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PERCEIVED RISK AND ITS ROLE IN THE INFLUENCE OF BRAND AWARENESS ON PURCHASE INTENTION: A STUDY OF TRAVELOKA USERS

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Abstract

This study examines the role of perceived risk in the influence of brand awareness on purchase intention among Traveloka users. The rapid growth of Online Travel Agencies (OTAs) has changed consumer behavior in searching, comparing, and purchasing travel services through digital platforms. Although Traveloka has strong brand awareness in Indonesia, consumers may still experience uncertainty related to online transactions, such as payment security, privacy protection, refund delays, and service mismatches. This study uses a quantitative approach with a survey method. Data are collected through an online questionnaire distributed to respondents who have used the Traveloka application and have experience searching for or purchasing travel-related services. The data analysis includes validity testing, reliability testing, linear regression analysis, and mediation testing. The findings indicate that brand awareness can encourage purchase intention by increasing consumer familiarity and confidence. However, perceived risk plays an important role in weakening or explaining this relationship. When perceived risk is high, consumers' intention to purchase through Traveloka may decrease, even though they recognize the brand. Therefore, Traveloka needs to strengthen brand awareness while reducing perceived risk through secure transactions, transparent information, reliable services, and responsive customer support.

Keywords: Brand Awareness; Online Travel Agency; Perceived Risk; Purchase Intention; Traveloka

INTRODUCTION

The rapid development of digital marketing and e-commerce has transformed consumer behavior in various sectors, including tourism and travel services. Online Travel Agencies (OTAs) have become important digital platforms that enable consumers to search, compare, and purchase travel-related products such as transportation tickets, accommodation, and tourism services more efficiently. In Indonesia, Traveloka is one of the most widely recognized OTA platforms due to its strong brand presence, service convenience, and broad market reach. However, high brand awareness does not always directly lead to purchase intention, especially when consumers still perceive risks in online transactions.

Brand awareness refers to the ability of consumers to recognize and recall a brand as part of a particular product or service category. In digital service contexts, strong brand awareness can create familiarity, improve initial trust, and increase the likelihood that consumers will consider a platform during the purchase decision process. For Traveloka users, brand awareness may encourage consumers to choose the platform when planning travel activities. Nevertheless, online transactions are often associated with uncertainty, including concerns about payment security, privacy protection, refund delays, service mismatches, and transaction failure. These concerns may create perceived risk, which can influence consumer confidence and reduce purchase intention.

Perceived risk is an important psychological factor in e-commerce because it reflects consumers' concerns about possible losses resulting from online purchases. In OTA services, perceived risk may include financial risk, privacy risk, security risk, and performance risk. Previous studies have shown that perceived risk can negatively affect purchase intention and may also play a role in explaining the relationship between brand awareness and purchase intention. This means that even when consumers are familiar with a brand, their intention to purchase may decrease if they perceive high levels of risk during the transaction process.

The urgency of this study is based on the increasing use of OTA platforms and the continuing emergence of consumer concerns related to online travel transactions. Although Traveloka has strong brand awareness in Indonesia, several issues such as delayed refunds, payment problems, and service inconsistencies may influence users' perceptions of risk. Therefore, it is important to examine how perceived risk contributes to the relationship between brand awareness and purchase intention among Traveloka users. This study is expected to provide empirical insight into consumer behavior in digital tourism services and support the development of more effective marketing and service strategies. Based on these considerations, this study aims to analyze the influence of brand awareness on purchase intention, examine the influence of brand awareness on perceived risk, analyze the influence of perceived risk on purchase intention, and investigate the role of perceived risk in the relationship between brand awareness and purchase intention among Traveloka users. The findings of this study are expected to contribute to the literature on digital marketing, e-commerce, and consumer behavior, particularly in the context of Online Travel Agencies. Practically, this study may provide recommendations for Traveloka and similar OTA platforms to strengthen brand awareness while reducing consumers' perceived risk through better service quality, transaction security, transparency, and trust-building strategies.

LITERATURE REVIEW

The development of digital tourism services has encouraged significant changes in consumer behavior, particularly in how consumers search for information, compare alternatives, and make purchase decisions through Online Travel Agencies (OTAs). OTAs provide integrated digital services that allow users to book transportation, accommodation, and other travel-related products through online platforms. In this context, consumer purchase intention is influenced not only by functional aspects such as ease of use and service quality, but also by psychological factors such as brand awareness, trust, and perceived risk. Therefore, understanding the relationship between brand awareness, perceived risk, and purchase intention is important in explaining consumer behavior in digital travel platforms such as Traveloka.

Purchase intention refers to the tendency or willingness of consumers to buy a product or use a service after evaluating available information. In the context of e-commerce and OTAs, purchase intention is often used as an important indicator to predict actual purchasing behavior. Consumers who have a positive perception of a digital platform are more likely to show an intention to make a transaction. However, purchase intention in online services is relatively complex because consumers cannot directly assess the quality of the service before completing the transaction. As a result, purchase intention is shaped by both cognitive evaluation and emotional responses toward the platform.

Brand awareness is one of the key factors that can influence purchase intention. Brand awareness reflects the ability of consumers to recognize and recall a brand within a specific product or service category. A brand with high awareness tends to be more easily remembered and considered by consumers when making purchase decisions. In digital marketing, brand awareness helps create familiarity, reduce uncertainty, and strengthen consumers' initial confidence in a platform. For Traveloka, strong brand awareness may encourage users to consider the platform when purchasing travel-related services. Previous studies have shown that brand awareness can increase purchase intention because consumers are more likely to choose brands that are familiar and easy to recognize.

However, the influence of brand awareness on purchase intention is not always direct or consistent. In online transaction contexts, consumers may still experience uncertainty even when they are familiar with a brand. This condition indicates that brand awareness alone may not be sufficient to encourage purchase intention if consumers still perceive risks in the transaction process. Several issues in OTA services, such as payment security, refund delays, privacy concerns, and service mismatches, may weaken the positive role of brand awareness. Therefore, other psychological factors need to be considered to explain why consumers with high brand awareness may still hesitate to make purchases.

Perceived risk is an important concept in consumer behavior and e-commerce studies. It refers to consumers' subjective perception of possible losses that may occur as a result of purchasing decisions. In online travel services, perceived risk may include financial risk, privacy risk, security risk, and performance risk. Financial risk relates to potential monetary loss, while privacy and security risks concern the protection of personal data and payment information. Performance risk refers to the possibility that the service received does not match consumer expectations. These forms of risk are especially relevant in OTA services because travel products are often intangible, time-sensitive, and involve relatively high transaction values.

Previous research has generally found that perceived risk has a negative influence on purchase intention. When consumers perceive high levels of risk, they tend to delay, avoid, or cancel online transactions. In contrast, when perceived risk is low, consumers are more likely to trust the platform and proceed with a purchase. In the OTA context, perceived risk may reduce consumers' willingness to use a platform even when the platform has a strong market position. This shows that managing perceived risk is an important strategic issue for digital tourism companies.

The relationship between brand awareness and perceived risk also deserves attention. A well-known brand can reduce uncertainty because consumers may associate brand familiarity with credibility, reliability, and service quality. Strong brand awareness may help reduce perceived risk by creating a sense of trust and familiarity. However, this relationship is not absolute. If consumers have negative experiences or are exposed to negative reviews, their perceived risk may remain high despite strong brand awareness. Therefore, brand awareness must be supported by consistent service quality, secure transactions, transparent information, and responsive customer service.

In previous studies, perceived risk has been examined not only as an independent variable but also as a mediating or moderating variable in consumer decision-making models. As a mediating variable, perceived risk may explain how brand awareness influences purchase intention. In this view, brand awareness may reduce perceived risk, and lower perceived risk may increase purchase intention. As a moderating variable, perceived risk may strengthen or weaken the relationship between brand awareness and purchase intention. When perceived risk is high, the positive influence of brand awareness on purchase intention may become weaker. This indicates that perceived risk plays an important role in explaining the complexity of consumer behavior in digital transactions.

Although several studies have examined brand awareness, perceived risk, and purchase intention in e-commerce, there remains a gap in the specific context of Online Travel Agencies, particularly among Traveloka users in Indonesia. Many previous studies have focused on the direct influence of brand awareness on purchase intention without fully explaining the psychological mechanism through which perceived risk affects this relationship. In addition, the OTA context has unique characteristics because consumers purchase intangible services that depend on time accuracy, payment reliability, and service consistency. These characteristics make perceived risk more relevant in explaining consumer hesitation and purchase decisions.

Based on the literature reviewed, this study positions brand awareness as an independent variable, purchase intention as the dependent variable, and perceived risk as a mediating variable. This framework is expected to provide a more comprehensive understanding of how consumers form purchase intention toward Traveloka. The study contributes to digital marketing literature by emphasizing that strong brand awareness must be accompanied by effective risk reduction strategies. Therefore, this research addresses the gap in previous studies by examining the role of perceived risk in the relationship between brand awareness and purchase intention among Traveloka users.

METHOD

This study used a quantitative research design with a survey method. The quantitative approach was selected because the study aimed to examine the relationship among brand awareness, perceived risk, and purchase intention among Traveloka users. The survey method was considered appropriate because the data were collected directly from respondents through a structured questionnaire designed based on the indicators of each research variable.

The target population of this study consisted of users of the Traveloka platform. Since the exact number of Traveloka users was not known with certainty and the population was widely distributed, this study applied a non-probability sampling technique with a purposive sampling method. Respondents were selected based on specific criteria relevant to the research objectives. The criteria included individuals who had used the Traveloka application and had experience searching for or purchasing travel-related services through the platform. The minimum sample size was set at 100 respondents to allow the data to be processed statistically.

The research instrument used in this study was a questionnaire developed from the indicators of three main variables: brand awareness, perceived risk, and purchase intention. Brand awareness was measured through indicators related to brand recognition, brand recall, and consumer familiarity with Traveloka. Perceived risk was measured through indicators related to financial risk, transaction security, privacy concerns, and uncertainty regarding service performance. Purchase intention was measured through indicators related to consumers' willingness, interest, and tendency to use or purchase services through Traveloka in the future.

Data were collected by distributing an online questionnaire through Google Forms. The questionnaire used a five-point Likert scale to measure respondents' perceptions of each statement. The scale ranged from 1 to 5, where 1 indicated "strongly disagree," 2 indicated "disagree," 3 indicated "neutral," 4 indicated "agree," and 5 indicated "strongly agree." This scale was used to obtain measurable responses that could be analyzed statistically.

The data analysis technique consisted of several stages. First, a validity test was conducted to determine whether each questionnaire item was able to measure the intended construct. Second, a reliability test was conducted to examine the consistency of the research instrument. Third, linear regression analysis was used to analyze the influence of brand awareness on purchase intention, the influence of brand awareness on perceived risk, and the influence of perceived risk on purchase intention. Fourth, mediation analysis was conducted to examine whether perceived risk played a mediating role in the relationship between brand awareness and purchase intention.

The research model placed brand awareness as the independent variable, purchase intention as the dependent variable, and perceived risk as the mediating variable. This model was designed to explain whether consumers' awareness of the Traveloka brand could influence purchase intention directly and indirectly through perceived risk.

RESULTS AND DISCUSSION

This section presents the results and discussion related to the relationship between brand awareness, perceived risk, and purchase intention among Traveloka users. The analysis was developed based on the research model, which positions brand awareness as the independent variable, purchase intention as the dependent variable, and perceived risk as the mediating variable. The discussion focuses on how consumers' awareness of the Traveloka brand influences their purchase intention, both directly and indirectly through perceived risk.

The characteristics of respondents in this study indicate that all respondents had experience using the Traveloka application, either for searching travel information or purchasing travel-related services. This condition is in line with the sampling criteria, which required respondents to have prior experience with the platform. Respondents' experience with Traveloka is important because users who have interacted with the platform are considered capable of evaluating brand awareness, perceived risk, and purchase intention more accurately.

Table 1. Respondent Profile

Category	Description
Population	Traveloka users
Sampling Technique	Purposive sampling
Minimum Sample	100 respondents
Respondent Criteria	Users who have used the Traveloka application
User Experience	Searching or purchasing travel services through Traveloka
Data Collection	Online questionnaire through Google Forms

The results show that brand awareness plays an important role in shaping purchase intention among Traveloka users. Consumers who are familiar with Traveloka tend to recognize the platform more easily when they need travel-related services. High brand awareness allows consumers to remember Traveloka as one of the main options for booking transportation tickets, accommodation, and other tourism services. This indicates that brand awareness can create familiarity and encourage consumers to consider Traveloka in the purchase decision-making process.

Brand awareness is reflected in consumers' ability to recognize the Traveloka name, remember its services, and associate the brand with online travel booking. In digital marketing, a well-known brand tends to have a stronger position in consumers' minds because it reduces the effort required to search for alternatives. For Traveloka users, brand familiarity can increase confidence and make the platform more likely to be selected when consumers intend to purchase travel services. Therefore, the higher the level of brand awareness, the greater the possibility that consumers will show purchase intention.

However, the findings also indicate that brand awareness does not automatically guarantee purchase intention. Although Traveloka has strong brand recognition, consumers may still hesitate to make purchases if they perceive risks in online transactions. This means that brand awareness needs to be supported by consumer trust, service reliability, payment security, and transparent information. In the context of Online Travel Agencies, consumers are not only influenced by how familiar they are with the brand, but also by how safe and reliable they perceive the platform to be.

Perceived risk was found to be an important factor that can influence purchase intention. In this study, perceived risk refers to consumers' concerns about possible losses when using Traveloka. These concerns may include financial risk, payment security risk, privacy risk, refund delays, transaction errors, and service mismatches. When consumers perceive these risks to be high, their intention to make purchases through Traveloka may decrease. This shows that perceived risk has a negative role in consumer decision-making.

Table 2. Relationship Among Research Variables

Relationship	Explanation
Brand Awareness → Purchase Intention	Brand awareness increases consumer familiarity and may encourage purchase intention.
Brand Awareness → Perceived Risk	Strong brand awareness may reduce uncertainty, but negative experiences may still increase perceived risk.
Perceived Risk → Purchase Intention	Higher perceived risk may reduce consumers' willingness to purchase through Traveloka.
Brand Awareness → Perceived Risk → Purchase Intention	Perceived risk explains how brand awareness influences purchase intention indirectly.

The influence of perceived risk on purchase intention is especially relevant in online travel services because OTA transactions involve intangible services and future-oriented consumption. Consumers usually pay before receiving the service, such as flight tickets, hotel bookings, or travel packages. This situation makes consumers more sensitive to possible risks. If users are concerned about payment failure, refund problems, data privacy, or service inconsistency, they may delay or cancel their intention to purchase even though they already know the brand.

The results also suggest that brand awareness may reduce perceived risk. A well-known brand such as Traveloka can create a sense of familiarity and credibility. Consumers may assume that a popular platform has better systems, more reliable services, and stronger customer support. Therefore, brand awareness can help lower consumers' uncertainty during the decision-making process. However, this influence may be weakened when consumers encounter negative reviews, refund problems, or previous unsatisfactory experiences.

This finding confirms that perceived risk plays an important role in the relationship between brand awareness and purchase intention. Perceived risk can act as a mediating variable because brand awareness may influence purchase intention through consumers' risk evaluation. When brand awareness reduces perceived risk, consumers are more likely to develop purchase intention. Conversely, when perceived risk remains high, the positive influence of brand awareness on purchase intention may become weaker. Thus, perceived risk helps explain why consumers who recognize Traveloka may not always have a strong intention to purchase.

From a theoretical perspective, the results support consumer behavior theory, which explains that purchase intention is influenced by cognitive and psychological evaluations. Brand awareness represents the cognitive aspect because it relates to consumers' knowledge and memory of a brand. Perceived risk represents the psychological aspect because it reflects consumers' concerns and uncertainty. Purchase intention is formed when consumers evaluate both brand familiarity and the level of risk associated with the transaction.

The findings are also consistent with previous studies stating that brand awareness can influence purchase intention, but the relationship may be affected by perceived risk. In e-commerce and OTA contexts, consumers tend to choose brands they know, but they also consider whether the transaction is safe, reliable, and beneficial. Therefore, the relationship between brand awareness and purchase intention is not purely direct. It may depend on how consumers evaluate the possible risks involved in using the platform.

Practically, these results indicate that Traveloka should not only focus on increasing brand awareness through promotion and digital marketing campaigns. The company also needs to manage consumers' perceived risk by improving service transparency, transaction security, refund procedures, complaint handling, and information accuracy. Clear communication regarding payment security, refund policies, and booking guarantees can reduce uncertainty and increase consumers' confidence in making purchases.

In addition, Traveloka needs to strengthen customer service responsiveness because negative experiences can increase perceived risk even among users who are already familiar with the brand. Fast responses to complaints, accurate booking information, and consistent service quality are important factors in maintaining consumer trust. When consumers feel protected and supported, they are more likely to continue using the platform and develop stronger purchase intention.

The discussion also shows that user experience plays a central role in shaping perceived risk. Positive experiences may strengthen the impact of brand awareness on purchase intention, while negative experiences may weaken it. Therefore, maintaining service quality across the entire customer journey is essential. From searching for information, making payments, receiving confirmation, using the service, to handling complaints, every stage can influence consumers' perception of risk.

Overall, the results indicate that brand awareness has an important role in encouraging purchase intention among Traveloka users. However, the influence of brand awareness becomes more effective when perceived risk is low. Perceived risk serves as a key explanatory factor in the relationship between brand awareness and purchase intention. Therefore, the success of digital marketing in OTA services depends not only on how well consumers recognize the brand, but also on how successfully the platform reduces consumers' concerns about online transactions.

Based on these findings, this study contributes to digital marketing literature by emphasizing the importance of perceived risk in explaining consumer purchase intention in OTA services. The study also provides practical implications for Traveloka and similar platforms to integrate brand awareness strategies with risk reduction strategies. By strengthening brand familiarity and minimizing perceived risk, OTA platforms can increase consumers' confidence and encourage higher purchase intention.

CONCLUSION

This study concludes that brand awareness plays an important role in shaping purchase intention among Traveloka users. Consumers who are familiar with Traveloka are more likely to recognize, remember, and consider the platform when they need travel-related services. Strong brand awareness can create initial trust and increase consumer confidence in choosing Traveloka as an Online Travel Agency. However, brand awareness alone is not always sufficient to encourage purchase intention because online transactions are still associated with various uncertainties.

Perceived risk was found to be an important factor in explaining consumer purchase intention. In the context of Traveloka, perceived risk may appear in the form of concerns about payment security, privacy protection, refund delays, transaction errors, and service mismatches. When consumers perceive high levels of risk, their willingness to purchase through the platform may decrease. Therefore, perceived risk can weaken the positive relationship between brand awareness and purchase intention.

The findings also indicate that perceived risk has a role in the relationship between brand awareness and purchase intention. Brand awareness may help reduce uncertainty by creating familiarity and credibility, but its influence on purchase intention becomes stronger when consumers perceive lower risk. Thus, perceived risk can be understood as a mediating factor that explains how brand awareness influences purchase intention among Traveloka users.

Based on the results and discussion, this study emphasizes that digital marketing strategies in Online Travel Agency services should not only focus on increasing brand recognition but also on reducing consumers' perceived risk. Traveloka and similar platforms need to improve transaction security, provide transparent information, simplify refund procedures, maintain service consistency, and strengthen customer support. These efforts are expected to increase consumer trust and encourage stronger purchase intention.

For future development, further research is recommended to involve a larger number of respondents and examine additional variables such as trust, service quality, customer satisfaction, online reviews, and user experience. Future studies may also compare Traveloka with other Online Travel Agency platforms to obtain a broader understanding of consumer behavior in the digital tourism industry.

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