

How User-Generated Content Influences Hotel Booking Decisions on Traveloka

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Abstract: Digital transformation has become a critical focus worldwide, including the rapid adoption of innovative technologies with diverse applications across various markets and industries. In the midst of emerging features from the development of these applications, experiences shared by other customers through UGC are perceived as more trustworthy than brand-promoted content compared to content from social media, which has key factors including perceived credibility, usefulness, homophily, and information quality. UGC has fundamentally transformed the travel industry by changing how information is obtained and shared, affecting how tourists plan their trips and impacting customer satisfaction and purchase decisions like Traveloka. This study aims to explore the relationship between UGC factors, customer attitude towards UGC, and customer trustworthiness for utility in purchase decisions in the hotel sector in Traveloka. This research adopts a comprehensive approach by combining qualitative and quantitative analysis. Qualitative data was collected by analyzing automatic coding techniques with the NVivo tool. Meanwhile, quantitative data was analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method. In the qualitative stage, the research targeted travel enthusiasts who have booked hotels on OTA platforms, especially Traveloka users, with a minimum number of respondents of 12, and in the quantitative method, the minimum number of respondents was 200. The qualitative stage also explored an additional variable, perceived risk, which was further analyzed quantitatively in relation to attitude towards UGC. The findings of this study emphasize the significant impact of perceived reliability, perceived usefulness, information quality, perceived homophily, and perceived risk that influence attitude towards UGC for utility towards purchase decisions in the hotel sector. This research provides an understanding of the new role of several factors in UGC, explores their impact on attitude towards UGC and its use in hotel purchase decisions, and provides valuable guidance for optimizing strategies and maximizing the potential of UGC features in the travel industry in the hotel sector.

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PENDAHULUAN

In recent years, digital transformation has become a popular issue in all sectors of life. Nowadays, the main focus in the world continues to encourage the development of digital transformation to be successful and efficient (Zaoui & Souissi, 2020). The latest data from Datareportal.com in the "Digital 2023 Indonesia" report reveals a notable rise in the number of internet users in Indonesia. Projections indicate a continued increase, with an estimated 212.9

million users expected by 2023, leading to internet penetration reaching 77.0 percent of the total population by early 2023. Numerous activities can fulfill human needs, with IoT standing out as a rapidly evolving innovative technology that offers diverse applications, functions, and services in daily life across multiple markets and industries. (Georgios et al., 2019).

The technological advancement and the use of the internet cannot be separated from the use of e-commerce, or, in this case, online shopping. In comparison to physical stores, online shopping offers convenience for its customers (Dublino, 2023). They can simply sit at home, order, pay via credit card, and wait for the goods to be delivered to their homes (Rita et al., 2019). On the other hand, online shopping is cheaper than opening a physical store, which attracts many businesses (Divyasre, 2019). As of the end of 2023, according to Statista Market Insights, e-commerce users in Indonesia are expected to continue to increase. The number is projected to reach 196.47 million users. On the other hand, marketers are expanding their reach to attract a broader customer base, focusing on engaging Generation Z following the Millennials who are accustomed to using the internet daily. Leveraging multiple platforms for information,

Generation Z (aged 18-24) and Millennials have emerged as the top two internet users meeting their requirements.

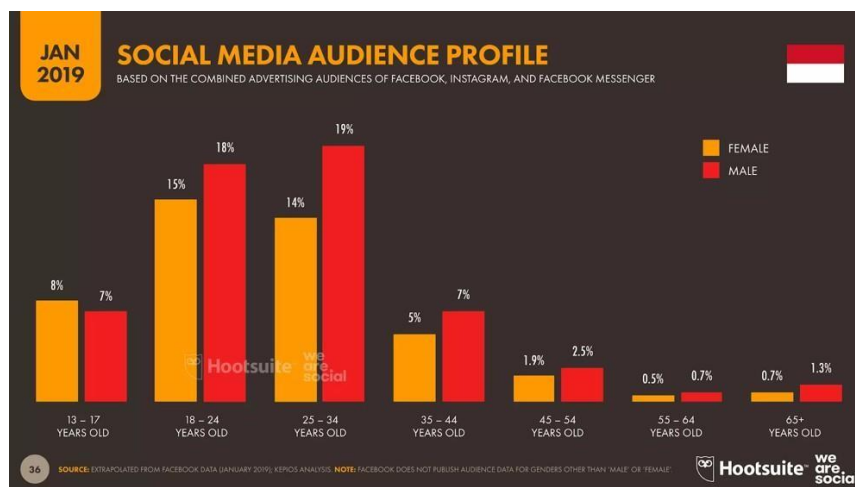


Figure 1. Number of Indonesia's Social Media Audience Profile (Hootsuite, 2019)

The tourism industry in Indonesia has shown strong recovery and growth post-pandemic, with international tourists projected to reach 235 million by 2023. This growth is tied to the development of smart tourism, a key aspect of the Industry 4.0 framework. By 2024, the sector is expected to contribute 4.5% to GDP and create 22.8 million jobs. Digital advancements, particularly in online travel agencies (OTAs) like Traveloka, have played a significant role in this growth. OTAs are increasingly shifting from web-based services to mobile applications, making travel booking more accessible and efficient. User-Generated Content (UGC) has become crucial in the travel industry, particularly on platforms like Traveloka, which is the most popular OTA in Indonesia. UGC, including reviews and visual content, significantly influences customer decisions and trust.



Figure 1.1.2. Top Online Travel Agency in Indonesia 2022 (STAAH, 2022)

Traveloka provides various products, including transportation services offered include booking of flight tickets, buses, trains, car rentals, airport shuttles, hotels, and access to accommodation inventory (Traveloka, 2023). This makes Traveloka an application that is needed by travelers because it provides integrated needs. Of all the products offered, several products, one of which is hotels, are one of the products most ordered by customers on this application.

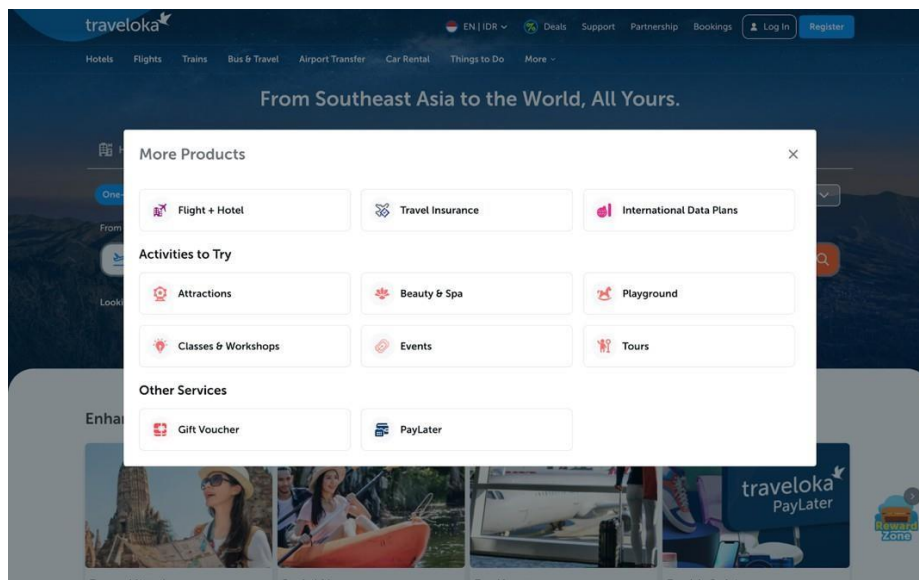


Figure 3. List of Products Available at Traveloka (Traveloka, 2024)

Customer reviews, especially in the context of hotel bookings, have become increasingly important in shaping travel-related decisions. Platforms like Traveloka have gained significant popularity, particularly among Indonesian users, for their comprehensive review systems that help travelers evaluate various accommodations. Research consistently shows that reviews, particularly those for guest houses and hotels, are among the most influential factors when it comes to making travel choices. Attributes such as hotel stars, facilities, and accessibility, which are often highlighted in reviews, play a crucial role in guiding customer decisions.

However, the rapid increase in User-Generated Content (UGC) has also brought challenges. The emergence of fake reviews on platforms like Traveloka has led to growing concerns about the trustworthiness of the information available. These fake reviews not only distort customer expectations but also negatively impact the credibility of the platform. As a result, customers

often face difficulties in distinguishing between genuine and manipulated content, leading to frustration and a potential loss of trust in the review system.

This issue is particularly significant for platforms like Traveloka, which rely heavily on customer trust and satisfaction. The perceived credibility and usefulness of reviews are critical components of the decision-making process for customers. When these elements are compromised, it can lead to a negative perception of the platform, affecting both current and potential customers.

In this context, ensuring the quality and reliability of UGC is essential. High-quality reviews that accurately reflect customer experiences are not only a valuable resource for other users but also serve as a competitive advantage for the platform. For Traveloka, addressing these challenges is crucial to maintaining customer trust, particularly among Gen Z and millennials, who are key demographics in the travel market. By focusing on enhancing the credibility and usefulness of reviews, Traveloka can strengthen its position in the travel industry and foster a more trustworthy environment for its users.

The primary objectives of this research are threefold. First, it seeks to identify the relationship between User-Generated Content (UGC) factors, customer attitudes toward UGC, and the level of trust customers place in these reviews when making purchase decisions in the hotel sector on Traveloka. Understanding these relationships is crucial for discerning how various aspects of UGC influence customer behavior and decision-making.

Second, the research aims to evaluate which UGC factors are most significant in affecting customer trustworthiness when it comes to making hotel bookings on Traveloka. By pinpointing these key factors, the study intends to highlight the specific elements of UGC that have the greatest impact on consumer confidence and decision-making processes.

Finally, the research will offer practical recommendations for both Traveloka and hotel business owners. These recommendations will focus on enhancing customer trust in UGC, thereby improving customer satisfaction and ensuring that UGC continues to be a reliable and influential resource in the purchase decision-making process. The goal is to foster a more trustworthy environment where customer attitudes towards UGC positively influence their purchasing decisions, benefiting both the platform and the hotel industry as a whole

METHOD

A. Qualitative Approach Analysis

The qualitative method is an approach in research that allows detailed examination of the experiences of respondents using certain methods used for research, identifies a problem from the respondents' point of view, and understands the meaning of the interpretations they give to objects, behaviors, and events (Monique, 2020). This research tends to be flexible and focused on enriching meaning when interpreting data (Pritha Bandhari, 2020). It requires an open mind, being able to listen from their perspective, and having curiosity and empathy. The qualitative aspect of this research aims to grasp the real issue thoroughly by validating the outcomes to derive variables or questions for a quantitative approach. Implementing this technique in research enhances the credibility of the findings by meticulously analyzing the correlation between the two methods and integrating them into a cohesive conclusion (Tegan George, 2021).

This qualitative research was conducted using a semi-structured interview method that allows for flexibility and open-mindedness. On the other hand, it still refers to a framework of

questions that have been designed and organized. The interviews involved a consistent set of questions, supplemented by follow-up inquiries that delved deeper using "why" and "how" queries. This method emphasizes analyzing user-generated content (UGC) reviews between different hotel brands on Traveloka and their customers. Words, phrases, and general ideas in qualitative data can be described and categorized using this method (Pritha Bandhari, 2020).

Population and Sample

The informant needed to be used in the survey is people who belong to Gen Z and millennials, which means people who are enthusiasts of travel and have booked hotels on OTA platforms, especially Traveloka users. The purpose of this informant selection is to identify factors that have been mentioned in the hypothesis that are validated and affect their experience in booking a hotel through OTAs that can be processed into a purchase decision from the hotel. In addition, the demographic category of informants is 18–24 years old and 25–40 years old, since the preliminary research is mostly from that age range.

B. Quantitative Approach

Analyzing numerical data through quantitative methods involves collecting and processing the data. Making predictions, testing the relationship, finding patterns and averages, and extrapolating findings to larger populations can be obtained through this method (Pritha Bhandari, 2023). The quantitative approach involves gathering data from various instruments to ensure that the results accurately represent the entire population. Consequently, the scientific method used in this research focuses on gathering extensive data from the targeted population.

Based on research from Sukamolson (2007), here are four quantitative approaches categorized as survey research, correlation research, experimental research, and causal-comparative research. Survey research is utilized by researchers to gather data and confirm the connection between variables. Moreover, Ponto (2015) highlights that obtaining information that describes the characteristics of a large sample of individuals under study relatively quickly is the purpose of the survey. The data gathered through survey research methods is sourced from individuals, with the sample representing a subset of the overall population. This sample is then used to draw conclusions about the entire population.

The respondents to this research will be people who belong to Gen Z and millennials, especially at the age of 18–24 and 25–40 years old, integrated with the previous approach and based on preliminary surveys that support that most OTAs users come from that age range. According to Watrionthos et al. (2019), Traveloka is the most popular OTA in Indonesia, with 28.92 million monthly visits and 10 million downloads since 2014. Therefore, the main subjects of this research are respondents who use the Traveloka application and have at least once booked a hotel through the application. (Malhotra,2010) mentioned that marketing research has a minimum of 200 samples for the sample size. Thus, the sample size in this research will follow Malhotra, which is classified as marketing research

Research Questionnaire

The research questionnaire aims to assess the impact of user-generated content elements on purchasing choices. These elements include perceived usefulness, perceived credibility, information quality, and perceived homophily. Initially, respondents will be queried about their demographic details. Subsequently, each variable will be examined in detail within the survey. Following established research practices, the factors will be analyzed to determine their correlation with attitudes towards user-generated content

RESULT AND DISCUSSION

The data collection process for this research was meticulously designed to achieve a comprehensive understanding of user behavior, specifically in relation to how User-Generated Content (UGC) influences decision-making in the hotel booking process on Traveloka. The research employed a qualitative approach, utilizing semi-structured online interviews to gather rich, detailed data. By using platforms like Zoom and WhatsApp, the researchers were able to conduct interviews in a manner that was both convenient and efficient, allowing them to engage with respondents from diverse geographic locations. The online format also facilitated the recording of these interviews, enabling the researchers to revisit the conversations during the data analysis phase.

Respondent Profiles

The research targeted a specific demographic, focusing on Gen Z and Millennial users aged between 18 and 40 years old. These age groups were chosen because they represent a significant portion of the tech-savvy population that frequently engages with travel apps like Traveloka. All respondents had demonstrated a strong interest in traveling and had used Traveloka to book hotels at least once in the past year, making them ideal candidates for this study. The data collection period spanned two weeks, from April 22, 2024, to May 2, 2024. During this time, the researchers successfully interviewed 13 respondents who met the predetermined criteria. These respondents provided valuable insights into their experiences and perceptions, offering a deep understanding of how UGC impacts their hotel booking decisions on Traveloka.

Key UGC Factors

1) Perceived Credibility

The study revealed that the perceived credibility of UGC plays a crucial role in influencing users' trust. Six respondents expressed that they viewed UGC as credible, particularly when the reviews were authored by individuals with evident expertise. These respondents believed that the more experienced a reviewer appeared to be—such as having left multiple reviews across various hotels—the more reliable their information was considered. This belief was supported by specific statements from respondents like Ms. Fildzah and Ms. Salsa, who emphasized the importance of expertise in making UGC more trustworthy. They pointed out that the ability to see a reviewer's past reviews and experiences contributed significantly to their trust in the information provided. Moreover, five respondents highlighted the significance of unbiased and honest reviews, stressing that they were wary of potentially endorsed content. They preferred reviews that seemed genuine and were based on personal experiences rather than promotional content.

2) Perceived Usefulness

UGC's practical utility in the hotel booking process was another major factor identified by the respondents. Nine out of the twelve respondents indicated that UGC provided them with valuable insights that eased the decision-making process. They noted that UGC often contained information that was not available in official hotel descriptions, such as the actual condition of facilities or the quality of service. This kind of detailed information was particularly useful for respondents like Ms. Azka and Ms. Jihan, who mentioned that UGC helped them reduce uncertainties when choosing a hotel. The richness of information in UGC allowed them to make more informed decisions, not just about the hotel but also about their overall travel plans. Additionally, respondents like Ms. Puti and Mr. Fajrin noted that UGC provided them with a clearer image of what to expect, making the booking process smoother and more confident.

3) Information Quality

The quality of information presented in UGC emerged as a critical factor for many respondents. Eight out of the twelve respondents emphasized the need for UGC to provide high-quality, accurate, and detailed information. They expressed that the usefulness of a review was greatly enhanced when it included specific details and was supported by visual evidence, such as photos or videos. For example, respondents like Ms. Puti and Ms. Azka highlighted that accurate information, which aligns closely with their actual experiences at the hotel, significantly increases their trust in UGC.

They pointed out that reviews should not merely state general opinions like "good" or "bad," but rather, should explain the reasons behind these evaluations. Additionally, respondents like Ms. Rwayda emphasized the importance of delivering information succinctly yet comprehensively. She noted that while long text reviews are not always necessary, the content should be rich and provide actionable insights. Moreover, the timeliness of the information was also a key aspect of information quality. Respondents like Ms. Jihan and Ms. Susy stressed the importance of recent reviews, noting that up-to-date information is more relevant and trustworthy, as hotel conditions can change over time. The inclusion of recent reviews was seen as a way to reflect the current state of a hotel, which was crucial for making an informed decision.

4) Perceived Homophily:

Another significant factor identified was perceived homophily, which refers to the similarity between the reviewer and the potential customer. Ten respondents highlighted that they often looked for UGC that matched their personal preferences and needs. This sense of similarity between the reviewer's experience and their own expectations played a crucial role in building trust in the information. Respondents like Ms. Mia noted that seeing reviews from individuals who shared their preferences—such as those looking for hotels in a specific price range or location—helped validate their choices. This perceived alignment made the UGC more relatable and trustworthy, as it suggested that the hotel would likely meet their expectations as well.

5) Attitude Towards UGC for Purchase Decisions:

Finally, the study found that all twelve respondents agreed on the significant influence of UGC in their hotel booking decisions. UGC was viewed as an indispensable source of information that provided a level of detail and authenticity that was often missing from social media content. Respondents like Ms. Deza and Ms. Jihan noted the difficulty in discerning genuine content on social media, where endorsements are common. In contrast, UGC on Traveloka was seen as a more reliable and honest source of information. This trust in UGC was further reinforced by the ability to explore detailed opinions and experiences from other travelers, as highlighted by respondents like Ms. Rwayda and Ms. Salsa. They valued UGC for offering insights that went beyond the basic descriptions provided by hotels, helping them make more informed and confident booking decisions. Moreover, the unanimous agreement among respondents that UGC could influence their decision to book a hotel underscores the pivotal role UGC plays in the overall consumer decision-making process. Respondents like Ms. Feli pointed out that UGC has become almost ubiquitous in the hotel booking process, with most users relying on it to some extent when making their final decision.

This qualitative research has identified key factors—perceived credibility, usefulness, information quality, homophily, and attitude towards UGC—that significantly influence customer trustworthiness and decision-making in the context of booking hotels on Traveloka. These findings provide a robust foundation for further exploration in the subsequent quantitative research phase. The quantitative analysis will aim to validate these variables and examine their impact on a larger scale, offering valuable insights for Traveloka and hotel business owners on how to enhance customer trust and improve the effectiveness of UGC as a tool for influencing purchase decisions.

Effectiveness as Additional Indicator in Perceived Usefulness

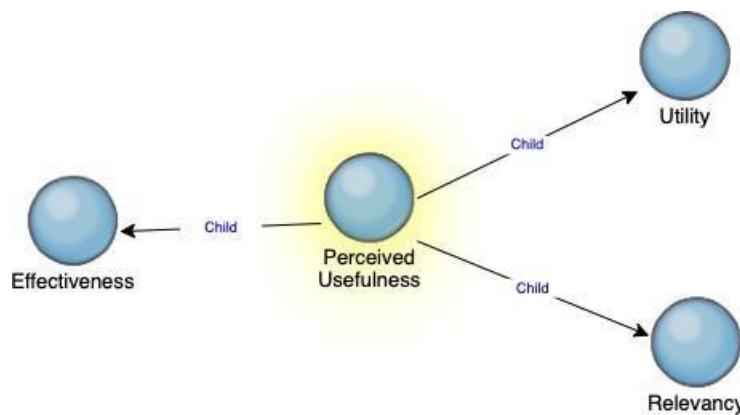


Figure 4.1.5. Effectiveness's Correlation with Perceived Usefulness

Trust in UGC features when booking a hotel is not only seen in terms of its usefulness and relevance as a source of information, but also in terms of the effectiveness of the information itself as conveyed in the discussion during the interview. More than just its basic usefulness as an addition to information in terms of relevant customer experience, efficiency is also considered to be a consideration that can increase trust in the information in UGC, according to Ms. Salsa. Reinforced by a statement from Ms. Rwayda, who emphasized that the existence of UGC makes traveling, especially about hotels, quality. So when people book a hotel, all the information that customers receive from reviews becomes a strategy for customers to arrange hotel reservations as desired. This experience is confirmed by Ms. Puti, a business owner who is directly related to tourism, about how information in UGC not only makes traveling efficient but overall can improve performance in business travel. Therefore, effectiveness is considered an additional dimension in the perceived usefulness variable that will be further explored in quantitative research.

Interview Result

As mentioned in the previous section, the researcher used qualitative research to demonstrate that the variables were truly perceived by the respondents and met the data saturation criteria drawn from repeated questioning of the respondents. After that, the researcher selected additional variables that met the respondents' qualifications and data saturation requirements. In this section, the additional variables will be described through the results of interviews and coding, which are included with quotes expressed by respondents

Indicator	Description	Quotation	Listing Key Phrase
Perceived Risk	<p>(Bauer, 1967) suggested perceived risk as a psychological concept used to explain information-seeking behavior and brand loyalty. According to Bauer, perceived risk consists of two main dimensions, namely uncertainty and negative consequences. Strengthen with the statement from (Featherman, 2003) as a negative consequence of the use of a product or service that is generally interpreted as uncertainty.</p>	<p>“What motivates me is because I want my holiday to be safe, peaceful and serene until it's finished, I'd better look at reviews to reduce any risks that occur.” – Felicia</p> <p>“So, back again with more reviews there is a guarantee that the travel will be time efficient. Apart from believing, I as a prospective traveler can reduce the risk of getting facilities that do not match what is in the application. Because of course we as travelers will incur costs and as much as possible these costs are commensurate with what we pay.’ – Fajrin</p> <p>“Then I also want to avoid things that I didn't expect, like it turns out to be different from what is written on Traveloka and so on and I'm afraid it will actually hinder my planning. Apart from that, I'm afraid of losing money and wasting money on things like that.” –Jihan</p>	<ul style="list-style-type: none"> • UGC features can provide peace of mind to its customers. • With an overview of the facilities at UGC, the gap between expectations and reality can be narrowed. • UGC minimises possible losses when booking a hotel.

Netnography Result

In this section, the researcher delves into the data source triangulation technique for validation, following the discussion in the preceding chapter. The comparison will be made between the interview data and observation data findings using netnography techniques. Netnography is a method that delves into social interactions on platforms like social media, scrutinizing various claims, defenses, or complaints from customers who have encountered certain events or occurrences. The focus of netnography will be on customers' feedback <https://journal.institutemandalika.com/index.php/mjbm>

regarding their experiences with Traveloka's UGC feature when booking hotels. Twitter will serve as the platform to capture these perceptions due to its extensive user interaction. The upcoming section will present the netnography findings as evidence of the research outcomes.

Data	Interpretation	Coding
<p>“The team trusts Traveloka, AirBnB, and Agoda reviews before paying, rather than TikTok content...”</p> <p>"It depends on the hotel. But in that application, all reviews are not filtered. Once I tried one of the hotels opposite the monument station, what was said in the review was true. Often choose hotels from reviews on Traveloka."</p>	<p>Reviews on Traveloka for hotels have different levels of trustworthiness depending on their criteria. Customers feel that the reviews provided by the platform are more suitable than social media content because they are usually not heavily filtered, resulting in more honest and valuable reviews that add insight into the hotel to be booked. This personal and unbiased experience has a big impact on their assessment of the credibility of a review or information on UGC.</p>	<p>Perceived Credibility</p>
<p>"Review is important. We need to review to let others know, and others review to let us know. Very useful for sure"</p> <p>“Hotel reviews at Traveloka are more complete so it's more comfortable to choose a hotel #LifeYourWay”</p> <p>“Reviews on Traveloka are impressive”</p>	<p>Information in UGC has the virtue of being useful in providing relevant information. Useful reviews are processed through exchanges between our knowledge and others', making them useful for customers who are about to book a hotel. Reviews can also improve travel performance to be more impressive because, through reviews, they can strategize for effective travel.</p>	<p>Perceived Usefulness</p>
<p>“As the leading platform in Southeast Asia, Traveloka provides access for users to book accommodation according to their preferences.”</p>	<p>Through reviews, customers tend to look for things from the hotel that they do consider in choosing a hotel, which include various aspects such as price, location, facilities, and many more. The</p>	<p>Perceived Homophily</p>

<p>"If you want to book a hotel, but you're on a budget like me, IT TAKES A LOT OF TIME. You have to check the distance between the hotel and the city center. Read reviews, compare hotel by hotel by looking at the mattress and bathroom. If there is free breakfast, the price difference is not much with non-breakfast."</p>	<p>similarity of the preferences sought by customers and those available in the review provides a sense of emotional connection and validation that makes the review more reliable and results in the reason people book hotels.</p>	
<p>"Usually check Traveloka, complete with facilities, prices, locations, where to go and people's reviews"</p> <p>"Just check Traveloka or pegipegi for reviews, price range, photos are quite complete there wkwk"</p> <p>"So far, hotels that are really honest are not only in good photos so far traveloka, don't forget to read the user reviews from oldest to newest"</p> <p>"I like this thread the most. But when you really plan to travel, be really critical of the reviews on every hotel service/awards in traveloka" But when you really plan to travel, be really critical of the reviews on every hotel service/awards on traveloka"</p>	<p>Reviews are always related to the information contained therein. The level of trust in the UGC can certainly be seen from how complete the explanations available in the UGC are. Quality content will provide a better user experience and increase trust in the information conveyed. In addition, critical reviews also provide a rich view for customers to evaluate the intended hotel. Customers also tend to look at the most updated reviews to see what changes have been made to the hotel. This can help customers find the information they need easily in UGC.</p>	<p>Information Quality</p>
<p>"Reviews are important. More or less all hotels are written there. At least there is a consideration to choose before staying"</p> <p>"Overall the 9 reviews from Traveloka are not wrong. I recommend for those who want to staycation or just want to stay at the hotel, can go directly to @/TheHermitageJKT"</p>	<p>Customer behaviour is shaped and involves UGC in an important role. This is because UGC provides information that may not be included in the hotel description. The reviews provide satisfaction in seeking as much information as possible. Reviews available at Online Travel Agency (OTA) are very helpful for customers in seeing other aspects, especially experiences that are actually experienced by customers who have stayed there.</p>	<p>Attitude towards UGC</p>

<p>"The activity is every time I choose a hotel, see traveloka reviews, everything is checked first. If okay, just sit back and accept it"</p> <p>"Just read the traveloka reviews, conclude it yourself later"</p> <p>"Booking hotels through traveloka anyway. Even though it is said to be the most expensive, as long as I order through Traveloka, I have never been zonk. Anyway, it's smart to look at reviews"</p> <p>"Hu, I've been going back and forth about booking a hotel at traveloka because of the reviews thanks to ya"</p>	<p>Nowadays, the emergence of UGC can influence customer decisions in shopping, especially in online shopping. This is becoming a popular trend, with various experiences experienced by customers when booking hotels. The discussion provided in UGC can be one of the sources of information that can be taken into consideration. This is said to be someone's habit before booking a hotel. They involve their knowledge in sorting out reviews. Even when one is confused about which to choose, others recommend looking at UGC reviews before buying. They also actively customize their desires in several aspects, such as price, location, and others, creating trust in the hotel brand. UGC has become the preferred method of information-seeking for many people. It offers a different experience when booking a hotel so that customers feel relatable compared to content shared on social media.</p>	<p>Utility for Purchase Decision</p>
<p>"Agoda is really a bit of a mess. Many reviews. "Next time, just use Traveloka, even though the price is a bit expensive, it's safe."</p> <p>"Safe. I know how to get train tickets via Traveloka"</p> <p>"So if you want to play it safe, look at Traveloka reviews. If you're looking for a "challenge", look on Google."</p>	<p>Reviews allow customers to see more real evidence about a hotel, allowing users to feel safe, even though there are actually many considerations that must be passed. However, on the other hand, at least reviews can provide validation of the decisions made by customers who are looking for information. Seeing that other users have had positive experiences with a particular product or service can reduce the risk that users seeking information will have a bad experience.</p>	<p>Perceived Risk</p>

Table . Netnography Result

Perceived Credibility of UGC has a positive impact on attitude towards UGC

The first hypothesis assumes that the perceived credibility of UGC has a positive impact on attitudes towards UGC. Statistical data analysis supports this hypothesis, as evidenced by the acceptance of the hypothesis. The T-value on the Traveloka platform exceeds 1.96 at the 0.05 (5%) significance level, with a value of 2.634. In addition, the path coefficient shows a positive correlation, implying that perceived credibility, which focuses on trustworthiness and expertise, has a positive impact on attitudes towards UGC. These findings are in line with previous research conducted by Mathur et al. (2021), which concluded that perceived credibility was found to significantly support the hypothesis that it impacts consumer attitudes towards UGC. The study also revealed that consumers'

positive attitude towards user-generated content (UGC) increases with the extent to which they perceive the content to be credible. In addition, Demba et al. (2019) emphasized that there is a positive relationship between perceived credibility and attitude towards UGC, which is in line with the more positive consumer attitude towards using UGC to make decisions resulting from how credible a source is in the eyes of consumers. The interviews conducted further emphasize the importance of disclosing based on credible sources in the use of UGC as a feature to discuss fellow application users, especially Traveloka. The netnography results also support the notion that a credible source is one of the determinants of booking a hotel on Traveloka rather than content on social media because it is sourced from people who have direct experience with the hotel. This suggests that if customers understand that the information is unbiased, reliable, credible, trustworthy, and valuable, they are ready to accept information generated by other users. This finding is consistent with previous research, which indicates that UGC has no commercial interest because it comes from other travellers, so UGC is considered credible (Ayeh et al., 2013).

Perceived Usefulness of UGC has a positive impact on attitude towards UGC

The second hypothesis assumed that perceived usefulness has a positive impact on attitudes towards UGC. According to the statistical data, the T value for this hypothesis shows a higher value than 1.96 at the significance point of 0.05 (5%), which is 2.400. Therefore, the hypothesis is accepted. Moreover, the path coefficient shows a positive number, which indicates that focusing on useful, utility, and effectiveness has a positive impact on attitude towards UGC. This result is in line with the previous findings that also show a significant impact on the attitude towards UGC when customers feel the information in the UGC is useful for travel planning, especially booking hotels. There is one study from Sandra et al. (2021) that discusses how the perceived usefulness of UGC on Youtube has a significant impact, which refers to the perception that user-generated content has significant value or benefit for other users or for oneself. Align with the results of the interview, which said that the information in UGC can reduce doubts in booking a hotel and is very useful from its wealth of information for overall travel plans. So concretely, when users perceive that the UGC can provide relevant information, assist in decision-making, or fulfil their informational needs, they tend to have a more positive attitude towards the UGC. Bahtar & Muda (2016) corroborate this statement, saying that

UGC makes it easier for users to find information quickly. This can influence their behavior when consuming or relying on UGC for guidance, product ratings, or other user experiences. This result can be found in the interview results, where users of perceived usefulness tend to use UGC continuously when booking hotels.

Information Quality of UGC has a positive impact on attitude towards UGC

The third hypothesis assumed that information quality has a positive impact on attitude towards UGC. By looking at the statistical data results, the T values on the Traveloka platform show a higher value than 1.96 at the significance point of 0.05 (5%), which is 2.370. Therefore, the hypothesis is accepted. Moreover, the path coefficient shows a positive number, which indicates that information quality has a positive impact on attitude towards UGC. These findings align with the previous study conducted by Demba et al. (2019), which stated that the better the quality of information provided, the more positive the attitude towards sharing that information. So the results of this study support the statement that it can be confirmed that there is a positive relationship between information quality and attitude towards UGC. This statement is completed with another study conducted by Mathur et al. (2021) that shows information quality strongly has a positive impact on attitude towards UGC. This study found that if the information shared is understandable and clear, then their attitude towards UGC becomes positive and becomes an influential part in influencing their attitude towards UGC. Users tend to accept and consider information that comes from sources that are considered reliable, which in this research consists of accuracy, timeliness, and aesthetics. Strengthen the findings from netnography that show the information quality of UGC plays a significant role in the positive attitude towards UGC on Traveloka. Based on customers' feedback, the quality of information in UGC is also reflected in the depth of understanding or knowledge conveyed. More in-depth or informative content tends to influence user attitudes more positively, as it provides a more comprehensive perspective or valuable insight.

Perceived Homophily of UGC has a positive impact on attitude towards UGC

The fourth hypothesis assumes that perceived homophily has a positive impact on attitudes towards UGC. Based on the statistical analysis, the T value of Traveloka shows a value higher than 1.96 at a significance point of 0.05 (5%), which is 2.876. Therefore, the hypothesis is accepted. In addition, the path coefficients on both platforms show positive numbers, indicating that perceived homophily has a positive impact on attitudes towards UGC. In line with previous research by Pramesti & Alversia (2021), which shows that not only perceived credibility has a positive impact on attitude towards UGC but also perceived homophily. Perceived homophily was found to have a very significant positive impact on attitudes towards UGC. Perceived homophily refers to the perception that the UGC author has something in common with or related to the user, such as a certain background, interests, or values. So that it turns out to be also supported in a study conducted by Muda & Hamzah (2021), which also shows that users are more trusting of the products reviewed when they have similar desires and circumstances that they want to fulfill. Users tend to better understand the point of view or experience shared by someone who is considered to have something in common with them, thus strengthening a positive attitude towards the content. This finding correlates with Ayeh et al. (2013), who found that perceptual similarity proved important in determining attitudes towards UGC. This is validated by the "like-me" principle, where they go online to find "other similar people" to interact with. Moreover, from the interview results, respondents tend to choose hotels based on the preference comments they want to look for from the hotel, so the comments must match their desired criteria.

Positive attitude towards UGC will generate a positive impact for the utility of UGC for purchase decisions

The fifth hypothesis assumes that a positive attitude towards UGC will result in a positive impact on the utility of UGC for purchasing decisions. From the results of statistical analysis, the T value on the Traveloka platform shows a value higher than 1.96 at a significance point of 0.05 (5%), namely 4.021. Therefore, the hypothesis is accepted. In addition, the path coefficient shows a positive number which indicates that a positive attitude towards UGC will result in a positive impact on the utility of UGC for purchasing decisions. In line with previous research conducted by Mir et al. (2013) who mentioned in their research that users' positive attitudes towards product content (UGC) generated by other users on YouTube have a positive effect on the intention to use it in making purchasing decisions. A positive attitude towards UGC can shape a favorable perception of the product or brand discussed in the content. Users may be influenced to purchase a product or service after seeing or reading positive experiences shared by other users in

UGC. This review is aligned with the findings from Shergill & Chen (2014), which stated that a positive attitude towards online shopping at UGC significantly influences the customer's online purchase decision. UGC often has a strong social validation effect. Users who see many positive reviews or testimonials about a product or brand from other users tend to feel more confident about choosing that product, because they feel that their decision is supported by the majority or relevant group. Based on the netnography results, it can also be proven that people rely on UGC in making shopping decisions at Traveloka, especially regarding hotel bookings. This shows how important it is to understand how users' perceptions and attitudes towards content shared by other users can influence their behavior in terms of hotel purchases.

Attitude towards UGC will mediate the relationship between perceived credibility, perceived usefulness, information quality, perceived homophily, and perceived risk

This hypothesis wants to show the direct mediating effect of perceived credibility, perceived usefulness, information quality, perceived homophily, and perceived risk on purchase decisions. The mediation analysis results in Table 4.3.13. found that information quality has no mediation on attitude towards UGC, in accordance with the findings of Pramesti & Alversia (2023), which reinforce this statement. However, given that the indirect effect of information quality on utility for purchase decisions is not significant, this suggests that attitudes towards UGC does not mediate the impact of information quality on utility for purchase decisions. Therefore, H6a, H6b, H6c, and H6e are significant and supported based on T values above 1.96 and P values below 0.05, indicating that the relationships between perceived credibility, perceived usefulness, perceived homophily, and perceived risk are partially mediated by attitude towards UGC.

Perceived Risk of UGC has a negative impact on attitudes towards UGC

The seventh hypothesis assumed that perceived risk has a negative impact on attitude towards UGC. This hypothesis was raised from the results of this interview and is supported by the number of statements stating that using UGC can reduce the risk of booking a hotel at Traveloka. With the statistical calculation from the previous discussion, the T values on the Traveloka platform show a higher value than 1.96 and a

significance point of 0.05 (5%), which is 2.707. Therefore, the hypothesis is accepted. However, on the other hand, the path coefficient in this hypothesis shows a positive number, indicating that perceived risk has a positive impact on attitude towards UGC. This is certainly

inversely proportional to the hypothesis made, which states that perceived risk has a negative impact. Therefore, this hypothesis is considered insignificant when perceived risk has a negative impact on attitude towards UGC. This could also be because other variables may be more dominant in influencing attitudes towards UGC than perceived risk, so the effect of perceived risk is not seen significantly in the model. This hypothesis was also discussed in a study conducted by Bahtar & Muda (2021) regarding perceived risk, which rejected having a positive impact on attitude towards UGC. Direct experience or personal interaction with UGC content that is perceived as risky can increase interest and appreciation for the information provided. This may influence attitudes towards UGC despite the perceived risk

CONCLUSION

This research provides a comprehensive overview of the factors influencing customer trust in User-Generated Content (UGC) on Traveloka, specifically in the context of hotel bookings. The study employed both qualitative and quantitative methods, using in-depth interviews and surveys to gather data. The analysis revealed that perceived credibility, usefulness, information quality, and homophily significantly impact customer attitudes towards UGC, which in turn influences their purchase decisions. However, perceived risk did not show a significant impact in the quantitative analysis, although it was highlighted as a concern in the qualitative findings.

The study concludes that credibility is the most influential factor, with high credibility in UGC leading to greater trust and likelihood of making a purchase. Recommendations for Traveloka and hotel managers include actively managing and responding to user reviews, encouraging detailed and honest feedback, and strategically utilizing UGC to build trust and enhance marketing strategies. Marketers in the hotel industry should focus on optimizing UGC, monitoring customer feedback, and addressing customer pain points to create more effective marketing campaigns.

This research contributes to the travel and hotel industry by providing insights into how UGC can be leveraged to improve customer trust and decision-making, filling a gap in existing studies. The findings offer practical guidance for improving marketing strategies and customer engagement on platforms like Traveloka.

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