Determinan Factors of Decision to Choose Online Travel Agent to Book a Place to Stay

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I N F O ARTIKEL

A B S T R A C T

The Online Travel Agent (OTA) business can benefit customers because it creates many choices in making hotel reservations online. The use of social media as a promotional medium is also useful for building a company's product image. This study analyzes the factors influencing customers to book a place to stay through OTA. This research was conducted on 382 respondents selected by convenience sampling with the criteria of having booked a place to stay through OTA in the last two years and being at least 18 years old. This research used quantitative methods by filling out questionnaires distributed online. Data were analyzed using SEM AMOS. The results showed that brand image and perceived ease of use (PEU) have a significant positive direct effect on the decision to choose an OTA to book a place to stay, brand image and PEU has a significant positive indirect effect on e-WOM, e-WOM has a significant negative effect on the decision to choose OTA to book a place to stay and perceived risk does not significantly influence the decision to choose OTA to book a place to stay. The managerial implications can be carried out by company management in collaboration with OTA to increase the intention of repurchasing customers through comments (e-WOM), maintaining the privacy of customers' data to avoid leakage, improving transaction systems safety, and conducting evaluations related to quality and service.

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1. INTRODUCTION

Based on the Association of Indonesian Internet Service Providers APJII survey (2022), internet users in Indonesia reached 77.02 percent or 215,63 million people from 275,77 million Indonesians. A new technology recently discovered is hotel bookings with online booking sites. The most crucial thing when planning a trip or vacation is accommodation. When the online booking site is unavailable, consumers must come directly to the hotel or call to book a place to stay.

The 2022 survey data conducted by the Association of Indonesian Internet Service Providers (APJII) stated that the large market potential encourages online businesses to become innovative business activities and transactions, spurring businesses to offer various products and services. One of the many services offered online is all travel needs (traveling), such as booking travel tickets, airline tickets, train tickets, hotels, places to stay, and others (Pratama, 2015). According to a Nielsen survey (2019), traveling and staying locations in Indonesia is the most planned by consumers to be purchased online, together with event ticket sales services. Based on data from APJII (2022), Internet use regarding traveling transactions is 65.5 percent. This data demonstrated that consumers had planned their travel needs budget.

Lifestyles and human mindsets have developed in various circles of society, thus making some people start choosing practical and easy ways, including making transactions for traveling. Therefore, the hospitality industry must recognize consumer behavior to adjust the company's ability to meet consumer needs and desires. One widely run system by the hospitality industry is a web-based information system, namely an online travel agent (OTA) (Lee et al., 2013). Several websites or applications that work with the OTA system are Traveloka, Tiket.com, Airbnb.com, Booking.com, Airyroom, Pegipegi, and others.

OTAs have indeed developed and are popular in the hospitality industry, but several places have not been able to cooperate well with the OTA system. Cooperation between places to stay and the OTA system is still limited. Some management of places to stay still do not fully understand the OTA system, both in the use of the application and payment transactions. In addition, many operators think that using the OTA system can complicate their work because it requires a stable connection so that the network is not interrupted and hampers the performance of employees (Xie et al., 2014).

Lodging management believes that OTA causes no interaction with customers, making it difficult for buyers if something goes wrong, even though several OTAs currently provide operator services via telephone with the help of customer service (Liu & Park, 2015). Furthermore, booking a place to stay through OTAs also has risks generally related to security in payment, fear of fraud, or quality that does not meet expectations (Kotler & Keller, 2016). Therefore, consumers often look at online reviews before deciding to make a booking. Therefore, booking a place to stay is very important for OTAs to predict consumer behavior in making online bookings in the future (Schiffman & Kanuk, 2008). In addition, many consumers feel that online business actors must consider using a system and complicated payment procedures, so further research needs to be done.

The problems OTAs face include the lack of ratings/reviews submitted by guests on applications related to the company's image, so guests who have stayed are hesitant to return, and make potential guests reluctant to choose the place. Other things, such as negative reviews about the difficulty of making transactions, photos of rooms, and the environment where to stay do not match expectations, also influence consumers' decisions not to use the application. Consumers also question transaction security, and consumers need to think two to three times before making a payment. Consumers will look for information about the place to stay before booking, such as looking at prices and reviews about the location, cleanliness, comfort, and service of the place to stay from the comments column provided.

The OTA business can benefit customers because it creates many choices in making hotel reservations online. The use of social media as a promotional medium is also useful for building a company's product image. According to Suciningtyas (2012), a positive brand image positively influences purchasing decisions. The stronger the brand image of OTA services, the stronger consumer trust in OTA applications. Comments or reviews in OTA application posts are the electronic word of mouth (e-WOM). Before deciding to believe, consumers will search for information about the place to stay through various social media. Therefore, the e-WOM strategy effectively forms buying interest in choosing a place to stay. According to Amalia (2011), consumers believe more in the word of mouth promotion than any formal promotion method.

The presence of online travel agent (OTA) sites and aggregators in the form of websites or applications also has something in common. Travelers can ask for advice from other tourists who have used places to stay (hotels, apartments, guesthouses, sharing rooms, and others) or check information and reviews about the quality of the hospitality industry (Ananda, 2017). This fact relates to eWOM, which affects consumer purchase interest. Trust in sellers on the internet or online trust is important to increase a person's purchase intention (Lu et al., 2016). Therefore, trust can also be fostered through eWOM, which will directly influence consumer purchase intention (Chih et al., 2013).

Technology Acceptance Model (TAM) is a basic theory explaining why someone uses information systems. Booking a place to stay through a mobile phone is also considered perceived ease of use for consumers. Previously, you had to open the website via a laptop or desktop to order a place to stay. The existence of an application on a mobile

phone can make it easier for users to make reservations for a place to stay, but every convenience that exists certainly has risks that consumers are worried about. Therefore, consumers consider perceived risk in creating purchase intentions (Soegiarto, 2012). This study analyzed the factors influencing the decision to choose an online travel agent to book a place to stay. The novelty of this research is that it used an extended TAM approach with brand image, eWOM, and perceived risk. Previous studies used eWOM as an antecedent variable, while in this study, eWOM is positioned as a variable that is influenced by brand image and perceived ease of use.

2. LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a model of acceptance of information technology systems that users will use (Hartono, 2007). TAM was developed by Davis et al. (1989), which explained the reasons for a person's acceptance of the use of a technology or information system. TAM has evolved by adding external variables that can be antecedent factors (causes) for the emergence of other constructs. The Technology Acceptance Model construct can be seen in Figure 1 as follows:
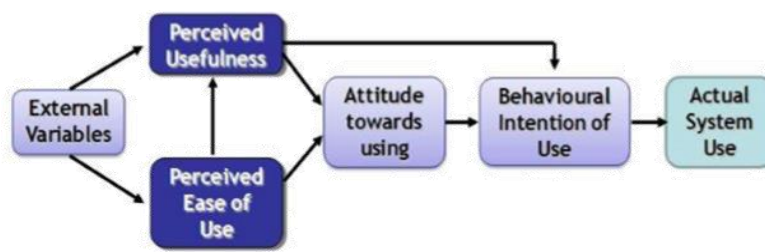
Source: Davis *et al.* (1989)
Figure 1. Technology acceptance theory constructs

TAM explains the reasons for a person's acceptance of technology. First, perceived usefulness is defined as the extent to which a person or user believes using technology will improve the user's job performance (Hartono, 2007). The second factor is perceived ease of use, which is the extent to which a person believes that using technology will be free from effort (Hartono, 2007). Perceived ease of use is measured through several items: easy to learn, controllable, clear and understandable, flexible, easy to become skillful, and easy to use (Hartono, 2007). The main purpose of TAM is to explain the determination of computer acceptance in general, explaining the behavior or attitude of users in a population (Davis et al., 1989).

Venkatesh and Davis (2000) stated that TAM is a concept that best explains user behavior toward new information technology systems. The use of TAM in research on the acceptance of technology applications has been carried out by several researchers in different countries and different technology applications to test the accuracy of TAM (Tangke, 2004). Four constructs are used in TAM research: perceived ease of use, perceived usefulness, attitude toward using, and actual usage.

Online Travel Agent (OTA)

Online Travel Agent (OTA) is a travel agent that acts as a medium for online promotion and sales through the website. An online travel agent website managed by OTA distributes and facilitates bookings to tourism business providers (Australian Tourism Data Warehouse, 2013). OTA is a travel agent that carries out all its activities online. This travel agent provides online reservation services that someone needs to travel. According to Pradiatiningtyas (2015), there are six benefits of using online travel agents for consumers and companies, including convenience (convenience in making decisions to buy products anywhere), information (lots of product and price information), market response (consumers get quick answers), condition (conditions obtained by consumers in real terms), reduce printing and postage costs (cost savings for promotion through print media), reduce labor costs (costs to pay employees can be reduced or suppressed).

Brand Image

Brand image is all the attributes attached to a product intended to recognize and differentiate the product from competitors' products (Kotler & Keller, 2016). Brand relates to the name or symbol attached to a product as a differentiator or identifies the product to distinguish it from the products offered by competitors. Brand image is a consumer's perception and belief of a brand. A positive brand image is certainly an advantage for producers due to the product's trust value, which makes consumers not hesitate to make purchasing decisions (Sangadji & Sopiah, 2013).

Priansa (2017) argued that a brand is a complex symbol that has six meanings, namely 1) attributes, a brand that

has certain characteristics or traits as a differentiator, and 2) benefits, characteristics, or properties attached to a brand must have certain characteristics. For example, functional and emotional benefits; 3) value, a brand also describes the value of a company or producer; 4) culture, a brand can represent a certain culture; 5) personal, a brand can interpret a certain personality; 6) users, a brand can identify a group of consumers who will use a product.

Electronic Word of Mouth (eWOM)

Electronic Word of Mouth (eWOM) is a consumer's willingness to voluntarily provide recommendations to others through the internet. The internet can empower companies and consumers to improve their marketing communications and enable them to share information and opinions from Business-to-Consumer and Consumer-to-Consumer (Hennig-Thurau & Walsh, 2003). According to Kamtarin (2012), information dissemination through eWOM is carried out through online media, such as email, blogs, chat rooms, Facebook, Twitter, and various other types of social media that can lead to consumer interactions with one another. In addition, EWOM refers to any positive or negative opinion from potential customers and current and former consumers about a product or service marketed by a company that is disseminated via the Internet (Hennig-Thurau & Walsh, 2003).

Perceived Ease of Use

Perceived ease of use is the confidence that individuals who use new technology will be free from hard work (Davis et al., 1989). According to Wahyuningtyas et al. (2015), perceived ease of use will impact behavior; namely, the higher a person's perception of the ease of using the system, the higher the technology's utilization level. Wibowo (2006) explains that perceived ease of use of technology is defined as a measure where a person believes the technology is easy to understand and use. Rigopoulos and Askounis (2007) stated that perceived ease of use could be measured through clear and easy-to-understand indicators. In addition, the technology used is clear and understandable, so it does not require excessive effort (Viswanath & Fred, 2002).

Perceived Risk

Risk is the uncertainty consumers face if they cannot predict the consequences of purchasing decisions (Schiffman & Kanuk, 2008). In the view of consumers, risk means a situation where consumers do not know the consequences of the alternative or the possibility of a loss of the results of the purchase made. Perceived risk means an individual's subjective belief about the potential negative consequences of consumer decisions (Samadi & Nejadi, 2009).

Decision to Stay

The decision consumers make in choosing a place to stay is the key to the sustainability of the cycle of a hotel because consumers are assets. The decisions made by guests are principally consumer decisions in choosing a hotel as a place to stay, which is broadly explained in consumer behavior. Consumer decisions are one part of consumer behavior. Decisions can be taken care of if they are supported by data or information related to the problems. In making decisions, knowledge of market needs and trends toward market development, competition, and organizational competitive advantage is required. Consumers will go through five stages in purchasing: problem recognition, information search, evaluation of alternatives, purchase decisions, and post-purchase behavior (Kotler & Keller, 2016).

The Effect of Brand Image on Electronic Word of Mouth

Suyoga and Santika's research (2018) stated that electronic word of mouth (eWOM) positively and significantly affects purchase intention. Brand image has a positive and significant influence on purchase intention. A positive and significant brand image mediates the effect of electronic word of mouth on purchase intention. In line with this research, the results of research conducted by Hasyim et al. (2017) states that brand image has a positive and significant effect on electronic word of mouth (eWOM) and the decision to choose a villa for a place to stay in Bali through Airbnb. The results of Yulianto's research (2018) showed that there is a positive and significant effect of the eWOM variable on the brand image variable, a positive and significant effect of the eWOM variable on the purchase intention variable, the positive and significant influence of the brand image variable on the purchase intention variable. Semuel and Lianto (2014) state that eWOM directly affects the brand image, trust, and buying interest.

H1: Brand image has a significant effect on electronic word of mouth.

The Effect of Perceived Ease of Use on Electronic Word of Mouth

Wangenheim and Bayon's (2004) research in social psychology and marketing demonstrated that the perception of the character of the source of information and the perception of the product level is important to determine a product's normative and informative influence. If the information provider informs the goodness or the ease of getting a product at a high level, positive information about a product can lead to a higher perception of convenience in the eyes of consumers. Research results from Anggraini et al. (2015) show that the eWOM variable positively affects C2C

transactions, emotional value does not have a positive effect on C2C transactions, and ease of use has a positive effect on C2C transactions. Fajriati (2016), in his research, found that there was an influence between perceived compatibility and eWOM (reviews) on the attitude to use mobile applications, and there was an influence of attitude to use mobile applications on the intention to use mobile applications.

Oentario et al. (2017) stated that perceived ease of use has a positive and significant effect on consumer attitude and online reviews (eWOM), and consumer attitude has a positive and significant influence on buying online. The results of Jap et al. (2018) demonstrated that ease of use and comprehensiveness have a positive and significant effect on customer buying interest, timeliness, and positive valence variables have a positive but not significant effect on customer buying interest, while volume and negative valence variables have a negative and no influence significant to customer buying interest. Mahanani and Sari's research (2019) also stated that the perceived ease of use, eWOM, and service quality variables significantly influence the decision to use Grab for FEB students, UPI Management Department.

H2: Electronic word of mouth significantly affects perceived ease of use.

The Effect of Brand Image on Decision Making

Bancin's research (2019) demonstrated that brand image positively and significantly affects car buying decisions. It can be seen from the results of the regression that has been carried out with a brand image coefficient value of 0.309 and a significance value of 0.001. This value indicates that if the brand image increases, the purchasing decision increases by 0.309. The results of this study are supported by Amron's research (2018) which stated that brand image, brand trust, product quality, and price have a positive and significant effect on the decision to choose a place to stay in Bandung through the Traveloka application. Furthermore, another study by Mamahit et al. (2015) concluded that brand image, trust, and product quality influence the decision to choose a place to stay in Surabaya online.

H3: Brand image has a significant effect on decision-making.

The Effect of Perceived Ease of Use on Decision Making

Rezaei and Amin (2013) mentioned that the ease of using a system would positively and significantly increase consumer interest in making repeat purchases. Research conducted by Juniwati (2015) revealed that it is very important for marketers to pay attention to the ease of purchasing a product. The easier the purchasing procedure is, the more consumer interest is in making repeat purchases. In line with existing research, Apriyani and Suharti (2017) expressed similar results, which stated that perceived ease of use had a positive and significant effect on the decision to choose a place to stay online. Another study from Oktarini and Wardana (2018) states that the perceived ease of use variable positively and significantly affects repurchase intention or the decision to choose a place to stay online.

H4: Perceived ease of use has a significant effect on decision-making.

The Effect of Perceived Risk on Decision Making

Research conducted by Ganguly et al. (2009) proved that increasing the level of risk perceived by consumers can reduce their purchase intention when transacting online shopping sites. If the perceived risk is high when buying products online, it will reduce consumer interest in making purchases online. The research results by Kim and Lennon (2013) demonstrated that the perception of risk has a negative and significant effect on purchase intention. Consumers will pay attention to risks in online transactions, and these risks can influence their decisions about whether or not to decide to buy from an online seller. Research by Leeraphong and Mardjo (2013) states that risk perception negatively affects purchase intention. Gunawan et al. (2017) concluded that of the six dimensions of risk perception, only social risk positively and significantly affects purchasing decisions at Airbnb. Physical, performance, psychological, financial, and time-loss risks have a direct relationship with purchasing decisions on Airbnb.

H5: Perceived risk has a significant effect on decision-making.

The Effect of Electronic Word of Mouth on Decision Making

Hennig-Thurau et al. (2004) define eWOM as a positive or negative statement by potential, effective, and after-purchase consumers about a product or company. Viglia et al. (2016) found that rating and the number of consumers who reviewed positively influenced the intensity of booking hotels online. Positive online comments about a product result in high-order intensity. These comments affect attitudes toward the brand because overly positive comments lead to a more desirable attitude toward the brand, while negative comments negatively influence the brand (Lee et al., 2009). Ye et al. (2009) demonstrated that positive consumer reviews could significantly increase the consumers' intensity in making hotel reservations. Research findings from Jalilvand and Neda (2012) regarding car purchases in Iran have been based on the value of risk and uncertainty about a brand. The study found a positive correlation between eWOM and purchase intention. Consumer reviews on the internet have become a priority in consumer considerations and efforts to make purchases, where these reviews are an important aspect of communication. Therefore eWOM influences consumer reviews of products and their buying interest (Zhu & Zhang, 2010).

H6: Electronic word of mouth has a significant effect on decision-making.

The Research Framework

The model used in this study is a variable that influences each other between variables such as brand image, electronic word of mouth (e-WOM), perceived ease of use, and perceived risk that can influence consumer interest in booking a place to stay. The research framework is described in Figure 2.
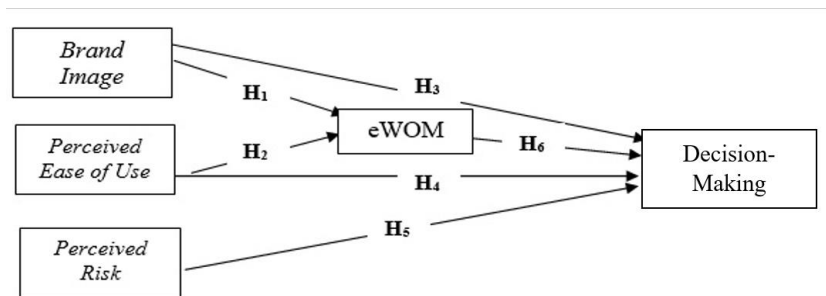
Figure 2. Research Framework

3. METHOD

The research design applied quantitative with an online survey approach to respondents. This research was conducted in the territory of Indonesia, such as West Java, DKI Jakarta, Central Java, East Java, Sumatra, Sulawesi, Bali, and Nusa Southeast West, since the data collection was conducted by online survey. Furthermore, the sampling technique applied voluntary sampling. Voluntary sampling is a data collection technique made up of participants who have voluntarily chosen to participate as a part of the sample group.

The sample size used the Structural Equation Model (SEM) rule of thumb. Hair et al. (2006) stated that the number of samples required for each estimated parameter of exogenous and endogenous variables is five to ten observations. Therefore, there are 73 indicators used in this study, then using the conditions of Hair et al. (2006), 5 x 73 = 365 respondents and 10 x 73 = 730 respondents. Therefore, the number of samples used in this study was 382 respondents.

Secondary data were obtained through a literature review both online and offline. Primary data collection was carried out using an online questionnaire with Google Forms. The questionnaire is divided into three parts: screening, respondent profile, and main questions related to research variables. The questionnaire was distributed by posting on social media via WhatsApp, Instagram, and Facebook.

Structural Equation Modeling (SEM) is a statistical tool capable of directly analyzing latent variables, indicator variables, and measurement errors. According to Wijanto (2008), the procedure in SEM will involve at least five steps: model specification, model identification, model estimation, fit test, and model respecification. There are several basic assumptions in the use of the SEM method. SEM has two statistical analysis techniques: Simultaneous Equation Regression (multiple regression) and Confirmatory Factor Analysis (CFA). The formation of the SEM model in this study was processed using AMOS 22 software. Measurement of the SEM model in this study will be carried out in several stages, namely validity test, reliability test, feasibility test of SEM model (Good of fit Model), and significance test.

4. RESULT AND DISCUSSION

Result

Characteristics of Respondents

The total number of male respondents was 167, while the female respondents were 215. Most respondents, namely 46.1 percent aged between 18 to 26 years, followed by the age group of 27 to 36 years at 24.6 percent. Most of the respondents came from West Java which covers the Greater Jakarta and Bandung areas at 54.71 percent, DKI Jakarta at 15.45 percent, Central Java at 8.12 percent, East Java at 3.66 percent, Sumatra at 7.33 percent, Sulawesi at 5.50 percent, Bali by 1.57 percent and Nusa Southeast West 1.31 percent. The majority of respondents, namely 134 respondents, were private employees, followed by the civil servant category of as many as 125 respondents. Respondents with the category of student work with as many as 79 respondents, Entrepreneurs with as many as 26 respondents, and BUMN employees occupy the last place as many as 18 respondents. As many as 41.88 percent of respondents earn 3 to 6 million rupiahs per month, followed by the category of income 6 to 9 million rupiahs per month, as much as 20.42 percent, less than 3 million rupiahs as much as 15.71 percent, category 9 to 12 million rupiahs per month as much as 12.04 percent and income category more than 12 million rupiahs as much as 9.95 percent.

Overall Model Fit

In conducting the model fit test stage, it can be seen at the level of fit of the original data (data obtained based on the results of questionnaires or field studies) to the designed model. Then, the overall model fit test is reviewed based on Goodness-of-Fit indicators, namely chi-square, DMIN / DFM, RMSEA, NFI, CFI, IFI, TLI, RFI, GFI, and AGFI. Table 1 shows the data processing results regarding the Goodness-of-Fit measure on the research model.

Table 1. Results of the overall model fit test

Goodness-of-Fit	Cut-off Value	Result	Conclusions
1. *Chi-Square*	Smaller	309.637	*Good fit*
2. *The Minimum Sample Discrepancy Function/Degree of Freedom* (DMIN/DF)	≤ 2.0	1.609	*Good fit*
3. *Root Mean Square Error of Approximation* (RMSEA)	≤ 0.08	0.046	*Good fit*
4. *Normed Fit Index* (NFI)	≥ 0.9	0.946	*Good fit*
5. *Comparative Fit Index* (CFI)	≥ 0.9	0.975	*Good fit*
6. *Incremental Fit Index* (IFI)	≥ 0.9	0.976	*Good fit*
7. *Tucker Lewis Index* (TLI)	≥ 0.9	0.968	*Good fit*
8. *Relative Fit Index* (RFI)	≥ 0.9	0.928	*Good fit*
9. *Good Fit Index* (GFI)	≥ 0.9	0.932	*Good fit*
10. *Adjusted Good Fit Index* (AGFI)	≥ 0.9	0.901	*Good fit*

The chi-square measure shows the dependence between independent and dependent variables with nominal or ordinal scales. The chi-square test procedure tabulates one or more variables into categories and calculates the chi-square statistic. For example, for one variable, it is known as a goodness of fit test that compares the observed frequency with the expected frequency. The smaller the chi-square value, the better the model being tested (Hair et al. 2006). Based on the test results shown in Table 1, the model's fitness level is 309,637, meaning that the model is in the good fit category.

The Minimum Sample Discrepancy Function is divided by the degree of freedom (CMIN / DF). CMIN / DF is nothing but the chi-square statistic X2 divided by its DF, called the relative X2. If the relative X2 is less than 2.0 or 3.0 is an indication of an acceptable fit between the model and the data (Hair et al., 2006). Based on the test results shown in Table 1, the model's fitness level is 1.609, meaning that the model is in the good fit category.

The Root Mean Square Error of Approximation (RMSEA) measure is used to compensate for the Chi-Square ($\chi2$) statistic for rejecting models on large samples (Hair et al., 2006). The RMSEA fit level ≤ 0.08 indicates a good fit, while when the RMSEA fit level ≤ 0.05 is a close fit. Based on Table 1, the RMSEA fit level obtained is 0.046, meaning that the model is an acceptable or good fit.

Normed Fit Index (NFI), Comparative Fit Index (CFI), and Relative Fit Index (RFI) measures. These three measures are added to compare how well the research model is with the baseline or model, assuming the observed variables are not correlated (Hair et al. 2006). NFI, CFI, and RFI values range from 0 to 1. If the values of NFI, CFI, and RFI are getting closer to 1, the model is said to be getting better. According to Hair et al. (2006), the model will have good fit criteria if the NFI, CFI, and RFI values are ≥ 0.9. Based on the test results shown in Table 1, the value of the three measurement indicators is 0.946 for NFI, 0.975 for CFI, and 0.928 for RFI, meaning that the model is in the good fit category. The incremental fit index (IFI) measure can be used to overcome parsimony and sample size problems. The criterion of IFI is that a value of 0.90 is a good fit, while $0.80 \leq$IFI.

Other measures of model fit are the Goodness of Fit (GFI) and Adjusted Goodness of Fit Index (AGFI). AGFI is a GFI measure adjusted for the degree of freedom ratio. The AGFI value is generally lower than the GFI (Hair et al., 2006). The GFI and AGFI values range from 0 to 1, assuming the higher the indicator's value, the better the model. However, the GFI fit level ≥ 0.9 is a good fit, while if the fit level is $0.8 \leq$GFI≤ 0.9 is a marginal fit (Hair et al. 2006). Based on the test results shown in Table 1, the GFI value of the model is 0.932, meaning that the model is a good fit. On the AGFI measure, the AGFI fit level ≥ 0.9 is a good fit (Hair et al. 2006). Based on Table 1, the AGFI value obtained is 0.901; thus, the model is acceptable (good fit).

Overall, the results of the overall model fit or Goodness-of-Fit test in Table 1 have met the criteria. Furthermore, fulfilling these criteria indicates that the research model design follows the sample data. Thus, the research model design can be used to assess brand image, electronic word of mouth, perceived ease of use, perceived risk, and decision-making in choosing OTA to book a place to stay so that theoretical hypothesis testing can be carried out.

Measurement Model Fit

The suitability of the measurement model is assessed based on several measurement criteria, namely construct validity and reliability. The validity test relates to the accuracy of a measurement which aims to assess a set of measurement indicators in the model that truly reflect the latent constructs in the model. For example, the results of testing the size of a model through construct validity provide confidence that the size of the items taken from the sample represents the true value in the population. Construct validity is considered valid if the standardized loading factor value is ≥ 0.5 (Hair et al., 2006). In addition, an indicator variable is said to be valid if the t-value ≥ 1.96, referring to the 95 percent confidence level with an error of 0.05.

Based on Table 2, the standardized loading factor value of each indicator is known to have exceeded 0.5 with a t-value above 1.96, meaning that all measurement indicators have reflected the latent constructs in the model so that all indicators in each latent construct are considered valid for use as measurements of their latent constructs. Except for the third indicator question on the perceived risk variable, it was deleted because it did not meet the standard loading factor and t-count values. Table 2 shows the results of the validity test for each indicator.

Table 2. Validity test results for each indicator

Variables	Indicators (code)	*Loading factor*	t-value	Conclusions
Brand image (BI)	KP1	0.670	9.73*	Valid
	KP2	0.507	8.72*	Valid
	KP3	0.823	12.85*	Valid
	R1	0.609	9.68*	Valid
	R2	0.689	10.97*	Valid
	R3	0.764	11.79*	Valid
	NN1	0.779	11.04*	Valid
	NN2	0.790	15.86*	Valid
	NN3	0.818	16.47*	Valid
	IP1	0.584	10.51*	Valid
	IP2	0.682	10.57*	Valid
	IP3	0.742	13.12*	Valid
	IP4	0.760	13.40*	Valid
Electronic Word of Mouth (EWOM)	GP1	0.767	9.77*	Valid
	GP2	0.779	15.56*	Valid
	GP3	0.766	15.26*	Valid
	GC1	0.661	12.58*	Valid
	GC2	0.574	10.93*	Valid
	GC3	0.708	13.57*	Valid
	SP1	0.765	12.99*	Valid
	SP2	0.804	15.67*	Valid
	SP3	0.792	15.44*	Valid
	I1	0.772	11.13*	Valid
	I2	0.775	13.50*	Valid
	I3	0.653	11.69*	Valid
	V1	0.863	15.29*	Valid
	V2	0.822	19.94*	Valid
	V3	0.822	19.92*	Valid
Perceived Ease of Use (PEU)	EL1	0.926	16.61*	Valid
	EL2	0.921	27.72*	Valid
	EL3	0.586	12.93*	Valid
	CL1	0.722	13.78*	Valid
	CL2	0.799	15.53*	Valid
	CL3	0.816	15.90*	Valid
	CU1	0.808	16.54*	Valid
	CU2	0.831	18.45*	Valid
	EB1	0.812	10.23*	Valid
	EB2	0.688	14.37*	Valid
	EB3	0.789	17.15*	Valid
	F1	0.823	17.36*	Valid
	F2	0.835	19.55*	Valid
	F3	0.745	16.58*	Valid

Perceived Risk (Risk)	RP1	0.741	11.96*	Valid
	RP2	0.891	17.70*	Valid
	RP3	0.920	18.16*	Valid
	RK1	0.709	11.49*	Valid
	RK2	0.615	11.11*	Valid
	RK3	0.828	14.61*	Valid
	RW1	0.810	6.37*	Valid
	RW2	0.796	16.61*	Valid
	RKI1	0.536	9.477*	Valid
	RKI2	0.820	10.77*	Valid
	RKI3	0.602	9.05*	Valid
	RS1	0.775	12.51*	Valid
	RS2	0.798	16.22*	Valid
	RS3	0.816	16.63*	Valid
Decision Making to Choose an OTA to Book a Place to Stay (KEPMIL)	PT1	0.759	12.87*	Valid
	PT2	0.854	17.10*	Valid
	PT3	0.801	15.94*	Valid
	K1	0.726	13.06*	Valid
	K2	0.641	12.06*	Valid
	K3	0.800	15.10*	Valid
	H1	0.581	10.27*	Valid
	H2	0.870	12.07*	Valid
	H3	0.843	11.88*	Valid
	KT1	0.733	13.60*	Valid
	KT2	0.722	14.10*	Valid
	KT3	0.764	14.98*	Valid
	IF1	0.776	13.80*	Valid
	IF2	0.802	16.74*	Valid
	IF3	0.778	16.11*	Valid
	IF4	0.813	17.01*	Valid

Notes: *) Significant at t-count ≥ 1.96

Unlike the construct validity test, the construct reliability test aims to measure the reliability and internal consistency of the measured variables representing latent constructs. Reliability assessment is divided into two main measurements: Variance Extracted (VE) and Construct Reliability (CR). Hair et al. (2006) state that latent constructs are reliable if the minimum VE value is 0.5 and the minimum CR value is 0.7. Table 3 shows that the latent variables of brand image, electronic word of mouth, perceived ease of use, perceived risk, and decision-making to choose OTA to book a place to stay have a VE value≥0.5 and a CR value≥0.7. Similar to the main latent variable, the indicator variables used as measuring latent variables have a value of VE≥0.5 and a value of CR≥0.7. This shows that all variables and indicators are reliable to be used as measurement tools for their latent constructs.

Table 3. Latent construct reliability test results

Variables	Indicators	VE	CR
Brand Image (BI)	KP1-IP4	0.56	0.93
Electronic Word of Mouth (EWOM)	GP1-V3	0.59	0.95
Perceived Ease of Use (PEU)	EL1-F3	0.75	0.89
Perceived Risk (*RISK*)	RP1-RS3	0.64	0.91
Decision Making to Choose an OTA to Book a Place to Stay (KEPMIL)	PT1-IF4	0.78	0.95

Hypothesis Testing

The hypothesis tested the data processing results' probability value (p-value) compared to the required statistical limit, below 0.05 for the p-value. Therefore, to test the hypothesis regarding causality developed in this research model, it is necessary to test the null hypothesis, which states that the regression coefficient between relationships is equal to zero through t-count. In the output of SEM, this causality test is carried out by reading the C.R. (Critical Ratio) value which is identical to the t-value. As a result, the t-value is greater than the t-table of 1.96, with a significance level of 0.05. More details can be seen in Table 4, indicating the results of the SEM model analysis on choosing OTA.

Table 4. The Results of the SEM Analysis

	Variable Effect	*Estimates*	C.R.	P *value*	Conclusions
H1	E-WOM <--- BI	0.45	4.59	0.000	Accept H1
H2	E-WOM <--- PEU	0.51	5.78	0.000	Accept H2
H3	KEPMIL <--- BI	0.80	4.15	0.000	Accept H3
H4	KEPMIL <--- PEU	0.42	2.80	0.005	Accept H4
H5	KEPMIL <--- RISK	-0.02	-0.55	0.586	Reject H5
H6	KEPMIL <--- E-WOM	-0.34	2.15	0.002	Accept H6

Note: E-WOM = *electronic word of mouth*, B.I. = *brand image*, PEU = *perceived ease of use*, RISK = *perceived risk*, KEPMIL = Decision making of OTA.

Discussion

The Effect of Brand Image on Electronic Word of Mouth (H1)

Brand image significantly affects electronic word of mouth because it has a p-value of 0.000, which means <0.10, and a C.R. value of 4.59 which means> 1.96. The estimated value of the brand image is 0.45, which means the direction is positive. Therefore, hypothesis H1 is proven and accepted in this study. The results of this study are supported by the research of Hasyim et al. (2017), which states that brand image has a positive and significant effect on electronic word of mouth and the decision to choose a villa for a place to stay in Bali through Airbnb.

The Effect of Perceived Ease of Use on Electronic Word of Mouth (H2)

Perceived ease of use positively and significantly affects electronic word of mouth. This is indicated by a probability value of 0.000, which means <0.10, and a C.R. value of 5.78, which means >1.96. Therefore, the estimated value of perceived ease of use is 0.51, meaning that perceived ease of use positively and significantly influences electronic word of mouth. Therefore, hypothesis H2 is proven and accepted in this study. Furthermore, the results of this study are supported by the research of Doma et al. (2015), ease of use (perceived ease of use) positively affects electronic word of mouth.

The Effect of Brand Image on Decision-Making Choosing an OTA to Book a Place to Stay (H3)

Brand image positively and significantly affects choosing OTA to book a place to stay. This is indicated by a probability value of 0.000, which means <0.10, and a C.R. value of 4.15 which means >1.96. Therefore, the estimated value of the brand image is 0.80, meaning that brand image positively and significantly influences the decision to choose OTA to book a place to stay. Therefore, hypothesis H3 is proven and accepted in this study. Furthermore, the results of this study are supported by Amron's research (2018) which states that brand image, brand trust, product quality, and price have a positive and significant effect on the decision to choose a place to stay in Bandung through the Traveloka application.

The Effect of Perceived Ease of Use on Decision-Making Choosing an OTA to Book a Place to Stay (H4)

Perceived ease of use positively and significantly affects choosing OTA to book a place to stay. This is indicated by a probability value of 0.005, which means <0.10, and a C.R. value of 2.80 which means >1.96. Therefore, the estimated value for perceived ease of use is 0.42, which means that perceived ease of use positively and significantly influences the decision to choose OTA to book a place to stay. Therefore, hypothesis H4 is proven and accepted in this study. Furthermore, this study's results are supported by Oktarini and Wardana (2018); the perceived ease of use variable has a positive and significant effect on repurchase intention. Perception of convenience refers to consumers' perceptions of the ease of shopping on the internet, which only involves a little effort to make a product purchase decision through online shopping.

The Effect of Perceived Risk on Decision-Making Choosing an OTA to Book a Place to Stay (H5)

Perceived risk does not significantly affect choosing OTA to book a place to stay. This is indicated by a probability value of 0.586, which means >0.10 CR value of -0.55 which means <1.96. The estimated value of perceived risk is -0.02, which means the direction is negative. In this case, the perceived risk does not significantly influence the decision to choose OTA to book a place to stay. Therefore, hypothesis H5 was not proven and rejected in this study. The results of this study are supported by research by Kim and Lenon (2013); the perception of risk has a negative and significant effect on purchase intention. Therefore, consumers will pay attention to the risks in online transactions, which can influence the decision to buy from online sellers.

Electronic Word of Mouth Effect Decision Making Choosing an OTA to Book a Place to Stay (H6)

Electronic word of mouth significantly affects choosing OTA to book a place to stay. This is indicated by a probability value of 0.002, which means <0.10, and a C.R. value of 2.15 which means >1.96. Therefore, the estimated value of electronic word of mouth is -0.34, meaning electronic word of mouth negatively and significantly influences the decision to choose OTA to book a place to stay. Therefore, hypothesis H6 is proven and accepted in this study. Furthermore, the results of this study are supported by the research of Wijaya and Paramita (2014), which states that e-WOM does not significantly affect purchasing decisions.

5. CONCLUSIONS

Brand image has a significant positive effect on electronic word of mouth, perceived ease of use has a significant positive effect on electronic word of mouth, and brand image and perceived ease of use have a significant positive effect on the decision to choose OTA to book a place to stay. Electronic word of mouth significantly negatively affects the decision to choose OTA to book a place to stay. This can be caused by unfavorable reviews or comments about the place to stay, but some customers still want to try booking the place through OTA. Perceived risk does not significantly affect the decision to choose OTA to book a place to stay. This is due to several reasons, one of which is that customers feel worried about the privacy and security of personal information and financial transactions, so OTAs must think of other ways to increase customer safety and privacy to feel safe. The factors influencing respondents' decision to book a place to stay through OTAs are the electronic word of mouth, brand image, and perceived ease of use.

Based on the results of the study, managerial implications that can be used as input for e-commerce online travel agents (OTA) in the future, namely as follows: 1) create segmentation based on customer characteristics, targeting according to the specified segmentation and positioning products to bring in and build trust consumers towards online travel agent products, 2) Product strategy, OTA can improve application quality and service and reduce unwanted risks. The price strategy is to evaluate the selling price, including the price for the maintenance of the place to stay, so that there is no loss due to price fluctuations on big days when there are no bookings for the place to stay. Promotion strategy, more promotion on social media, and focusing on the trust in a brand factor builds and fosters a relationship with consumers. Place strategy is hoped that the communication process with the consumer will be easier so that the call center and customer service are ready, and 3) Perceived risk that is perceived online is an important issue in e-commerce. Therefore, OTA applications should introduce mechanisms that will improve safety, security, and privacy to motivate customers to book accommodation via OTA or provide other payment methods that do not require disclosing credit/debit card information.

Suggestions for further research are to consider other factors influencing the decision to choose OTA to book a place to stay, such as perceived value, perceived usefulness, customer experience, loyalty, and customer satisfaction. Practitioners are expected to be able to apply the points and factors that can help increase the OTA business so that consumers continue to choose to use the OTA. Companies must also start to read consumer desires when choosing what kind of place to stay that consumers are most interested in OTA applications. Terms of the Government can include the role of the Government, which has been to increase the Indonesian economy again in terms of tourism, especially regarding places to stay.

This study has limitations in distributing questionnaires online because it is only through social media, namely WhatsApp, Instagram, and Facebook. This condition allows different perceptions between respondents and researchers regarding the interpretation of the statements in the questionnaire. In addition, the determinant of the sample uses convenience sampling, which is limited to sample conclusions with certain criteria and cannot be generalized.

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