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From Fear to Adventure: How Trust, Risk, and Behavior Control Influence Gen Z's Solo Travel Intention

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Abstract

Objective: This study investigates the relationship between perceived risk and perceived behavioral control on Gen Z's solo travel intention mediated by trust.
Design/Methods/Approach: A purposive sampling method was used to collect data through an online questionnaire using Microsoft Forms. A total of 404 respondents were collected from Gen Z. Data analysis was conducted using PLS-SEM through outer and inner models by using SmartPLS 4.
Findings: The findings suggest that perceived risk and perceived behavioral control have a direct impact on solo travel intention. In addition, the mediating effect of trust has an indirect impact on solo travel intentions.
Originality/Value: This study adds the mediating effect of trust in testing risk factors and behavioral control on Gen Z's solo traveling intention. The context of solo traveling remains under-researched in Gen Z, due to the relatively new phenomenon of solo traveling and the lack of Gen Z solo travelers. This research aims to fill the gap by highlighting these important aspects.
Practical/Policy implication: This research provides several implications for practitioners, stakeholders, and app developers in the tourism industry in making decisions to develop safe solo travel for potential solo travelers. Building cooperation to ensure safe destinations for solo travelers, creating solo travel apps, promoting safe solo travel on social media, and building flexible policies.

Keywords: Perceived risk; Perceived behavior control; Solo travel intention; Trust; Generation Z

JEL Classification: L83, M31

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1. Introduction

Solo travel is defined as travelling alone with the purpose of visiting a destination, regardless of whether the destination has previously been visited (Yang et al., 2023). As indicated by Ferries (2024), this form of travel is witnessing a surge in popularity. The proportion of solo travellers within the travel industry has reached 11%, representing a 131% increase in Google searches for the term 'solo travel' since 2016. Additionally, flight searches for solo travellers have increased by 36% in 2023 compared to the previous year. The motivations, intentions and beliefs of solo travellers shape their travel behaviour. The intention to travel is shaped by individual and social beliefs, which in turn form a behavioural goal to travel (Chen et al., 2023; Khoa et al., 2021). As posited by Yang et al. (2019), the increasing prevalence of individualised lifestyles, evolving perceptions, and the ascendance of solo travellers are propelling a greater number of individuals to engage in solo travel. For men, solo travel is often motivated by a focus on experience, community, and adaptability, whereas for women, it fosters self-awareness and emotional expression (Pung et al., 2020). Additionally, emotional, intellectual, and professional development are identified as key drivers for solo travellers (Hosseini et al., 2021; Osman et al., 2020; Wachyuni et al., 2023). Moreover, Abbasian (2019) emphasises the freedom to prioritise personal needs as a further crucial motivation for solo travel.

Solo travel has gained significant attention among Generation Z (Gen Z), who are characterised by their digital lifestyles and independence (Wachyuni et al., 2023; Wang et al., 2024). Born between the mid-1990s and early 2010s (Thach et al., 2020), Gen Z is considered the most significant potential tourist segment in the global tourism market due to their high interest in travelling (Sujood et al., 2023; Yudhistira et al., 2023). The influence of social media on their travel decisions is considerable, as it exposes them to new trends and facilitates the adoption of solo travel as a lifestyle choice (Orea-Giner & Fusté-Forné, 2023; Su et al., 2019). Despite the clear interest of Generation Z in solo travel, they also report feelings of anxiety related to safety, financial concerns, and self-confidence when travelling alone (Ronák et al., 2021; Wachyuni et al., 2023).

The decision to travel, particularly when undertaken alone, is influenced by a number of factors, with the perception of risk and the perception of behavioural control emerging as critical determinants. Perceived risk refers to an individual's perception of the potential harm associated with an activity, encompassing concerns about safety, finances, and unfamiliar environments (Sujood et al., 2023; Yang, 2021). A high level of perceived risk frequently results in a tendency to hesitate and experience anxiety about travelling alone (Abbasi et al., 2021). Conversely, perceived behavioural control denotes an individual's assurance in their capacity to surmount assorted travel-related obstacles, including time management, financial concerns and transportation (Moon, 2021; Wang et al., 2022). While these factors often serve as barriers, they can also be mitigated by the establishment of trust (Bianchi, 2022; Li & Yang, 2022). The relationship between perceived risk, behavioural control and solo travel intention has yielded inconclusive results in previous studies, indicating a need for further investigation.

This study aims to address these gaps by focusing on Generation Z's solo travel intentions and incorporating trust as a mediating variable, as proposed by Sujood et al. (2023). Trust is of pivotal importance in mitigating the adverse effects of perceived risk and in amplifying the beneficial impact of perceived behavioural control on travel intention. The addition of trust to the framework enables a comprehensive understanding of the psychological mechanisms driving solo travel intentions among Gen Z. The theoretical framework of this study is based on the Theory of Planned Behavior (TPB), which is widely used to understand individual behavioral intentions and decision-making processes (Ajzen, 1991). A number of recent studies have employed the Theory of Planned Behavior (TPB) to examine travel behavior, including those by Nguyen & Hsu (2024) and Sujood et al. (2023), which explored solo travel intentions among diverse traveler groups. Bianchi (2022) extended the Theory of Planned Behavior (TPB) to assess satisfaction with solo travel experiences, while Wang et al. (2022) introduced moderating variables such as perceived risk and age in travel decisions during the Coronavirus Disease 2019 (Covid-19) pandemic. This study tests a TPB-based model to explore the influence of perceived risk and perceived behavioural control, mediated by trust, on solo travel intentions among Gen Z.

This research makes several important contributions to the field. Firstly, this study contributes to the existing literature by including trust as a mediating variable, thereby offering a novel perspective on the relationship between perceived risk, perceived behavioural control and solo travel intentions. By examining the mediating role of trust, this study offers insights into the psychological mechanisms underlying Gen Z's travel decisions. Secondly, the present study addresses the dearth of information on solo travel intentions among Gen Z, a demographic that has been underrepresented in existing studies. Lastly, the findings contribute to the expansion of the application of TPB in various contexts and serve as a valuable reference for practitioners, application developers, and stakeholders in the tourism industry.

The following section contains a literature review and the formulation of the research hypothesis. The research methodology is discussed in the third section, followed by the results and discussion in the fourth section. The final section includes the conclusion, implications, limitations, and recommendations for future research.

2. Literature Review and Hypotheses Development

2.1 Theoretical Background

This TPB theoretical framework is regarded as one of the most frequently utilized models for elucidating human decision-making and behavior (Han et al., 2020). The TPB is frequently employed in tourism studies to gauge behavioural intentions and the likelihood of particular actions (Han et al., 2020; Meng & Cui, 2020; Pahrudin et al., 2021; Sujood et al., 2022; Wang et al., 2022). As posited by Ajzen (1991), the TPB postulates that behavioural intentions exert influence on actual behaviour. Moreover, Ajzen (1991) advanced the proposition that this theory can be adapted, provided that it can assist in the resolution of problems. In Bianchi (2022) study, the TPB was employed, with the additional variables of satisfaction, enjoyment, and self-development, to ascertain the principal influences on attitudes and intentions regarding solo travel. Furthermore, the TPB was employed in Meng & Cui (2020) research, with the additional variables of perceived value, perceived experience, and recall, to elucidate attitudes and intentions to revisit.

The TPB posits that perceived behavioral control reflects an individual's perception of the ease or difficulty associated with performing a specific behavioral action (Ajzen, 1991; Moon, 2021). In other words, individuals evaluate all behavioural activities or actions, such as skills, abilities, knowledge, resources, and time, as either straightforward or challenging to perform. If tourists perceive themselves to lack the requisite abilities or resources to perform a given activity or behavioural action, they will tend to focus on potential risks, obstacles, and lack of confidence. Conversely, if tourists perceive themselves to be capable of performing an activity or behavioural action, they will tend to perceive fewer risks, fewer obstacles, and greater confidence in their ability to perform the activity or action. It can be reasonably deduced that perceived risk, perceived behavioural control and trust play a significant role in determining tourists' behaviour and intention to travel.

2.2 Hypotheses Development

2.2.1 Perceived Risk on Solo Travel Intentions

The term 'solo travel intention' is used to describe an individual's willingness or plan to travel alone without companions (Yang et al., 2019). This form of travel allows individuals to experience freedom and self-discovery, and has gained popularity among younger generations, particularly as it aligns with their lifestyle and aspirations (Hosseini et al., 2021; Wachyuni et al., 2023). The formation of intentions to engage in solo travel is influenced by a number of factors, including perceived risk, sense of behavioural control, and level of trust.

In the context of Generation Z (Gen Z), the significance of solo travel intention is particularly noteworthy due to the distinctive characteristics of this generation and their growing influence in the tourism sector. Gen Z is an independent generation with a high propensity to travel, which has resulted in a notable increase in the popularity of solo travel among them (Entina et al., 2021). Based on data from the 2020 census, the Generation Z cohort constitutes the majority of Indonesia's population, with an estimated 75 million individuals, representing 27.94% of the total population (Badan Pusat Statistik, 2020). They represent a critical market segment for the tourism industry over the next two decades, as their travel behaviours and preferences indicate the emergence of new trends in tourism (Damanik et al., 2023). A global survey conducted by Klook (2019) revealed that, 76% of Generation Z have travelled or intend to travel solo, with 80% of generational preferences for solo travel originating from this cohort. This preference for solo travel is driven by their desire for freedom and convenience, which aligns with their fast-paced and digitally integrated lifestyles (Yang et al., 2023).

Perceived risk can be defined as an individual's personal perspective of the potential harm associated with a situation, activity, or event that is likely to occur (Sánchez-Cañizares et al., 2021). It incorporates a multitude of elements, including the likelihood and severity of potential outcomes, as well as emotional responses evoked by the prospective peril (Walpole & Wilson, 2021). At the individual level, ten risks can be identified: health risk, psychological risk, social risk, satisfaction risk, functional risk, financial risk, physical risk, political risk, terrorism risk, and time risk (Sönmez & Graefe, 1998). For solo travellers, perceived risk is a particularly salient factor, as they often face heightened concerns regarding safety, financial uncertainty, and social judgement compared to those travelling in groups (Karagöz et al., 2021).

Perceived risk has been demonstrated to elicit feelings of apprehension and fear regarding potential decision outcomes (Li et al., 2020; Sadiq et al., 2022). The decision to take a risk can give rise to feelings of anxiety and concern about the potential for unforeseen consequences (Abror et al., 2022; Karagöz et al., 2021). Kleitman et al. (2019) posits that the decisions in question have a direct impact on individuals' confidence in their choices.Click or tap here to enter text. Amongst travellers, perceived risk is associated with a range of behavioural intentions, including travel intentions, attitudes and satisfaction (Yudhistira et al., 2022; Yordam Dağıstan et al., 2023). In practice, travellers are reliant on the information they receive in order to assess the risk associated with a travel destination, as it is not possible for them to experience and evaluate the risk prior to their arrival at the destination (Karagöz et al., 2021). As posited by Sujood et al. (2023), research into solo travel intentions indicates that perceived risk is a significant factor influencing an individual's uncertainty about undertaking such travel. A substantial body of evidence substantiates the inverse relationship between perceived risk and solo travel intentions, with high perceived risk acting as a deterrent for individuals contemplating solo travel (Karagöz et al., 2021; Sujood et al., 2023; Wang et al., 2022). Therefore, a hypothesis is proposed:

H1: Perceived risk negatively affects solo travel intentions

2.2.2 Perceived Risk on Trust

As posited by Hassan & Soliman (2021), trust emerges when individuals perceive a sense of security and are inclined to rely on others or external entities. Meanwhile, Albayrak et al. (2020) posit that trust is a phenomenon that develops over time, gradually, and is built based on past experiences. An individual's psychological condition influences their capacity to trust, whereby trust is contingent upon expectations that benefit the individual (Fu et al., 2023). The formation of individual trust in the belief of something is influenced by a number of factors, including individual trust, general trust, shared factors and contextual factors (Hancock et al., 2023). As posited by Hadinejad et al. (2019), the establishment of trust is contingent upon the capacity, caliber, dependability, fortitude, and rectitude of the industry in question, which is instrumental in fostering favorable perceptions. The perception of risk constitutes a fundamental factor in the emergence of individual perceptions. In this context, risk and trust are two factors that are interrelated (Al-kfairy & Shuhaiber, 2022). Click or tap here to enter text.Click or tap here to enter text.Click or tap here to enter text.The trust that travellers place in themselves and the destination they will visit can serve to mitigate the anxiety that may be associated with perceived risks when travelling alone (Abror et al., 2022; Li & Yang, 2022).

As Abror et al. (2022) observe, when travellers perceive higher risks, such as potential safety issues or financial uncertainties, their trust in the destination, travel providers, or even their ability to manage the travel experience tends to decline. In this context, trust serves as a psychological mechanism that mitigates anxiety and concerns related to risk (Shi et al., 2020). Furthermore, Bin et al. (2024) posit that perceived risk engenders uncertainty, which in turn erodes trust in external entities (travel services or destinations) and internal factors (personal decision-making or preparedness). The extant literature indicates that perceived risk has a deleterious impact on trust (Abror et al., 2022; Bin et al., 2024; Shi et al., 2020). This negative correlation underscores that perceived risk directly undermines travellers' level of trust in their environment, which then affects their overall trust in solo travel. Thus, the following hypothesis is proposed:

H2: Perceived risk negatively affects their trust

2.2.3 Trust on Solo Travel Intention

The role of trust in the decision-making process of travellers is of significant importance. In the context of tourism, trust can be defined as a form of assurance and anticipation that relationships with stakeholders in the tourism industry or fellow travellers in tourist attractions will result in benefits for oneself, others, or both parties involved (Li & Yang, 2022). It is of great consequence to maintain trust. When tourists already trust tourist destinations, there is an opportunity for them to revisit, recommend to others, or gain the trust to travel alone (Abror et al., 2022). The presence of trust allows travellers to feel assured and to avoid experiencing anxiety about potential risks that may not necessarily materialise when travelling alone (Abror et al., 2022). The presence of trust in oneself, in tourist destinations, and in the actions of tourism stakeholders fosters confidence in travellers (Su et al., 2020). There are several previous studies have yielded positive results with regard to the relationship between trust and travel intentions (Li et al., 2022; Munoz, 2022; Yang, 2021). Therefore, a hypothesis is proposed:

H3: Trust positively influences solo travel intention

2.2.4 Perceived Behavior Control on Trust

An individual's perceived ability to perform a particular behaviour or activity is constituted by a review of opportunities, potentials, obstacles and resources, this constitutes behavioural control (Ajzen, 1991; Bianchi, 2022). It describes the ease or difficulty with which individuals are able to perform a given behaviour or activity and constitutes a significant aspect of the Theory of Planned Behaviour (TPB). This perception has a considerable impact on an individual's intention to engage in or refrain from a particular behaviour or activity. In addition to exerting an influence on individual intentions, perceived behavioural control (PBC) can also impact upon individual decision-making processes. This is driven by a number of key factors, including environmental and individual psychological factors, an individual's environmental and psychological factors exert a significant influence on decision-making processes and shape an individual's behavioural control (Wang et al., 2021). As posited by Matthews & Simpson (2020), the influence of intervention actors or external interference on an individual's decision-making processes and perception of behavioural control is a significant factor. A substantial body of prior research has examined the role of perceived behavioural control (PBC) in travel intentions (Bianchi, 2022; Sujood et al., 2023; Wang et al., 2022). The seminal study in this field was that of Hubbard & Mannell (2001), which examined the significant role of PBC in the context of solo travel. The research model was subsequently examined by Chung et al. (2017) and Nguyen & Hsu (2024).

In light of the existing literature on the role of PBC in solo travel, there is a dearth of studies examining the applicability of this construct among Gen Z travellers. Given the distinctive characteristics of Gen Z solo travellers compared to previous generations, further investigation is warranted. The concepts of behavioural control and individual beliefs are inextricably linked, as perceived behavioural control (PBC) is a function of an individual's perceived power and beliefs about control. When an individual possesses the necessary opportunities, beliefs, resources and intentions, they will be

confident in their ability to carry out the desired behaviour (Heiny et al., 2019). This illustrates the significance of an individual's behavioural control. Prior research has demonstrated a positive correlation between behavioural control and trust (Chan et al., 2022; Sadiq et al., 2022). Therefore, the following hypothesis is proposed:
H4: Perceived behavioral control positively affects their trust

2.2.5 Perceived Behavior Control on Solo Travel Intention

A traveller will embark on a tourist trip if they believe that they possess the requisite resources and possibilities (Pahrudin et al., 2021). In addition to the requisite resources and possibilities, travellers must possess self-confidence and the capacity for opportunity. For those travelling alone, self-confidence represents a significant barrier (Yang et al., 2022). Previous research has yielded divergent findings on this topic. Some studies have demonstrated that perceived behavioural control (PBC) is negatively associated with the intention to engage in solo travel (Sujood et al., 2023). Nevertheless, other studies have indicated that behavioural control exerts a positive influence on solo travel intention (Bianchi, 2022; Karagöz et al., 2021; Nguyen & Hsu, 2024; Pahrudin et al., 2021; Wang et al., 2022). This study posits that behavioural control will have a positive impact on solo travel intention, given that Gen Z travellers are distinct from those of previous generations. This generation is often characterised as the most impatient, fast-paced, and demanding. It is therefore important to test PBC in the context in which it is being considered. Therefore, the following hypotheses are proposed:
H5: Perceived behavioral control positively influences solo travel intention

2.2.6 The Mediating Effect of Trust between Perceived Risk and Gen Z's Solo Travel Intention

A study conducted by Sujood et al. (2023), revealed that perceived risk is a significant factor influencing individuals' intentions to engage in solo travel. The potential risks associated with solo travel may act as a deterrent for individuals contemplating such a venture. Nevertheless, the reduction of solo travellers' concerns about potential risks that have not yet materialised can be achieved through the establishment of self-trust and confidence in the destination (Abror et al., 2022). The conviction that one can rely on oneself is a significant factor in encouraging individuals belonging to the Generation Z demographic to engage in solo travel. This demographic evinces a notable degree of assurance in undertaking such journeys, motivated by a desire to satisfy their curiosity, interact with new individuals, immerse themselves in diverse cultures, and embark on adventures. A study conducted by Munoz (2022), demonstrated that the role of trust as a mediator has a significant impact on an individual's intention to travel. In the context of this explanation, a hypothesis is proposed:
H6a: Trust mediates the effect of perceived risk on solo travel intention

2.2.7 The Mediating Effect of Trust between Perceived Behavior Control and Gen Z's Solo Travel Intentions

A recent study by Sujood et al. (2023), demonstrated that PBC has a detrimental impact on solo travel intentions. PBC prompts travellers to re-evaluate their resources, confidence, and abilities in relation to travel. Some studies have indicated that behavioural control has a positive influence on travel intentions when additional variables are taken into account (Bianchi, 2022; Pahrudin et al., 2021). A sense of confidence in oneself and the destination will foster more positive perceptions of solo travel among tourists, which in turn will lead to a reduction in the tendency to dwell on the perceived difficulty of performing a given behaviour or activity (Heiny et al., 2019). In this context, Generation Z, which is characterised by independence, a proclivity for freedom, and a penchant for spontaneity, evinces greater confidence in undertaking a given action or activity (Popșa, 2024). In the context of this explanation, a hypothesis is proposed:
H6b: Trust mediates the effect of Perceived Behavioral Control on Solo Travel Intention

In light of the aforementioned hypotheses, the following research framework is presented for consideration (see Figure. 1)

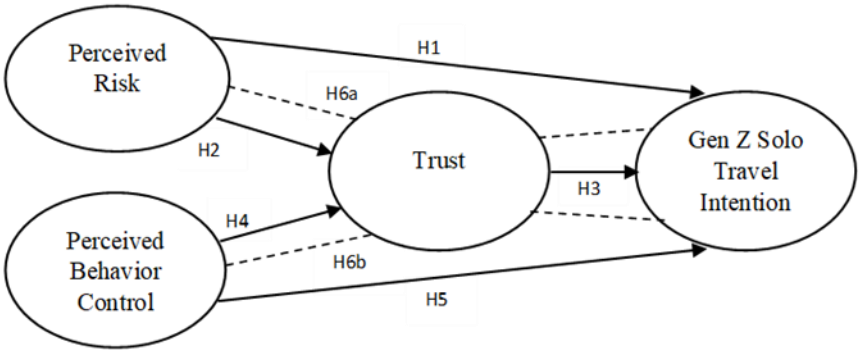

Figure 1: Conceptual Model

3. Method

This study collected data from Generation Z across Indonesia, as there is a dearth of existing research examining their intention to travel solo. The respondents were members of Generation Z in Indonesia, aged between 18 and 28 years old, and indicated an intention to travel solo. The decision to select Generation Z in Indonesia as the most appropriate respondents was based on a number of factors. Firstly, Generation Z constitutes a substantial proportion of the Indonesian population, thereby representing a pivotal market segment for the tourism industry. Secondly, this generation evinces a pronounced interest in travel and leisure activities, rendering them an indispensable demographic for the study of tourism behaviour. Thirdly, Indonesia's multifaceted cultural and geographical context offers unique insights into how regional differences influence Gen Z's solo travel intentions, thereby contributing to a more comprehensive understanding of this demographic's behaviour. In order to ascertain the correlation and influence between variables, this study employs quantitative methods. Additionally, non-experimental cross-sectional studies and purposive sampling techniques are employed to obtain pertinent and desired information (Bougie & Sekaran, 2019; Saunders et al., 2019). For the purpose of data analysis, 404 valid responses from respondents were collected.

The data was collected via an online Microsoft form questionnaire, with the aim of obtaining a sufficient number of responses. To this end, the link to the questionnaire was shared on various social media platforms and discussion groups. The research questionnaire comprised four sections. The initial section of the questionnaire included the requisite informed consent, which granted permission to complete the questionnaire and provided a concise explanation of the study. This information was presented as an attachment to the questionnaire, which was sent to each respondent. The second section of the questionnaire comprised two questions designed to exclude respondents who were ineligible for the study. The first question asked whether the respondent was aged between 18 and 28 years. Secondly, the intention of respondents to engage in solo travel was also considered. The criterion of having an intention to solo travel was included in order to align with previous research that focuses on exploring behavioural intentions. As proposed by studies such as those conducted by Sujood et al. (2023) and Khan et al. (2019), selecting respondents with pre-existing intentions ensures the relevance of the findings to individuals who are likely to engage in the behaviour under study. Although intention was also measured as a variable, this screening criterion ensured that only respondents who had an initial interest in solo travel were included, thereby strengthening the validity of the results by minimising potential bias from respondents who had no interest or experience in solo travel. Consequently, those who were not eligible were unable to continue completing the questionnaire. The third section presents the demographic profile of the respondents. The fourth section presents 35 statements from various existing literatures for the respondents to assess. The online questionnaire is compatible with a range of web browsers and is designed in a straightforward manner.

A Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), was employed in this questionnaire to ascertain the responses of the respondents to each topic (Bougie & Sekaran, 2019). The items used have been adapted from previous research. The construct of perceived risk is comprised of ten items, which describe the potential for travelling alone (Sujood et al., 2023). The construct of perceived behavioural control comprises eight items, which describe the traveller's capacity and assurance to travel unaccompanied (Han et al., 2020; Wang et al., 2022). The construct of trust is comprised of seven items, which describe the extent to which travellers have confidence in the destination they intend to visit for solo travel (Abror et al., 2022; Al-Ansi & Han, 2019). The intention of Gen Z to travel solo is measured by ten items, which describe the desire and interest to travel alone (Sujood et al., 2023; Wang et al., 2022). As indicated in Table 1, which presents definitions and measurements.

SmartPLS 4 was used in the data analysis of the Partial Least Square Structural Equation Model (PLS-SEM) in this study (Ringle et al., 2024). The technique employed for estimating the structural equation model is based on composite estimation. The objective is to optimise the variance of endogenous latent variables (Hair et al., 2022). Furthermore, mediation effects are evaluated through the bootstrap approach. This entails calculating bootstrap confidence intervals for the mediation index from the original data using bootstrap samples, with the mediation index derived from the regression coefficients in the statistical model estimated using bootstrap samples (Hayes, 2015).

Table 1. Definition and measurement

Variable	Operational Definition	Variable Measurement	Resource
Perceived Risk	Concerns that individuals have about the potential risks that may occur when performing certain activities.	PR1: I feel there is a high possibility of danger or injury during solo travel. PR2: I feel there are problems related to transportation, accommodation, and attractions during solo travel. PR3: I feel there is a possibility that solo travel will make me feel stressed.	Sujood et al. (2023)

Variable	Operational Definition	Variable Measurement	Resource
		PR4: I feel that my choice of solo travel will affect other people's opinions of me. PR5: I feel there is a possibility that solo travel will not provide value for money. PR6: Although I decided to travel solo there is a possibility that solo travel experience will take too much time or will waste time. PR7: I think there is a possibility of becoming sick while solo travel. PR8: I think there is a possibility of becoming involved in the political during solo travel. PR9: I think there is a possibility that solo travel will not provide personal satisfaction. PR10: I think there is a possibility of being involved in a terrorist attack during solo travel.	
Perceived Behaviour Control	The perceived ability of an individual to perform a specific behaviour or activity is determined by a comprehensive assessment of the available opportunities, potential benefits, obstacles, and resources.	PBC1: I travel solo to a destination is entirely up to me. PBC2: I am confident that I could travel solo, if I wanted to. PBC3: I have sufficient resources, time, and opportunities to travel solo. PBC4: I can financially afford to travel solo. PBC5: I have made enough safety measures to travel solo. PBC6: I believe that nothing that prevents me from traveling solo. PBC7: I have enough information about the destination I will be visiting. PBC8: I believe I can take care of myself while travel solo.	Han et al. (2020); Wang et al. (2022)
Trust	An individual's positive beliefs and expectations concerning another individual's behaviour or activity are based on the assumption that it is safe, reliable, capable of meeting their needs, and able to provide a positive experience.	T1: I believe the destination I want to visit is a reliable destination for solo travelling. T2: I have confidence in the destination I want to visit as a destination for solo travel. T3: I believe the destination I want to visit has high integrity for solo travelling. T4: I believe the destination I want to visit is trustworthy for solo travelling. T5: I believe the service providers in the destination I want to visit do not make false claims for their products.	Abror et al. (2022); Al-Ansi & Han (2019)

Variable	Operational Definition	Variable Measurement	Resource
		T6: I believe the information about the destination I want to visit is accurate. T7: I believe the destination I want to visit is safe for solo travel.	
Solo Travel Intention	The extent of an individual's intention to travel as a solo traveller in the future.	STI1: I want to travel alone. STI2: I plan to travel solo. STI3: I will exert effort to travel solo. STI4: I will definitely invest time and money to go on a solo travel. STI5: I am willing to travel solo. STI6: I am confident to go on a solo travel. STI7: I am currently planning to go on a solo travel within six months. STI8: I believe it is the right time to travel solo. STI9: I believe safety measures are sufficient for solo travelling. STI10: If I do not travel solo, I will regret it.	Sujood et al. (2023); Wang et al. 2022)

4. Result and Discussion

4.1 Respondent Characteristic

A total of 404 Indonesian Generation Z respondents, aged 18 to 28, intending to travel solo, were granted access to complete this online research questionnaire. A categorisation system was employed to select participants based on gender, educational background, occupation, and place of origin. The data collection for this study yielded the following results: 75.50% of respondents were female, while the remaining 24.50% were male. In order to obtain results from this research that are both appropriate and relevant, it is crucial to consider the quality of the respondents. As illustrated in Table 2.

Table 2. Respondents' Demographic Characteristic

Category	Amount	Percentage
Gender		
Female	305	75.50%
Male	99	24.50%
Occupation		
Students	278	68.81%
Private Employees	84	20.79%
Entrepreneurs	15	3.71%
Civil Servants	7	1.73%
Housewife	2	0.50%
Others	18	4.46%
Education Background		
Bachelor's Degree(D4-S1)	176	43.56%
High School/Vocational (SMA/SMK)	147	36.39%
Diploma (D1-D3)	72	17.82%
Postgraduate(S2-S3)	6	1.49%
Junior high school (SMP)	3	0.74%

Category	Amount	Percentage
Origin		
Bali	176	43.56%
West Java	67	16.58%
East Java	35	8.66%
DKI Jakarta	23	5.69%
East Nusa Tenggara	21	5.20%
Central Java	13	3.22%
Banten	12	2.97%
North Sumatra	11	2.72%
South Sumatra	6	1.49%
West Nusa Tenggara	5	1.24%
Others	35	8.66%

4.2 Common Method Bias

In the context of formative measurement methodology, collinearity is assessed through the utilisation of the Variance Inflation Factor (VIF). When employed in a formative manner, a VIF value exceeding 3.3 signifies the presence of collinearity between the construct indicators (Kock, 2015). As illustrated in Table 3, no collinearity issues are discernible indicating that CMB was not present in our data, as all VIF values remain below the 3.3 threshold.

Table 3. Collinearity Diagnostic: Variance Inflation Factor (VIF)

Exogeneous Variable	Endogenous Variable	
	Solo Travel Intention	Trust
Gender	1.011	
Perceived Behavior Control	1.986	1.036
Perceived Risk	1.041	1.036
Trust	1.961	

4.3 Measurement Model Assessment

The present study employs partial least squares structural equation modelling (PLS-SEM) for data analysis. Consequently, the assumption of normality in the distribution of data is not a prerequisite (Hair et al., 2022). The PLS-SEM technique comprises two distinct phases. Firstly, the data must undergo external assessment, including tests of discriminant validity, convergent validity and reliability. The second step is the internal measurement model, which is also referred to as hypothesis testing.

The result of external assessment shown in Table 4 and Table 5. Table 4 presents the results of the outer loadings and the AVE. Some outer loadings values are higher than 0.40 but lower than 0.708, while others are higher than 0.708. The results of the analysis indicated that ten items of perceived risk were eliminated (i.e., PR1, PR2, PR4, PR5, PR6, PR7, PR10) due to an AVE below 0.50 and outer loadings below 0.70. After item deletion, all AVE values are greater than 0.50. Reliability indicates the consistency of the items used to measure the construct (Ahmed et al., 2023). Cronbach's Alpha must be equal to or greater than 0.70 in order to ascertain the consistency of items pertaining to the same construct. It is preferable to utilise Composite Reliability (CR) in lieu of Cronbach's Alpha. CR values between 0.70 and 0.90 are deemed satisfactory, while those between 0.60 and 0.70 are regarded as reasonable. Composite reliability, or Rho_A, is a useful indicator of reliability. The results for Cronbach's alpha and composite reliability are presented in Table 4. In addition, Heterotrait-Monotrait Ratio (HTMT) approach used to evaluate the discriminant validity between two constructs. An HTMT of less than 0.9 is deemed sufficient; more than 0.9 is deemed insufficient. Each HTMT value in Table 5 lower than 0.9 (highest: 0.760, lowest: 0.018). Taken together, our result of external assessment indicating satisfied reliability and validity, thus confirming the achievement of scale accuracy.

Table 4. Convergent Validity and Reliability Testing

Construct	Item Code	Outer Loading	Cronbach's Alpha	rho_A	CR	AVE
Perceived Behaviour Control (PBC)	PBC1	0.725	0.895	0.896	0.916	0.576
	PBC2	0.738				
	PBC3	0.789				
	PBC4	0.764				

Construct	Item Code	Outer Loading	Cronbach's Alpha	rho_A	CR	AVE
	PBC5	0.811				
	PBC6	0.697				
	PBC7	0.766				
	PBC8	0.776				
Perceived Risk (PR)	PR3	0.819	0.713	0.762	0.835	0.630
	PR8	0.679				
	PR9	0.872				
Solo Travel Intention (STI)	STI1	0.788	0.928	0.942	0.940	0.614
	STI2	0.883				
	STI3	0.875				
	STI4	0.822				
	STI5	0.897				
	STI6	0.864				
	STI7	0.590				
	STI8	0.631				
	STI9	0.749				
	STI10	0.665				
Trust (T)	T1	0.869	0.935	0.939	0.948	0.722
	T2	0.886				
	T3	0.851				
	T4	0.897				
	T5	0.768				
	T6	0.848				
	T7	0.822				

4.4 Discriminant Validity

Table 5. Discriminant Validity: Heterotrait-Monotrait Ratio (HTMT)

	Gender	PBC	PR	STI	T
Gender					
PBC	0.088				
PR	0.041	0.219			
STI	0.050	0.673	0.271		
T	0.018	0.760	0.204	0.635	

Note: PBC (Perceived Behavior Control), PR (Perceived Risk), STI (Solo Travel Intention), T (Trust)

4.5 Structural Model Assessment: Hypothesis Testing

The evaluation of path coefficients, t-values, and coefficient of determination (R^2) is the process of assessing the structural model, also known as the inner model. A positive relationship is indicated by a path coefficient that is less than 0.05 (<0.05) or outside the 95% confidence interval, while a negative relationship is indicated by a path coefficient greater than 0.05 (>0.05). If the t-value is greater than 1.96 (>1.96), then the findings are significant. Table 6 displays the results of the hypothesis test. The p-value of the hypothesis indicates whether the hypothesis is supported or not. Unsupported hypotheses are indicated by a p-value (>0.05) and a t-value (<1.96), while supported hypotheses are indicated by a p-value (<0.05) and a t-value (>1.96). Table 6 shows that each hypothesis, with the exception of H2, H6a, and the control variable, is supported.

Table 6. Summary of Hypotheses Testing

Hypotheses		Std. Beta	Std. Error	t-value	p-value	Bias	Confidence Interval Bias Corrected		Decision
							5.0%	95.0%	
Direct Effect									
H1	PR → STI	-0.122	0.045	2.604	0.005	-0.004	-0.192	-0.044	Supported
H2	PR → T	-0.043	0.047	0.850	0.198	-0.003	-0.119	0.034	Not Supported
H3	T → STI	0.321	0.064	4.969	0.000	0.001	0.209	0.421	Supported
H4	PBC → T	0.689	0.046	14.922	0.000	-0.001	0.602	0.757	Supported
H5	PBC → STI	0.375	0.065	5.753	0.000	-0.001	0.264	0.482	Supported
Indirect Effect									
H6a	PR → T → STI	-0.014	0.016	0.814	0.208	-0.001	-0.042	0.009	Not Supported
H6b	PBC → T → STI	0.221	0.048	4.631	0.000	0.000	0.145	0.304	Supported
Control Variable									
	Gender → STI	-0.005	0.087	0.060	0.476	0.000	-0.141	0.150	Not Supported

Note: PBC (Perceived Behavior Control), PR (Perceived Risk), STI (Solo Travel Intention), T (Trust)

4.6 Coefficient of Determination (R^2 Value) and Predictive Relevance (Q^2 Value)

In statistics, the coefficient of determination (R^2) is a measure of the total variance attributed to one or more independent variables. The value of R^2 is contingent upon the number of predictor constructs; values of 0.075, 0.50, and 0.25 are deemed to be indicative of a weak correlation. An increase in the number of predictor constructs will result in an increase in R^2. As indicated in Table 7, the R^2 value for solo travel intention is 0.455. It can therefore be concluded that perceived risk, perceived behavioural control and trust account for 45.5% of the variance in solo travel intention. In other words, external factors account for 44.5% of the total variance. Subsequently, the R^2 value of trust is 0.489, indicating that perceived risk and perceived behavioural control account for 48.9% of the variance in trust. Conversely, 51.1% is influenced by external variables. Furthermore, the Q^2 relevance value was examined to evaluate the predictive significance of the model. According to the literature, Q^2 values of all endogenous constructs in the path model greater than zero are considered to have predictive relevance. This study demonstrates that all endogenous constructs have predictive relevance, as evidenced by the fact that all Q^2 values are greater than zero. The Q^2 values for solo travel intention and trust are 0.381 and 0.479, respectively, which indicates the predictive relevance of this research model.

Table 7. Coefficient of Determination (R^2) and Predictive Relevance (Q^2)

	R-square	R-square adjusted	Q^2predict
Solo Travel Intention	0.455	0.450	0.381
Trust	0.489	0.486	0.479

4.7 Effect Size (f^2 value)

The impact of exogenous constructions on endogenous constructs is quantified by the f^2 effect size. The f^2 value is considered to have a low, medium, or high effect on the exogenous construct if the f^2 value is 0.02, 0.15, 0.35. Perceived behavior control on solo travel intention and perceived behavior control on trust was found to have mid and high effect sizes (0.131 and 0.900). On the other hand, it was found that the effect sizes of perceived risk on solo travel intention, trust on solo travel intention, and perceived risk on trust had low effects (0.024, 0.096, and 0.003). This proves that a low effect size means a weak impact, while a high effect size means a powerful impact (exogenous constructs on endogenous constructs).

4.8 Discussion

This research uses TPB to measure Gen Z's intentions, decisions, and behaviors toward their travel intentions based on the theory. This theory states that PBC represents a person's perception of how easy or difficult it is for them to perform a behavioral action or activity. People often perceive higher risk, more obstacles, and decreased confidence

when engaging in an activity or behavioral act that they cannot control, and vice versa. Therefore, perceived risk, PBC, and trust determine tourist behavior and travel intentions.

H1 was supported, indicating that Gen Z in Indonesia has concerns about perceived risk, especially when it comes to solo traveling (β_1 = -0.122, t = 2.604). The main conclusion of this study is that perceived risk has a negative but substantial impact on solo travel intention. This finding is relevant to previous studies. In their study, Karagöz et al. (2021), which observed women's intention to travel solo, showed that perceived risk had a negative but substantial impact on solo travel (supported). In another study, Nazir et al. (2021) female travelers are more affected by perceived risk than male travelers. Their results showed that travel intentions were significantly (supported) negatively affected by perceived risk. Again, Sujood et al. (2023), who studied Muslim women's intention to travel solo in India, found that perceived risk had a considerable (supported) negative impact on such intention. This study shows how ten perceived risk factors influence the intention to travel solo.

On the other hand, hypothesis 2 tested the impact of perceived risk on trust. Table 4 shows a negative and insignificant (not supported) relationship between perceived risk and trust (β_2 = -0.043, t = 0.850), so H2 is not supported. These results are in line with some previous studies. In their research, Abror et al. (2022), who studied Muslim travelers, found that perceived risk negatively affects trust. In another study, Han et al. (2023) argue that a person's confidence in themselves and their destination will be affected by anxiety related to potential risks. The possibility of risk often decreases an individual's sense of trust. Individuals can have a higher sense of trust when they feel able to deal with possible risks. This is related to the TPB theory which proves that risk affects individuals to carry out behavior or activities.

According to hypothesis 3, trust has a good and considerable influence on the intention to travel solo. Table 4 shows that H3 is supported (β_3 = 0.321, t = 4.969) Indicating that the desire to go solo is positively influenced by trust. This result is consistent with other studies, Sengupta (2022) shows how trust influences and increases a person's desire to travel. A person who has trust will feel more able to engage in risky behaviors or activities, such as traveling solo. Trust also influences a person's goals and can make them stronger. This suggests that a person's intention to travel solo can be enhanced by the presence of trust.

According to the analysis of hypothesis 4, trust is positively and significantly influenced by perceived behavioral control (β_4 = 0.689, t =14.922) so that H4 is supported. Results from previous studies by Su et al. (2020), showed that a person's capacity to carry out tasks and actions supports trust; this indicates that perceived behavioral control has a great impact on trust. Trust appears to be the element that motivates people to engage in certain activities or behaviors when they believe they lack the ability to do so. Perceived behavioral control and trust are closely related concepts. This shows how trust is significantly influenced by perceived behavioral control.

It is evident from Hypothesis 5 (β_5 = 0.375, t = 5.753) that intention to travel solo is positively and significantly influenced by perceived behavioral control. Therefore, H5 is supported. The results of this study are consistent with other studies showing a favorable and substantial relationship between intention to travel solo and perceived behavioral control (Bianchi, 2022; Zhang et al., 2019). Contrary to the findings by Sujood et al. (2023), perceived behavioral control had a negative effect on the propensity to travel solo in the study. The negative relationship between perceived behavioral control and solo travel intention can be explained by several reasons, including lack of confidence, money, time, education, employment, and gender discrimination (Thomas & Mura, 2019). Whereas in this study, which examines Gen Z's solo travel intention, shows positive results because Gen Z has different characteristics from previous generations. Gen Z has high travel intentions, confidence, time, and resources so that their perceived behavioral control is reduced by the intention to travel.

The impact of perceived risk on intention to travel solo through trust was tested in Hypothesis 6a. H6a was not supported in Table 4, which indicated that the mediating role of trust had a negative and negligible effect on the relationship between perceived risk and intention to travel alone (β_{6a} = -0.014, t = 0.814). The risks that may occur when traveling solo are quite influential on Gen Z's travel intentions. Gen Z who has high travel intention, time, resources, and trust are affected by the possibility of risk. The explanation of this finding is that trust in oneself, destination, accommodation, transportation, and tourism stakeholders is not enough to reduce individual anxiety in solo traveling, there are ten risks that may occur when traveling solo that affect an individual's intention; health risk, psychological, social, satisfaction, functional, financial, physical, political, terrorism, and time (Karagöz et al., 2021; Sönmez & Graefe, 1998; Sujood et al., 2023).

The impact of perceived behavioral control on solo travel intention via trust is examined in Hypothesis 6b. Table 4 shows that trust plays a mediating role in the positive and significant relationship (β_{6b} = 0.221, t = 4.631) between solo travel intention and perceived behavioral control, which supports H6b. According to Hair et al. (2022), trust is an additional mediator based on the research findings. This is due to the fact that trust underlies the ability and intention of persons to engage in behaviors or activities that they find easy or challenging, such as the desire to travel solo (Pahrudin et al., 2021).

5. Conclusion

In summary, this empirical study integrates perceived behavioral control variables from the TPB model with perceived risk and trust to assess Gen Z's intention towards solo traveling in Indonesia. This research excelled in providing strong understanding and assurance that will drive Gen Z's behavioral intention towards solo traveling. Seven hypotheses on perceived risk, perceived behavioral control, and trust are presented in this study. The mediating effect of trust on the correlation between perceived risk, perceived behavioral control, and intention to travel solo was tested with two hypotheses. The results showed that trust and intention to travel solo were not directly influenced by the level of perceived risk or perceived behavioral control. In addition, the use of trust as a mediator in this study was ineffective. The findings of the mediating effect of trust showed that although perceived behavioral control was successfully mediated by trust, perceived risk was not mediated by trust with respect to the intention to travel solo. Based on these research findings show that solo travel intention is not sufficiently supported by trust alone; other support is needed to reduce anxiety about possible risks and strong intentions to resist behavior control.

5.1 Theoretical Contribution

This study makes a contribution to the existing literature on Gen Z travellers by emphasising their intentions to travel solo through the lens of the Theory of Planned Behaviour (TPB). The TPB framework is extended by the incorporation of trust as a mediating variable, thereby addressing a gap in existing research on the role of trust in the relationships between perceived risk, perceived behavioural control, and solo travel intentions. The findings indicate that trust functions as a negative mediator in the relationship between perceived risk and solo travel intention. This provides insights into how reducing perceived risk through trust can mitigate its adverse effects. Furthermore, the findings indicate that trust has a positive mediating effect on the relationship between perceived behavioural control and solo travel intention

Furthermore, this study addresses a gap in the literature by focusing on Generation Z, a demographic that has been underrepresented in previous studies, particularly in the context of solo travel. In contrast to the majority of preceding research, which concentrates on the motivations and obstacles faced by female travellers, this study considers the entire Gen Z demographic and emphasises the pivotal function of trust as a psychological mechanism influencing their travel behaviour. The integration of trust into the TPB model represents a novel contribution to the understanding of the influence of perceived risk and perceived behavioural control on solo travel intentions. It provides a theoretical foundation for future studies and practical insights for tourism stakeholders.

5.2 Practical Implications

The findings of this study offer valuable insights for practitioners, stakeholders, and app developers in the tourism industry. The conclusions of this study assist practitioners, stakeholders, and app developers in making decisions that can facilitate safe solo travel for potential solo travelers. The findings indicate trust mediates the relationship between perceived risk, perceived behavioral control, and solo travel intention. It would be beneficial for practitioners, stakeholders, and app developers to consider the influence of these variables on solo travel intention and implement strategies to strengthen trust to reduce Gen Z's anxiety and concerns. In order to encourage solo travel, it is recommended that practitioners, stakeholders and app developers to focus their attention on marketing their businesses, particularly to the Generation Z demographic, which constitutes a significant proportion of the travel sector. Practitioners and stakeholders should prioritize the implementation of trust-enhancing methods to mitigate Gen Z's uneasiness and apprehensions (Arizal et al., 2024). For example, conveying explicit safety rules and providing transparency via real-time updates on safety measures might mitigate perceived dangers (Karagöz et al., 2021). Moreover, partnering with reputable travel influencers and local experts can enhance trust in places and travel services.

To effectively market to Gen Z, it is recommended to leverage social media platforms predominantly utilized by this demographic, such as Instagram, TikTok, and YouTube. Practitioners can produce captivating material that emphasizes distinctive elements of solo travel, including personal autonomy, self-exploration, and adventure (Arizal et al., 2024). Social media advertising should emphasize storytelling, using testimonials from single travelers with favorable experiences, complemented by visually engaging content that aligns with Gen Z ideals. Tailored marketing through digital platforms is also crucial (Wang et al., 2024). For example, using data analytics to provide Gen Z with personalized recommendations for safe destinations, affordable travel packages, and exclusive deals for solo travelers. App developers can integrate gamified elements into their platforms, such as travel challenges or reward systems, to engage users and cultivate a sense of accomplishment in solo travel.

Our findings demonstrate that perceived behavioral control positively impacts solo travel intention, mainly when trust is a mediating factor. It is recommended that those involved in the tourism industry focus on empowering Gen Z travelers by enhancing their sense of control over their travel experiences. Practitioners should enable Gen Z travellers by supplying tools and resources that augment their autonomy in travel planning and execution. This encompasses adaptable booking methods and straightforward cancellation choices, which can mitigate uncertainty and enhance confidence. Furthermore, creating platforms or services that provide systematic guidance for novice solo

travelers might enhance the accessibility of the experience (Osman et al., 2020). Stakeholders may also promote using mobile apps that provide real-time navigation, safety alerts, and local tips, enhancing both the convenience and security of solo travel (Yang, 2021).

Finally, the pivotal role of social media in shaping Gen Z's solo travel intentions cannot be overstated. Social media marketing should prioritize fostering trust and simplifying the perception of solo travel planning. Practitioners and stakeholders can disseminate genuine user-generated information, including reviews and destination experiences while partnering with influencers to craft relatable and aspirational narratives (Yang et al., 2022). Employing interactive campaigns (Karagöz et al., 2021), such as surveys or Q&A sessions on social media sites, can enhance engagement with Gen Z and directly address their concerns. This approach can effectively reduce perceived risks while enhancing trust and perceived behavioral control.

5.3 Limitations and Recommendations for Further Research

Although this study provides valuable insights into behavioural intentions, it is essential to address the identified limitations to enhance the rigour of future research. Firstly, the demographic focus of this research was on Indonesians aged 18 to 28 years old, who are members of Generation Z. This may have limited the scope for generalising the findings. It is possible that the results do not fully capture generational differences in behavioural patterns, particularly in how older generations, such as Millennials or Baby Boomers, perceive and approach solo travel. It would be beneficial for future studies to examine behavioural intentions or intentions to travel solo across generations in order to gain insight into intergenerational differences. This could include investigating varying motivations, perceived risks and levels of trust. These aspects could facilitate a more nuanced and comprehensive understanding of travel behaviour. For example, Millennials, who are known for their emphasis on experiential travel, or Baby Boomers, who might prioritise safety and comfort, could provide valuable comparative insights into the solo travel market. Secondly, this study focused on a single factor among the three primary behavioral intention factors in the theory of planned behavior (TPB), leaving the potential for further examination of solo travel intention by incorporating the three main behavioral intention factors in TPB theory: attitude, perceived behavioral control, and subjective norms (Bianchi, 2022; Sujood et al., 2023; Wang et al., 2022; Yang et al., 2022). Furthermore, this study did not employ moderating variables such as e-word of mouth (Duong & Tung, 2023; Kuo, 2024; Nguyen & Hsu, 2022), destination image (Carballo et al., 2022; Kumar et al., 2024; Nguyen & Hsu, 2022), motivation (Nguyen & Hsu, 2023; Nguyen & Hsu, 2024; Sujood et al., 2023), and social media usage (Nazir et al., 2022; Wang et al., 2024), future research could include moderating variables related to the components of purchase intention.

Author Contribution

Author 1 : idea, initial drafting, writing first draft of manuscript, data curation, research, formal analysis, methodology.
Author 2 : investigation, formal analysis, data curation, review, manuscript editing, and conceptualization.

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