



Article

Consumer Autonomy in the Online Purchase of Tourist Packages: A Study of the Polish Market

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Abstract

This paper investigates the determinants of consumer autonomy, such as trust, prior experience, and information richness, within the context of online tourist package purchases. The theoretical considerations presented in this study are grounded in an integrated framework that synthesises Self-Determination Theory (SDT), Cognitive Load Theory (CLT), and the Paradox of Choice (PoC), further enhanced by the principles of Prospect Theory to elucidate the complex dynamics of consumer decision-making. Framing the research within the Stimulus-Organism-Response (SOR) model, the study conceptualises e-purchase characteristics as external stimuli that shape the organism's (consumer's) perceived autonomy, subsequently influencing decision-making outcomes. Applying a quantitative Computer-Assisted Web Interview (CAWI) methodology with a sample of 581 Polish consumers, the study demonstrates that trust, prior experience, and information accessibility significantly augment perceived consumer autonomy; notably, perceived risk has no statistically significant impact. A particularly salient and unanticipated finding is that enhanced consumer autonomy significantly reduces decision-making difficulty, which in turn correlates with higher levels of post-purchase satisfaction. By addressing the scarcity of empirical research regarding autonomy in digital environments, this study unpacks the intricate decision-making processes inherent in e-tourism. Ultimately, these findings offer critical managerial implications: tourism operators can effectively mitigate cognitive load for prospective tourists and enhance satisfaction by prioritising transparency and implementing effective trust-building mechanisms, thereby fostering consumer empowerment throughout the digital purchasing journey.

Keywords: consumer autonomy; online shopping; e-tourism; tourist packages; decision-making



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1. Introduction

Autonomy is a fundamental human right that allows individuals to make independent decisions [1,2]. The freedom to do so allows one to achieve greater satisfaction with decisions stemming from the sheer sense of influence and the realisation of one's needs [3]. However, such freedom may come at a cost [4]. Indeed, autonomous decision-making requires more effort on the part of the consumer and may be associated with a perceived greater difficulty in making choices [5].

Decision-making autonomy is vital in online shopping [6] because of the specific nature of the purchasing process in this channel. Online shopping provides access to a

broader range of products, more detailed product information, and recommendations from other customers [7,8]. While such broad access can benefit the consumer, it can also hinder decision-making [9,10]. For this reason, retailers offer a range of solutions to facilitate choice. The rapid development of new technologies also enables this action through solutions such as Big Data, IoT (Internet of Things), and AI (Artificial Intelligence) [11]. Among other things, these allow the introduction of various types of decision-making algorithms to support consumers' decision-making processes.

On the one hand, these solutions increase decision-makers' comfort level, but on the other hand, it limits their freedom of choice [4]. These decision aids mean delegating part of the decision-making power to the vendors themselves. This action is fraught with risk and requires placing significant trust in the vendor. These two characteristics of a higher level of risk associated with online shopping and the need for a higher level of trust in the Seller are also characteristics intrinsic to online shopping [12]. These issues take on particular significance given consumers' growing adoption of e-commerce. While the pandemic initially forced a migration to remote channels, many consumers have since retained these habits, demonstrating a permanent shift away from pre-pandemic shopping patterns [13,14].

Despite recurring discourse on autonomy, existing research has gravitated towards the ethical dimension of 'loss of control' [1,15]. While there is a growing body of work exploring how modern decision-support technologies influence consumer choice, this research tends to focus on the functional aspects of specific tools rather than exploring the broader implications of how external stimuli shape perceived autonomy and its subsequent impact on purchasing behaviour [16–18]. Whilst existing literature has examined trust, risk, information quality, and experience in separate strands, their joint role in shaping perceived autonomy during digital purchasing remains under-integrated; consequently, the interplay between these mechanisms has been insufficiently explored, constituting a notable research gap. This article addresses this gap by examining how Risk, Trust, Experience, and Information Richness function as critical antecedents shaping Perceived Autonomy. We interpret this phenomenon not as an external imposition, but as a voluntary 'surrender of agency', perceived as a psychological tool used to manage decision-making difficulty and achieve decision satisfaction. By investigating how these factors modulate the impact of Perceived Autonomy on final post-purchase evaluations, this study sheds new light on the psychological foundations of contemporary consumer behaviour in the digital environment.

To better explore the psychological mechanisms underlying consumer behaviour, we chose tourist packages as our study object. Tourism-related products and services have emerged as one of the most prominent categories in the online retail landscape, characterised by consistently high consumer transaction frequency [19,20]. Their attractiveness has further increased in the post-pandemic era, amid significant mobility limitations and the unmet consumer needs they address [21]. The nature of these services, which often involve complex decision-making processes and high levels of intangible value, renders them particularly susceptible to the influence of algorithmic personalisation and digital nudging, which continue to reshape consumer autonomy in the post-pandemic era. Therefore, we used the tourism product of buying travel packages as the context for a study of consumer autonomy in the online purchase decision process.

Grounded in the Stimulus-Organism-Response (SOR) framework, this study aims to examine the complex psychological mechanisms through which specific online shopping characteristics influence perceived consumer autonomy, and how, in turn, this autonomy shapes the difficulty and satisfaction of consumer purchasing decisions. Thus, we posit the following research questions:

1. How do the characteristics of the online travel package purchasing process influence consumers' perceived autonomy?
2. How does consumers' perceived autonomy affect the perceived difficulty and satisfaction associated with their purchasing decisions?

2. Materials and Methods

2.1. Literature Review

2.1.1. The Concept of Consumer Autonomy

Consumer autonomy is the cornerstone of marketing ethics, as it concerns the fundamental value of freedom of choice. This concept is directly applicable to organisational activities, particularly marketing practices that influence purchase decisions [22]. Its significance has grown amidst dynamic technological change. At the same time, innovations such as the IoT, machine learning (ML), and AI facilitate decision-making but also threaten autonomy through potential manipulation, coercion, and privacy violations [1,15,23–26].

Autonomy is defined as the ability to “govern oneself, to be directed by considerations, desires, conditions, and characteristics that are not simply imposed externally upon one, but are part of what can somehow be considered one’s authentic self” [27]. It is inherently linked to intention, consent, and self-determination [6,28,29]. Exercising autonomy requires specific cognitive and volitional predispositions across three key areas: authenticity of desires, independence of choice (free from both external stimuli and internal compulsions), and competence, or the capacity for rational evaluation [30]. Furthermore, factors such as experience, trust, and risk management capabilities are significant [2], alongside external market conditions [6,28].

The concept of consumer autonomy is firmly rooted in Self-Determination Theory (SDT), which serves as a robust framework for elucidating the underlying motivations and behaviours that drive consumer decision-making [31]. SDT posits that autonomy, competence, and self-directed action are essential psychological needs for authentic decision-making [32]. According to SDT, exercising autonomy requires three different components: cognitive, volitional, and agentic [28].

However, the practical realisation of this autonomy is fundamentally challenged by the Cognitive Load Theory (CLT), which serves as a critical framework for understanding decision-making processes. CLT posits that human cognitive resources are finite; consequently, excessive ‘information richness’ and a vast array of choice alternatives can overwhelm these limited processing capacities, leading to cognitive overload [33]. Consequently, whilst consumers naturally strive for the competence and independence defined by SDT, the task complexity inherent in modern environments often forces a trade-off. When the cognitive burden of navigating numerous alternatives exceeds the consumer’s processing resources, the ‘freedom’ of choice becomes a source of decision difficulty, necessitating reliance on decision-support technologies to restore a sense of managed autonomy [11,34]. This phenomenon is further elucidated by the Paradox of Choice framework, which posits that contrary to conventional wisdom, an overabundance of options does not necessarily enhance consumer well-being [35]. Instead, it frequently leads to decision paralysis and diminished satisfaction [36–38]. It is also worth noting that the cognitive skills required by consumers to navigate choice and/or information overload can be significantly influenced by their level of competence, including the breadth of their prior experience in the purchasing decision-making process [39,40].

Furthermore, the consumer’s perceived need for autonomy is heavily influenced by a mechanism that explains how individuals make decisions under conditions of risk, known in behavioural economics as Prospect Theory [41]. This theory posits that individuals do not evaluate risk rationally, but rather through the lens of loss aversion. In this context,

a potential ‘loss of autonomy’ might be perceived as a significant psychological risk, necessitating high levels of trust as a compensatory mechanism. Thus, trust functions as a kind of ‘psychological insurance’, allowing consumers to mitigate the fear of loss and engage with decision-support technologies despite inherent uncertainties [41].

Consequently, the autonomy required to navigate the complexity of choice in the modern market requires a substantial cognitive effort. When the volume of data exceeds the consumer’s evaluative resources, the inherent need for autonomy generates significant strain [42]. Thus, while SDT defines the need for autonomy as a driver of satisfaction, CLT, the Paradox of Choice, and Prospect Theory collectively provide the explanatory mechanism showing why, in the absence of effective decision-support technologies, this autonomy manifests itself as heightened decision difficulty, and why, conversely, a managed reduction in autonomy via algorithmic guidance can paradoxically facilitate greater decision satisfaction [43].

It should also be emphasised that there is a notable discrepancy between perceived and actual autonomy, and that the boundaries of these constructs may differ in practice [15]. Although technological progress enhances actual autonomy through access to information, it may diminish perceived autonomy through choice overload and information overload [33,38]. Consequently, firms utilise algorithmic aids to bolster perceived autonomy, though these may paradoxically reduce actual autonomy. Additionally, the need for autonomy is dynamic, especially regarding technologies that simplify decisions while inducing a perceived loss of control [15,24]. Determining the desired level of autonomy involves establishing thresholds, often based on trust, in which consumers relinquish some autonomy in exchange for convenience, perceived quality, or choice satisfaction [2].

2.1.2. Consumer Autonomy in Online Shopping

The issue of consumer autonomy has long been integral to purchasing decisions, with the provision of independent information and guidance aimed at enhancing buyer self-determination [44]. The online shopping environment offers high information richness and choice accessibility, which can increase choice overload and thus reconfigure consumer decision-making. While Self-Determination Theory (SDT) posits that such transparency should theoretically empower consumers by supporting their need for self-directed, authentic choice [45], this digital landscape simultaneously forces a critical cognitive trade-off. The expansive volume of data and variety of alternatives often exceed the consumer’s finite processing capacity, as highlighted by Cognitive Load Theory (CLT), transforming the “freedom” of access into a source of decision difficulty [11]. Market transparency, facilitated by access to unbiased sources, empowers consumers to define both their objectives and the means to achieve them [32]. Conversely, a lack of autonomy may be associated with decision fatigue, postponement, lower decision satisfaction or regret [46–48].

Various marketing interventions and digital strategies implemented by firms may significantly influence consumers’ perceived autonomy, potentially shaping their decision-making processes and the overall psychological experience of agency within the marketplace [49]. A primary threat to this autonomy is misleading advertising, which distorts decision-making, as true autonomous choice requires both comprehensive information access and the absence of external manipulation [28].

However, because all information requires interpretation, it can inherently function as a tool of persuasion. Marketing practices that trigger impulse purchases, such as “buy-one-get-one-free” offers, group-buying schemes, or artificial scarcity, often create a direct conflict with consumer autonomy [28,50]. Furthermore, online commerce introduces barriers to autonomy that would be considered unacceptable in physical retail. These include persistent digital tracking and search engine algorithms that prioritise a shop

owner's products over independent alternatives [6]. While personalised ICT solutions can support a sense of self-directed choice [51], technology also enables manipulation that controls behaviour at a level beneath conscious awareness [26].

Behavioural advertising, driven by online tracking, is particularly problematic as it subordinates consumer interests to those of data-collecting firms [52]. Such targeting can become aggressive marketing that violates privacy and creates a power asymmetry, thereby undermining autonomy [53].

Preserving human autonomy is vital for building trusting relationships [18]. This is evident in the use of voice assistants; users often defer to top search results or items automatically added to carts by systems like Alexa [54]. More advanced autonomous sales systems allow consumers to delegate the entire purchasing process—including decisions on what, when, and how much to buy—to technology [55]. Despite these efficiencies, the desire for control and the need to maintain autonomy remain the primary barriers to the widespread implementation of such autonomous systems [55].

Ultimately, navigating the modern online marketplace requires a delicate, ongoing balance among the cognitive, volitional, and agentic aspects of autonomy. From a cognitive perspective, viewed through the lens of Cognitive Load Theory, the abundance of information in digital marketplaces can exceed consumers' limited processing capacity, increasing cognitive effort, decision difficulty, and overload unless the decision environment is structured to match available cognitive resources [42,46,56]. This cognitive strain creates a barrier to the evaluative processes necessary for informed, self-determined choices, effectively hindering the consumer's ability to process alternatives with clarity. Parallel to this, in relation to the volitional aspect of autonomy, the consumer's capacity to initiate and sustain a choice aligned with their 'authentic self' is frequently undermined by marketing tactics that create needs, trigger impulsive reactions or artificial urgency [28,49,57]. Consequently, the consumer's volitional intent is diverted from personal objectives toward system-driven goals. Finally, the agentic capacity, which defines the consumer as the primary architect of their decisions, is most acutely challenged by data-driven personalisation [58]. By narrowing the choice set to only those options predicted by algorithms, these systems bypass the exploratory process, transforming the act of autonomous selection into a passive response to system-generated suggestions. In this complex landscape, some users knowingly accept the trade-off between autonomy and convenience, a phenomenon particularly evident in AI-supported retail contexts. They do so not from a lack of desire for control, but as a necessary compensatory mechanism to maintain efficiency and achieve satisfaction in an otherwise overwhelming environment [47,48].

2.1.3. The Concept of e-Tourism

New technologies have fundamentally reshaped business models within the tourism market [59,60], largely through the effective adoption of e-commerce [61]. This digital transformation is particularly striking among companies that provide intermediary and organisational services [62]. Due to the vast amount of online data, the majority of consumers now rely on the Internet to search for travel offers [63]. Moreover, beyond marketer-generated content, user-generated content from other travellers has become a primary source of information for trip planning [19,64].

The UNWTO defines a tourism product as a complex combination of tangible and intangible elements, including natural resources, services, and emotional aspects that create a comprehensive visitor experience [65]. Because of this complexity and the physical distance between supply and demand, the visualisation and availability of information are crucial during the decision-making stage [66]. Unlike standard manufactured goods, tourism services possess unique characteristics that necessitate extensive information-seeking. Factors

such as high costs, long planning durations, and the fact that consumption occurs away from the consumer's home generate a relatively high level of perceived risk [67].

When purchasing a tourist product, consumers often buy an integrated package comprising transport, accommodation, and destination-specific activities [68]. First-time buyers face heightened uncertainty because the product cannot be tested in advance. To mitigate this risk, consumers rely heavily on destination-specific and personal information sources. However, the unique nature of these services means that consumers are often willing to accept higher financial and emotional risks compared to other purchases [69].

In the contemporary e-tourism environment, customers demand personalised and comprehensive information to enable optimal purchasing decisions [20]. The Internet plays a vital role here, facilitating the collection and processing of travel-related data. Furthermore, digital platforms provide users with a significant opportunity to share opinions and feedback on various products [70]. Nevertheless, the sheer volume of information available across multiple online platforms can lead to information overload, potentially complicating the consumer journey [71].

In light of these challenges, the online tourism market emerges as a key environment for testing the boundaries of consumer agency. Tourism products are uniquely sensitive to consumer autonomy because they are high-risk, intangible experience goods that cannot be fully evaluated before purchase [72]. Their inherent complexity—encompassing high costs, intricate bundles of services, and the need to coordinate dates, destinations, and vendors—makes them “search goods” only when supported by robust digital information and decision-support tools [73,74]. Because of this difficulty, a consumer's ability to self-direct their choices is central to reducing uncertainty and navigating the ‘choice overload confusion’ that frequently characterises the online travel market [74]. Consequently, autonomy in this context is shaped by the buyer's need to compare alternatives and read credible reviews, which serve as essential indicators of value and safety in a high-involvement purchasing environment [75].

While Self-Determination Theory (SDT) highlights the importance of self-directed action for authenticity [76], the practical exercise of this autonomy is heavily moderated by the Cognitive Load Theory (CLT) and the perceived risk associated with the tourist product [74]. Consumers are forced to balance their desire for control with the overwhelming volume of data, leading to a strategic delegation of agency, when consumers trust algorithms to mitigate choice overload [77]. Ultimately, this dynamic demonstrates that, in complex environments, trust becomes a form of ‘psychological insurance’, in which consumers voluntarily trade a portion of their absolute freedom for the efficiency and satisfaction provided by guided decision-support systems [78].

2.2. Research Model and Hypothesis Statements

Drawing on our narrative literature review and identified research gap, we have developed a conceptual model that maps the intricate relationships among key consumer variables. The framework is grounded in the Stimulus-Organism-Response (SOR) paradigm [79], a theoretical model widely used in both consumer behaviour research and tourism and hospitality research to capture the complex psychological processes underlying consumer behaviour [80]. This framework explores the foundations of consumer decision-making by examining the interplay of cognitive and psychological processes involved in the choice formation.

Within this model, stimuli are defined as the diverse array of external market and social cues, alongside internal socio-psychological consumer characteristics, such as demographics, personal experiences, interests, and motivations, that collectively serve as the primary catalysts for decision-making and purchasing [81]. Drawing on the literature

review, the findings of which have been outlined in the preceding section of this paper, our model recognises Risk, Trust, Experience, and Information Richness as stimuli. These inputs trigger the formation of cognitive constructs, enabling the consumer to develop an awareness set and approach the decision-making stage. Central to this process is the consumer's personal attitude toward the perceived stimulus, and within our model, this is specifically captured by Perceived Autonomy, which acts as the Organism, representing the internal cognitive and affective state that ultimately determines whether the process culminates in the reaction phase [81]. In the SOR framework, the Response phase represents the outcome of the entire decision-making process, encompassing both the immediate choice and subsequent post-purchase evaluations. While this phase is typically conceptualised across various stages of the customer decision-making process, our model focuses specifically on its final, concluding stage, which is the post-purchase evaluation. In this context, the Response is operationalised through Decision Difficulty and Decision Satisfaction, which reflect the respondent's ex-post assessment of the choice, capturing how the internal cognitive and affective states experienced during selection ultimately culminate in their perceived level of satisfaction and the ease of the decision-making process. This approach is well-established in the consumer behaviour literature, where post-purchase evaluations serve as key indicators of the decision outcome [82,83]. However, while Decision Difficulty is frequently operationalised in related research as choice or decision overload [37,38], our framework uses it to measure the cognitive effort the consumer perceives at the end of the decision journey.

Building on the adopted framework, we have developed a model that captures the relationships among the identified variables, as reflected in our research hypotheses, which are subsequently subjected to empirical verification. The formulation of these hypotheses was guided by an analysis of findings from the extant literature.

The specificity of tourism products and services significantly affects the level of risk consumers perceive. A higher level of perceived risk leads consumers to seek additional information to help them make a decision. In online shopping, this information can include comments and ratings from other users [84]. Positive experiences with online shopping can affect the reliability of information consumers obtain online. Thus, consumers are willing to give up certain areas of their autonomy [2], and the level of consumer autonomy disappears as the risks associated with online shopping increase [85]. Thus, we posit the following hypothesis:

H1a. *The level of perceived risk associated with online purchase negatively affects the level of perceived consumer autonomy.*

Contextual factors, such as trust in the retailer and the product/service they offer, may influence consumers' expectations regarding the degree of autonomy in their decision-making, including online purchasing decisions [4]. Increased consumer trust in online retailers may lead consumers to seek information and offers from a diverse range of sources, rather than limiting themselves to reputable online retailers [86]. On the other hand, the lack of trust in sellers offering their tourism products/services online may increase the need for greater consumer autonomy in purchasing decisions [2]. Thus, we develop the following hypothesis:

H1b. *The level of consumer trust in the seller and the product/service purchased online positively affects the level of perceived consumer autonomy.*

Lemon and Verhoef [87] defined the consumer experience as the consumer's journey with a company over time, spanning multiple touchpoints during the purchase cycle. They

pointed out that it goes through different phases of the purchase process and depends on previous experiences. The online customer experience is instrumental in defining not only where consumers shop but also the strategic motivations driving their preference for this channel. In the early stages of the online shopping experience, consumers tend to buy from shops they are familiar with from the offline channel. Marketing factors become more critical in online shopping as consumers gain experience [88]. Shopping behaviour in the online channel is evolving as perceptions of e-commerce are influenced by experiences gained from previous e-shopping [89]. The experience can lead to more autonomous purchasing decisions, as greater experience promotes more independent decision-making. The experience influences customer satisfaction, loyalty, and word of mouth [90]. Thus, we tested the following hypothesis:

H1c. *Previous and current positive online buying experiences positively influence the level of perceived consumer autonomy.*

The information richness of the online channel positively affects purchase intention [91]. The more information-rich the online channel is perceived to be, the more often it is used to make a purchase, and perceptions of information richness may differ across consumers. The more information-rich the online channel, the greater the consumer's freedom in choosing an offer that meets their objectives. Such information should be readily available in the most commonly used channels and optimised for the device [28]. Additionally, information should be relevant, proportionate, sufficient, and understandable to the average consumer. However, the overload of data provided online can also lead to manipulation. The information content of an online shop depends on what consumers are looking for [92]. Companies in online shops should therefore provide information that best matches consumer expectations. In the tourism industry, the online channel's high information richness positively affects the perceived value of the offer and better fits consumers' needs [93]. Thus, we hypothesise that:

H1d. *The wide range and richness of available information positively affect the level of perceived consumer autonomy.*

Consumer empowerment-related factors can significantly influence the difficulty of a decision. Despite the general principle that consumers like to have many alternatives to choose from, this is, however, fraught with consequences [5]. One of these is the so-called 'paradox of choice', referring to the increasing difficulty of choosing with the number of options [35]. Freedom of choice, facilitated by the development of ICT, is based on expanded information access and the opportunity to use reviews as electronic word of mouth, allowing consumers greater autonomy to choose "what they want, when they want it, and on their terms" [38]. However, while it offers significant benefits, consumer autonomy entails certain costs. Among these, Andre et al. [4] mention trade-off conflict, ease of choice, options attachment, choice overload, and the dilemma of selecting between two unfavourable alternatives, especially when options are plentiful. Broniarczyk et al. [11] claimed that factors related to freedom of choice and information expansion, such as task complexity (higher information load, choosing between a larger number of options), trade-off difficulty (extensive choice and customisation elevate difficulty), and preference uncertainty (slight differences in option attractiveness, inability to match attributes), can magnify decision difficulty. However, such widespread access can lead to information overload, thereby increasing the difficulty of the decision. Thus, we hypothesise as follows:

H2a. *The wide range of perceived consumer autonomy positively affects the level of decision difficulty.*

Consumer satisfaction is multifaceted, as it is derived from both the decision outcome and the decision-making process itself. Literature suggests that satisfaction with the result increases when consumers are presented with a broader range of alternatives, diverse items, and opportunities for customisation or personalisation [4,6,10,15,94,95]. Consequently, greater autonomy, as manifested in the availability of choice, directly enhances perceived satisfaction.

The process of autonomous decision-making also offers significant psychological benefits. The time and effort invested can foster a sense of rationality, leading to higher process satisfaction [38,96]. Beyond logic, autonomy provides emotional rewards such as increased feelings of competence, positive affect, self-attribution, and pride [3,4,38]. Conversely, a perceived lack of autonomy and the inability to choose freely often result in psychological discomfort, a diminished sense of control, and consumer inertia [2]. Thus, autonomy serves as a critical driver of both the cognitive and emotional dimensions of the consumer experience. Greater perceived autonomy, as reflected in greater decision-making freedom, is associated with greater satisfaction. Therefore, we hypothesise that:

H2b. *The wide range of perceived consumer autonomy positively affects the level of decision satisfaction.*

To facilitate a clear understanding of the relationships between the variables, the hypotheses developed above are synthesised into a conceptual model, as depicted in Figure 1.

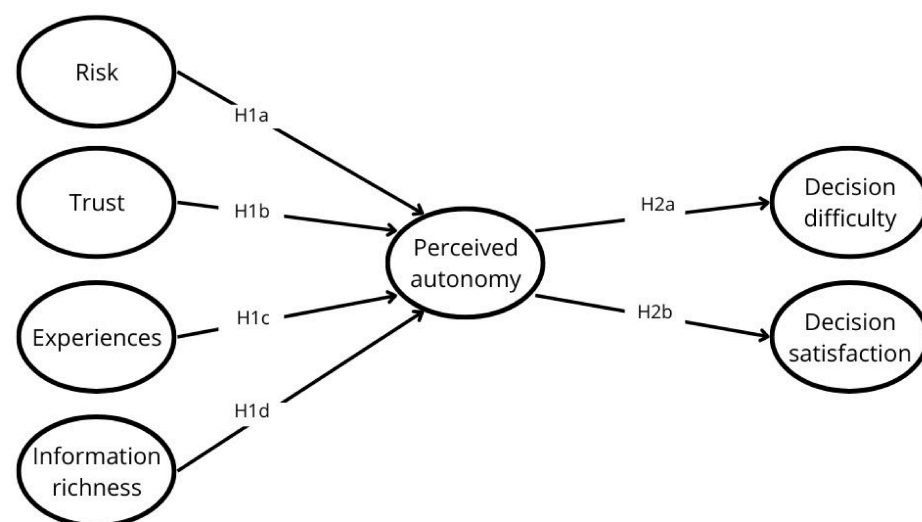


Figure 1. A graphic presentation of the research model. Source: own elaboration.

2.3. Research Methodology

To empirically test the model's proposed relationships, a CAWI survey was conducted with a sample of 581 consumers. The sample was purposive and convenient, and the survey included people who had purchased an online travel package at least once in the previous year. The recruitment and survey distribution were managed by a professional research agency, which maintains a large, diverse database of pre-qualified respondents across various demographic panels. To ensure the highest ethical standards, the agency guarantees full participant anonymity, voluntary participation, and the right to withdraw from the study at any stage. Furthermore, all personal data is strictly protected, and the collected responses are processed exclusively as anonymous, aggregated statistical data. The demographic profile of the respondents is presented in Table 1. The survey was conducted in November 2022. Based on the literature analysis, a questionnaire was created that in-

cluded introductory qualifying questions describing the consumer's previous online travel purchasing behaviour and scale questions to assess the variables adopted for the study: Risk (5 items), Trust (5 items), Experience (5 items), Information richness (5 items), Perceived autonomy (6 items), Decision difficulty (4 items) and Decision satisfaction (4 items). Appendix A contains a detailed list of the items employed in the questionnaire. All scale questions used a 7-point Likert scale. The questionnaire also included 5 metric questions that allowed us to characterise the research sample.

Table 1. Demographic structure of respondents (in%) ($n = 581$).

Characteristic	Category	(%)
Gender	Female	45.78
	Male	54.22
Age	Baby Boomers (1946–1964)	23.06
	Generation X (1965–1981)	66.78
	Generation Y/Millennials (1982–1999)	10.15
Household type	One-person household	23.75
	Couples without children	23.58
	Couples with dependent children	34.37
	Couples with independent children	9.29
Average monthly disposable income per person	Up to 1000 PLN	14.63
	From 1001 PLN to 3000 PLN	42
	From 3001 PLN to 5000 PLN	27.37
	Above 5000 PLN	16.01
A person's household status	Sole provider	26.06
	One of the providers	66.78
	Dependent	10.15
Recent online purchase	Over the last month	18.76
	Over the last three months	25.13
	Over the last six months	27.88
	Over the last year	28.23
First purchase of a travel package online	Yes	32.01
	No	67.99
First purchase of a travel package from a particular retailer	Yes	30.29
	No	37.69
	No answer	32.01

Source: own elaboration.

The questionnaire items, grounded in established literature and originally developed in English, were initially translated into Polish by the authors. However, to ensure the linguistic precision and cultural appropriateness of the instrument, the translation underwent a rigorous iterative review by a specialist in English academic philology. Subsequently, the questionnaire's clarity and reliability were verified through a pilot study involving 42 university students; this phase confirmed the comprehensibility of the items within the target population and yielded satisfactory reliability indices, thereby demonstrating the instrument's stability, internal consistency, and suitability for the main study. All statistical analyses were performed using SmartPLS 4 software.

2.4. Measurement Model

Factor loadings of the indicators used in this study are presented in Figure 2. All but one indicator have outer loading values above 0.7. The only one below that value is 0.689, but its removal does not significantly increase composite reliability. Hence, no items were removed.

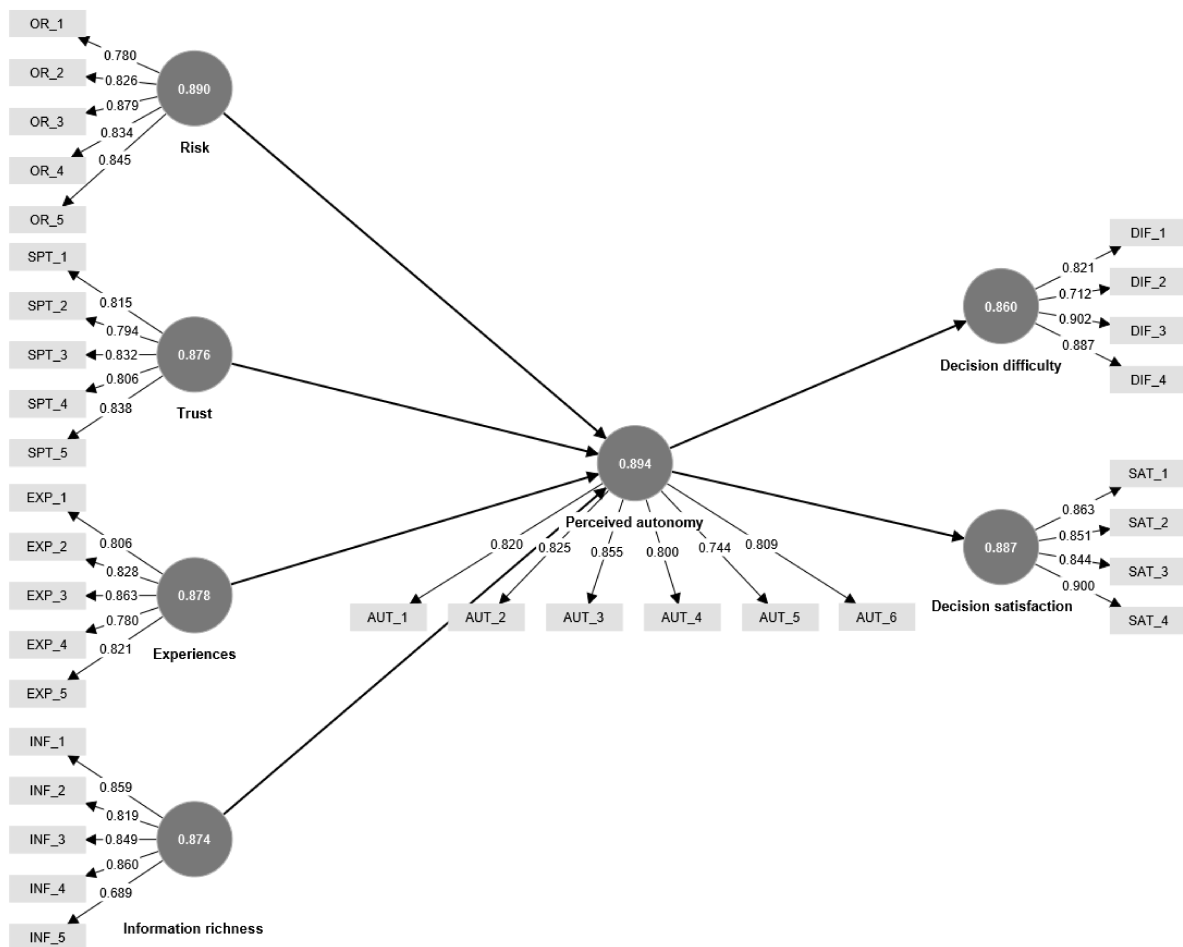


Figure 2. The research model presents factor loading of individual items and Cronbach Alpha for aggregate variables. Source: own elaboration.

In the next step, we evaluated the measurement model's validity. Measurement validity was assessed through content validity, convergent validity, and discriminant validity [97]. Regarding content validity, all constructs and items employed in this study were derived from established literature, ensuring that each construct and item possesses a clear and accurate meaning (See Appendix A). The measurement model comprises seven reflective constructs. Table 2 presents the values of AVE (Average Variance Extracted), ρ_a (rho_a), and Cronbach's α . Reliability and convergent validity were evaluated using Cronbach's α and ρ_a , with thresholds of 0.7 or higher considered acceptable [97]. As indicated in Table 3, all ρ_a values exceed 0.877, and all Cronbach's α values exceed 0.860, demonstrating strong reliability and convergent validity across all reflective constructs. Furthermore, convergent validity was assessed using AVEs, with values of 0.5 or higher deemed satisfactory [97]. As shown in Table 3, all AVE values substantially exceed 0.5, confirming adequate convergent validity for all reflective constructs.

As shown in Table 3, all statistical values are below the required threshold of 0.9 [98]. Thus, the model's discriminant validity is established.

Next, we used the Standardised Root Mean Square Residual (SRMR) to assess the model's fit. A value below 0.08, or, as researchers more recently propose, 0.10, is considered a good fit [99]. The results for the analysed model were 0.049 for the saturated model and 0.097 for the estimated model.

Table 2. Reliability and convergent validity measures.

Constructs	Items	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability (rho_a)
Consumer autonomy (AUT)	6	0.655	0.894	0.897
Decision difficulty (DIF)	4	0.695	0.860	0.920
Decision satisfaction (SAT)	4	0.748	0.887	0.888
Experiences (EXP)	5	0.672	0.878	0.881
Information richness (INF)	5	0.669	0.874	0.883
Online risk (OR)	5	0.695	0.890	0.905
Seller/product trust (SPT)	5	0.668	0.876	0.877

Source: own elaboration.

Table 3. Heterotrait–Monotrait Ratio (HTMT).

Constructs	Mean	SD	AUT	DIF	SAT	EXP	INF	OR
Consumer autonomy (AUT)	4.888	1.181						
Decision difficulty (DIF)	4.050	1.521	0.159					
Decision satisfaction (SAT)	5.149	1.186	0.817	0.220				
Experiences (EXP)	4.905	1.261	0.850	0.247	0.837			
Information richness (INF)	4.978	1.191	0.878	0.205	0.828	0.885		
Online risk (OR)	3.878	1.443	0.265	0.668	0.322	0.254	0.293	
Seller/product trust (SPT)	4.804	1.102	0.748	0.153	0.723	0.725	0.766	0.201

Source: own elaboration.

3. Results

In the structural model assessment, we used the coefficient of determination (R^2) to evaluate the model's predictive accuracy. The model explains 68.1% of the variance in consumer autonomy ($R^2 = 0.681$), demonstrating substantial explanatory power. Furthermore, 53.1% of the variance in decision satisfaction is explained by the model ($R^2 = 0.531$), indicating a moderate-to-high predictive relevance. Conversely, the model accounts for only 2.3% of the variance in decision difficulty ($R^2 = 0.023$), suggesting that other factors beyond the scope of this study primarily influence the consumer's perception of decision-making difficulty.

Additionally, to evaluate the substantive relevance of the structural model, we examined the effect size (f^2). The results reveal that Information richness ($f^2 = 0.159$) and Experiences ($f^2 = 0.126$) exert a medium effect on consumer autonomy, highlighting their pivotal role in fostering a sense of agency. Conversely, trust has a small effect ($f^2 = 0.053$), and online risk ($f^2 = 0.002$) shows a negligible effect, corroborating its lack of statistical significance in the path analysis. Finally, consumer autonomy demonstrates a substantial effect on decision satisfaction ($f^2 = 1.132$), underscoring it as the primary driver of the consumer's positive outcome, whereas its impact on decision difficulty remains marginal ($f^2 = 0.024$).

The path analysis reveals that not all postulated relationships were statistically significant (Table 4). Specifically, the hypothesised impact of online shopping risk on perceived consumer autonomy was not supported by the data. Conversely, the remaining path coefficients were confirmed to be statistically significant. Notably, the relationship between perceived consumer autonomy and online decision-making difficulty demonstrated an inverse direction to that originally theorised. The implications of these empirical findings for the research hypotheses are elaborated upon in the subsequent section.

Table 4. Path analysis results.

Path	Path Coefficient (β)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	p Values
Risk $\rightarrow$ Consumer autonomy	−0.028	0.024	1.194	0.232
Trust $\rightarrow$ Consumer autonomy	0.182	0.049	3.741	0.000
Experience $\rightarrow$ Consumer autonomy	0.332	0.064	5.193	0.000
Information richness $\rightarrow$ Consumer autonomy	0.389	0.060	6.450	0.000
Consumer autonomy $\rightarrow$ Decision difficulty	−0.153	0.048	3.172	0.002
Consumer autonomy $\rightarrow$ Decision satisfaction	0.729	0.030	24.438	0.000

Source: own elaboration.

Based on the results, we assessed the statistical significance of the relationships posited in the hypotheses set, as determined by the literature analysis (Table 5).

Table 5. Verification of hypotheses.

Hypothesis Symbol	Hypothesis Statement	Verification
H1a	The level of perceived risk associated with online purchases negatively affects perceived consumer autonomy.	Rejected
H1b	The level of consumer trust in the seller and the product/service purchased online positively affects perceived consumer autonomy.	Accepted
H1c	Previous and current positive online buying experiences positively influence perceived consumer autonomy.	Accepted
H1d	The wide range and richness of available information positively affect perceived consumer autonomy.	Accepted
H2a	The wide range of perceived consumer autonomy positively affects decision difficulty.	Rejected
H2b	The wide range of perceived consumer autonomy positively affects decision satisfaction.	Accepted

Source: own elaboration.

H1a examines whether the level of risk perceived by consumers purchasing online significantly affects their perceived consumer autonomy. The results revealed that online risk has an insignificant effect on Consumer autonomy ($p = 0.232$). Thus, Hypothesis H1a is rejected. The relationship between consumer trust and consumer autonomy is established ($\beta = 0.182$, $t = 3.741$, $p = 0.000$). Therefore, trust in the seller and the product/service purchased online significantly affects perceived consumer autonomy. Thus, Hypothesis 1b is supported.

Similarly, the relationship between the online buying experience and perceived consumer autonomy is established ($\beta = 0.332$, $t = 5.193$, $p = 0.000$). Hence, the results show that previous and current positive online buying experiences positively impact perceived consumer autonomy. Thus, Hypothesis H1c is supported. The wide range and richness of available information significantly affect perceived consumer autonomy ($\beta = 0.389$, $t = 6.450$, $p = 0.000$). Thus, Hypothesis 1d is also supported.

Hypotheses 2a and 2b assumed a positive impact of perceived consumer autonomy on the difficulty and satisfaction of the purchase decision. The results show that the wide range of perceived consumer autonomy significantly affects decision difficulty ($\beta = -0.153$, $t = 3.172$, $p = 0.002$). However, the direction of influence is the opposite of the assumed one. Therefore, Hypothesis 2a must be rejected. However, consistent with our analysis, the wide range of perceived consumer autonomy has a significant positive impact on decision satisfaction ($\beta = 0.729$, $t = 24.438$, $p = 0.000$). Thus, Hypothesis 2b is confirmed.

4. Discussion

The ongoing development of information technology, the rise in e-commerce, and the increasing use of artificial intelligence render the topic of this article highly relevant. Internet users are increasingly inclined to express their consumer activity through online purchases, a trend clearly reflected in the purchasing decisions made by buyers of tourism products [100].

As evidenced by theoretical considerations and previous research findings, making such decisions involves risks inherent to the specifics of tourism products, which may be exacerbated by the online purchasing environment [101,102]. Nevertheless, our study suggests that the risk associated with purchasing tourism products online does not have a statistically significant effect on perceived consumer autonomy. This is likely due to the normalisation of online shopping in everyday lives of internet users. Consequently, buyers in an information society can access a vast quantity of information from various sources, including peer reviews. By deciding for themselves which information is helpful, consumers effectively exercise and confirm their autonomy. Furthermore, the results indicate that trust in sellers and products positively affects perceived autonomy, primarily through perceptions of the online offer's trustworthiness and honesty and the seller's ability to fulfil promises.

While Broniarczyk and Griffin [11] note that consumer empowerment affects decision-making difficulty, necessitating greater cognitive effort [103] to compare offers, our results did not confirm this assumption. Instead, we found a statistically significant relationship suggesting the opposite. First, it is pertinent to note that the impact of consumer autonomy on decision difficulty is very weak ($R^2 = 0.023$), which may limit the substantive significance of the findings in this particular relationship. Nevertheless, if we were to propose our explanation for the direction of influence, we could do so by integrating SDT, CLT, and the Paradox of Choice. While the Paradox of Choice suggests that extensive options burden the consumer [35], our findings might indicate that autonomy acts as a buffer, mitigating its impact among individuals with a higher sense of control, for whom access to extensive information is less overwhelming. Consequently, a consumer with high autonomy does not merely 'choose from a thousand options', which would otherwise be cognitively demanding, but rather freely selects what aligns with their requirements, thereby rendering the decision-making process more manageable. From the perspective of Self-Determination Theory (SDT) [104], autonomy can transform purchasing from a controlled, externally mandated task into a more self-endorsed, intrinsically motivated act, thereby supporting more effective self-regulation and easing decision-making [45,105]. Thus, when the need for autonomy is satisfied and individuals become more resilient, rather than perceiving the process as 'difficult', they frame it as 'self-determined', which in turn diminishes psychological resistance. Furthermore, applying CLT [41], we propose that autonomy functions as a cognitive filter: rather than succumbing to the cognitive load imposed by information richness, empowered consumers utilise their autonomy to efficiently manage extraneous information, effectively reducing the perceived difficulty of the decision process. Furthermore, in relation to Prospect Theory [41], one could hypothesise that high autonomy shifts the consumer's reference point from a risk-averse fear of making a suboptimal choice to a preference-driven pursuit of personal fit, thereby mitigating the decision paralysis typically associated with an excess of options. Given the complexity of these phenomena, further research is warranted to empirically validate these relationships and explore the boundary conditions under which autonomy serves as an effective mediator. Moreover, this result may, in our opinion, stem from the unique nature of integrated travel packages. These offers are comprehensive and varied yet manageable, allowing for tailoring without requiring separate decisions on individual components.

Online platforms provide standardised information, visuals, and recommendations that mitigate perceived risk. This process is further supported by the Travel Services Act and other relevant national-level legal frameworks that aim to safeguard consumer interests in the digital marketplace.

These specific features reduce the impact of factors typically associated with choice overload and decision difficulty, such as time constraints, decision accountability, and attribute complexity [10,37,106,107]. Therefore, within this specific product category, consumer autonomy actually reduces decision difficulty rather than increasing it. Prior experience also positively influences autonomy, as familiar consumers are better equipped to navigate offers and avoid manipulation, confirming the conclusions of Hernández, Jiménez, and Martín [89].

Additionally, the quantity and richness of online information positively influence autonomy. While the online channel lacks face-to-face contact, technological tools such as 3D views and videos enhance information richness, supporting the findings of Lipowski and Bondos [91]. Consistent with the existing research, our study confirms that greater autonomy is associated with greater satisfaction. This is particularly evident in travel packages where consumers often possess high competence [30], product involvement, and knowledge [33,38].

Although decision-making autonomy generally positively impacts satisfaction, factors such as choice overload or information ambiguity can undermine this relationship [10,38,96]. While modern algorithmic decision aids can reduce such difficulty, they risk limiting freedom of choice and increasing concerns about manipulation and privacy [15,24,26]. Furthermore, while autonomy can involve cognitive costs or negative emotions in certain trade-off situations [4,5,108], these issues do not appear to manifest themselves when choosing travel packages, thereby preserving high satisfaction levels. Finally, this may be attributed to the nature of travel packages, where the choice is often more familiar, preferences are well-established, and information is clear, standardised, and information-rich. Given that consumers typically have ample time for such decisions, higher levels of consumer autonomy can effectively improve satisfaction while concurrently reducing perceived decision difficulty [33].

5. Conclusions and Limitations

Although the concept of consumer autonomy has been extensively explored theoretically, empirical evidence of its manifestation in digital marketplaces remains notably limited [15]. This study addresses this scholarly gap by examining the interplay between specific e-purchase characteristics and perceived consumer autonomy within the Stimulus-Organism-Response (SOR) framework, while concurrently elucidating the impact of such autonomy on decision-making difficulty and post-purchase satisfaction. By integrating Self-Determination Theory (SDT), Cognitive Load Theory (CLT), and the Paradox of Choice (PoC), this research offers a broader conceptualisation of how external stimuli shape perceived autonomy and its subsequent impact on purchasing behaviour, providing a comprehensive theoretical lens to understand the complex dynamics of consumer decision-making. Consequently, these findings make a significant contribution to consumer behaviour and electronic commerce, providing a robust empirical framework for understanding the nuances of the digital purchasing journey.

Even though this study provides valuable insights, several limitations warrant consideration. First, the scope is confined to online tourist package procurement. Given that such services often involve higher price points and infrequent transactions, consumer autonomy may be moderated by the nature of the product and its associated cost. It is posited that more affordable and frequently purchased items might heighten a consumer's

sense of autonomy. Another limitation stems from the use of self-reported data, which may be prone to common method bias. To mitigate this risk, we implemented several procedural safeguards during the design phase: we ensured full participant anonymity and provided clear, neutral instructions emphasising that there are no right or wrong answers, thereby reducing evaluation apprehension and social desirability bias. Furthermore, to ensure the validity and reliability of our findings, all questionnaire items were derived from rigorously validated scales established in the existing literature. Furthermore, the sample composition, which is skewed towards younger individuals, may affect the generalisability of the findings, as younger cohorts are inherently more adept at navigating remote channels and may therefore be less susceptible to a decline in perceived autonomy. Moreover, the convenience sampling approach adopted may have introduced a selection bias, as the sample predominantly comprises younger, highly educated consumers, potentially limiting the extent to which these results can be extrapolated to the broader population. Finally, it should be acknowledged that the scope of this study was limited to the Polish market; consequently, the generalisability of the findings may be constrained by specific cultural and socio-economic factors, warranting caution when extrapolating these results to more diverse or global consumer environments.

The findings derived from our study offer a valuable foundation for future research, providing a roadmap for addressing the complexities of consumer autonomy in an increasingly algorithm-driven marketplace. Future research should adopt a multifaceted approach to address the limitations of the current study and deepen our understanding of consumer autonomy. Primarily, prospective studies could extend this analysis to diverse product categories, comparing high-involvement services with frequently purchased goods to determine the extent to which the identified relationships are moderated by the specific product characteristics. Furthermore, it would be essential to broaden the demographic scope by using more representative samples and to investigate how age, digital literacy, and educational background moderate the relationship between algorithmic suggestions and perceived autonomy. Beyond cross-sectional analysis, future inquiries could benefit from longitudinal designs to track the evolution of consumer reliance on technological solutions, as well as cross-cultural studies that account for varying social and regulatory environments. Finally, incorporating methodological triangulation, such as in-depth interviews or behavioural experiments, would help explore the “black box” of psychological processes, clarifying why certain outcomes deviate from established theoretical assumptions and providing a more nuanced understanding of the inherent tension between technological convenience and individual agency.

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Institutional Review Board Statement: Ethical review and approval were waived for this study, as the research involved non-invasive, anonymous surveys concerning consumer behaviour in the digital market. The study did not involve clinical trials, vulnerable populations, or the collection of sensitive personal, medical, or identifying data. All respondents participated voluntarily and were informed that their responses would be processed solely for academic purposes in an aggregated, anonymised format. Consequently, the research posed no risk of harm to participants and fell outside the scope of mandatory IRB oversight under institutional guidelines.

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Appendix A

Table A1. Questionnaire items and their corresponding literature sources.

Construct	Scale Reference	Code	Scale
Online risk	[109]	OR1	It is likely that the tourist trip I purchased on the website failed to meet the expectations originally intended by the purchase.
		OR2	It is likely that purchasing tourist services online will result in my losing control over the privacy of my personal and payment information.
		OR3	It is likely that purchasing a tourist offer on the website will result in a financial loss due to hidden costs or additional charges that I will have to incur.
		OR4	It is likely that the online seller may fail to deliver the promised product or deliver it at a quality different from what was promised.
		OR5	It is likely that purchasing tourist services online may expose me to financial losses.
Seller/product trust	[92]	SPT1	Online sellers of tourist offers are trustworthy.
		SPT2	The information presented by online sellers of tourist offers is reliable.
		SPT3	Overall, I can rely on online sellers of tourist offers to keep the promises they make.
	[110]	SPT4	The information presented by online sellers of tourist offers is plentiful and of sufficient quality.
	[111]	SPT5	Online sellers of tourist offers have the ability to deliver the offer they promise.
Experience	[92]	EXP1	I am experienced with purchasing tourist offers through websites.
		EXP2	I feel competent using the websites of online sellers offering tourist services.
		EXP3	I feel comfortable using tourist offers from online sellers.
		EXP4	I feel that websites offering tourist services are easy to use.
	[111]	EXP5	Overall, my experiences with purchasing tourist offers online have been satisfying.
Information richness	[112]	INF1	Information on tourist offers sold online is precise.
	[113]	INF2	Information on tourist offers sold online is up-to-date.
		INF3	The range of information regarding tourist offers sold online is sufficient.
	[111]	INF4	The quality of information about tourist offers available online is high.
		INF5	Viewing the comments and opinions of other users about tourist offers available online is helpful.
Perceived autonomy	[114]	AUT1	When I visit the website of a tourist offer seller, I feel free to be myself.
		AUT2	When I am on the website of a tourist offer seller, I feel that my choices are based on my true interests and values.
		AUT3	When I am on the website of a tourist offer seller, I feel free to do things my own way.
	[111]	AUT4	I can easily control the information that is shared on tourist offer websites.
		AUT5	I feel I can control the use of information on tourist offer websites.
		AUT6	The level of information provided by tourist offer websites helps me to feel in control of my purchase decision.
Decision satisfaction	[115]	SAT1	My experiences with purchasing tourist services online are satisfying.
	[116]	SAT2	I am satisfied with my decision to purchase a tourist offer online.
	[10]	SAT3	I am confident that I made the best decision by buying a tourist offer online.
	[115]	SAT4	I am content with the tourist offer I purchased online.
Decision difficulty	[38]	DIF1	I found the process of deciding which tourist offer to buy online frustrating.
		DIF2	For me, choosing a tourist offer online was a very difficult decision.
		DIF3	I would need more time to decide on a tourist offer online.
		DIF4	For this decision, I was uncertain which tourist offer to choose.

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