

# THE INFLUENCE OF CONSUMPTION VALUES ON PURCHASE INTENTION TO USE ONLINE TRAVEL AGENCIES: A STUDY OF GEN Z USERS OF TRAVELOKA IN WEST JAVA

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## Abstrak.

Penelitian ini mengkaji pengaruh nilai konsumsi terhadap niat pembelian pada pengguna online travel agency (OTA), khususnya Traveloka. Nilai konsumsi yang dianalisis meliputi nilai moneter, manfaat, status sosial, informasi, dan preferensi. Menggunakan metode kuantitatif dengan 449 responden Gen Z yang telah menggunakan Traveloka lebih dari enam bulan, data dianalisis menggunakan Structural Equation Modelling (SEM). Hasil menunjukkan bahwa seluruh nilai konsumsi berpengaruh significant terhadap niat pembelian, dengan nilai manfaat dan preferensi sebagai faktor dominan. Temuan ini memberikan wawasan bagi Traveloka dan OTA lain dalam menyusun strategi pemasaran yang lebih efektif bagi Gen Z, melalui peningkatan transparansi harga, kualitas layanan, dan personalisasi promosi guna mendorong pembelian berulang serta loyalitas pelanggan.

**Kata Kunci:** nilai konsumsi, niat pembelian, *online travel agency*, Traveloka, Gen Z

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## Abstract.

This research intends to investigate the influence of consumption values on purchase intention among patrons of online travel agencies (OTAs), with a focus on Traveloka. The consumption values analyzed include monetary value, functional value, social status value, informational value, and preference value. A quantitative approach was employed by administering questionnaires to 449 Gen Z participants who had utilized Traveloka for over six months. The data were analyzed using Structural Equation Modeling (SEM). The results suggest that all consumption values substantially influence purchase intention, with functional and preference values being the most impactful. These findings offer valuable insights for Traveloka and other OTAs to enhance their marketing strategies, improve service quality, increase pricing transparency, and deliver more relevant promotions to encourage repeat purchases and customer loyalty among young consumers.

**Keywords:** consumption value, purchase intention, online travel agency, Traveloka, Gen Z

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## I. INTRODUCTION

Generation Z is the inaugural generation to mature with extensive access to the internet, social media, and mobile devices from a young age [1]. This has significantly influenced their consumer behavior, particularly in travel preferences [2]. Known for being discerning, analytical, and pragmatic, Gen Z tends to prioritize experiences over material goods. They regularly utilize social media, travel applications, and online reviews to investigate destinations, identify optimal discounts, and engage with other travelers [2]. Their travel decisions are shaped by a desire for new experiences, social media influence, and personal growth, while also valuing diversity, inclusivity, and sustainability [2].

As one of Indonesia's startups, Traveloka focuses on enhancing both domestic and international tourism [1]. The platform offers a wide range of services to support trip planning, including transportation bookings (flights, buses, trains, car rentals, and airport transfers) as well as hotel or villa reservations, providing access to diverse accommodations across Southeast Asia [1].

The increasing popularity of Online Travel Agencies (OTAs) and heightened competition in the sector have sparked significant academic interest in consumer behavior surrounding these platforms [4]. Previous studies have explored factors such as customer satisfaction [5], customer loyalty [6], and innovation [7], offering insights into how consumers engage with OTAs. Purchase intention, a key component of consumer behavior, reflects the likelihood of making a purchase and is influenced by socio-demographics, perceived risk, attitudes, and compatibility [8]. Another critical factor is perceived value, which represents the consumer's assessment of the benefits received relative to the effort or cost involved [9], and plays a central role in shaping online travel decisions [10]. In the OTA context, perceived value is influenced by service quality, usability, pricing, and the overall customer experience [11].

OTAs that deliver functional benefits and emotional satisfaction through competitive pricing, efficient systems, and intuitive interfaces are better positioned to attract and retain users [12]. As suggested by Sweeney and Soutar, value is a multidimensional construct tied to consumers' needs, desires, and expectations, and is optimized when OTAs understand and respond to these dimensions of consumption value [13].

Traveloka's difficulties, including pricing differences and inadequate hotel coordination, can be examined through the Theory of Consumption Values (TCV), which delineates primary determinants of purchase intention, encompassing monetary, functional, social, and preference values [7], [8]. Discrepancies between displayed and checkout pricing lessen perceived monetary value, whereas booking failures resulting from poorly managed partnerships undermine the quality of benefits worth [9]. These flaws further undermine users' trust, the brand's social perception, and preference fulfillment—elements essential for Gen Z consumers who favor flawless digital interactions, personalization, and service transparency [10], [11]. The online-to-offline characteristic of OTA services necessitates that platforms such as Traveloka provide consistent value in both digital and physical encounters [12]. Previous studies have predominantly concentrated on monetary and functional value [13], [14], neglecting social and preference-based factors, particularly in Indonesia—a nation where Gen Z consumers are progressively dependent on digital platforms and driven by social identity, innovation, and experiential consumption [15], [16]. Consequently, this study seeks to address this deficiency and provide insights to enhance OTA value offerings within a competitive market environment. In light of the aforementioned history, the issue The assertions in this study are: 1) Does monetary value affect the purchasing intention of Traveloka users? Does the quality of benefit value affect the purchase intention of Traveloka users? 3) Does the impact of social status value influence the purchasing intentions of Traveloka users? 4) Does the informational value affect the purchasing intention of Traveloka users? 5) Does the preference value affect the purchasing intention of Traveloka users?

## II. LITERATURE REVIEW

### A. Marketing

Marketing entails the creation, communication, and delivery of value to profitably meet client needs [18]. Kotler & Armstrong characterize marketing as a method whereby firms obtain necessary resources through value exchange [19]. It encompasses the planning, pricing, promotion, and distribution of commodities to fulfill the demands of target audiences while attaining company objectives. Marketing 5.0 leverages technology to improve customer experience during their journey, while the marketing mix (4 Ps) is employed to effectively offer value [20].

### B. Digital Marketing

Digital technology has profoundly altered the manner in which firms engage with their target customers, rendering digital marketing an essential component for online success [21]. Digital marketing, referred to as e-marketing or internet marketing, improves customer relationships, product value, and sales using channels such as search marketing, online advertisements, and affiliate marketing [22]. It emphasizes consumer requirements, akin to conventional marketing, and facilitates companies in accessing a worldwide audience. An influential online presence and a meticulously crafted strategy are vital for success in the digital realm. Leisure is conventionally defined as time devoid of work responsibilities. This concept is subjective, as individuals perceive leisure and work differently according to personal preferences and limitations [23].

### C. Consumer Behaviour

Consumer behavior is essential for comprehending economic activities and assessing the worth of goods and services. It analyzes how individuals distribute resources to satisfy their needs and desires [24]. Utility maximization, a fundamental principle, posits that consumers behave rationally to optimize enjoyment [25]. Recent research indicate that emotions, habits, and social factors also affect decision-making. External cues, such as marketing and social media, additionally influence customer choices [26]. Comprehending these behaviors enables organizations to refine plans by evaluating elements such as cost, quality, and brand reputation, which influence perceived value and purchasing intentions [27].

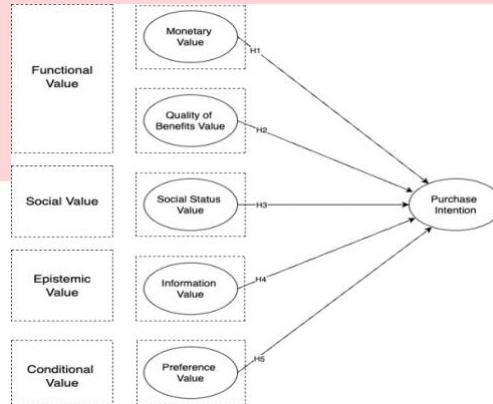
### D. Theory of Consumption Values

The Theory of Consumption Values (TCV), introduced by Sheth et al. (1991), delineates five principal value dimensions: monetary, quality of benefits, social status, information, and preference value, each of which impacts consumer behavior. In the realm of OTAs, monetary value denotes the perceived financial advantages and cost-effectiveness that influence purchase intention [28]. The quality of benefit value encompasses the service's reliability and convenience, which fosters trust and encourages repeated usage [29]. The worth of social status denotes the social recognition individuals acquire from utilizing a platform, impacting decision-making, especially among younger customers [30]. The value of information, originating from epistemic value, underscores the significance of precise knowledge in augmenting buying intent [31]. Ultimately, preference value, shaped by precondition factors such as promotions and flexibility, significantly impacts consumer decisions during peak seasons [32]. The five dimensions jointly influence consumer choices in the OTA market.

### E. Purchase Intention

Purchase intention denotes a consumer's probability of acquiring a product or service in the future, indicative of their inclination to act based on favorable stimuli associated with the product [28]. This notion is essential in marketing, influencing decisions for both new and existing items [29]. The desire to purchase is frequently affected by the perceived value of the goods, encompassing both quality and price; as consumers perceive greater value, their purchase intention markedly escalates [30]. Y. Wang characterizes it as the focal point of attention that engenders desire, whilst Fitri and Wulandari depict it as motivation propelled by a favorable stimulation towards the product [31][32].

### F. Theoretical Framework



**Figure 1.** Theoretical Framework

The Consumption Values Theory (TCV) employed in this study connects theoretical constructs to research variables, emphasizing the influence of monetary, quality of benefits, social status, information, and preference values on purchase intention [28][29]. This theory elucidates consumer behavior in online travel agencies, highlighting the significance of functional, social, and epistemic values [30][31]. Moderating factors were omitted due to resource limitations, hence maintaining a concentrated analysis on major variables [32][33][34].

## III. RESEARCH METHODOLOGY

This study investigates the influence of consumption values (monetary, quality of benefits, social status, information, and preference) on purchase intention within the framework of Online Travel Agency (OTA) usage, specifically Traveloka, employing the Theory of Consumption Values (TCV) to elucidate consumer decision-making. Moderating variables such as hygiene consciousness and visibility were omitted due to their negligible influence [35][36]. The model was streamlined to emphasize the direct correlation between values and purchasing intention [37].

A quantitative methodology employing a survey was utilized to examine the influence of consumption values on purchase intention among Gen Z Traveloka users in West Java. This study incorporated five independent variables: Monetary Value (X1), Quality-of-Benefits Value (X2), Social Status Value (X3), Information Value (X4), and Preference Value (X5), alongside the dependent variable, Purchase Intention (Y) [28]. Data were gathered via surveys and analyzed utilizing SmartPLS for structural equation modeling and SPSS for descriptive statistics [38][39].

Analyses of validity and reliability demonstrated favorable outcomes, with Cronbach's Alpha exceeding 0.6 [40][41]. Structural Equation Modeling (SEM) was employed to investigate the interrelations among variables, while confirmatory analysis validated the model's fit [42][43].

#### IV. RESULT AND DISCUSSION

##### A. Respondent Characteristics

This study employs a questionnaire administered to participants as primary data. The participants were Traveloka users from West Java who had used the platform in the past six months. Sampling was executed via a non-probability approach, specifically convenience sampling. The questionnaire was distributed via Google Forms and shared through the author's social media channels. A total of 449 valid responses were collected and analyzed. Based on Figure 4.1, 73% (329 individuals) were male and 27% (120 individuals) were female. All respondents were between 13 and 28 years old, aligning with Generation Z.

This demographic is especially relevant as Generation Z is the primary market segment for Online Travel Agency (OTA) platforms. BPS data [38] indicates that Gen Z in Indonesia allocates a significant portion of their spending on digital services and travel. Furthermore, the behaviors observed in this study are consistent with previous findings. Chen and Dubinsky [39] found that younger consumers are more influenced by benefit and monetary values when making purchase decisions. Similarly, Henderson et al. [40] demonstrated that these two values significantly influence purchase intention in the OTA context. These insights confirm that Gen Z consumers are a vital audience for platforms like Traveloka.

##### B. Outer Model

The researchers evaluated the outer model by assessing convergent validity, discriminant validity, average variance extracted (AVE), and composite reliability. Convergent validity was examined by analyzing the outer loading values of each indicator. Table 2. shows that all indicators across variables—Quality of Benefits Value, Monetary Value, Social Status Value, Preference Value, Information Value, and Purchase Intention—exceed the recommended threshold of 0.5 [41], indicating strong convergent validity. Each item is thus considered valid in measuring its respective latent construct.

**Table 2. Convergent Validity Test Result**

Variable	Item	Outer Loading	Result
Quality of benefits value	QB1	0.919	Valid
	QB2	0.926	Valid
	QB3	0.925	Valid
Monetary Value	MV1	0.904	Valid
	MV2	0.901	Valid
	MV3	0.901	Valid
	MV4	0.908	Valid
Social Status Value	SS1	0.910	Valid
	SS2	0.894	Valid
	SS3	0.888	Valid
	SS4	0.905	Valid
Preference Value	PV1	0.915	Valid
	PV2	0.921	Valid
	PV3	0.906	Valid
Information Value	IV1	0.912	Valid
	IV2	0.924	Valid
	IV3	0.912	Valid
Purchase Intention	PI1	0.933	Valid
	PI2	0.934	Valid
	PI3	0.938	Valid

Furthermore, the Average Variance Extracted (AVE) was employed to assess the proportion of variance attributed to a construct in relation to the variance resulting from measurement error. Table 3 indicates that all variables exhibited AVE values over the minimum criterion of 0.5, hence affirming adequate convergent validity [42]. These findings substantiate the assertion that the constructs consistently reflect the variables being examined. Therefore, all indicators employed in this study are relevant for evaluating the impact of consumption values—specifically, benefit quality, monetary, social, preference, and information value—on purchase intention within the framework of Online Travel Agencies (OTAs) like Traveloka.

**Table 3. Average Variance Extracted (AVE) Test**

Variable	Average Variance Extracted (AVE)	Result
Quality of Benefits Value	0.853	Valid
Monetary Value	0.816	Valid
Social Status Value	0.809	Valid
Preference Value	0.836	Valid
Information Value	0.839	Valid
Purchase Intention	0.875	Valid

##### C. Discriminant Validity

The study assessed the outer model using convergent validity, discriminant validity, and composite reliability. Discriminant validity was evaluated using cross-loading values and the Fornell-Larcker criterion. Cross-Loading Test Result shows that each indicator's correlation with its associated variable is higher than its correlation with other

variables, confirming discriminant validity [43]. Furthermore, Table 4 demonstrates that the square root of the AVE for each construct exceeds its correlation with other constructs, reaffirming the Fornell-Larcker criterion [44].

**Table 4. Fornell-Larcker Criterion Result**

	QB	MV	SS	PV	IV	PI
QB	0.924					
MV	0.382	0.903				
SS	0.365	0.347	0.899			
PV	0.465	0.513	0.396	0.914		
IV	0.455	0.516	0.371	0.490	0.916	
PI	0.505	0.519	0.442	0.509	0.535	0.935

Reliability was measured using Composite Reliability and Cronbach’s Alpha. Table 5 indicates all variables surpass the 0.7 reliability threshold, with Composite Reliability ranging from 0.938 to 0.954, and Cronbach’s Alpha from 0.902 to 0.928, indicating high internal consistency [45].

**Table 5. Composite Reliability Test Result**

Variable	Cronbach’s Alpha	Composite Reliability	Result
Quality of Benefits Value	0.914	0.940	Reliable
Monetary Value	0.925	0.947	Reliable
Social Status Value	0.921	0.954	Reliable
Preference Value	0.902	0.938	Reliable
Information Value	0.905	0.946	Reliable
Purchase Intention	0.928	0.944	Reliable

The inner model underwent evaluation by R-Squared analysis. Table 6 indicates that the Purchase Intention (PI) variable possesses an R-Square value of 0.460, signifying that 46.0% of the variance in PI is elucidated by the five exogenous variables: Quality of Benefits (QB), Monetary Value (MV), Social Status (SS), Preference Value (PV), and Information Value (IV). This indicates a moderate explanatory capacity, suggesting that external factors not included in the model may affect Purchase Intention [46]. These results demonstrate that the model is statistically valid and dependable, rendering it appropriate for hypothesis testing and additional study.

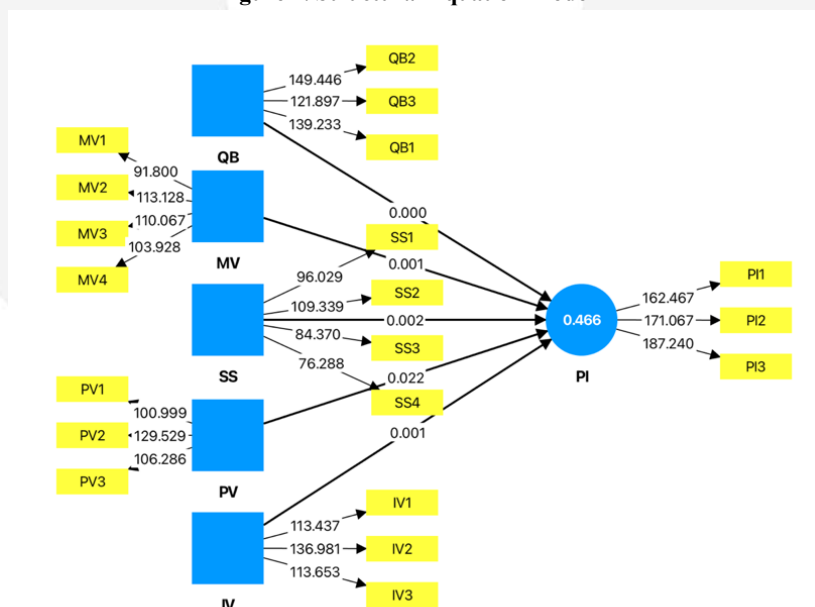
**Table 6. R-Square Test Result**

Variable	R-Square
Purchase Intention	0.460

#### D. Hypothesis Testing

Figure 2. displays the outcome of the inner model analyzed with SmartPLS. The author conducted bootstrapping on 449 respondents to obtain the T statistics and P values.

**Figure 2. Structural Equation Model**



According to the findings of the hypothesis tests displayed in Table 7, all hypotheses are affirmed. This conclusion aligns with the criteria established by Hair et al. (2021), which stipulate that for a hypothesis to be accepted at a 5% significance level, the T-statistic must exceed 1.96. Moreover, the P-values for all hypotheses satisfy the predetermined criterion, remaining below 0.05 at the 5% significance threshold, as specified by Hair et al. (2021). The test results indicate that the correlations among all variables in the research model are significant, so corroborating the hypotheses established through both theoretical and statistical analysis.



**Table 7. T Statistics Test Results**

Hypothesis	Variable	Original Sample	T Statistic	P Values	Result
H1	Quality Of Benefit Value	0.209	3.553	0.000	H1 Accepted
H2	Monetary Value	0.204	3.181	0.001	H2 Accepted
H3	Social Status Value	0.162	3.167	0.002	H3 Accepted
H4	Preference Value	0.145	2.286	0.022	H4 Accepted.
H5	Information Value	0.205	3.278	0.001	H5 Accepted

## E. Discussion

The analysis in Table 7 shows that Quality of Benefits Value significantly influences Purchase Intention with a T-statistic of 3.553 and p-value of 0.000. This confirms H1, indicating that users' perceptions of benefit quality from Traveloka positively affect their intent to purchase. However, Monetary Value has the strongest effect, with a path coefficient of 0.466 and T-statistic of 3.181 ( $p = 0.001$ ), validating H2. This aligns with Zeithaml's Perceived Value Theory, where pricing and promotions are crucial in shaping purchase decisions [48]. Similarly, Lichtenstein et al. emphasized the importance of transparent pricing in driving consumer behavior [49].

This study evaluated constructs such as monetary value, quality of benefits value, social status value, information value, and preference value utilizing recognized indicators [28][29][30]. The investigation of the outer model validated its reliability and validity. The path coefficient of 0.466 indicates that monetary value significantly affects purchase intention, underscoring the importance of pricing and promotions. Traveloka ought to prioritize competitive price and transparent promotions to improve purchasing decisions [28]. The value of benefit quality (path coefficient = 0.209) influences purchase intention, indicating that enhancing user experience via superior app design and customer service is essential [29]. The importance of social status (path coefficient = 0.022) is less significant, while functional benefits are more essential for OTAs such as Traveloka [30]. The information value (path coefficient = 0.205) underscores the necessity for transparent pricing and comprehensive product information to foster confidence and impact purchasing decisions [31]. The preference value (path coefficient = 0.145) indicates that although personal preferences are significant, price and perceived value are more influential determinants of purchase [32].

## V. SUGGESTION

This study shows that Traveloka users' Purchase Intention is strongly influenced by Consumption Values like Monetary Value and Benefit Quality. However, the study remains focused on customer behavior. Future research should examine how these consumption values vary among students, young professionals, and tourism-related communities. Considering cultural differences and regional factors may also provide greater insight.

This study recommends that future research investigate the impact of consumption values on OTA platforms, focusing on aspects such as repeat purchasing behavior and brand trust. Sheth et al. (1991), in their Theory of Consumption Values (TCV), elucidate that benefit value and monetary value are primary determinants in shaping purchase decisions. Nonetheless, individual consumer preferences and social values can exert supplementary effect, albeit to a lesser extent.

Subsequent research could investigate the interplay between social value and information value with external characteristics like as consumer loyalty or long-term satisfaction, which were not thoroughly examined in this study. Zeithaml (1988), in the Perceived Value Theory, contended that the price and benefit value perceived by consumers are significantly influenced by their sense of the information transparency offered by the platform. Future research may also examine how customer reasons including prestige, comfort, and price sensitivity affect consumption values and purchasing decisions. Understanding these distinctions would help Traveloka tailor their marketing to different audiences. To better understand online travel consumer behaviour, the research should incorporate Instagram, YouTube, and comparison websites.

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