

The Effect of Value for Money on Travel Anxiety and their Impact on the Behavioural Intention of Passengers Low-Cost Carrier Airlines



Maudi Mauliza¹, Nurdasila², Syafruddin Chan³

^{1,2,3}MM Study Program, FEB Syiah Kuala University, Banda Aceh, Indonesia, 23111

ABSTRACT: The purpose of this study was to analyze the mediation function of travel anxiety on the effect of value for money and service quality on the behavioral intention of passengers on low-cost carrier airlines Citilink and Lion Air. The population used in this study were passengers of low-cost carrier airlines entering Banda Aceh, namely Wings Air and Citilink. The sampling technique used is non-probability sampling with a convenience sampling approach. The respondents in this study were all passengers of low-cost carrier airlines entering Banda Aceh, namely Wings Air and Citilink. The number of sampling in this study is the multiplication of the number 5 with the number of existing indicators (Ferdinand 2010), namely 5 x 31 indicators = 155 people. Data processing is done using SPSS and Smart PLS software. Of the five direct influence hypotheses tested, namely the Effect of the Value of Money on Travel Anxiety, the Effect of the Value of Money on Behavioral Intention, the Effect of Travel Anxiety on Behavioral Intention, the Effect of Service Quality on Travel Anxiety, and Effect of Service Quality on Behavioral Intention, there is one that is not significant, namely the effect of Value for Money on Behavior Intention. The meaning is in encouraging someone to travel, even though in the case of Low-Cost Carrier it turns out that at the 5% alpha level the effect is not significant. But if we use 10% DF, then all direct hypotheses in this study have a significant effect. As for the indirect effect, the two hypotheses of the Effect of the Value of Money on Behavioral Intention through Travel Anxiety and the Effect of Service Quality on Behavioral Intention through Travel Anxiety, do not of them produce a significant effect. Only the influence of Service Quality on Behavioral Intention through Travel Anxiety is significant, although the role of travel anxiety in linking service quality variables to behavior intention is only a partial intervention.

1. BACKGROUND

The number of airplane passengers for domestic routes throughout 2020, the first year of the outbreak of the Covid 19 pandemic, in October 2020 reached its highest point during the last seven months of 2020. Citing the Official Statistics News published by the Central Statistics Agency, earlier this month, until the end of October 2020 the number of airplane passengers for domestic routes reached 2.22 million people (<http://databoks.katadata.co.id/datapublish/2020/12/03>). When compared to the previous month, the figure reflected a growth of 17.33%. However, when compared to the number of airline passengers for domestic routes in October 2019, this figure reflects a decrease of 66.21%. A deep downward trend can also be seen if the number of passengers on domestic routes is accumulated during the first 10 months of 2021 compared to the same period in the previous year. The decline on a c-to-c basis reached 59.15%. (<https://baketrans.dephub.go.id/berita/pergerak-penumpang-dan-barang-angkutanair-dalam-masa-pandemi-covid-19-di-indonesia>).

Policies that limit the movement of people during the pandemic have resulted in various modes of transportation, including airplanes being deserted. A more drastic decline was recorded for flights on international routes. In March 2021, the number of passengers on international routes dropped to 0.56 million. That figure has been steadily sloping in the following months to only tens of thousands of passengers. The lowest number of passengers on international routes occurred in May, with only 0.01 million or around 10,000 passengers.

The decline in the number of aircraft passengers also occurred at Sultan Iskandar Muda Airport, Banda Aceh. Of the several airlines that fly domestic routes, Lion Air has 2 flight routes, namely Banda Aceh (Sultan Iskandar Muda Airport) - Jakarta (Soekarno Hatta Airport), and two seasonal routes, namely Banda Aceh - Jeddah and Banda Aceh - Medina. Meanwhile, Citilink airline has a Banda Aceh route (Sultan Iskandar Muda Airport - Medan (Kualanamu Airport)). The following is a decrease in the number of aircraft passengers as shown in the following table:

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Table 1. Passengers of Citilink and Lion Air 2018-2021

Year	Citilink	Lion Air
2018	63,500	205,370
2019	57,696	147,260
2020	21,240	76,879
2021	24,597	42,054

From table 1, it can be seen that both Citilink and Lion Air experienced a significant reduction in the number of passengers from 2018 to 2021. These two airlines (Citilink and Lion Air) carried out a low-cost carrier strategy by providing airlines with affordable air ticket prices by reducing some public services. for airline passengers such as catering services, and minimalist reservations to reduce flight costs and the price can be reached by the wider community. The data in table 1.1 shows that although the number of Lion Air passengers is higher than Citilink, the passengers for these two airlines have decreased drastically during the Covid 19 pandemic season. This fact shows that the behavior intention of airplane passengers for these two airlines has indeed decreased during the pandemic season. Behavioral intention is defined by Mowen (2002) as a consumer's desire to behave in a certain way to buy, own, dispose of and use products or services. So consumers can form a desire to seek information, tell others about their experiences with a product, or buy a particular product or service.

Many factors can influence the behavioral intention or decision of passengers in choosing a Low-Cost Carrier aircraft or low-cost airline, one of which is Travel Anxiety (Humagain & Singleton, 2021), service quality, (service quality) (Yuan & Jang, 2008) (Yuan, J., & Jang, S. 2008). and value for money (Cho et al., 2018) (Cho, SH, Ali, F., & Manhas, PS 2018). Traveling to any destination involves risk and uncertainty; namely Travel Anxiety. In traveling, people will evaluate various factors, such as product or destination attributes, potential negative outcomes, needs, and values. However, people have different evaluations of many products. For example, some people may find one goal scary and dangerous, while others may find the same goal fun and exciting. (Wachyuni et al., 2020) Ahorsu et al (2020) found a positive relationship between fear of COVID-19 and anxiety in hospitals. As people are constantly exposed to local and international news about COVID-19 death and infection rates, levels of fear and anxiety increase. Another factor is the quality of service. In the service industry, Providing quality services is considered essential for success and survival in today's competitive business environment. Providing the highest quality of service has been widely recognized as a critical issue as it helps companies increase their profits by providing customer satisfaction and building customer relationship management (Deng et al., 2010) (Park et al., 2000) (Hapsari et al., 2016). In addition, there is a value for money-factor. In the case of low-cost airlines, passengers of low-cost airlines are less concerned with the quality of airline services so they are less concerned with the quality of services provided by airlines. This is reinforced by the fact that passengers of low-cost airlines pay lower prices, so they have lower expectations of good service quality. In this case, low-cost airline passengers are somewhat more concerned with value for money, which means that they benefit from the least sacrifice but still achieve the main goal (Rajaguru, 2016).

Many studies have analyzed travel anxiety variables related to travel intention in the aviation industry, such as those conducted by (Flaherty & Nasir, 2020) Flaherty, GT, & Nasir, N. (2020) and (JM Luo & Lam, 2020) Luo, JM, & Lam, CF (2020). . Even the analysis of travel intention during the COVID-19 pandemic which stems from fear and concern (afraid) has also been studied by many previous researchers, including (Zenker et al., 2021) Zenker, S., Braun, E., & (Zenker et al., 2021) Gyimothy, S. (2021). Travel intention has also been investigated and associated with travel risk as has been done by (Angguni & Lenggogeni, 2021) Angguni, F., & Lenggogeni, S. (2021). However, as far as the author knows, no one has done a multigroup analysis to see the perceptions of travelers using different airlines, this has never been done. We can get deeper information if we do a comparative test of two groups of travelers using two different airlines. This additional multigroup comparison test will serve as the novelty of this study. At the time of data collection for research, Lion Air had been replaced with Wings Air in serving domestic routes to and from Sultan Iskandar Muda Airport (SIM). Therefore, data collection is not only addressed to Citilink passengers but also Wings Air passengers. Please note that Lion Air and Wings Air are still under the same parent company. never done. We can get deeper information if we do a comparative test of two groups of travelers using two different airlines. This additional multigroup comparison test will serve as the novelty of this study. At the time of data collection for research, Lion Air had been replaced with Wings Air in serving domestic routes to and from Sultan Iskandar Muda Airport (SIM). Therefore, data collection is not only addressed to Citilink passengers but also Wings Air passengers. Please note that Lion Air and Wings Air are still under the same parent company. never done. We can get deeper information if we do a comparative test of two groups of travelers using two different airlines. This additional multigroup comparison test will serve as the novelty of this study. At the time of data collection

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2. LITERATURE REVIEW

2.1 Value For Money

Conscious consumers seek the lowest prices for the products they buy. Their purchasing decisions are based on how much an item costs and avoid buying expensive items. Price-conscious consumers are also value-conscious but the price is the main determinant of what they will buy. Meanwhile, travel anxiety is the fear of visiting unfamiliar places. It can also involve the stress that comes with planning your trip. Even if you don't have a history of anxiety, the idea of being outside familiar territory can put you into panic mode. The effect of the value of money (Price Consciousness) on Travel Anxiety has been studied (Herjanto & Amin, 2020). A price-conscious person knows how much things cost and avoids buying things that are deemed too expensive: price-conscious consumers/buyers. Meanwhile, Behavioral Intention refers to motivational factors that influence certain behaviors where the stronger the intention to perform the behavior, the more likely the behavior will be carried out. The effect of the value of money (Price Consciousness) on Behavioral Intention has been investigated by (Petrick, 2004). Original research of more than 2,000 UK shoppers in the latest 'Pricer Consumer Insights Report 2021', shows that in terms of grocery spending, one in six (59%) consumers are now more price sensitive than before the start of the pandemic, with only 15% being say their price sensitivity has not been affected. Travel is generally fun and sometimes life-changing, but it can be stressful. Lack of a familiar support system, disrupted daily routines, language barriers, culture shock, and unforeseen situations can intensify stress levels rather than reduce them. Behavioral Intention has been defined as "the extent to which a person has formulated a conscious plan regarding whether to perform certain future behaviors. The effect of Price Consciousness on Behavioral Intention through Travel Anxiety has been investigated by Humagain, P., & Singleton, PA (2021).).

H1: The Effect of the Value of Money on Travel Anxiety

H2: The Effect of the Value of Money on Behavioral Intention

H3: The Effect of The Value of Money on Behavioral Intention through Travel Anxiety

2.2 Quality of Service

Service quality is a measure of how an organization delivers its services compared to the expectations of its customers. Customers purchase services in response to specific needs. Many people may worry about travel, especially if it is a new experience. The more you travel, the more you will know what to expect. Hopefully, some aspects of the trip become routine, such as going through security checks, and what might have been initial anxiety turn into excitement. The effect of service quality on travel anxiety has been investigated by (Batouei et al., 2019) Batouei, A., Iranmanesh, M., Nikbin, D., & Hyun, SS (2019). Great customer service means following best practices such as respecting customer time, having a pleasant attitude, and providing a resource that is knowledgeable and resourceful, but you're also taking it a step further to exceed than just meeting expectations. Attitudes and subjective norms are highly correlated with behavioral intentions; behavioral intentions are correlated with actual behavior. Research, however, shows that behavioral intentions do not always lead to actual behavior. The influence of service quality on Behavioral Intention has been investigated by (Yuan & Jang, 2008) Yuan, J., & Jang, S. (2008). shows that behavioral intentions do not always lead to actual behavior. The influence of service quality on Behavioral Intention has been investigated by (Yuan & Jang, 2008) Yuan, J., & Jang, S. (2008). shows that behavioral intentions do not always lead to actual behavior. The influence of service quality on Behavioral Intention has been investigated by (Yuan & Jang, 2008) Yuan, J., & Jang, S. (2008).

H4: The Effect of Service Quality on Travel Anxiety

H5: The Effect of Service Quality on Behavioral Intention

2.2 Travel Anxiety

Although travel anxiety is not an official diagnosis, it is a common cause of anxiety. Whenever we have to or want to travel, it can have a serious impact on our travel comfort. Meanwhile, while travel anxiety can feel overwhelming, some strategies can help us deal with

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it. If we think that we have a positive attitude towards travel plans, think it will be easy, and think that other people will agree, then the intention to leave will be strong, and we will predict that someone will probably leave. The effect of Travel Anxiety on Behavioral Intention has been investigated by (Bae & Chang, 2021) and Bae, SY, & Chang, PJ (2021).

H6. The Effect of Travel Anxiety on Behavioral Intention

2.3 Behavioral Intention

Behavioral intention is defined (Humagain & Singleton, 2021) as the consumer's desire to behave in a certain way to own, dispose of and use products or services. So consumers can form a desire to seek information, tell others about their experiences with a product, buy a certain product or service, or dispose of the product in a certain way. According to him, behavioral intention is a proportion that relates to future actions. According to (Schiffman & Kanuk, 2008) behavioral intention (behavioral intention) is the frequency of purchases or the proportion of total purchases from buyers who are loyal to a particular brand. According to (Basiya R & Rozak, 2012) behavioral intention is the result of the process of satisfaction,

2.6 Research Model

The model in this study is as shown in Figure 1 below.

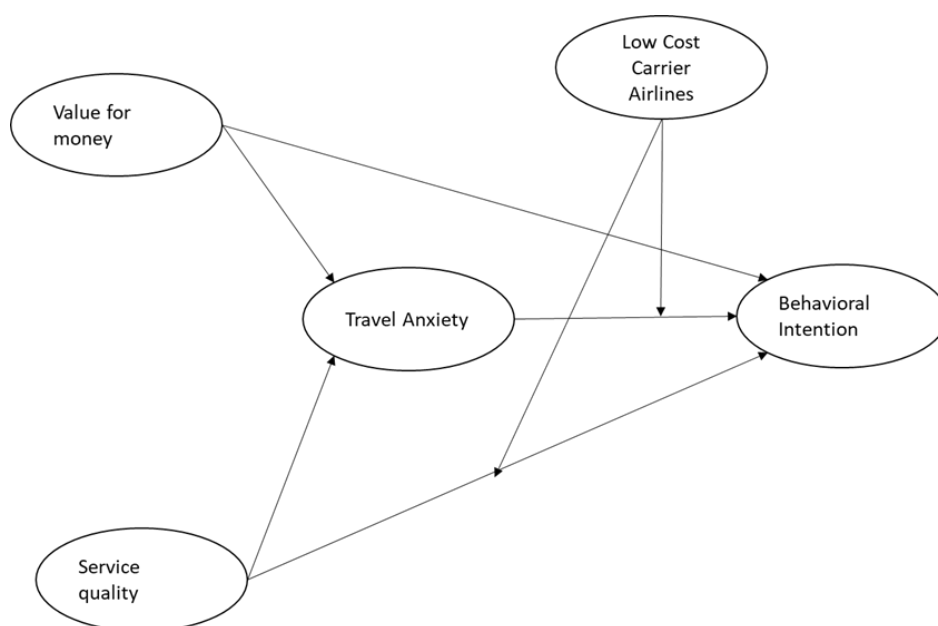


Figure 1 Research Framework

3. RESEARCH METHOD

The population used in this study were passengers of low-cost carrier airlines entering Banda Aceh, namely Wings Air and Citilink. The sampling technique used is non-probability sampling with a convenience sampling approach. The respondents in this study were all passengers of low-cost carrier airlines entering Banda Aceh, namely Wings Air and Citilink. The number of sampling in this study is the multiplication of the number 5 with the number of existing indicators (Ferdinand 2010), namely 5 x 31 indicators = 155 people. Measurement of Value for money or Price Consciousness uses 5 indicators adopted from Khurram et al., (2018). For the measurement of service quality, 17 indicators were used which were carried out by Parasuraman et al., (1994). The measurement of Travel Anxiety uses 4 indicators from the work of Wachyuni et al., (2020). For Behavioral intention used 4 indicators from Wachyuni et al., (2020). Testing the causality hypothesis was carried out using a structural equation model with criteria $CR > 1.960$ and $P < 0.05$.

4. RESEARCH RESULTS

4.1 Characteristics of Respondents

From the aspect of gender, it can be seen that women are more dominant than men, namely 66.5% compared to 33.5%. then when viewed in terms of age, most respondents are between the ages of 20 to 29 years. then there are also respondents aged between 30 to 39 years which amounted to 31.6% then the least age group was those aged over 50 years which only amounted to 2%. When viewed from the level of education, the majority of respondents already had undergraduate level education, which

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is 103 people or 66.5% and only 11 people have an education equivalent to a diploma or academy, which is 7.1%. While those who are still included in the group of high school graduates are 11 people or 7.1%.

4.2 Research Instrument Tests

a. Validity test

A validity test is conducted to measure how valid each indicator is in representing each variable. If it turns out that there are indicators that are not valid, they will be eliminated and only valid indicators will be maintained. Validity testing is carried out using:

a. Average Variance Extracted (AVE)

The next validity test is the validity per variable using the Average Variance Extracted. In statistics (classical test theory), the mean extracted variance (AVE) is a measure of the amount of variance captured by the construct concerning the amount of variance due to measurement error.

Table 2. Average Variance Extracted (AVE)

Variables and Dimensions	Information	Average Variance Extracted (AVE)
Assurance	Dimension	0.650
Behavior Intention	Variable	0.646
Empathy	Dimension	0.643
Reliability	Dimension	0.723
Responsive	Dimension	0.760
Service Quality	Variable	0.573
Tangible	Dimension	0.704
Travel Anxiety	Variable	0.626
Value for Money	Variable	0.670

The AVE value describes the variance or diversity of the manifest variables that can be owned by the latent construct. Thus, the greater the variance or diversity of the manifest variables that can be contained by the latent construct, the greater the representation of the manifest variable on the latent construct. From the graph above, all the variables involved in this study have an AVE value > 0.50, so the construct validity meets the required requirements.

b. Composite Reliability

In the SEM-PLS analysis using SmartPLS to measure reliability, it is measured by Composite Reliability and Alpha Cronbach. Composite Reliability is a group of indicators that measure a variable having good composite reliability based on a composite reliability score

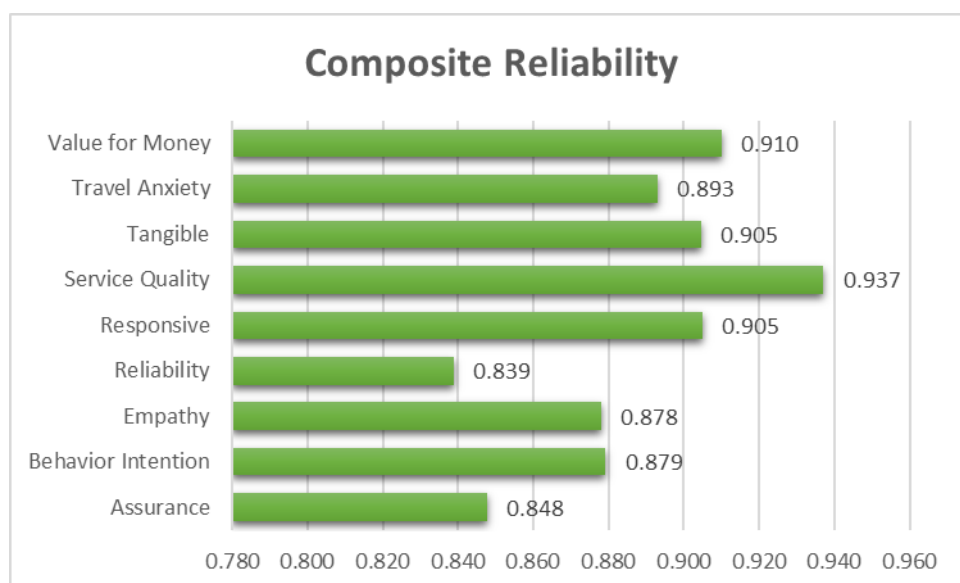


Figure 2. Composite Reliability

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Composite reliability (sometimes called construct reliability) is a measure of internal consistency in scale items, such as Cronbach's alpha (Netemeyer, 2003). This can be considered equal to the total variance of the true score relative to the variance of the total scale score (Brunner & Süß, 2005). It is recommended that construction reliability be at least 0.70. High composite reliability is a very good indication that all items are constantly measuring the same construction. From the graph above, it can be seen that all the variables contained in this study have a value > 0.70. Thus, it can be said that the construct reliability of the 4 variables studied has met the reliability requirements as required.

c. Collinearity Test

Multicollinearity is a statistical concept in which several independent variables in a model are correlated. Two variables are considered perfectly collinear if their correlation value is >3. Multicollinearity among independent variables will result in less reliable statistical conclusions.

Table 3. Collinearity Test

	insurance	Behavior Intention	Empathy	Reliability	Response	Tangible	Travel Anxiety
Service Quality	1,000	3,706	1,000	1,000	1,000	1,000	2,795
Travel Anxiety	-	2,624	-	-	-	-	-
Value for Money	-	2,936	-	-	-	-	2,795

VIF = 1, there is no correlation between the independent variable and other variables. VIF exceeding 5 or 10 indicates high multicollinearity between this independent variable and the others.

It is a measure of multicollinearity in the set of multiple regression variables. The higher the VIF value, the higher the correlation between this variable and the others. If the VIF value is higher than 10, it is usually considered to have a high correlation with other independent variables

d. R Square Test

Analysis of determination (R²) is to measure how far the model's ability to explain the variation of the dependent variable. The value of the coefficient of determination is 0 and 1. A small value of R² means that the ability of the dependent variables is very limited.

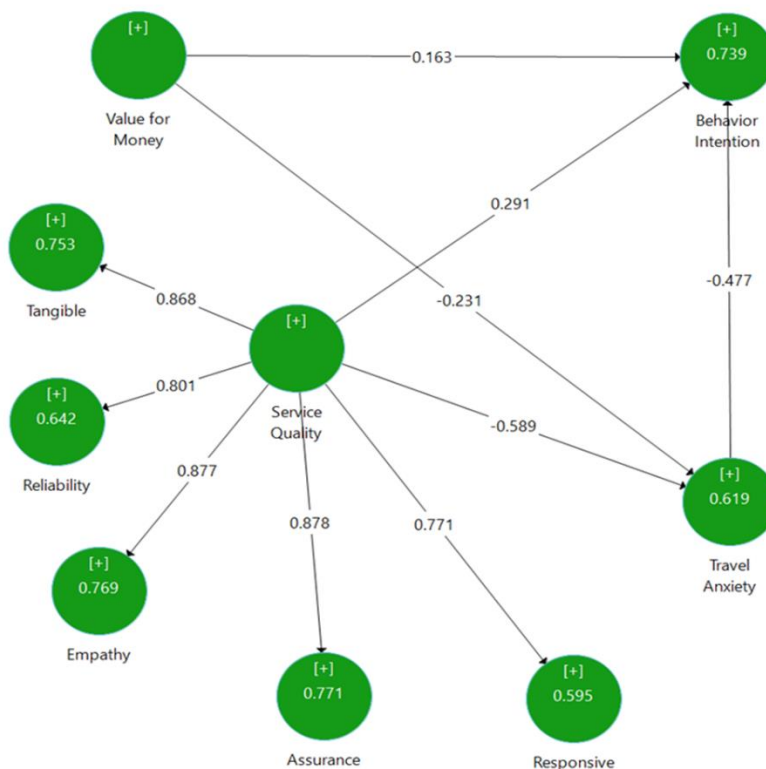


Figure 3. The rho_A coefficient for the measurement of Reliability

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Table 4. R Square

	R Square	R Square Adjusted
Assurance	0.771	0.769
Behavior Intention	0.739	0.734
Empathy	0.769	0.768
Reliability	0.642	0.640
Responsive	0.595	0.592
Tangible	0.753	0.752
Travel Anxiety	0.619	0.614

From the data above, it can be seen that all variables and sub-variables have an R2 value > 0.50 so it can be said that the ability of each independent variable to predict the dependent variable is relatively strong.

4.3 Direct Hypothesis Testing

The following two pictures illustrate the results of hypothesis testing.

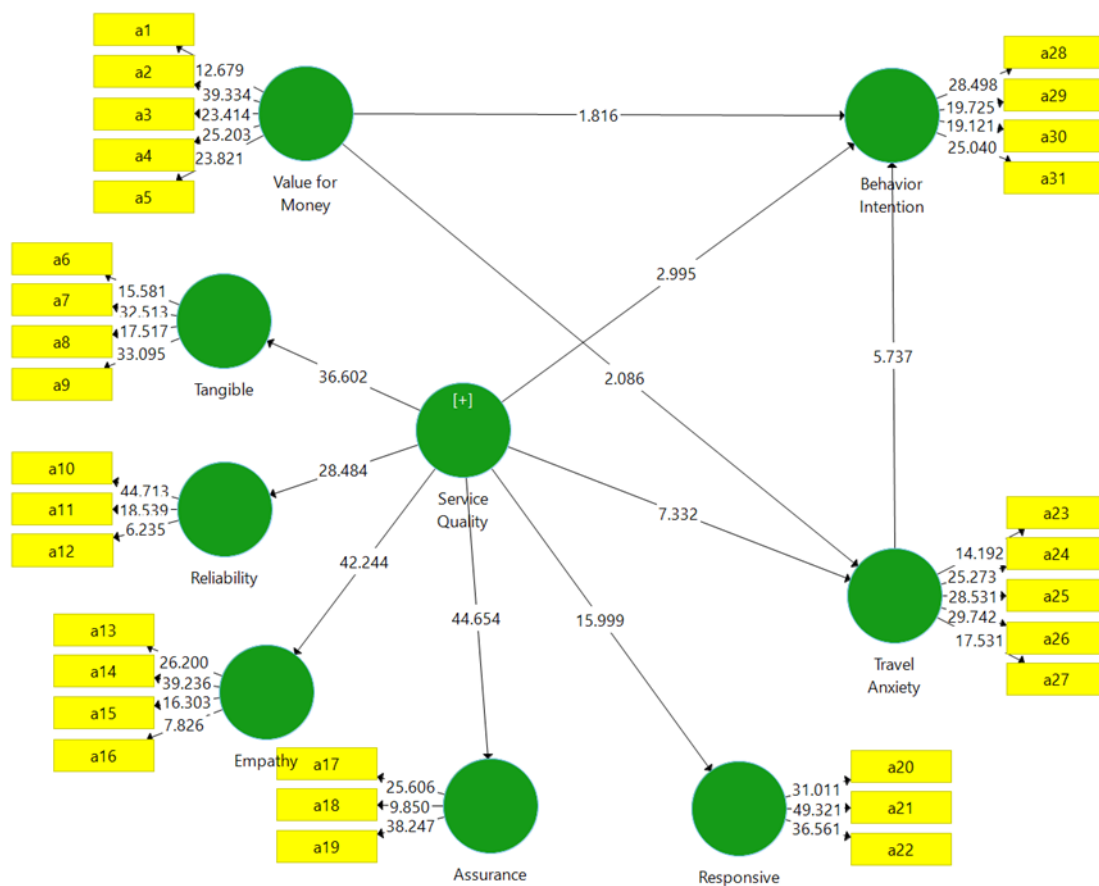


Figure 4. Full Structural Model

Table 5. Regression Weight Structural Equation Model

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Service Quality -> Assurance	0.878	0.879	0.02	44,654	***
Service Quality -> Behavior Intention	0.291	0.288	0.097	2,995	0.003
Service Quality -> Empathy	0.877	0.879	0.021	42,244	***
Service Quality -> Reliability	0.801	0.802	0.028	28,484	***
Service Quality -> Responsive	0.771	0.772	0.048	15,999	***

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Service Quality -> Tangible	0.868	0.868	0.024	36,602	***
Service Quality -> Travel Anxiety	-0.589	-0.595	0.08	7.332	***
Travel Anxiety -> Behavior Intention	-0.477	-0.494	0.083	5.737	***
Value for Money -> Behavior Intention	0.163	0.148	0.09	1.816	0.070
Value for Money -> Travel Anxiety	-0.231	-0.231	0.111	2,086	0.037

Source: Primary Data Processed, (2022)

The discussion of table 4.16 above is only limited to the discussion of 5 direct hypotheses and ignores the relationship between service quality and its 5 (five) dimensions.

Effect of Value of Money on Travel Anxiety

Testing the Effect of the Value of Money on Travel Anxiety shows the T statistic value of 2.086 and with a probability of 0.037. The two values obtained have met the requirements for H1 acceptance, namely the statistical T value greater than 1.96 and the probability less than 0.05. Thus, it can be stated that the Effect of the Value of Money on Travel Anxiety is significant. The magnitude of the coefficient of the Effect of the Value of Money on Travel Anxiety is -0.231 so the impact of the Effect Value of Money on Travel Anxiety is significant at -23.1%.

The Influence of the Value of Money on Behavioral Intention

Testing the Effect of the Value of Money on Behavioral Intention shows the T STATISTICS value of 0.816 and with a probability of 0.070. Both of these values have not met the requirements for H2 acceptance, namely the T STATISTICS value is greater than 1.96 and the probability is less than 0.05. Thus it can be stated that the effect of the Value of Money on Behavioral Intention is not significant. The magnitude of the influence of the Value of Money on Behavioral Intention is also relatively small, only 0.163 or 16.3%.

Effect of Service Quality on Travel Anxiety

In this service quality variable, according to the theory referred to, there are 5 dimensions better known as |TERRA. However, in the screening process, it turned out that only 3 dimensions passed the CFA testing stage. So the basis for testing the hypothesis only includes 3 dimensions and not 5 dimensions on this variable.

Testing the Effect of Service Quality on Travel Anxiety shows a T STATISTIC value of 7,332 and a probability of ***. The two values obtained have met the requirements for H1 acceptance, namely the T STATISTICS value greater than 1.96 and the probability less than 0.05. Thus it can be stated that *the effect of Service Quality on Travel Anxiety* is significant. The magnitude of the coefficient of the influence of Service Quality on Travel Anxiety is -0.589 or - 58.9%. This means that improving the quality of service will reduce the level of travel anxiety. Improving the quality of services, including using health protocols, will reduce the worries of people who will travel.

The Influence of Service Quality on Behavioral Intention

Testing the Effect of Service Quality on Behavioral Intention shows a T STATISTIC value of 2,995 and a probability of 0.003. The two values obtained have met the requirements for the acceptance of Ha, which is greater than 1.96 and the probability is less than 0.05. Thus it can be stated that the influence of Service Quality on Behavioral Intention is significant. The magnitude of the coefficient of the influence of Service Quality on Behavioral Intention is 0.291 or 29.1%. Thus the impact of Service Quality on Behavioral Intention plays a very important role in making the desire to travel even greater.

The Effect of Travel Anxiety on Behavioral Intention

Testing the Effect of Travel Anxiety on Behavioral Intention shows a T STATISTIC value of 5.737 and with a probability of ***. The two values obtained do not meet the requirements for the acceptance of Ha, which is greater than 1.96 and the probability is less than 0.05. Thus, it can be stated that the effect of travel anxiety on behavioral intention is significant. The magnitude of the coefficient of the influence of Travel Anxiety on Behavioral Intention. is -0.477 or -47.7%, a very large coefficient number. This means that the higher the level of anxiety, the fewer people want to travel. Conversely, the lower the anxiety level, the higher the traveler's interest in traveling.

Mediation Hypothesis Testing

There are 2 (two) mediation hypotheses proven in this study, namely:

H6. The Influence of the Value of Money on Behavioral Intention through Travel Anxiety

H7. The Influence of Service Quality on Behavioral Intention through Travel Anxiety

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The results of the calculation of the indirect effect using bootstrapping can be seen in the following section.

Table 6. Hypothesis Testing the Effect of Value of Money on Behavioral Intention through Travel Anxiety and the Effect of Service Quality on Behavioral Intention through Travel Anxiety

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Service Quality -> Travel Anxiety -> Behavior Intention	0.281	0.295	0.066	4.236	***
Value for Money -> Travel Anxiety -> Behavior Intention	0.110	0.116	0.062	1,789	0.074

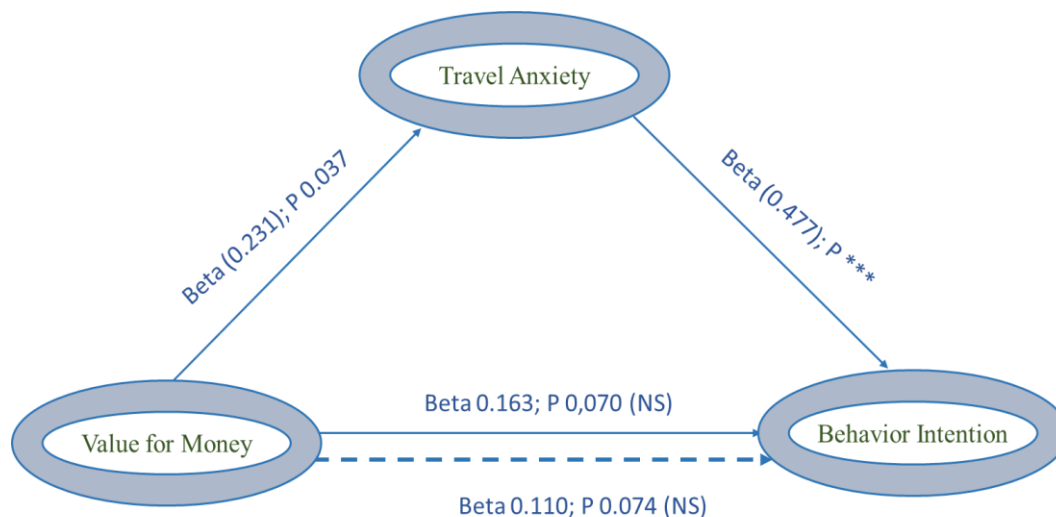


Figure 5. Effect of Value of Money on Behavioral Intention through Travel Anxiety

In the Influence of the Value of Money on Behavioral Intention through Travel Anxiety the statistical T value is 4.236 and the P value is ***. These two criteria indicate a significant influence on this indirect hypothesis. The magnitude of the influence of the Value of Money on Behavioral Intention through Travel Anxiety is 0.281 or 28.1%.

Because the direct effect of the Value of Money's influence on Behavioral Intention is significant and the indirect effect of the Value of Money's influence on Behavioral Intention through Travel Anxiety is also significant, we can say the role of travel anxiety in mediating the influence of Value of Money on Behavioral Intention through Travel Anxiety is partial mediation. The visualization of the second indirect hypothesis, namely the influence of service quality on behavioral intention through travel anxiety can be seen in the following picture:

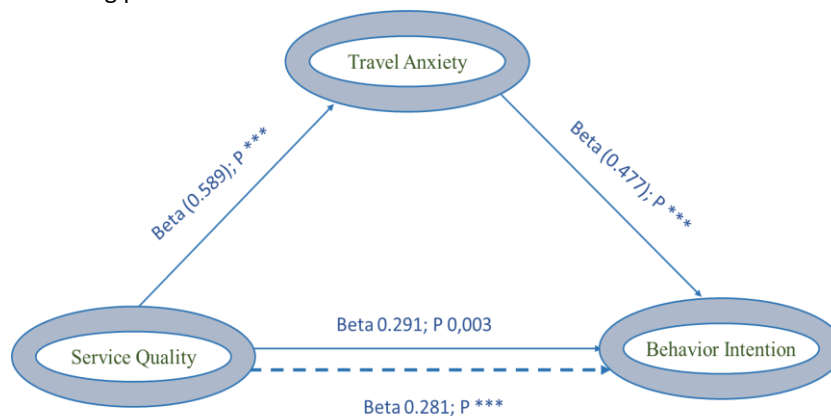


Figure 6. The Effect of Service Quality on Behavioral Intention through Travel Anxiety

On the influence of service quality on behavioral intention through travel anxiety, the statistical T value is 1.789 and the P value is 0.074. These two criteria indicate a non-significant influence on this indirect hypothesis. The magnitude of the influence of service quality on Behavioral Intention through Travel Anxiety is 0.110 or 11%.

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4.7 Managerial Implications

Of the 5 direct influence hypotheses tested, namely the Effect of the Value of Money on Travel Anxiety, the Effect of the Value of Money on Behavioral Intention, The Effect of Travel Anxiety on Behavioral Intention, the Effect of Service Quality on Travel Anxiety, and the Effect of Service Quality on Behavioral Intention, there is one that is not significant, namely the effect of Value for Money on Behavior Intention. The meaning is in encouraging someone to travel, even though in the case of Low-Cost Carrier it turns out that at the 5% alpha level the effect is not significant. But if we use 10% DF, then all direct hypotheses in this study have a significant effect.

If it is seen which variable has the greatest dominance in moving customers to travel, it turns out that travel anxiety has the highest coefficient of influence compared to other variables. When viewed more closely from the measurement items variable, the statement that I feel traveling during a pandemic is prone to contracting the disease is the one that contributes the most to the traveler's level of concern when traveling. Thus minimizing the risk of contracting the disease while traveling is the main driving force to eliminate customer worries about contracting the disease while traveling. Meanwhile, for the indirect effect, the two hypotheses of the Effect of the Value of Money on Behavioral Intention through Travel Anxiety and the Effect of Service Quality on Behavioral Intention through Travel Anxiety, do not all produce a significant effect. Only the influence of Service Quality on Behavioral Intention through Travel Anxiety is significant, even though the role of travel anxiety in linking the service quality variable to behavioral intention is only a partial intervention.

In proving the third type hypothesis, namely the multigroup moderation hypothesis, from the two hypotheses tested, namely the Moderate Airlines Type the Influence of Moderating the influence of Travel Anxiety on Behavioral Intention and the Airlines Type moderating Service Quality on Behavioral Intention for the Lion Air and Citilink groups, the two hypotheses show the number The P value is greater than the standard so that there is no difference in the behavior of Lion Air and Citilink passengers in responding to the quality of service related to behavior intention and response to travel anxiety towards behavior intention.

5. CONCLUSION

The conclusions are:

1. There are 5 direct influence hypotheses tested, namely the Effect of the Value of Money on Travel Anxiety, the Effect of the Value of Money on Behavioral Intention, the Effect of Travel Anxiety on Behavioral Intention, the Effect of Service Quality on Travel Anxiety and Effect of Service Quality on Behavioral Intention. Value for Money on Behavior Intention. The meaning is in encouraging someone to travel, even though in the case of Low-Cost Carrier it turns out that at the 5% alpha level the effect is not significant. But if we use 10% DF, then all direct hypotheses in this study have a significant effect.
2. As for the indirect effect, the two hypotheses of the Effect of the Value of Money on Behavioral Intention through Travel Anxiety and the Effect of Service Quality on Behavioral Intention through Travel Anxiety, do not all produce a significant effect. Only the influence of Service Quality on Behavioral Intention through Travel Anxiety is significant, although the role of travel anxiety in linking service quality variables to behavior intention is only a partial intervention.

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