

How artificial intelligence shapes trust and visit decisions on digital tourism platforms in Indonesia

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Abstract

This study examines how personalization and interactivity on Indonesia's digital tourism platforms shape consumer trust and visit decisions. Personalization captures how well a platform tailors content such as destination options, itineraries, and deals to a user preferences, budget, and travel context. Interactivity reflects how responsive and engaging the platform is when users search, compare, ask questions, and adjust plans. Using a cross-sectional survey of 415 users who had used platform features within the past six months. The data were analyzed with PLS-SEM in SmartPLS 4. The results show that both personalization and interactivity positively and significantly increase consumer trust, with personalization emerging as the strongest driver. For visit decisions, personalization and interactivity also have significant positive effects. However, consumer trust does not significantly predict visiting decisions and therefore does not mediate the effects of platform features on visit decision. This suggests a trust-behavior gap where users may feel confident in a platform, yet their final choice is still driven mainly by practical planning value. Tourism platforms should prioritize relevant, context-aware recommendations and responsive planning assistance, while reinforcing decision cues such as clear cost and time estimates and credible social proof to better convert interest into visit decision.

Keywords: *explainable AI, personalization, interactivity, consumer trust, visit decision.*

Introduction

Digital transformation has become a crucial element in the development of the global tourism industry, including in Indonesia (Hariyanto et al. 2025; Zhang et al. 2025). Digital tourism platforms as a form of digital transformation in the tourism sector have been widely used, thereby influencing tourist behavior patterns (Gani et al. 2024; Putra, Dewi, and Budi 2022). Platforms such as online travel agencies, accommodation booking applications, and destination recommendation systems now widely integrate Artificial Intelligence (AI) technology to facilitate travelers in searching for information and planning trips. However, the decision to take a trip is considered high risk because it involves aspects of cost, time, and experience that can only be evaluated after consumption. When AI-based systems provide recommendations without transparent explanations, this can create uncertainty and reduce tourist confidence (Koo et al. 2025; Singu et al. 2026). Therefore, there is an urgent need to examine how AI features can contribute to building consumer trust and increasing visit decision, particularly in the context of digital tourism.

This research focuses on digital tourism platforms in Indonesia that have integrated AI technology into their services. AI refers to features embedded within digital tourism platforms, rather than standalone personal AI tools used independently by tourists. These

features include preference-based destination recommendations, itinerary-generation tools, and conversational chatbots, and may also provide explanation cues to justify recommendations and strengthen user confidence. Indonesia was chosen as the context for this research because it is one of the countries with rapid growth in digital tourism platform users. Data shows that the travel and tourism platform market in Indonesia is worth 9 to 10 billion dollars (Google Indonesia 2024; Ken Research 2024). In addition, the diverse characteristics of Indonesian tourists in terms of culture, travel preferences, and digital literacy make this context different from other countries (Suherlan and Hidayah 2025; Sukma et al. 2025). Compared to conventional platforms or tourism platforms in developed countries, digital tourism platforms in Indonesia face unique challenges in building user trust in AI-based systems, making them an interesting subject for further study.

This study examines the role of Explainable AI, personalization, and interactivity in building consumer trust and its influence on visit decision. Explainable AI refers to the ability of AI models to explain their decision-making processes transparently to their users (Mersha et al. 2024). In this study, explainable AI refers to platform-embedded AI features that make automated recommendations understandable by providing clear, human-interpretable reasons. Prior literature emphasizes that explainability contributes to system transparency and helps users evaluate AI outputs more confidently, which reduces uncertainty and supports trust formation (Govea, Gutierrez, and Villegas-Ch 2024; Muthusubramanian et al. 2024; Purba 2025). Moreover, evidence on explainable AI communication indicates that explainability can improve trust-related outcomes, reinforcing the expectation that transparent rationales increase perceived reliability and confidence in the system (Cheung and Ho 2025). Beyond trust, explainable recommendations can also function as decision support by making the logic behind suggestions actionable, which is expected to increase reliance on recommendations and strengthen visit-related decisions in AI-assisted contexts (Kostopoulos, Davrazos, and Kotsiantis 2024). Consequently, based on this discussion, the following hypothesis proposed:

H1: Explainable AI (EAI) has a positive and significant impact on Consumer Trust (CT).

H4: Explainable AI (EAI) has a positive and significant impact on Visit Decision (VD).

Second, personalization refers to the firm's practice of using previously collected customer data to tailor the marketing mix to each individual customer (Lemmens et al. 2025). In this study, personalization reflects the extent to which a digital tourism platform adapts recommendations, content, and offers based on a user's preferences, past searches, and prior interactions, thereby increasing perceived relevance and decision support. By aligning destination suggestions with users' individual needs, personalization can enhance perceived usefulness and reduce information overload, making the platform feel more responsive and reliable. Prior studies indicate that personalization improves the fit between recommendations and user preferences and strengthens the perceived value of AI-enabled services (Dey et al. 2024; Garapati and Chakraborty 2025; Venice et al. 2024). As users experience consistently relevant and accurate suggestions, they are more likely to perceive the platform as competent and dependable, which fosters greater consumer trust. Moreover, because personalized recommendations simplify evaluation of alternatives and provide more targeted decision support, users may rely on the platform's suggestions when selecting destinations and planning trips, increasing the likelihood of converting intention

into an actual visit-related decision. Consequently, based on this discussion, the following hypothesis proposed:

H2: Personalization (PER) has a positive and significant impact on Consumer Trust (CT).

H5: Personalization (PER) has a positive and significant impact on Visit Decision (VD).

Third, interactivity refers to the degree to which users perceive communication with AI systems to be reciprocal, under their control, and responsive to their inputs (Kang, Shao, and Zhang 2024). In this study, interactivity reflects the extent to which a digital tourism platform enables responsive, two-way communication that allows users to ask questions, provide inputs, and receive immediate, relevant feedback, thereby supporting users throughout the travel decision process. Prior research suggests that higher interactivity increases engagement and strengthens the perception that the platform is attentive and user-oriented because it can adapt its responses in real time and facilitate more meaningful interaction (Qu et al. 2022; Yuan, Chen, and Mandler 2024). When users feel that the platform responds promptly and appropriately to their needs, they are more likely to perceive the system as helpful, reliable, and controllable, which reduces uncertainty and fosters stronger consumer trust. Moreover, interactive features can function as real-time decision support by enabling users to clarify preferences, compare options, and resolve concerns during trip planning, which can increase reliance on platform recommendations and encourage action toward visiting. Given that consumer trust plays an important role in encouraging tourists to visit destinations recommended through digital tourism platforms (Hasanuddin et al. 2025; Koo et al. 2025; Teepapal 2025), it is expected interactivity will also contribute positively to visit related decisions. Consequently, based on this discussion, the following hypothesis proposed:

H3: Interactivity (INT) has a positive and significant impact on Consumer Trust (CT).

H6: Interactivity (INT) has a positive and significant impact on Visit Decision (VD).

Grounded in consumer trust theory and technology adoption literature, consumer trust is viewed as a key psychological prerequisite that lowers perceived risk and strengthens consumers' confidence that a platform's information and recommendations are reliable (Gefen, Kaharanna, and Straub 2003). In the context of visit-related decision making, higher trust in the system/service increases consumers' willingness to translate intentions into actual behavior; therefore, consumer trust is expected to positively and significantly influence visit decision (Mcknight, Choudhury, and Kacmar 2002; Pavlou 2003). Beyond this direct effect, the study positions consumer trust as a potential mediating mechanism linking AI attributes to visit decision, since these attributes can enhance transparency, relevance, and user engagement, which in turn foster trust before shaping visitation choices (Ding and Najaf 2024; Leichtmann et al. 2023; Liu and Tao 2022). Accordingly, we propose consumer trust has a positive and significant impact on visit decision, while also assessing indirect effects to evaluate mediation and detect a possible trust-behavior gap when indirect paths are non-significant (Hair et al. 2017).

H7: Consumer Trust (CT) has a positive and significant impact on Visit Decision (VD).

A number of previous studies have discussed the role of AI in the tourism industry, particularly in relation to technology adoption, user acceptance, and digital service quality (Kusuma 2025; Nugroho, Priyanto, and Purnama 2024; Putri, Kawiana, and Wimba 2025). However, most studies still focus on general technological aspects without emphasizing the

importance of transparency through Explainable AI. Furthermore, research that simultaneously integrates Explainable AI, personalization, and interactivity in explaining the formation of consumer trust is still limited. Recent research in the past few years has also tended to be conducted in the context of developed countries, resulting in limited understanding of tourist behavior in developing countries such as Indonesia. Thus, there is a research gap regarding the comprehensive role of AI features in building trust and visit decision among tourists on digital tourism platforms in Indonesia.

Based on these research gaps, this study offers novelty by integrating explainable AI, personalization, and interactivity into a single conceptual model to explain the formation of consumer trust and its influence on tourist visit decision on digital tourism platforms in Indonesia. The novelty of this study lies in its emphasis on the transparency of AI as a key factor in tourist decision-making. This study is expected to provide theoretical benefits by enriching the literature on digital tourism and consumer behavior, as well as practical benefits for tourism and hospitality industry players in designing more trustworthy and user-oriented AI platforms. The objectives of this study are to analyze the influence of explainable AI, personalization, and interactivity on consumer trust and to examine the role of consumer trust in influencing tourist visit decision.

Methods

This study used an explanatory quantitative design with a cross-sectional survey. This approach was used to examine the influence of explainable AI, personalization, and interactivity on consumer trust and visit decisions, both directly and indirectly. This study used five variables, namely explainable AI (EAI), personalization (PER), and interactivity (INT) on consumer trust (CT) and tourist visit decision (VD). Data for all variables were collected through a structured questionnaire. Each variable in this study was measured using a multi-item scale tailored to the digital tourism platform context. To ensure conceptual equivalence and clarity, the questions were translated and adapted. Responses were recorded using a five-point Likert scale, where one point indicated “strongly disagree” and five points indicated “strongly agree”. The conceptual framework in this study based on the development of the hypothesis can be seen in the following image.

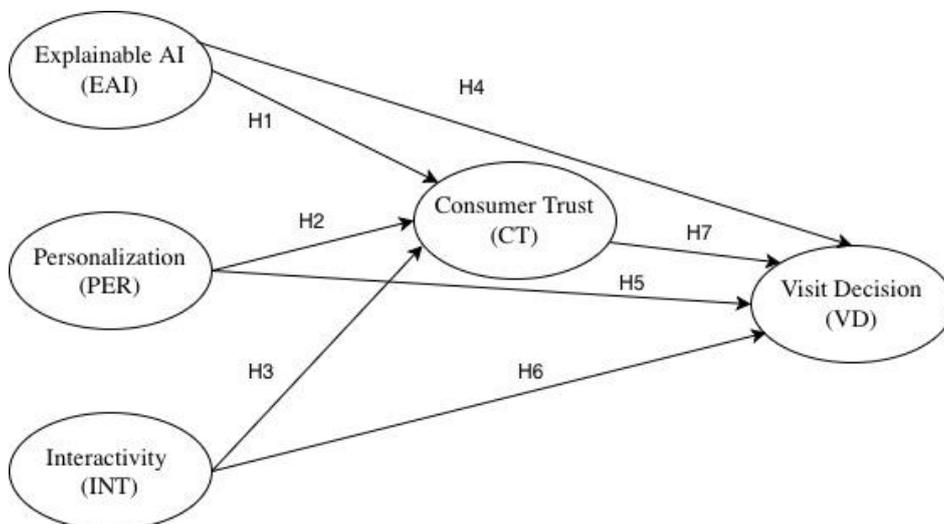


Figure 1. Research Model

The target population consisted of Indonesian users of digital tourism platforms in the past six months and were aware that platform functionalities are AI-based. Because a complete sampling frame was unavailable, we used a non-probability approach combining purposive and snowball sampling. Inclusion criteria were: (1) residence in Indonesia, (2) at least one travel-related purchase through a digital tourism platform within the past six months (e.g., accommodation, transportation, tickets, or tour packages), (3) prior interaction with AI-based features on these platforms e.g., personalized recommendations, travel chatbots, or itinerary-generation tools), and (4) having visited at least one tourism destination within the same period where the visit decision was influenced by the platform’s AI-generated recommendation. In total, 450 individuals began the questionnaire; after data-quality screening and respondent profiling, 415 valid responses were retained for analysis.

Partial Least Squares-based Structural Equation Modeling (PLS-SEM) supported by SmartPLS (version 4.0) was used to analyze the data. PLS-SEM is appropriate for examining complex relationships among latent variables and multiple observed indicators simultaneously, especially when the research model includes mediating constructs and has a predictive orientation (Arthur et al. 2023; Hair 2014; Hair et al. 2017; Hair and Alamer 2022). In this study, PLS-SEM was first used to assess the measurement model by examining indicator reliability, internal consistency reliability, and convergent validity. Discriminant validity testing is conducted to ensure that each construct in the model is empirically different from other constructs. If the measurement model meets the required criteria, the next step is to evaluate the structural model. This evaluation is conducted to assess the causal relationships hypothesized in this study. In addition, the overall predictive ability of the developed model is also measured at this stage.

Table 1. Measurement Items

Variable	Operational Definition	Items
Explainable AI (EAI)	User perceptions of the clarity and transparency of explanations provided by AI systems on digital tourism platforms.	<p>The AI clearly explains why a destination is recommended to me.</p> <p>I understand the reasons behind the AI’s recommendations.</p> <p>The explanations provided by the AI are easy to comprehend.</p> <p>The AI makes the recommendation process transparent.</p> <p>The AI provides sufficient information to justify its recommendations.</p> <p>The explanations increase my understanding of how the AI works.</p>
Personalization (PER)	Users’ perceptions of the extent to which AI-based digital tourism platforms tailor recommendations to individual preferences.	<p>The AI recommendations match my personal travel preferences.</p> <p>The platform provides suggestions that are relevant to my interests.</p> <p>The AI considers my past travel behavior when making recommendations.</p> <p>The recommendations feel customized for me.</p> <p>The platform understands my specific travel needs.</p>

Variable	Operational Definition	Items
Interactivity (INT)	User perceptions of the level of two-way communication and responsiveness enabled by AI features on digital tourism platforms.	<p>Overall, the platform offers a personalized travel experience.</p> <p>The platform allows two-way interaction during travel planning.</p> <p>The AI responds quickly to my requests or questions.</p> <p>I can communicate easily with the platform through AI features.</p> <p>The AI provides interactive support when I need information.</p> <p>I feel actively engaged when using the platform's AI features.</p> <p>The interaction with the AI feels responsive and helpful.</p>
Consumer Trust (CT)	User confidence in the reliability and credibility of AI-based digital tourism platforms.	<p>I trust the AI recommendations provided by this platform.</p> <p>The platform's AI is reliable in suggesting destinations.</p> <p>I believe the AI provides credible travel information.</p> <p>The platform's AI acts in my best interest.</p> <p>I feel confident relying on the platform's AI for travel decisions.</p> <p>Overall, I trust this platform when using its AI-based features.</p>
Visit Decision (VD)	Users finalized and executed decision to visit tourism destinations recommended by AI-based digital tourism platforms.	<p>I made a final decision to visit a destination based on the AI recommendation.</p> <p>The destination I visited was chosen following the AI recommendation.</p> <p>The AI recommendation directly influenced my final visit decision.</p> <p>I relied on the platform's AI when deciding which destination to visit.</p> <p>The AI recommendation played a decisive role in my destination choice.</p> <p>My visit decision was determined by the AI-generated recommendation.</p>

Result and Discussions

Overall, there were 415 respondents in this study (see Table 2). The majority of respondents were female (54%), while male respondents accounted for 46%. The majority of respondents were aged 26-35 years old with a percentage of 65%, those aged above 40 years old accounted for 14%, those aged 21-25 years old accounted for 10%, those aged 21-25 years old accounted for 10%, those aged below 20 years old accounted for 6%, and those aged 36-40 years old accounted for 5%. According to employment status, 41% of respondents worked in private companies, 29% were students, 15% were civil servants, 8% were freelancers, and 7% were professionals. Based on educational background, 48% of respondents had a bachelor's degree as their highest level of education, 27% were high school graduates, 14% were diploma graduates, and 11% were master's degree graduates.

This indicates that the sample in this study was highly educated. Based on domicile, the majority of respondents came from Makassar (32%), Jakarta (24%), Surabaya (20%), Semarang (11%), Pare-pare (7%), and Palopo (6%).

Table 2. Demographic Respondent

		Indicators	f	%
Gender	Male		190	46%
	Female		225	54%
Occupation	Private Sector Employee		171	41%
	Student		119	29%
	Civil Servant		63	15%
	Freelancer		35	8%
	Professional		27	7%
Age	< 20 years		23	6%
	21-25 years		43	10%
	26-30 years		136	33%
	31-35 years		134	32%
	36-40 years		22	5%
	> 40 years		57	14%
Education	High School		110	27%
	Diploma		60	14%
	Bachelor		199	48%
	Magister		46	11%
Domicile	Makassar		132	32%
	Jakarta		99	24%
	Surabaya		84	20%
	Semarang		47	11%
	Pare-Pare		28	7%
	Palopo		25	6%

Partial Least Squares Structural Equation Modeling (PLS-SEM) was used in this study to examine the direct and indirect effects between constructs in this study. The analysis process will be conducted in two stages, namely the measurement model and the structural model. In the first stage, the measurement model is evaluated to ensure that all indicators can represent the variables in this study. This evaluation includes testing convergent validity, discriminant validity, composite reliability, and construct reliability. The analysis can proceed to the structural model stage if all indicators meet the specified standards.

All constructs in the measurement model satisfy the commonly accepted psychometric criteria for convergent validity. The indicators exhibit outer loadings between 0.770 and 0.875, exceeding the recommended threshold of 0.70 and indicating strong associations with their respective latent constructs. In addition, the Average Variance Extracted (AVE) values for all constructs are above the suggested minimum of 0.50, with AVE values of 0.655 for EAI, 0.650 for PER, 0.661 for INT, 0.706 for CT, and 0.720 for VD. These AVE values demonstrate that each construct accounts for more than 50% of the variance in its indicators, thereby confirming that all latent variables in the model exhibit adequate convergent validity (see Table 3).

Table 3. Measurement Model Evaluation

Variable	Items	Loading Factors	Cronbach's Alpha	Rho_C	AVE
Explainable AI (EAI)	EAI.1	0.815	0.895	0.919	0.655
	EAI.2	0.816			
	EAI.3	0.811			
	EAI.4	0.791			
	EAI.5	0.808			
	EAI.6	0.814			
Personalization (PER)	PER.1	0.851	0.892	0.918	0.650
	PER.2	0.845			
	PER.3	0.786			
	PER.4	0.802			
	PER.5	0.770			
	PER.6	0.780			
Interactivity (INT)	INT.1	0.826	0.897	0.921	0.661
	INT.2	0.821			
	INT.3	0.793			
	INT.4	0.807			
	INT.5	0.820			
	INT.6	0.811			
Consumer Trust (CT)	CT.1	0.870	0.916	0.935	0.706
	CT.2	0.839			
	CT.3	0.829			
	CT.4	0.841			
	CT.5	0.845			
	CT.6	0.816			
Visit Decision (VD)	VD.1	0.875	0.922	0.939	0.720
	VD.2	0.872			
	VD.3	0.851			
	VD.4	0.846			
	VD.5	0.837			
	VD.6	0.808			

Discriminant validity was evaluated using the Fornell-Larcker criteria. As shown in Table 4, the square root of the Average Variance Extracted (AVE) value presented on the correlation matrix diagonal was consistently higher than the correlations between constructs found in cells outside the diagonal. The AVE square root for EAI (0.809) is higher than its correlation with PER (0.311), INT (0.364), CT (0.426), dan VD (0.292). Similarly, the square root of AVE for CT (0.840) is higher than its correlation with EAI (0.426), PER (0.596), INT (0.538), dan VD (0.470). These results satisfy the Fornell-Larcker criterion, confirming discriminant validity: each construct shares greater variance with its own indicators than with others.

Table 4. Fornell-Larcker Criterion

	EAI	PER	INT	CT	VD
EAI	0.809				
PER	0.311	0.806			
INT	0.364	0.416	0.813		
CT	0.426	0.596	0.538	0.840	
VD	0.292	0.529	0.521	0.470	0.848

The construct reliability analysis demonstrates that all latent variables exhibit excellent internal consistency (Table 3). Cronbach's alpha values fall between 0.892 and 0.922, specifically 0.895 for EAI, 0.892 for PER, 0.897 for INT, 0.916 for CT, and 0.922 for VD. These values are well above the general threshold of 0.70, indicating a high level of internal consistency among the indicators in each construct. In line with these results, the Composite Reliability (CR) coefficients, ranging from 0.918 to 0.939, further confirm the strong reliability of all constructs. Collectively, these findings indicate that the measurement model is robust and that every construct is measured in a consistent and dependable manner by its respective indicators.

In the second phase, the structural model was assessed by estimating the path coefficients associated with the proposed hypotheses. This assessment also encompassed an examination of specific indirect effects, including potential sequential mediation pathways among the constructs. The statistical significance of both direct and indirect effects was tested using bootstrapping procedures and confidence intervals. Furthermore, R^2 values, effect size indices (f^2), overall model fit, indirect effects, and predictive relevance were reported to offer a comprehensive appraisal of the structural model (see Table 5).

The overall model fit was assessed using several global goodness-of-fit indices. The Standardized Root Mean Square Residual (SRMR) was 0.040 for the saturated model and estimated model. The result clearly below the commonly used cut-off of 0.08, suggesting a close correspondence between the implied and observed correlation matrices. The d_{ULS} and d_G values for the saturated and estimated models (0.732 and 0.268) are very similar, implying that the specified model does not deviate meaningfully from the saturated model. In addition, the Normed Fit Index (NFI) values of 0.921 for the saturated model and estimated model point to a high degree of comparative model fit. The chi-square statistics (642.780 for the saturated model and estimated model) are in line with the other fit indices and further support the adequacy of the model specification. Taken together, these indicators show that the proposed model achieves an overall good to acceptable level of fit and is appropriate for interpreting the structural relationships among the constructs under investigation.

The structural model estimation reveals substantial explanatory power across all endogenous constructs. The R^2 value for Consumer Trust stands at 0.488, indicating that Explainable AI, Personalization, Interactivity collectively account for 48.8% of the variance in consumer trust. Furthermore, the R^2 value for Visit Decision is 0.395, indicating that 39.5% of the variance in visit decision is explained by Explainable AI, Personalization, Interactivity and Consumer Trust. These R^2 values collectively confirm the model's strong predictive capability, particularly for visit decision in digital tourism contexts.

Next, To assess the effect sizes of individual predictors on endogenous constructs, the f^2 values were calculated following established guidelines. According to J. F. Hair et al. (2017), these values indicate small (0.02), moderate (0.15), and large (≥ 0.35) effects. Explainable AI ($f^2 = 0.058$) and Personalization ($f^2 = 0.132$) demonstrate small effect sizes on Consumer Trust. Interactivity ($f^2 = 0.267$) demonstrate moderate effect sizes on Consumer Trust. Consumer Trust exerts a small effect on Visit Decision ($f^2 = 0.006$), whereas Explainable AI ($f^2 = 0.002$), Personalization ($f^2 = 0.116$) and Interactivity ($f^2 = 0.119$) show small effects. Overall, Interactivity emerges as the strongest predictor of Consumer Trust, while all predictors exert only small effects on Visit Decision.

To test the hypotheses and the effects between constructs in this study, we evaluated them using the bootstrapping method (see Table 5). Explainable AI shows a significant positive effect on Consumer Trust ($\beta = 0.189, p < 0.000$) but exerts a insignificant positive effect on Visit Decision ($\beta = 0.034, p < 0.442$). Based on these analysis results, it can be concluded that these findings support H1 and rejecting H4. Personalization shows a significant positive effect on Consumer Trust ($\beta = 0.414, p < 0.000$) and have a significant positive effect on Visit Decision ($\beta = 0.334, p < 0.000$). Based on these analysis results, it can be concluded that these findings support H2 and H5. Interactivity shows a significant positive effect on Consumer Trust ($\beta = 0.297, p < 0.000$) and have a significant positive effect on Visit Decision ($\beta = 0.326, p < 0.000$). Consumer Trust has insignificant positive effect on Visit Decision ($\beta = 0.081, p < 0.112$). Based on these analysis results, it can be concluded that these findings support H3 and H6, while rejecting H7.

In addition to direct effects, this study also examined the total indirect effects of the three exogenous constructs on Visit Decision. The results of the analysis show that Consumer Trust has positive but a insignificant effect on Visit Decision. This finding indicates that Consumer trust does not strengthen visit decisions in the application of AI for tourism.

Table 5. Structural Model Estimates and Hypothesis Testing

Hypotesis	Relationship	Effect	t	p	Decision
H1	EAI → CT	Direct	4.965	0.000	Support
H2	PER → CT	Direct	11.143	0.000	Support
H3	INT → CT	Direct	7.357	0.000	Support
H4	EAI → VD	Direct	0.769	0.442	Reject
H5	PER → VD	Direct	7.164	0.000	Support
H6	INT → VD	Direct	7.058	0.000	Support
H7	CT → VD	Direct	1.588	0.112	Reject

The application of AI for tourism marketing through digital platforms has grown rapidly in Indonesia (Hariyanto et al. 2025). Tourists now increasingly consider AI feature recommendations on digital platforms when making decisions about visiting tourist attractions (Pellockila, Tandilino, and Manu 2025). In this study, we analyze the application of AI features on digital platforms in tourist visit decision-making. The variables studied in this research are explainable AI, personalization, interactivity, consumer trust, and visit decision.

Our research findings indicate that explainable AI, personalization, and interactivity have a significant impact on consumer trust. These findings suggest that in the context of AI-based digital tourism platforms, user trust is not solely determined by the quality of the information presented, but also by the user experience when interacting with the system. Trust increases when the system is able to explain the reasons for its recommendations clearly and in an easy-to-understand manner. In addition, the relevance of recommendations that match the preferences, needs, and travel context of users makes users feel that the platform truly meets their needs. Another equally important factor is responsive two-way interaction, as it can provide a sense of accompaniment, reduce uncertainty, and help resolve doubts during travel planning. Thus, trust in AI platforms is formed through a combination of information reliability, explanation transparency, personalization accuracy, and interactivity quality, which together strengthen users'

confidence in relying on the platform.

The results of the analysis show that explainable AI has a positive and significant effect on consumer trust (de Brito Duarte et al. 2023; Govea et al. 2024; Morandini et al. 2023; Purba 2025). These findings indicate that when AI systems are able to provide clear reasons why a destination is recommended, users tend to feel more confident because uncertainty is reduced. Previous studies support these findings, stating that explainable AI plays a very important role in reducing user skepticism and ultimately increasing trust in AI-based services (Nasien et al. 2024). In tourism services that are “experience goods,” new value is felt after the trip is made, and explanations of recommendations serve as a signal of transparency and accountability, thereby encouraging the perception that the system is reliable. Practically speaking, digital tourism platforms need to display a “why recommended” feature in a concise format. This feature can include recommendation information based on interests, budget, distance, best season, or activity preferences. This allows users to quickly assess the relevance of recommendations. Additionally, strengthening explainability with supporting evidence such as ratings or reviews, cost estimates, and accessibility information will make recommendations feel more credible, thereby strengthening user confidence in relying on the platform.

The results of the analysis show that personalization has a positive and significant effect on consumer trust (Garapati and Chakraborty 2025; Koo et al. 2025; Venice et al. 2024). Personalization has also been proven to be the variable with the strongest influence on trust, indicating that tourists consider a platform more trustworthy when the recommendations provided feel tailored to their characteristics and needs. Personalization makes users feel that the platform “understands” them, making the information search process more efficient and decisions more convincing. This reinforces the argument that the strategy of implementing AI through personalization features is an important approach to building digital consumer trust in the tourism sector (Wulandari 2025). In tourism decision-making, needs and preferences are highly diverse, such as family tourism, adventure, culinary, religious, or healing. Therefore, relevant recommendations enhance the perception of system competence (AI is considered capable of providing appropriate recommendations) while strengthening the perception of benevolence (AI is considered to provide benefits that suit user needs). In practical terms, the platform needs to optimize context-based personalization (e.g., preferences, budget, trip duration, type of traveler, and season/time of visit) and provide preference settings so that users feel that the recommendations are truly “personalized” and increasingly trust the platform.

Interactivity was found to have a positive and significant effect on consumer trust (Huang et al. 2025; Qu et al. 2022; Yuan et al. 2024). Interactive features such as chatbots, quick responses, Q&A, itinerary planning assistance, or real-time information support provide a “guided” experience that reduces uncertainty and increases a sense of security. These findings are in line with Fahrurozi and Andrian (2025), who showed that AI interactivity through chatbot features increases tourist satisfaction through better interaction, with positive effects on trust and loyalty. In the context of tourism, AI interactivity can substitute for human services because users often need quick clarification on practical matters such as routes, operating hours, costs, facilities, weather, and accessibility. Practically, platforms need to design responsive and user-friendly interactive features (e.g., quick replies, advanced recommendations based on user questions, up-to-

date information, and escalation options to human customer service for complex cases) to ensure a consistent assistance experience and further strengthen tourist trust.

The results of the analysis for the visit decision variable show a different pattern from tourist trust. Personalization and interactivity were found to have a positive and significant effect on tourist visit decisions (Hasanuddin et al. 2025; Koo et al. 2025; Teepapal 2025). These findings indicate that when destination recommendations match user preferences and the platform provides interactive support during the planning process, users are more inclined to convert their interest into an actual decision to visit. Personalization reduces the burden of searching for information because users do not need to filter through too many options, while interactivity reduces planning friction such as confusion over itineraries, transportation, and cost estimates. These findings are reinforced by the results of research by Ali et al. (2023), which shows that personalized travel recommendations from AI that are relevant to user preferences can increase traveler confidence and encourage travel decisions through high credibility and usefulness. Widiyanti and Muhammad (2021) found that interactive planning on digital platforms for destination promotion can increase tourist awareness and promotional performance through stakeholder engagement, thereby encouraging the conversion of interest into visits. In practical terms, tourism industry players need to prioritize AI features that accelerate conversion, such as destination recommendations based on preferences and context, interactive trip planning, and integrated calls-to-action for booking. This will make the planning experience easier and encourage travelers to make the decision to visit.

However, this study found that explainable AI does not have a significant effect on visit decisions, although it does have a significant effect on trust. These findings indicate that explainability serves more as a reinforcement of belief than a driver of action. In tourism, visit decisions are often influenced by situational and emotional factors such as budget, vacation time, invitations from friends or family, social media trends, promotions, and destination appeal. Therefore, even though users appreciate transparent explanations, this may not be sufficient to drive visit decisions if practical or emotional factors are more dominant. These findings are supported by research by Leichtmann et al. (2023) which shows that explainable AI can increase user trust and performance, but the effect on final decisions is not always significant. Cheung and Ho (2025) found that explainable AI can increase trust, which mediates attitudes and interest, but the effect is not always immediately significant on behavioral intention without additional factors. In practical terms, tourism industry players need to position explainability as a trust-building feature combined with decision-making support such as cost and time estimates, automatic itineraries, accessibility information, reviews or ratings as social proof, and relevant promotions. This is so that user confidence does not stop at trust, but is more effectively converted into a decision to visit.

An important finding is that Consumer Trust does not significantly influence visit decisions. Consequently, trust does not mediate the relationship between explainable AI, Personalization, and Interactivity and Visit Decisions. This finding indicates that although AI can increase trust, the decision to visit in this model is more influenced by the direct mechanisms of personalization and interactivity, rather than through the channel of trust. This finding is supported by the results of Sun et al. (2022), who found that tourist trust does not necessarily influence their visit decision. Shneikat et al. (2025) found that information obtained from AI significantly influences trust but does not directly influence behavioral intention to visit. Unarto et al. (2025) found that trust cannot mediate the final

decision if it is not accompanied by satisfaction first.

There are several contextual explanations that can be used to describe our findings. First, trust acts as a minimum condition for users to be willing to use the platform, but once users are in the search process, the decision to visit is more influenced by value or benefit factors and actual conditions (Ali et al. 2023; Koo et al. 2025). Second, tourists often cross-validate AI recommendations through reviews, social media, influencers, or recommendations from friends. If the final decision is largely determined by external validation, then trust in the AI platform alone becomes less dominant in driving visit decisions (Ali et al. 2023; Ameen et al. 2024; Rahjasa, Prasasti, and Apriliani 2024). Third, tourists' decisions to visit a destination do not depend entirely on rational choices, but also on emotional factors, novelty seeking, and social pressure, which can be more decisive than cognitive trust (Blomstervik and Olsen 2022; Li, Xu, and Hu 2022; Tran, Phan, and Nguyen 2021). Thus, trust is important as the foundation for using AI-based platforms, but conversion from usage to visit decisions generally requires the reinforcement of other factors that collectively drive tourists to make actual decisions.

Conclusion

This study concludes that AI attributes on digital tourism platforms play different roles in shaping tourist trust and influencing visit decisions. The analysis results show that explainable AI, personalization, and interactivity have a positive and significant effect on tourist trust, with personalization being the most dominant determinant. These findings confirm that tourist trust does not solely depend on the quality of information, but also on the level of transparency of recommendation explanations, the relevance of recommendations to user preferences, and the quality of responsive two-way interactions that can effectively support the travel planning process.

However, in terms of visit decision, this study shows that personalization and interactivity have a positive and significant effect, while explainable AI does not show a significant effect even though it has been proven to increase trust. In addition, tourist trust does not have a significant effect on the visit decision, so it does not play a mediating role in the relationship between AI attributes and visit decision. These findings indicate that visit decisions are more determined by the utilitarian benefits and ease of planning provided by platforms, such as the relevance of recommendations, interactive planning, and cost and route estimates. Tourist visit decisions are also influenced by external validation and emotional-social factors such as reviews, social media, invitations, promotions, and destination appeal. Therefore, tourism sector players need to optimize personalization and interactivity features as conversion drivers, and position explainability as a trust-building mechanism integrated with decision-support features to drive visits more effectively.

This study has several limitations that need to be considered. First, the use of a cross-sectional design limits the ability to draw causal inferences. Therefore, longitudinal research is recommended to test whether trust formed through explainable AI has a more tangible impact on visit decisions after repeated use. Second, further research could compare novice and experienced users to assess whether explainability plays a more crucial role in the early adoption stage than in the advanced usage stage. Third, the research model could be enriched with variables that are more proximal to visit decisions, such as perceived risk, social influence, promotion, destination attractiveness, and ease of access, given that

travel decisions are situational and contextual. Fourth, subsequent studies are recommended to distinguish between trust in AI and trust in platforms or brands, as the two potentially work through different mechanisms in influencing tourist evaluation and behavior.

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