The Influence of *Attitude* and *Perceived Risk* to Optimize *Intention to Adopt* Based on *Theory of Planned Behavior* in Generation Z

Alifia Indah Putri Shaliha[1] , Endy Gunanto Marsasi[2*)]
[1] Faculty of Business and Economics, Universitas Islam Indonesia, Jl. Kaliurang km. 14.5 Sleman, Yogyakarta 5584, Indonesia,
[2] Faculty of Business and Economics, Universitas Islam Indonesia, Jl. Kaliurang km. 14.5 Sleman, Yogyakarta 5584, Indonesia
Email: 20311339@students.uii.ac.id [1)]; 183111301@uii.ac.id [2)]
*) Corresponding Author

ABSTRACT

This study aims to determine the effect of attitude and perceived risk on intention to adopt based on the theory of planned behavior (TPB) in Generation Z. This study employs a quantitative methodology, utilizing a purposive sampling technique. The data utilized in this study is primary data, which was collected through the distribution of questionnaires. The study has a sample size of 210 respondents. The data was evaluated using Structural Equation Modeling (SEM) analysis with the use of AMOS 24 Graphics software. The findings of this study indicate that attitude is significantly influenced by perceived utility, perceived trust, and subjective norm. Furthermore, attitude significantly impacts the intention to adopt. The study's recent discoveries indicate that perceived danger exerts a detrimental and noteworthy impact on attitude, while perceived ease of use exerts a detrimental but inconsequential impact on attitude. The findings of this study emphasize the significance of comprehending customer risk perceptions in relation to service utilization. Companies should take into account the factors that impact consumer opinions. This can be accomplished by implementing effective marketing techniques, enhancing customer service, or providing an optimal user experience. This study provides an update on the variables by including the perceived risk variable to assess the perceived risk experienced by consumers.

INTRODUCTION

The application of science and technology in the business sector has grown rapidly due to several different factors resulting in changes such as digitalization, capital movement and information liberalization. This is characterized by the increasing expansion of electronic intermediaries, causing unforeseen problems for tourism businesses and tourists (Kontis & Skoultsos, 2021). The travel industry serves as a facilitator, not only to reach a particular place but also to motivate travelers to engage in the exploration of the destination (González-Rodríguez et al., 2020). Direct bookings on airline websites and travel-related mobile apps can be made by online travel agencies

(Aamir & Atsan, 2020). Online travel agencies (OTAs) belong to digital platforms that serve as intermediaries, providing various travel-related services to potential passengers through websites or mobile applications (Talwar et al., 2020). This study employs the Theory of Planned Behavior (TPB). The development of the Theory of Planned Behavior (TPB). This theory elucidates the elements of attitude and subjective norm, and perceived behavioral control expands to the anticipation of the purpose to embrace this technology, as well as subsequent tangible acceptance (Ajzen, 2020). The Theory of Planned Behavior (TPB) is employed in this study to ascertain the factors that impact the intention and behavior of individuals in adopting the technology being investigated. This theory offers a valuable basis for comprehending and forecasting human social behavior, and it can be utilized in diverse situations.

The author did a small-scale study by distributing questionnaires to get information on the utilization of online travel firms. Based on the data from the mini research results, the subject of this research is Generation Z, where the utilization of online travel agency services is mainly dominated by Generation Z, especially in the age range of 21-28 years. The objects of this research are Traveloka.com and Tiket.com, which are based on mini research on online travel agencies. According to respondents, it has been proven that the two platforms are the most attractive compared to other platforms. It is also supported by research conducted by Databoks, which proves that the two platforms are ranked highest as travel websites with the most visits by internet users in Indonesia (Rizaty, 2022). Generation Z, also known as the post-millennial generation, was born between 1995 and 2009 (Dreyer & Stojanová, 2023). Generation Z in 2023 generally includes individuals between the ages of 14 and 28.

The novelty factor is based on the perceived level of danger. This variable represents the process of identifying users of an online travel service. The concept of perceived risk is widely acknowledged to encompass various elements, including psychological risk, financial risk, and service risk (Marceda Bach et al., 2020). The addition of new variables is a novelty in this study; this variable is used to test whether perceived risk can affect consumer attitudes, which can hinder consumer intention to utilize services.

Table 1: Research Gap

Relationship	(Perumal et al., 2022)	(Hussein et al., 2022)	(Oloveze et al., 2022)	(German Ruiz-Herrera et al., 2023)
Perceived Usefulness - Attitude	Insignificant			
Perceived Usefulness - Attitude		Significant		
Perceived Ease of Use - Attitude			Significant	
Perceived Ease of Use - Attitude				Insignificant

Source: Secondary Data

Empirically, a study was conducted on the impact of perceived usefulness on attitude by (Perumal et al., 2022) obtained the result that perceived Usefulness affects attitude is not significant. In contrast to research (Hussein et al., 2022), which shows that the variable perceived usefulness affects attitude, it is significant. Research results (Oloveze et al., 2022) show that the variable perceived ease of use affects attitude significantly. Different results were shown in research conducted by (German Ruiz-Herrera et al., 2023) The impact of the variable "perceived ease of use" on attitude is shown to be statistically negligible. In light of the inconclusive findings from prior studies, the authors undertake a new investigation on the impact of each variable's association with the Theory of Planned Behavior. Notably, they introduce the variable of perceived

risk as a novel addition to the research. This study aims to determine the effect of perceived risk, perceived usefulness, perceived ease of use, perceived trust, subjective norm on attitude, and attitude on intention to adopt.

LITERATURE REVIEW

Perceived Risk (PR)

Perceived risk pertains to an individual's anticipation of the likelihood of failure in decision-making, which is influenced by the potential for unfavorable outcomes (Gupta et al., 2021). According to Ventre & Kolbe, (2020) perceived risk is an unfavourable outcome in decision-making that affects choice, time, financial risk, product, delivery, and time. Perceived risk relates to people's fear of potential adverse effects when utilizing technology (Thusi & Maduku, 2020). According to Qalati et al., (2021) perceived risk pertains to the assessment made by consumers on the ratio of costs to benefits associated with a particular product or service, and this assessment significantly influences their intentions to make a purchase. Perceived risk refers to an individual's evaluation of the potential dangers, uncertainties, and undesirable consequences associated with an object, service, or action.

Perceived Usefulness (PU)

The perception of usefulness will enhance the assumption that specific technology can enhance work efficiency (Agyei et al., 2020). Perceived Usefulness can improve technology performance by considering risks, including privacy and security (Chatterjee & Kumar Kar, 2020). Perceived usefulness measures individual beliefs about the extent to which using a service will improve brand performance and productivity (Andari & Marsasi, 2023). According to (Jumaan et al., 2020), perceived usefulness is acknowledged as a crucial factor that impacts satisfaction and the intention to persist in using a product or service. Perceived Usefulness refers to an individual's evaluation of the degree to which an object or service is considered beneficial and effective in fulfilling specific demands or objectives.

Perceived Ease of Use (PEU)

The perceived ease of use directly influences individuals' perceptions of the benefits of new technology, hence affecting their willingness to adopt it (Flavian et al., 2020). Perceived Ease of Use refers to an individual's perception of the level of effort, which includes both physical and mental labor, required to perform a particular technology (To & Trinh, 2021). Perceived Ease of Use is the degree to which a person can believe that the application of technology is quite easy and does not require much work (Mehra et al., 2021). According to (Kasilingam, 2020). Perceived Ease of Use is based on individual perceptions that utilizing technology does not require effort and can avoid existing difficulties. Perceived ease of use pertains to an individual's personal evaluation of how effortless it is to use an online travel agency, and how this evaluation influences their intention to utilize the service.

Perceived Trust (PT)

Perceived Trust is important in determining the acceptance and implementation of new information systems (Al-Saedi et al., 2020). Perceived Trust greatly influences consumers' intention to purchase and engage in repeat purchases (Yang et al., 2021). Consumers' trust in the service will increase their desire to utilize the service (Marsasi & Barqiah, 2023). Perceived Trust is defined as a positive perception of the reliability and dependability of certain individuals or objects (Tiwari et al., 2021). According to (N. Singh & Sinha, 2020) Perceived Trust plays an important role in technology adoption and has a beneficial influence on customer relationships, credibility, and perceived security. Perceived trust is an individual's view of the extent to which they trust a service, as well as their belief in its reliability, integrity and security.

Subjective Norm (SN)

Subjective Norm forms social, behavioral intentions in order to adjust to various existing norms (Belanche et al., 2020). Subjective Norms include descriptive and prescriptive norms, which refer to behaviors and actions (Mazambani & Mutambara, 2020). Subjective Norm is an important aspect in shaping a person's tendency to take an action (Ramadhanti & Marsasi, 2023). According to (Shaikh et al., 2020) subjective norm refers to an individual's perception that societal norms have an impact on their behavior, leading to lasting repercussions on their intentions in different circumstances. Subjective norm refers to an individual's view of the expectations and judgments of others, especially from their social circle, regarding the use of online travel agencies.

Attitude (AT)

According to Sharma et al., (2020) this attitude includes a comprehensive assessment of individual behavior, which involves considering potential benefits and concerns about privacy. Attitude is a consumer's assessment of the threats associated with information systems or technology (Patil et al., 2020). The factors that influence attitudes toward technology change over time, depending on the phase of adoption and the phase of use (McLean et al., 2020). According to Abdul-Halim et al., (2022) Individual attitudes regarding desired behavior have an important role in estimating user intentions. Attitude is an individual's personal approach to an online travel service that reflects their positive or negative evaluation of it.

Intention to adopt (IA)

Users' perceptions of the benefits of a system have a direct impact on their level of intention to use the technology or intention to adopt (Leong et al., 2021). Individuals' intentions are very important in determining their behavior and can be changed in reaction to unforeseen circumstances (Kandoth & Shekhar, 2022). Consumer intention to adopt the system is a key factor influencing user behavior (Ali et al., 2021). The explanation above is based on the opinion according to (Nguyen Van et al., 2020) who say that intention to adopt relates to the extent to which users tend to accept and utilize new habits, products, or services. This intention to adopt variable reflects the extent to which consumers have the intention or desire to adopt or use online travel agency services.

The effect of perceived risk on Attitude

The level of risk perceived by consumers becomes the risk-taking that will be taken so that it will affect consumer attitudes toward services (Purohit & Arora, 2023). Research conducted by Pillai et al. (2022) shows that perceived risks negatively affect customer attitudes, including psychological, financial, and service-related concerns. According to Ho et al. (2020) perceived risk relates to an individual's subjective assessment of the likelihood of adverse consequences associated with utilizing a particular technology. This significantly negatively impacts an individual's inclination toward a service.

H1: There is a negative influence on perceived risk on attitude

The Effect of Perceived Usefulness on Attitude

Findings from research Li & Zhu, (2022) revealed that perceived usefulness significantly impacts attitudes towards using a system or technology. Research conducted Nguyen-Viet & Ngoc Huynh, (2021) evaluates the perceived benefits by measuring the extent to which consumers feel that the application of a service will make it easier to complete their tasks more quickly and comfortably. Regarding research on the effect of perceived usefulness on attitude, Saleem et al., (2022) confirmed the hypothesis that perceived Usefulness is positively and significantly related to online purchasing attitudes.

H2: There is a positive influence on perceived Usefulness on attitude

The Effect of Perceived Ease of Use on Attitude

Research related to the effect of perceived ease of use on attitude was studied by (Hendijani et al., 2020) The study's findings suggest that the perceived ease of use of mobile applications has a substantial and meaningful influence on attitude. According to Zhang & Chang, (2023). if users see technology as easy to use, they are likely to take a good attitude towards the service. Lin et al., (2020) the study also investigated the impact of perceived ease of use on attitude. The results indicate that perceived ease of use strongly affects consumer attitudes towards service utilization.

H3: There is a positive influence on perceived ease of use on attitude.

The Effect of Perceived Trust on Attitude

Researcher Almaiah et al., (2023) show that perceived trust has a good influence on attitudes toward utilizing services, when consumers have confidence in the services offered, their tendency to utilize these services will increase. Perceived trust plays a crucial function in shaping user attitudes towards a service (Himel et al., 2021). According to Sharma, Singh, Prat, et al., (2020) the effect of perceived trust on consumer attitudes towards purchasing a service is quite large.

H4: There is a positive influence on perceived trust in attitude

The influence of Subjective norm on Attitude

Research results Sadiq et al., (2022) explain that subjective norms have a big impact on a person's attitude towards purchasing a service. Kumar et al. (2020) show that subjective norms have a significant impact on attitude. Subjective Norms strongly influence Attitude because they represent individuals' impressions of how the opinions of others, which they consider important, shape their behavior. According to Elhajjar & Ouaida, (2020) if customers feel that the sentiment around them is supportive or supportive of the application of a service, this is likely to have an impact on their attitude towards the service.

H5: There is a positive influence on subjective norm on attitude

The Effect of Attitude on Intention to Adopt

Yuan et al., (2021) examine the effect of attitude on Intention to adopt. The results of this study indicate that users' attitudes towards a service significantly impact their decision to adopt the service. According to research Akinwale & Kyari, (2022), users' attitudes towards using services have a positive and significant impact on their intention to implement services. The easier a service is to use, the more beneficial it is. According to Troise et al., (2021) attitudes positively impact an individual's tendency to utilize services.

H6: There is a positive influence on attitude on intention to adopt

Figure 1: Research Model
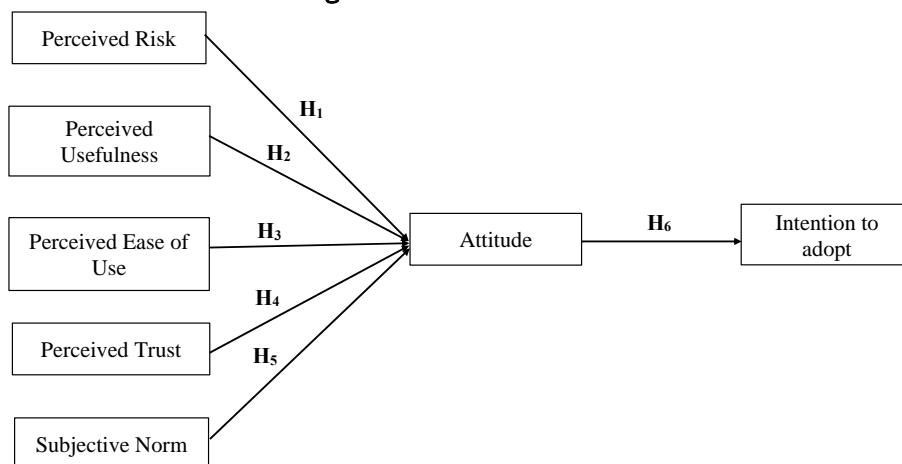
(Source: Author's work)

METHODS

The research approach used in this study is a quantitative approach which aims to test theories objectively and test the relationship between variables calculated using certain instruments (Creswell & Creswell, 2022). The subjects in this study are Generation Z, who use and intend to make transactions through online travel agency applications and live in Bogor, Jakarta, Surabaya, Brebes, Tangerang, and Sleman. Sampling will be done through a purposive sampling technique. The researcher uses this technique because purposive sampling includes a sampling method that considers the relevance of the data to be collected by the researcher (Creswell & Creswell, 2022). Purposive sampling is a non-probability sampling technique that is typically employed when there is a large amount of data and no comprehensive database exists for selecting a sample.

The research utilizes primary data as the primary source of information. The data was acquired through direct involvement of the researchers themselves, utilizing individuals, responder panels, and focus groups. Researchers can discuss certain topics and ask for opinions related to the problem being studied (Sekaran & Bougie, 2020). The data collection methodology used in this study included a questionnaire with the help of Google Forms. In the analysis stage of this research, the hypothesis was tested using Structural Equation Modeling (SEM). SEM is an important statistical tool in explaining and describing complex relationships between various variables in a statistical model. This method helps researchers understand the dependent and independent variables and the variables associated with both in the context of the analysis (Hair et al., 2019). The main data collected in this study will have a relatively large amount of data and will undergo an analysis process with the help of AMOS software.

RESULTS

Validity and Reliability Test Results

The validity test was carried out using IBM SPSS Statistics 27 software, with a sample size of 210 respondents. The validity test focuses on the Pearson correlation. If the Pearson correlation value ≥ 0,5, then the indicator statement can be said to be valid.

Table 2: Main Research Validity Test

Variables	Indicator	Pearson Correlation	Description
Perceived Risk	PR1: I think that this online travel agency often fails in the service process.	.681**	Valid
	PR3: I am concerned about the security of my personal information when using this online travel agency.	.722**	Valid
	PR4: I feel lost when transacting through this online travel agency application	.693**	Valid
	PR5: I consider this online travel agency risky because the offers often need to match the description.	.689**	Valid
	PR7: I assume that if I use this online travel agency, other people can access my booking data.	.675**	Valid
Perceived Usefulness	PU1: I feel that when using this online travel agency the booking process becomes faster	.765**	Valid
	PU2: I can find the best travel deals through this online travel agency application	.816**	Valid

	PU3: I can save time when using this online travel agency	.734**	Valid
	PU4: I get cheaper prices when using this online travel agency.	.790**	Valid
	PU6: I find this online travel agency very useful for booking tickets and accommodation online.	.778**	Valid
	PU7: Using this online travel agency is a more convenient booking process.	.726**	Valid
Perceived Ease of Use	PEU2: I feel helped by this online travel agency to find the desired content	.748**	Valid
	PEU3: I consider the features of this online travel agency very clear and easy to understand.	.736**	Valid
	PEU4: I can install this online travel agency application easily	.689**	Valid
	PEU5: I found the online travel agency overall easy to use.	.778**	Valid
	PEU6: I don't need to do many steps when using this online travel agency.	.771**	Valid
	PEU7: I can easily find location-based services in this online travel agency to find nearby lodging.	.774**	Valid
Perceived Trust	PT1: I fully trust this online travel agency application regarding its service quality	.815**	Valid
	PT3: I feel safe when using this online travel agency to book tickets or accommodation.	.746**	Valid
	PT4: I believe that the user's personal data is maintained when making a booking through this online travel agency.	.836**	Valid
	PT5: I consider that this online travel agency is a trustworthy platform	.792**	Valid
	PT7: I consider this online travel agency always tries to provide the best	.784**	Valid
Subjective Norm	SN1: I feel strong support from my friends in using this online travel agency.	.819**	Valid
	SN2: My friends asked me to use this online travel agency service.	.813**	Valid
	SN4: I feel there is encouragement from the surrounding environment to use this online travel agency	.781**	Valid
	SN5: I believe my friends benefit from this online travel agency.	.759**	Valid
	SN6: I am happy to use this online travel agency to plan some trips with friends.	.745**	Valid
	SN7: I am often influenced by my family in deciding to use this online travel agency.	.839**	Valid
Attitude	AT2: I am satisfied with the services provided by this online travel agency.	.794**	Valid
	AT3: I believe planning a trip with this online travel agency is a good idea.	.787**	Valid
	AT4: I like using this online travel agency app to book travel tickets	.793**	Valid

	AT5: I enjoy the ease of accessing this online travel agency application	.792**	Valid
	AT6: I am very interested in transacting at this online travel agency because there are many promotions.	.765**	Valid
	AT7: I am confident in using this online travel agency to plan a trip	.736**	Valid
Intention to Adopt	IA1: I intend to use this online travel agency in the future.	.834**	Valid
	IA2: I will try to use this online travel agency for my travel needs.	.812**	Valid
	IA3: I plan to continue using this online travel agency when I need travel services.	.834**	Valid
	IA4: I have decided to use this online travel agency over other apps	.813**	Valid
	IA5: I intend to use this online travel agency frequently for my travel needs.	.799**	Valid
	IA6: I would recommend this online travel agency to relatives	.761**	Valid
	IA7: I would like to book a vacation package at this online travel agency.	.820**	Valid

Source: Primary data, processed in 2023.

Indicators are declared valid because the Pearson correlation value is above 0.5, so valid indicators can be used in further testing. The conclusion from these results is that all question items are identified as valid and can represent each variable. The next test is the reliability test, and the results show that the Cronbach alpha value on all variables has a result ≥ 0.70, so that the variables of this study can be declared reliable.


Table 3: Reliability Test Results

No.	Variables	Cronbach's Alpha Value	Description
1	Perceived Risk (PR)	.726	Reliable
2	Perceived Usefulness (PU)	.861	Reliable
3	Perceived Ease of Use (PEU)	.843	Reliable
4	Perceived Trust (PT)	.854	Reliable
5	Subjective Norm (SN)	.881	Reliable
6	Attitude (AT)	.869	Reliable
7	Intention To Adopt (IA)	.912	Reliable

Source: Data processed 2023.

Measurement Model Test

This study tested the measurement model using AMOS Graphic 24 data processing software. This measurement model is analyzed using Confirmatory Factor Analysis (CFA), where the correlation relationship is described by a two-way curved arrow and is connected to each research variable (Hair et al., 2019).

Figure 2: Measurement Model Test Results
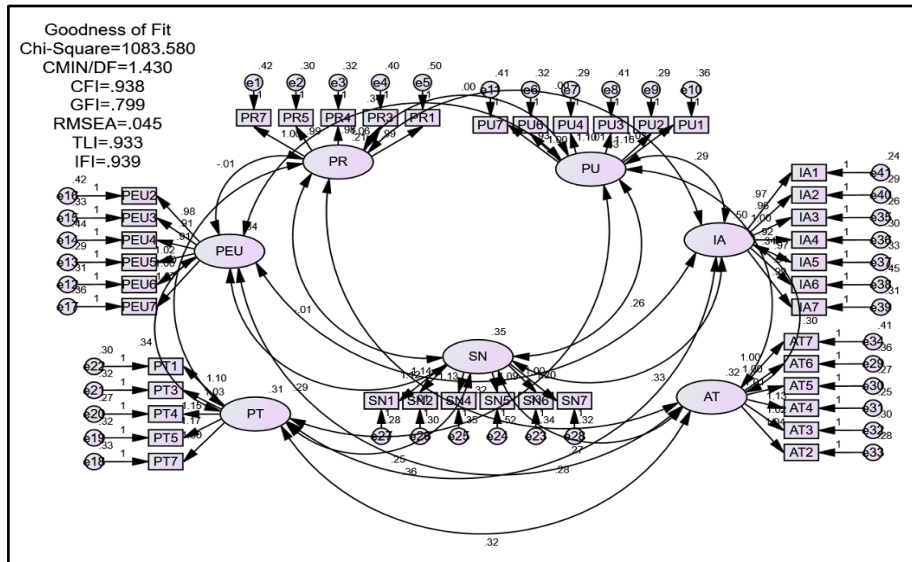
Source: Data processed 2023

Figure 2 illustrates that all indicators in this study possess a value greater than or equal to 0.5, indicating that all indicators in the data are deemed legitimate. The measuring model must additionally consider the index value by assessing the Goodness of Fit (GOF) value. The CMIN/DF, CFI, TLI, and RMSEA values are said to be a good fit because they are by the criteria, while the GFI is said to be a bad fit because it does not meet the criteria.

Structural Model Test (Modification Indices)

Modifications are made by looking at the value of the modification index, which is considered to be detrimental to some of the theories that have been proposed (Hair et al., 2019). Modification indices can improve the results, such as a decrease in the Chi-Square number an increase in the GFI number, and can correct unsupported hypotheses and others.

Figure 3: Structural Model Test Results (Modification Indices)
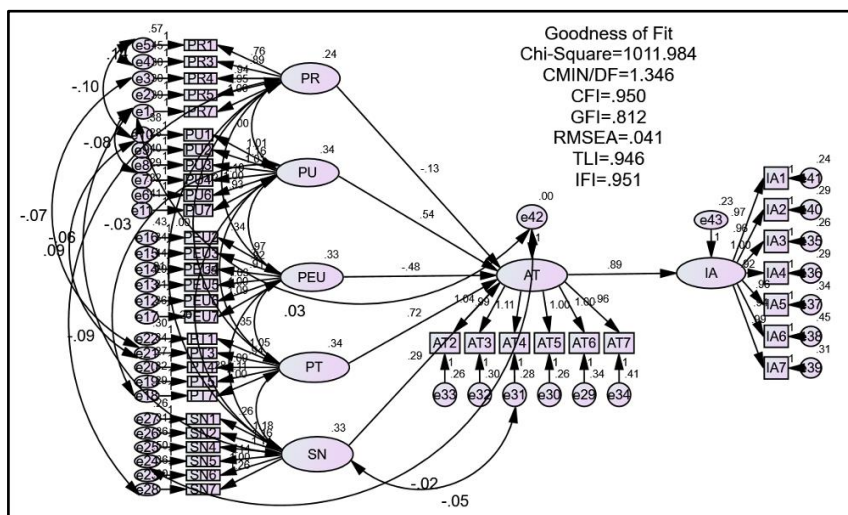
Source: Primary data, processed in 2023.

Figure 3 above is a structural model after making modifications. The next step is to pay attention to the suitability of the empirical data obtained and see the suitability of the structural model as measured by goodness of fit.

Goodness of Fit Test (GOF After Modification Indices)

Table 4: Goodness of Fit Test Results of Structural Model (Modification Indices)

Index	Criteria	Results	Description
CMIN/DF	CMIN/DF ≤ 3	1,346	Good Fit
RMSEA	RMSEA ≤ 0.08	0,041	Good Fit
GFI	GFI 0.8-0.9	0,812	Marginal Fit
CFI	CFI 0.8-0.9	0,950	Good Fit
TLI	TLI 0.8-0.9	0,946	Good Fit

Source: Primary data, processed in 2023.

Based on Table 4, the value obtained on each index is considered to have met the GoF assessment criteria, so the model used is acceptable.

Hypothesis Test (Modification Indices)

Table 5: Hypothesis Testing Results (Modification Indices)

Hypothesis	Path	Std. Estimate	C.R	P	Std. Reg. Weights	Description
H1 (-)	AT - PR	-0,133	-2,061	0,039	-0,111	H1 Supported
H2 (+)	AT - PU	0,536	2,739	0,006	0,533	H2 Supported
H3 (+)	AT - PEU	-0,479	-1,517	0,129	-0,473	H3 Not Supported
H4 (+)	AT - PT	0,717	2,315	0,021	0,722	H4 Supported
H5 (+)	AT - SN	0,290	3,162	0,002	0,286	H5 Supported
H6 (+)	IA - AT	0,887	9,120	***	0,731	H6 Supported

Source: Primary data, processed in 2023.

Table 9 explains that the hypothesis tests H1, H2, H4, H5, and H6 have supported results because each hypothesis has a P value ≤ 0.05. Hypothesis H3 in the study has a P value of 0.129, and this hypothesis is not supported because it does not match the criteria for a P value ≤ 0.05. This finding shows that the results obtained are better after modifying the structural model.

DISCUSSION

The Effect of Perceived Risk on Attitude

The results of hypothesis testing indicate that perceived risk exerts a statistically significant negative impact on attitude. This relationship is obtained from the results of the estimated value, which is -0.133, the C.R value is -2.061, and the P value is 0.039. These findings are in line with research conducted by Purohit and Arora, (2023), which shows that individual attitudes regarding the use of technology are significantly influenced by their perception of danger, when individuals feel a high risk, they are likely to form an attitude that does not support the use of this technology. Previous research conducted by Pillai et al., (2022) stated that user attitudes are negatively influenced by several perceived technology-related risks. The results of further research,(Ho et al., 2020) have shown that individual perceptions of risk are influenced by their perspective on technology. Perceived risk is when consumers experience insecurity or doubt regarding these factors, which will directly affect their trust and positive perceptions of the platform.

The Effect of Perceived Usefulness on Attitude

The results of hypothesis testing indicate that perceived usefulness has a notable and favorable impact on attitude. This relationship is obtained from the results of the estimated value, which is 0.536, the C.R value is -2.739, and the P value is 0.006. This supports the findings in

previous research, namely perceived Usefulness has a significant impact on attitudes towards the use of systems or technology, indicating that consumer attitudes towards using technology are getting better because they feel more useful (Li & Zhu, 2022). Previous research conducted by Nguyen-Viet & Ngoc Huynh, (2021) stated that a positive assessment of the Usefulness of technology has a direct impact on consumer attitudes. Previous research further confirms that when customers realize the benefits of a platform, they will tend to create a positive attitude toward using the platform Saleem et al., (2022). If consumers believe that online travel application services offer advantages such as ease of booking procedures or time-saving effectiveness, their opinion of the service will be more positive.

The Effect of Perceived Ease of Use on Attitude

The results of hypothesis testing indicate that there is no significant association between perceived ease of use and attitude. The connection is derived from the estimated value, which is -0.479, with a C.R value of -1.517 and a P value of 0.129. These results are consistent with the findings of the research, which reveal that perceived ease of use does not affect their attitude toward using the technology (Debasa et al., 2023). A study conducted by Jun et al., (2022) Users are more likely to accept a system that is easier to use. The perceived usability of a technology has a detrimental effect on one's attitude, as there are additional aspects that influence client attitudes towards using this service.

The Effect of Perceived Trust on Attitude

Referring to the results of hypothesis testing, it is explained that perceived trust has a positive and significant effect on attitude. This relationship is obtained from the results of the estimated value, which is 0.717, the C.R value is 2.315, and the P value is 0.021. This supports the findings in previous research, namely that perceived trust greatly influences a person's view of utilizing a service (Almaiah et al., 2023). Further previous research according to (Himel et al., 2021) the findings of this study highlights that perceived trust has an important role in determining user attitudes towards services Sharma, Singh, Prat, et al., (2020) also conducted research that shows a strong correlation between trust and customer attitudes and as a result can increase the tendency to make online travel purchases. These trust factors include confidence in the security of the payment system, the confidentiality of personal data, the accuracy of the information provided, and the capacity of the service to fulfill its commitments to users of online travel services.

The Effect of Subjective Norm on Attitude

In the results of hypothesis testing, it is explained that subjective norm has a positive and significant effect on attitude. This relationship is obtained from the results of the estimated value, which is 0.290, the C.R value is 3.162, and the P value is 0.002. This supports the findings in previous studies that subjective norms have a significant impact on a person's attitude toward purchasing online travel (Sadiq et al., 2022) This shows that subjective norms play an important role in shaping attitudes toward a technology. The next previous researcher, Kumar et al., (2020) Subjective norms significantly impact attitudes because they reflect individuals' perceptions of how influential people's points of view drive their behavior. Elhajjar & Ouaida, (2020) also conducted research showing that it is likely that this will affect their attitude towards the service. The amount of influence exerted by important individuals in the consumer's social circle is directly correlated with the level of favorability towards online travel services that the consumer will develop.

The Effect of Attitude on Intention to Adopt

Referring to the results of hypothesis testing, it is explained that attitude has a positive and significant effect on the intention to adopt. This relationship is obtained from the estimated value, which is 0.887, the C.R value is 9.120, and the P value is 0.001. This supports the findings in previous research, which shows that users' attitudes toward technology have a significant impact on their decision to adopt a technology (Yuan et al., 2021). The next previous research, namely

research conducted by Akinwale & Kyari, (2022) shows that when users feel a higher level of ease of use, Usefulness, trust in services, and social impact, their attitude towards services becomes more positive. A study conducted by Troise et al., (2021) positive attitude reflects the belief that a certain behavior will produce beneficial consequences, thereby increasing the tendency of individuals to adopt it. Consumers with a very good perception of a service tend to show a strong commitment to using that service in future transactions, indicating a desire to adopt it.

CONCLUSION

The conclusions presented in this study come from an analysis conducted on a sample of 210 respondents. Perceived risk has a negative and significant influence on attitude. Perceived risk may include various aspects, including concerns regarding payment security, assurance of promised services, and reliability of information offered. The hypothesized relationship between perceived Usefulness and attitude has a positive and significant effect. This indicates that the utilization of online travel agents is intended to speed up the process of making reservations. The hypothesized relationship between perceived ease of use has no positive and significant relationship to attitude. The relationship between perceived trust and attitude has a positive and significant effect. The hypothesized relationship between subjective norm and attitude has a positive and significant effect. Attitude has a significant positive effect on intention to adopt. Based on the results of this study, the better the attitude of consumers, the more the intention to adopt online travel agency services increases.

SUGGESTION

In future research, researchers hope that scientists or academics will update the objects to be studied on the same topic. Future research is expected to determine the object to be studied by considering the aspects of perceived ease and Usefulness of the object. This research focuses on consumers who use the online travel agency platform, with the target of Generation Z, an age range of 14-28. Based on the results of this study, the researcher hopes that the subject under study will be added to Generation Y so that the research results can be more precise and accurate if research is carried out on the same topic. Researchers hope that for further research, the theory used can be developed with new theories. The theory used in this study is the Theory of Planned Behavior (TPB), researchers suggest replacing or developing the theory with the Technology Acceptance Model (TAM) with the same object or topic. Researchers hope that for further research, the variables used can be developed or replaced with new variables if they want to research the same topic. Researchers propose to use an additional variable, namely perceived enjoyment. Based on research conducted by the author, the author provides several suggestions to service company managers to reduce risk and increase convenience, usability, trust, subjective norms and consumer attitudes toward online travel agency services. Companies must improve their service security features or systems to make consumers feel safe. Based on the research findings, this element does not fully have a positive effect on consumer attitudes, therefore, it is recommended that this online travel agency company increase its efforts in producing and providing services that are easier to use. This can be achieved by creating a simpler design and offering clearer usage recommendations. The company can increase customer satisfaction and strengthen its positive attitude towards online travel agency services.

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