PREFERENCES IN TRAVEL BOOKING: MARKET DYNAMICS BETWEEN ONLINE TRAVEL PORTALS AND THE DIY APPROACH IN THE INDIAN CONTEXT

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Abstract

The digital travel space in India has also been growing rapidly with the rise of OTAs as well as a more formidable DIY segment. Despite MakeMyTrip, Yatra and Clear trip accounting for the majority of digital travel intermediation, an important segment of Indian travelers continue to create their itineraries based on the airline's website, hotel's website, or websites specific to the destination of choice. Such a situation is not seen in developed western travel markets. While several studies have documented the industry's growth, little is known about the determinants of booking channels in emerging markets such as India. To address this gap, we apply the Theory of Planned Behavior (TPB), perceived value theory, and disintermediation literature to develop and empirically test a dual-path concept model of OTA versus DIY booking preference. Data were collected from 420 Indian travelers across metropolitan and Tier-II cities. Structural regression analysis found that perceived convenience and trust are meaningful predictors of the preference for OTAs, while price sensitivity, customization preferences, and travel experience are meaningful predictors of the preference for DIY travelers. The results indicate generational fragmentation, hybrid information processing, and the persistence of price rationality among digitally mature consumers. The study contributes to platform competition theory, digital tourism research and digital consumer behavior in emerging markets. Managerial implications for hybrid platform architecture, building trust, AI-based personalization features, and pricing models for the Indian socio-economic context are discussed.

Keywords: Online travel agents, DIY booking, digital tourism, India travel market, disintermediation, consumer behavior, platform competition

1. Introduction

Indian travel and tourism industry is one of the most rapidly growing sectors of the service economy of the country. Information on the Indian digital travel market suggests that the market has been growing at double digit rates over the years, which are attributed to smartphone penetration, cheap mobile data, new digital payment systems like Unified Payments Interface (UPI), and the increasing middle-income disposable income (Rosario and Dias, 2024). Air travel booking has greater than 70 percent penetration of online booking in urban areas, hotel and holiday package booking is moving towards digital platform.

Online Travel Agents (OTAs) have been central to this change. MakeMyTrip, Yatra, and Clear trip are among the platforms that collect airline tickets, hotel, transport services and packaged holidays into a single booking platform. They focus on their convenience, price comparison, bundling, and customer service (Gretzel et al., 2015).
Nonetheless, in the concomitant expansion of OTA, it is observed that Indian customers are increasingly embracing the Do-It-Yourself (DIY) method of booking. The DIY travellers search, compare and book travel elements directly on airline websites, hotel chains, railways portals and destination specific apps. This tendency is an indication of digital empowerment, growing price sensitivity, and growing confidence in moving through fragmented digital ecosystems (Ndivo, 2022). The presence of OTA dominance and DIY autonomy is a unique market relationship. In contrast to the relatively stable OTA concentration in the Western markets, Indian travelers tend to cross-sell platforms, alternate between middlemen and direct booking platforms and dynamically optimize the balance of costs and benefits (Talwar et al., 2020; Amaro and Duarte, 2015). Academic works, discussing the OTA versus DIY preference in the emerging markets, are scarce, even with such strategic significance. The majority of studies have concerned technology approval or platform trust in developed economies. The Indian setting, which is price sensitive, collectivist, acceleration through digital, and hybrid consumption pattern demands a contextualized empirical study. The proposed study will be aimed at filling the gaps in the empirical knowledge regarding the preferences of travel booking in the conditions of the emerging digital markets and specifically in the Indian context when the Online Travel Agents (OTAs) and Do-It-Yourself (DIY) approaches to booking coexist with one

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another. To identify the reasons behind consumer decision making processes through alternative booking channels, the research creates a detailed dual path conceptual model based on Theory of Planned Behavior (Ajzen, 1991) and the theory of perceived value (Zeithaml, 1988). The study is structured in such a way as to combine attitudinal, behavioral control, and value-based constructs to explain how consumers consider convenience, trust, price sensitivity, customization, and experiential confidence in selecting between OTA platforms and independent booking.

The paper also explores the main factors that drive the OTA and DIY booking preferences and the fact that these routes are independent yet similar lines of behavior logic. Whereas convenience, risk control and service assurance are the possible motivations behind OTA use, the use of DIY is economically rational, digitally competent, and autonomy-seeking (Gefen et al., 2003; Law et al., 2004). Through an empirical study of these determinants, the study will explain the interaction of functional, psychological and economic determinants in influencing channel selection decision. Besides that, the paper examines the trends in generational and socio-economic segmentation of travel booking behavior. Since India is a diverse country, with a high rate of urbanization, and income and digital literacy vary among different age groups, the city levels, and income groups, one can expect that booking preferences will vary depending on age groups, income statuses, and the level of urbanization. The recognition of these dynamics of segmentation can be used to better interpret the heterogeneity of the market and platform competition. Therefore, going forward this study advances the concept of digital disintermediation in the emergent markets. Although existing studies on disintermediation have focused on the developed economies, scarcity of scholarly research has investigated the nature of the interaction between digital empowerment and price sensitivity and trust in high-growth markets, such as India (Rosario and Dias, 2024; Buhalis and Law, 2008). Placing OTA and DIY coexistence in the Indian context of the changing digital environment, the given study expands theoretical debate about the platform competition, consumer empowerment, and market deregulation in the developing economy.

Research Objectives

- To determine and discuss the major determinants affecting consumers preference of Online Travel Agents (OTAs).

- To investigate the drivers influencing the uptake of the DIY travel booking strategy by the Indian consumers.

- To determine the comparative predictive power of the attitudinal, economic and experiential variables in the selection of the booking channel.

- To examine the generational and socio-economic differences in travelling booking behavior.

This paper will hypothesize two parallel regressions. Model 1 includes OTA reservation preference as the dependent variable and perceived convenience and trust as the predictors. The dependent variable in Model 2 is DIY booking preference, and it is determined by price sensitivity, preference of customization and travel experience. Digital literacy is also cited to mediate the effect between travel experience and DIY booking preference.

2. Methods and Methodology

2.1 Digital Intermediation and Disintermediation in Tourism

The digital nature of today's world has brought about digitalization of intermediation and disintermediation processes in the tourism industry. The digital transformation has resoundingly reorganized the tourism value chains, as it lowers the search costs, improves the price transparency, and lowers information asymmetry between the suppliers and the consumers (Rosario and Dias, 2024). OTAs and other digital intermediaries in general bundle fragmented tourism services into integrated services where they can be compared, evaluated, and transacted (Buhalis and Law, 2008). Newer studies emphasize the idea that digital platforms now act as ecosystem orchestrators and not as intermediaries, and they are using algorithmic pricing, big data analytics, and customer profiling to impact consumer choices (Gretzel et al., 2015; Koo et al., 2025). The same technological infrastructure on which intermediation is possible, however, supports disintermediation. Digital empowerment also enables the consumers to circumvent OTAs and make direct transactions with the airlines, hotels, or railway portals. Research in developing digital economies indicates that disintermediation is more probable in case of a high level of price

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transparency, consumer digital competence, and need of cost reduction (Garcia et al., 2022; Talwar et al., 2020). The tendency of disintermediation can be increased in the Indian context, where price elasticity is high, and consumers often compare a range of platforms before making a booking. Recent empirical studies show that platform competition is no longer zero-sum game; it is a game of intermediation and disintermediation that exist dynamically, with respect to perceived value, risk and convenience (Huang et al., 2026). Such a duality requires a structure that is simultaneously the product of both ways.

2.2 Online Travel Agents: Value Proposition and Market Dominance

OTAs generate value by leveraging the efficiency of the aggregation, availability of options, reward schemes, cashbacks, EMI payments, and 24/7 customer care (Gretzel et al., 2015). In the undeveloped world like India, OTA sites alleviate the issue of uncertainty by offering verified reviews, flexible cancellation, and refund guarantees. The importance of trust-building mechanisms is especially high in high-contact services, like travel, where the perceived risk is high (Rather and Hollebeek, 2021). According to recent Scopus-indexed studies, the perceived convenience and confidence are also some of the most powerful predictors of the OTA adoption intention. Convenience saves cognition and search time whereas trust reduces perceived financial and service risk. In addition, behavioral intention is enhanced by algorithmic suggestions and simplicity of the user interface. In the collectivist societies like India, trust is formed by peer reviews and digital word-of-mouth. Consumers tend to use social validation as a way of getting less uncertainness when making a digital transaction.

Hypothesis Development

Since OTAs make the search and transaction very easy and less complex, consumers who feel that the process is more convenient will be willing to use the OTA platforms (Zeithaml, 1988).

H1: The perceived convenience has a positive impact on OTA preference.

Reliability is a very important factor in reducing the perceived transaction risk and uncertainty in the digital space. Trust is a decisive factor when selecting a platform in situations where there is high price sensitivity and service variability (Gefen et al., 2003).

H2: Trust has a positive effect on OTA choice.

2.3 DIY Travel Booking: Autonomy, Control, and Disintermediation

Preference towards customization also enhances DIY. It has been observed that such travelers who want to have a unique experience or flexible schedule would choose direct booking channels to ensure they have a sense of control. Moreover, seasoned travelers are more self-efficacious when it comes to planning more complicated travel plans (Talwar et al., 2020).

Hypothesis Development

When consumers consider direct booking to be cost effective, they tend more to avoid the intermediaries.

H3: DIY preference is positively affected by the price.

Independent booking channels will be preferred by those consumers who appreciate the ability to customize the itinerary and flexibility.

H 4: Customization preference has a positive relationship with DIY preference.

Consumer confidence and perceived complexity of planning increases with travel experience, which promotes independent booking behavior.

H5: Travel experience has a positive impact on DIY preference.

2.4 Theory of Planned Behavior (TPB)

The three factors that influence behavioral intention according to Theory of Planned Behavior (Ajzen, 1991) are attitude, subjective norm and perceived behavioral control. TPB has been widely applied in the research of digital

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tourism to explain the intention to book and platform adoption. The value of the perceived booking channel that is experienced is referred to as attitude. Online word-of-mouth and peer reviews are subjective norm. The perceived behavioral control is linked with the digital literacy and technological competence. As per the latest empirical evidence, the perceived behavioral control is an important factor in the adoption of online booking in the emerging economies (Gefen et al., 2003). The level of digital literacy positively affects self-esteem when using different booking services, which enhances DIY behavior (Talwar et al., 2020).
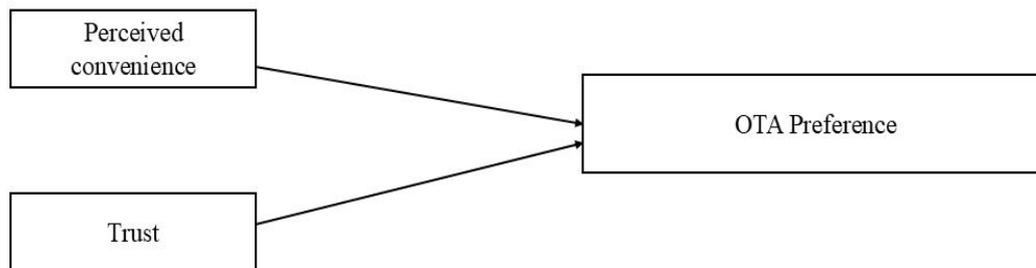
Hypothesis Development

Digital literacy also increases the perceived behavioral control, especially among older travelers, which increases the chances of independent booking.
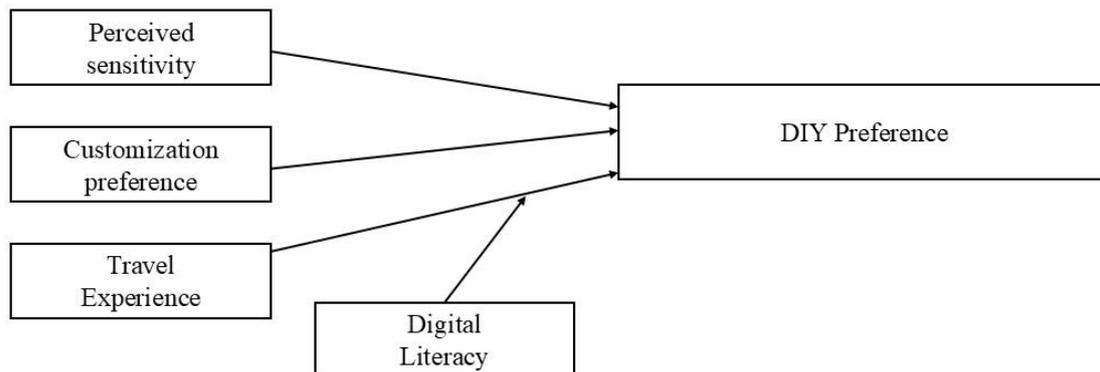
H6: There is a positive moderating effect of digital literacy between the travel experience and DIY preference, whereby the strength of the relationship between the variables increases with high levels of digital literacy.

2.5 Perceived Value and Price Sensitivity

The concept of perceived value theory conceptualizes value as the trade off between the perceived benefits and the perceived costs (Zeithaml, 1988). Value to digital tourism includes financial savings, time, risk mitigation and service quality. Recent reports focus on the fact that consumers consider booking channels in terms of functional value (convenience), economic value (price advantage), and emotional value (trust and security). The decision making in the emerging markets is usually dominated by the economic value because of the increased price sensitivity. Promotional pricing, flash sale and cashback incentives compound the consumer price comparison behavior along with the competitive environment of the Indian OTA market. Perceived value therefore becomes a dynamic value based on the dynamic price changes and promotions (Rosário & Dias, 2024). This integration is based on the dual-path model, according to which preference in OTA is mainly benefit-based (convenience and trust), and DIY preference is cost-based (price sensitivity and customization autonomy).

Model 1: Preference for Online Travel Agents (OTA)

Model 2: Preference for Do It Yourself (DIY) Booking

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3. Research Design

The current research has a quantitative, cross-sectional research design since it uses a sample of consumers to study their preferences in travelling with the help of Online Travel Agents (OTAs) or Do-It-Yourself (DIY) in the Indian market (Rosário and Dias, 2024). Quantitative design was found suitable due to the fact that the study aims at empirically testing hypothesized relationships among various independent variables and booking channel preference. The cross sectional method allows gathering of standardized information to a great number of travelers at one period of time, which helps in statistical comparison of OTA and DIY determinants of preferences. It is a deductive study, in which hypotheses are obtained on the basis of developed theoretical frameworks, with the Theory of Planned Behavior (Ajzen, 1991), the perceived value theory (Zeithaml, 1988), and the literature on digital disintermediation (Ndivo, 2022). Parallel regression tests on the choice of the booking channel can be tested using the research design. The research is placed in the context of the Indian online travel sector, with the significant pace of technology acceptance, the growing popularity of the use of smartphones, and the popularity of digital payment solutions like UPI. India is a new digital economy where OTA will not be a unique and exclusive approach to the competition, as it will be competing with direct booking avenues provided by air, rail, and hotel chains. Intermediated and disintermediated booking routes co-exist, and therefore India is a suitable setting to explore the dual-channel consumer preference. The study targets urban and semi-urban-based travelers with respondents comprising of metropolitan cities (e.g., Delhi, Mumbai, Bengaluru, Chennai) and Tier-II ones. Such a choice will provide coverage of diverse levels of digital literacy and socio-economic status.

4. Population and Sampling

The target market is comprised of the Indian consumers aged 20 years and over who have made travel bookings (flight, train, bus, hotel or holiday package) in an online channel within the last 12 months. A non-probability purposive sampling was used. The sample size in the study was chosen using the screening criterion, where the respondents have to have been using either an OTA platform or direct booking channel within the past one year. This has made sure that the participants have had recent and relevant booking experience. Since it is a digital study, information was gathered via an online survey questionnaire, which was administered on social media icons, traveling forums, email networks, and professional groups. The data screened resulted in the collection of 420 valid responses that was to be analyzed. The sample size meets all statistical requirements of multiple regression and structure modeling, which has an excess population of at least 10:15 to 1 ratio of observations to predictor variables. Also, the sample size provides credible moderate outcomes (Hair et al., 2022).

Measurement Development and Construct Operationalization

All constructs were measured using questions that were taken from reliable sources, in digital tourism, online shopping and consumer behavior studies. These questions were changed a bit to fit the travel booking situation.

Responses were noted on a scale of 1 to 5 where 1 means Strongly Disagree and 5 means Strongly Agree.

Table 1: Measurement Development and Construct Operationalization

	Item	Statement	Reference
Construct Perceived Convenience	PC1	Booking travel through this platform saves me time.	Amaro & Duarte (2015)
	PC2	It is easy to search and compare travel options on this platform.	
	PC3	The booking process on this platform is simple and straightforward.	
	PC4	I can complete my travel booking quickly using this platform.	
Trust	TR1	I believe this booking platform is reliable.	Sahut et al. (2021)
	TR2	I feel secure when making payments through this platform.	
	TR3	This platform keeps its promises	

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		regarding bookings and refunds.	
	TR4	I trust the information provided on this platform.	
Price Sensitivity	PS1	I compare prices across multiple platforms before booking travel.	Talwar et al. (2020)
	PS2	Even small price differences influence my booking decision.	
	PS3	I prefer booking options that offer discounts or cashback.	
	PS4	Avoiding extra service charges is important to me.	
Customization Preference	CP1	I prefer customizing my travel itinerary according to my needs.	Huang et al. (2022)
	CP2	I like selecting airlines, hotels, and services independently.	
	CP3	Flexibility in modifying travel plans is important to me.	
	CP4	I prefer having full control over my travel arrangements.	
Travel Experience	TE1	I frequently book travel online.	Talwar et al. (2020)
	TE2	I am confident in planning my travel arrangements independently.	
	TE3	I have sufficient experience to manage my own travel bookings.	
Digital Literacy	DL1	I am comfortable using multiple travel apps or websites.	Rosário & Dias (2024)
	DL2	I can easily compare travel options across different digital platforms.	
	DL3	I feel confident making online payments through digital platforms.	
	DL4	I can resolve minor technical issues during online booking.	
OTA Preference	OTA1	I prefer booking travel through online travel agent platforms.	Talwar et al. (2020)
	OTA2	I rely on OTA platforms for most of my travel bookings.	
	OTA3	I am likely to continue using OTA platforms in the future.	
DIY Preference	DIY1	I prefer booking travel directly through airline or hotel websites.	Sahut et al. (2021)
	DIY2	I prefer arranging travel independently without intermediaries.	
	DIY3	I am likely to use direct booking channels in the future.	

Results and Findings

The measurement model proves to have a reasonable reliability and convergent validity. The values of all the standardized factor loadings are greater than the recommended level 0.70 (Hair et al., 2022). The composite reliability (CR) scores are between 0.872-0.916 which surpasses the advised threshold of 0.70 hence good internal consistency. The value of average variance extracted (AVE) is between 0.650 to 0.784, which exceeds the 0.50 mark hence the sufficient convergent validity (Fornell and Larcker, 1981).

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Table 2: Results and Findings

Construct	Item	Factor Loading	CR	AVE
Perceived Convenience	PC1	0.812		
	PC2	0.845		
	PC3	0.798		
	PC4	0.831	**0.889**	**0.667**
Trust	TR1	0.821		
	TR2	0.874		
	TR3	0.842		
	TR4	0.809	**0.903**	**0.699**
Price Sensitivity	PS1	0.779		
	PS2	0.816		
	PS3	0.843		
	PS4	0.801	**0.881**	**0.65**
Customization Preference	CP1	0.823		
	CP2	0.861		
	CP3	0.834		
	CP4	0.808	**0.901**	**0.695**
Travel Experience	TE1	0.784		
	TE2	0.829		
	TE3	0.852	**0.872**	**0.694**
Digital Literacy	DL1	0.811		
	DL2	0.857		
	DL3	0.834		
	DL4	0.802	**0.895**	**0.682**
OTA Preference	OTA1	0.869		
	OTA2	0.883		
	OTA3	0.847	**0.916**	**0.784**
DIY Preference	DIY1	0.836		
	DIY2	0.864		
	DIY3	0.818	**0.892**	**0.734**

Measurement Model Assessment

Discriminant Validity

The FornellLarcker (1981) criterion was used to determine discriminant validity. Square root of AVE of all constructs was beyond its inter-constructs correlations, which proved a sufficient discriminant validity.

Table 3: Discriminant Validity

Construct	PC	TR	PS	CP	TE	DL	OTA	DIY
Perceived Convenience (PC)	**0.817**							
Trust (TR)	0.541	**0.836**						
Price Sensitivity (PS)	0.322	0.298	**0.806**					
Customization Preference (CP)	0.366	0.341	0.472	**0.834**				
Travel Experience (TE)	0.394	0.377	0.418	0.512	**0.833**			
Digital Literacy (DL)	0.421	0.402	0.389	0.536	0.624	**0.826**		
OTA Preference (OTA)	0.612	0.658	0.301	0.348	0.366	0.402	**0.885**	
DIY Preference (DIY)	0.288	0.264	0.604	0.632	0.597	0.611	0.331	**0.857**

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Structural Model Assessment - Model Fit Indices

Model fit was evaluated using multiple goodness of fit indices.

Table 4: Model Fit Indices

Fit Index	Value	Recommended Threshold
χ^2/df	2.41	< 3.00
CFI	0.956	> 0.90
TLI	0.948	> 0.90
RMSEA	0.059	< 0.08
SRMR	0.046	< 0.08

Table 5: Structural Path Coefficients

Hypothesis	Path	β	t-value	p-value	Result
H1	PC → OTA	0.312	5.94	< .001	Supported
H2	TR → OTA	0.381	7.12	< .001	Supported
H3	PS → DIY	0.354	6.48	< .001	Supported
H4	CP → DIY	0.329	6.02	< .001	Supported
H5	TE → DIY	0.216	3.87	< .001	Supported
`H6	TE × DL → DIY	0.148	2.94	0.003	Supported

The results of the structural model can be confirmed that OTA preference depends mainly on trust ($=.381$, p $<.001$) and perceived convenience ($=.312$, p $<.001$) meaning that consumers are more interested in risk-reduction and efficiency in the transaction when using intermediary platforms. This is consistent with the theory of digital intermediation where the platform assurance mechanisms would decrease the perceived uncertainty. On the other hand, price sensitivity ($=.354$, p $<.001$) and customization preference ($=.329$, p $<.001$) are important determinants of DIY booking preference, which implies an economic rationality and autonomy in the process of decision-making. The use of DIY is reinforced further by travelling experience ($= +.216$, p < 0.001). The fact that the moderation effect of digital literacy ($=.148$, p $=.003$) is positive, proves that experienced travellers tend to use intermediaries more frequently in case they have enough digital competence. Taken together, the results empirically confirm the two-path model, showing that the preferences between OTA and DIY booking are determined by different yet theoretically consistent factors.

5. Discussion

The results indicate that perceived convenience has a large and positive impact on the preference of OTA booking. Those consumers that find OTA websites as time-saving, user-friendly and efficient in bringing together travel deals will tend to use them when making their bookings. Search costs and cognitive effort in the Indian market are significantly lower in an environment where the process of travel planning can entail a comparison of many services providers over fragmented channels; the process of OTAs consolidating information in a single interface can significantly reduce these costs and effort. This result supports the hypothesis in the perceived value theory that functional utility boosts behavioral intention. Although digital familiarity is growing, consumers are still appreciating the streamlined processes and simplicity in the transaction especially when making deals involving complex travel arrangements. The tenacity of convenience as a motivator highlights the fact that digital intermediation has not been supplanted yet since it is the most efficient way of effort. Trust appears as the most significant factor of OTA preference, which underscores the prominence of the risk-reduction concept in digital transactions. Indian consumers are sensitive to pay security issues, the issue of refund, cancellation of services and reliability of service. OTA sites offer institutional features like verified reviews, customer support services and money back guarantees that decrease the perceived uncertainty in transactions. This minimization position supports the conceptual underpinnings of digital intermediation, which assumes that intermediaries maintain their marketability by providing assurance systems that will not be invariably provided by individual suppliers. The supremacy of trust over convenience implies that the efficiency is secondary, but the perception of security and reliability is more important in the choice of the channel. This is especially crucial in the context of an emerging economy in which the issues of consumer protection awareness and digital fraud are still relevant. Contrarily, the

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DIY booking preference is determined by an alternative grouping of determinants. Price sensitivity has a great impact on the tendency of consumers to cut the intermediaries and make direct bookings with airlines or hotels. Indian travel market is very price sensitive and people usually react to a small difference in the cost. Price-sensitive consumers will actively use direct channels to enhance economic value when they feel that intermediate service charges or convenience fees are not necessary. This observation follows the cost benefit trade-off principle which is at the center of the perceived value theory, which argues that economic rationality creates disintermediation behaviour. This is further enhanced by the growing visibility of online pricing ticketing and promotion facilities by airline and hotel chains enabling the consumer to recognize the benefits of direct booking. The preference of customization has also a significant positive impact on the adoption of DIY. Independent booking behavior is more prone to consumers who value flexibility of the itinerary, customized service mixes, and the ability to make independent decisions. This is indicative of a psychological inclination towards independence and domination. Travel patterns in the Indian environment are very heterogeneous and they include leisure tourism, religious tourism, business tourism and family tours. This kind of diversity is in promotion of consumers tailoring their own travel packages instead of just using the standardized packages in platforms. The importance of customization preference shows that the behavior of autonomy seeking is a decisive factor of digital disintermediation. Travel experience also increases the preference to DIY booking, which indicates that the preference to different independent channels increases due to its familiarity to the operations of online booking. Skilled travelers have procedural knowledge, comparative evaluation skills, and confidence of dealing with direct encounter with service providers. This result is consistent with the Theory of Planned Behavior whereby perceived behavioral control is boosted by experience familiarity. The more people interact with online reservation systems, the higher the perceived competence, and the less reliance on the assistance of the intermediaries. Nevertheless, the size of this effect is moderate compared to the price sensitivity and customization preference, which means that the experience is not the sole determinant of the channel choice but it works in conjunction with economic as well as autonomy motives. Digital literacy plays a moderating role which offers some extra theoretical insight. The interaction effect proves that the experience of travelling is better translated into DIY preference when the consumers are more digitally competent. Digital literacy increases the effective implementation of independent booking behavior, as it allows one to navigate websites effectively, compare the offers, conduct secure transactions, and overcome minor technical difficulties. With digital literacy being diverse in a demographically diverse nation like India, there are diverse adoption paths. Expert travelers can also choose OTAs provided that they do not feel technologically savvy, and those who are digitally savvy use their strengths to avoid the middlemen. This moderation effect validates the notion that the phenomenon disintermediation is conditional, and varies depending on the interaction between familiarity with experience and technological capability. Put together, the findings demonstrate two cross directed yet similar behavioral pathways. The institutional assurance benefits and efficiency are the main factors that lead OTA preference as the logic here is that based on reliance and centered on trust and convenience. In contrast, DIY preference is influenced by economical rationality, autonomy-seeking orientation and accrued digital competence, which is an empowerment based logic. The results of these studies contradict the belief that digital transformation always takes away the middlemen. They rather propose a trend of partial disintermediation, according to which both models co-exist and target distinct consumer groups in the same market ecosystem. In theory, the research will add to the literature on digital intermediation by empirically showing coexistence dynamics within an emerging economy. It builds up the Theory of Planned Behavior by making the perceived behavioral control specific to travel experience and digital literacy and incorporates perceived value theory to model channel switching due to costs. The dual-path model offers a more balanced concept of the booking behavior compared to single-dependent-variable models since it identifies the structural autonomy of OTA and DIY motivation.

6. Conclusion

This study provides extensive research on the travel booking preference in the rapidly transforming digital tourism environment in India. Through the creation and empirical testing of a dual-path conceptual framework, the study reveals that OTA and DIY booking conducts are guided by the unique psychological, financial, and technological factors. Trust and perceived convenience are the main influencing factors of OTA preference, emphasizing that it remains a significant element of the institutional assurance and simplifying the interfaces in reducing the threat of risk and making the transactions of traveling easier. On the contrary, price sensitivity, customization requirements, and travel experience are the factors that propel DIY booking preference due to increasing consumer autonomy and economic optimization intentions. It is also explained by the moderating role of digital literacy that digital empowerment enhances disintermediation behavior only in case of sufficient technological competence. This

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observation highlights the fact that digital transformation in the coming markets is not homogeneous but rather fragmented and contingent. OTAs are still in a position to position themselves as a more strategic choice to risk-averse and convenience-driven users, whereas DIY strategies gain popularity among cost-conscious and digitally-sophisticated travellers.

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