



Baby Boomers and the Intention to Use Technology in Travel Planning

Baby boomers e a intenção de usar tecnologia no planejamento de viagens

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Abstract

This study examines the determinants of baby boomers' intention to use travel planning technologies before travel and clarifies how satisfaction and attitude shape this intention in a repeated use context. Using partial least squares structural equation modelling on 155 valid questionnaires collected from baby boomers participating in elderly social groups in Brazil, the model explains 42.8% of the variance in intention to use. Results show that perceived ease of use increases satisfaction and has a positive indirect effect on attitude and intention, whereas perceived usefulness does not significantly influence satisfaction, attitude, or intention. Satisfaction strongly predicts attitude and contributes to intention to use. Personal innovativeness has a positive direct effect on satisfaction and an indirect effect on attitude, while perceived financial cost reduces attitude and intention through negative indirect effects. Social influence is not significant. The findings suggest that tourism organisations should prioritise simple, stable interfaces, reduce perceived effort and costs, and support experimentation to increase adoption among older travellers.

Keywords: Technology acceptance model, Travel planning technologies, Baby boomers, satisfaction, attitude, Generation cohort theory.

Resumo

Este estudo examina os determinantes da intenção dos *baby boomers* de usar tecnologias de planejamento de viagens antes de viajar e esclarece como a satisfação e a atitude moldam essa intenção em um contexto de uso repetido. Utilizando modelagem de equações estruturais por mínimos quadrados parciais em 155 questionários válidos coletados de *baby boomers* participantes de grupos sociais de idosos no Brasil, o modelo explica 42,8% da variância na intenção de uso. Os resultados mostram que a facilidade de uso percebida aumenta a satisfação e tem um efeito indireto positivo na atitude e na intenção, enquanto a utilidade percebida não influencia significativamente a satisfação, a atitude ou a intenção. A satisfação prediz fortemente a atitude e contribui para a intenção de uso. A inovação pessoal tem um efeito direto positivo na satisfação e um efeito indireto na atitude, enquanto o custo financeiro percebido reduz a atitude e a intenção por meio de efeitos indiretos negativos. A influência social não é significativa. As descobertas sugerem que as organizações de turismo devem priorizar interfaces simples e estáveis, reduzir o esforço e os custos percebidos e apoiar a experimentação para aumentar a adoção entre os viajantes mais velhos.

Palavras-chave: Modelo de aceitação da tecnologia, Tecnologias de planejamento de viagens, Geração *baby boomer*, Satisfação, Atitude, Teoria das coortes geracionais.

1. Introduction

Information and communication technologies have reshaped how individuals search for information, evaluate alternatives, and purchase services in everyday life, including employment, health, shopping, and work-related activities (Bilan, Tovmasyan & Dallakyan, 2024; Box & West, 2016). In tourism, internet connectivity, smartphones, and mobile technologies have accelerated the adoption of smart tourism practices and changed how travellers plan, book, and manage trips (Buhalis, 2020; Richards, 2025). The travel planning technologies in this study are digital tools and platforms used mainly before travel, when travellers search, compare, and make decisions prior to departure. They include online travel agents, destination and company websites, review platforms, social media, travel apps, and AI-enabled planning tools that support personalisation and itinerary organisation (Goo et al., 2022; Filieri et al., 2021). Because tourism is a highly competitive global industry in which digital touchpoints increasingly mediate value creation and customer experience (Guerreiro et al., 2024; Reyes Menendez et al., 2019), explaining why travellers intend to use these technologies during planning is both theoretically and managerially relevant.



To frame technology-related intentions, this study draws on the Technology Acceptance Model, which explains intention through perceived ease of use, perceived usefulness, and attitude (Davis, 1989). However, travel planning rarely reflects a single first adoption decision. Planning often involves repeated interactions such as searching, comparing, booking, and rechecking, which means that evaluative responses grounded in prior interactions can shape continued usage intentions. For this reason, the study incorporates satisfaction as an experience-based evaluation, commonly conceptualised as post-use or prior experience in travel research (Kozak, 2001; Gao et al., 2018; Lee, Chung, & Koo, 2023). This integration is conceptually appropriate when satisfaction is interpreted as an appraisal grounded in respondents' previous experiences with travel planning technologies, rather than as an evaluation of technologies they have never used.

At the same time, the relationship between satisfaction and attitude is complex, and directionality is not always empirically established. Many studies treat attitudes as antecedents or moderators of satisfaction, whereas other conceptualisations allow accumulated satisfaction with prior interactions to consolidate into a more favourable overall attitude in repeated-use settings (Gärling, 2026; Gao et al., 2018). In the context of travel planning, where engagement with digital tools can recur over time, this study positions satisfaction as an experience-based evaluative mechanism that can shape attitudes toward continued use, while acknowledging that alternative specifications exist and must be theoretically justified. This transparent positioning avoids overpromising and clarifies the conceptual logic underpinning the proposed model.

Despite the growth of technology acceptance research, evidence remains concentrated in user groups and contexts that do not fully capture older travellers' realities in the pre-travel stage. Recent tourism technology studies increasingly move beyond simply confirming TAM by extending relational perspectives to human-computer interaction in AI-enabled travel planning and by identifying new determinants of personalisation and planning experience outcomes (Zhao et al., 2026; Liu et al., 2026). Yet, empirical specificity regarding acceptance mechanisms among older travellers during pre-travel planning remains limited, especially in settings where usability barriers, cost sensitivity, and digital inequalities may be more pronounced. This gap matters because population ageing is accelerating worldwide, and older adults represent a growing market segment with distinct needs and constraints. Brazil has also experienced a consistent ageing trend, with the share of people aged 60 years and older increasing from 11.3 per cent to 14.7 per cent between 2012 and 2021 (IBGE, 2022). These demographic shifts create a strategic imperative for tourism organisations to understand what drives or inhibits baby boomers' intention to use travel planning technologies.

Accordingly, the objective of this study is to analyse the determinants of baby boomers' intention to use travel planning technologies, with particular emphasis on perceived ease of use, personal innovativeness, and perceived barriers, including financial cost and complexity, alongside core acceptance pathways involving attitude and intention (Davis, 1989). Recent evidence suggests that for baby boomers, ease of use and personal innovativeness can be especially influential, while barriers can reduce satisfaction and weaken intentions to use travel technologies (Recuero Virto et al., 2024; Jászberényi et al., 2024; Shin & Baek, 2023; Hameed et al., 2024; Sun et al., 2025). These patterns also imply that predictors that are often robust in general acceptance models, such as perceived usefulness and social influence, may show weaker or mixed effects among older adults, reinforcing the need for cohort-focused testing rather than assuming universal model weights (Chen & Chen, 2011; Huang et al., 2017; Recuero Virto et al., 2024). Although generational cohort theory is sometimes referenced in tourism research, formal tests require explicit intergenerational comparisons. Therefore, this study uses the baby boomer cohort as a meaningful segmentation lens rather than as a test of cohort theory (Li, Li, & Hudson, 2013). By clarifying acceptance boundary conditions for baby boomers in travel planning, the study contributes beyond a confirmatory reading of TAM and offers actionable implications for designing and communicating travel technologies that prioritise usability, reduce perceived barriers, and support more inclusive digital participation among older consumers.

2. Theoretical basis and development of hypotheses

2.1 *Baby boomers and the use of travel planning technologies in tourism*

Travel planning has become increasingly mediated by digital touchpoints that support information search, alternative evaluation, and itinerary organisation before departure. In tourism research, this pre-travel stage is often described as a period in which travellers explore and exploit digital resources such as platforms, apps, and online content to reduce uncertainty and shape expectations about the trip, with downstream implications for satisfaction with the planning experience and the trip itself (Huang et al., 2017; Filieri et al., 2021). Recent work on destination chatbots also positions conversational systems as planning tools that can influence decision-making by improving information quality and user experience during trip preparation (Orden Mejía et al., 2025).

Within this context, baby boomers represent a strategically important segment because their participation in digitally mediated travel planning is growing, yet remains uneven across individuals and situations. Evidence from the travel smartphone literature shows that the diffusion of travel-related digital services is not uniform and that age-related gaps can emerge in how travellers engage with planning, independence, and digital interaction while preparing trips (Shin & Baek, 2023). In smart tourism



environments, the travel digital divide is characterised by disparities in access, use, and outcomes of tourism technologies that can constrain older travellers' ability to obtain services and information, thereby shaping the quality of their planning and travel experiences (Yao et al., 2025). Related research on older adults and platform-based mobility services further suggests that digital divides can be experienced at the level of concrete operational steps, reinforcing the need to understand how older users navigate digitally mediated journeys and travel-related services (Sun et al., 2025).

A core mechanism behind uneven engagement among baby boomers is the salience of usability and capability barriers during planning. Studies of smartphone use for travel emphasise that older travellers may face greater friction in adopting travel-related functions, which can limit active engagement and increase reliance on simpler or more passive uses of technology (Shin & Baek, 2023). Smart tourism research similarly highlights that older travellers' digital divides can be reinforced when tourism technology affordances do not align with seniors' cognitive abilities and roles, and when successful use requires external assistance or proxies, such as family members or tour guides (Yao et al., 2025). In process-focused research on older adults using ride-hailing, difficulties can accumulate across steps, suggesting that perceived effort and operational complexity can become decisive barriers even when the service is available and potentially useful (Sun et al., 2025).

Beyond usability, travel planning technologies can be evaluated by baby boomers through a trust, risk, and value lens that shapes willingness to rely on digital tools. In the context of generative AI travel advice, research grounded in innovation resistance shows that adoption patterns vary across age cohorts and that perceived risks, usability concerns, and trust are central to acceptance dynamics in travel planning and decision-making (Seyfi et al., 2025). From an information perspective, limitations in the visibility, detail, correctness, and completeness of online accessibility information can also undermine the capacity of travellers with access needs, including older adults, to plan effectively using digital resources (Domínguez Vila & Darcy, 2025). These concerns align with planning contexts in which tourists rely on digital information to reduce uncertainty, meaning that perceived information quality and credibility can influence whether digital planning feels safer and more controllable than offline alternatives (Orden Mejía et al., 2025; Filieri et al., 2021).

At the same time, recent tourism evidence points to clear facilitators that can increase baby boomers' engagement with planning technologies. Within TAM-oriented work in tourism, perceived ease of use is consistently linked to more favourable attitudes and intentions to use travel-related technologies, and personal innovativeness is often treated as an individual predisposition that strengthens openness to trying digital tools in travel contexts (Chen & Chen, 2011). In chatbot-supported planning, results also indicate that higher information quality can enhance perceived enjoyment and usefulness, which contribute to satisfaction with the planning tool and can shape continued use and destination-related intentions (Orden Mejía et al., 2025). In parallel, research on seniors' accommodation choices suggests that older tourists are increasingly engaging with newer digital options and alternative platforms, supporting the view that baby boomers' planning behaviours are evolving, even though motivations and constraints may differ from those of younger users (Nicolau et al., 2024).

Taken together, the literature positions baby boomers' use of travel planning technologies as a balance between facilitators that enhance perceived convenience and control and barriers related to usability, information quality, and trust. This framing supports hypothesis development that emphasises perceived ease of use, perceived usefulness, personal innovativeness, perceived barriers and costs, and social influence as antecedents of evaluative responses such as satisfaction and attitude, which in turn can shape intention to use travel planning technologies. It also justifies treating older travellers as a meaningful boundary condition for acceptance mechanisms in tourism planning rather than assuming uniform effects across populations (Chen & Chen, 2011; Shin & Baek, 2023; Yao et al., 2025; Orden Mejía et al., 2025).

2.2. Hypothesis development

2.2.1. Technology Acceptance

The Technology Acceptance Model (TAM) was proposed by Davis (1989) to predict and explain a potential user's behavioural intention to adopt technological innovation. The model addresses five dimensions: perceived usefulness, perceived ease of use, attitude, behavioural intention, and actual use. In digital tourism and travel planning contexts, TAM has been widely used to explain adoption and engagement with online booking services, travel communities, and destination-related digital experiences, suggesting that users are more likely to engage when they perceive clear functional benefits and low effort in interacting with the system (Agag & El-Masry, 2016; Burkett & Recuerdo Virto, 2025; Hew et al., 2018; Collado-Agudo et al., 2023; Kieanwatana & Vongvit, 2024; Sorcaru et al., 2025). This makes TAM a useful baseline for examining baby boomers' interactions with tourism technologies, particularly because usability and perceived functional value can reduce friction and support engagement with travel planning touchpoints (Sancho-Esper et al., 2023).

Perceived usefulness is defined as the level at which a person believes that using a system will improve their work performance, in terms of effectiveness, productivity, and time savings (Davis, 1989). The literature recognises perceived usefulness as a fundamental variable because it is an external motivation for adopting new technologies (Wang et al., 2020). Perceived ease of use



refers to the degree to which a person believes using a system would be effortless (Davis, 1989). Perceived ease of use is a critical determinant of behavioural intention to use when individuals are guided by perceptions of the effort required to use a given system (Chowdhury, 2022). While this logic is valuable for initial acceptance, travel planning technologies are often used repeatedly across the journey decision, which makes post-adoption evaluations particularly important for explaining continued engagement.

For this reason, the present study adopts an integrated TAM and post-adoption perspective. The Expectation Confirmation Model and continuance research extend acceptance logic by positioning satisfaction as a central post-use response that emerges from users' appraisal of whether the service meets their needs and expectations, and that subsequently shapes intention to continue using the system (Roca et al., 2006; Li & Liu, 2014; Wamuyu, 2017; Wang & Yu, 2024). Within this integrated view, perceived usefulness can contribute to satisfaction because users experience higher satisfaction when the technology delivers meaningful benefits and supports goal achievement in planning tasks, while perceived ease of use can contribute to satisfaction by reducing cognitive effort and operational burden during interaction, making the experience more fluent and rewarding (Roca et al., 2006; Rahimzhan et al., 2020; Weng et al., 2017). Empirical evidence further suggests that satisfaction is often a stronger and more stable predictor of continued use intentions than initial cognitive beliefs alone because it is grounded in actual experience with the service (Li & Liu, 2014; Kang & Lee, 2010; Wamuyu, 2017; Wang & Yu, 2024).

Accordingly, in the context of travel planning technologies, the present study posits that perceived usefulness and perceived ease of use increase satisfaction with travel planning technologies because they capture the experienced benefits and effort reduction that matter in repeated digital interactions during travel preparation (Roca et al., 2006; Rahimzhan et al., 2020; Weng et al., 2017; Wang & Yu, 2024). Therefore, we hypothesise the following.

H1a – Perceived usefulness has a positive relationship with satisfaction

H1b – Perceived ease of use is positively correlated with satisfaction.

2.2.2. Psychological constructs

Behavioural intention is a central element that motivates and drives human action (Collins & Waugh, 1998). Through behavioural analysis, it is possible to identify the probability that an individual will perform a given behaviour or intend to participate, which is considered a predictor of the actual use of the action (Ajzen, 1991). According to the authors He et al. (2022), behavioural intention is influenced by internal and external factors, such as social convenience and psychological factors related to personal attitudes. According to the Expectation Confirmation Theory (ECT) by Oliver (1980), the satisfaction variable represents a positive feeling when the consumer perceives that the outcome is greater than expected, motivating the consumer to have behavioural intent toward the brand, product, or service. Previous studies on technology indicate that user satisfaction increases intentions to use technologies (Alalwan, 2020). According to the authors Akel and Armağan (2021), information technologies in communication must be continually improved, and satisfaction must be ensured to meet users' requests and expectations for continued use.

The literature recognises that individual decisions are influenced by the social environment and peers (Karahanna et al., 1999; Soares et al., 2025). According to Leibenstein (1950), the consumption behaviour of any individual is not independent of others' consumption; it adapts to the behaviour of small reference groups such as friends, relatives, and neighbours. According to Venkatesh et al. (2003), social influence is the extent to which an individual understands that significant others believe he or she should adopt a new system. Lu et al. (2005) found that social influence strongly affects users' intention to adopt technology, influencing behavioural intention to use ICT. According to Magsamen-Conrad et al. (2015), the baby boomer generation can be considered digital immigrants and may need to be more familiar with new technologies, such as digital payment. As a result, adopting these new technologies is often influenced by people they trust and those around them, as Alalwan et al. (2017) mentioned. People around them can also influence how these individuals evaluate their user experience, and they tend to be satisfied when they can use recommendations from their peers (Santosa et al., 2021).

Social influence is a strong predictor of behavioural intention to use technologies, especially during the initial adoption phase, when the elderly have little or no experience with the innovation and opinions in their social circle greatly influence their decisions (Talukder et al., 2020). Likewise, Eisingerich et al. (2019) emphasised the significant effect of social influence on users' technology adoption; the authors found that social interaction is an important factor in acceptance, especially when friends or people in the same circle use a given technology. Abou-Shouk et al. (2019) also found that social influence is an important factor in the use of mobile apps by tourism organisations, driven by pressures from customers and competitors. Thus, we hypothesise that:

H2a – Social influence has a positive relationship with satisfaction

Furthermore, personal innovation in information technology is established in the literature as a characteristic that influences users' perceptions of usefulness in adopting new technologies (Agarwal & Prasad, 1998). The authors mention that personal innovation is a lasting characteristic. For them, personal innovation is defined as the willingness to experiment with any new information



technology. Individuals predisposed to new ideas are better prepared to deal with uncertainties related to their intention to adopt information and communication technologies (Lu et al., 2008). Previous research has shown that innovative people are able to imagine, understand, and appreciate the benefits of new technology, developing positive perceptions of adopting new ICT products or services (Mun et al., 2006; Agarwal & Prasad, 1998). According to Ciftci, Berezina & Kang (2021), personal innovation is a personality characteristic that drives an individual's initial desire to try new things, thus preceding the customer's experience with a specific technology. Therefore, it is possible that baby boomers who exhibit high levels of personal innovation are more satisfied with using new technologies. In this way, we create the following hypothesis:

H2b – Personal innovation in information technology is positively related to satisfaction

2.2.3. Financial costs

The perceived financial cost can be a barrier to the baby boomer generation's intention to use mobile services and Internet of Things (IoT) products/services, who often have less affinity with technology and may be more concerned with financial issues (Arfi et al., 2021). The perceived financial cost factor refers to the price value, which is defined as a consumer's cognitive trade-off between the perceived benefits and the monetary cost of using mobile services (Venkatesh et al., 2012). The financial cost of adopting technologies includes mobile service provider costs, device purchases, and service fees; additional hidden transaction charges can further increase costs (Arfi et al., 2021). These barriers measure the users' perception of the financial cost (Wu & Wang, 2005). For Chong et al. (2012), the perceived financial cost of information and communication technologies negatively affects the behavioural intention to use these technologies. According to Porter and Donthu (2006), older travellers understand the relevance of technology to their lives but perceive it as difficult to use and expensive; thus, reducing costs and increasing utility benefits is a competitive advantage for tourism companies targeting this segment. So we hypothesise that:

H3 – Perceived financial cost has a negative relationship with satisfaction

2.2.4. The mediation role of attitude and satisfaction

Human behaviour is influenced by various factors, including attitudes and intentions toward a given behaviour (Pereira et al., 2021). The Theory of Reasoned Action (TRA) by Ajzen and Fishbein (1977) postulates that attitudes are formed by beliefs that shape an individual's intention to perform a given behaviour. The TAM, an adaptation of the TRA by Davis (1989), is applied to technology adoption, where attitudes and intentions refer to the acceptance or rejection of a given technology or innovation, and the two main technological beliefs are perceived usefulness and perceived ease of use. The literature has examined behavioural intention regarding technology use among seniors and found that subjective norms and perceived behavioural control are more influential among older people than among young people, who are influenced by attitudes toward technology use. According to Moschis (1994), older consumers value technology's convenience, functionality, quality, and reliability for planning tourist trips. However, according to the authors, there is a difference between young and older travellers in their attitudes toward technology. They claim that older travellers are more insecure; however, the more experienced travellers older people are, the more open they are to using technology to book vacations or to search the internet for trip planning. These behavioural differences between younger and older travellers are strongly influenced by attitudes toward behavioural intention (Morris & Venkatesh, 2000). In addition, empirical evidence confirms that the effectiveness of technology, that is, that they are safe, useful, and easy to use, can shape user attitudes and, consequently, behavioural intentions during trip planning (Tussyadiah et al., 2018; Lo & Cheng, 2020; Wu & Lai, 2022). Thus, we hypothesise that:

H4a – Attitude has a positive relationship with intention to use

Travel planning technologies are typically used in iterative cycles of search, evaluation, booking, and revisiting information, which makes users' evaluations of prior interactions especially salient for subsequent judgments and decisions (Shi & Lee, 2021; Phaosathianphan & Leelasantitham, 2021). In tourism and information systems research, satisfaction with prior use of digital services such as travel websites, mobile applications, and online platforms has been consistently associated with continued usage intentions, loyalty-related outcomes, and post-consumption behaviours such as revisiting and recommendation (Hui, Wan, & Ho, 2007; Alcántara-Pilar et al., 2018; Campo-Martínez, Garau-Vadell, & Martínez-Ruiz, 2010; Seow, Foroughi, & Choong, 2024; Yuan & Marzuki, 2024). This stream of evidence implies that satisfaction functions as a reinforcing evaluation that encourages repeated engagement with the same technological channel, particularly when prior experiences are perceived as rewarding, convenient, and reliable (Shi & Lee, 2021; Chung et al., 2024; Phaosathianphan & Leelasantitham, 2021).

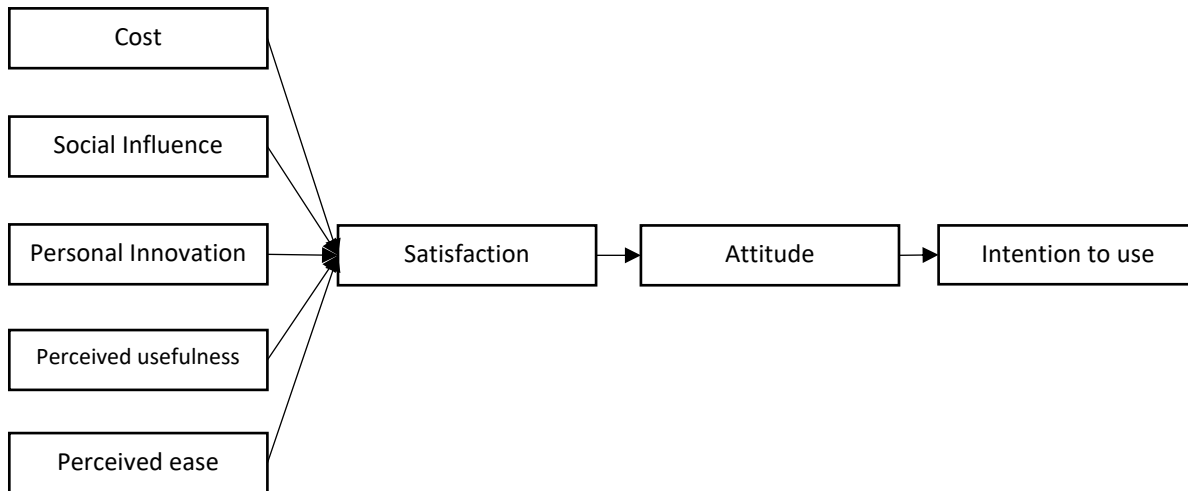
Beyond its role as a predictor of repeated use, satisfaction can also update evaluative orientations toward the technology itself. Prior satisfaction is likely to strengthen a favourable attitude toward using travel planning technologies because positive affective evaluations become associated with the object of use through mechanisms consistent with associative learning and evaluative conditioning, especially when interaction episodes recur over time (De Vos, 2019). Empirical tourism studies show that satisfying digital experiences with travel-related platforms contribute to more positive attitudes toward using these technologies and,



subsequently, to stronger intentions to use them in the future (Alcántara-Pilar et al., 2018; Qiu, Li, & Choi, 2024). Related evidence also suggests that satisfaction can act as a mechanism linking positive experiences with downstream behavioural intentions, including revisit and continued engagement, thereby reinforcing users' evaluative stance toward the channel across episodes of use (Chung et al., 2024; Seow, Foroughi, & Choong, 2024). Although some acceptance studies model attitude as an antecedent to satisfaction, in repeated-use contexts such as travel planning, the accumulated satisfaction from prior interactions can reasonably be positioned as an experience-based evaluation that shapes users' subsequent attitudes toward using the technology again (De Vos, 2019; Alcántara-Pilar et al., 2018; Qiu, Li, & Choi, 2024).

H4b – Satisfaction has a positive relationship with attitude.

Figure 1 - Research model



3. Methods and Results

After defining the population and sample to achieve the objectives of this research, questionnaires were administered from September 27 to December 14, 2022. The questionnaires were administered in person in Brazil, specifically in Balneário Camboriú and Camboriú. These municipalities were selected because they are part of the Costa Verde & Mar tourist region in Santa Catarina and host structured community programs for older adults, which facilitated access to the target cohort and enabled standardised in-person data collection. Access to the target cohort was obtained through older-adult social groups supported by municipal social assistance secretariats, which ensured that respondents matched the study's recruitment setting and enabled consistent on-site administration.

Balneário Camboriú has carved out a space as one of Brazil's most sought-after tourist destinations. Balneário Camboriú and Camboriú are neighbouring municipalities with established tourism infrastructure and community-based initiatives targeting older adults. Camboriú, which borders Balneário, stands out for its rural tourism. In addition, both municipalities have implemented public initiatives for older adults and developed partnerships with local institutions to support social participation, which provided an appropriate setting for recruiting baby boomers for this study.

Before the application, we contacted the social assistance secretariats of both municipalities to request formal authorisation to conduct the research. We used a filter question to determine participants' ages before delivering the questionnaire to respondents. The target population comprised baby boomers, defined as individuals born between 1946 and 1964. Data were collected directly using printed forms, followed by verifying the validity of all applied questionnaires. Printed questionnaires were used to reduce access barriers and accommodate respondents with different levels of digital literacy. Of the 167 applied questionnaires, 155 valid questionnaires were obtained. Questionnaires with substantial missing data or invalid responses were excluded prior to analysis. Importantly, respondents were recruited as community-dwelling Baby Boomers attending older-adult social groups, rather than being intercepted during a trip or at tourism facilities. Therefore, the study captures perceptions and intentions regarding the use of ICT for travel planning, rather than evaluations derived from in situ observation of tourists. Tabulation is a technical statistical analysis procedure.

The survey instrument comprised 39 questions (including the filter question) organised into five blocks: (1) information sources used for travel planning; (2) multi-item scales measuring the focal constructs; (3) intention to use ICT in the next trip; (4)



recommendation of ICT use; and (5) socio-demographic variables. In Block 2, the focal constructs were measured using validated items adapted to the travel-planning context: perceived usefulness and perceived ease of use (Davis et al., 1989), attitude (Ly & Ly, 2022), behavioral intention (Tan et al., 2014), satisfaction (Han & Yang, 2018), social influence (Hoque & Sorwar, 2017), personal innovativeness in IT (Agarwal & Prasad, 1998), perceived risk (Yan et al., 2021), and perceived financial cost (Luarn & Lin, 2005). All construct items were measured using a 7-point Likert scale ranging from 1 ("strongly disagree") to 7 ("strongly agree"). Prior to full deployment, a face-to-face pre-test was conducted in July 2022 with 10 respondents to assess item clarity and comprehension; minor wording adjustments were implemented based on the pre-test feedback. Tabulation is a statistical analysis procedure that aims to group and count cases within the analysis categories (Prodanov & Freitas, 2013). Participation was voluntary, and responses were anonymous and analysed in aggregate.

3.1. Sample

The sample was mostly composed of women (71%). This gender imbalance may reflect participation patterns in older-adult community programs, where women often have higher attendance rates, and this should be considered when interpreting external validity. Regarding education, the sample is mostly composed of people with a high school education (34%), followed by higher education (24%) and postgraduate (14.9%). As for the average family salary, (32.3%) receive 3 to 6 minimum wages, 1 to 3 minimum wages (25.8%), and 6 to 9 minimum wages (17.4%). Regarding the city of residence, 63% reside in Balneário Camboriú and 37% in Camboriú.

Table 1- Socio-demographic characteristics of the baby boomer generation

Socio-demographic Characteristics		Frequency	Percentage
Sex	Female	110	71%
	Male	45	29%
	Total	155	100%
Schooling	up to 4 series	5	3.2%
	Complete Elementary School	7	4.5%
	Incomplete high school	6	3.9%
	Medium complete	53	34.4%
	Incomplete Superior	24	15.1%
	Superior Complete	37	24.0%
	Postgraduate studies	23	14.9%
	Total	155	100%
Median household income	Up to 1 minimum wage (R\$ 1,212.00)	5	3.2%
	From 1 to 3 minimum wages (R\$ 3,636.00)	40	25.8%
	From 3 to 6 minimum wages (R\$ 7,212.00)	50	32.3%
	From 6 to 9 minimum wages (R\$ 10,908.00)	27	17.4%
	10 minimum wages or more (R\$ 12,120.00)	15	9.7%
	I'd rather not answer	18	11.6%
	Total	155	100%
City of Residence	Balneário Camboriú	97	63%
	Camboriú	58	37%
	Total	155	100%

3.2. Preliminary data analysis

We used partial least squares structural equation modelling (PLS-SEM) to test the proposed model using SmartPLS 4.0.9.1 (Sarstedt et al., 2020). PLS-SEM is appropriate for prediction-oriented models and does not require multivariate normality. Normality checks in SPSS 26 using the Kolmogorov–Smirnov test indicated non-normal data ($p < .05$), so inference relied on bootstrapping (Hair et al., 2017). We assessed collinearity using variance inflation factors, and all inner VIF values were below 3.3, indicating no multicollinearity concerns (Kock, 2015; García-Milon et al., 2021). We also assessed common method bias using complementary diagnostics. Harman's single-factor test showed that one factor explained 45.96% of the variance, below the common 50% benchmark, suggesting that common method variance is unlikely to dominate (Podsakoff et al., 2003). The full collinearity test also indicated VIF values below 3.3, further reducing concern about common method variance (Kock, 2015). These procedures were treated as diagnostic checks rather than definitive proof, consistent with recommendations for survey research. Finally, we



assessed statistical power with G*Power 3.1. With $\alpha = .05$ and a moderate effect size ($f^2 = 0.30$), the achieved power was 1.00, exceeding the recommended minimum of 0.80, indicating that $N = 155$ is adequate for the proposed model (Faul et al., 2009).

3.3. Measurement model

We analysed the validity and reliability of the construct measures used to assess the measurement model, as described in Table 2. Following Bagozzi and Heatherton (1994) to assess convergent validity, we analysed the standardised loadings of the indicators and the average variance extracted (AVE). All indicator loadings were above 0.70, and all AVEs exceeded 0.50, meeting the recommended minimum requirements and providing evidence of convergent validity (Fornell & Larcker, 1981; Hair et al., 2017). Construct reliability was assessed using internal consistency based on composite reliability (CR), Dijkstra-Henseler's rho (ρ_A), and Cronbach's alpha (α). All composite variables showed good reliability, with values above 0.70 (Hair et al., 2017). Based on the tests conducted, we concluded that the scales used were valid and reliable for evaluating the constructs proposed in the measurement model.

Table 2. Validity and reliability

	Factor loading	Cronbach's alpha	ρ_a	C.R.	A.V.E.	$Q^2 (=1-SSE/SSO)$
Attitude						
ATI1	0.929					
ATI2	0.934	0.822	0.861	0.896	0.745	0.163
ATI3	0.706					
Perceived Financial Cost						
CUSTF1	0.864	0.803	0.957	0.905	0.827	
CUSTF2	0.953					
Perceived ease						
FDU1	0.851					
FDU2	0.885	0.855	0.873	0.911	0.775	
FDU3	0.903					
Intention of use						
IU1	0.868					
IU2	0.884					
IU3	0.819	0.925	0.934	0.944	0.770	0.315
IU4	0.938					
IU5	0.875					
Social Influence						
INFS1	0.930					
INFS2	0.898	0.909	0.915	0.943	0.845	
INFS3	0.930					
Personal Innovation in Information Technology						
INPES1	0.814					
INPES3	0.877	0.745	0.774	0.853	0.660	
INPES4	0.741					
Satisfaction						
SAT1	0.914					
SAT2	0.891	0.907	0.917	0.935	0.783	0.412
SAT3	0.801					
SAT4	0.929					
Perceived usefulness						
UTIL1	0.924					
UTIL2	0.940	0.929	0.941	0.955	0.876	
UTIL3	0.943					

To verify discriminant validity, we performed three separate tests. The first test involved analysing the cross-loads of the indicator items (Hair et al., 2017). As no considerable cross-loads were observed, discriminant validity was achieved. The second test compared Table 3: the square root of each construct's AVE with the inter-construct correlations. In all cases, the square root of the AVE was greater, demonstrating discriminant validity (Fornell & Larcker, 1981). In addition, we evaluated discriminant validity using the heterotrait–monotrait ratio, applying established thresholds and confidence intervals as recommended in the PLS-SEM literature (Hair et al., 2017).

**Table 3 - Discriminant validity**

	ATI	CUSTF	FDU	ICOM	INFS	INPES	SAT	UP
ATI	0.863							
CUSTF	-0.104	0.910						
FDU	0.565	-0.236	0.880					
ICOM	0.654	-0.221	0.660	0.878				
INFS	0.545	-0.238	0.470	0.587	0.919			
INPES	0.490	-0.137	0.582	0.699	0.508	0.813		
SAT	0.493	-0.394	0.624	0.616	0.534	0.559	0.885	
UP	0.774	-0.146	0.646	0.751	0.617	0.570	0.553	0.936

Finally, the third test involved the analysis of heterotrait-monotrait (HTMT) correlations. As shown in Table 4, all proportions were below the threshold of 0.90, indicating discriminant validity.

Table 4 – Heterotrait-Monotrait ratio (HTMT)

	ATI	CUSTF	FDU	ICOM	INFS	INPES	SAT	UP
ATI								
CUSTF	0.114							
FDU	0.668	0.254						
ICOM	0.739	0.244	0.735					
INFS	0.615	0.269	0.527	0.638				
INPES	0.607	0.155	0.716	0.812	0.607			
SAT	0.563	0.431	0.699	0.667	0.581	0.664		
UP	0.873	0.153	0.728	0.805	0.670	0.667	0.597	

3.4. Structural model and hypothesis testing

We evaluated the structural model using the SRMR and obtained a value of 0.075, indicating a good fit. Then, we analysed the model's predictive power by evaluating the R^2 and Q^2 values of the predictor variables. All R^2 values were above the cutoff value of 0.10 (Falk & Miller, 1992), with attitude having a value of 0.243, intentions of use having a value of 0.428, and satisfaction having a value of 0.545. The Stone-Geisser Q^2 values for the endogenous variables (Table 2) were positive (attitude: 0.164; intention to use: 0.315; satisfaction: 0.412), indicating the model's predictive power (Hair et al., 2017). Regarding the size of the effect, the attitude was affected by satisfaction (0.321), satisfaction was affected by financial costs (0.115), perceived ease (0.100), social influence (0.035), and personal innovation (0.054). Finally, the intention to use was affected by attitude (0.747).

According to Table 5, financial costs (H3: $\beta = -0.240$, $p < 0.000$), perceived ease (H1b: $\beta = 0.303$, $p < 0.001$), and personal innovation (H2b: $\beta = 0.208$, $p < 0.027$) had a significant influence on satisfaction. However, social influence (H2a: $\beta = 0.167$, $p < 0.124$) and perceived usefulness (H1a: $\beta = 0.102$, $p < 0.320$) did not significantly influence the determination of satisfaction. In turn, satisfaction significantly affected attitude (H4b: $\beta = 0.493$, $p < 0.000$). The attitude was significantly related to intention to use (H4a: $\beta = 0.654$, $p < 0.000$).

Table 5 – Result of the structural model

H..	Direct effects	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
H4a	ATI → ICOM	0.654	0.648	0.117	5.590	0.000
H3	CUSTF → SAT	-0.240	-0.235	0.063	3.790	0.000
H1b	FDU → SAT	0.303	0.303	0.092	3.277	0.001
H2a	INFS → SAT	0.167	0.158	0.109	1.537	0.124
H2b	INPES → SAT	0.208	0.219	0.094	2.205	0.027
H4b	SAT → ATI	0.493	0.497	0.102	4.842	0.000
H1a	UP → SAT	0.102	0.106	0.102	0.994	0.320

To assess possible mediating effects, bias-corrected bootstrap CIs were used to test the significance of indirect effects. Table 5 identified that social influence and perceived usefulness had no significant direct impact on satisfaction. Our expectation is that they will have an indirect effect on attitudes and behavioural intentions.



Table 6 – Result of the estimation of indirect effects

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
CUSTF → ATI	-0.118	-0.114	0.032	3.717	0.000
CUSTF → ICOM	-0.077	-0.076	0.028	2.747	0.006
FDU → ATI	0.149	0.151	0.059	2.547	0.011
FDU → ICOM	0.098	0.101	0.049	1.976	0.048
INFS → ATI	0.082	0.078	0.058	1.415	0.157
INFS → ICOM	0.054	0.052	0.043	1.265	0.206
INPES → ATI	0.102	0.108	0.051	2.000	0.046
INPES → ICOM	0.067	0.072	0.040	1.675	0.094
SAT → ICOM	0.323	0.332	0.112	2.879	0.004
UP → ATI	0.050	0.057	0.058	0.869	0.385
UP → ICOM	0.033	0.038	0.042	0.786	0.432

As shown in Table 6, social influence and perceived usefulness were not significantly related to attitude or intention to use. However, it was observed that the indirect effects of financial costs ($\beta = -0.118$, $p < 0.000$), perceived ease ($\beta = 0.149$, $p < 0.011$), and personal innovation ($\beta = 0.102$, $p < 0.046$) on attitude. As for the intention to use, in addition to financial costs ($\beta = -0.077$, $p < 0.006$) and perceived ease ($\beta = 0.098$, $p < 0.048$), satisfaction ($\beta = 0.323$, $p < 0.046$) also had a significant indirect effect. One aspect we consider relevant is that personal innovation had a significant direct relationship with satisfaction and, as mentioned earlier, an indirect effect on attitude. However, it had no indirect effect on the intention of use.

4. Discussion of results

This study investigated the baby boomer generation's intention to use technology during travel planning, framing the phenomenon in the pre-travel planning stage, where digital touchpoints and information-mediated interactions shape decisions (Huang et al., 2017; Filieri et al., 2021; Orden Mejía et al., 2025). Using a generational cohort perspective as a segmentation lens (Quester et al., 2007), the study does not test intergenerational differences, but proposes a cohort-focused model to explain Baby Boomers' ICT-related intentions in tourism planning. The structural model results showed that five of the seven hypotheses were supported, and the model explained 42.8% of the variance in intention to use ICT for travel planning. Overall, the pattern of effects suggests that planning adoption among Baby Boomers is particularly sensitive to usability constraints and perceived barriers, consistent with evidence on older travellers and uneven engagement in smart tourism contexts (Shin & Baek, 2023; Yao et al., 2025).

4.1. Theoretical implications

The findings extend tourism technology research by situating Baby Boomers' technology acceptance specifically in the **pre-travel planning stage**, where decision-making is increasingly shaped by digital touchpoints that support information search, evaluation of alternatives, and itinerary organisation before departure (Huang et al., 2017; Filieri et al., 2021; Orden Mejía et al., 2025). This context matters because planning often involves repeated interactions with platforms, apps, and online content, which can intensify the role of usability, information quality, and perceived control in shaping evaluative responses and continued intentions (Huang et al., 2017; Filieri et al., 2021).

Regarding TAM-related mechanisms, perceived ease of use (H1b) was statistically significant, whereas perceived usefulness (H1a) was not. While usefulness is commonly considered a key driver of technology-related intentions (Wang et al., 2020), this pattern aligns with evidence that older travellers face greater friction in adopting travel-related digital functions and may rely on simpler or more passive uses during planning (Shin & Baek, 2023). In smart tourism environments, such uneven engagement has been described as part of the **travel digital divide**, including disparities in access, use, and outcomes of tourism technologies that constrain older travellers' ability to obtain services and information (Yao et al., 2025). Process-focused research also suggests that operational difficulties can accumulate across steps in digitally mediated travel-related services, making effort and complexity decisive barriers even when a service is available and potentially useful (Sun et al., 2025). Therefore, our results support the idea that, for Baby Boomers, usability and capability constraints can outweigh performance-related beliefs during travel planning, and that model weights should not be assumed to generalise uniformly across user groups (Chen & Chen, 2011; Recuero Virto et al., 2024).

A second theoretical contribution concerns psychological drivers. Social influence (H2a) was not supported, whereas personal innovativeness (H2b) was significant. This divergence is theoretically meaningful because it distinguishes between normative pressure and individual readiness as different mechanisms in older adults' technology engagement during planning. One plausible explanation is that peer-based normative influence may be weaker in community contexts where travel planning is sporadic and where technology expertise within the social circle is heterogeneous (Shin & Baek, 2023). Moreover, smart tourism research



indicates that older travellers may rely on external assistance or proxies (e.g., family members or tour guides) to navigate digital systems, thereby reducing the role of direct social influence as a predictor of intentions (Yao et al., 2025). In contrast, personal innovativeness remains a robust predisposition that helps overcome planning-related frictions, aligning with tourism studies that treat innovativeness as a facilitator of openness to trying digital tools in travel contexts (Chen & Chen, 2011; Talukder et al., 2020). This is also consistent with the broader argument that Baby Boomers' planning behaviours are evolving, including engagement with newer digital options and platforms, though motivations and constraints may differ from those of younger users (Nicolau et al., 2024).

The third implication concerns perceived financial cost (H3), which negatively influences intentions. Beyond monetary costs, recent work suggests that Baby Boomers may evaluate travel planning technologies through a broader trust–risk–value lens, which shapes their willingness to rely on digital tools (Seyfi et al., 2025). In AI-enabled travel planning, perceived risks, usability concerns, and trust are central to acceptance dynamics and can reinforce patterns of innovation resistance across age cohorts (Seyfi et al., 2025). From an information perspective, limitations in the visibility, detail, correctness, and completeness of online accessibility information can undermine effective planning and reinforce perceived barriers among travellers with access needs, including older adults (Domínguez Vila & Darcy, 2025). These concerns align with planning contexts in which travellers rely on digital information to reduce uncertainty, meaning that perceived information quality and credibility can influence whether digital planning feels safer and more controllable than offline alternatives (Fileri et al., 2021; Orden Mejía et al., 2025). Accordingly, the negative role of perceived cost may reflect not only financial considerations but also perceived "total cost" (effort, uncertainty, and perceived downside risk), consistent with evidence that barriers can reduce satisfaction and weaken intentions among older travellers in tourism technology contexts (Recuero Virto et al., 2024; Hameed et al., 2024; Jászberényi et al., 2024).

Finally, the supported mediation pathway involving satisfaction and attitude helps integrate adoption and post-use evaluation logic into travel planning. Because satisfaction is typically conceptualised as a post-use or experience-based evaluation in tourism, positioning satisfaction as an appraisal grounded in prior interactions is conceptually appropriate in repeated-use planning settings (Kozak, 2001; Gao et al., 2018; Lee, Chung, & Koo, 2023). At the same time, the directionality between satisfaction and attitude is not always empirically settled, and alternative specifications are plausible; however, accumulated satisfaction with prior interactions can consolidate into a more favourable overall attitude in repeated-use contexts (Gao et al., 2018; Gärling, 2026). This interpretation is consistent with evidence from chatbot-supported planning showing that higher information quality can enhance user experience and satisfaction with the planning tool, shaping continued use and destination-related intentions (Orden Mejía et al., 2025). Overall, by clarifying acceptance boundary conditions for Baby Boomers in pre-travel planning, particularly the salience of ease-of-use, innovativeness, and perceived barriers, this study contributes beyond a purely confirmatory application of TAM and helps refine tourism technology theory for older traveler segments (Li, Li, & Hudson, 2013; Chen & Chen, 2011; Shin & Baek, 2023; Yao et al., 2025).

4.2. Managerial implications

In our investigation, we identified practical implications for the tourism industry. First, using a generational cohort perspective as a segmentation lens, generational differences must be considered when designing technologies for travel planning. As mentioned in the study, the baby boomer generation may value practicality and ease of use more than advanced technology features. Thus, it is up to developers when establishing applications and devices for travel planning, and it is essential to ensure that the needs and preferences of different age groups are met. In practice, this implies prioritising friction-reducing design (e.g., simple navigation, readable interfaces, fewer steps, and clear error recovery) and offering structured onboarding for first-time and low-confidence users. Rather than assuming low capability, firms should address heterogeneous digital skills by providing optional support layers (e.g., guided setup, in-app tips, and step-by-step booking flows). In this way, companies in the tourism industry must provide support and training to help this generation become familiar with new technologies. Technological devices can add human-to-human interaction mechanisms and thus facilitate users' access to systems and encourage adoption and the intention to continue using them. Accordingly, human support should be integrated as a "high-touch" complement to digital channels (e.g., assisted booking, live chat/phone support, or staff-mediated guidance at service points). In addition, video tutorials, user guides, and expert customer service can be included to help baby boomers overcome any obstacles they may encounter.

Another important practical implication is that our study is related to personal innovation in adopting technologies in tourism. Individuals from the baby boomer generation who are willing to experiment with new information and communication technologies in travel planning are more likely to adopt these technologies during their travels. Therefore, it becomes crucial for tourism companies to identify and engage more innovative Baby Boomers as early adopters, and to encourage experimentation with new technologies to attract and retain Baby Boomer customers. For example, firms can create low-risk trials (e.g., demo modes, first-use discounts, or guided pilots) and use testimonials from similar users to reduce uncertainty and build confidence.



Finally, the study found that cost is an important factor in the baby boomer generation's adoption of tourism technologies. As such, tourism companies need to offer affordable, competitive solutions to encourage technology adoption while ensuring they meet the needs and preferences of baby boomer customers. This includes transparent pricing, minimising hidden fees, communicating data/roaming requirements upfront, and promoting free or low-cost planning tools that do not require paid add-ons to function effectively.

5. Limitations and future research

The results obtained by this study have limitations that can be explored as possible areas for future research. Participants were restricted to individuals residing in Santa Catarina, which may have influenced behavioural technology preferences and intentions in the context of travel planning; thus, future research should replicate the model in other Brazilian regions and cross-national settings. Because respondents were recruited in community-based older-adult social groups (rather than being intercepted during a trip), the findings should be interpreted as perceptions and intentions toward ICT-enabled travel planning in this setting; future studies should include explicit travel-behaviour screening items (e.g., travelled in the last 12 months / intends to travel in the next 12 months) to strengthen external validity. In addition, the study examined ICT use at a general level, so future work should investigate specific technologies and touchpoints (e.g., chatbots/voice assistants, self-service systems, and wearables) and test which planning tasks (information search, booking, navigation, in-trip support) are most affected. Finally, as the research focused only on Baby Boomers, future studies should employ comparative designs (e.g., multi-group analysis across cohorts) and incorporate predictors particularly relevant to digitally mediated planning, such as digital self-efficacy/literacy, trust in online information, and perceived risk. In contrast, longitudinal and/or mixed-method designs would help strengthen causal interpretation beyond cross-sectional self-report data.

Credit author statement

All authors have contributed equally. All authors have read and agreed to the published version of the manuscript.

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