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MILLENNIALS' PURCHASE INTENTION TOWARDS ONLINE TRAVEL AGENT IN INDONESIA 1Ruth Srininta Tarigan, 2Jacqueline 1 Lecturer of International Business Management, Petra Christian University 2 Graduate Students of International Business Management, Petra Christian University ABSTRACT This study investigates the factors that impact Indonesian millennials when purchasing airline tickets through the Online Travel Agent. Millennials' purchase intention is the focus of this study because millennial is half of Indonesia's financially strong population and is tech-savvy. Thus this generation is very likely to shop online. Four factors proposed in this study, namely

> **ease of payment, trust, benefits of online shopping, and information quality,** were hypothesized to **affect** millennial's purchasing **decision.** [1]

Data is gathered from millennials who have bought airline tickets online. The questionnaire is spread online, and data from 94 valid respondents is collected. To test the hypotheses, the data is analyzed with Multiple Linear Regression using SPSS. The adjusted r-square result is 0.483, which means that 48.3% of the variability of the

> **dependent variable** is **explained by the four independent variables.** [2]

While the t-test result suggests that, out of the four factors previously found to affect purchase intention in general, only three affect millennials' purchase intention, namely

> **ease of payment, trust,** and **benefits of online shopping. Information** [1]

quality is found to **have**

an insignificant effect towards millennials' purchase intention. Penelitian ini mengambil data penelitian dari pembelian tiket airline tickets. Penyebaran kuisioner diberikan kepada pengguna dengan berjumlah 82 responden. Penelitian ini menggunakan teknik analisa data Multiple Linear Regression dengan bantuan program SPSS. Berdasarkan hasil pengolahan data maka didapatkan besarnya R-square sebesar 0,505 yang menggambarkan bahwa pengaruh variabel

ease of payment, trust, benefits of online shopping, and information quality 1

terhadap purchase intention of buying airline tickets online mampu digambarkan sebesar 50,5 %. Sedangkan dampak masing-masing variabel didapatkan bahwa ease of payment berpengaruh terhadap purchase intention of buying airline tickets online, trust berpengaruh terhadap peningkatan purchase intention of buying airline tickets online, benefits of online shopping berpengaruh terhadap terhadap purchase intention of buying airline tickets online, and peningkatan information quality ternyata tidak mampu berpengaruh signifikan terhadap purchase intention of buying airline tickets online. Keywords:

Ease of payment, Trust, Benefits of online, Information quality, 1

Purchase Intention 1. Introduction Indonesia, the biggest country with the highest number of populations in the South East Asia region, is known as the most attractive market, not only for business in general but also for e-commerce. 35% of the population use the internet in 2015, and 53% is projected in 2020. With a total population of 260 million, growing smartphone penetration, and the growing internet user and middle class, Indonesia is the most attractive markets for e-commerce in the area (Rahadiana, 2018). This is one reason why there is a number of foreign investors and companies investing in Indonesia's e-commerce platform. Last year Alibaba spent USD 1.1 Billion in Tokopedia, Expedia put US$ 350 Million in Traveloka, while Tencent invested US$1.2 billion to GO-JEK (Russel, 2017). In fact, four out of seven unicorns in South East Asia is from Indonesia, namely GO-JEK, Traveloka, Tokopedia, and Bukalapak (Agung, 2017). Despite all the fact above, only 9.25% of Indonesian ever shopped online (Statista, 2018). Compared to the number of Indonesians who use the internet, this number suggests that Indonesians are online, but not to shop. A survey by Indonesia's e-commerce association (iDEA), research firm MARS Indonesia, and marketing magazine SWA revealed that a third of respondent out of three thousand respondents did not trust the online shop. Contributing to this lag is the lack of an easy payment method (Freischlad, 2017). E-commerce in Indonesia needs to address concerns that Indonesian have when shop online because it needs buyers, not browsers. There have been multiple researches done on e-commerce purchase intention, but most of them are done in different cultures or countries. For example, empathy and trust directly influence customer purchase intention in Malaysia (Sam & Tahir, 2009), Website Quality in the U.S (Wells, Valacich, & Hess, 2011), and

perceived enjoyment, perceived usefulness, firm reputation and social influence 1

in Iran (Abadi, Hafshejani, & Zadeh, 2011). Other researches made in a different country or culture provides different factors. Among many factors researched, there is a need to find factors influencing purchase intention in the Indonesian context. Research by Pujani (2011) found

> **that quality of system and information, feature,** and **satisfaction** affect **the use** of **e-commerce**
>
> **1**

websites. However, this research did not distinguish between browsers and buyers. Another analysis by Napitupulu & Kartavianus (2014) tried to resolve this issue. Their research finds four factors that influence purchase intention in Indonesia, namely trust, ease of online payments, benefits of online shopping, and information quality. However, the finding is still very general as it mentions e- commerce in Indonesia. It is not clear whether all variables influence purchase intention if it is used in the more specific area, such as industry, demographic, or e-commerce types. Therefore, as the extension of Napitupulu & Kartavianus (2014), this work tests their findings in Online Travel Agent. This research focuses on B2C e-commerce inside travel and tourism industry, that is Online Travel Agent (OTA). The travel and tourism industry, in general, is growing in Indonesia. It contributed 1.8% of total GDP in 2016 and is forecasted to keep growing by 5.6% p.a from 2017-2027 (World Travel and Tourism Council, 2017). Specific to OTA, Traveloka is the most significant player in Indonesia, followed by Tiket.com (Yan, 2016; Agung, 2017). This two alone capture the significant portion of the market (Agung, 2017). Traveloka has more than 80% flight market share in Indonesia, while Tiket.com has 5-10% flight market share in Indonesia (Agung, 2017; Safenson, 2017). This research will use Traveloka and Tiket.com as the object since the significant market share of the two combined can represent the market as a whole. Population for this research is Indonesian millennials who have used at least one of OTA mentioned above in the last three months. Millennials are important as half of Indonesia's financially strong population are millennials (Money and Finance, 2018). They are the new tourist who seek for the experience by traveling to destinations around the world. This generation is social media users and is tech savvy (Chigne, 2017), and social media and internet are their primary source of information. It is very likely they use OTA as in general there is a shift in which booking are now made online and on-the-go rather than using offline intermediaries (Euromonitor, 2017). Therefore, it is essential to know if

> **ease of payment, trust, benefits of online shopping, and information quality** will **affect** millennials' **purchase**
>
> **1**

intention when buying airline tickets from OTA. The findings of this research should make an important contribution to the field of human behavior online, specifically the purchase intention of millennials. 2. Literature Review 2.1. Purchase Intention Pavlou (2003) defines purchase intention in the context of e-commerce as "the customer's intent to engage in an online exchange relationship with a Web retailer." The online exchange relationship here includes sharing information, maintaining relationships, and conducting transactions. For the B2C business, the exchange relationship between the customer and the retailer includes browsing, gathering information, and making product and price comparison. Sam and Tahir (2009) define purchase intention as "the probability that the customer will purchase the product." The probability comes when the customers have the motivation that engages them to take action. When customers have a

strong motivation, they will be pushed to have the product or service. Conversely, having a weak motivation, they are more likely to avoid purchasing the product or service. Kim & Hong (2010) even suggest that understand purchase intention can help build and maintain a relationship with customers. Therefore, it is essential for any e-commerce to understand what drives purchase intention. In this research, purchase intention is implied as to whether the customers have the willingness to purchase or reserve an airline ticket through Traveloka or Tiket.com. According to Pavlou (2003), there are two measurements from TAM that can be used to measure the purchase intention of an individual: the intention to use the website and the prediction that the customers will use the site near in the future. Penelitian ini menggunakan indikator sebagai alat untuk mengukur variabel purchase intention antara lain:. Indicators to measure purchase intention in this research are: I intend to use Traveloka or Tiket.com's website and prediction that I will use Traveloka or Tiket.com's website in the future. 2.2. Ease of Payment Online payment is defined as a payment made via a web browser using debit or credit card. The online payment system is growing to improve information infrastructure and to achieve a paperless transaction. Past research has found that one reason customers shop online is that they are concerned with efficiency, or time-saving (Anderson, Knight, Pookulangara, & Josiam, 2014; Kwon & Jain, 2009). This applies to payment as well, and that's why when there are too many payment procedures, customers get frustrated and end up canceling the transaction (Rianto, Nugroho, & Santosa, 2015). Customers can change their mind and look for another website which has fewer payment procedures. Compared to the traditional payment, online payment is considered "more time- and cost-efficient, convenient, and flexible for customers and businesses" (He & Mykytyn, 2008). Harris and Goode (2010) argue that compare to offline, online customers expect payment system to be easier. Therefore, ease of payment is essential for e-commerce (Ganesh, Reynold, Luckett, & Pomirleanu, 2010). This research uses number of payment method as one measurement of ease of payment. Montague (2010) mention that alternative payment method other than credit cards is getting popular for the online shopper. When shop online, the customer can choose the method of payment he/she is familiar with. In the case of Indonesian, this factor might be significant since the penetration of credit card, the most accepted online payment method, is as low as 4% (KPMG, 2017). Indonesian is also not savvy when it comes to another method of payment such as internet banking (5% of adults) and debit cards (8% of adults), and Indonesia is still considered as a cash-economy (KPMG, 2017). E-commerce needs to innovate and introduce other kinds of payment method such as cash-on-delivery, debit card, online transfer, escrow account, etc. In fact, the two most common payment methods for e-commerce in Indonesia are ATM transfers and COD (Freischlad, 2017). Hence this research will include the number of payment method accepted by the seller. Seen from the term "ease," the author argues that ease of payment should include easiness, time, and the number of procedures. Therefore, on top of multiple payment methods, this research will use the work of Chen and Chang (2003) to add the measurement of ease of payment: the payment facilities are easy to use, its procedures do not take a long time, and it is straightforward. Penelitian ini menggunakan indikator sebagai alat untuk mengukur variabel ease of payment antara lain: Indicators to measure ease of payment in this research are: I can pay the airline tickets through many methods (credit card, debit card, etc.), I can choose the best paying methods, paying for airline tickets is straightforward, payment procedures not take a long time, and the payment facilities of this Traveloka or Tiket.com's Site are easy to use. 2.3. Trust It is not easy to define trust, and researchers have defined trust according to their discipline. In a business context, Pavlou (2003) describes trust "as the belief that the other party will behave in a socially responsible manner, and by doing so, fulfills the trusting party's expectations without taking advantage of its vulnerabilities." Jevons and Gabbott (2000) go further by defining trust as the willingness of the customer to engage in a transaction and be vulnerable to the actions of the seller, while Audi (2008) believes that "without trust, business as we know it is impossible." Trust is one of the critical factors for voluntary market transactions characterized by uncertainty and risk, such as those transactions in the online

environment Trust is arguably more important in the online environment as there are more uncertainties in it if compared to the offline market. In the offline market, a customer can feel the product, communicate directly with the seller or salesperson, and during this interaction, can gather information about the trustworthiness of the store prior to transaction. These activities are absent in an online transaction, leaving customers to rely heavily on the information and cues provided in the website. On top of that, customers need to provide their confidential information, such as date of birth and passport number, and financial information when buying tickets online. Thus, trust in this context is even more important, and the enormous potential of OTA can only be realized if customers have the trust to buy tickets over the Internet. The work by McKnight, Choudhury, and Kacmar (2002) develop and validate trust measurement for e-commerce. They argue that trust is a perception of an e-commerce vendor's attributes. Fang, Qureshi, McCole, & Ramsey (2007; 2008) add reputation and brand can signal cues to generate trust. Among many types of trusting belief exist in the literature, three are utilized most often: competence, benevolence, and integrity (Bhattacherjee, 2002; Mayer, Davis, & Schoorman, 1995). Competence means that customer believes that the seller

> **has the ability to deliver what it promises.** `3`

Benevolence implies that customer believes that the seller does care and motivate to act in customer's interest. Integrity means that the customer believe that seller is honest and keep its promise. Penelitian ini menggunakan indikator sebagai alat untuk mengukur variabel trust antara lain: Indicators to measure trust in this research are: Traveloka or Tiket.com has the ability to do their promises, Traveloka or Tiket.com will do their promises, Traveloka or Tiket.com can be trusted, characterize Traveloka or Tiket.com as honest and Traveloka or Tiket.com is interested in my well-being, not just its own. 2.4.

> **Benefits of Online Shopping. Benefits of online shopping are** defined as **the** `2`

customer's thoughts on gaining something from online shopping (Forsythe, Liu, Shannon, & Gardner, 2006). In the online airline ticket purchases,

> **benefits of online shopping are** considered as **one of the** `2`

motivations that make the individuals purchase online (Bigné, Hernández, Ruiz, & Andreu, 2010). Babin, Darden, Griffin, and Mitch (1994) develop two measurements for benefits of online shopping, namely utilitarian and hedonic. Utilitarian includes convenience and variety and range of services. Convenience can eliminate the unpleasant problems the customers can purchase their airline tickets wherever and whenever they want. It will save their time because they do not need to leave their home. In variety and range of services, the OTA offers a wide range of services. On top of selling tickets, it provides another service such as the check-in online through the website and compare-and-contrast between airlines. It also provides a broad selection of airlines on their Website. Hedonism is related to the "emotional needs of individuals for enjoyable and interesting shopping experiences" (Sarkar, 2011). In the context of e-commerce, the pleasant experience during the purchase has become important (Bigné et al., 2010). The enjoyable experience can

engage the customers in having more unplanned purchases and staying on the website to browse more products and categories. It can engage the customers' more unplanned purchase and browse more products and categories. However, hedonic consumption itself still limited in the case of online shopping because the customers cannot touch, smell, or taste a product online (Sarkar, 2011). In this research, the researchers are not going to use hedonism as the measurement. In the case of buying airline tickets, it will be hard to define the hedonism because the customers only place an order online, but the actual pleasant feeling occurs after using the flight. Penelitian ini menggunakan indikator sebagai alat untuk mengukur variabel benefits of online shopping antara lain: Indicators to measure benefits of online shopping in this research are: I can shop wherever I want, can shop whenever I want, can save my time by buying tickets from Traveloka or Tiket.com, Traveloka or Tiket.com provides many services (e.g. online check-in) and broader selection of airline available. 2.4. Information Quality To be effective, information must have quality. Nusair and Kandampully (2008) refer information quality to the amount, accuracy and the form of information about the products and services offered on a website. The purpose of information quality is to attract the potential customers through the information provided on the site (Sam & Tahir, 2009). The website design is important to attract the customers to open the website, but the information quality on the website is the one that is crucial to the online purchase. An e-commerce website can have a fancy design and presentation, but the absence of good information quality can make customers think twice before purchasing (Sam & Tahir, 2009). Managing information quality is a continuous work because information keeps changing every time. A website that provides a high quality of information will increase its customer's shopping experience satisfaction and help individuals to make better online decisions (Miller, 1996; Ghasemaghaei & Hassanein, 2015). According to McKinney et al., (2002), four factors are mostly used to allow managers understand and meet the customer's information quality needs: relevance, timeliness, reliability, and scope. Relevance is about the relevancy of the information. When a customer is looking for information from an e-commerce website, it should give an appropriate response and answer. Timeliness is about the accuracy of the information at present. Information needs to be continuously updated. Since the airline ticket prices are fluctuating, the Website needs to be up-to-date. Reliability is the degree of accuracy. It means that the information provided needs to be accurate. Not only that, the information needs to be believable. For example, the information regarding refund or rescheduling the airline tickets needs to be accurate. The scope is about the range of information and level of detail provided. It means the completeness of the information provided on the website. OTA needs to give the complete and detailed information about the airline ticket prices and flight schedules. Penelitian ini menggunakan indikator sebagai alat untuk mengukur variabel antara lain: Indicators to measure information quality in this research are: Traveloka or Tiket.com is referring related information in customers, information on Traveloka or Ticket.com's website is up-to-date, information on Traveloka or Ticket.com's website is accurate, information on Traveloka or Ticket.com's website is complete, Traveloka or Tiket.com is detailed in providing information about price and Traveloka or Tiket.com is detailed in providing information about the schedule. 2.5. Theoretical Framework In the previous sections, the researcher has discussed all the variables, namely purchase intention as the dependent variable, as well as

> **ease of payment, trust, benefits of online shopping, and information quality** ⏐ 1

as the independent variables. In this section, the researcher will discuss the theoretical framework used to answer the research questions. The researcher uses the model seen in (Kartavianus & Napitupulu, 2014). It is built on the previous researches where those elements are affecting purchase intention. Based on the

model, four independent variables are expected to affect one dependent variable. Ease of Payment H1 Trust H2 Purchase Intention Benefits of H3 Online Shopping H4 Information Quality Figure 1. Conceptual Framework Developing the theoretical framework, it is important to examine the relationships between variables. The first one is the effect ease of payment to purchase intention. Research by Napitupulu and Kartavianus (2014) find that ease of payment has a significant influence towards customer's purchase intention through e-commerce in Indonesia. Harris and Goode (2010) also find that customers are thinking about the

security and ease of payment online than offline services. 1

H1: Ease of payment impacts millennials purchase intention. The second one is the effect of trust to purchase intention. Sam and Tahir (2009) find that trust has a positive relationship towards customers' purchase intention and it happens across cultures including the Indonesian context (Napitupulu & Kartavianus, 2014). Pavlou (2003) argues that perhaps trust is the most important variable in doing transactions. Trust plays the most important role in determining the customer's actions towards the company. It is consistent with the Theory of Planned Behavior (Ajzen, 1991) intention is influenced by trust. Past researches has shown that trust influence customer's purchase intention (Harris & Goode, 2010; Delafrooz, Paim, & Khatibi, 2010; Heijden, Verhagen, & Creemers, 2003). When the customers perceive that they can trust the website or the company, they would be more inclined to make a purchase from it (Monsour, Kooli, & Utama, 2014). H2: Trust impacts millennials' purchase intention. The third one is the effect benefits of online shopping to purchase intention. A study in Malaysia conducted by Delafrooz, Paim, and Khatibi (2010) finds out that there is a strong indirect effect of the benefits of online shopping towards customers' purchase intentions. Al- maghrabi, Dennis, and Halliday (2011) also find that the benefits of online shopping are the strongest variable, even stronger than perceived usefulness and subjective norms. When the customers perceive that buying online will give them benefits, they would be more intended to buy it. H3: Benefits of online shopping impact millennials' purchase intention. The fourth one is the effect of information quality to purchase intention. Sam and Tahir (2009) find that information quality affect customers' purchase intention. Liang & Chen (2009) also found that information quality affects behavioral intention in the online financial service. When the company is not providing the customers with good quality of information, the customers will abandon the website and move to another website that provides better information (Sam & Tahir, 2009). H4: Information quality impacts millennials' purchase intention. 2.6. Research Method The research design is a process of collecting, measuring, and analysis data that will be used to answer the research questions as plain as possible (Sekaran & Bougie, 2016). The quality of research design depends on how carefully the alternatives are chosen. In choosing the alternatives, there are four things that need to be considered, which are data collection method used, the type of sample, how variables will be measured, and how they will be analyzed. This research uses survey through online self-administered questionnaire since the researcher is a positivist and needs to collect a large number of quantitative data. Research population is millennials who have ever bought airline tickets online through Traveloka or Tiket.com for the last three months. The research uses a simple random sampling technique since all population has the chance to be selected as the participants. Since the total population size for this research is unknown, therefore the researcher will use a formula by Green (1991) to determine the sample size, which is minimum 82. There will be some screening questions to ensure that they fulfill all the population criteria needed for this research. Three data types are used in this research, namely nominal, ordinal, and interval. In addition, three data scaling that are going to be used, namely dichotomous, category, and Likert scale. All of them are categorized as rating scale, where each object is scaled

independently (Sekaran & Bougie, 2016). The variables of this research will be measured using interval data using a five-point Likert scale. They are classified as interval data because the score for all items of each variable will be averaged (Sekaran & Bougie, 2016). Before the questionnaire was distributed, piloting was done to ensure the validity and reliability. Before proceeding with analytical procedures, validity and reliability tests should be done to ensure the variables have accurate and consistent measurement items (Sekaran & Bougie, 2016). For the analytical procedures, the researcher will first conduct classical assumption tests, then multiple linear regression analysis using SPSS to find the significant factors. Populasi pada penelitian ini adalah generasi milenial yang melakukan pembelian oleh user of social media and are tech savvy, dan make sure the respondent has experienced buying airline tickets online and is valid for the research. Pengambilan sampel dilakukan dengan purvosive sampling sebanyak 82 sampel penelitian. Analisa penelitian digunakan multiple linear regression analysis. 2.7. Findings and Discussions Penelitian ini telah memenuhi validitas dimana semua indikator telah memenuhi persyaratan dengan nilai item total correlation > 0,3 dan reliabilitas setiap variabel telah memenuhi persyaratan diatas 0,7; yakni ease of payment sebesar 0,893; trust sebesar 0,910; benefits of online shopping sebesar 0,837; information quality sebesar 0,872; dan purchase intention sebesar 0,949. Penelitian ini menyebarkan 150 kuisioner kepada responden dan kembali sebanyak 94 kuisioner. This research has collected data from 150 respondents, but only 94 passed all the screening questions.

Respondents are in the age group of 14-19 **years old** | 2

(5%), 77

respondents are in the age group of 20-25 **years old** | 2

(82%), 11

respondents are in the age group of 26-31 **years old** | 2

(12%), and one respondent is in the age group of 32-36 years old (1%). Based on the highest level of education, 34 respondents are high school graduate (36%), 54 respondents have completed their bachelor's degree (58%), and 6 respondents have completed their master's degree (6%). The first step is to test the validity and reliability. For validity, the r-value needs to be above 0.2028 to be said valid. All indicators for all variables have r-value >0.3. Therefore all variables are valid. For reliability, the Cronbach's α needs to be above 0.7 to be said reliable. Cronbach's α for each variable are as follow: 0.893 for ease or payment, 0.910 for trust, 0.837 for benefits of online shopping, 0.872 for information quality, and 0.949 for purchase intention. Therefore, all variables are reliable. After passing through the validity and reliability tests and classical assumption tests, the data is processed using multiple linear

regression analysis to know **the** effect **the independent** variables and **the dependent variable.** | 2

Adjusted R-square is used to measure the proportion of the

> **variation in the dependent variable explained by the independent variables. The** `3`

adjusted R-square result is 0.483, meaning that 48.3% of the variance in purchase intention of buying airline tickets online is explained by the

> **ease of payment, trust, benefits of online shopping, and information quality.** `1`

The rest 0.517 is explained by other factors not covered in this research. Menjawab keempat hipotesa digunakan To answer the first four hypotheses, the t-test is used to know if the independent variables individually impact the dependent variable (Table 1). Table1. Coefficient Matrix of Independent Variable Model B

> **Unstandardized Coefficients Std. Error Standardized Coefficients Beta t Sig.** 1 **(Constant)** `3`

EOPAVG TAVG BOSAVG IQAVG .102 .289 .307 .478 -.086 .466 .107 .105 .140 .137 .256 .290 .379 -.073 .220 2.710 2.929 3.408 -.630 .827 .008 .004 .001 .530 a. Dependent Variable: PIAVG Hipotesa pertamaFor the first hypothesis, ease of payment impacts millennials purchase intention, the significance value of the t-test of ease of payment is 0.008, which is below 0.05. Therefore, H0 is rejected. The unstandardized coefficient of ease of payment tells us that purchase intention is increased by 0.289 points for each point increase in ease of payment. Ease of payment significantly and positively impact millennials' purchase intention. This result agrees with Napitupulu and Kartavianus (2014) where ease of payment has a significant impact on customer purchase intention in e-commerce in Indonesia. It is also supporting the finding of Harris and Goode (2010), where the customers are thinking about the ease of payment when doing online purchasing. When payment is perceived as easy, customers are more inclined to buy. Moreover, having numbers of payment method are also an important factor to create the easiness of paying, especially in Indonesia where the number of people who use debit or credit cards is low (KPMG, 2017). When the company provides many methods of payment, the millennials can choose the most convenient method that works for them, especially for those people who do not have credit or debit cards. Hipotesa keduaFor the second hypothesis, trust impacts millennials' purchase intention, the significance value of the t-test of trust is 0.004, which is below 0.05. Therefore, H0 is rejected. The unstandardized coefficient of trust tells us that purchase intention is increased by 0.307 points for each point increase in trust. Trust has a significant and positive direct impact towards millennials' purchase intention. The result is in accordance with the results by Sam and Tahir (2009) where trust has a positive relationship towards customers' purchase intention when buying an air ticket. Harnas (2017) also found that the growth of e-commerce is in line with the growth of customers' trust towards the platform. This result also agrees with Smith (2015) that when the company has a good reputation in public, millennials will most likely to have an interaction on the website because they know that they can trust the company. Millennials in this research also believe that the

company will be able to do their promises to the customers. Being the most widely used OTA might explain this finding since these two companies might have built trust with their customers (Agencies, 2018). Hipotesa ketigaFor the third hypothesis, benefits of online shopping impact millennials' purchase intention, the significance is 0.001, which is below 0.05. The H0 is rejected, and the H4 is accepted. Benefits of online shopping impacts millennials' purchase intention. The unstandardized coefficient of benefits of online shopping tells us that purchase intention is increased by 0.478 points for each point increased in benefits of online shopping. The result is in accordance with Delafrooz et al., (2010) where benefits of online shopping has a direct and indirect effect on online purchase intention. According to Babu (2017), millennials also look for faster and easier ways of doing shopping (in Rahman, 2017). That is why they mostly do online shopping. Shopping online also means that millennials can shop whenever and wherever they want. Besides, having a variety and range of services also important in increasing the purchase intention because it can help the millennials in terms of the convenience. When they can do everything through the website, starting from comparing between airlines, buying the tickets, and online check-ins, it can make the millennials stay longer on the website because they do not need to open another website or page to do the other things. Having broader airlines and broader destinations available on the website is also considered as important because the millennials can choose the best one according to their preferences (Bigne et at., 2010). For information quality, the significance is 0.530, which is above 0.05. The H0 fails to be rejected. Meaning that information quality does not impact millennials' purchase intention. Information quality does not have an impact towards millennials' purchase intention. The result is not in line with the research result of Sam and Tahir (2009) where information quality is found to affect customers purchase intention. In particular industries, information quality might have a strong impact towards the customers' purchase intention, but not in other industries. For example, Hasanov and Khalid (2015) also find that information quality has no significant correlation to online purchase intention of organic foods in Malaysia although the previous studies found that it has the strongest impact to the customers' purchase intention. In OTA, the information provided is mostly the same between one another (e.g., flight tickets schedule & price, rescheduling tickets, and refunding the tickets). This could explain why information quality does not significantly impact the millennials' purchase intention. 3. Conclusions Berdasarkan hasil analisa penelitian maka dapat diambil beberapa kesimpulan pada penelitian adalah This part will explain the summary and conclusion of the research. The goal of the research is to know whether

> **ease of** online **payment, trust, benefits of online shopping,** and **information quality have** a direct **impact** towards millennials' **purchase**
>
> **1**

intentions. To reach those objectives, four hypotheses were developed. To test the hypotheses, the researcher created a questionnaire and gathered 94 valid respondents. The data was tested and it passed the validity, reliability, and classical assumption tests. Next, a regression analysis was done to find out the adjusted R-square and the result of the t-test. The adjusted R-square

> **indicates that** 48 **.3% of the** variability **in purchase intention is explained by**
>
> **3**

the

> **ease of payment, trust, benefits of online shopping, and information quality.** `1`

This means there are other factors that affect millennials' purchase intention towards OTA in Indonesia. The t-test indicates that only

> **ease of payment, trust,** and **benefits of online shopping have** a direct **impact** towards millennials' **purchase** `1`

intention individually, leaving out information quality. These research results indicate that not all factors found in the previous study by Napitupulu & Kartavianus (2014) have a direct impact towards millennials' purchase intention in the case of buying an airline ticket online. Specific to OTA case and when the buyer is millennial, only

> **ease of payment, trust,** and **benefits of online shopping have** a direct **impact** towards millennials' **purchase** intention. **The** `1`

research results give OTA an insight into the factors that influence their customer's purchase intention, which is 48.3% based on the model. It also tells OTA that it should focus more on

> **ease of payment, trust,** and **benefits of online shopping** `1`

to increase millennials' purchase intention. It should improve its

> **ease of payment, trust,** and **benefits of online shopping.** `1`

Lastly, academics who are interested in purchase intention in the Indonesian context can also use the research result for their reference for further research. 4. References Abadi, H. R., Hafshejani, S. N., & Zadeh, F. K. (2011). Considering factors that affect users' online purchase intention using structural equation modeling. Interdiciplinary Journal of Contemporary Research in Business, 463-471. Agencies. (2018, March 21). Diambil kembali dari Daily Pioneer: http://www.dailypioneer.com/impact/affordable-travel-in-southeast-asia-with- traveloka.html Agung, B. (2017, August 25). Ambisi Tiket.com jadi nomor wahid di bisnis travel daring. Diambil kembali dari CNN Indonesia: https://www.cnnindonesia.com/teknologi/20170825102422-185-237212/ambisi- tiketcom-jadi-nomor-wahid-di-bisnis-travel-daring Ajzen, I. (1991). The theory of planned behaviour. Organizational behavior and human decision processes, 179-211. Al-maghrabi, T., Dennis, C., & Halliday, S. V. (2011). Antecedents of continuance intentions towards e-shopping: the case of Saudi Arabia. Journal of Enterprise Information Management, 24(1), 85-111. Anderson, K. C., Knight, D. K., Pookulangara, S., & Josiam, B. (2014). Influence of hedonic and utilitarian motivations on retailer loyalty and purchase intention: a facebook perspective. Journal or Retailing and Consumer Service, 773-779. Audi, R.

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