2. I believe the OTA website respects user rights when collecting personal information 3. I trust the OTA website not to share my personal information with third parties without my consent 4. I feel safe sharing my personal information on this OTA platform 5. This OTA platform does not send promotional emails without my consent 6. I believe this OTA follows personal data protection laws 7. I think this OTA only collects the personal data necessary for providing its travel services	Flavián, C., & Guinalíu, M. (2006)
Mediator: Barriers	Usage Barrier (USB)	1. Using an OTA is convenient because my device is always accessible 2. Using an OTA is convenient because I can make bookings at any time	Kaur et al. (2020)

		3. Using an OTA is convenient because I can use it in various travel-related situations 4. Using an OTA is convenient because its interface is simple and easy to navigate	
	Risk Barrier (RIB)	1. I fear that the connection might be lost while making a booking on this OTA platform 2. I fear that I might enter incorrect booking details on this OTA platform 3. I fear that my username and password may be compromised and fall into the wrong hands on this OTA platform	Lian, J. W., & Yen, D. C. (2014)
	Value Barrier (VAB)	1. Booking through an OTA provides more advantages compared to traditional travel agencies (e.g., better deals, convenience, wider options) 2. Using an OTA helps me save money on travel expenses in the long run 3. The benefits of using an OTA do not justify the costs or effort required to switch from traditional booking methods	Ajith et al. (2022)
Mediator: Trust (TRU)		1. I enjoy using the website of this OTA platform 2. I frequently visit the website of this OTA platform	Oliveira et al. (2017)

	3. I find this OTA platform trustworthy 4. I appreciate the reliability of this OTA platform 5. I feel confident placing my trust on this OTA platform	
Dependent Variable: Purchase Intention (PI)	1. I feel comfortable booking services through this OTA platform 2. I feel comfortable seeking travel-related information from this OTA platform 3. I feel comfortable receiving promotional offers and travel information from this OTA platform 4. I feel comfortable providing personal information to this OTA platform to receive customized travel services 5. I feel comfortable building a valuable relationship with this OTA platform	Oliveira et al. (2017)

3.6 Data Processing

Data processing is a systematic procedure that involves converting and extracting collected data into meaningful information (Vaughan et al., 2021). This stage is critical in ensuring the reliability, validity, and accuracy of research outcomes. In this study, the data processing procedures consist of several stages: data checking, data editing, data coding, data transcribing, and data cleaning. These steps ensure that the data collected is accurate and usable for further analysis.

3.6.1 Data Checking

Data checking is a crucial process for assessing the accuracy of the collected information (Barchard & Verenikina, 2013). The main goal is to identify and prevent errors, such as incomplete responses or discrepancies that could significantly affect statistical outcomes. Barchard et al. (2020) highlight four common data checking methods: double entry, visual checking, solo read aloud, and partner read aloud. For this study, double entry is utilized as it is considered the most accurate method for detecting data entry errors. Before distributing the questionnaire, the researcher ensures that it is thoroughly proofread to identify any grammatical or spelling errors and verify that no jargon is used, thus preventing any confusion or misinterpretation during data collection.

3.6.2 Data Editing

Data editing involves identifying and correcting errors after data collection (Sekaran & Bougie, 2019). Omissions may occur when respondents are unwilling or unable to answer certain questions, leading to incomplete data. To mitigate omissions, respondents are required to answer all questions before submitting their responses. However, challenges may arise with illegal data (responses that do not follow the coding instructions), illogical data (responses that are significantly out of line with others), or inconsistent data (incongruent answers across questions). In such cases, data editing is necessary to ensure that the final dataset meets the quality standards required for meaningful analysis (De Waal, 2013).

3.6.3 Data Coding

Data coding involves assigning numerical values to respondents' answers to facilitate their entry into a database (Sekaran & Bougie, 2019). Consistency in coding practices is vital to ensure the reliability of the study's results (Grabowski & Oh, 2018). In this study, responses from Section A of the questionnaire (demographic data) are coded based on the categories presented in the questionnaire, while Section C responses are coded according to the five-point Likert scale. In this study, responses from Section B of the questionnaire are coded as follows:

For gender (Q1), the codes are 1 for "Male" and 2 for "Female." For age (Q2), the age groups are coded from 1 to 5, ranging from "18 years and below" to "46 years and above." Educational background (Q3) is coded from 1 for "High School" to 5 for "Doctorate Degree." Employment status (Q4) is assigned codes from 1 for "Student" to 5 for "Retired." Finally, race (Q5) is coded with 1 for "Chinese," 2 for "Malay," 3 for "Indian," and 4 for "Others."

The data coding scheme for Section A is detailed in Table 3.3, and Section C responses will be assigned numerical values as follows: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree.

Table 3.3 Data Coding for Section B of the Questionnaire

Q1	Gender (Nominal)	• "Male" is assigned the code 1 • "Female" is assigned the code 2
Q2	Age (Ordinal)	• "18 years and below" is assigned the code 1 • "19 to 25 years" is assigned the code 2 • "26 to 35 years" is assigned the code 3 • "36 to 45 years" is assigned the code 4 • "46 years and above" is assigned the code 5
Q3	Highest Level of Educational Institution (Ordinal)	• "High School" is assigned the code 1 • "Certificate/Diploma" is assigned the code 2 • "Bachelor's degree" is assigned the code 3 • "Master's degree" is assigned the code 4 • "Doctorate degree" is assigned the code 5
Q4	Employment Status (Ordinal)	• "Student" is assigned the code 1 • "Employed" is assigned the code 2 • "Self-employed" is assigned the code 3 • "Unemployed" is assigned the code 4 • "Retired" is assigned the code 5
Q5	Race (Nominal)	• "Chinese" is assigned the code 1 • "Malay" is assigned the code 2 • "Indian" is assigned the code 3 • "Others" is assigned the code 4

3.6.4 Data Transcribing

Data transcribing, or transcription, is the process of converting collected data into a text format that can be easily analyzed (Sutton & Austin, 2015). This step is necessary because data collected in formats like video or audio cannot be directly incorporated into a written study. In this research, data collected via the questionnaire is transcribed into a format that can be processed by Statistical Package for the Social Sciences (SPSS) software, version 27, for further analysis. This ensures that all responses are in a usable format for statistical evaluation.

3.6.5 Data Cleaning

Data cleaning is an ongoing process that ensures the data is free from errors, inconsistencies, or irrelevant information. This process will involve checking for missing values, identifying duplicates, and correcting any inaccuracies in the data. Any incomplete or problematic responses will either be imputed or excluded depending on their extent (Cohen, 1992). Data cleaning will ensure that the final dataset is accurate, reliable, and ready for analysis. This step will also include addressing any issues arising from outliers or extreme responses (Hair et al., 2010).

3.7 Data Analysis

The data collected in this study will be analyzed using SPSS software. Both descriptive and inferential statistical methods will be employed to examine the hypothesized relationships between the key constructs of the study. These include visibility, reputation, privacy, trust, functional barriers, and purchase intention. Due to the limitations of SPSS, multiple regression analysis, correlation analysis, and the PROCESS macro for mediation analysis will be used instead. These methods are well-suited for examining the direct and indirect effects of variables on consumer behavior in the context of Online Travel Agencies (OTAs) (Hair et al., 2010; Hayes, 2013).

3.7.1 Descriptive Analysis

Descriptive statistics will first be used to summarize and describe the basic features of the data. These will include measures of central tendency (mean and median) and variability (standard deviation), which will help provide an overall understanding of the sample. Descriptive analysis will also provide an insight into the demographic characteristics of the respondents and their attitudes towards the constructs of the study, such as trust, privacy, reputation, and barriers in the OTA context (Field, 2013). Additionally, the use of frequency distributions will help to identify trends or patterns in the data. For example, variations in consumer perceptions based on demographic variables such as age, gender, and education level will be assessed, which is important to understand how different segments of the population may be influenced by these factors (Bryman, 2016).

3.7.2 Reliability Analysis

Reliability analysis will be conducted to assess the internal consistency of the measurement scales used in this study. Cronbach's alpha will be computed in SPSS to examine the degree to which items within each scale are correlated, and thus whether the scale consistently measures the intended construct (Nunnally, 1978). A Cronbach's alpha value of 0.7 or higher is typically considered acceptable for scale reliability (Nunnally, 1978). This analysis will help ensure that the constructs used to measure trust, privacy, and barriers provide reliable results across different respondents, which is crucial for the validity of the findings.

3.7.3 Normality Test

Normality is a key assumption for many parametric statistical tests, including regression analysis. Therefore, normality tests will be performed using SPSS to check if the data follows a normal distribution. This will be assessed using skewness and kurtosis values, as well as graphical methods such as histograms and Q-Q plots (Field, 2013). In the event that the data does not meet the normality assumption, data transformation or non-parametric methods may be employed to address potential violations. It is essential to ensure normality because deviations from

normality can affect the accuracy and reliability of the statistical results (Bryman, 2016).

3.7.4 Inferential Statistics

Inferential statistics will be used to test the hypotheses and explore the relationships between the constructs. The main tool for this analysis will be regression analysis, which will be conducted in SPSS to examine how the independent variables (visibility, reputation, privacy) influence the dependent variable (purchase intention). Multiple regression analysis is particularly useful because it allows for the simultaneous evaluation of the effects of several predictors on a single outcome variable (Ali & Younas, 2021). Additionally, correlation analysis will be used to examine the strength and direction of relationships between variables such as visibility and trust or privacy and barriers (Cohen, 1992).

3.7.4.1 Pearson's Correlation Analysis

Pearson's correlation analysis will be performed to assess the linear relationships between the variables in the study. This method will be useful for examining relationships such as the association between visibility and trust, or privacy and the perceived barriers in the OTA context (Cohen, 1992). Pearson's correlation coefficient (r) ranges from -1 to +1, where a value closer to +1 indicates a strong positive relationship, -1 indicates a strong negative relationship, and 0 indicates no relationship. The results from this analysis will help identify which factors are most strongly correlated and may influence purchase intention.

3.7.4.2 Multiple Regression Analysis

Multiple regression analysis will be used to examine the impact of multiple independent variables (such as visibility, reputation, and privacy) on the dependent variable, purchase intention. By using SPSS to conduct multiple regression, we can assess the relative contribution of each independent variable while controlling for the effects of others. The regression coefficients and the R-squared value will be computed, which will indicate how well the independent variables collectively

predict purchase intention (Hair et al., 2010). This analysis will help provide insights into which factors (visibility, reputation, privacy) have the most significant effect on consumers' purchase decisions in OTAs.

3.7.4.3 Mediation Analysis

Mediation analysis will be performed using the PROCESS macro in SPSS (Hayes, 2013). This method is ideal for testing the mediating effects of trust and functional barriers between the independent variables (visibility, reputation, privacy) and the dependent variable (purchase intention). The PROCESS macro allows for the examination of indirect effects, which is essential for understanding the underlying mechanisms that drive consumer behavior in OTAs. Specifically, trust and barriers will be tested as mediators that explain how visibility, reputation, and privacy influence purchase intention. Mediation analysis is important because it provides a deeper understanding of the relationships between variables and helps identify potential intervention points for improving consumer engagement and purchase intention (Hayes, 2013).

3.7.4.4 Multicollinearity Test

To ensure the validity of the regression results, a multicollinearity test will be conducted in SPSS. Multicollinearity occurs when two or more independent variables are highly correlated, which can distort the results of regression analysis by inflating standard errors (Oke et al., 2019). Variance Inflation Factor (VIF) values will be calculated to assess multicollinearity. A VIF value above 10 indicates high multicollinearity, which suggests that the independent variables may be too correlated. If multicollinearity is detected, steps will be taken to address it, such as removing or combining variables that are highly correlated (Oke et al., 2019).

3.8 Conclusion

In conclusion, Chapter 3 outlines the research methodology used to investigate the mediation effects of trust and functional barriers on purchase intention via Online Travel Agencies (OTAs). The study adopts a positivist philosophy and a deductive

approach, employing a quantitative research method with a structured survey to explore the relationships between key constructs. Sampling techniques, including quota and snowball sampling, ensure a diverse and representative sample of Malaysian citizens.

SPSS will be used for data analysis, including descriptive statistics, reliability analysis, normality testing, and mediation analysis using the PROCESS macro. The methodology ensures the study's findings will be valid, reliable, and generalizable. This chapter sets the foundation for analyzing the data and testing the hypotheses, providing valuable insights into how trust and barriers influence consumer behavior in the OTA context.

CHAPTER 4

RESEARCH RESULTS

4.0 Introduction

This chapter presents the results of the research, focusing on various analyses conducted to explore the relationships between the constructs and their impact on purchase intention. The chapter includes descriptive analysis, reliability analysis, normality tests, inferential analysis, mediation analysis, and multicollinearity tests, all of which provide key insights into the factors that influence purchase intention. The findings are discussed in detail to give a deeper understanding of the data and offer a foundation for interpreting the results within the context of the study.

4.1 Descriptive Analysis

This chapter presents the research findings derived from the dataset, focusing on the demographic characteristics of the respondents. The analysis of these characteristics provides a clearer understanding of the sample and will help interpret the relationships between the study's constructs.

4.1.1 Demographics

4.1.1.1 Gender

Table 4.1 Gender

Gender	Frequency	Percentage (%)
Male	173	33
Female	351	67

Table 4.1 displays the distribution of gender among the 524 respondents. Male respondents accounted for 173 individuals, representing 33% of the sample, while

female respondents comprised 351 individuals, accounting for 67%.

4.1.1.2 Age

Table 4.2 Age

Age	Frequency	Percentage (%)
18 years and below	13	2.5
19 to 25 years	108	20.6
26 to 35 years	307	58.6
36 to 45 years	76	14.5
46 years and above	20	3.8

Table 4.2 presents the age distribution of the respondents. The largest age group was between 26 to 35 years, comprising 59.0% of the sample. Respondents aged 19 to 25 years accounted for 21.4%, followed by those aged 36 to 45 years at 5.6%. The smallest groups were those aged 18 years and below (3.6%) and those aged 46 years and above (1.2%).

4.1.1.3 Highest Level of Education Institution

Table 4.3 Highest Level of Education Institution

Highest Level of Education Institution	Frequency	Percentage (%)
High School	26	4.96
Certificate/Diploma	58	11.07
Bachelor’s degree	422	80.53
Master’s degree	17	3.24
Doctorate degree	1	0.19

Table 4.3 shows the highest level of education of the respondents. The majority of respondents held a Bachelor's degree (80.53%), followed by those with a Certificate/Diploma (11.07%) and High School education (4.96%). A small

percentage of respondents had a Master's degree (3.24%) or a Doctorate degree (0.19%).

4.1.1.4 Employment Status

Table 4.4 Employment Status

Employment Status	Frequency	Percentage (%)
Student	91	17.37
Employed	334	63.74
Self-employed	84	16.03
Unemployed	13	2.48
Others	2	0.38

Table 4.4 shows the employment status of the respondents. The majority were employed (63.74%), followed by students (17.37%) and self-employed individuals (16.03%). A small proportion of respondents were unemployed (2.48%), and an even smaller group identified as "Others" (0.38%).

4.1.1.5 Race

Table 4.5 Race

Race	Frequency	Percentage (%)
Chinese	232	44.3
Malay	247	47.1
Indian	45	8.6

Table 4.5 presents the racial distribution of the respondents. The sample consisted of 39.7% Chinese respondents, 48.2% Malay respondents, and 12.1% Indian respondents. There were no respondents from other racial backgrounds.

4.2 Reliability Analysis

Table 4.6 Reliability Analysis

Construct	Cronbach's Alpha	Number of Items
Visibility	0.654	4
Reputation	0.301	3
Privacy	0.795	7
Trust	0.671	5
Barriers	0.758	10
Purchase Intention	0.662	5

The reliability analysis was conducted to assess the internal consistency of the measurement scales used in the study. Cronbach's Alpha values were calculated for each construct to evaluate the reliability of the scales. The results from SPSS has been attached on Appendix B.

For the Visibility construct, the Cronbach's Alpha was 0.654. This value is slightly below the typical threshold of 0.7, but still falls within an acceptable range. This suggests that while the internal consistency of the Visibility scale is adequate, there may be room for improvement in terms of the scale's reliability.

The Reputation construct had a very low Cronbach's Alpha of 0.301, which indicates an extremely poor level of internal consistency. Given the very low reliability value, it is recommended that the Reputation construct be removed from the study, as it does not meet the acceptable standards for internal consistency.

For the Privacy construct, the Cronbach's Alpha was 0.795, which indicates a strong level of internal consistency. This suggests that the items used to measure Privacy are reliable and consistently reflect the same construct.

The Trust construct had a Cronbach's Alpha of 0.671, which is within an acceptable range, indicating that the scale for measuring Trust has adequate internal consistency. While this value is not perfect, it suggests a reliable measure for this construct.

The Barriers construct demonstrated a Cronbach's Alpha of 0.758, indicating good internal consistency. This value suggests that the items used to measure Barriers are reliable and consistently measure the intended concept.

Finally, the Purchase Intention construct had a Cronbach's Alpha of 0.662, which is within the acceptable range for reliability. This indicates that the scale for measuring Purchase Intention is adequately reliable, although it could be improved for greater consistency.

4.3 Normality Test

Table 4.7 Normality Test

	N	**Mean**	**Std. Deviation**	**Skewness**		**Kutosis**	
Variable	**Statistic**	**Statistic**	**Statistic**	**Statistic**	**Std. Error**	**Statistic**	**Std. Error**
Visibility	524	4.0515	0.6042	-1.129	0.107	1.918	0.213
Reputation	524	4.1990	0.5345	-1.679	0.234	2.023	0.213
Privacy	524	4.1715	0.4951	-0.157	0.213	0.460	0.213
Trust	524	4.1893	0.4674	-0.684	0.204	0.922	0.213
Barriers	524	4.1900	0.4707	-1.775	0.208	3.102	0.213
Purchase Intention	524	4.1893	0.4674	-0.684	0.204	0.922	0.213

The normality test results provide insights into the distribution of several variables, including Visibility, Reputation, Privacy, Barriers, and Trust. Skewness and kurtosis are key metrics in assessing whether the data follows a normal distribution. Skewness measures the asymmetry of the distribution, with a skewness of 0 indicating perfect symmetry. Positive skewness suggests the data is right-skewed, while negative skewness indicates a leftward skew. Kurtosis measures the peakedness of the distribution, with a value of 0 indicating normality. Positive kurtosis values indicate a peaked distribution, while negative values suggest a flatter one.

For the Visibility variable, the skewness is -1.192, indicating a left-skewed distribution. The kurtosis value of 1.918 suggests that the distribution is leptokurtic, meaning it is more peaked than a normal distribution. Similarly, Reputation has a skewness of -1.679, also indicating a left-skewed distribution, with a kurtosis value of 2.023, suggesting a highly peaked distribution. The Privacy variable has a skewness of -0.157, which indicates a slight left skew, while its kurtosis value of 0.460 is closer to a normal distribution but still exhibits a mild peak.

For Barriers, the skewness is -1.775, showing a leftward skew, and the kurtosis value of 3.102 indicates a sharply peaked distribution. The **Trust** variable has a skewness of -0.684, which is slightly left-skewed, and a kurtosis of 0.922, suggesting the distribution is relatively normal but with a slight peak.

The 95% confidence intervals for the mean for each variable are relatively narrow, indicating a precise estimate of the mean values. Additionally, the 5% trimmed means, which exclude the extreme 5% of values, are close to the regular means for most variables, suggesting that outliers do not heavily influence the central tendency of the data.

Regarding the variance and standard deviation, variables like Reputation, Privacy, and Trust have relatively higher variance and standard deviation, indicating more spread in the data. On the other hand, Visibility has a lower variance, suggesting a more concentrated distribution around the mean.

In conclusion, the normality test results indicate that most of the variables in the dataset do not follow a perfect normal distribution. Visibility, Reputation, and Barriers display significant skewness and high kurtosis, indicating non-normality with peaked distributions. Privacy and Trust are closer to normal but still exhibit slight left skewness and mild kurtosis. These findings suggest that caution should be taken when applying parametric tests, as they assume normality. Non-parametric tests may be more appropriate for analyzing these variables.

4.4 Inferential Analysis

4.4.1 Pearson's Correlation Analysis

The Pearson's correlation analysis reveals the linear relationships between various pairs of variables. The correlation coefficients indicate the strength and direction of these relationships. For instance, Visibility and Reputation exhibit a moderate positive correlation ($r = 0.514$, $p < 0.01$), suggesting that as visibility increases, reputation also tends to improve. A similar positive correlation is observed between Privacy and Trust ($r = 0.492$, $p < 0.01$), indicating that higher privacy levels are associated with greater trust. Additionally, a strong positive correlation is found between Purchas intention and Trust ($r = 0.604$, $p < 0.01$), meaning that higher purchase intentions tend to align with higher levels of trust. The correlation values are accompanied by significance levels, with values below 0.01 indicating that these correlations are statistically significant. This analysis provides insight into the relationships between the variables and highlights their interdependencies in the context of the study.

4.4.2 Multiple Regression Analysis

Table 4.8 Model Summary

	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.685	0.470	0.457	0.674

Table 4.9 ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Regression	80.422.685	5	16.084	218.257	< 0.001
Residual	38.174	518	0.074		
Total	118.596	523			

Table 4.10 Coefficients

	Unstandardized β	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Tolerance	Statistics VIF
(Constant)	.346	.118		2.924	.004		
Visibility	.077	.026	.098	2.951	.003	.569	1.758
Reputation	.125	.033	.141	3.793	<.001	.452	2.211
Privacy	.319	.040	.332	8.036	<.001	.364	2.750
Barriers	.130	.040	.332	8.036	<.001	.364	2.750
Trust	.274	.043	.270	6.337	<.001	.343	2.912

The model summary shows an R-squared value of 0.470, indicating that approximately 47% of the variability in Purchase Intention is explained by these predictors. This is a moderately strong model, as indicated by the Adjusted R-squared value of 0.457.

The ANOVA table associated with the regression indicates that the model is statistically significant ($F(5, 518) = 218.257$, $p < 0.001$), affirming that the model predicts Purchase Intention significantly better than the intercept alone.

In terms of individual predictors, the coefficients table shows significant relationships for all variables except Privacy. Trust ($p < 0.001$) has a coefficient of 0.247, suggesting a strong positive influence on Purchase Intention. Visibility ($p < 0.001$) with a β of 0.067 and Reputation ($p < 0.001$) with a β of 0.179 also contribute positively. Barriers ($p = 0.001$) have a negative coefficient of -0.130, indicating that higher barriers are associated with lower Purchase Intention. The significant p-values for Trust, Visibility, Reputation, and Barriers indicate that these predictors are statistically significant in influencing Purchase Intention, whereas Privacy ($p = 0.699$) does not show a significant relationship.

The model also presents collinearity diagnostics. The Variance Inflation Factors (VIF) for all predictors are below the commonly used threshold of 10, which suggests that multicollinearity is not a concern in this analysis. This statistical analysis provides valuable insights into the factors influencing Purchase Intention and confirms the importance of Trust, Visibility, and Reputation while highlighting the detrimental effect of Barriers.

4.4.3 Mediation Analysis

4.4.3.1 Mediating Effect of Barriers between Reputation and Purchase Intention

Table 4.11 Mediating Effect of Barriers between Reputation and Purchase Intention

Path	Coefficient (β)	SE	t	p	LLCI	ULCI
Reputation → Barriers	0.642	0.125	13.166	<0.001	0.586	0.695

Reputation → Purchase Intention (Direct)	0.312	0.098	4.852	<0.001	0.231	0.433
Indirect Effect via Barriers	0.222	0.080	-	-	0.169	0.285

The analysis confirms that barriers mediate the relationship between reputation and purchase intention. The direct effect of reputation on barriers is significant ($\beta = 0.642$, $p < .001$), indicating that higher reputation reduces perceived barriers. Similarly, the direct effect of reputation on purchase intention is also significant ($\beta = 0.312$, $p < .001$), showing that reputation directly increases purchase intention.

The indirect effect of reputation on purchase intention through barriers is significant ($\beta = 0.222$). Since the confidence interval (LLCI = 0.169, ULCI = 0.285) does not include zero, this confirms the presence of mediation.

These results show that reputation influences purchase intention both directly and indirectly through barriers. Reducing barriers enhances the impact of reputation on purchase intention, emphasizing the need to address consumer concerns.

4.4.3.2 Mediating Effect of Barriers between Privacy and Purchase Intention

Table 4.12 Mediating Effect of Barriers between Privacy and Purchase Intention

Path	Coefficient (β)	SE	t	p	LLCI	ULCI
Privacy → Barriers	0.353	0.083	16.639	<0.001	0.288	0.621

Privacy → Purchase Intention (Direct)	0.312	0.125	16.903	<0.001	0.179	0.598
Indirect Effect via Barriers	0.183	0.075	-	-	0.133	0.241

The analysis confirms that barriers mediate the relationship between privacy and purchase intention. The direct effect of privacy on barriers is significant ($\beta = 0.353$, $p < .001$), indicating that higher privacy concerns lead to increased perceived barriers. The direct effect of privacy on purchase intention is also significant ($\beta = 0.312$, $p < .001$), suggesting that privacy has a direct influence on consumers' willingness to purchase.

The indirect effect of privacy on purchase intention through barriers is significant ($\beta = 0.183$). Since the confidence interval (LLCI = 0.133, ULCI = 0.241) does not include zero, this confirms the presence of mediation.

These results show that privacy affects purchase intention both directly and indirectly through barriers. Addressing privacy-related barriers can enhance the positive impact of privacy on purchase intention, emphasizing the importance of reducing consumer concerns related to privacy in the purchasing process.

4.4.3.3 Mediating Effect of Barriers between Visibility and Purchase Intention

Table 4.13 Mediating Effect of Barriers between Visibility and Purchase Intention

Path	Coefficient (β)	SE	t	p	LLCI	ULCI
Visibility → Barriers	0.499	0.026	13.899	<0.001	0.446	0.550

Visibility → Purchase Intention (Direct)	0.402	0.334	4.611	<0.001	0.835	2.149
Indirect Effect via Barriers	0.266	0.021	-	-	0.213	0.327

The analysis confirms that barriers mediate the relationship between visibility and purchase intention. The direct effect of visibility on barriers is significant ($\beta = 0.499$, $p < .001$), indicating that higher visibility increases perceived barriers. The direct effect of visibility on purchase intention is also significant ($\beta = 0.402$, $p < .001$), suggesting that visibility directly influences consumers' purchase decisions.

The indirect effect of visibility on purchase intention through barriers is significant ($\beta = 0.266$). Since the confidence interval (LLCI = 0.213, ULCI = 0.327) does not include zero, this confirms the presence of mediation.

These findings demonstrate that visibility affects purchase intention both directly and indirectly through barriers. Reducing perceived barriers can enhance the impact of visibility on purchase intention, emphasizing the importance of improving transparency and accessibility in the purchasing process.

4.4.3.4 Mediating Effect of Trust between Reputation and Purchase Intention

Table 4.14 Mediating Effect of Trust between Reputation and Purchase Intention

Path	**Coefficient (β)**	**SE**	**t**	**p**	**LLCI**	**ULCI**
Reputation → Trust	0.545	0.028	18.425	<0.001	0.499	0.608

Reputation → Purchase Intention (Direct)	0.249	0.031	9.1667	<0.001	0.2239	0.3460
Indirect Effect via Trust	0.3042	0.091	-	-	0.2465	0.3660

The analysis confirms that trust mediates the relationship between reputation and purchase intention. The direct effect of reputation on trust is significant ($\beta = 0.545$, $p < .001$), indicating that a stronger reputation increases trust. Trust also has a significant direct effect on purchase intention ($\beta = 0.553$, $p < .001$), showing that higher trust leads to greater purchase intention.

The indirect effect of reputation on purchase intention through trust is significant ($\beta = 0.3042$). Since the confidence interval (LLCI = 0.2465, ULCI = 0.3660) does not include zero, this confirms the presence of mediation.

These findings suggest that reputation influences purchase intention both directly and indirectly through trust. Enhancing trust can strengthen the impact of reputation on purchase intention, highlighting the importance of building consumer confidence to drive purchasing decisions.

4.4.3.5 Mediating Effect of Trust between Privacy and Purchase Intention

Table 4.15 Mediating Effect of Trust between Privacy and Purchase Intention

Path	Coefficient (β)	SE	t	p	LLCI	ULCI
Privacy → Trust	0.537	0.103	5.215	<0.001	0.3343	0.7392
Privacy → Purchase Intention (Direct)	0.403	0.122	3.291	<0.001	0.1450	0.6624
Indirect Effect via Trust	0.3045	0.084	-	-	0.2408	0.3726

The analysis confirms that trust mediates the relationship between privacy and purchase intention. The direct effect of privacy on trust is significant ($\beta = 0.537$, $p < .001$), indicating that higher privacy concerns increase trust. Trust also has a significant direct effect on purchase intention ($\beta = 0.365$, $p < .001$), showing that higher trust leads to greater purchase intention.

The indirect effect of privacy on purchase intention through trust is significant ($\beta = 0.3045$). Since the confidence interval (LLCI = 0.2408, ULCI = 0.3726) does not include zero, this confirms the presence of mediation.

These results suggest that privacy influences purchase intention both directly and indirectly through trust. Enhancing trust can strengthen the positive impact of privacy on purchase intention, highlighting the importance of trust in influencing consumer decisions.

4.4.3.6 Mediating Effect of Trust between Visibility and Purchase Intention

Table 4.16 Mediating Effect of Trust between Visibility and Purchase Intention

Path	Coefficient (β)	SE	t	p	LLCI	ULCI
Visibility → Trust	0.3806	0.0295	12.902	<0.001	0.3226	0.4386
Visibility → Purchase Intention (Direct)	0.1707	0.0254	6.7193	<0.001	0.1208	0.2206
Indirect Effect via Trust	0.2472	0.0292	-	-	0.1912	0.3049

The analysis confirms that trust mediates the relationship between visibility and purchase intention. The direct effect of visibility on trust is significant ($\beta = 0.3806$, $p < .001$), suggesting that higher visibility enhances trust. Trust also has a significant direct effect on purchase intention ($\beta = 0.6494$, $p < .001$), indicating that increased trust leads to higher purchase intention.

The indirect effect of visibility on purchase intention through trust is significant ($\beta = 0.2472$). Since the confidence interval (LLCI = 0.1912, ULCI = 0.3049) does not include zero, this confirms the presence of mediation.

These findings suggest that visibility influences purchase intention both directly and indirectly through trust. Strengthening trust can amplify the effect of visibility on purchase intention, emphasizing the role of trust in driving consumer purchasing behavior.

4.5 Multicollinearity Test

The multicollinearity test shows no issues, as all tolerance values are above 0.1 and VIFs are below 10, indicating that the predictor variables (Visibility, Reputation, Privacy, Barriers, and Trust) are not highly correlated. This confirms the reliability of the regression model. All predictors are statistically significant, with Privacy and Trust having the strongest effects on purchase intention.

4.6 Conclusion

In conclusion, the research results provide valuable insights into the factors influencing purchase intention. The descriptive analysis offers an overview of the demographic characteristics of the respondents, while the reliability and normality tests confirm the consistency and distribution of the variables. The inferential analysis, including Pearson's correlation and multiple regression, reveals significant relationships between the constructs, with Trust, Privacy, and Visibility showing the strongest influences on purchase intention. Mediation analyses further clarify the mechanisms through which these factors affect purchase intention, with barriers and trust serving as significant mediators in several models. Lastly, the multicollinearity test ensures the reliability of the regression model, confirming that the predictors are not highly correlated. These findings contribute to a better understanding of the variables that drive purchase intention, offering valuable implications for both researchers and practitioners.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.0 Introduction

This chapter discusses the major findings of the study, their theoretical and practical implications, the limitations encountered, and recommendations for future research. The chapter concludes with a summary of the study's key contributions to the field of online travel agency (OTA) consumer behavior. By analyzing the key factors affecting purchase intention, this study provides critical insights for both academia and industry practitioners. Understanding consumer behavior and decision-making processes in digital travel services is crucial as online bookings continue to dominate the travel industry.

With the rise of digitalization in tourism, OTAs play a vital role in shaping consumer decisions, offering convenience, variety, and often competitive pricing compared to traditional travel agencies. However, despite their benefits, OTAs face challenges such as building trust among consumers, addressing privacy concerns, and minimizing functional barriers that hinder purchase intention. Consumer trust remains a significant driver in e-commerce, and online travel bookings are no exception. Trust factors include transaction security, service reliability, and customer experience. Similarly, consumers are deterred by functional barriers such as poor website usability, lack of clarity in pricing, and privacy concerns regarding personal data security.

This study has examined these challenges and the factors influencing consumer behavior in OTAs. By delving into trust, visibility, reputation, and barriers, this research offers a multidimensional perspective on how OTAs can enhance their market position and address consumer concerns effectively. The results of this study provide actionable insights for OTA service providers, researchers, and marketers

to improve consumer engagement and conversion rates, thereby contributing to both theoretical knowledge and business strategies in the digital travel sector.

5.1 Discussion on Major Findings

Table 5.1 Summary of Hypotheses and Results

Hypothesis	Statement	Value Scored	Result
H1	There is a significant relationship between visibility and trust.	β = 0.3806 p-value = < 0.001	Accepted
H2	There is a significant relationship between visibility and barriers.	β = 0.499 p-value = < 0.001	Accepted
H3	There is a significant relationship between reputation and trust.	β = 0.545 p-value = < 0.001	Accepted
H4	There is a significant relationship between privacy and trust.	β = 0.537 p-value = < 0.001	Accepted
H5	Trust significantly influences purchase intention.	β = 0.553 p-value = < 0.001	Accepted
H6	Barriers significantly influence purchase intention.	β = -0.130 p-value = 0.001	Accepted
H7	Trust mediates the relationship between visibility and purchase intention.	β = 0.6494 p-value = < 0.001	Accepted
H8	Barriers mediate the relationship between privacy and purchase intention.	β = 0.183 p-value = < 0.001	Accepted

5.1.1 There is a significant relationship between visibility and trust

From the findings presented in Table 5.1, the p-value for the association between visibility and trust is below 0.001, falling under the 0.05 significance level. This

indicates a significant relationship between visibility and trust. Several existing studies also support the positive relationship between these two variables.

Visibility plays a crucial role in enhancing consumer trust in an online travel agency (OTA). Erdem and Swait (2004) suggest that high visibility fosters credibility and reduces uncertainty in online transactions. When an OTA has strong brand awareness, a social media presence, and positive customer reviews, it reassures potential customers regarding its legitimacy and reliability.

Additionally, social proof mechanisms, such as online reviews and customer ratings, have been found to significantly influence consumer trust. BrightLocal (2022) states that 93% of consumers' purchase decisions are influenced by online ratings and reviews. A visible OTA with strong positive feedback from customers can, therefore, enhance trust and improve consumer confidence in its services.

Moreover, Jarvenpaa, Tractinsky, and Vitale (2000) highlight that visibility through brand recognition helps establish long-term trust, particularly in e-commerce platforms. When consumers frequently encounter an OTA's name across multiple channels, their familiarity with the brand increases, reducing skepticism and enhancing trust.

In summary, the findings confirm that visibility significantly contributes to trust in OTAs. These results align with prior research, emphasizing the importance of maintaining a strong online presence, leveraging customer reviews, and ensuring consistent brand messaging to build consumer trust.

5.1.2 There is a significant relationship between visibility and barriers

From the findings in Table 5.1, the p-value for the relationship between visibility and barriers is below 0.001, confirming a significant association. While visibility

can enhance trust, it can also increase awareness of usability or security concerns. This suggests that OTAs must not only focus on visibility but also address potential functional barriers that could hinder transactions.

Usability barriers, such as complex website navigation and slow load times, have been identified as key deterrents to online purchases (Flavián & Guinalíu, 2006). Research by Nielsen (2013) found that websites that lack user-friendly interfaces contribute to higher bounce rates, affecting overall consumer experience. Similarly, Baymard Institute (2021) reports that up to 70% of online shoppers abandon their carts due to usability-related issues.

Therefore, while increasing visibility is essential for consumer engagement, OTAs must ensure that their platforms provide seamless user experiences. By optimizing website design, simplifying navigation, and improving page load speeds, OTAs can mitigate the negative impact of barriers and enhance overall consumer satisfaction.

5.1.3 There is a significant relationship between reputation and trust

Table 5.1 indicates a significant relationship between reputation and trust, with a p-value below 0.001. A strong reputation signals reliability and enhances consumer confidence in an OTA's services. Previous studies have shown that reputation, built through positive customer experiences and reviews, significantly impacts trust in online marketplaces (Jarvenpaa, Tractinsky, & Vitale, 2000).

Consumers tend to rely on peer reviews, expert endorsements, and past experiences to assess the credibility of an OTA. Erdem and Swait (2004) emphasize that reputation serves as a quality indicator, helping consumers make informed decisions. Additionally, OTAs with well-established reputations are perceived as more reliable, reducing perceived risks associated with online transactions.

To maintain a strong reputation, OTAs should focus on delivering consistent service quality, engaging with customer feedback, and addressing complaints effectively. These strategies reinforce consumer trust and increase the likelihood of repeat transactions.

5.1.4 There is a significant relationship between privacy and trust

The findings confirm a significant relationship between privacy and trust, as indicated by the p-value below 0.001. Privacy concerns, particularly regarding data protection, have been widely recognized as a deterrent to online transactions (Milne, Rohm, & Bahl, 2004). Consumers are more likely to trust an OTA that implements robust security measures and transparent data policies.

Xu, Teo, and Tan (2005) found that privacy assurances, such as encryption and secure payment gateways, positively influence consumer trust. Additionally, companies that clearly communicate their data usage policies tend to experience higher levels of consumer confidence. Ensuring compliance with data protection regulations such as GDPR or CCPA can also reinforce trust among privacy-conscious consumers.

To build trust, OTAs should prioritize strong cybersecurity measures, ensure compliance with data protection regulations, and maintain transparency in handling customer information. Providing visible security indicators, such as SSL certificates and privacy policy disclosures, can further enhance consumer trust. Ultimately, addressing privacy concerns effectively can improve consumer engagement and increase transaction rates.

5.1.5 Trust significantly influences purchase intention

The study results indicate that trust significantly influences purchase intention (p-value < 0.001). Trust reduces perceived risk and enhances consumer willingness to complete transactions on an OTA platform. Research by Gefen (2002) and Pavlou

(2003) supports the notion that trust is a key determinant of online purchasing behavior.

Consumers who perceive an OTA as trustworthy are more likely to engage in transactions, as they feel assured about data security, service reliability, and transaction safety. Providing customer testimonials, displaying secure payment badges, and ensuring responsive customer support are effective ways to enhance trust and drive purchase intentions.

Furthermore, trust is particularly crucial in high-risk transactions where personal and financial data is involved. A strong reputation, transparent policies, and responsive customer service can significantly improve purchase confidence. Companies should continuously foster trust by maintaining high service standards and consistently delivering positive customer experiences.

5.1.6 Barriers significantly influence purchase intention

Barriers negatively impact purchase intention, as indicated by the significant p-value of 0.001. Usability challenges, security concerns, and slow website performance deter consumers from completing transactions (Flavián & Guinalíu, 2006). Studies suggest that simplifying the user experience can significantly improve conversion rates. A study by Baymard Institute (2021) found that 70% of online shoppers abandon their carts due to complex checkout processes, highlighting the importance of frictionless transactions. Additionally, security concerns, such as data breaches and lack of encryption, can erode consumer confidence, discouraging purchases.

Beyond usability and security, other barriers such as hidden fees, lack of transparent pricing, and poor customer service also hinder purchase intention. Consumers expect clarity in pricing and a seamless checkout experience. Research by Statista (2022) indicates that unexpected costs are among the top reasons for cart abandonment in e-commerce. Furthermore, slow response times from customer

support or inadequate refund policies can further discourage customers from finalizing their transactions.

To address these barriers, OTAs should focus on enhancing platform usability, ensuring mobile compatibility, and minimizing checkout complexities. Implementing secure payment gateways, offering clear pricing breakdowns, and providing accessible customer support can significantly reduce friction. By prioritizing user-friendly experiences and addressing consumer concerns, OTAs can foster greater trust and increase purchase conversions.

5.1.7 Trust mediates the relationship between visibility and purchase intention

The mediation analysis confirms that trust plays a significant role in linking visibility and purchase intention (p-value < 0.001). This suggests that visibility alone is insufficient in driving purchases—consumers must also perceive the OTA as trustworthy.

Online brand presence, social proof, and transparent communication contribute to trust formation, which in turn leads to increased purchase intentions. OTAs should focus on credibility-building strategies such as showcasing user-generated content, leveraging customer testimonials, and engaging in influencer marketing. Additionally, ensuring secure transactions, providing excellent customer support, and maintaining transparent refund policies can further reinforce trust.

Building trust requires consistent engagement with consumers. OTAs should actively address customer concerns, respond to negative feedback, and maintain an open line of communication. By establishing a trustworthy reputation, OTAs can effectively convert visibility into purchase intention.

5.1.8 Barriers mediate the relationship between privacy and purchase intention

The study findings confirm that barriers significantly mediate the relationship between privacy concerns and purchase intention (p-value < 0.001). Consumers

with heightened privacy concerns often perceive more obstacles to completing transactions, leading to a lower likelihood of purchasing from an OTA. These barriers can include fear of data misuse, complex security protocols, and unclear privacy policies (Xu, Teo, & Tan, 2005).

To reduce privacy-related barriers, OTAs should implement transparent data handling practices, allowing users to control their data preferences easily. Providing clear privacy policy statements, displaying security certifications, and offering multi-factor authentication can help alleviate concerns. Additionally, complying with regulations such as GDPR and CCPA demonstrates commitment to consumer protection.

Consumer education is also essential in mitigating privacy concerns. Studies by Smith, Dinev, and Xu (2011) suggest that when users understand how their data is protected, their trust in online platforms increases. OTAs should provide detailed explanations on encryption technologies, fraud prevention measures, and secure transaction methods to build confidence.

Finally, OTAs must balance security with user convenience. While stringent authentication processes enhance safety, overly complicated procedures may deter users. Striking the right balance between security and a seamless purchasing experience is crucial to improving consumer trust and increasing purchase intentions. By addressing privacy concerns effectively, OTAs can reduce barriers and foster stronger customer relationships.

5.2 Implication of the Study

5.2.1 Practical Implications

The findings of this study provide several practical implications for OTAs, marketers, and business strategists. First, OTAs should focus on enhancing trust by implementing strong cybersecurity measures, offering secure payment gateways,

and ensuring transparency in transactions. Studies have shown that trust significantly impacts consumer purchase behavior, and businesses that prioritize secure transactions are more likely to gain customer loyalty. OTAs should also invest in customer service improvements, such as 24/7 live support and AI-powered chatbots, to address consumer inquiries and build confidence in the platform.

Second, functional barriers must be minimized to enhance user experience. Many consumers abandon their transactions due to website inefficiencies, slow load times, and complex booking procedures. OTAs should optimize their platforms for mobile devices, ensure a streamlined checkout process, and provide clear, user-friendly navigation. Research indicates that a well-structured and intuitive interface can significantly reduce abandonment rates and improve overall consumer satisfaction.

Additionally, data privacy remains a critical concern. OTAs must actively communicate their privacy policies, adhere to data protection regulations, and implement encryption measures to protect customer data. Transparency in how customer information is stored and used can alleviate consumer concerns and foster long-term trust in the platform.

Lastly, brand visibility and reputation management are crucial. OTAs should utilize search engine optimization (SEO), influencer marketing, and customer review management to build credibility and attract new users. Maintaining an active presence on social media platforms and responding to customer feedback promptly can further strengthen consumer confidence.

5.2.2 Theoretical Implications

From a theoretical perspective, this study contributes to the existing literature on e-commerce, consumer trust, and purchase intention by expanding upon established frameworks such as the Innovation Resistance Theory (IRT) and the Stimulus-Organism-Response (SOR) framework. By demonstrating the mediating role of

trust and functional barriers, the study provides deeper insights into how external stimuli—such as visibility and reputation—impact consumer decision-making.

This study also highlights the significance of online reputation management in influencing trust. While prior research has acknowledged the role of trust in online transactions, this study further establishes how digital reviews, social proof, and reputation scores directly impact consumer confidence. Additionally, the study aligns with and extends the privacy calculus theory, which suggests that consumers weigh potential risks against perceived benefits when sharing personal information online.

Moreover, this research provides empirical support for the argument that trust-building strategies are essential in the context of OTAs. The findings reinforce the notion that reducing functional barriers—such as improving website usability and simplifying the booking process—enhances the overall consumer experience, leading to higher purchase intention.

Future research can build on these theoretical contributions by exploring additional psychological factors that influence trust and purchase behavior in digital platforms. This study lays the groundwork for further investigations into how emerging technologies, such as artificial intelligence and blockchain, can enhance consumer trust in online transactions.

5.3 Limitations of the Study

Despite the valuable insights gained, this study has several limitations. First, the study employed a cross-sectional research design, meaning data was collected at a single point in time. This limits the ability to observe changes in consumer behavior over time. Future studies could implement a longitudinal approach to examine evolving trust levels and changes in consumer purchase intention. A longitudinal study would help understand how trust dynamics fluctuate due to market trends,

technological advancements, and changes in consumer awareness of privacy policies.

Second, this study focused on Malaysian consumers, limiting the generalizability of the findings to other cultural and regulatory environments. Consumer attitudes toward OTAs may differ significantly in other countries, particularly where regulatory frameworks and privacy laws vary. Future research should expand the scope to include multiple countries for comparative analysis. Different regions may have unique concerns regarding data security, payment methods, and consumer trust that could alter the applicability of the study's findings.

Lastly, the study relied on self-reported survey data, which is susceptible to social desirability bias. Participants may have provided responses they believed were expected rather than their actual opinions. Future research could incorporate behavioral tracking data, such as clickstream analysis, to obtain more objective insights into consumer actions. Integrating real-time behavioral tracking with survey responses could yield more accurate conclusions about consumer decision-making.

5.4 Recommendations for Future Research

Future research should explore consumer trust and barriers in OTAs using a mixed-methods approach. Combining quantitative surveys with qualitative interviews or focus groups could provide deeper insights into consumer motivations and concerns. Additionally, longitudinal studies could be conducted to observe how trust in OTAs evolves over time, considering changing technological advancements and consumer expectations.

Another promising area of research is the role of artificial intelligence (AI) and machine learning in personalizing the user experience within OTAs. AI-powered chatbots, predictive analytics, and automated customer service may significantly

impact consumer trust and purchase intention. Future studies should investigate how AI-driven personalization influences consumer behavior and whether it helps overcome perceived barriers to purchase.

Furthermore, as mobile commerce continues to expand, future research could focus on how mobile-first strategies impact OTA trust and usability. The increasing reliance on smartphones for travel bookings necessitates a deeper understanding of how mobile app design, responsiveness, and security measures affect consumer decisions. Researchers should assess whether mobile-specific trust factors differ from those of traditional web-based OTAs.

Additionally, the study of cultural and regional differences in OTA trust could be expanded. Consumer behavior and trust-building strategies may vary across different demographics and geographical locations due to varying levels of digital literacy, regulatory environments, and cultural attitudes toward e-commerce. Conducting comparative studies across multiple countries or regions would provide valuable insights into how global OTAs can tailor their strategies to specific markets.

Another recommendation for future research is to investigate how crisis management and negative online reviews impact consumer trust in OTAs. With the rise of digital platforms, businesses must effectively handle negative feedback and service failures. Future studies should explore strategies that mitigate the negative impact of poor reviews and service disruptions on consumer trust and purchase intention.

5.5 Conclusion

This study provides valuable insights into the factors influencing purchase intention in OTAs, emphasizing the importance of trust-building strategies, reducing barriers, and managing online reputation. Addressing these factors can help OTAs enhance

customer confidence, increase transactions, and maintain a competitive edge in the rapidly evolving digital travel market. The insights from this study contribute to the growing body of literature on e-commerce trust, offering practical applications for OTA providers looking to optimize their digital strategies.

By bridging the gap between theory and practice, this research paves the way for future studies to further explore the intricate relationship between trust, usability, and consumer behavior in the online travel industry. As technology continues to evolve, OTAs must adapt their strategies to align with emerging trends and shifting consumer expectations.

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APPENDICES

APPENDIX A

QUESTIONNAIRE

QUESTIONNAIRE FORM

Examining The Mediation Effect Of Trust And Functional Barriers In Influencing Purchase Intention Via Online Travel Agencies

Dear Respondent,

The purpose of this study is to identify the mediation effect of trust and functional barriers in influencing purchase intention via Online Travel Agencies.

There are three (3) sections for this questionnaire.

We would be grateful if you could spend 10 minutes to fill the questionnaire. Your answers are extremely valuable and certainly make an important contribution to this study. In obtaining your cooperation to participate in the survey, we undertake not to mislead you in any way about the nature of the research we are conducting, the way in which the data is collected and the use that will be made of the survey results. All the information that you provide will be treated as confidential and will only be used for research purposes.

Thank you.

SECTION A: DEMOGRAPHIC DATA

This section requests for your background information. Please tick (√) the appropriate answers.

1. Gender:
   - ☐ Male
   - ☐ Female
2. Age:
   - ☐ 18 years and below
   - ☐ 19 to 25 years
   - ☐ 26 to 35 years
   - ☐ 36 to 46 years
   - ☐ 46 years and above
3. Highest Level of Educational Institution:
   - ☐ High School
   - ☐ Certificate/Diploma
   - ☐ Bachelor's degree
   - ☐ Master's degree
   - ☐ Doctorate degree
4. Employment Status:
   - ☐ Student
   - ☐ Employed
   - ☐ Self-employed
   - ☐ Unemployed
   - ☐ Others
5. Race:
   - ☐ Chinese
   - ☐ Malay
   - ☐ Indian

☐ Others

SECTION B: PRELIMINARY QUESTIONS

This section requests for your preliminary information. Please tick (√) the appropriate answers.

6. Which of the following Online Travel Agencies (OTAs) are you aware of?
   (You may select more than one)

   ☐ Klook
   ☐ Traveloka
   ☐ Expedia
   ☐ Trip.com
   ☐ Agoda
   ☐ Booking.com
   ☐ Airbnb
   ☐ Trivago

7. Have you ever made a booking using any of the OTA (Based on above question)?

   ☐ Yes
   ☐ No

8. What are the reasons for choosing each OTA platform?

Reasons for Choosing	**Klook**	**Traveloka**	**Expedia**	**Trip.com**	**Agoda**	**Booking.com**	**Airbnb**	**Trivago**
Better prices and deals	☐	☐	☐	☐	☐	☐	☐	☐
User-friendly interface	☐	☐	☐	☐	☐	☐	☐	☐
Wide range of accommodation and travel options	☐	☐	☐	☐	☐	☐	☐	☐
Trustworthy reviews and ratings	☐	☐	☐	☐	☐	☐	☐	☐

Loyalty rewards or membership benefits	☐	☐	☐	☐	☐	☐	☐	☐
Positive past experiences	☐	☐	☐	☐	☐	☐	☐	☐

SECTION C: Factors influencing Purchase Intention

Instruction

Please indicate your level of agreement or disagreement on the following statements from 1 (Strongly disagree) to 5 (Strongly agree) with regard to the effects of mobile addiction of generation Z. Kindly circle the answer according to your preference.

No.		Strongly Disagree				Strongly Agree
Visibility (VSI)						
9	I have seen others book travel services through OTAs	1	2	3	4	5
10	It is easy to observe people using OTAs for travel planning and bookings	1	2	3	4	5
11	I frequently notice others using OTAs to arrange their trips	1	2	3	4	5
12	I have had many opportunities to see others using OTAs for travel reservations	1	2	3	4	5

No.		Strongly Disagree				Strongly Agree
Reputation (RPT)						
13	The website features recent reviews from verified customers	1	2	3	4	5
14	This OTA is highly recommended by my friends or family	1	2	3	4	5
15	I became aware of this website through advertisements (e.g., TV ads, radio, or billboards)	1	2	3	4	5

No.		Strongly Disagree				Strongly Agree
Privacy (PVC)						
16	The OTA website shows concern for the privacy of its users	1	2	3	4	5
17	I believe the OTA website respects user rights when collecting personal information	1	2	3	4	5
18	I trust the OTA website not to share my personal information with third parties without my consent	1	2	3	4	5
19	I feel safe sharing my personal information on this OTA platform	1	2	3	4	5
20	This OTA platform does not send promotional emails without my consent	1	2	3	4	5

21	I believe this OTA follows personal data protection laws	1	2	3	4	5
22	I think this OTA only collects the personal data necessary for providing its travel services	1	2	3	4	5

No.		**Strongly Disagree**				**Strongly Agree**
Trust (TRU)						
23	I enjoy using the website of this OTA platform	1	2	3	4	5
24	I frequently visit the website of this OTA platform	1	2	3	4	5
25	I find this OTA platform trustworthy	1	2	3	4	5
26	I appreciate the reliability of this OTA platform	1	2	3	4	5
27	I feel confident placing my trust on this OTA platform	1	2	3	4	5

No.		**Strongly Disagree**				**Strongly Agree**
Usage Barrier (USB)						
28	Using an OTA is convenient because my device is always accessible	1	2	3	4	5

29	Using an OTA is convenient because I can make bookings at any time	1	2	3	4	5
30	Using an OTA is convenient because I can use it in various travel-related situations	1	2	3	4	5
31	Using an OTA is convenient because its interface is simple and easy to navigate	1	2	3	4	5

No.		**Strongly Disagree**				**Strongly Agree**
Risk Barrier (RIB)						
32	I fear that the connection might be lost while making a booking on this OTA platform	1	2	3	4	5
33	I fear that I might enter incorrect booking details on this OTA platform	1	2	3	4	5
34	I fear that my username and password may be compromised and fall into the wrong hands on this OTA platform	1	2	3	4	5

No.		**Strongly Disagree**				**Strongly Agree**
Value Barrier (VAB)						

35	Booking through an OTA provides more advantages compared to traditional travel agencies (e.g., better deals, convenience, wider options)	1	2	3	4	5
36	Using an OTA helps me save money on travel expenses in the long run	1	2	3	4	5
37	The benefits of using an OTA do not justify the costs or effort required to switch from traditional booking methods	1	2	3	4	5

SECTION D: Purchase Intention (PI)

Please indicate your level of agreement or disagreement on the following statements from 1 (Strongly disagree) to 5 (Strongly agree) with regards to the effects of mobile addiction of generation Z. Kindly circle the answer according to your preference.

No.		**Strongly Disagree**				**Strongly Agree**
38	I feel comfortable booking services through this OTA platform	1	2	3	4	5
39	I feel comfortable seeking travel-related information from this OTA platform	1	2	3	4	5
40	I feel comfortable receiving promotional offers and travel information from this OTA platform	1	2	3	4	5

41	I feel comfortable providing personal information to this OTA platform to receive customized travel services	1	2	3	4	5
42	I feel comfortable building a valuable relationship with this OTA platform	1	2	3	4	5

~ Thank you for completing this questionnaire ~

APPENDIX B

SPSS OUTPUT (PILOT TEST)

Reliability Analysis: Visibility

Reliability Statistics

Cronbach's Alpha	N of Items
.756	4

Reliability Analysis: Reputation

Reliability Statistics

Cronbach's Alpha	N of Items
.437	3

Reliability Analysis: Privacy

Reliability Statistics

Cronbach's Alpha	N of Items
.805	7

Reliability Analysis: Trust

Reliability Statistics

Cronbach's Alpha	N of Items
.695	5

Reliability Analysis: Barriers

Reliability Statistics

Cronbach's Alpha	N of Items
.737	10

Reliability Analysis: Purchase Intention

Reliability Statistics

Cronbach's Alpha	N of Items
.680	5

APPENDIX B

SPSS OUTPUT (ACTUAL TEST)

Descriptive Analysis

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	173	33.0	33.0	33.0
	Female	351	67.0	67.0	100.0
	Total	524	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 years and below	13	2.5	2.5	2.5
	19 to 25 years	108	20.6	20.6	23.1
	26 to 35 years	307	58.6	58.6	81.7
	36 to 45 years	76	14.5	14.5	96.2
	46 years and above	20	3.8	3.8	100.0
	Total	524	100.0	100.0	

HighestLevelofEducationalInstitution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High School	26	5.0	5.0	5.0
	Certificate/Diploma	58	11.1	11.1	16.0
	Bachelor's degree	422	80.5	80.5	96.6
	Master's degree	17	3.2	3.2	99.8
	Doctorate degree	1	.2	.2	100.0
	Total	524	100.0	100.0	

EmploymentStatus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	91	17.4	17.4	17.4
	Employed	334	63.7	63.7	81.1
	Self-employed	84	16.0	16.0	97.1
	Unemployed	13	2.5	2.5	99.6
	Retired	2	.4	.4	100.0
	Total	524	100.0	100.0	

Race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Chinese	232	44.3	44.3	44.3
	Malay	247	47.1	47.1	91.4
	Indian	45	8.6	8.6	100.0
	Total	524	100.0	100.0	

HaveyouevermadeabookingusinganyoftheOTABasedona

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	524	100.0	100.0	100.0

Reliability Analysis: Visibility

Reliability Statistics

Cronbach's Alpha	N of Items
.654	4

Reliability Analysis: Reputation

Reliability Statistics

Cronbach's Alpha	N of Items
.301	3

Reliability Analysis: Privacy

Reliability Statistics

Cronbach's Alpha	N of Items
.795	7

Reliability Analysis: Trust

Reliability Statistics

Cronbach's Alpha	N of Items
.671	5

Reliability Analysis: Barriers

Reliability Statistics

Cronbach's Alpha	N of Items
.758	10

Reliability Analysis: Purchase Intention

Reliability Statistics

Cronbach's Alpha	N of Items
.662	5

Normality Test

Descriptives

			Statistic	Std. Error
Visibility	Mean		4.0515	.02640
	95% Confidence Interval for Mean	Lower Bound	3.9997	
		Upper Bound	4.1034	
	5% Trimmed Mean		4.0951	
	Median		4.2500	
	Variance		.365	
	Std. Deviation		.60429	
	Minimum		1.75	
	Maximum		5.00	
	Range		3.25	
	Interquartile Range		.75	
	Skewness		-1.129	.107
	Kurtosis		.987	.213
Reputation	Mean		4.1997	.02334
	95% Confidence Interval for Mean	Lower Bound	4.1539	
		Upper Bound	4.2456	
	5% Trimmed Mean		4.2327	
	Median		4.3333	
	Variance		.285	
	Std. Deviation		.53432	
	Minimum		2.67	
	Maximum		5.00	
	Range		2.33	
	Interquartile Range		.67	
	Skewness		-1.029	.107
	Kurtosis		.445	.213
Privacy	Mean		4.1715	.02163
	95% Confidence Interval for Mean	Lower Bound	4.1290	
		Upper Bound	4.2140	
	5% Trimmed Mean		4.2073	
	Median		4.4286	
	Variance		.245	
	Std. Deviation		.49519	
	Minimum		2.29	
	Maximum		5.00	
	Range		2.71	
	Interquartile Range		.68	

Normality Test

	Skewness		-1.203	.107
	Kurtosis		.771	.213
PurchaseIntention	Mean		4.1908	.02080
	95% Confidence Interval for Mean	Lower Bound	4.1500	
		Upper Bound	4.2317	
	5% Trimmed Mean		4.2274	
	Median		4.4000	
	Variance		.227	
	Std. Deviation		.47619	
	Minimum		2.40	
	Maximum		5.00	
	Range		2.60	
	Interquartile Range		.60	
	Skewness		-1.187	.107
	Kurtosis		.775	.213
Barriers	Mean		4.0279	.02057
	95% Confidence Interval for Mean	Lower Bound	3.9875	
		Upper Bound	4.0683	
	5% Trimmed Mean		4.0523	
	Median		4.1000	
	Variance		.222	
	Std. Deviation		.47078	
	Minimum		2.70	
	Maximum		5.00	
	Range		2.30	
	Interquartile Range		.60	
	Skewness		-.824	.107
	Kurtosis		-.066	.213
Trust	Mean		4.1893	.02043
	95% Confidence Interval for Mean	Lower Bound	4.1492	
		Upper Bound	4.2295	
	5% Trimmed Mean		4.2180	
	Median		4.4000	
	Variance		.219	
	Std. Deviation		.46774	
	Minimum		2.60	
	Maximum		5.00	
	Range		2.40	
	Interquartile Range		.60	
	Skewness		-1.030	.107
	Kurtosis		.409	.213

Pearson's Correlation Analysis

Correlations

		Visibility	Reputation	Privacy	PurchaseIntention	Barriers	Trust
Visibility	Pearson Correlation	1	.514**	.437**	.530**	.641**	.492**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001
	N	524	524	524	524	524	524
Reputation	Pearson Correlation	.514**	1	.656**	.661**	.644**	.628**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001	<.001
	N	524	524	524	524	524	524
Privacy	Pearson Correlation	.437**	.656**	1	.748**	.584**	.765**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001	<.001
	N	524	524	524	524	524	524
PurchaseIntention	Pearson Correlation	.530**	.661**	.748**	1	.653**	.744**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001	<.001
	N	524	524	524	524	524	524
Barriers	Pearson Correlation	.641**	.644**	.584**	.653**	1	.656**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001		<.001
	N	524	524	524	524	524	524
Trust	Pearson Correlation	.492**	.628**	.765**	.744**	.656**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	
	N	524	524	524	524	524	524

**. Correlation is significant at the 0.01 level (2-tailed).

Multiple Regression Analysis

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.823[a]	.678	.675	.27147

a. Predictors: (Constant), Trust, Visibility, Reputation, Barriers, Privacy

b. Dependent Variable: PurchaseIntention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	80.422	5	16.084	218.257	<.001[b]
	Residual	38.174	518	.074		
	Total	118.596	523			

a. Dependent Variable: PurchaseIntention

b. Predictors: (Constant), Trust, Visibility, Reputation, Barriers, Privacy

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	.346	.118		2.924	.004		
	Visibility	.077	.026	.098	2.951	.003	.569	1.758
	Reputation	.125	.033	.141	3.793	<.001	.452	2.211
	Privacy	.319	.040	.332	8.036	<.001	.364	2.750
	Barriers	.130	.040	.129	3.256	.001	.396	2.524
	Trust	.274	.043	.270	6.337	<.001	.343	2.912

a. Dependent Variable: PurchaseIntention

Mediation Analysis: Visibility > Trust > Purchase Intention

```
OUTCOME VARIABLE:
 TRU

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      .4917      .2418      .1662   166.4609     1.0000   522.0000      .0000

Model
              coeff         se          t          p       LLCI       ULCI
constant     2.6473      .1208    21.9080      .0000     2.4099     2.8847
VSI           .3806      .0295    12.9020      .0000      .3226      .4386

************************************************************************
OUTCOME VARIABLE:
 PI

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      .7679      .5896      .0934   374.2745     2.0000   521.0000      .0000

Model
              coeff         se          t          p       LLCI       ULCI
constant      .7789      .1255     6.2056      .0000      .5323     1.0255
VSI           .1707      .0254     6.7193      .0000      .1208      .2206
TRU           .6494      .0328    19.7899      .0000      .5849      .7139


****************** DIRECT AND INDIRECT EFFECTS OF X ON Y *****************

Direct effect of X on Y
     Effect         se          t          p       LLCI       ULCI
      .1707      .0254     6.7193      .0000      .1208      .2206

Indirect effect(s) of X on Y:
        Effect     BootSE   BootLLCI   BootULCI
TRU      .2472      .0292      .1912      .3049
```

Mediation Analysis: Reputation > Trust > Purchase Intention

```
OUTCOME VARIABLE:
 TRU

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      .6277      .3941      .1328   339.4812     1.0000   522.0000      .0000

Model
              coeff         se          t          p       LLCI       ULCI
constant     1.8815      .1263    14.9011      .0000     1.6334     2.1295
RPT           .5495      .0298    18.4250      .0000      .4909      .6081

************************************************************************
OUTCOME VARIABLE:
 PI

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      .7848      .6160      .0874   417.8668     2.0000   521.0000      .0000

Model
              coeff         se          t          p       LLCI       ULCI
constant      .6755      .1223     5.5235      .0000      .4352      .9157
RPT           .2849      .0311     9.1667      .0000      .2239      .3460
TRU           .5535      .0355    15.5877      .0000      .4837      .6232


****************** DIRECT AND INDIRECT EFFECTS OF X ON Y *****************

Direct effect of X on Y
     Effect         se          t          p       LLCI       ULCI
      .2849      .0311     9.1667      .0000      .2239      .3460

Indirect effect(s) of X on Y:
        Effect     BootSE   BootLLCI   BootULCI
TRU      .3042      .0301      .2465      .3646
```

Mediation Analysis: Privacy > Trust > Purchase Intention

```
OUTCOME VARIABLE:
 TRU

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      .7646      .5846      .0911   734.5670     1.0000   522.0000      .0000

Model
              coeff         se          t          p       LLCI       ULCI
constant     1.1767      .1119    10.5123      .0000      .9568     1.3966
PVC           .7222      .0266    27.1029      .0000      .6698      .7745

**************************************************************************
OUTCOME VARIABLE:
 PI

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      .7947      .6315      .0839   446.4469     2.0000   521.0000      .0000

Model
              coeff         se          t          p       LLCI       ULCI
constant      .6921      .1183     5.8521      .0000      .4597      .9244
PVC           .4153      .0397    10.4651      .0000      .3373      .4932
TRU           .4217      .0420    10.0382      .0000      .3392      .5042


****************** DIRECT AND INDIRECT EFFECTS OF X ON Y *****************

Direct effect of X on Y
     Effect         se          t          p       LLCI       ULCI
      .4153      .0397    10.4651      .0000      .3373      .4932

Indirect effect(s) of X on Y:
        Effect     BootSE   BootLLCI   BootULCI
TRU      .3045      .0341      .2403      .3726
```

Mediation Analysis: Visibility > Barriers > Purchase Intention

```
OUTCOME VARIABLE:
 BR

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      .6413      .4113      .1307   364.7215     1.0000   522.0000      .0000

Model
              coeff         se          t          p       LLCI       ULCI
constant     2.0036      .1072    18.6957      .0000     1.7930     2.2141
VSI           .4996      .0262    19.0977      .0000      .4482      .5510

**************************************************************************
OUTCOME VARIABLE:
 PI

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      .6689      .4474      .1258   210.9267     2.0000   521.0000      .0000

Model
              coeff         se          t          p       LLCI       ULCI
constant     1.4209      .1358    10.4606      .0000     1.1541     1.6877
VSI           .1492      .0334     4.4611      .0000      .0835      .2149
BR            .5376      .0429    12.5215      .0000      .4533      .6219


****************** DIRECT AND INDIRECT EFFECTS OF X ON Y *****************

Direct effect of X on Y
     Effect         se          t          p       LLCI       ULCI
      .1492      .0334     4.4611      .0000      .0835      .2149

Indirect effect(s) of X on Y:
        Effect     BootSE   BootLLCI   BootULCI
BR       .2686      .0291      .2138      .3275
```

Mediation Analysis: Reputation > Barriers > Purchase Intention

```
OUTCOME VARIABLE:
 BR

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      .6442      .4150      .1299   370.3038     1.0000   522.0000      .0000

Model
              coeff         se          t          p       LLCI       ULCI
constant     1.6441      .1249    13.1666      .0000     1.3988     1.8894
RPT           .5676      .0295    19.2433      .0000      .5096      .6255

************************************************************************
OUTCOME VARIABLE:
 PI

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      .7246      .5251      .1081   288.0098     2.0000   521.0000      .0000

Model
              coeff         se          t          p       LLCI       ULCI
constant     1.0712      .1315     8.1475      .0000      .8129     1.3295
RPT           .3662      .0352    10.4089      .0000      .2971      .4353
BR            .3927      .0399     9.8352      .0000      .3143      .4711


****************** DIRECT AND INDIRECT EFFECTS OF X ON Y *****************

Direct effect of X on Y
     Effect         se          t          p       LLCI       ULCI
      .3662      .0352    10.4089      .0000      .2971      .4353

Indirect effect(s) of X on Y:
       Effect     BootSE   BootLLCI   BootULCI
BR      .2229      .0300      .1659      .2825
```

Mediation Analysis: Privacy > Barriers > Purchase Intention

```
OUTCOME VARIABLE:
 BR

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      .5841      .3411      .1463   270.2651     1.0000   522.0000      .0000

Model
              coeff         se          t          p       LLCI       ULCI
constant     1.7115      .1419    12.0629      .0000     1.4328     1.9903
PVC           .5553      .0338    16.4397      .0000      .4889      .6216

************************************************************************
OUTCOME VARIABLE:
 PI

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      .7943      .6309      .0840   445.2712     2.0000   521.0000      .0000

Model
              coeff         se          t          p       LLCI       ULCI
constant      .6213      .1216     5.1101      .0000      .3825      .8602
PVC           .5359      .0315    16.9936      .0000      .4739      .5978
BR            .3312      .0332     9.9865      .0000      .2661      .3964


****************** DIRECT AND INDIRECT EFFECTS OF X ON Y *****************

Direct effect of X on Y
     Effect         se          t          p       LLCI       ULCI
      .5359      .0315    16.9936      .0000      .4739      .5978

Indirect effect(s) of X on Y:
       Effect     BootSE   BootLLCI   BootULCI
BR      .1839      .0275      .1334      .2416
```

Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.346	.118		2.924	.004		
	VSI	.077	.026	.098	2.951	.003	.569	1.758
	RPT	.125	.033	.141	3.793	<.001	.452	2.211
	PVC	.319	.040	.332	8.036	<.001	.364	2.750
	BR	.130	.040	.129	3.256	.001	.396	2.524
	TRU	.274	.043	.270	6.337	<.001	.343	2.912

a. Dependent Variable: PI

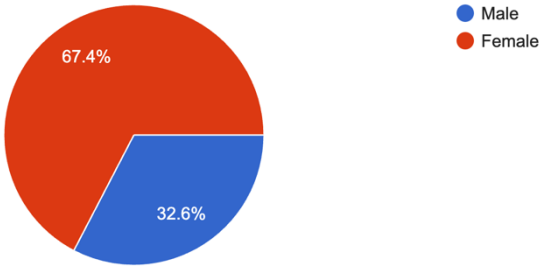
APPENDIX D

QUESTIONNAIRE RESPONSES SUMMARY

Section A: Demographic Date

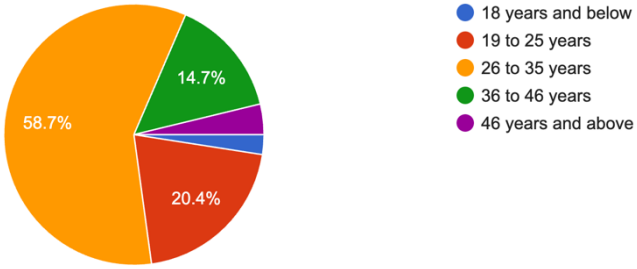
1. Gender

530 responses



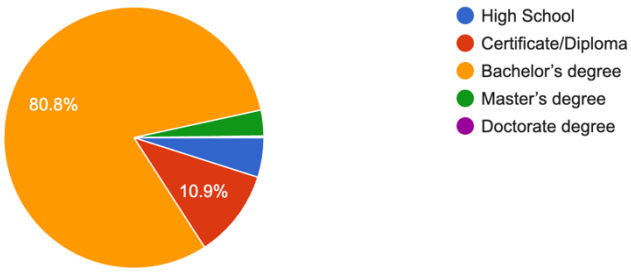
2. Age

530 responses



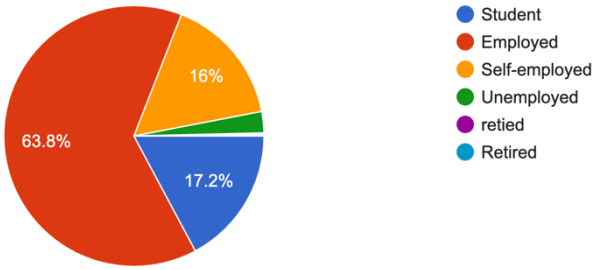
3. Highest Level of Educational Institution

530 responses



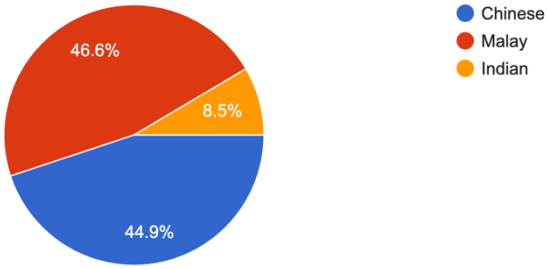
4. Employment Status

530 responses



5. Race

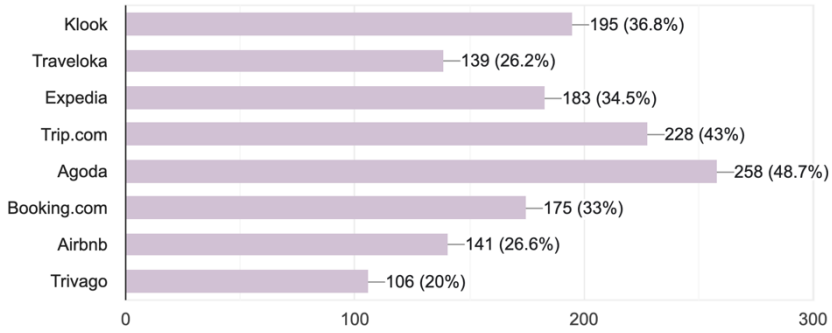
530 responses



Section B: Preliminary Questions

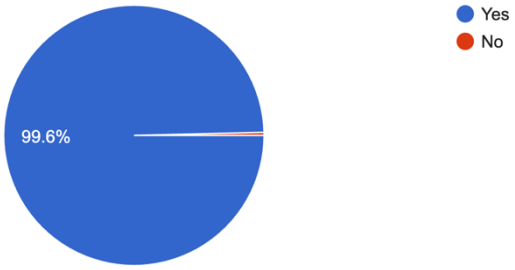
1. Which of the following Online Travel Agencies (OTAs) are you aware of? (You may select more than one)

530 responses

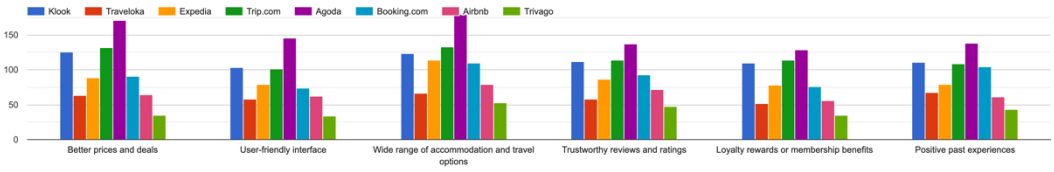


2. Have you ever made a booking using any of the OTA (Based on above question)?

530 responses



3. What are the reasons for choosing each OTA platform?

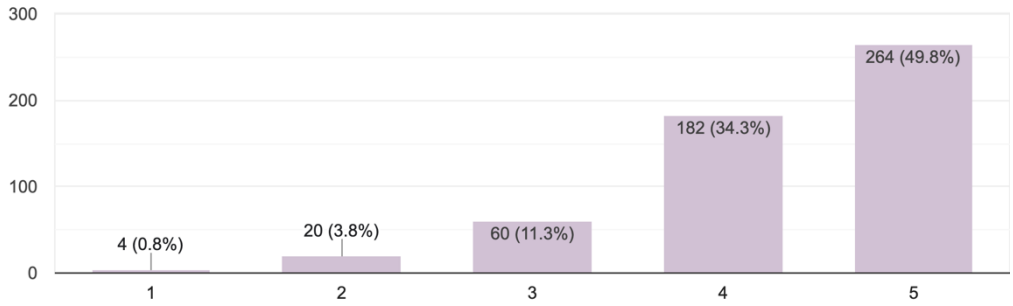


Section C: Factors Influencing Purchase Intention

Independent Variable: Visibility

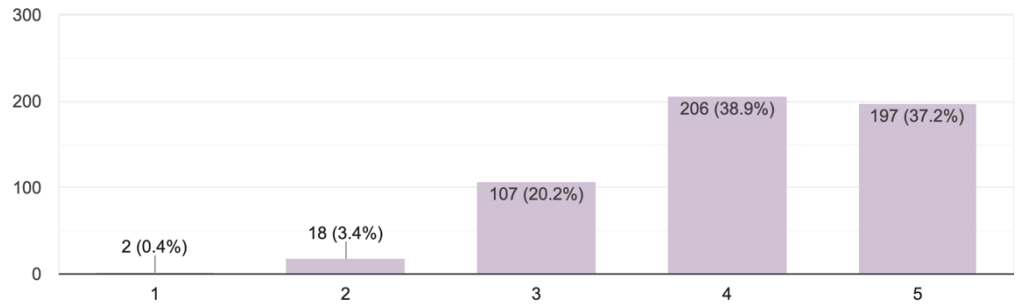
1. I have seen others book travel services through OTAs

530 responses



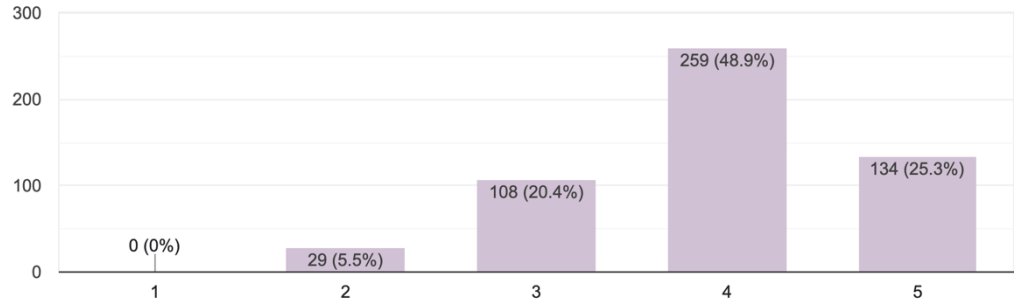
2. It is easy to observe people using OTAs for travel planning and bookings

530 responses



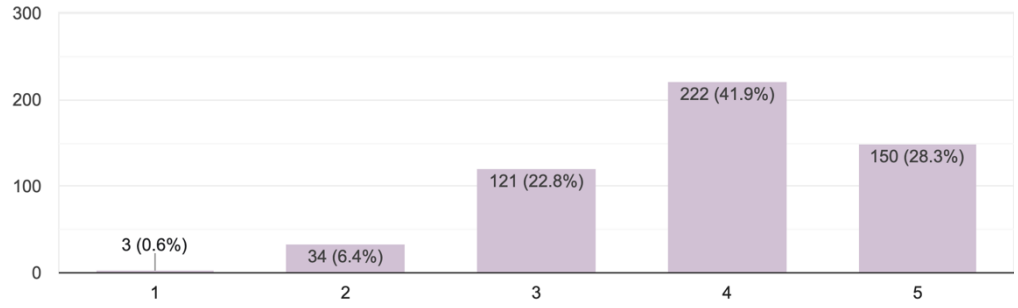
3. I frequently notice others using OTAs to arrange their trips

530 responses



4. I have had many opportunities to see others using OTAs for travel reservations

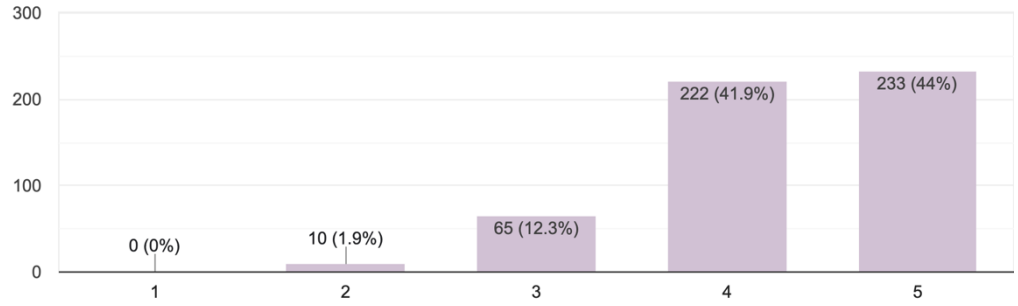
530 responses



Independent Variable: Reputation

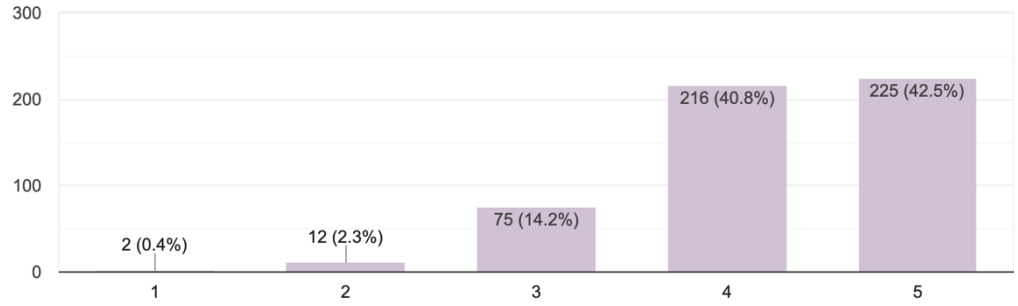
1. The website features recent reviews from verified customers

530 responses



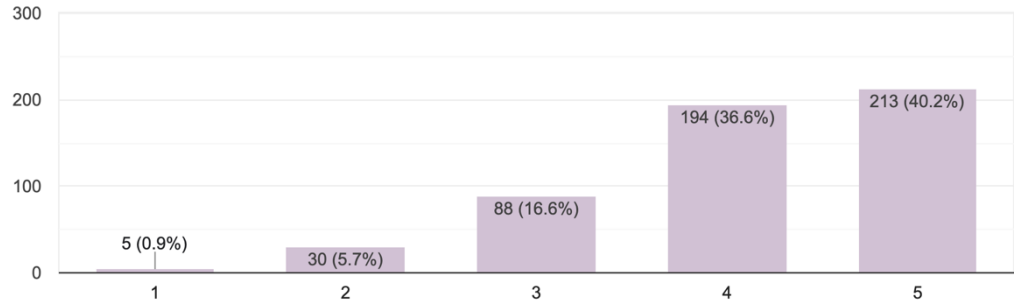
2. This OTA is highly recommended by my friends or family

530 responses



3. I became aware if this website through advertisements (e.g., TV ads, radio, or billboards)

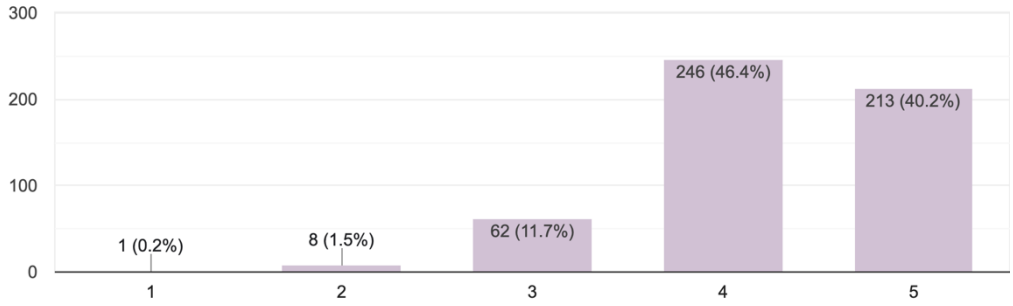
530 responses



Independent Variable: Privacy

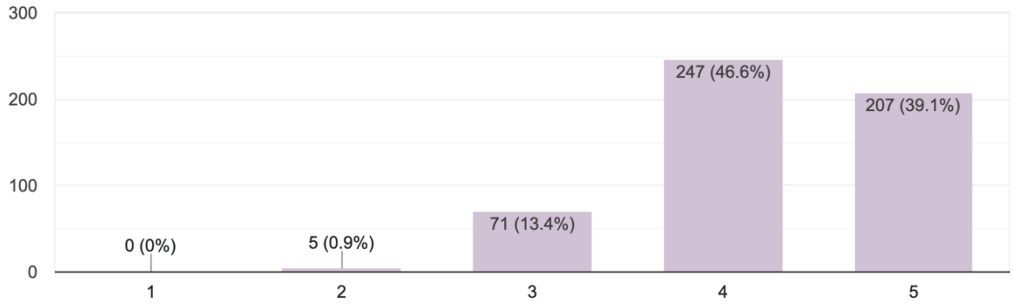
1. The OTA website shows concern for the privacy of its users

530 responses



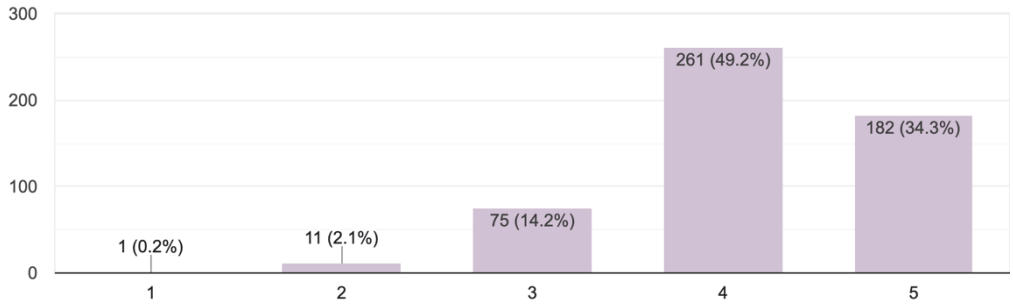
2. I believe the oTA website respects user rights when collecting personal information

530 responses



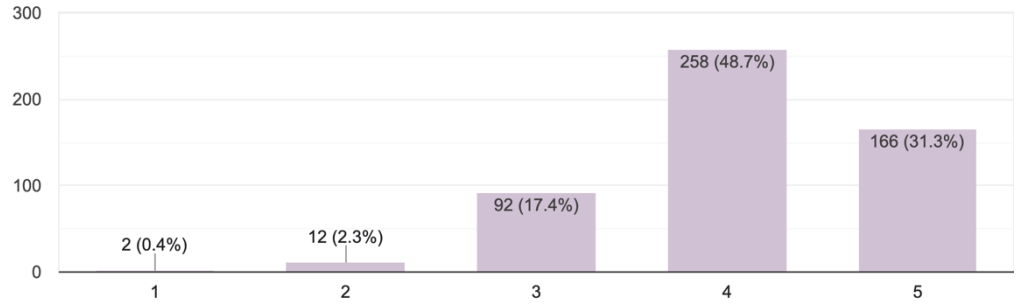
3. I trust the OTA website not to share my personal information with third parties without my consent

530 responses



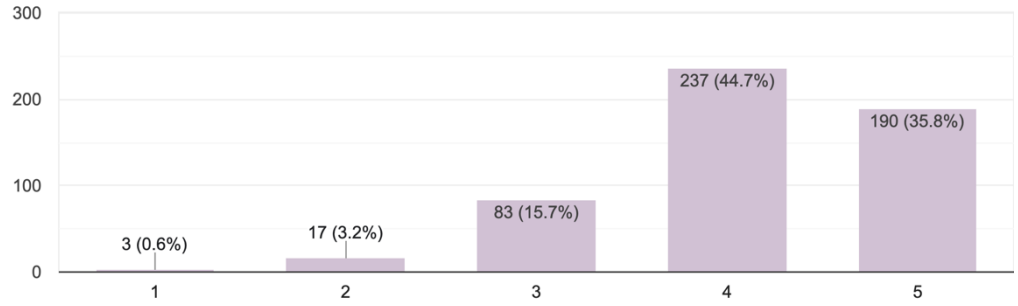
4. I feel safe sharing my personal information on this OTA platform

530 responses



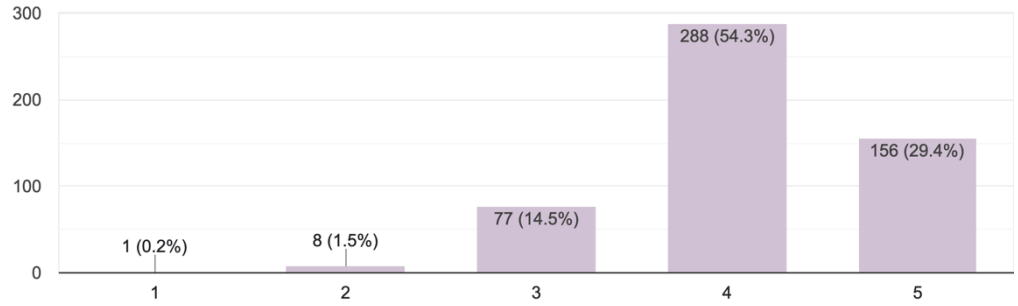
5. This OTA platform does not send promotional emails without my consent

530 responses



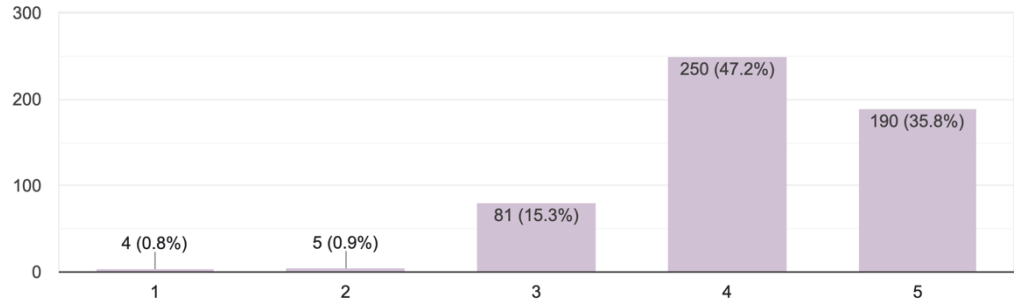
6. I believe this OTA follows personal data protection laws

530 responses



7. I think this OTA only collects the personal data necessary for providing its travel services

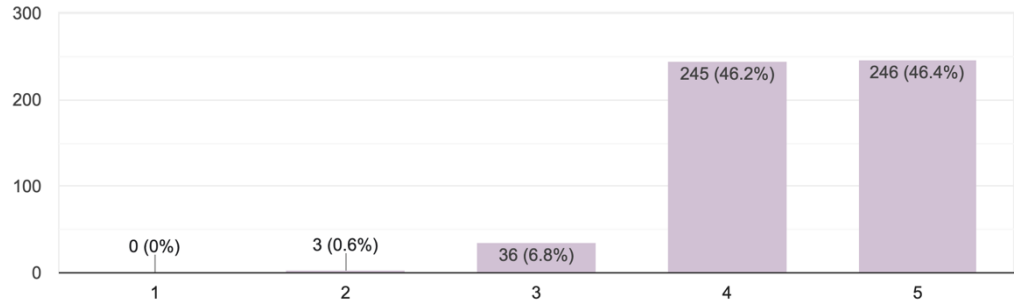
530 responses



Mediator: Trust

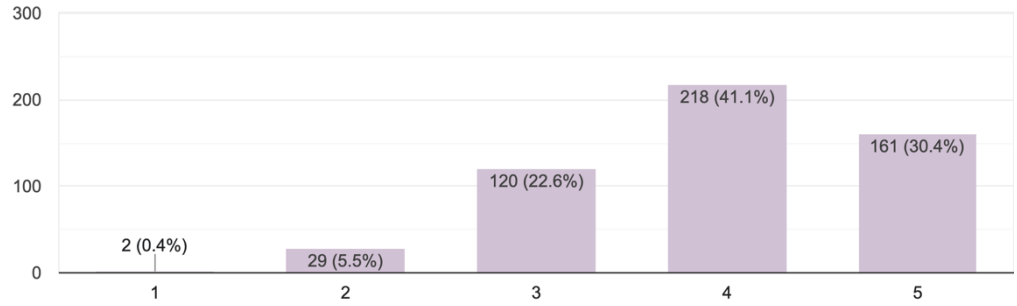
1. I enjoy using the website of this OTA platform

530 responses



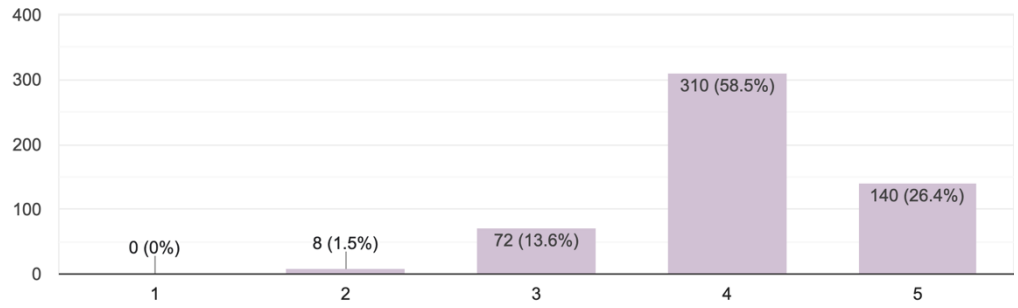
2. I frequently visit the website of this OTA platform

530 responses



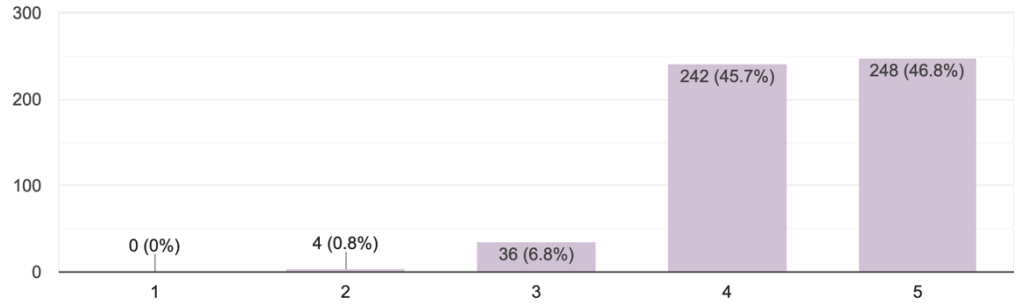
3. I find this OTA platform trustworthy

530 responses



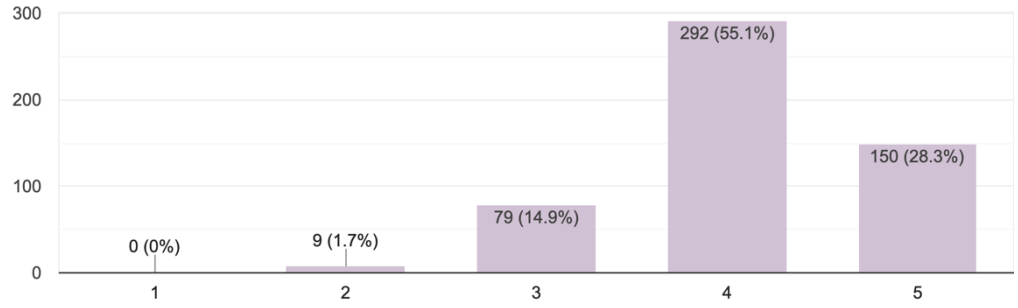
4. I appreciate the reliability of this OTA platform

530 responses



5. I feel confident placing my trust on this OTA platform

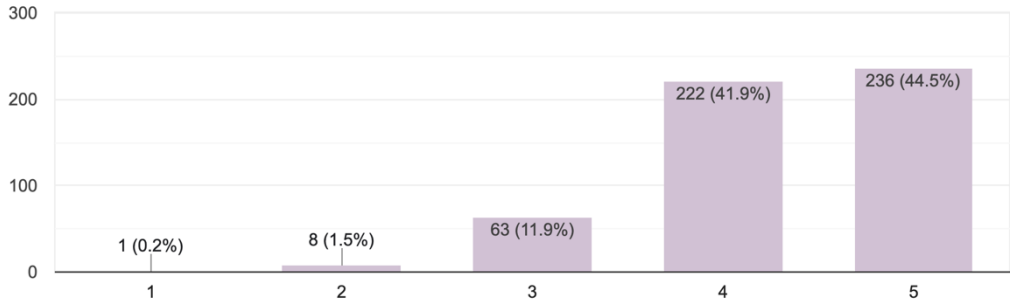
530 responses



Independent Variable: Usage Barrier

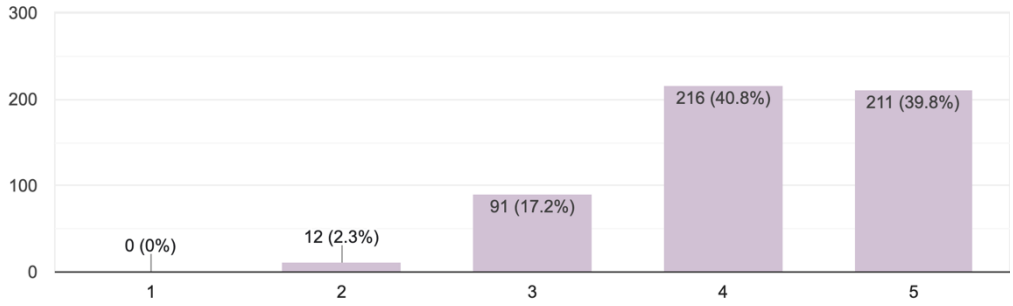
1. Using an OTA is convenient because my device is always accessible

530 responses



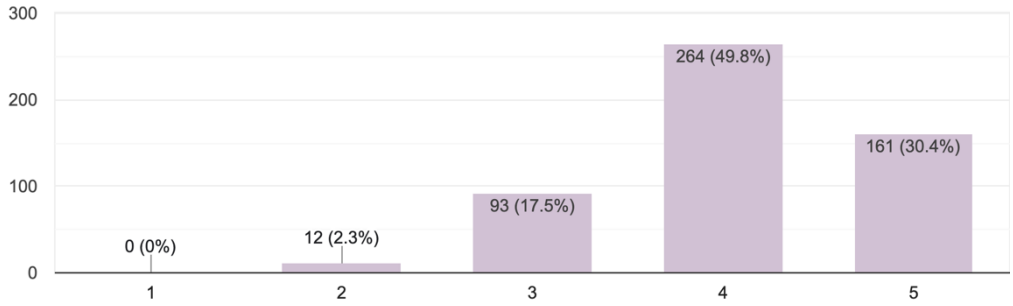
2. Using an OTA is convenient because I can make bookings at any time

530 responses



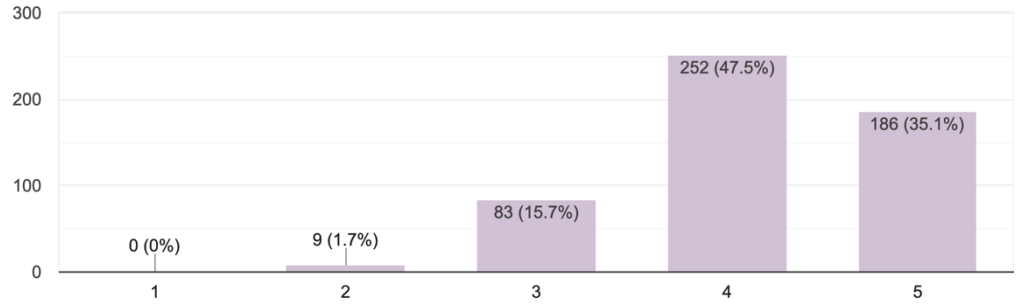
3. Using an OTA is convenient because I can use it in various travel-related situations

530 responses



4. Using an OTA is convenient because its interface is simple and easy to navigate

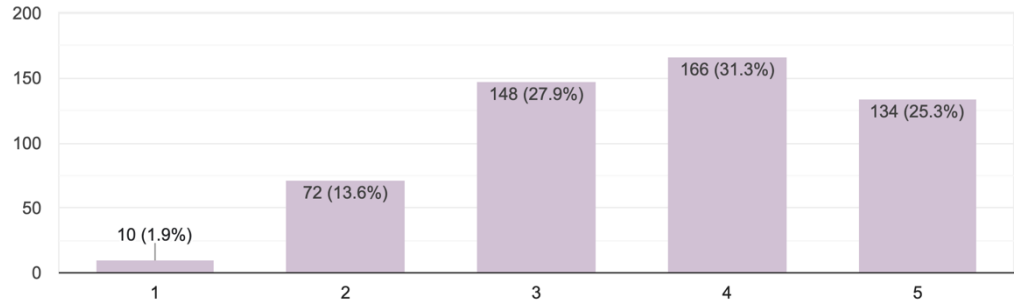
530 responses



Independent Variable: Risk Barrier

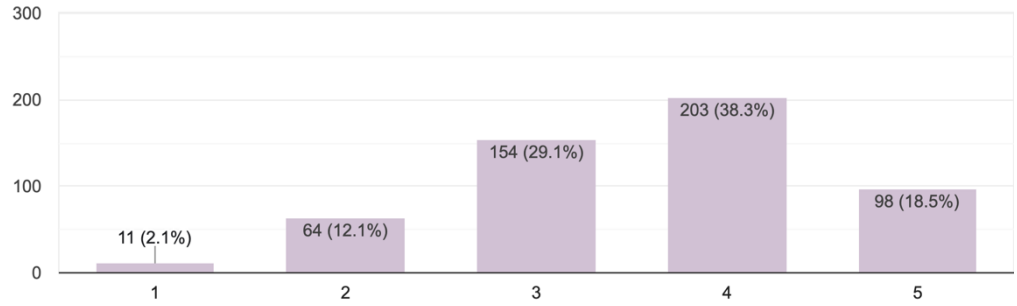
1. I fear that the connection might be lost while making a booking on this OTA platform

530 responses



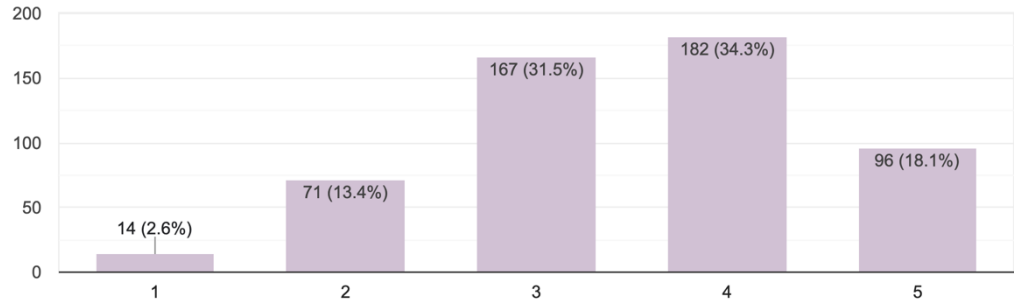
2. I fear that I might enter incorrect booking details on this OTA platform

530 responses



3. I fear that my username and password may be compromised and fall into the wrong hands on this OTA platform

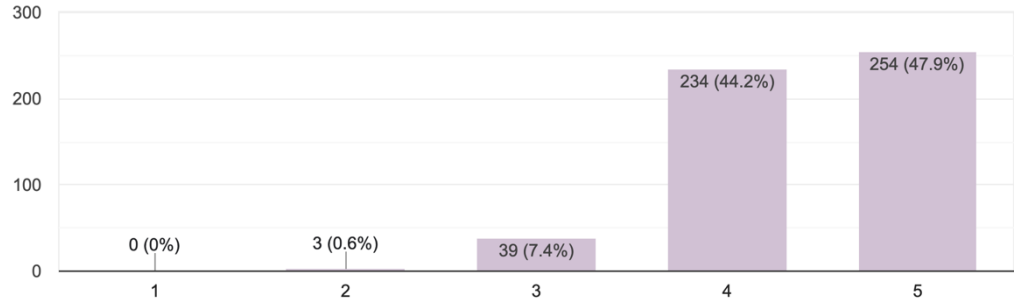
530 responses



Independent Variable: Value Barrier

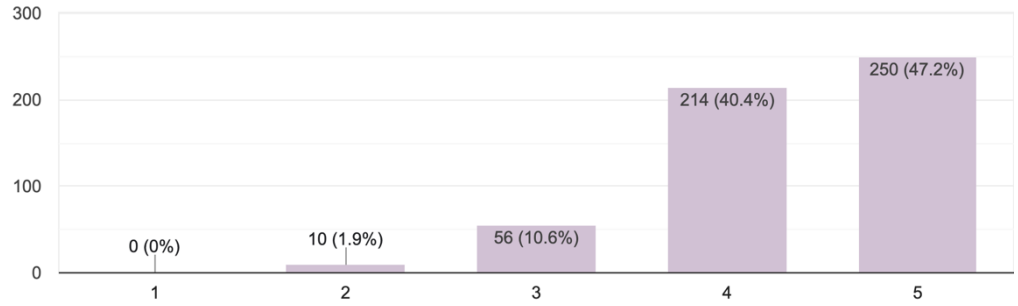
1. Booking through an OTA provides more advantages compared to traditional travel agencies (e.g., better deals, convenience, wider options)

530 responses



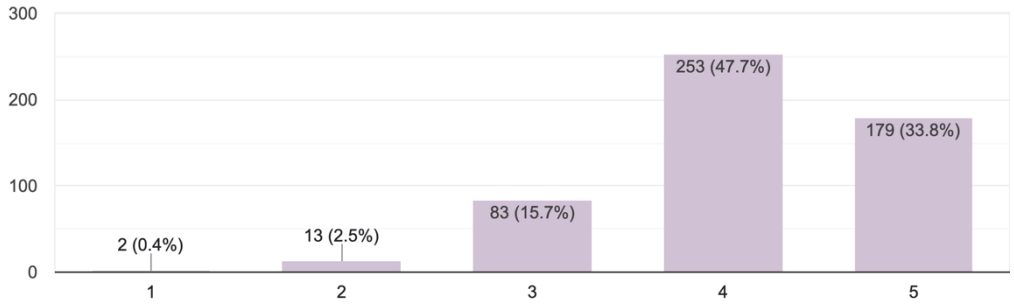
2. Using an OTA helps me save money on travel expenses in the long run

530 responses



3. The benefits of using an OTA do not justify the costs or effort required to switch from traditional booking methods

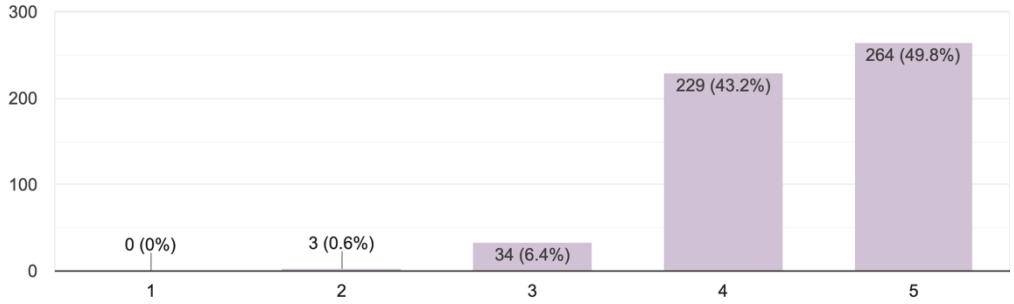
530 responses



Section D: Purchase Intention

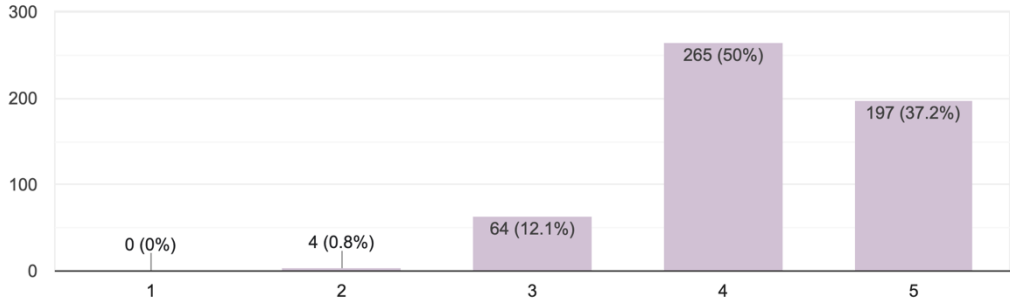
1. I feel comfortable booking services through this OTA platform

530 responses



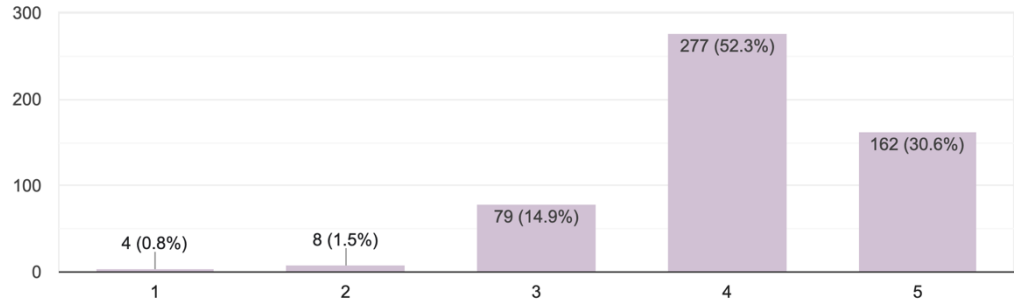
2. I feel comfortable seeking travel-related information from this OTA platform

530 responses



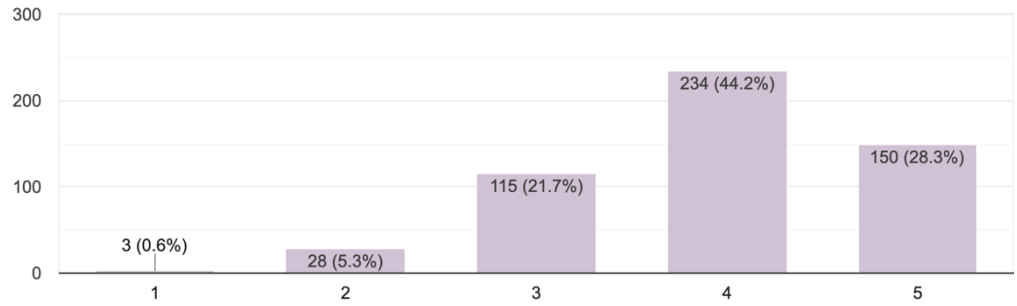
3. I feel comfortable receiving promotional offers and travel information from this OTA platform

530 responses



4. I feel comfortable providing personal information to this OTA platform to receive customized travel services

530 responses



5. I feel comfortable building a valuable relationship with this OTA platform

530 responses