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E-Commerce Reshaping Travel Purchase Behavior

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Abstract

This research examined how e-commerce reshapes travel purchasing behavior among Filipino travelers by exploring the direct, mediating, and moderating roles of important digital variables. It used a quantitative descriptive-correlational design with a Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. The data were gathered using an online survey among 400 Filipino travelers from Luzon, Visayas, and Mindanao who had recent travel experiences. The results showed moderate to high levels of engagement with online travel websites, especially in terms of keyword search activities, social media, and UI/UX usability, with ongoing worries about online privacy and digital trust. The structural model results show that keyword search activities, UI/UX design, and social media influence are important determinants of buying behavior, which is a strong predictor of purchase intention. Digital trust and online privacy concerns have only a slight direct effect, with buying behavior as a significant mediator of many relationships. Generational variations have only marginal effects and do not play a significant moderating role in important paths. The proposed structural model has an acceptable fit, strong explanatory power, and important predictive relevance to online travel purchase intention.

Keywords: E-commerce, Travel purchase behavior, Purchase intention, Filipino travelers, UI/UX design, TAM-TPB, PLS-SEM

Introduction

The rapid growth of e-commerce has transformed tourism-related businesses, influencing travel behavior (Le et al., 2020). The Philippines has experienced rapid e-commerce expansion driven by increasing internet penetration and digital payments. Digital payment adoption grew significantly, from 1% of retail transactions in 2013 to 52.8% in 2023 (Balita, 2024), shifting travel booking behavior from traditional agencies to online platforms. Similar trends are evident in Southeast Asia, where digital commerce and online travel agency (OTA) usage continue to expand. However, the Philippines faces infrastructure and behavioral challenges such as high internet costs and digital trust issues, highlighting the need for localized studies on online travel purchasing behavior.

The World Bank (2024) reports that internet services in the Philippines are among the most expensive in Southeast Asia and offer slower speeds. These constraints limit consumer ability to conduct price comparisons and gather information, which research suggests reduces search depth and influences trust and purchase decisions (Lin, 2021; Ioannou et al., 2020). The Philippine travel e-commerce market continues to grow, with user numbers increasing by 121.15% between 2024 and 2029 (Statista Research Department, 2025). Despite this growth, OTA adoption remains moderate— 46% of respondents have used OTAs while 52% have not—indicating untapped market potential (Balita, 2023). Social media influencers also impact consumer behavior, with 69% of respondents influenced by endorsements (Balita, 2023).

The digital strategies such as A/B testing can enhance user experience and purchase decisions, yet research on its application in travel e-commerce remains

limited. Studies confirm that ease of use and trust influence online purchase intentions (Budi et al. 2023). Privacy concerns and generational differences further shape consumer behavior. Users with strong security expectations are more likely to trust platforms (Kitsios et al., 2022), and information search behavior increases when decision-making involvement is high (Lin, 2021). Generation Y relies on online reviews and brand trust, while Generation Z depends heavily on digital platforms and social media (Duguleană et al., 2023) . Understanding these differences is essential for digital tourism strategies.

Despite growing research on digital commerce, gaps remain in understanding the combined effects of A/B testing, search behavior, digital trust, and generational preferences on travel purchasing decisions in the Philippines. Most studies focus on general e-commerce trends rather than tourism-specific digital behavior. Addressing these gaps can enhance strategies for online tourism participation and competitiveness in the digital economy. This study contributes to e-commerce adoption research and digital tourism development by examining factors influencing online consumer behavior and digital strategy optimization.

Context and review of literature

Context of the Study

The digital transformation of the tourism industry has accelerated the adoption of e-commerce as an essential platform for travel planning, booking, and purchasing. Advances in internet technologies, digital payment systems, online travel agencies (OTAs), and mobile applications have reshaped consumer behavior by providing greater convenience, accessibility, and information availability. In the Philippines, the continued expansion of the digital economy has created significant opportunities for tourism enterprises to strengthen their online presence and improve customer engagement. However, challenges related to internet infrastructure, digital trust, online privacy, and varying levels of technology adoption continue to influence how Filipino travelers interact with online travel platforms. Understanding this digital environment is essential for developing effective strategies that support consumer engagement, enhance the competitiveness of tourism businesses, and promote the sustainable growth of the country's digital tourism sector.

Review of literature

Technology adoption and digital trust in online travel purchases

The adoption of e-commerce platforms for travel bookings is primarily explained by the Technology Acceptance Model (TAM) (Davis, 1989) and the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003), which emphasize perceived usefulness, ease of use, and trust as key determinants of technology adoption. In the tourism industry, technological capabilities, including online reservation systems and digital payment methods, enhance service quality, operational efficiency, competitiveness, customer satisfaction, and repurchase intention by enabling traditional travel agencies to compete effectively with online travel agencies (Işkın et al., 2024) . However, the effectiveness of these technologies depends on consumers' trust, as concerns regarding payment security, fraud, product exchanges, and refund processes may reduce confidence in online transactions and discourage travel purchases (Guerrero et al., 2023).

Keyword search behavior and information search

Travel consumers increasingly rely on search engines and online platforms when planning their trips. Information Foraging Theory (Pirolli & Card, 1999) and the Elaboration Likelihood Model (Petty & Cacioppo, 1986) explain that consumers balance the effort required to search for information against its perceived value, adjusting their search behavior according to their level of involvement. During the early stages of travel planning, consumers generally use broad keywords before progressing to more specific searches as purchase intentions become stronger (Lin, 2021). Furthermore, search engine optimization and keyword-based advertising improve information accessibility by reducing search effort and increasing the visibility of relevant travel information (Lin & Huang, 2021) . Effective keyword search strategies therefore contribute to trust formation, lower perceived risk, and support informed travel purchase decisions (Lin & Huang, 2021; Guerrero et al., 2023; Kitsios et al., 2022; Budi et al., 2023).

Privacy concerns and risk perception in online travel transactions

The Privacy Calculus Theory (Culnan & Armstrong, 1999) suggests that travelers evaluate the benefits of online transactions against potential privacy risks before disclosing personal information. Existing studies consistently identify data security, third-party tracking, and privacy protection as significant concerns influencing consumers' willingness to engage in online travel transactions (Guerrero et al., 2023; Miller et al., 2020). Greater privacy concerns reduce users' willingness to disclose personal information and weaken trust in digital travel platforms (Ioannou et al., 2020). Similarly, consumers expect online businesses and social media platforms to implement effective data protection measures, as concerns regarding unauthorized data collection and misuse remain important barriers to online purchasing behavior (Kitsios et al., 2022).

The influence of social media and digital trust

Social media has become an influential source of travel information and destination promotion, with Signaling Theory (Spence, 1973) explaining how credible signals, such as influencer endorsements, verified reviews, and user-generated content, reduce uncertainty during travel decision-making. Previous studies demonstrate that trusted social media influencers significantly enhance consumers' trust and influence travel booking decisions (Rebeka-Anna Pop et al., 2021; Pop et al., 2022). Likewise, the perceived credibility and value of information shared through social media strengthen tourists' confidence in travel-related content while supporting destination marketing strategies (Kitsios et al., 2022; Arreza, 2021). Consequently, social media has shifted consumers' reliance from traditional travel agents toward digital recommendations and algorithm-driven content that shape travel purchase decisions.

Generational differences in travel e-commerce adoption

Generational differences significantly influence online travel purchasing behavior, with younger consumers demonstrating greater reliance on digital technologies. Studies indicate that Generation Z and Generation Y prefer mobile-based bookings, social media platforms, online reviews, and digital travel recommendations when planning their trips (Dela Cerna et al., 2024; Pricope Vancia et al., 2023). Social media influences Generation Z throughout the entire travel decision-making process, from destination discovery to post-purchase sharing, while Generation Y increasingly uses social media as a source of information that strengthens long-term relationships with tourism brands (Kamalasena & Sirisena, 2021). These findings suggest that tourism businesses should adopt personalized digital marketing strategies that address the distinct preferences of different generations.

A/B testing and consumer decision-making in travel e-commerce

A/B testing has emerged as an effective approach for optimizing online travel platforms by improving website usability and customer experience. Research indicates that interface optimization through A/B testing enhances consumers' willingness to pay, increases conversion rates, and provides organizations with a competitive advantage by identifying website designs that better satisfy user needs (Mandić et al., 2023). Similarly, consumers often follow a direct decision-making process in online purchases by returning to familiar websites and relying on functional information rather than extensively comparing alternatives (Lin, 2020). These findings suggest that website optimization and user-centered design play an important role in improving online travel purchasing behavior, although empirical evidence regarding A/B testing within tourism e-commerce remains limited.

Methods

This chapter describes the research methodology used in conducting this study. It outlines the research design, respondents, data collection, and analysis procedures applied to address the research questions and test the proposed hypotheses. The procedures employed ensured reliability, validity, and ethical standards in obtaining credible and systematic results.

Method of research

This study adopted a quantitative research approach using a descriptive-correlational research design. The descriptive component aimed to systematically describe Filipino travelers' perceptions

and behaviors in online travel purchasing, particularly in relation to e-commerce factors such as digital trust, social media influence, privacy concerns, and keyword search behavior. The correlational aspect examined relationships among these variables and their influence on buying behavior and purchase intention. Structural Equation Modeling (SEM) was applied to assess measurement and structural relationships within a unified analytical framework.

Participants (Population, sample size, and sampling technique)

The respondents were Filipino travelers who had traveled within the last month to one year, ensuring relevance to recent online travel purchasing experiences. A total sample of 400 respondents was deemed sufficient for statistical analysis and representation. Convenience sampling was employed, selecting participants who were readily available and willing to respond. To enhance diversity, the online survey was distributed across regions in Luzon, Visayas, and Mindanao. Although convenience sampling limits generalizability, procedural measures were taken to increase regional representation and improve the study's credibility.

Description of respondents

Respondents consisted of Filipino travelers aged 18 years and older, regardless of gender, and residing in the Philippines. Eligibility required at least one travel experience within the last month to one year to ensure familiarity with online travel purchasing behavior. No restrictions were imposed on educational background or profession; however, respondents were required to possess basic technological knowledge due to the e-commerce focus of the study. These criteria ensured that participants had direct experience with online travel transactions and related consumer behaviors.

Research instrument

A structured survey questionnaire utilizing Likert-scale items was employed to measure perceptions and attitudes toward e-commerce travel factors. Responses ranged from "Strongly Disagree" to "Strongly Agree." The instrument was organized into seven constructs: digital trust, keyword search behavior, privacy concerns, social media influence, generational differences, A/B testing and UI/UX design influence, and combined factors affecting travel purchase behavior. Items were adapted from validated instruments in prior studies to enhance construct validity. Internal consistency reliability was assessed using Cronbach's alpha, while convergent validity was evaluated through Average Variance Extracted (AVE). Reliability and validity thresholds followed established statistical standards (Cronbach's alpha ≥ 0.70; AVE ≥ 0.50), supporting the instrument's appropriateness for hypothesis testing.

Data-gathering procedure

Data collection was conducted through an online survey distributed via Google Forms to ensure accessibility across geographic locations. Participation was voluntary, and informed consent was obtained from all respondents, with assurances of confidentiality and the right to withdraw at any time. The survey distribution occurred following ethical approval, and responses were collected within a designated time frame. Measures were implemented to minimize data entry errors and incomplete responses.

Analysis of data

Descriptive statistics (means and standard deviations) were used to summarize respondent characteristics and online travel purchasing behaviors. Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed to examine relationships among constructs and test the research hypotheses. Reliability and validity assessments included Cronbach's alpha, composite reliability, and AVE. Discriminant validity was evaluated using the Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT). The structural model analysis involved path coefficients, t-values, p-values, and effect sizes to determine direct relationships. Bootstrapping techniques assessed indirect effects, while moderation analysis examined generational influences. Model fit and predictive capability were evaluated using the Standardized Root Mean Square Residual (SRMR), coefficient of determination (R^2), and predictive relevance (Q^2)

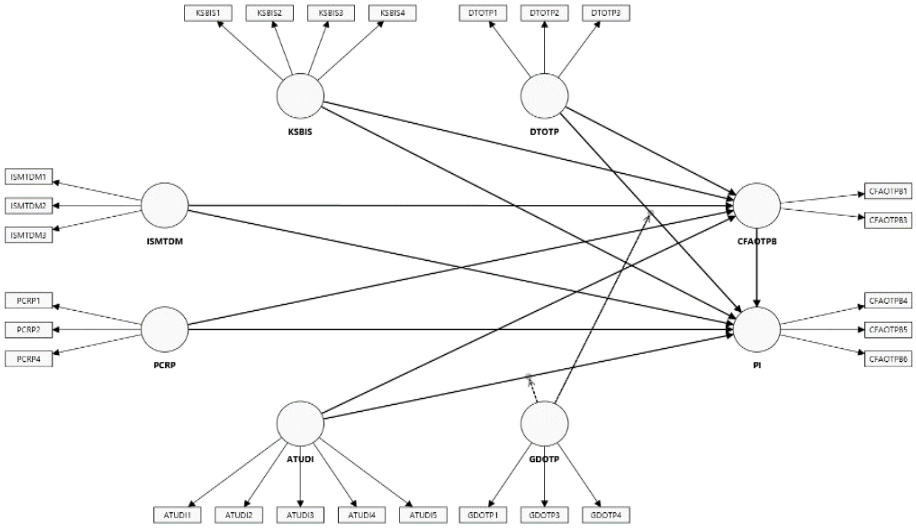

Figure 1 Proposed model

Table 1 Descriptive statistics of digital trust in online travel platforms

	Mean	Standard deviation
DTOTP1: I depend on Social networking sites for acquiring travel-related information that I need.	3.686	0.94
DTOTP2: Online shopping is as secure as traditional shopping.	3.297	0.944
DTOTP3: I trust travel-related information acquired from a social networking site because it is reliable.	3.491	0.812
DTOTP4: I feel that travel-related products and services may sometimes be dysfunctional, differing from what is presented on social networking sites	3.723	0.771

Findings

Based on the results digital trust among respondents is at a moderate to moderately high level, with mean scores ranging from 3.297 to 3.723. The highest mean score pertains to concerns about product or service mismatch (M = 3.723, SD = 0.771), suggesting that respondents remain cautious about the accuracy of online travel representations. The findings suggest that cultural differences may influence travelers' reliance on information sources. Filipino travelers tend to rely more on social influences, such as peer and family recommendations, whereas Western travelers may rely more on institutional sources. (Dela Cerna et al., 2024; Pop et al., 2022). The use of social networking sites for travel- related information also recorded a high mean (M = 3.686, SD = 0.940), reflecting its importance as an information source. This is consistent with previous studies showing that Filipino consumers are extremely sensitive to the gap between expectation and reality especially for experiential products like tourism (Guerrero et al., 2023; Ioannou et al., 2020). Trust in travel information obtained from social networking sites showed a moderately high mean (M = 3.491, SD = 0.812). This supports existing study who argues social media site in the Philippines are not only used for marketing purposes but also serve as a platform for collective validation (Arreza, 2021; Balita, 2023).

Conversely, perceptions of security in online transactions compared to offline shopping produced the lowest mean (M = 3.297, SD = 0.944), indicating some level of hesitancy toward online payment security. Overall, the relatively low standard deviations (< 1.00) demonstrate consistency in respondent perceptions. Given the transactional infrastructure in the Philippines, issue surrounding about fraud, data abuse and

accountability continue to be a concern to Filipino consumers (Balita, 2024; Statista Research Department, 2025). Taken together, these results demonstrate that digital trust among Filipino travelers is a complex phenomenon that is context-dependent, socially mediated, and culturally contingent rather than being absolute.

Table 2 Descriptive statistics of keyword search behavior and information search

	Mean	Standard deviation
KSBIS1: I tend to use general keywords when I start looking for a product or service online.	4.08	0.795
KSBIS2: I believe that using specific keywords helps me find the most relevant products or services.	4.257	0.781
KSBIS3: I am more likely to click on a search result if it contains deal-seeking terms (e.g., "discount," "best price," "promo").	4.107	0.845
KSBIS4: I believe that keyword advertising improves my online shopping experience by showing me relevant ads.	4.005	0.859

Table 2 shows that respondents also showed strong agreement with the use of general keywords during initial searches (M = 4.257, SD 0.781), indicating that they tend to explore broad search terms before narrowing down their queries. This reflects a combination of exploratory and targeted search behaviors in travel-related information seeking. Filipino travelers are balancing between exploration and specificity in arriving at travel decisions which is supported by existing study with online consumer search behavior studies that indicate the use of a broad approach to search for options before narrowing down the selection (Le, 2020; Budi et al., 2023). The influence of deal-seeking keywords on click behavior recorded a high mean (M = 4.107, SD = 0.845), demonstrating that respondents consider price-related search terms when exploring travel options. This is supported by Balita (2023), who stated that Filipino consumers tend to prioritize discounts and deals when making online purchase decisions. Price sensitivity is a cultural nuance that differentiates Filipino travelers from Westerners, who tend to prioritize brand trust and convenience over deal-seeking (Dela Cerna et al., 2024; Arreza, 2021).

Use general keywords when I start looking for a product recorded a high mean (M=4.08, SD=0.795) The use of general keywords when initially searching for a product recorded a high mean (M = 4.08, SD = 0.795), indicating that respondents tend to begin their online travel searches broadly to explore available options. This finding supports Lin (2021), who noted that consumers often use generic keywords during the initial stage of the buying process to minimize search effort while accessing a wider range of alternatives keyword advertising improves shows high mean (M=4.005,SD=0.859) This finding is supported by Lin and Huang (2021), who explained that search engine optimization and advertising can improve the information scent of online content and reduce the effort consumers need to locate relevant information. The relatively low standard deviations (0.781-0.859) indicate consistency in responses, implying that respondents share similar search strategies when using keywords for online travel information. Overall, the findings show structured keyword usage patterns among participants in their online travel searches.

The respondents reported high levels of privacy and security concerns, with mean scores ranging from 3.621 to 4.087. The highest concern involved unauthorized access to personal data by platform developers or firms (M = 4.087, SD = 0.856), indicates concerned about the possibility of their unauthorized used of their personal information being accessed without their knowledge or authorization. Kitsios et al. (2022) found that consumers are highly concerned about online businesses and social media platforms collecting personal information without their knowledge. The concerns about privacy exposure when using social networking sites (M = 4.040, SD = 0.904). Similar to

concerns with the security of sensitive information with high mean score (M = 3.96, SD = 0.864) Consistent with Kitsios et al. (2022), who emphasized that consumers are concerned about how online platforms collect, manage, and protect their personal information. Perceived unreliability of online travel sources registered a comparatively lower mean (M = 3.621, SD = 0.830), indicating that privacy risk concerns were stronger than doubts about information credibility. The dispersion values indicate moderate variability, reflecting differing personal risk tolerances among users. The Privacy Concerns did not significantly influence Buying Intention despite these great concern levels. This reflects a potential "Privacy Paradox" among Filipino travelers. According to the Privacy Calculus Theory (Culnan & Armstrong, 1999), consumers weigh perceived benefits against privacy risks, which explains why travelers may continue to purchase online despite concerns.

Table 3 Descriptive statistics of privacy concerns and risk perception

	Mean	**Standard deviation**
PCRP1: I am concerned about the use of my personal data, which may be read by the Social networking sites developer or online firms.	4.087	0.856
PCRP2: I am concerned that using the Social networking sites will reveal my private information.	4.04	0.904
PCRP3: I feel that the source that I access for travel products and services via Social networking sites may be unreliable.	3.621	0.83
PCRP4: I am concerned with the security of sensitive information when I use online travel companies	3.96	0.864

Table 4 Descriptive statistics of the influence of social media on travel decision-making

	Mean	**Standard deviation**
ISMTDM1: Aspiration to visit a destination advertised by a social media influencer.	3.82	0.861
ISMTDM2: I research online by reading about SMI travelers' experiences via social Media.	3.868	0.862
ISMTDM3: Final decision on booking a trip or purchasing tourist products because of SMI.	3.451	0.92

Table 5 Descriptive statistics of A/B testing and UI/UX design influence

	Mean	**Standard deviation**
ATUDI1: The visual appeal of a website significantly influences my willingness to explore it further.	3.958	0.799
ATUDI2: A cleaner and more organized website layout has encouraged me to complete my travel purchase.	4.102	0.794
ATUDI3: The ease of use and accessibility of a website influence my decision to revisit it.	4.03	0.814
ATUDI4: A slow-loading website negatively impacts my online shopping experience	4.112	0.873
ATUDI5: The responsiveness of a website on different devices affects my willingness to shop online.	4.037	0.836

Table 4 shows the respnsednts desire to visit destinations inspired by social media influencers recorded a relatively high mean (M = 3.820, SD = 0.861), indicating that influencer content contributed to travel intentions among participants. Online research using influencer experiences also showed a high mean (M = 3.868, SD = 0.862), suggesting that respondents actively gather information from social media sources when planning travel. This is consistent with research that emphasizes the importance of social media in influencing destination awareness and preference (Arreza, 2021; Pop et al., 2022). However, the direct impact of influencer content on the final booking decision was comparatively lower (M = 3.451, SD = 0.920), indicating that social media primarily functions as an inspirational and informational resource rather than the sole determinant of purchase decisions. With the fact that Filipino tourists tend to use social media as a source of inspiration, along with other sources such as online travel agencies or word of mouth, before finally making the purchase (Balita, 2023; Kitsios et al., 2022). Cultural nuances also help to understand this phenomenon: "Filipino travelers may conceptualize trust differently from Western social media users, emphasizing more the importance of user experiences, local content, and social validation over influencer authority in making final buying decisions" (Dela Cerna et al., 2024; Arreza, 2021). This is a prudent yet active way of engaging with online travel-related decision-making.

The UI/UX design elements received strong endorsement, with all items exhibiting means above 3.95. The highest mean corresponds to the negative impact of slow-loading websites (M = 4.112, SD = 0.873), underscoring performance speed as a critical usability factor. Similarly with clean and organized layouts encouraging purchase completion also score highly (M = 4.102, SD = 0.794). This concern aligns with the infrastructural constraints discussed in Chapter 1, where internet services in the Philippines are costly and slower than neighboring Southeast Asian countries (World Bank, 2024; Locus, 2024). This limitations may hinder comprehensive online searches, price comparisons, or the use of multimedia travel content, particularly in remote or marginalized regions, thereby influencing trust, perceived risk, and purchase decisions (Lin, 2021; Ioannou et al., 2020). Low dispersion across items suggests broad consensus on usability and responsiveness. Website responsiveness affects willingness to shop online (M = 4.037, SD = .836), followed by ease of use and accessibility influencing revisit decisions (M = 4.030, SD = 0.814). Visual appeal also influences willingness to explore (M = 3.958, SD = 0.799). Over all results indicate functional performance slightly outweighs visual appeal in shaping purchase intention.

Table 6 Descriptive statistics of generational differences in online travel purchases

	Mean	**Standard deviation**
GDOTP1: I think shopping on the internet saves my time.	4.075	0.862
GDOTP2: I prefer booking trips through traditional travel agencies rather than online platforms.	3.224	0.947
GDOTP3: I prefer budget-conscious travel options and look for the best deals before making a purchase.	4.175	0.808
GDOTP4: I rely heavily on social media (e.g., Instagram, TikTok, YouTube) for travel inspiration.	3.743	0.987

The time efficiency as a motivator for online travel purchases scored a high mean (M = 4.075, SD = 0.862), This implies that Filipino travelers consider convenience and the ability to save time when booking travel online as important, as supported by previous studies that emphasized the efficiency advantage of e-commerce in tourism (Le, 2020; Lin & Huang, 2021). Budget-conscious behavior recorded an even higher mean (M = 4.175, SD = 0.808), which is indicative of the price sensitivity of Filipino tourists, who look for bargains, discounts, and other value-for-money options when traveling (Balita, 2023; Dela Cerna et al., 2024).

In contrast, preference for traditional travel agencies had the lowest mean (M = 3.224, SD = 0.947), This is consistent with the increasing use of online travel agencies (OTAs) in the Philippines, despite intergenerational variations; older people may still display a preference for traditional travel agencies (Balita, 2023; Işkın et al., 2024). (M = 3.743, SD = 0.987) with higher dispersion, implying variability across age groups— where younger respondents rely more on digital influencers and user-generated content than older respondents. Taken together, these findings indicate that Filipino travelers have different definitions of trust and decision-making criteria than Western users, who are more concerned with price sensitivity, time efficiency, and social media influence in the Philippines than with brand recognition or global reputation (Balita, 2023; Wang, 2024).

Table 7 Descriptive statistics of the combination of factors affecting online travel purchase behavior as buying behavior

	Mean	**Standard deviation**
CFAOTPB1: Collection of the product price in online sales is hassle-free.	3.893	0.784
CFAOTPB2: The refund of the product price in the cancellation of online sales is hassle-free.	3.344	1.048
CFAOTPB3: I believe that businesses that effectively use keyword advertising have an advantage in online marketing.	4.04	0.726

Table 8 Descriptive statistics of purchase intention

	Mean	**Standard deviation**
CFAOTPB4: For products that can be researched online, I rely more on online reviews and specifications than personal experience.	3.925	0.934
CFAOTPB5: I prefer booking travel through mobile apps rather than desktop websites.	3.549	0.975
CFAOTPB6: I consider customer reviews and ratings before finalizing a travel booking.	4.274	0.796

The respondents demonstrated positive perceptions of transaction efficiency in comparing and collecting product prices (M = 3.893, SD = 0.784), indicating ease of use in online travel purchasing. This implies that Filipino travelers appreciate an easy-to-understand and easy-to-use process when viewing travel products online, consistent with research emphasizing that perceived ease of use has a positive effect on trust and purchase intention in an online shopping context (Budi et al., 2023; Haryanti & Subriadi, 2020). However, perceptions of refund ease after cancellation were comparatively lower (M = 3.344, SD = 1.048) with greater variability, suggesting differing levels of confidence and potential concerns regarding post-transaction refund processes. Refund policies to be a major factor affecting trust in online shopping in the Philippines (Guerrero et al., 2023). High confidence in keyword-based searches (M = 4.040, SD = 0.726) reflects effective information-seeking behavior and reliance on search functionality, while lower trust in refunds highlights transactional rather than search-related trust issues among respondents. This is consistent with the finding that Filipino consumers are highly proactive in searching for information online and tend to rely heavily on accurate keywords to maximize search effectiveness (Lin & Huang, 2021; Dela Cerna et al., 2024).

The respondents showed high reliance on information-driven decision-making, particularly on customer reviews and ratings (M = 4.274, SD = 0.796), indicating that Filipino travelers prioritize peer experiences in travel purchase decisions as supported by prior studies on the influence of online reviews on purchase intention (Pop et al., 2022; Kitsios et al., 2022).

Dependence on online reviews and specifications (M = 3.925, SD = 0.934) further highlights the importance of objective information and credibility in e-commerce decisions, consistent with findings on information credibility in online consumer behavior (Budi et al., 2023; Guerrero et al., 2023). Preference for mobile app bookings was comparatively lower (M = 3.549, SD = 0.975), suggesting that platform preference remains situation-specific despite digital adoption, aligning with studies emphasizing convenience and familiarity as determinants of mobile purchasing behavior (Rafki et al., 2023). Low standard deviations indicate moderate response consistency, reflecting a tendency to rely on digital information sources and peer-based evaluations in travel decision-making. Filipino travelers tend to engage in extensive pre-purchase research to alleviate concerns about potential risks but remain hesitant during the actual payment or post-payment stages, which differs from Western travelers who tend to assess trust differently, possibly giving more weight to interface usability or brand reputation than to procedural guarantees (Arreza, 2021; Pop et al., 2022).

Measurement model assessment

The measurement model demonstrates acceptable convergent validity and composite reliability after item purification. In the final model, standardized indicator loadings range from 0.701 to 0.883, with retained items meeting the recommended threshold of 0.70, indicating that they adequately represent their respective latent variables. Cronbach's alpha (α) values range from 0.638 to 0.874, while composite reliability (ρc) values range from 0.805 to 0.908. Although one Cronbach's alpha value is slightly below the conventional 0.70 threshold, the composite reliability values exceed 0.70, supporting the internal consistency of the constructs. Average Variance Extracted (AVE) values in the final model range from 0.580 to 0.762, surpassing the 0.50 threshold, indicating that constructs explain more than half of the variance of their indicators. Several indicators (e.g., DTOTP4, PCRP2, CFAOTPB2, GDOTP2) were removed due to low loadings (<0.60), which resulted in improved measurement properties across constructs. Overall, the refined measurement model demonstrates acceptable indicator reliability, composite reliability, and convergent validity for the reflective constructs.

Discriminant validity is supported using the Fornell-Larcker criterion, as the square roots of AVE (diagonal values) for all constructs are greater than their corresponding inter-construct correlations. Diagonal values range from 0.762 (Purchase Intention) to 0.873 (Privacy Concerns and Risk Perception), consistently exceeding the off-diagonal correlations. For example, the square root of AVE for A/B Testing and UI/UX Design Influence (0.816) is higher than its strongest correlation with Keyword Search Behavior (0.689). Similarly, the square root of AVE for Purchase Intention (0.762) exceeds its highest correlation with another construct (0.633). These results confirm that each construct shares more variance with its indicators than with other constructs, demonstrating adequate discriminant validity.

Table 9 Item loading, internal reliability, and convergent validity

	Initial					Final				
	loading	**α**	**ρ a**	**ρ c**	**AVE**	**loading**	**α**	**ρ a**	**ρ c**	**AVE**
Digital Trust in Online Travel Platforms	0.758	0.671	0.671	0.804	0.509	0.800	0.731	0.742	0.848	0.650
DTOTP1										
DTOTP2	0.694					0.751				
DTOTP3	0.799					0.865				
DTOTP4	0.584					Removed				
Keyword Search Behavior and Information Search	0.832	0.836	0.837	0.890	0.670	0.833	0.836	0.838	0.890	0.670
KSBIS1										
KSBIS2	0.821					0.822				
KSBIS3	0.801					0.800				
KSBIS4	0.821					0.818				
Influence of Social Media on Travel Decision-Making	0.829	0.810	0.813	0.888	0.725	0.832	0.810	0.814	0.888	0.725
ISMTDM1										
ISMTDM2	0.879					0.880				
ISMTDM3	0.845					0.841				
Privacy Concerns and Risk Perception	0.853	0.828	0.846	0.886	0.663	0.878	0.844	0.848	0.906	0.762
PCRP1										
PCRP2	0.865					Removed				
PCRP3	0.680					0.875				
PCRP4	0.845					0.866				
A/B Testing and UI/UX Design Influence	0.786	0.874	0.875	0.908	0.665	0.786	0.874	0.875	0.908	0.665
ATUDI1										
ATUDI2	0.867					0.867				
ATUDI3	0.837					0.838				
ATUDI4	0.789					0.789				
ATUDI5	0.796					0.796				

	Initial					Final				
	loading	**α**	**ρ a**	**ρ c**	**AVE**	**loading**	**α**	**ρ a**	**ρ c**	**AVE**
Combination of Factors Affecting Online Travel										
Purchase Behavior as Buying Intention	0.843	0.666	0.719	0.814	0.598	0.857	0.681	0.685	0.862	0.758
CFAOTPB1										
CFAOTPB2	0.613					Removed				
CFAOTPB3	0.841					0.883				
Purchase Intention	0.792	0.638	0.642	0.805	0.580	0.794	0.638	0.644	0.805	0.580
CFAOTPB4										
CFAOTPB5	0.709					0.701				
CFAOTPB6	0.781					0.787				
Generational Differences in Online Travel Purchases	0.790	0.633	0.689	0.786	0.494	0.818	0.712	0.718	0.839	0.636
GDOTP1										
GDOTP2	0.393					Removed				
GDOTP3	0.807					0.839				
GDOTP4	0.738					0.732				

Table 10 Fornell-Larker criterion for discriminant validity

	ATUDI	CFAOTPB	DTOTP	GDOTP	ISMTDM	KSBIS	PCRP	PI
ATUDI	0.816							
CFAOTPB	0.688	0.870						
DTOTP	0.437	0.438	0.806					
GDOTP	0.674	0.644	0.540	0.798				
ISMTDM	0.541	0.571	0.551	0.592	0.851			
KSBIS	0.689	0.719	0.505	0.693	0.609	0.819		
PCRP	0.617	0.524	0.307	0.503	0.425	0.551	0.873	
PI	0.576	0.633	0.496	0.600	0.610	0.602	0.458	0.762

Table 11 Heterotrait–Monotrait Ratio (HTMT) of correlations

	ATUDI	CFAOTPB	DTOTP	GDOTP	ISMTDM	KSBIS	PCRP	PI	GDOTP x DTOTP
ATUDI									
CFAOTPB	0.889								
DTOTP	0.545	0.621							
GDOTP	0.852	0.923	0.753						
ISMTDM	0.641	0.768	0.718	0.784					
KSBIS	0.804	0.949	0.648	0.894	0.736				
PCRP	0.720	0.687	0.388	0.640	0.509	0.653			
PI	0.758	0.953	0.730	0.885	0.852	0.813	0.611		
GDOTP x DTOTP	0.391	0.402	0.348	0.515	0.322	0.440	0.353	0.411	
GDOTP x ATUDI	0.523	0.492	0.356	0.495	0.370	0.505	0.487	0.486	0.814

Table 11 presents the Heterotrait–Monotrait Ratio (HTMT) of correlations, which was assessed to evaluate the discriminant validity of the constructs. Most HTMT values are below the recommended threshold of 0.90, indicating adequate discriminant validity among the majority of construct pairs. However, three construct pairs exceed the 0.90 threshold, namely GDOTP–CFAOTPB (0.923), CFAOTPB–KSBIS (0.949), and CFAOTPB–PI (0.953). These elevated values indicate potential discriminant validity concerns and suggest that these constructs may exhibit substantial conceptual overlap. Other construct pairs, such as DTOTP–PI (0.730) and PCRP–ATUDI (0.720), demonstrate acceptable HTMT values below 0.90. The interaction constructs also show generally acceptable HTMT values with the substantive constructs, indicating that the moderation terms are sufficiently distinct from the other constructs. Overall, the HTMT results provide generally acceptable evidence of discriminant validity; however, the construct pairs exceeding 0.90 should be carefully examined and reported as a limitation or potential measurement-model concern rather than being interpreted as evidence of unequivocal discriminant validity

Structural model assessment

Collinearity diagnostics indicate no critical multicollinearity issues in the measurement model. All VIF values range from 1.197 to 2.700, well below the conservative threshold of 3.3 and the conventional cutoff of 5.0. The highest observed VIF (2.700) pertains to Item 2, which remain within acceptable limits. These findings suggest that the indicators do not exhibit problematic collinearity, supporting the stability and interpretability of subsequent structural model estimates.

Table 12 Variance Inflation Factor (VIF) for collinearity assessment

Items	ATUDI	CFAOTPB	DTOTP	GDOTP	ISMTDM	KSBIS	PCRP	PI
1	1.971	1.363	1.416	1.575	1.620	1.945	2.212	1.330
2	2.700	-	1.402	-	1.981	1.880	2.170	1.197
3	2.205	1.363	1.694	1.569	1.829	1.806	-	1.267
4	1.898			1.239		1.843	1.813	
5	1.952							

Table 13 Path analysis results

	β	T statistics	2.50%	97.50%	p-values	f^2
DTOTP -> CFAOTPB	0.017	0.380	-0.070	0.107	0.704	-
KSBIS -> CFAOTPB	0.382	7.077	0.276	0.488	0.000	0.153
ISMTDM -> CFAOTPB	0.138	2.767	0.040	0.237	0.006	0.025
PCRP -> CFAOTPB	0.061	1.416	-0.025	0.144	0.157	0.006
ATUDI -> CFAOTPB	0.305	5.732	0.199	0.407	0.000	0.100
DTOTP -> PI	0.112	2.554	0.024	0.194	0.011	0.016
KSBIS -> PI	0.047	0.645	-0.100	0.188	0.519	-
ISMTDM -> PI	0.235	3.624	0.104	0.360	0.000	0.060
PCRP -> PI	0.040	0.823	-0.054	0.134	0.411	-
ATUDI -> PI	0.053	0.694	-0.095	0.206	0.487	-
CFAOTPB -> PI	0.251	3.615	0.113	0.384	0.000	0.053
Moderating Effect						
GDOTP -> PI	0.128	1.936	0.005	0.265	0.053	
GDOTP x DTOTP -> PI	0.020	0.531	-0.045	0.107	0.596	
GDOTP x ATUDI -> PI	-0.042	1.160	-0.122	0.022	0.246	
Mediating Effect						
ATUDI -> CFAOTPB -> PI	0.077	2.972	0.030	0.130	0.003	
DTOTP -> CFAOTPB -> PI	0.004	0.369	-0.018	0.029	0.712	
ISMTDM -> CFAOTPB -> PI	0.035	2.062	0.007	0.072	0.039	
KSBIS -> CFAOTPB -> PI	0.096	3.243	0.043	0.157	0.001	
PCRP -> CFAOTPB -> PI	0.015	1.345	-0.007	0.040	0.179	
Total Effect						
DTOTP -> CFAOTPB	0.017	0.380	-0.070	0.107	0.704	
KSBIS -> CFAOTPB	0.382	7.077	0.276	0.488	0.000	
ISMTDM -> CFAOTPB	0.138	2.767	0.040	0.237	0.006	
PCRP -> CFAOTPB	0.061	1.416	-0.025	0.144	0.157	
ATUDI -> CFAOTPB	0.305	5.732	0.199	0.407	0.000	
DTOTP -> PI	0.116	2.666	0.030	0.199	0.008	
KSBIS -> PI	0.143	2.025	-0.003	0.278	0.043	
ISMTDM -> PI	0.269	4.449	0.146	0.388	0.000	
PCRP -> PI	0.055	1.117	-0.039	0.151	0.264	
ATUDI -> PI	0.129	1.663	-0.021	0.285	0.096	
CFAOTPB -> PI	0.251	3.615	0.113	0.384	0.000	

The path analysis results indicate that several constructs significantly predict CFAOTPB. Keyword Search Behavior has the strongest positive effect on CFAOTPB ($\beta = 0.382$, $t = 7.077$, $p < 0.001$, $f^2 = 0.153$), followed by ATUDI ($\beta = 0.305$, $t = 5.732$, $p < 0.001$, $f^2 = 0.100$) and ISMTDM ($\beta = 0.138$, $t = 2.767$, $p = 0.006$, $f^2 = 0.025$). The significant effect of Keyword Search Behavior is consistent with Information Foraging Theory (Pirolli & Card, 1999), which posits that consumers seek relevant information while attempting to minimize the effort required to obtain it. This suggests that active and efficient information-search behavior contributes to the formation of CFAOTPB. The finding is also supported by Lin (2021) and Lin and Huang (2021), who emphasized the role of online information-seeking in consumer decision-making. Similarly, the significant effect of ATUDI on CFAOTPB supports Mandić et al. (2023), who found that A/B testing can improve interface usability and facilitate customers' access to needed information. Lin (2020) likewise indicated that online consumers seek information about product functionality through shopping platforms and are more likely to proceed with purchasing when their information needs are effectively addressed. In contrast, DTOTP ($\beta = 0.017$, $t = 0.380$, $p = 0.704$) and PCRP ($\beta = 0.061$, $t = 1.416$, $p = 0.157$) do not significantly predict CFAOTPB, indicating that these constructs do not have sufficient statistical evidence of an effect on the mediator in the present model.

For Purchase Intention, DTOTP ($\beta = 0.112$, $t = 2.554$, $p = 0.011$, $f^2 = 0.016$), ISMTDM ($\beta = 0.235$, $t = 3.624$, $p < 0.001$, $f^2 = 0.060$), and CFAOTPB ($\beta = 0.251$, $t = 3.615$, $p < 0.001$, $f^2 = 0.053$) demonstrate significant positive direct effects. The significant effect of Digital Trust suggests that confidence in digital platforms can directly strengthen consumers' purchase decisions. This finding is consistent with the Technology Acceptance Model (Davis, 1989), particularly the view that favorable perceptions of technology can contribute to behavioral outcomes, and with prior studies emphasizing the role of trust in online purchasing decisions (Pop et al., 2021; Pop et al., 2022). The significant effect of ISMTDM is also consistent with Signaling Theory, which suggests that credible information signals can reduce uncertainty and influence consumers' decisions (Pop et al., 2021; Pop et al., 2022). CFAOTPB likewise significantly predicts Purchase Intention, indicating that consumers' behavioral responses and decision-making processes play an important role in translating online engagement and evaluation into purchase intention. This finding is consistent with Lin (2020), who described online purchasing as a DO-LEARN-DO process in which consumers seek information, learn from the information obtained, and subsequently act on their purchase decisions. However, KSBIS ($\beta = 0.047$, $t = 0.645$, $p = 0.519$), PCRP ($\beta = 0.040$, $t = 0.823$, $p = 0.411$), and ATUDI ($\beta = 0.053$, $t = 0.694$, $p = 0.487$) do not have significant direct effects on Purchase Intention. These findings indicate that the significant effects of KSBIS and ATUDI on CFAOTPB do not translate into statistically significant direct effects on Purchase Intention when the mediator is included in the model.

The mediation analysis further shows significant indirect effects of ATUDI through CFAOTPB ($\beta = 0.077$, $t = 2.972$, $p = 0.003$), ISMTDM through CFAOTPB ($\beta = 0.035$, $t = 2.062$, $p = 0.039$), and KSBIS through CFAOTPB ($\beta = 0.096$, $t = 3.243$, $p = 0.001$). These results indicate that CFAOTPB serves as an important mediating mechanism through which selected digital and information-related factors are associated with Purchase Intention. Specifically, the significant indirect effect of ATUDI is consistent with Information Foraging Theory (Pirolli & Card, 1999), as website interface characteristics may facilitate consumers' information-search and evaluation processes, which can subsequently contribute to purchase intention. The indirect effect of ISMTDM is consistent with Signaling Theory, suggesting that information obtained through social media can shape consumers' behavioral responses before contributing to purchase intention. Similarly, the indirect effect of KSBIS supports Information Foraging Theory by indicating that consumers' information-search behavior can influence purchase intention through their subsequent behavioral responses. These findings are also consistent with Lin (2021) and Mandić et al. (2023), which emphasize the importance of information accessibility and interface usability in online consumer decision-making. In contrast, the indirect effects of DTOTP ($\beta = 0.004$, $t = 0.369$, $p = 0.712$) and PCRP ($\beta = 0.015$, $t = 1.345$, $p = 0.179$) are not significant. Thus, there is insufficient evidence that CFAOTPB mediates the relationships of Digital Trust and Privacy Concerns with Purchase Intention.

Regarding moderation, the interaction between GDOTP and DTOTP does not significantly predict Purchase Intention ($\beta = 0.020$, $t = 0.531$, $p = 0.596$), nor does the interaction between GDOTP and ATUDI ($\beta = -0.042$, $t = 1.160$, $p = 0.246$). Although GDOTP has a positive coefficient ($\beta = 0.128$), its effect is not statistically significant at the 0.05 level ($t = 1.936$, $p = 0.053$). Therefore, the findings do not provide sufficient evidence that Generational Differences significantly moderate the relationships between Digital Trust or ATUDI and Purchase Intention. The result suggests that the strength of these relationships does not significantly vary according to generational differences within the sample. This finding differs from studies such as Dela Cerna et al. (2024), which reported distinct travel decision-making patterns among generational groups, particularly in their use of social media, reviews, and online recommendations. The difference may indicate that although generational groups may demonstrate different travel information preferences, such differences do not necessarily translate into statistically significant differences in the effects of Digital Trust or ATUDI on Purchase Intention in the present model.

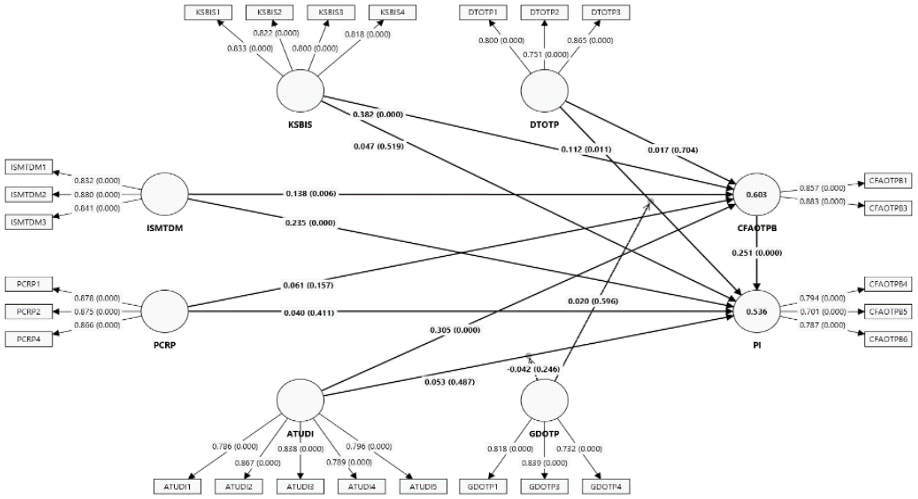

Figure 2 Model

Table 14 Model fit indices

	Saturated model	Estimated model
SRMR	0.066	0.066
d_ULS	1.534	1.526
d_G	0.565	0.564
Chi-square	1386.124	1376.521
NFI	0.759	0.761

Table 15 Coefficient of determination (R^2), Predictive relevance (Q^2), and model information criteria

	R^2	R^2 adjusted	BIC	Q^2
CFAOTPB	0.603	0.598	-335.368	0.440
PI	0.536	0.525	-248.973	0.282

The model demonstrates acceptable overall fit. The standardized root mean square residual (SRMR) for both saturated and estimated models is 0.066, which is below the recommended threshold of 0.08. Incremental fit indices (NFI = 0.761) indicate a relatively modest level of incremental model fit. The close correspondence between saturated and estimated model

fit statistics suggests no substantial difference in model fit between the two models.

The model explains a substantial proportion of variance in Buying Behavior ($R^2 = 0.603$, adjusted $R^2 = 0.598$), indicating substantial explanatory power. Purchase Intention also shows substantial explanatory power ($R^2 = 0.536$, adjusted $R^2 = 0.525$). Predictive relevance is confirmed through Stone–Geisser's Q^2 values, which exceed zero for both Buying Behavior ($Q^2 = 0.440$) and Purchase Intention ($Q^2 = 0.282$), demonstrating predictive relevance. The negative BIC values are reported as model information criteria; however, BIC is primarily interpreted through comparisons with competing models, with lower values indicating a preferred model

Discussion and conclusion

Summary

This study examined online travel purchasing behavior in the Philippines, focusing on how e-commerce variables influence consumer decision-making within a developing digital tourism environment. The findings indicate that behavioral factors and platform functionality play important roles in online travel purchasing, particularly through Buying Behavior. Philippine evidence likewise highlights the importance of behavioral intention in explaining online consumer purchasing behavior. Keyword Search Behavior, Social Media Influence, and A/B Testing/UI/UX Design significantly influence Buying Behavior, with Keyword Search Behavior showing the strongest effect, followed by A/B Testing/UI/UX Design and Social Media Influence. This suggests that active information search and platform functionality play more immediate roles in consumers' behavioral evaluation of travel products. These findings generally support the Technology Acceptance Model (TAM), particularly the view that the usability and functionality of digital platforms can encourage favorable behavioral responses. Digital Trust and Social Media Influence significantly influence Purchase Intention, suggesting that trust in online platforms and persuasive social media content can increase travelers' willingness to purchase travel related products. The non-significant relationship between Digital Trust and Buying Behavior, despite its significant relationship with Purchase Intention, suggests that trust may become more influential at the later stage of purchase decision-making rather than during earlier behavioral evaluation. The significant role of Social Media Influence and Buying Behavior in purchase-related decisions also supports the Theory of Planned Behavior (TPB), particularly the role of social influence and behavioral factors in shaping behavioral intention. This may also reflect the Privacy Paradox, wherein consumers express concerns about privacy but continue to use digital platforms and disclose information when the perceived benefits outweigh the risk and privacy concerns may not be sufficient to prevent travelers from engaging with digital platforms when convenience, information access, and perceived benefits are greater. Minimal moderating effects of generational differences suggest universal expectations for functional usability and information accessibility. Digital technology is now commonly used across different age groups. Younger and older travelers may differ in age, but they can still use social media, search engines, booking websites, and other digital platforms when planning travel. These findings highlight the importance of behavioral engagement and platform performance in shaping e-commerce adoption within the Philippine tourism market. This finding is consistent with international tourism research demonstrating that trust is an important factor in online travel purchase intention.

Implications

The results contribute to theoretical and managerial understanding of online travel purchasing behavior. The integration of technology acceptance and behavioral theories supports the view that both technological and psychological factors shape purchase decisions, with buying behavior acting as a critical mediator. The findings provide empirical support for using TAM to explain the role of platform usability and TPB to explain the influence of social and behavioral factors on purchase intention. This underscores the need for theoretical models that account for behavioral pathways rather than relying solely on direct effects of trust or usability.

From a managerial perspective, tourism enterprises should prioritize platform optimization, accurate information representation, and search-friendly digital strategies. Enhancing UI/UX design and SEO-based keyword strategies improves information

accessibility and consumer engagement. Transparent product descriptions and peer-validation mechanisms strengthen consumer confidence, while social media strategies emphasizing authentic user experiences support decision-making during the information search stage.

Limitations and future work

Several limitations guide future research. The study focuses on participants from the Philippines, which may limit generalizability to other markets. The use of convenience sampling may also introduce selection bias because participants were not randomly selected, limiting the extent to which the findings can be generalized to the broader population of Filipino travelers. Furthermore, the cross-sectional design captures respondents' perceptions and behaviors at a single point in time, limiting the ability to establish temporal or causal relationships among the variables. Future studies should employ multi-group analysis across regions to examine cross-cultural variations in online travel behavior. Additionally, the use of behavioral intention measures rather than actual purchase data may reduce predictive accuracy; incorporating transactional data would strengthen empirical insights. Further research should also explore generational effects and predictive modeling techniques to enhance understanding of e-commerce adoption in tourism.

Recommendations

For tourism enterprises and digital platforms in the Philippines, businesses should prioritize accurate and consistent online representations of travel products with transparent descriptions, pricing, and inclusions to strengthen digital trust and reduce perceived risk. Investments in SEO strategies, responsive UI/ UX design, fast-loading pages, mobile compatibility, and intuitive navigation will enhance search visibility, usability, and consumer engagement. Digital marketing should emphasize storytelling, user-generated content, and influencer-driven experiences to build awareness and support decision-making rather than direct sales conversion. Policymakers and industry stakeholders must strengthen consumer protection and data privacy regulations although results shows non significance while improving digital infrastructure and internet accessibility to foster secure and sustainable e-commerce growth. Future efforts should focus on multi-country comparisons and predictive analyses using actual purchase data and advanced modeling techniques to deepen understanding of consumer behavior in online travel markets.

Declaration of generative AI in scientific writing

During the preparation of this manuscript, the authors used ChatGPT Plus (OpenAI) to assist with language refinement, grammar correction, sentence restructuring, and improvement of academic writing. The authors also used Humanize AI to enhance readability and improve the natural flow of the text. ChatGPT Plus was also used to assist the authors in identifying relevant research and literature for further reading and consideration.These tools were used solely to support the writing and editing process. The authors critically reviewed, verified, and revised all AI-assisted outputs and accept full responsibility for the accuracy, originality, and integrity of the manuscript.

Credit author statement

Irish Lauron: Conceptualization, Methodology, Investigation, Data Curation, Formal Analysis, Writing – Original Draft Preparation, Writing – Review and Editing, Visualization, and Project Administration. **Jovid Maricar Maranan:** Supervision. **Edgar Allan Mendoza:** Software, Validation.

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