

## Can Hotel Direct Booking Platforms Fight Back? Understanding Accommodation Reservation Intention in the Hospitality Industry based on the S-O-R Framework

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### Abstract

This study investigates the determinants of accommodation reservation intention in the hospitality industry by applying the Stimulus Organism Response framework. Data are collected from 176 hotel guests who stayed in three star, and above hotels which become central tourism destination in Indonesia, including Bali, Yogyakarta, Bandung, Surabaya, Lombok and Malang. Using the Partial Least Square SEM method, this study confirm that Online Reviews positively affect both perceived credibility and perceived trust. Furthermore, perceived credibility and perceived Trust are found to have strong influence on Accommodation Reservation Intention. However, the moderating effect of platform type is found to be insignificant, suggesting that the impact toward accommodation reservation is not contingent upon wheter bookings are made through hotel website or online travel agents. The findings emphasize the importance for hotels and booking platform to maintain authentic, transparent and credible online communication to strengthen consumers' trust in the increased competitive online marketplace. The result also support the S-O-R framework, demonstrating that external stimuli shape internal evaluation which then drive behavioral responses. This research contributes to the understanding of digital consumer behavior in hospitality and offers practical implication for hotel managers seeking to enhance direct booking performance.

**Keywords:** S-O-R framework; Accommodation Reservation; Online Reviews; Perceived Credibility; Perceived Trust; Booking Platform; Online Travel Agent (OTA).

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## INTRODUCTION

The tourism industry has become a critical driver of global economic development and cultural interaction, attracting interest from researchers and industry practitioners alike (Gössling et al., 2020). As travelers increasingly seek personalized and seamless experiences, digital platforms have become central in shaping tourist behavior (Amin et al., 2021). Among these, direct booking platforms stand out as influential channels for accommodation reservations, disrupting traditional intermediaries and transforming competitive dynamics within the hotel industry (Sainaghi & Baggio, 2018).

In the constantly evolving landscape of the hospitality industry, accommodation reservation has undergone significant transformation with the rise of online booking platforms. Among these, direct booking platforms have increasingly gained attention as a strategic countermeasure against the third party online travel agencies (OTA) such as booking.com, and Agoda have transformed how travelers search, compare and book lodging by aggregating wide selections, providing price transparency, and simplifying booking process. In reaction, accommodation providers have increasingly invested in direct booking platform, their own website, application, and loyalty program, with the goal of reducing commission costs, gaining greater control of customer relationship, and capturing richer data.

The hotel industry holds a unique position in tourism due to its direct impact on traveler satisfaction and its vital role in local economies (Ivanov & Webster, 2017). Hotels offer a tangible, unique service-based product, making this sector an interested area for academic investigation, which focus on the hotel industry and examine how direct booking platform counteract the dominance of third party intermediaries.

This shift highlights a competitive tussle referred to as the fight back of direct booking platform, aiming to enhance the customer experience, reduce commission costs, and improve service personalization. Recent market evidence shows significant growth in the share of direct booking worldwide from 23.6% in 2019 to nearly 29.5% in 2023, highlighting customers' growing preference for booking accommodation directly with hotels. This trend is fueled by several factors such as trust in direct communication, flexible cancellation policies, and enhanced transparency regarding health and safety measures.

Empirical studies over the past few years have begun to address aspects of this channel rivalry. For example, Yang and Kim (2022) explored the conditions that make customers in China more likely to use direct reservation channels rather than online travel agents. Their findings indicate that business travelers, repeat visitors, and customers with greater familiarity with a hotel are more likely to choose direct online reservation channels over OTAs. Similarly, Banerjee and Sreejesh (2024) examined how the importance of different OTA features shifts over time and how these attribute changes influence customer satisfaction. Their study provides evidence that customer loyalty increases when promotional usage is high.

Evidence shows that consumer behavior has shifted from booking through online travel agents (OTAs) to booking directly with hotels, driven by several strategic initiatives implemented by hotels to attract and retain customers. First, price perception and loyalty incentives have become central in influencing consumers' booking channel choices. Hotels increasingly emphasize best-rate guarantees, loyalty programs, and exclusive perks to encourage direct bookings, often offsetting the convenience advantages offered by OTAs (Lee et al., 2022). These strategies enhance customers' perceived value and strengthen brand loyalty by providing tangible benefits that OTAs may not be able to replicate.

Second, issues of trust and transparency play a crucial role. Dynamic and algorithmic pricing strategies used by OTAs sometimes raise customer concerns regarding fairness and consistency, which may erode trust (Wang et al., 2024). In contrast, direct booking platforms can provide clearer pricing information and greater control over reservation policies, thereby reducing perceived risk.

Third, relational and personalization factors are also influential. While OTAs are effective in offering convenience through one-stop services, direct booking platforms enable hotels to establish closer relationships with their guests by offering tailored services such as flexible check-in options and personalized communication (Assaker et al., 2020). This personalized engagement enhances the overall service experience and strengthens long-term guest loyalty.

Moreover, the COVID-19 pandemic accelerated this trend, as travelers placed greater emphasis on flexibility, cancellation policies, and direct communication with hotels (Nguyen et al., 2024). Direct booking channels allowed hotels to respond more effectively to guests' changing needs during periods of uncertainty, whereas OTAs often faced challenges in consistently adapting policies across their networks.

Finally, guests' characteristics and psychological factors also shape booking behavior. Research shows that individual traits, such as openness to change and compatibility with technology, influence the tendency to choose either online travel agents (OTAs) or direct booking platforms (Nguyen et al., 2024). Similarly, concerns regarding privacy and security in online transactions significantly affect travelers' decisions, with many perceiving direct booking as a safer and more reliable option (Dogra & Adil, 2024; Wiastuti & Lestari, 2020).

Despite these gains, the competition between direct booking platform and Online Travel Agent remain fierce, as hotel strive to reclaim control over customer experience, reduce commission costs, and foster the customer loyalty. This "fight back" is not only practical business strategy but also a manifestation of how customer internal psychological processes and external stimuli interact to shape behavior in digital hospitality environment. This research adopts the Stimulus Organism Response theory to explore this phenomenon. As a robust theoretical framework which initially proposed by Mehrabian and Russel (1974), S-O-R theory elucidates how external stimuli (S) such as platform interface, marketing efforts, and booking convenience influence the internal psychology states (O) like emotion and perception, which in turn elicit behavioral response (R) including booking decision, and loyalty action. The application of S-O-R in digital consumer behavior research offers valuable insight into user interaction with technology-mediated platform.

### **Research Gap**

Many studies have focused on OTA user satisfaction, loyalty, or attribute preferences rather than directly comparing stimuli from direct booking platforms and online travel agents within an integrated Stimulus–Organism–Response (S-O-R) framework (Chen et al., 2022; Johnson & Brown, 2022; Lee et al., 2023). Moreover, the moderating effect of generational cohorts, such as Millennials and Generation Z, on how stimuli translate into internal psychological states (organism) and subsequently into behavioral responses has rarely been examined. Furthermore, prior research has predominantly emphasized behavioral intentions rather than actual booking behavior or customer retention in direct booking platforms.

### **Stimulus Organism Response Framework**

The traditional Stimulus–Response (S-R) hypothesis has been challenged by the development of the Stimulus–Organism–Response (S-O-R) framework (Liu et al., 2019; Song et al., 2022). The S-R perspective suggests that individual thoughts and behaviors are directly shaped by external stimuli in the surrounding environment. However, it overlooks the mediating role of the "organism," namely the individual who interprets and reacts to these stimuli (Song et al., 2022; Chakraborty, 2019). This limitation has attracted criticism, as it became evident that personal feelings and emotions substantially influence how individuals respond to environmental cues (Liu et al., 2019; Kim et al., 2017).

In contrast, the S-O-R framework emphasizes the mediating role of the organism, positioning it as an active agent in shaping the relationship between stimulus and response (Mehrabian & Russell, 1974).

The S-O-R framework has gained widespread recognition as an effective approach for understanding the complexity of human behavior (Song et al., 2022; Emir et al., 2016). The theory suggests that individuals react to external stimuli based on their emotional and cognitive evaluations, which subsequently trigger specific behavioral responses. Mehrabian and Russell (1974) argued that environmental stimuli shape behavioral outcomes by activating internal psychological processes within the organism. Over time, the S-O-R framework has been extensively applied across diverse contexts, including retail and online shopping environments, social media platforms, hospitality settings, wearable technologies, fashion consumption, and studies of impulsive buying behavior (Chakraborty, 2019; Liu et al., 2019)

### **The Online Product Review**

The advent of the internet has enabled guests to easily share their experiences and ratings across multiple digital platforms, such as Facebook, Instagram, and YouTube, as well as travel applications such as Agoda, Booking.com, TripAdvisor, Traveloka, and Tiket.com (Amin et al., 2021; Jain et al., 2023; Kwak et al., 2023; Roy, 2023). The increased accessibility has amplified the influence of social networking in shaping guests' preferences, particularly within the luxury hospitality sector.

A previous study conducted by Majlesirad and Pourshoustari (2020) revealed a positive association between the size of luxury brands' social media followings and consumers' attachment to the brand, highlighting the role of celebrities and influencers in guiding purchase decisions. In addition, emotional drivers such as pride and gratitude have been found to stimulate consumers to post online reviews of luxury brands, often motivated by aspirations for social status and affiliation, especially when their reviews are visible to a wide audience (Septianto et al., 2020). Collectively, these insights reinforce the critical role of online reviews and social media engagement in shaping guests' booking behavior in the hospitality industry (Pradapa & Santoso, 2021).

Recent studies emphasize the significant increase in online reviews within the hotel industry (Jain et al., 2023; Kwak et al., 2023; Roy, 2023). According to Leung (2022), consumer preferences toward online reviews are largely determined by review valence, such as positive or negative reviews. Furthermore, Vermeulen and Seegers (2009) proposed that the effect of review valence is moderated by factors such as brand awareness and reviewer expertise in shaping guests' evaluations and decision-making processes. Additionally, Chen et al. (2022) promoted practical strategies for hotel managers to address negative electronic word of mouth (eWOM), highlighting how proactive engagement can transform reputational risks into opportunities for strengthening guests' trust.

### **The Effect of Online Review toward Perceived Credibility**

Empirical evidence indicates that perceived credibility is associated with attributes such as truthfulness, logic, and trustworthiness (Roman et al., 2023). While positive reviews contribute to enhancing a hotel's credibility, negative reviews may diminish it. Reviews published on reputable platforms are generally regarded as more reliable, given their moderation processes and diverse travelers' perspectives (Casaló et al., 2015; Leite et al., 2024). Moreover, Shukla and Misra (2023) stated that reviews providing detailed and informative descriptions of amenities, service quality, and overall guest experiences are perceived as highly credible, as specificity is often equated with accuracy.

Credibility is further reinforced when reviews present a balanced perspective, acknowledging both strengths and weaknesses, thereby conveying authenticity (Majlesirad & Pourshoustari, 2020). Kang and Namkung (2019) argued that consumers also tend to place greater trust in reviews authored by perceived experts, such as frequent reviewers or experienced travelers, due to the depth of their insights. Ultimately, credible reviews not only enhance consumer confidence but also positively influence booking intentions, thereby mediating the broader impact of online reviews on hotel purchase decisions (Casaló et al., 2015; Kim & Park, 2022).

On the other hand, some studies highlight potential drawbacks. The credibility of online reviews can be questioned due to the prevalence of fake or manipulated reviews, particularly in highly competitive markets (Xu, 2021; Sparks & Browning, 2011). Overly positive reviews may also be viewed with skepticism, as they may appear promotional rather than authentic (Filiari & McLeay, 2014). Additionally, guests' trust in online reviews can vary depending on individual characteristics, such as prior experience, digital literacy, or generational cohort (Jain et al., 2023). These inconsistencies suggest that while online reviews generally enhance perceived credibility, their impact may not be uniform across all consumer groups. Taken together, the literature indicates that online reviews play a central role in shaping perceived credibility; however, the relationship is subject to boundary conditions such as review authenticity, platform reputation, and consumer characteristics. Thus, this research proposes the following hypothesis

H1: Online reviews plays significant role on perceived credibility

### **The Effect of Online Review toward Perceived Trust**

Through online reviews, guests may share their first-hand experiences, assessments, and opinions regarding hotel services (Chakraborty, 2019; Yen & Tang, 2019). In the hospitality sector, online reviews play a pivotal role in assisting prospective travelers by providing comprehensive insights before making hotel booking decisions (Guler & Huseynov, 2021; Rani et al., 2022). Positive reviews signal favorable experiences and tend to increase the attractiveness of hotels that accumulate a higher proportion of such feedback (Akhtar et al., 2020; Nanu et al., 2020).

Conversely, Park et al. (2020) and Guler and Huseynov (2021) noted that negative reviews often highlight complaints, service failures, or customer dissatisfaction, reflecting travelers' adverse experiences. Importantly, guests are more likely to trust hotel websites when they find authentic peer-generated information about facilities and services, thereby enhancing credibility and reducing perceived risk (Chakraborty, 2019; Li et al., 2022; Kim et al., 2008).

Recent studies have increasingly examined the relationship between online reviews and perceived trust in the hotel industry, revealing both supportive and limiting evidence. On the positive side, detailed and informative reviews describing hotel amenities, service quality, and guest experiences have been shown to enhance trust by reducing uncertainty and increasing credibility (Shukla & Misra, 2023). Review volume and recency further strengthen trust, as they signal consistency and up-to-date service quality (Kajornatthapol et al., 2024). Moreover, Lin and Zhu (2024) argued that trust functions as a mediating factor between online reviews and booking intention, demonstrating that reviews influence customer decisions primarily through their impact on perceived trust.

However, prior research has also highlighted several limitations. An overabundance of reviews or excessively positive feedback lacking critical perspective may lead to skepticism and reduced trust (Fan et al., 2022; Kim et al., 2008). This argument is strengthened by Lin and Zhu (2024) and Kim et al. (2024), who found that negative reviews often carry disproportionate weight, particularly in high-price markets, where even a single unfavorable comment can undermine trust more strongly than multiple positive reviews can build it. Furthermore, cultural background, digital literacy, and prior hotel experience may moderate the extent to which online reviews are translated into trust (Thanapotivirat & Jithpakdeepornrat, 2022; Kim & Park, 2022). Based on prior research, this study proposes the following hypothesis to be tested empirically.

H2: Online reviews plays a significant role on perceived trust

### **The Effect of Perceived Credibility toward Accommodation Reservation**

Perceived credibility has emerged as a critical determinant of accommodation reservation decisions, as guests often rely on online reviews to reduce uncertainty before booking. Several studies confirm that credible reviews those perceived as truthful, detailed, and authentic positively influence guests' booking intentions. For example, El-Said (2020)

provided empirical evidence that the credibility of reviews is positively associated with their perceived usefulness, which in turn shapes attitudes toward hotels and drives booking intention. Reviews hosted on reputable platforms also tend to be considered more trustworthy, as platform reputation and content moderation help assure information quality (Mohamad et al., 2021). These findings highlight that credible reviews act as trust-building mechanisms, reducing the perceived risk inherent in hospitality services and increasing guests' willingness to reserve accommodation.

Despite these positive effects, prior research also indicates several limitations. Overly positive or uniformly favorable reviews may reduce credibility, as they trigger guests' skepticism regarding authenticity (Chakraborty, 2019; Chang et al., 2019; Gefen et al., 2003). Additionally, some studies reveal that while perceived credibility significantly affects booking intention, the explanatory power of this relationship is limited because other factors such as price, brand image, and perceived value also play essential roles (Mohamad et al., 2021; Filieri et al., 2021). From the perspective of the Stimulus–Organism–Response framework, platform type can be understood as a contextual factor shaping how individuals process external stimuli and convert them into behavioral intentions (Mehrabian & Russell, 1974). Each platform type involves distinctive governance systems, monitoring practices, and accountability arrangements, which in turn influence the cognitive and affective responses formed during user decision-making.

Based on these contradiction, this research propose following hypothesis to be tested empirically

H3: Perceived credibility plays a significant role on accommodation reservation

### **The Effect of Perceived Trust toward Accommodation Reservation**

Perceived trust has been widely acknowledged as a fundamental factor influencing accommodation reservation decisions, particularly in the online booking context, where service evaluation prior to consumption is difficult. Trust reduces perceived risk and uncertainty, thereby increasing customers' willingness to make reservations through digital platforms. Recent studies demonstrate that higher levels of perceived trust significantly enhance hotel booking intention. For instance, Thanapotivirat and Jithpakdeepornrat (2022) and Sparks et al. (2013) confirmed that trust directly strengthens the intention to book accommodation online, while Kajornatthapol et al. (2024) showed that trust acts as a mediator between online reviews and booking intention, highlighting its central role in the decision-making process.

Similarly, Lin and Zhu (2024) emphasized that trust can be preserved or restored when hotels respond effectively to negative reviews, underscoring its dynamic role in building long-term customer confidence. In this sense, trust not only facilitates initial bookings but also contributes to customer loyalty and repeat patronage in the hospitality sector. Nevertheless, research also reveals several limitations in the trust–reservation relationship. Excessive reliance on trust alone may not guarantee booking intention, as other factors such as perceived value, price fairness, and brand reputation often exert stronger parallel influences (Thanapotivirat & Jithpakdeepornrat, 2022; Bibit & Zulkifly, 2021; Chan et al., 2017).

Additionally, trust can be fragile and easily undermined by negative reviews or signals of opportunistic behavior, particularly in high-price luxury hotel markets where consumer expectations are elevated (Lin & Zhu, 2024). Cultural and demographic differences may also moderate the effect of trust; in some contexts, trust strongly influences booking decisions, while in others, practical considerations such as location or price are prioritized over relational factors. Thus, this research proposes the following hypothesis to be tested empirically.

H4: Perceived trust plays a significant role on accommodation reservation

## METHOD

This study employed a quantitative and cross-sectional survey design which aimed to analyzing the behavioral responses of hotel guest through Stimulus - Organism - Response theory. The research is designed to understand how various environmental and service-related stimuli influence the internal psychological states and behavioral intention of hotel guest. The unit of analysis in this study is individual guest who stay at mid-range to high-end hotel in Indonesia's leading tourism destination.

The population of this study consist of hotel guest who stay in three-star and above hotels across several Indonesian cities which recognized as prominent tourism center. The sampling method is purposive sampling to target the specific criteria such as being at least 17 years old, having an experience to stay in three-star or above hotels which located in Bali overall, Yogyakarta, Bandung, Surabaya, Lombok, and Malang which acknowledged for their tourism significance and the diversity of visitor profiles.

A total of 200 questionnaires are distributed for the selected guest hotel, however after screening, 176 responses are deemed usable, resulting in a valid response rate of 88%. The remaining 24 questionnaires are excluded due to the incomplete answer. The final dataset thus represents a robust sample which covering the multiple major selected cities with distribution from Bali overall is 32 sample, 30 from Yogyakarta, 28 samples from Bandung, 24 samples from Surabaya, 34 samples from Lombok, and 28 samples from Malang. This allocation ensured that the data is reflected the perspective of both domestic and international tourist staying in variety of hospitality settings. Data collection is carried out with paper-based printed questionnaires and distributed at hotel reception during the guest checking in the hotels. Before fill out the questionnaires, guests are informed about the research purpose, and confidentiality issues.

To assess the data validity and reliability, several statistical test are performed such as Cronbach's Alpha and Composite Reliability parameter where the value of 0.70 or higher are considered as acceptable. Convergent Validity is measured by the Average Variance Extracted parameter with the minimum value is 0.50 as threshold, while discriminant validity is evaluated using the Fornell-Larcker criteria and Heterotrait-Monotrait ratio. For hypothesis testing, the study employed Partial Least Square method, for its suitability in analyze the complex model, small to medium sample size, as well as its flexibility in handling non normal data distribution. The significance of path coefficient is determined through bootstrapping technique with 5000 resamples, and the model fit is assessed through the examination of R square values and Q square predictive relevance value

All construct in this study are measured using multi-item scales drawn from widely cited international journal and adapted to the context of online hotel reservation. Online reviews positioned as the stimulus component in the S-O-R framework, are assessed through respondents perceptions of their usefulness, level of detail, and value in reducing uncertainty prior to booking. The items capture whether peer-generated reviews offer practical and comprehensive information, reflect genuine customer experience, assist in comparing hotel option, and help users to make more confident choice. These measures are adapted from earlier studies examining the informational influence of online reviews in tourism and hospitality settings (Chakraborty, 2019; Filieri & McLeay, 2014).

Perceived credibility, representing the cognitive organism element, is examined by asking respondents to evaluate how believable, accurate, and trustworthy they find online hotel information. The items focus on perceptions of the realism and truthfulness of review content, as well as the extent to which respondents feel confident in the information provided by reviewers. This scale builds on established credibility measures from prior online information and review research (Chakraborty, 2019; Roman et al., 2023).

On the other hand, perceived trust, reflecting the affective organism component, is operationalized as users' confidence in the hotel's integrity, dependability, and ability to deliver on its promises based on online available information. Respondents indicate how much they trust the hotel, feel comfortable relying on it, and believe it will meet service

expectations. These indicators are adapted from previous studies on trust development in hospitality and e-commerce contexts (Liu et al., 2019; Filieri & McLeay, 2014).

Accommodation reservation intention, representing the response stage in the S-O-R model, is measured by capturing respondents' likelihood and willingness to book the hotel. The items assess their intention to reserve, their preference for the hotel over alternatives, their readiness to finalize a booking through the platform, and their willingness to recommend the hotel to others. These measures follow established behavioral intention scales used in hospitality and tourism research (El-Said, 2020; Guler & Huseynov, 2021).

Finally, platform type is included as a moderating variable to reflect structural differences between booking channels. Platform type is measured as a single categorical item distinguishing direct booking channels (e.g., hotel website, application, or direct messaging) from online travel agent (OTA) platforms such as Booking.com, Agoda, and Traveloka. This approach is consistent with earlier hospitality studies that conceptualize platform type as a contextual factor rather than a latent psychological construct (Chang et al., 2019; Lee et al., 2022).

## **RESULTS AND DISCUSSION**

### **Result**

#### **Descriptive Statistics**

a Total of 176 valid responses are collected from hotels' guest across six major tourism destinations in Indonesia such as Bali overall, Yogyakarta, Bandung, Surabaya, Lombok, and Malang. In term of guests' origin, approximately 112 respondents are local tourist, while 64 respondents are international guest who visiting Indonesia for leisure or business purposes. Local guest are more prevalent in destinations such as Bandung, Yogyakarta and Malang, whereas international guest are more concentrated in Bali, and Lombok, which are major global tourism hubs.

Regarding the hotel classification, the majority of respondents stayed in 4 star hotel for 86 respondents, followed by 3 stars hotel for 54 respondents and 5 star hotels for 36 respondents. This indicates that mid-range to upper class hotel are the most common accommodation choices among travelers in these regions. Guest in 4-star hotels typically cited the comfort, strategic location, and service quality as decisive factors, while those in 5-stars hotel emphasized the luxuriousness and personalized service experiences.

The respondents also varied in term of length of stay. The largers group, 91 respondents are reported stay for 2-3 nights, which align with the average duration of leisure trip in Indonesia tourism market. About 47 respondents are stayed for 4-6 nights, mostly international guests or families on extended vacation. Meanwhile 28 respondents are stayed for only one night only, often due to business travel , and 10 respondents stayed for more than one week, usually in long vacation or conducting remote work.

In term of booking method, 103 respondents made their reservation through direct booking channels, such as contacting the hotel by phone, website or whatsapp application even from social media which managed directly by the hotels. This dominance suggest a preference for flexibility and personalized service among hotel guests, especially those who seeking the negotiation on rate or amenities. The rest for 73 respondents used online travel agents such as Traveloka, Agoda or Booking.com

#### **Validity and Reliability Check Result**

Table 1 below, presents the outer loading value of each indicators for the four latent constructs such as Accommodation Reservation, Online Review, Perceived Credibility, and Perceived Trust. Outer loading value reflects the correlation between each items and its respective latent constructs, serving as an indicators of convergent validity and indicator reliability within the measurement model.

**Table 1. Outer Loading**

Item	Accommodation Reservation	Online Review	Perceived Credibility	Perceived Trust
Acc1	0.703			
Acc2	0.826			
Acc3	0.744			
Acc4	0.872			
Acc5	0.863			
Cred1			0.762	
Cred2			0.687	
Cred3			0.734	
Cred4			0.763	
Cred5			0.745	
Rev1		0.901		
Rev2		0.880		
Rev3		0.918		
Rev4		0.897		
Rev5		0.897		
Trust1				0.904
Trust2				0.874
Trust3				0.887
Trust4				0.909
Trust5				0.929

For the construct Accommodation, all five indicators exhibit outer loading value ranged from 0.703 to 0.872 reflecting good convergent validity. The highest loading value is shown by Acc4 with value of 0.872, suggesting that this item is the most strongly represent guest intention to make reservation, while Acc1 with value of 0.703 although the lowest, still falls within the acceptable range. Similarly, the construct Perceived Credibility demonstrate loading value between 0.687 and 0.762 indicating a moderate but acceptable level of validity. Although Cred2 with loading value of 0.687 is slightly below the conventional threshold, it is retained because it contribute to the construct’s theoretical meaning and overall validity.

The construct Online Review record an excellent loading values ranged from 0.880 to 0.918, confirming that all items have a strong relationship with the latent construct. This shows that respondents perceive online reviews as an influential and cohesive construct, reflecting consistent evaluation behavior. Likewise, Perceived Trust exhibit very high indicator loading ranged from 0.874 to 0.929, indicating excellent reliability and internal consistency. Among them, Trust5 with loading value 0.929 is the strongest indicator, emphasizing that the item captures the guests’ trust in online information about the hotel.

The reliability and convergent validity of the measurement model were assessed using Cronbach’s alpha, rho values, composite reliability, and average variance extracted (AVE). Cronbach’s alpha and composite reliability values of 0.70 or higher indicate acceptable internal consistency, while an AVE value above 0.50 suggests adequate convergent validity (Filiari, 2015). The results show that all constructs demonstrate satisfactory reliability.

The Accommodation Reservation construct recorded a Cronbach’s Alpha of 0.861 and Composite Reliability of 0.901, confirming a high level of internal consistency. Its AVE value of 0.647 also exceeds the recommended threshold, indicating that the indicators explain a substantial portion of the construct’s variance. Similarly, the Online Review construct achieve the excellent reliability with Cronbach’s Alpha value of 0.940 and the composite reliability value is 0.954. Its AVE value of 0.807 demonstrate strong convergent validity, confirming that the items effectively capture the underlying concept of online review perception.

For the Perceived Credibility construct, the Cronbach’s Alpha of 0.792 and Composite Reliability of 0.857 all exceed the minimum requirement of 0.70, indicating the acceptable internal consistency despite being relatively lower than the other constructs. The AVE value

of 0.546 meet the threshold of 0.50, signifying that over half of the variance is explained by its indicators, thus supporting convergent validity. The Perceived Trust construct demonstrate the highest reliability score, with Cronbach’s Alpha value is 0.942, and the Composite Reliability value is 0.956, all of these indicate the excellent measurement consistency. Moreover, its AVE value is 0.812 confirm that the indicators are highly representation of the latent constructs.

**Table 2 Reliability and Validity Test Result**

Constructs	Cronbach's Alpha	rho	Composite Reliability	Average Variance Extracted (AVE)
Accommodation Reservation	0.861	0.872	0.901	0.647
Online Review	0.94	0.940	0.954	0.807
Perceived Credibility	0.792	0.794	0.857	0.546
Perceived Trust	0.942	0.942	0.956	0.812

**Path Analysis Result**

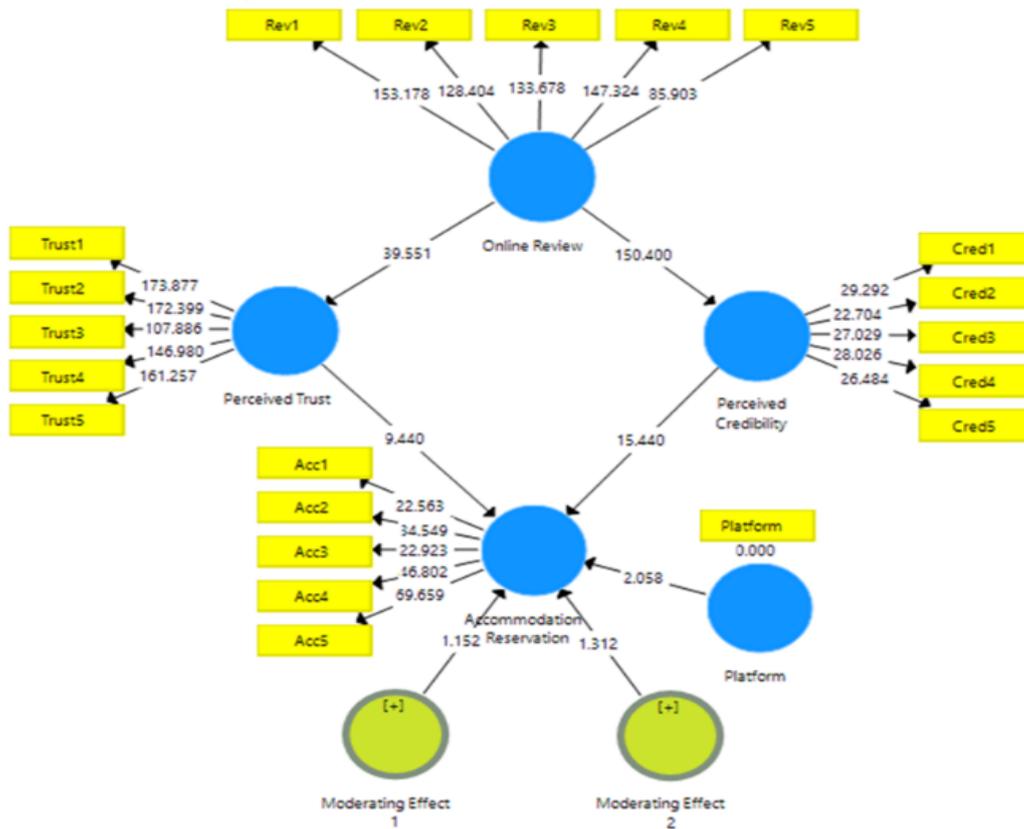
The result of the structural model evaluation are presented in Table 3. The analysis shows that the hypothesized relationship among the main constructs are strongly supported, while the moderating effects are not statistically significant. Specifically, the path from Online review to Perceived Credibility is highly significant with p-value is 0.000 indicating a strong and positive influence. This means that favourable online review significantly enhance the perceived credibility of the information shared by the hotel or booking platform. Similarly, the path from Online Review to Perceived Trust also exhibits a strong and significant effect with p-value is 0.00, imlyng that online review plays a critical role in building consumer trust toward accommodation providers. Furthermore, both Perceived Credibility and Perceived Trust show significant positive effects on Accommodation Reservation Intention, with path coefficient for each relation are 0.00. These results confirm that when customers perceived online hotel information as credible and trustworthy, they are more likely to proceed with making a reservation, thus information reliability plays a dominant role in guests’ booking decision.

On the other hand, the moderating effect of the platform variable which consist of moderating effect 1 and moderating effect 2 on the relationship between Perceived Credibility and Perceieved Trust toward Accommodation Reservation Intention are found to be insignificant, with p-values respectively are 0.250 and 0.190. These results indicate that they type of platform such as direct booking platform versus online travel agent does not significantly alter the influence on Perceived Credibility and Perceived Trust toward Accommodation Reservation. In the other word while consumer rely heavily on online reviews, the channel through which they book wheter directly or via an intermediary does not meaningfully moderate this relationship.

Overall, the findings confirm that Online Review exert a strong and direct impact on both Perceived Credibility and Perceived Trust, which subsequently lead to higher Accommodation Reservation Intention. However the moderating role of the platform is not supported, implying that guests’ booking decision are more influenced by the perceived quality of online information than by the type of booking platform used. These results are aligned with the Stimulus Organism Response framework, where the online review act as external stimuli that shape internal psychological response such as trust and credibility, which in turn drive the behavioral outcomes in the form of reservation intention.

**Table 3. Path Analysis Result**

Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Moderating Effect 1 -> Accommodation Reservation	-0.048	-0.048	0.041	1.152	0.250
Moderating Effect 2 -> Accommodation Reservation	0.055	0.054	0.042	1.312	0.190
Online Review -> Perceived Credibility	0.938	0.938	0.006	150.4	0.000
Online Review -> Perceived Trust	0.926	0.925	0.023	39.551	0.00
Perceived Credibility -> Accommodation Reservation	0.61	0.608	0.04	15.44	0.00
Perceived Trust -> Accommodation Reservation	0.379	0.381	0.04	9.44	0.00



**Figure 1. Inner & Outer Model**

**Discussion**

**The Effect of Online Review on Perceived Credibility**

The result of this research reveal that online reviews play a significant role on perceived credibility. This finding indicates that when travelers are exposed to clear, informative and authentic online review, they tend to perceive information about the accommodation as more credible. In the context of the Stimulus Organism Response framework, online review serve as external stimulus that shapes the guests' internal psychological evaluation, in

this study represented by perceived credibility, which later influences their behavioral response such as the intention to book accommodation.

The high path coefficient suggest that credibility of online information is largely built upon peer-generated content rather than traditional advertising. Consumers often trust online reviews because they are viewed as authentic and experience based, providing detailed insights into service quality, facilities, and customer experience [29]. When reviews are perceived as genuine and consistent across multiple sources, they enhance the hotels's perceived transparency and reliability.

Furthermore, this strong association indicates that perceived credibility is largely dependent on the volume, consistency and valence of online reviews. Positive and well articulated reviews build trust and credibility, whereas inconsistent or exaggerated information may caused skepticism. This finding reinforce the notion that electronic word of mouth has become a dominant factor that shape guests' perception in hospitality and tourism. The result also suggest that hotels and booking platform should prioritize maintain the authentic, verifiable customer feedback system, since user generated content functions as a key credibility driver in consumer decision making process.

Thus this study provides empirical evidence that onlnie reviews play a decisive role in forming perceived credibility, confirming that digital peer communication significantly affect how customer assess the reliability of accommodation information. This support the S-O-R theoretically pathway where online review as stimulus directly influences perceived credibility as organism, laying the groundwork for trust and booking intention in online hospitality platform.

### **The Effect of Online Review on Perceived Trust**

Within the Stimulus–Organism–Response (S–O–R) theoretical framework, online reviews act as external stimuli that trigger internal psychological responses, such as perceived trust, which subsequently influence the behavioral intention to make a reservation. This relationship highlights that guests often rely on other users' experiences and opinions as substitutes for direct experience, particularly when assessing intangible services such as hotels. These findings are consistent with previous studies suggesting that electronic word of mouth (eWOM) plays a crucial role in establishing trust in online contexts (Filieri & McLeay, 2014; Banerjee & Sreejesh, 2024).

When online reviews are perceived as genuine, detailed, and balanced, they reduce perceive risk and uncertainty, fostering a greater sense of assurance toward the accommodation provider. Moreover, the consistency and transparency of review content enhance the perceived integrity of the hotel or platform, thus strengthening consumer trust. Conversely, inconsistent or overly promotional reviews tend to weaken this trust by raising doubt about authenticity.

The strength of this relationship underscores the fact that trust formation in online accommodation booking depends heavily on peer-generated content rather than institutional communication. Unlike traditional marketing messages, user reviews are viewed as social proof, reflecting real consumer experiences that validate the credibility of service claims (Jain et al., 2023). As a result, positive online reviews not only build trust toward specific hotels but also enhance confidence in the broader digital booking ecosystem, including the reliability of the platform itself. In essence, this study confirms that online reviews serve as a key determinant of perceived trust in online accommodation services. The findings reinforce that, in the absence of physical interaction, consumers depend on peer feedback to evaluate the reliability and honesty of service providers. Therefore, hotel managers and online platforms should actively promote transparent and verifiable review systems, as trust serves as a critical mediator between digital information stimuli and consumer purchase behavior in hospitality (Guler & Huseynov, 2021)

### **The Effect of Perceived Credibility on Accommodation Reservation**

Perceived credibility represents an internal organismic state formed after consumers process external stimuli such as online reviews or digital marketing communications. This

perception subsequently triggers a behavioral response, which in this research is the decision or intention to reserve accommodation. These findings align with prior research arguing that information credibility is a crucial determinant of online purchase intention (Adiwijaya & Nurmala, 2023).

In the hospitality industry, customers typically rely on electronic word of mouth (eWOM), social media, and booking platforms to evaluate hotels before making a reservation. When information sources are perceived as credible free from manipulation, comprehensive, and verified guests develop a stronger sense of assurance and confidence, which directly facilitates their decision-making process (Vayghan et al., 2022). Conversely, when information lacks transparency or appears overly promotional, perceived credibility declines, thereby reducing guests' likelihood of completing the booking process.

Furthermore, perceived credibility functions as risk reduction mechanism in online context, where consumer cannot physically inspect the accommodation beforehand. High credibility in online information mitigates uncertainty about the quality of service, room conditions, and reliability of the booking platform. As a result, consumer tend to translate their confidence into actual behavioral intention, showing a higher willingness to finalize a reservation through digital platform.

The strenght of this path also indicates that perceived credibility does not merely influence initial interest but it significantly contributes to conversion behavior, turning browsing into booking. For hotel and booking platforms, this result highlights the strategic importance of maintaining the transparent content policies, displaying verified guest reviews, and ensuring the accuracy in description and visual materials. These factors collectively enhance the information credibility, which turn strengthen the guests' decision to reserve the accommodation. Thus, this study confirms that perceived credibility is a pivotal psychological factor bridging information evaluation and booking behavior in digital hospitality. The greater guests believe that the online content is realiable and true the higher their tendency to proceed with accommodation reservation

### **The Effect of Perceived Trust on Accommodation Reservation**

The analysis demonstrate that perceived trust has a significant and positive influence on accommodation reservation intention This finding suggest that trust serves as fundamental psychological determinants tha guide guests' decision on online booking environment. Within the framework of S-O-R, trust respresents an organism that emerges after the process the external stimuli. Once trust is established, it acts as an emotional key that reduce the uncertainty an strengthen the behaviorl intention toward making accommodation reservation.

This finding supports previous research emphasizing trust as a critical key in online purchase and booking intention, especially in contexts involving financial transactions and intangible products such as hotel stays (Fileri & McLeay, 2014; Kim et al., 2021; Mohamad et al., 2021). When consumers perceive that an online platform or accommodation provider is honest, reliable, and capable of delivering its promises, they are more inclined to proceed with a booking. Trust effectively minimizes perceived risks related to privacy, payment security, and the possibility of service discrepancies, which are common concerns in digital booking systems.

Moreover, in the hospitality context, perceived trust extends beyond transactional security. It reflects consumers' confidence that the hotel or booking platform will uphold service quality standards, respond promptly to issues, and honor commitments. As noted by Liu et al. (2019), the presence of trust can convert initial interest into actual booking behavior, as it reassures consumers that their expectations will be met. This psychological assurance is particularly vital when guests cannot physically evaluate accommodation prior to arrival.

### **Limitations**

Despite its valuable contributions, this research has several limitations. First the research reied on self-reported data, which may be subject to the response bias,

particularly in participants' evaluation of trust and credibility. Triangulating self-report with actual booking data could provide more objective validation. Second, the sampling technique was purposive and limited to respondents from six major cities only which recognized as tourism hubs. Although this provides diverse geographic representation, it may not fully generalize to all hospitality market or non tourism regions. Lastly, this study focused on primarily on S-O-R framework without incorporating other potential mediators or moderators such as perceived price or system quality, or even incorporate with Technological Acceptance Model which could enrich the explanatory power of the model.

Future research could address this limitation by integrating the emotional variable such as system quality and service quality, and examine the effect of diverse booking purpose such as for leisure, of business trip. To uncover the deeper insight about how guests interpret and emotionally respond to online review, the future research could apply the mix-method approach.

## CONCLUSION

The study aimed to explore the determinants of accommodation reservation intention in the hospitality industry by applying the Stimulus Organism Response theoretical framework. Specifically it examined how online reviews as external stimuli influence the internal psychological states such as perceived credibility and perceived trust which in turn affect the customer behavioral responses in the form of accommodation reservation intention. Based on empirical findings from 176 valid responses which collected from hotel guest across six major tourism destination in Indonesia, the result provide robust support for the proposed S-O-R pathway.

The finding reveal that online reviews significantly enhance both perceived credibility and perceived trust and underscoring their role as dominant informational cue in online booking environment. Additionally both perceived credibility and perceived trust are found to have strong and positive effect on accommodation reservation intention, confirming that information reliability and psychological assurance are essential to digital hospitality decision making.

However, the moderating effect of booking platform type whether direct booking platform or online travel agents is found to be insignificant. This suggest that while online review and trust based perception critically shape booking behavior, the specific channel through which reservation are made does not meaningfully alter this relationship. In other word, guests' decision are influenced more by online information than by the type of platform used. This highlights the universal importance of maintaining credible, transparent and trustworthy digital communication across all booking interfaces.

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