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Examining The Mediating Role of Perceived Trustworthiness on The Relationship of Affiliate Marketing to Customer Purchase Intention in Online Travel Services

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ABSTRACT

The evolving digital landscape has transformed business operations, particularly in advertising, with affiliate marketing emerging as a popular performance-based strategy. Despite its earning potential, unethical practices by some affiliates have raised consumer skepticism, especially in online travel services. This study aimed to evaluate how perceived trustworthiness mediates the influence of five dimensions of affiliate marketing on consumers' purchase intentions. Using data from 190 online survey respondents and analyzed through structural equation modeling via WarpPLS 7.0, the study found that only two dimensions of affiliate marketing significantly and both directly and indirectly influence perceived trustworthiness and purchase intention. In contrast, the other three dimensions of affiliate marketing did not show statistically significant effects. The results emphasize the importance of trustworthy digital environments and ethical promotional practices.

Keywords; affiliate marketing, perceived trustworthiness, customer purchase intention, online travel services, Theory of Planned Behavior, digital consumer behavior

Introduction

Affiliate marketing has emerged as an economical and performance oriented digital strategy for businesses, especially in industries dependent on online engagement such as travel and tourism. Its core mechanism relies on individual commonly influencers or content creator who promote products or services via platforms such as websites, blogs, social media, and email. In return, they earn commission-based incentives for each referral that leads to a transaction (Husnayetti et al., 2023). This model has proven to be particularly effective in the travel sector, where affiliate marketers act as intermediaries between businesses and potential customers, offering personalized content that influences purchase behavior (Pinca, 2024; Amaya, 2024).

With global affiliate marketing expenditures projected to reach \$27.78 billion by 2027, its commercial relevance is undeniable. However, alongside its growth are concerns over deceptive practices, fraudulent traffic, and lack of transparency, which threaten consumer trust (Muller, 2024; Adel, 2023). This raises a fundamental issue: for affiliate marketing to remain a viable strategy, the perceived trustworthiness of both the content and the promoter must be ensured.

Despite extensive application in digital commerce, affiliate marketing remains underexplored in scholarly research, particularly from the lens of consumer psychology. Previous studies have largely focused on technological innovations, affiliate remuneration systems, and isolated case analyses (Zurina & Ong, 2019; Daniilovna et al., 2021). There remains a limited understanding of how affiliate marketing affects consumers' decision-making processes, especially through psychological mechanisms like trust. This is particularly evident in the context of online travel services, where consumers are increasingly reliant on affiliate-based recommendations when making purchasing decisions (Ghosal et al., 2021; Manzoor et al., 2020).

Furthermore, many prior studies have not examined the multi-dimensional nature of affiliate marketing or its cumulative effects on consumer behavior. This study addresses this gap by evaluating five dimensions of affiliate marketing—price comparison, word-of-mouth/social media, website promotion, quality web design, and privacy/security—and how they collectively shape perceived trustworthiness and purchase intention. By doing so, the study provides a more nuanced understanding of affiliate marketing's structure and its implications for consumer trust and behavior.

To underpin the conceptual foundation, this study draws upon the Theory of Planned Behavior (TPB), which posits that behavioral intention is shaped by attitudes, subjective norms, and perceived behavioral control (Bosnjak et al., 2020). Within this framework, perceived trustworthiness can be viewed as an attitudinal component influencing consumers' intention to purchase travel products through affiliate channels.

This study's unique contribution lies in integrating TPB with multidimensional affiliate marketing constructs to model the mediating effect of perceived trustworthiness on customer purchase intention within online travel services. It also focuses on the perspectives of digitally active Generation Z consumers, a cohort driving the future of e-commerce. Through this theoretical and empirical advancement, the research offers insights for marketers, platform designers, and travel businesses seeking to build trustworthy digital environments that enhance consumer engagement.

Theoretical Underpinning

This study is anchored in the Theory of Planned Behavior (TPB), which explains how individual attitudes, social pressures, and perceived control shape behavioral intentions (Bosnjak, Schmidt, & Ajzen, 2020). According to this theory human behavior is guided by three kinds of considerations: beliefs about the likely consequences of the behavior, beliefs about the normative expectations of others and beliefs about the presence of factors that may facilitate or impede performance of the behavior (Ajzen, 2019).

Within this framework, perceived trustworthiness is conceptualized as an attitudinal belief influencing consumers' intentions to engage with affiliate marketing channels in online travel services. When customers perceive affiliate sources as trustworthy, they are more likely to form favorable attitudes toward the recommended products, thereby increasing their intention to purchase. Developing a measure utilizing the Theory of Planned Behaviour is highly dependent upon the topic being considered. Measures should assess all main components of the theory: attitude toward behaviour, subjective norms, perceived behavioural control, and intention. Typical measures follow a Likert-style format and can range in length from a few succinct questions to much longer and more comprehensive surveys (iSALT Team, 2014).

TPB provides a solid foundation for understanding how trust mediates the relationship between marketing stimuli (in this case, affiliate marketing practices) and customer behavior (purchase intention). By integrating perceived trustworthiness into TPB's structure, this study extends the theory's application into the evolving digital marketing context, specifically affiliate marketing in online travel services.

Affiliate Marketing

People's travel and buying habits have shifted from being done traditionally to being done online due to the fast-paced environment in which we live and the constant advancement of technology (Asadiyah et al., 2023). As a result, this transformation has also given rise to affiliate marketing. Affiliate marketing is a type of online marketing, whereby a company (an advertiser or a merchant) signs an agreement with another company or an individual (a publisher or an affiliate) to feature a travel website's link on affiliated sites (Tanwar & Sahu, 2024).

Previous study revealed a stronger relationship between the travel and tourism business and the affiliate marketing, recognizing its critical strategic importance for acquiring customers and generating money (Abdelhady et al., 2020). In line with this, affiliates have their own followers and audiences who are keen travelers. Tourism businesses can tap into these audiences and gain exposure to potential customers that they might not reach through traditional marketing efforts if they collaborate with affiliate marketers (Menna, 2023). Furthermore, affiliate marketing is a digital strategy whereby businesses reward external partners (affiliates) for generating traffic or sales through personalized referrals. These affiliates, in turn, operate across diverse digital platforms including blogs, travel websites, email, and social media (Tanwar & Sahu, 2024). It significantly influences the tourism sector due to its performance-based nature and its ability to reach niche travel audiences (Abdelhady et al., 2020; Menna, 2023).

This study explores five dimensions of affiliate marketing, Price Comparison, Word-of-Mouth (WOM) / social media, Affiliate Website Promotion, Quality Web Design Privacy and Security.

Each of these elements represents a unique avenue through which affiliate marketers can influence consumer perceptions and actions. While some studies evaluate these factors in isolation (e.g., Morales-Vargas et al., 2020; Jongmans et al., 2022), limited research has examined their combined influence within a cohesive model.

Previous literature has conceptualized affiliate marketing both as a multi-dimensional construct and as discrete variables. To date, only a few studies justify its use as a higher-order construct with multiple interrelated subdimensions (Dwivedi et al., 2017; Solichin et al., 2022). This study adopts a first-order approach to model each dimension individually unless further theoretical support is established in future empirical research. This approach enables a more precise analysis of which specific dimensions significantly influence perceived trustworthiness and purchase intention.

Price Comparison

Online consumer behavior has increasingly emphasized the importance of price comparison as shoppers seek economically advantageous choices. Traditionally, price has always played

a central role in purchasing decisions, but in the online marketplace, its influence has become even more pronounced (Abdelhady et al., 2020). The ability to compare prices across various vendors not only alters consumer perceptions of value but also transforms the dynamics of online sales, particularly in markets where price sensitivity is high. According to Kamboh and Kamboh (2021), pricing and customer expectations serve as important benchmarks for decision-making. Within the context of affiliate marketing, price comparison platforms, discount code websites, and blogs often collaborate with marketers to highlight competitive offers and increase product visibility (Sharma et al., 2022). Affiliate partners, in this framework, take on the role of content creators who assess and present product quality and pricing across digital platforms such as TikTok, Instagram, Facebook, and Twitter (Husnayetti et al., 2023). Ultimately, both price and trust are identified as significant factors influencing consumer purchasing intention (Yu, 2023).

Word-of-Mouth and Social Media

The advent of social media has revolutionized how businesses promote their products, offering a cost-effective and user-friendly medium for brand communication (Khaleeli, 2020). Affiliate marketing practices have emerged as a dominant strategy within this digital space, leveraging the power of electronic word-of-mouth (e-WOM). As noted by Maria et al. (2019), affiliate marketers capitalize on the persuasive nature of e-WOM to generate awareness and influence consumer behavior. e-WOM encompasses the ways in which individuals impact others' decisions through online platforms. Research indicates that approximately 70% of internet users trust e-WOM, and 88% consult online reviews prior to making purchases (Khaled, 2020). Unlike traditional advertising, peer recommendations tend to be viewed as more credible and trustworthy. Studies further suggest that social word-of-mouth reduces product uncertainty and enhances trust, which subsequently strengthens purchase intentions (Santamaria et al., 2024).

Affiliate Website Promotion

Affiliate marketing is one of the most effective methods that has been utilized to promote websites, products, and services, where affiliates provide commissions for visitors or customers in exchange for their efforts Erislan (2024). These affiliate marketing programs or websites will depend on the performance of promotion where the promotion is compensated for only after a specific number of sales, visits or subscription has been reached. Therefore, factors according to which the standard payment models are determined are: Pay Per Sale, Pay Per Click, Pay Per Lead (Abdelhady et al., 2020). Previous studies also showed that consumers were more vulnerable to impulse purchases, especially when exposed to limited time offers or exclusive deals through affiliate marketing channel Mulla (2022). This is a form of performance-based marketing where a business compensates one or more affiliates for each visitor or customer brought in through the affiliate's marketing efforts (Fahim and Nasabi, 2020). Additionally, when a travel agency promotes its business by opening memberships, it employs a business-to-business (B2B) marketing strategy. This approach utilizes affiliate marketing as a communication strategy to sell products in collaboration with down-liners before they reach the end customer (Pradina, 2019).

Website Design

Website quality is a critical determinant of user trust and engagement. A well-designed website enhances usability, visual appeal, and navigability factors that significantly influence

consumer perceptions and purchasing behavior (Jongmans et al., 2022; Al-Qeisi et al., 2014). Technical elements such as page speed, layout, and mobile responsiveness contribute to how users assess a website's credibility. As Karpov (2023) points out, effective navigation serves as a guiding tool that enhances the user experience in digital environments. Despite the recognized importance of visual design in cultivating user trust and satisfaction, empirical research examining the specific attributes underlying these effects remains limited (Jongmans et al., 2022). Morales-Vargas et al. (2020) suggest that quality represents an abstract relationship among website attributes and performance indicators. Although browsing high-quality websites may yield intrinsic satisfaction, full satisfaction is only achieved after the consumer experiences the product or service. Elements such as content richness, functionality, and interactivity further drive engagement and purchasing intention (Venkatakrushnan & Alagiriswamy, 2022).

Privacy and Security

Technological advancements have enabled firms to collect vast amounts of consumer data at relatively low costs. However, this data collection has introduced new privacy concerns as personal information is used in increasingly complex and unfamiliar contexts (Bleier et al., 2020). Safeguarding both personal and corporate data has become a fundamental requirement for digital marketing practices, including affiliate strategies (Devineni, 2024). Tshuma et al. (2024) argue that the success of affiliate marketing initiatives is contingent upon the marketers' ability to address security and privacy challenges in cyberspace. Despite heightened awareness of privacy risks, behavioral studies suggest that consumers often share personal data due to habits, cognitive biases, or situational factors. This "privacy paradox" is especially prevalent among mobile users, making it essential to promote informed decision-making and secure digital practices (Chhbra, 2022).

Perceived Trustworthiness

In the context of affiliate marketing, trust plays a pivotal role in shaping customer satisfaction and purchase behavior. Affiliates who consistently provide relevant and valuable content can build strong, trust-based relationships with their audiences. This trust serves as the foundation for increased purchase intention, reinforcing the effectiveness of affiliate marketing strategies (Rosniati et al., 2023). Given that trust significantly affects consumers' online behavior, it is considered essential in developing long-term business-to-customer relationships. Building such trust requires transparency from both the affiliate and the sponsoring brand. Clear and conspicuous disclosure of affiliate relationships is vital to avoiding perceptions of manipulation or deception. As noted by Menna (2023), travelers are more likely to trust affiliate content when promotional relationships are disclosed openly. Additionally, Qalati et al. (2021) emphasize that minimizing perceived risk enhances customer trust, which in turn strengthens online purchase intentions. These insights support the notion that affiliate marketing positively influences perceived trustworthiness by fostering transparency, reducing risk, and promoting credible engagement.

Purchase Intention

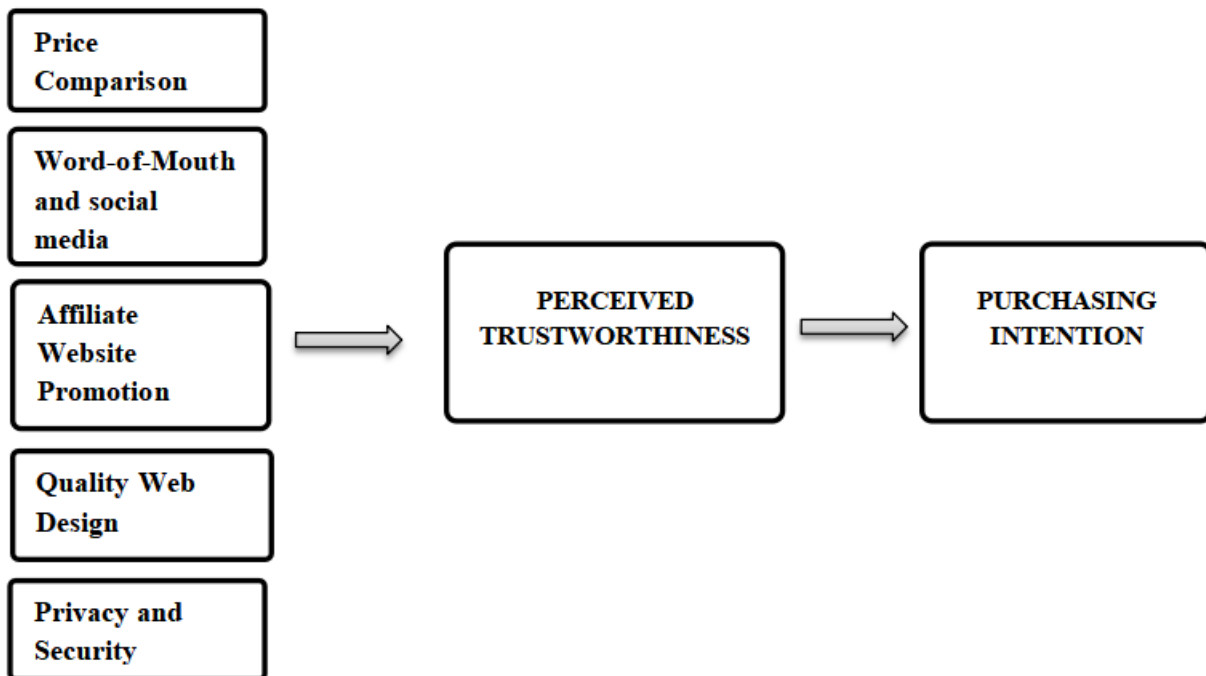
Affiliate marketing significantly affects consumers' purchase intentions, particularly when endorsements come from trustworthy sources such as influencers or content creators. Influencers, due to their reach and established rapport with audiences, are now integral to digital marketing efforts (Husnayetti et al., 2023). When consumers encounter

recommendations from reliable bloggers or influencers, they are more inclined to trust the product and proceed with a purchase (Rosniati et al., 2023). Rizma and Marsasi (2024) further assert that trust plays a crucial role in shaping consumer attitudes toward advertisements and brands, ultimately influencing purchase decisions. These findings substantiate the hypothesis that perceived trustworthiness has a significant and positive impact on purchase intention. By leveraging trusted affiliates, businesses can effectively boost consumer confidence and drive conversions in the competitive landscape of online marketing.

Conceptual Framework

The proposed conceptual framework illustrates that perceived trustworthiness significantly affects the relationship of affiliate marketing and purchasing intention in online travel services. It is very important for any travel organization to establish effective communication and connection with their customers, which will lead to a strong commitment in such that they can build trust and convince them to purchase the travel products and services that they offer.

Figure 1: Conceptual Framework



- H1 Perceived Trustworthiness mediates the influence of Price Comparison to Purchasing Intention*
- H2 Perceived Trustworthiness mediates the influence of Word-of-Mouth and social media to Purchasing Intention*
- H3 Perceived Trustworthiness mediates the influence of Affiliate Website Promotion to Purchasing Intention*
- H4 Perceived Trustworthiness mediates the influence of Quality Web Design to Purchasing Intention*
- H5 Perceived Trustworthiness mediates the influence of Privacy and Security to Purchasing Intention*

Research Method

This study employs a causative analysis to evaluate the influence of affiliate marketing on perceived trustworthiness and purchasing intention, as well as the mediating role of perceived trustworthiness. Warp-PLS 7.0 was used to test model fit, predictive power, and measurement reliability and validity. PLS-SEM was deemed appropriate due to the model's moderate complexity, inclusion of interaction effects, and formative constructs (Yap, 2022).

Sample size was computed using G*Power, the inverse square root method, and the gamma-exponential method. Based on a medium effect size (0.15), $\alpha = 0.05$, power = 0.95, and two predictors, a minimum of 107 participants was determined. Post hoc analysis yielded a power of 1.00. The inverse square root method required at least 87, while the gamma-exponential method recommended 40–80. Thus, the computed sample is sufficient, and the researcher targeted 190 online travelers from the Philippines for improved reliability. This study used a descriptive and mediating analysis method to evaluate the perception of online travellers and interconnection of affiliate marketing, perceived trustworthiness and purchasing intention

This study will adapt the scale that has been utilized by different scholars on their research particularly, the affiliate marketing scale cited in (Abdelhady et al., 2020) which consist of five latent variables, these are Price comparison, WOM social media, affiliate website promotion, quality web design, privacy and security. Perceived trustworthiness scale cited in (Rizma & Marsasi, 2024) and the purchase intention scale (Manzoor et al., 2020)

The Cronbach's Alpha and composite reliability of the constructs in this study got a value of greater than .70. These indicate a good internal consistency and high reliability, because it exceeds the accepted threshold of 0.70 cited in (Lacap, 2019; Yap, 2022). Meanwhile the AVE of these constructs yielded a value which is higher than the 0.50 threshold Surucu & Maslakci (2020). It indicates that it explains between 71.2% to 86.5% of the variance in its indicators. The results confirm that the constructs used in this study demonstrate good convergent validity. Furthermore, the discriminant validity of each construct was evaluated using Fornell – Larcker Criterion. The square root of each construct's Average Variance Extracted (AVE) is compared to its correlations with other constructs using this process. Based on the analysis, the square root of the AVE exceeds the interconnections for each of the following constructs that has been used in this study. This result demonstrates that every construct in the model measures a different topic. Even though some constructs demonstrated relatively high correlations (e.g., AM Word of Mouth and AM Quality Web Design at 0.853), these values were still lower than the square root of their respective AVEs. Therefore, the constructs are consistent and theoretically distinctive. These results strongly support the discriminant validity of the measurement model, because it guarantees that the variables used in the study are not redundant and are suitable for further structural equation modelling. It is very important to determine the unique characteristics of each construct that we utilize in this study to avoid overlapping with other constructs and measuring the same thing in disguised. This is crucial in research, especially if you have several latent variables, you need to strengthen the accuracy and clarity of the conceptual framework, and this will be done if you develop and adopt a unique and distinct concept of research variables.

Table 1: Reliability and Validity Test

Construct	Indicator	Loading	Composite reliability	Cronbach's Alpha	AVE ¹
Affiliate Marketing	PC1	0.900	0.896	0.825	0.742
	PC2	0.869			
	PC3	0.813			
	WOM1	0.888	0.930	0.899	0.769
	WOM2	0.888			
	WOM3	0.914			
	WOM4	0.816			
	WP1	0.790	0.921	0.885	0.745
	WP2	0.884			
	WP3	0.904			
	WP4	0.871			
	WEB1	0.839	0.970	0.966	0.766
	WEB2	0.850			
	WEB3	0.856			
	WEB4	0.858			
	WEB5	0.894			
	WEB6	0.908			
	WEB7	0.886			
	WEB8	0.917			
	WEB9	0.894			
	WEB10	0.848			
Perceived Trustworthiness	PS1	0.918	0.951	0.825	0.742
	PS2	0.935			
	PS3	0.901			
	PS4	0.885			
	PT1	0.927	0.963	0.948	0.865
	PT2	0.948			
	PT3	0.947			
	PT4	0.897			
Purchase Intention	PI1	0.868	0.936	0.917	0.712
	PI2	0.909			
	PI3	0.911			
	PI4	0.861			
	PI5	0.652			
	PI6	0.835			

Ethical Consideration

Participation in the study is voluntary, and respondents may decline or withdraw at any time. An informed consent form and a cover letter detailing the study's purpose, risks, benefits, and data policies will be provided. Participants may contact the researcher for any concerns. The researcher's role includes informing participants of potential risks and benefits.

Respondents' identities will remain confidential, and no compensation will be given. Data will be used solely for the study and treated with strict confidentiality. A Google Form will be used to collect demographic and item-based responses.

The survey takes 7–10 minutes. Once the target sample size is reached, the survey link will be deactivated. Data will be stored on a password-protected computer for three years and may be reused by future researchers with permission.

Results

Majority of respondents are female, actively participating in online activities such as digital surveys, supporting Smith's (2008) findings that females engage more in online communication. Most (73.4%) are aged 18–25, belonging to Generation Z, known for high travel spending, use of online travel agencies, and adoption of digital payment methods (Acceleration Partners, 2023). Predominantly college students, they frequently use social media for travel inspiration, typically planning trips at least twice a year.

Table 2: Demographic Profile

		Frequency	Percentage
Sex	Male	74	32.3%
	Female	155	67.7%
Age	18 – 25	168	73.4%
	26 – 34	34	14.8%
	35 – 45	21	9.2%
	46 – 55	6	2.6%
Occupation	Business Owners	10	4.4%
	Employees	62	27.1%
	Students	157	68.6%
Educations	College Level	154	67.2%
	College Degree	54	23.6%
	Master's degree	17	7.4%
	Doctorate Degree	4	1.7%
Frequency	>4 hours	125	54.6%
	2 – 4hours	82	35.8%
	1 – 2hours	20	8.7%
	30mins – 1 hour	1	.4%
	15mins – 30mins	1	.4%
Affiliated Website	Klook	95	41.5%
	Booking.com	44	19.2%
	Traveloka	6	2.6%
	Agoda	65	28.4%
	Trip Advisor	10	4.4%
	Travel Book	9	3.9%
Social Media Usage of Ideas and Inspirations for Tourism and Travel Destination	Four times a year	46	20.1%
	Trice a month	27	11.8%
	Twice a year	66	28.8%
	Once a year	55	24.0%
	Once a month	35	15.3%

One of the significant contributions of utilizing Warp – Pls is, it provides the researcher a wide range of model fit indices. For this study the p -value of APC, ARS and AARS are less than the acceptable value of .05 (Yap, 2022). The AFVIF of this research model is 4.398 which is below the acceptable threshold (< 5). This indicates that the model is free of common method bias and pathological collinearity (Yap, 2022)

Table 3: Model Fit and Quality Indices

Index	Value
Average Path Coefficient (APC)	0.176, $p < 0.001$
Average R-squared (ARS)	0.735, $p < 0.001$
Average Adjusted R-squared (AARS)	0.729, $p < 0.001$
Average block VIF (AVIF)	4.326, acceptable if ≤ 5 , ideally ≤ 3.3
Average full collinearity VIF (AFVIF)	4.398, acceptable if ≤ 5 , ideally ≤ 3.3
Sympson's Paradox Ratio (SPR)	1.000, acceptable if ≥ 0.7 ideally 1.0
R-squared Contribution Ratio (RSCR)	1.000, acceptable if ≥ 0.7 ideally 1.0
Statistical Suppression Ratio (SSR)	1.000, acceptable if ≥ 0.7 ideally 1.0
Nonlinear Bivariate Causality Direction Ratio (NLBCDR)	1.000, acceptable if ≥ 0.7 ideally 1.0

Findings reveal that affiliate marketing significantly influences both perceived trustworthiness and purchasing intention, with perceived trustworthiness also strongly impacting purchasing intention (Husnayetti et al., 2023; Rosniati et al., 2023; Rizma & Marsasi, 2024). The f^2 analysis shows medium to large effect sizes for these direct relationships (0.161 and 0.289), and a large effect for perceived trustworthiness on purchasing intention (0.295). Perceived trustworthiness also mediates the link between affiliate marketing and purchasing intention, with a small to medium indirect effect size ($f^2 = 0.113$). This suggests that while trust plays a meaningful role, affiliate marketing still accounts for much of the effect directly (Uransathian, 2023).

Table 4: Direct and Indirect Effects of PLS Model

Construct	β	p-value	SE	f^2	Decision
AM – PT	0.211	<0.001	0.064	0.161	Significant
AM – PI	0.350	<0.001	0.062	0.89	Significant
PT – PI	0.362	<0.001	0.062	0.295	Significant
AM – PT -PI	0.144	<0.001	0.046	0.113	Significant
AMPC – PT	0.40	0.273	0.066	0.024	Not Significant
AMWOM – PT	0.13	0.027	0.065	0.082	Significant
AMWP – PT	0.09	0.089	0.065	0.061	Not Significant
AMWEB – PT	0.22	<0.001	0.062	0.161	Significant
AMPS – PT	0.40	<0.001	0.062	0.289	Significant
AMPC – PI	0.08	0.112	0.065	0.054	Not Significant
AMWOM – PI	0.01	0.449	0.066	0.006	Not Significant
AMWP – PI	0.03	0.309	0.066	0.025	Not Significant
AMWEB – PI	0.35	<0.001	0.062	0.289	Significant
AMPS – PI	0.24	<0.001	0.063	0.186	Significant
PT – PI	0.362	<0.001	0.046	0.295	Significant
AMPC – PT – PI	0.08	0.112	0.065	0.054	No Mediation
AMWOM – PT – PI	0.01	0.449	0.066	0.006	No Mediation
AMWP – PT – PI	0.03	0.309	0.066	0.025	No Mediation
AMWEB – PT – PI	0.35	<0.001	0.062	0.289	Partial Mediation
AMPS – PT – PI	0.24	<0.001	0.063	0.189	Partial Mediation

Discussion

This study examined how different dimensions of affiliate marketing influence purchase intention, both directly and through the mediating role of perceived trustworthiness, in the

context of online travel services. Results highlight the growing impact of affiliate marketing among Generation Z consumers.

Affiliate Marketing and Perceived Trustworthiness

Web design and privacy/security significantly influence trust, supporting prior findings (Jongmans et al., 2022; Tshuma et al., 2024). In contrast, price comparison, social media, and website promotion showed no significant effect, possibly due to consumer skepticism toward overly promotional content (Rosniati et al., 2023).

Affiliate Marketing and Purchase Intention

Only web design and privacy/security had a direct impact on purchase intention, reinforcing the role of digital infrastructure in driving online bookings (Budi et al., 2023). Traditional tactics like price comparison and word-of-mouth did not influence purchase behavior, diverging from earlier studies, possibly due to increased consumer discernment.

Perceived Trustworthiness and Purchase Intention

Perceived trust significantly affects purchase intention, aligning with the Theory of Planned Behavior and existing literature (Cabeza-Ramirez et al., 2022; Rizma & Marsasi, 2024).

Mediating Role of Perceived Trustworthiness

Trust partially mediates the link between affiliate marketing and purchase intention, with web design and privacy/security exerting indirect effects. This emphasizes that only trust-enhancing dimensions drive behavioral intention (Sangurde, 2019; Isip & Lacap, 2021).

Theoretical and Managerial Contributions

The study advances the Theory of Planned Behavior by integrating trust as a mediating attitudinal factor and distinguishes the unique effects of affiliate marketing subdimensions, rather than treating them as a single construct. Meanwhile affiliate marketers and content creators should focus on high-quality web design and data transparency to build trust and increase conversions. Travel platforms should vet affiliate practices and consider certifying affiliates. UX-focused website design is also crucial, as usability and security directly impact trust and engagement.

Policy Implications

The findings call for ethical guidelines in affiliate marketing to ensure transparency and responsible data practices, enhancing consumer trust in digital transactions. Meanwhile Future studies can explore other mediators (e.g., brand credibility), compare trust drivers across cultures, use qualitative methods for deeper insights, and test the model on other consumer segments beyond Gen Z.

Conclusion

The rise of affiliate marketing has transformed how consumers discover and engage with online travel services. This study examined how five key dimensions of affiliate marketing

influence customer purchase intention, both directly and through the mediating role of perceived trustworthiness. Grounded in the Theory of Planned Behavior, the findings underscore the pivotal role of trust in converting affiliate-driven exposure into actual purchase decisions.

Among the evaluated dimensions, quality web design and privacy and security emerged as the most influential in building consumer trust and enhancing purchase intention. In contrast, price comparison, word of mouth, and website promotion exhibited limited or no significant impact. These results suggest that technical reliability and ethical transparency may be more critical than purely promotional content.

Importantly, perceived trustworthiness was found to partially mediate the relationship between affiliate marketing and purchase intention, reinforcing its function as a central psychological mechanism in digital consumer behavior. This study advances the literature by conceptualizing affiliate marketing as a multidimensional construct and by integrating perceived trustworthiness into the Theory of Planned Behavior framework.

Practically, the study offers actionable insights for marketers, platform developers, and affiliate managers, highlighting the value of user-centered design and trustworthy marketing practices in fostering long-term consumer engagement. Despite its contributions, this study acknowledges several limitations. The sample size of 190 respondents may constrain generalizability; therefore, future studies are encouraged to utilize larger and more diverse samples.

Additional mediating variables such as brand awareness, product quality, or perceived value could be examined to broaden the understanding of the mechanisms linking affiliate marketing to purchase intention. Qualitative approaches and cross-cultural validations may further enrich insights into consumer trust in digital commerce. Moreover, examining affiliate marketers' perspectives could uncover additional dimensions not captured in this study.

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APPENDICES

APPENDIX: SURVEY QUESTIONNAIRE

Measure	Item	Please put a check mark on the column that corresponds to your answer
Gender	1 Male	
	2 Female	
	Others	
Age	1 18 – 25	
	2 26 – 34	
	3 35 – 45	
	4 46 – 55	
Occupation	1 Business Owners	
	2 Professionals	
	3 Students	
Education	1 College Level	
	2 College Degree Holder	
	3 Master's Degree Holder	
	4 Doctoral Degree Holder	
Average Daily Time spent on social media	1 >4 hours	
	2 2 hours – 4 hours	
	3 1 hour – 2 hours	
	4 30 min – 1 hour	
	5 15 min – 30 min	
	6 – 15 min	
Online Travel Services	1 Klook	
	2 Kiwi	

	3 Booking.com	
	4 Traveloka	
	5 Agoda	
	6 Expedia	
	7 Trip Advisor	
	8 Travel Book	
Usage social media for finding ideas of travel products and services	1Daily	
	2Four times a year	
	3 Thrice a month	
	4 Twice a year	
	5 Once a year	
	6 Once a month	
	7 Never	

AFFILIATE MARKETING	Abdelhady et al. (2020)	1	2	3	4
Price Comparison					
Price comparison through this travel affiliated marketing website is objective					
Price comparisons through this travel affiliated marketing website cover the whole market					
I always check prices at travel affiliated marketing website to be sure I get the best price.					
WOM and social media					
I would recommend this travel affiliated marketing website to others					
I think the social media community sponsored by this travel affiliated marketing website is useful for gathering product and services information.					
I would encourage friends and relatives to use this travel affiliated marketing website					
I prefer to share experiences about the product/services of this travel affiliated marketing website thru online and with other customers					
Affiliate Website promotion					
The travel affiliated marketing website's promotion has caused me to buy products and services I normally would not buy					

When I get a promotion on this travel affiliated marketing website, I feel that I am getting a good deal				
Promotion on this travel affiliated marketing website makes me feel good.				
Promotion on this travel affiliated marketing website is very important for me.				
Quality Web Design				
It is easy to get access to this travel affiliated marketing website				
It is easy to find your needs on this travel affiliated marketing website				
The information on this travel affiliated marketing website is attractively displayed				
The travel affiliated marketing website layout and colors are appealing				
I am satisfied with the travel affiliated marketing website design				
The information on this travel affiliated marketing website is well organized.				
The information on this travel affiliated marketing website is easy to understand and follow.				
The travel affiliated marketing website design is simple, reasonable and attractive				
I can navigate this travel affiliated marketing website design easily and find the travel products and services I want				
Feel very confident about my ability to see the difference between this travel affiliated marketing website and other websites				
Privacy and Security				
I feel secure about the electronic payment system of affiliated travel website link				
I find the online system secure when conducting the online transaction.				
I feel secure when providing private information to this affiliated website link				
This affiliated website link is trustworthy				
PERCEIVED TRUSTWORTHINESS (Rizma & Marsasi, 2024)				
I trust the advice of the endorsers/influencers of this affiliate travel website on social media				
I trust the endorsers/influencers of this affiliated travel website with regards to their travel product/service's information				
I find the endorser's/influencer's reviews of the affiliate travel website trustworthy				
I do believe that the endorsers/influencers of this affiliate travel website provide honest information				

PURCHASE INTENTION Manzoor et al., (2020)				
I think purchasing on this affiliate travel website saves my time.				
It is a great advantage for me to purchase travel products at any time of the day in this affiliate travel website.				
It is easier to purchase on this affiliate travel website.				
I will prefer online purchasing if the rate of the travel package is lower than the actual rate				
Online purchasing is as secure as traditional purchasing.				
The information given about the travel products and services on the affiliated travel website is sufficient.				



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