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# Why Do Consumers Trust Online Travel Websites? Drivers and Outcomes of Consumer Trust toward Online Travel Websites

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### Abstract

Egypt is currently one of the leading nations especially in the Middle East region with a well-established e-commerce environment and advanced IT infrastructure, but rapid growth of e-commerce will soon occur in other nations with similar consumption patterns. This study tests a model of antecedents (consumer experience, propensity to trust, reputation, perceived website size, ease of use, perceived usefulness, and website quality) and consequences of consumers trust towards online travel websites. Trust is expected to predict consumer attitude, perceived risk, and intention to purchase travel online. Data of 1431 users of online travel websites were selected from the Supreme Council of Universities Database- Egypt (SCU) and analysed through structural equation modelling. The findings show that all the aforementioned factors with the exception of consumer experience influence consumer trust towards online travel websites. Trust influences consumers' attitude, perceived risk, and intention to purchase travel online.

**Keywords**: Intentions to Purchase; Online Travel Shopping; Online trust; Attitude; Perceived risk.

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## Introduction

The rapid development of information and communication technology (ICT) has largely changed the hospitality and tourism industries (Ho & Lee, 2007; Ip, et al., 2011). Operations in hospitality and tourism have been significantly influenced by the advent of the Internet (Amaro & Duarte, 2015; Gregori, et al., 2014). The Internet is an effective marketing tool that facilitates information communication between sellers and customers (Buhalis & Law, 2008). Thus, websites have become a platform for promoting products and services and another channel to generate revenue by attracting more customers (Chiou, et al., 2010). With the rapid development and the increasing use of websites for information seeking and electronic commerce (e-commerce), trust has become a crucial factor in attracting customers (Beldad, et al., 2010). Internet has come as a new way of communication and selling for travel companies (Law & Wong, 2003; Llach, et al., 2013). In recent years, Egypt travel companies have faced massive challenges due to the changing character of the travel industry. For decades, hotels sector, airlines, and cruise lines industry had been dependent on intermediaries to sell their products to consumers. Internet as a new distribution channel will help travel providers to reach consumers directly and help travel providers to save money (Zhou, 2004). Furthermore, the emergence of the Internet brought lower prices and time savings for consumers (Heung, 2003).

The Internet is now a paramount distribution channel for travel companies (Lee & Morrison, 2010). Travel business on the Internet accounts for 15 per cent of overall travel sales (US Census Bureau, 2003). A forecast from the Market Intelligence Centre (MIC) (2009) reported that the online travel product category is the Internet's largest commercial area (48.9%), generating a worldwide revenue over 446 billion United States dollars (USD) in 2014. Sales of online travel worldwide grew 10% between 2011 and 2014 and predictions

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until 2016 have shown that sales of online travel worldwide will grow at 8% yearly (Statista, 2015).

A survey research reveals that the success of online shopping is determined mostly by consumer intentions to purchase (Park, 2010). Unlike Internet consumers in Egypt and other emerging economies, however, Egyptian consumers are well known for fickle consumption patterns and lack of e-commerce trust, both of which pose major challenges to online shopping businesses (El-Ansary & Roushdy, 2013).

E-commerce can increase the value of an Internet network in many respects but there are still some obstacles to overcome. Firstly, the problems related fraud on the internet are increasing every year. Secondly, the problems caused by spyware and other security vulnerabilities make consumers feel worried about their information provided on this network (Wang & Lin, 2008). To avoid these uncertainties, some online shoppers are more inclined to buy from traditional stores (Moyano, et al., 2012). Moreover, lack of touch and feel in online shopping can also lead to hesitation among the shoppers. They can feel more risk when interacting with online stores than traditional ones (Gefen & Straub, 2003). In order to reduce the possibility of interaction with ineligible vendors, online shoppers need to rely on their experience and other evidences to determine which websites can be trusted (Gefen & Straub, 2003; Moyano, et al., 2012; Kim, et al., 2005). Trust, therefore, serves as a foundation for initial relationship and being more important to maintain a long-term relationship for e-commerce success (Chen & Barnes, 2007; Gefen & Straub, 2003; Kim, et al., 2005; Moyano, et al., 2012; Kim, et al., 2008; Ren & Hassan, 2008; Yaobin & Tao, 2007).

Customer trust is an essential factor of e-commerce, and understanding its drivers and outcomes is a main concern for the following reasons. First, the drivers of trust enable us to know the relative importance of aspects influencing trust. Understanding these variables would play a crucial role in devising suitable measures to facilitate trust. Second, the

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outcomes of trust enable us to better understand the importance of trust and its influence on online buying behaviour.

Numerous studies have attempted to examine trust as a critical determinant of consumer intentions to purchase in e-commerce (e.g. Flavian, et al., 2006; Jarvenpaa, et al., 2000; Yoon, 2002; Lee & Turban, 2006; Pavlou & Fygenson, 2006; Hsu Meng-Hsiang, et al., 2014), However, little attention has been paid to trust towards online travel websites (Ayeh, et al., 2013; Yoo & Gretzel, 2009; Filieri, 2015) and whether trust effect on travel customer behaviour. The questions that arise are: Why do consumers trust online travel websites? Does trust in online travel websites affect consumer attitude and intentions to purchase from these websites? The present research attempts to provide an answer to these questions. Such an integrated approach to examine the drivers and outcomes of trust is also lacking in the studies of Egyptian online travel companies. Teo and Liu (2007) noted that most of the research on consumer trust focuses on consumers in English-speaking countries and newly industrialized countries. Law, et al., (2009) also noted that relationship marketing research in tourism and hospitality industry focuses mainly on the supplier marketing activities of firms and less attention has been paid to the consumer side of the exchange process. Research addressing online travel shopping presents contradictory results and is typically fragmented (Amaro & Duarte, 2013).

This research adopts a distinctive way to analyse the factors influence consumers trust towards online travel websites and the influence of trust on consumer attitude, perceived risk, and intentions to purchase travel online, by proposing and empirically testing an integrated model, with contributions from well-grounded theories, namely Technology Acceptance Model (TAM) (Davis, 1986), Beldad et al.'s (2010) model, and The theory of reasoned action (TRA) (Fishbein & Ajzen, 1975) contributing to the current literature since, to the best of knowledge, this has not been done in any other study. Therefore, the current study aims to

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contribute the following to the literature of tourism and hospitality: 1) identify the determinants that effect consumer's trust towards online travel websites; 2) by integrating the Technology Acceptance Model (TAM), The theory of reasoned action (TRA), Beldad et al.'s (2010) model, this study helps to understand consumers' trust towards online travel websites; 3) investigate the effect of trust on consumer attitude, perceived risk, and intentions to purchase travel online. The findings will help online travel companies' managers to evolve strategies that enhance consumers' trust towards online travel websites; consequently, attitude and intentions to purchase travel online.

Our study is organized as follow; the next section represents literature pertaining to the study variables and theories as well as the hypotheses development. Then we demonstrate our data collection and measures operationalization. Finally, study results, discussion, and managerial implications have been explained as well as demonstrating the limitations and future research.

## Tourism in Egypt:  brief background

Egypt, although often considered to be Middle East, is located in Northern Africa, bordering the Mediterranean Sea, between Libya and the Gaza Strip, and the Red Sea north of Sudan, and includes the Asian Sinai Peninsula. Egypt is part of the Mediterranean basin, the world's top destination area, which attracts one out of every three tourists travelling in the world (Morakabati, 2007). Tourism is one of the most important parts of Egypt's economy. At its peak in 2013 the sector employed about 12.6 % of Egypt's workforce, serving approximately 14.7 million visitors, and providing revenues of nearly $19 billion (Egyptian Ministry of Tourism, 2014). Tourism is the country's second biggest source of income after the revenue received from the Suez Canal and accounted for 11.3% of GDP and 14.4% of foreign currency revenues (Egyptian Ministry of Tourism, 2014).

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The main attraction for tourists to Egypt are the site of ancient Egypt, Cairo and its environs, Luxor, Karnak, Abu Simbel, temples and tombs along the Nile River and the Mediterranean port city of Alexandria. However, the Egyptian tourism industry has actively promoted other destinations within Egypt, including Hurghada on the Red Sea, the Sinai Peninsula and parts of the western desert. The completion of Israel's removal from Sinai in 1982 led to considerable private and government tourist investment, which facilitated the development and establishment of several high-quality tourism resorts in the Sinai, which are popular among tourists from Europe and neighbouring Israel (Beirman, 2003).

The Egyptian economy depends mainly on agriculture, media, Suez Canal, tourism, the transferred income of more than 5 million Egyptians working abroad (mainly in Saudi Arabia, the Gulf area and Europe) and petroleum and gas exports (El-Gohary, 2012). In the last 30 years, the Egyptian government has started reforming the highly centralized economy from the sixties and med seventies era into a totally market liberalization economy. But regardless of that, the high level of political, social and economic corruption within the country did not allow any chance of improving the country poor economic performance. As a result, the people of Egypt turned against Hosni Mubarak regime and got rid of this corrupted regime through the 25th of January 2011 revolution. Although the revolution was demanded and conducted by the people, it led to major chaos in the whole country, which affected badly all sectors including tourism and travel sector. The industry has been losing $25 million dollars per day since the 1st of February 2011 (El-Gohary, 2012). Building online trust by Egyptian travel organizations can be a very important tool in solving the current problems associated with Egyptian travel industry as a result of the political unrest not only in Egypt but also in the Middle East.

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## Research Model and Hypotheses

In traditional commerce, the trust-building process is affected by the characteristics of customers, salespersons, the company, and interactions between the two parties involved. This is also true in the context of electronic commerce. Numerous studies have identified several drivers of trust and most of these studies concentrated on transacting websites (Beldad et al., 2010). Kim et al. (2008) conceptualized the key antecedents of consumer trust into four groups: cognition-based, affect-based, experience based, and personality-oriented antecedents. The cognition-based trust antecedents are the antecedents that relate to the capability that shoppers perceive the target website (e.g. privacy concern, security protection, system reliability, information quality). The affect-based trust antecedents are regarded as indirect interactions from other parties (e.g. reputation, preferences of third-party seals, word-of-mouth, social feedback). The experience-based trust antecedents are associated with shopper experience (e.g. familiarity, internet experience, e-commerce experience). And lastly, the personality-oriented trust antecedents are related to personal characteristics (e.g. disposition to trust, shopping style).

Beldad et al. (2010) classified the antecedents of trust into three main categories: company-based antecedents, like company reputation; consumer-based antecedents, for instance consumer experience with the technology; and website-based antecedents, for instance the information quality used by the website.

This study adapts Beldad et al.'s (2010) framework in order to investigate the drivers of trust toward online travel websites in the travel and tourism industry. Beldad et al.'s (2010) framework has been adapted in this study because it is an online trust-building framework that suits both profitable and non-profitable firms; furthermore it has not yet received empirical validation for online travel websites, and includes a number of links that have not been tested in a single model which increase the originality of the current study.

To summarize, the key antecedents of consumer trust have been conceptualized into three categories: consumer-based antecedents (e.g. Consumer experience and propensity to trust), company based antecedents of trust (e.g. company reputation and perceived size), and website-based antecedents of trust (e.g. perceived ease of use, perceived usefulness, and website quality). Moreover, the current study also investigates the consequences of consumer trust towards online travel websites e.g. perceived risk, attitude, and intention to purchase travel online. Therefore, this study examines the influence of consumers' trusting beliefs on their attitudes to the online travel provider and their risk perception. Consumers' attitudes to the online travel provider and their perceived risk, in turn, affect their willingness to purchase travel online. The research model and hypotheses are shown in Fig. 1

## "Insert Figure 1 here"

## Consumer-Based Trust Antecedents

### Consumer Experience and Proficiency

Beldad et al. (2010) pointed out that the level of user experience in using online shopping is an important aspect to consider when examining the antecedents of trust. Aiken and Boush (2006) indicated that higher levels of experience lead to low levels of trust in online stores. An explanation is that consumers with high levels of experience have sufficient skills and knowledge of possibilities that things online may go wrong any time (Aiken & Boush, 2006). Nevertheless, some studies found that levels of user experience influence on consumer propensity to trust Internet, therefore improving their trust in Internet-based transactions (Corbitt et al., 2003).

In the current study, it has been supposed that consumers who have sufficient experience with using online travel websites may feel more confident of not being deceived by unreliable

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websites. Experienced consumers may have sufficient knowledge and skills that enable them in how to spot unreliable websites. While, first-time consumers have no experience about the online travel websites and maybe result in more cautious behaviour towards online travel websites and they will not be aware of how to distinguish between reliable and unreliable websites. In online travel context, research has supported the positive and significant relationship between users experience and trust towards online travel websites (Filieri, 2015; Le & Jeong, 2014; Brakus et al., 2009). Therefore, in the travel sector, the following hypothesis has been proposed.

**H1.** Consumers experience with using online travel websites positively influences trust towards online travel websites.

### Propensity to Trust

Propensity to trust plays an important role in economic transactions because it decreases perceived risk (Humphrey & Schmitz, 1998; Mukherjee & Nath, 2007). This is especially essential in the case of online context, where the consumers and the sellers are physically separated. Some studies suggested that customers with low propensity to trust tend to have negative views when faced risky situations (Falcone, et al., 2001; Graziano & Tobin, 2002). Such propensity reduces their desire to try new things. On the other hand, customers with high propensity to trust tend to have positive views and accepting to try new things (Graziano & Tobin, 2002).

Mayer et al. (1995) pointed out that consumers vary in trust amount they extend to their sellers. In the online context, some consumers are more likely to trust online service providers despite the limited information they have about them, while others need more information about their online services providers to form trusting beliefs (Salam, et al., 2005).

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However, prior studies on the influence of propensity to trust on the formation of online trust present contradictory results (Beldad et al., 2010).

Prior studies have found a direct and positive link between porosity to trust and the formation of online trust (Gefen, 2000; Teo & Liu, 2007; Beldad et al., 2010). The influence of propensity to trust is directly related to trust formation based on the systems trust attributes (Beldad et al., 2010). In this study, it is argued that online travellers with a high propensity to trust perceive the risk to be less and therefore have more trust in online travel websites. Based on these arguments, the following hypothesis is posited:

**H2**. Propensity to trust positively influences consumers' trust towards online travel websites.


## Company-Based Trust Antecedents

### Company Reputation

Company reputation has been suggested frequently as an important factor that contributes to customer trust. Some studies pointed out that a positive company reputation results in trusting relationship among consumers and company, while the existence of a negative company reputation result in a less trusting relationship between consumers and company (Smeltzer, 1997; Beldad et al., 2010; Herbig et al., 1994) pointed out that when the company fails to fulfil their intentions that results in the destruction of its reputation.

In the electronic commerce context, the reputation definition can be understood in two points. First, reputation can be seen as a collective measure of trustworthiness according to members' ratings in a community (Josang et al., 2007). Second, it is a measure of a company's credibility, which results from the relationship among the company promises and fulfilments (Casalo et al., 2007). Toms and Taves (2004) pointed out that a positive online company reputation can be formed through the assessment of third party like the rating services on the website and indirectly throw the linking of website. Vermeulen and Seegers

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(2009) revealed that consumers' feedback  influence on the reputation of the hotel and the

attitude toward it.

Numerous empirical studies revealed that the positive reputation of online service

providers significantly influenced consumers' trust in online vendors (Chen, 2006; Teo &

Liu, 2007; Gregori, et al., 2014). Consumers who don't have an experience with an online

service provider rely on the reputation of that online provider in order to assess the

trustworthiness of that online service provider (Chen, 2006; Koufaris & Hampton-Sosa,

2004). Empirical evidence supports the relationship between reputation and consumer trust

has been provided by previous studies (e.g., Kim, et al., 2004; Teo & Liu, 2007; Hsu, et al.,

2014; Han, et al., 2015). Chen (2006) and de Ruyter et al.(2001) pointed out that online

travellers are more likely to trust websites that owned by well-known and well-respected

companies. Thus, the authors propose the following hypothesis:

**H3**. Website reputation positively influence consumers trust towards online travel websites.


**Perceived Size**

Doney and Cannon (1997) defined a website size as the market share and its overall size.

Griffin and Hauser (1993) revealed that a firm with a large market share and overall size

suggest that the seller keep its promises to its customers and many customers tend to trust it.

Firms that don't keep its promises with consumers will not be able maintain its position

(Doney & Cannon, 1997). Chow and Holden (1997) pointed out that a firm with a large size

can encourage consumers to trust that firm. Teo and Pian (2003) revealed that larger

organisational size also has a developed websites to encourage transactions with customers.

In the context of e-commerce, e-vendor with large size can reduce the risk of product and

compensate consumers accordingly (Jarvenpaa et al., 2000). E-vendors size positively

influences on consumer trust toward it (Jarvenpaa et al., 2000). Consumers can deduce

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trustworthiness from a website size since larger website size means that the website could handle any failure and losses on the transaction process and compensate them (Beldad et al., 2010; Jarvenpaa et al., 2000; Hsu et al., 2014). Furthermore, some studies have pointed out that the vendor size is positively associated with customer trust in that vendor (Kim & Ahn, 2006; Ku, 2012; Hsu Meng-Hsiang et al., 2014). Hence, it follows that:

**H4.** The perceived size of an online travel website positively influence consumers trust towards online travel websites.

## Website-Based Trust Antecedents

### Perceived Ease of Use

Based on the prior studies, numerous studies applied several theoretical perspectives in order to explain and understand consumers' acceptance and use of new technology. Of these, the TAM considers the most effective approach to investigating consumer acceptance and use of technology related application (Ayeh, 2015; Kim et al., 2009). The technology acceptance model (TAM) was initially proposed by Davis (1986). The TAM theory postulates that individuals' perceptions about ease of use and usefulness are two cognitive factors that determine their acceptance of information system. TAM has received substantial empirical support in explaining consumer acceptance of various types of technology e.g. technology based services (Zhu & Chan, 2014), smart phones (Joo & Sang, 2013) and the new media (Workman, 2014).

In tourism and hospitality context, numerous studies applied TAM to understand and explain consumer acceptance of new technology including hotel front office systems (Kim et al., 2008), consumer intention to shop travel online (Amaro & Duarte, 2015 and Casaló et al., 2010), biometric systems adaption in hotels (Morosan, 2012), and restaurant computing

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systems (Ham, et al., 2008). The findings of these studies show that perceived ease of use and

perceived usefulness are crucial determinants of consumer acceptance of new technology.

Perceived ease of use has been defined as ''the degree to which a person believes that

using a particular system would be free of effort'' Davis (1989, p.320). In the current study,

perceived ease of use is defined as the extent to which the online travellers believes that

online travel website is ease to use. Research has supported the positive and significant

relationship between perceived ease of use and consumer trust (Gefen et al., 2003; Tung, et

al., 2008). Thus, the authors propose the following hypothesis:

**H5.**Perceived ease of use positively influences consumers' trust towards online travel

websites.


**Perceived Usefulness**

Davis (1989, p. 320) conceptualised perceived usefulness as "the degree to which a person

believes that using a particular system would enhance his or her job performance". In our

study, perceived usefulness refers to the extent to which the consumer believes that using

online travel websites improves his/her travel planning.

While some researchers Palvia (2009) proposed 'perceived usefulness' as an antecedent to

transaction intention based on technology acceptance model (TAM), to the best of

knowledge, no existing study specified perceived usefulness as an antecedent to trust. As

Gefen et al. (2003) suggested it would make more sense to postulate that perceived

usefulness is a consequence, not an antecedent, of trust in an e-commerce firm. A business

relationship developed based on trust provides a measure of subjective guarantee that the e-

commerce firm will behave with good will and that the outcome of a transaction will be fair

and favourable, and thus increase the benefits of transacting on the e-commerce website that

consumers come to perceive as more useful (Gefen et al., 2003). In support of this notion,

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Agag and El-Masry (2016a,b) found a significant path from perceived usefulness and consumer trust toward online travel community websites. Therefore, it is decided to rule out perceived usefulness as a trust antecedent from our model. Hence, the hypothesis:

**H6**. Perceived usefulness positively influences consumers' trust towards online travel websites.

**Website Quality**

A website is the main communication channel between customers and firms (Casalo, et al., 2008) and therefore the websites quality play a crucial role in the success of online shopping (Hsu, et al., 2015). Website quality is defined as "users' evaluation of whether a web site's features meet users 'needs and reflect the overall excellence of the web site" Chang and Chen (2008, p. 821). DeLone and McLean (2003) pointed out that website quality includes three distinct dimensions: information quality, system quality, and service quality. Numerous studies have adopted DeLone and McLean (2003) approach (e.g. Ho et al., 2010; Cheng & Huang, 2013; Liu & Zhang, 2014).

In the current study, information quality refers to consumers perceptions about online travel website information quality, privacy, and security. Furthermore, system quality of online travel website refers to consumers perceptions about website availability, adaptability, and response time. Finally, service quality describes consumers' perceptions about responsiveness, empathy, and assurance.

In the e-commerce field, prior studies have confirmed the positive link between website quality and consumer trust (McKnight, et al., 2002). In the field of tourism and hospitality e-commerce, a significant and positive relationship between website quality and consumer trust is supported by Filieri (2015); Kim et al.(2011); Wang et al.(2015). If an online travel website is perceived as secure and safe, eases customers' navigation, responsiveness, empathy, and

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assurance. The consumer of such online travel website will form a positive impression of the online travel website, which ultimately will be perceived as reliable. Accordingly, the following hypothesize has been posited:

**H7**. Website quality positively influences consumers' trust towards online travel websites.

## Consequences of Consumer Trust

Trust is conceptualised as the subjective belief that the online provider will fulfil its transactional obligations, as those obligations are understood by the consumer (Kim et al., 2008). Although the crucial role of trust in online context, Kim et al. (2011) pointed out that there is a scant of research on trust in online context for tourism products. Trust in websites plays a paramount role in e-commerce, because consumers are unlikely to shop online if they do not trust the website (Kim et al., 2011).

The main dependent variable of the model is consumer intentions to purchase travel online. This variable has been derived from Theory of Reasoned Action (TRA), which postulates that behavioural intention is the main predictor of actual behaviour (Fishbein & Ajzen, 1975). Behavioural intentions have been uses as a strong predictor of actual behaviour in online shopping context (Ajzen, 2011; Lin, 2007; Casaló et al., 2010). Furthermore, in the context of online travel shopping, behavioural intentions have been posited as the best predictor of actual behaviour (Moital et al., 2009; Amaro & Duarte, 2015; Ponte et al., 2015). Therefore, due to the difficulties regarding measuring consumer real behaviour, this study focuses on behavioural intentions as the best predictor of consumer actual behaviour.

**Consumer Trust, Attitude, and Intention to Purchase**

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The theory of reasoned action (TRA) examines the relationships between attitudes, beliefs, intentions, and behaviours (Ajzen & Fishbein, 1980). The theory emphasizes that consumers' intention is determined by their attitudes toward the behaviour, and their attitudes are affected by their beliefs. The theory has been widely applied and accepted in many contexts and disciplines. Prior studies revealed that trust is significantly related to attitude, and attitude is significantly related to consumer intention (Chow & Holden, 1997; Macintosh & Lockshin, 1997). The theory of reasoned action (TRA) has been also applied as the theoretical base in some studies on trust formation (McKnight et al., 2002; Mcknight & Chervany, 2001), especially in the e-commerce context (Teo & Liu, 2007).

In the e-commerce field, several prior studies have confirmed the positive link between trust and the intentions to purchase online (Chiu et al., 2010; Gefen et al., 2003; Kim et al., 2012). In the field of tourism and e-commerce, a significant and positive relationship between trust and purchase intention is supported by a variety of studies e.g., (Bigne, et al., 2010; Escobar-Rodríguez & Carvajal-Trujillo, 2014; Kim et al., 2011; Sanz-Blas et al., 2014; Amaro & Duarte, 2015; Ponte et al., 2015; Agag and El-Masry, 2016a,b).

Alsajjan and Dennis (2010) found that trust influences consumer attitude and intention to engage in behaviour. Consumers who trust in online service provider websites will have a positive attitude toward this online service provider websites and more likely to repurchase. In support of this notion, Amaro and Duarte (2015), Ashraf et al. (2014), and Aye et al. (2013) found a significant path from trust to customer attitude and repurchase intentions. Hence, the following hypotheses are proposed.

**H8.** Consumer trust towards online travel website positively influences their attitude toward this website.
**H9.** Consumer attitude towards online travel website positively influences their intention to purchase from this website.

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**Consumer Trust, Risk Perception, Attitude, and Intention to Purchase**

Consumers' perceived risks associated with online shopping have received limited attention despite their implications for e-commerce ( Amaro & Duarte, 2015). Jarvenpaa and Todd (1997) have deemed perceived risk to be a major obstacle to the future growth of e-commerce. The current study focuses on risks related to the Internet as a method for purchasing and not the travel online service itself. Therefore, perceived risk refers to the potential loss perceived by a customer in considering travel online shopping when compared to the purchase of travel offline.

Prior studies have evidenced a negative relationship between consumer perceived risk and consumer intentions to purchase of travel online (Jensen , 2012; Kim et al., 2009; Chen et al., 2015; Yang, et al., 2012). Other research has found that trust negatively influences perceived risk (Kamarulzaman, 2007; Amaro & Duarte, 2015). Teo and Liu (2007) pointed out that trust can reduce the consumer's perception about risk associated with online service provider opportunistic behaviour.

The theory of reasoned action (TRA) asserts that consumer's perceived risk have a negative relationship with their attitudes toward the purchasing behaviour. In an online travel context, where the transactions involve considerable risk and uncertainty, consumers' attitudes toward online travel website tends to be less positive. Prior studies pointed out that perceived risk has a negative association with attitude toward online travel website (Amaro & Duarte, 2015; Jensen, 2012).

In the e-commerce field, several prior studies have confirmed the positive link between trust and the intentions to purchase online (Chiu et al., 2010; Gefen et al., 2003; Kim et al., 2012). In the field of tourism and e-commerce, a significant and positive relationship between trust and purchase intention is supported by a variety of studies (e.g. Bigne et al., 2010; Escobar-Rodríguez & Carvajal-Trujillo, 2014; Kim et al., 2011; Sanz-Blas et al., 2014; Amaro & Duarte, 2015; Ponte et al., 2015). Therefore, in the travel sector, it is proposed.

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**H10.** Consumer trust towards online travel website negatively influences the perceived risk of online travel shopping.

**H11.** The perceived risk of online travel shopping negatively influences consumers' attitude towards online travel website.

**H12.** The perceived risk of online travel shopping negatively influences consumers' intention to purchase travel online.

**H13.** Consumer trust towards online travel website positively influences consumers' intention to purchase travel online.

## Methodology

### Sampling and Data Collection

A positivist research philosophy was utilized with a quantitative approach to validate the research proposed framework, quantitative data was collected using survey strategy through questionnaires to address different levels of the study. The target population of the current study comprises all consumers who had purchased travel products online at least once in the last one year (e.g. an airline ticket, a hotel accommodation, a car rental, a cruise reservation, transportation reservations, and a travel package). The travel consumers who participated to this study had recent experience in the use of online travel websites for tourism-related products and services (e.g. an airline ticket, a hotel accommodation, a car rental, a cruise reservation, transportation reservations, and a travel package), which was assessed in different ways: first, the email sent to potential respondents clearly stated that only people with recent experiences with online travel websites could participate in this study; second, the respondents were asked to write the name of the website where they have made online purchases and indicate how frequently they used this website before. However, since there is no a list of Internet shoppers across Egypt it is impossible to select our sample from the

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population directly. Thus, convenience sampling was used to collect data (San Martín & Herrero, 2012).

The first step in the process was to get permission from Egyptian tertiary institutions in order to send the surveys to their students. In total five tertiary institutions out of twenty seven agreed for their students to participate in this study. These institutions were Cairo University, Alexandria University, Sadat City University, Assiut University, and the American university in Cairo. The second step associated with the universities sending an informed consent email explaining the study purpose, with attached URL hyperlink to all students. The final step was to send a follow-up email, to remind students to complete and submit the survey, one week and then one month, after the informed consent email in order to promote higher response rates (Richardson, 2009).

Egypt has been chosen to implement the empirical part of this research for a number of reasons. First, to the researcher's best knowledge, this is the first research to be conducted in Egypt on online travel in the tourism sector where no previous empirical or conceptual work exists. Thus this research represents an empirical contribution in that regard. Second, studying a developing country like Egypt represents a valuable extension to online travel studies that have been primarily focused on developed countries. E-commerce is highly successful in developed countries in comparison with developing countries where Information Communications Technology (ICT) application is still in the early stages (Aldhmour & Shannak , 2009; Bhuasiri, et al., 2012); this led to the digital divide between developed and developing countries (Aldhmour & Shannak, 2009). This obvious when revising the previous literature which confirmed that ICT diffused rapidly in developed countries but slowly in developing countries which led to an ICT gap or digital divide between developed and developing countries (Aladwani, 2003), which explains why developing countries always are latecomers to ICT. Businesses in developing countries face

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different challenges from those in developed countries (Molla and Licker, 2005) and it would

be really useful to discover whether the same factors influence consumers trust in online

travel websites as in developed countries. Third, Egypt is one of the top countries worldwide

in terms of tourism growth potential, and thus is expected to make large benefits by

investigating drivers and outcomes consumers trust towards online travel websites. It is

therefore important to consider what factors can lead travellers in Egypt to trust online travel

websites. Gaining knowledge of the drivers and outcomes of consumers trust in online travel

websites could provide valuable information that would help enhance the competitiveness of

the tourism industry in Egypt.

Data were collected using a Web-based survey. The use of such a uniform data collection

method helps to minimize social desirability bias and controls for response styles (de Leeuw,

2008). Besides, online surveys have been applied successfully in recent hospitality and

tourism research (e.g. Gardiner et al., 2012; Eid & El-Gohary, 2015; Zhang et al., 2016).

Furthermore, an online method of distribution was appropriate for this study as it facilitated a

national geographic dispersal of the survey (Aaker et al., 2007).

In July of 2015, Recruitment e-mails were sent directly to faculty members at the five

tertiary institutions in Egypt asking students to complete the online survey. A screening

question was formulated in the first section to identify eligible respondents; the screening

question asked whether the respondent had made online purchases of travel products in the

past 6 months. Positive answers enabled respondents to proceed with the survey. College

students were chosen because they not only represent a vulnerable and significant Internet

user, but they are also an important cohort, Generation Y, to online retailers (National Retail

Federation, 2007; Jai, et al. 2013). They have the highest Internet usage of any other cohort

and their online buying and purchasing behaviour is representative of technology savvy users

(Fox & Madden, 2005; Larose & Rifon, 2007; Jai et al., 2013). Student samples have often

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been used in online shopping research (e.g. Kim et al., 2007; Ashraf et al., 2014; Jai et al., 2013; Elbeltagi & Agag, 2016; Agag & El-Masry, 2016b). This is justifiable as students have few troubles in using new technology and are computer literate (Ashraf et al., 2014). Students have actual online experiences and are potential consumers of electrical goods (Yoo & Donthu, 2001), and their technological advances and innovativeness qualify them as a suitable sample for online shopping research (Yoo & Donthu, 2001). The e-mail invitations provided respondents with information on the purpose of the study, the approximate time to fill out the questionnaire, and a banner with a hyperlink connecting to our web survey.

A pilot test was conducted to assess the validity and reliability of the research instrument. The instrument was given to a group of fifty postgraduate students at Sadat City University in Egypt who mentioned that they had used and were familiar with online travel websites. Their comments resulted in refinement of the instrument in terms of its length, format, readability, and clarity. Twenty online travel managers were also asked to review the questionnaire. This review resulted in elimination of a specific item measuring perceived risk. The exclusion of this item did not pose a major threat to construct validity, since there were three additional items assessing perceived risk. Some wording changes were also made.

The participants in this study were randomly selected from the Supreme Council of Universities Database- Egypt (SCU). The participants from the SCU were not self-selected, but were recruited using probability sampling methods where e-mail addresses were randomly picked by a generated sampling system, similar to the random digital dialling (RDD).

**"Insert Table 1 here"**

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The questionnaire was available online between July 20th and September 15th of 2015. As shown in Table 1, the initial e-mails were sent to 3800 respondents, randomly picked by the system from the SCU. Probability sampling takes place when the probability of the selection of each respondent is known. With this, statistical inferences on the chosen sample of Internet shoppers could be made in this study. The selected respondents from the SCU could represent the total population of Internet shoppers, and this approach also permits generalization. These e-mails were sent with a link to a simple multiple-choice screening question asking about the types of products that the respondents had purchased over the Internet in the last year. A total of 3250 respondents replied to the question stating various types of products they had purchased travel products online at least once in the last one year (see Table 2). From this number, only 1860 respondents indicated that they had purchased travel services online. This means that 1860 respondents were qualified for the actual survey, which also indicates the sample size for the study. In the actual survey, email invitations were sent to all 1860 respondents, and a total of 1463 responses were obtained. The responses total number was large, therefore, the complete case approach was used (Hair, et al., 2010) and all responses with missing values (32) were eliminated. Therefore, a total of 1431 responses were considered to be valid for further analyses. This actually meets the suggestion by Bartlett et al. (2010) and Barclay et al. (1995) that when determining the sample size for PLS estimation, 10 cases per predictor as a cut off sample size. In our model, the most complex regression involves the number of paths to trust construct, which are seven. Therefore, according to this rule, 70 responses would be necessary as the minimum sample size for our study. Since 1431 cases were collected, the current research sample size is a very good and practically acceptable size for the use of PLS. Another test has been conducted using the following equation suggested by Westland (2010), $n \geq 50r2 - 450r + 1100$, where n is sample size and r is the ratio of indicators to latent variables. Since 1431 cases were collected, the

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current research sample size satisfies the lower sample size threshold for structural equation

modelling (Westland, 2010).


**"Insert Table 2 here"**


## Questionnaire and Measurements

The questionnaire for the present study was divided into two main sections. The first

section contained questions to measure each construct based on existing measures or adapted

from similar scales. It should be noted that all constructs have a reflective measurement. The

last section of the questionnaire consisted of questions regarding respondents' demographic

characteristics e.g. gender, age and education level. To prevent duplicate responses, the

option to control and remove duplicate responses by IP was used. The research model has

eleven constructs, each having items that are gauged by Likert scale (1 = strongly disagree

and 5 = strongly agree).

The scale used to measure trust towards online travel websites was similar to a scale

adopted in previous studies (Morgan & Hunt, 1994; Kim et al., 2011; Corbitt et al., 2003;

Filieri, 2015; Kim et al., 2008) and modified based on pilot study. The scale used to measure

consumers' experience with online travel websites was adapted from Smith et al. (2005);

Filieri (2015). The measured scale of propensity to trust was generated based on related

studies (Teo & Liu, 2007; Cheung & Lee, 2001; Bianchi & Andrews, 2012). The variables of

reputation and perceived size in this study were operationalized with three items each as

suggested by Teo and Liu (2007); Doney and Cannon (1997); Jarvenpaa et al. (2000). The

variables of perceived ease of use and perceived usefulness in this study were operationalized

with three items each as suggested by Davis (1989) scales and Cheng et al. (2006) and Moore

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and Benbasat (1991 and Castaneda et al. (2007). Perceived usefulness items reflect the consumer believes that using online travel websites improves his/her travel planning. Perceived ease of use items reflects the ease of using online travel websites, while website quality was measured by a scale used in previous studies of online travel (Filieri, 2015; Hsu et al., 2014; Teo et al., 2009). Attitude toward online travel websites in this study was operationalized with three items Adapted from Chen and Wells (1999) and Castaneda et al. (2007). For perceived risk, three items were adapted from Amaro and Duarte (2015) and Shim et al. (2001). Finally, intentions to purchase travel online have been conceptualized as containing of purchase intention and continued interaction. Intentions to purchase travel online were measured by four items borrowed from Kim et al. (2012) and Mukherjee and Nath (2007) and Bigne et al. (2010) and Castaneda et al.(2007).

Structural Equation Modelling (SEM) has been selected over simple regression tools because it tests a series of dependence associations simultaneously (Hair, et al., 2010). The partial least squares (PLS-SEM) were applied, Warp PLS 3.0 programme was utilized to validate the measures and test the hypotheses. First, PLS minimizes the endogenous variables residual variances, and it is also an appropriate technique to address multiple relationships at the same time (Hair, et al., 2011; Henseler, et al., 2009). Second, a PLS approach does not require a normal distribution, as opposed to covariance-based approaches, which requires a normal distribution (Henseler, et al., 2012), Finally, PLS is also recommended for testing complex frameworks (e.g. multiple mediators) (Magnusson et al., 2013).

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## Results

### Descriptive Statistics

A total of 1431 respondents were surveyed online. Of these 1431 participants, 920 were men (64.0 %) and 511 were women (36.0 %). The majority of respondents were aged between 18 and 29 (41.0 %), had post-graduate education (master and doctorate) (60.0 %), and had engaged in online shopping between three to six times within the previous year (62.0 %). Although the percentage of participants with masters and doctorate is high (60% of online travel product shopping population), it actually represents 26% only out of the online shoppers. Table 3 shows the respondents' demographics.

## "Insert Table 3 here"

The data shows that for the most part, these respondents have made online purchases from well-known domestic travel websites, such as Egyptair.com (largest domestic airline), Almrsal.com (largest domestic accommodation and hotel), Cairo360.com (largest domestic transportation), Selaheltelmeez.com (domestic accommodation and hotel), and Agoda.com (domestic accommodation and hotel). Respondents have also purchased from foreign travel websites predominantly at Booking.com and Tripadvisor.com. Furthermore, the most frequently purchased online travel products by respondents are hotel reservations (41%), air flight tickets (29%), transportation reservations (18%), and a car rental (12%).

### Model Assessment

The evaluation of a conceptual framework using PLS analysis contains two steps. The first step includes the evaluation of the measurement (outer) model. The second step involves the evaluation of the structural (inner).

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**Measurement Model**

Tests of normality has been conducted to satisfy the criterion of multivariate normality, namely skewness, kurtosis, and Mahalanobis distance statistics (Bagozzi & Yi, 1988), were conducted for all the constructs, Table 7 (see Appendix). These indicated no departure from normality. The Cronbach's alpha reliability coefficient was calculated in order to assess the psychometric properties of the constructs (Nunnally & Bernstein, 1994).

The first step in evaluating a research model is to present the measurement model results to examine the indicator reliability internal consistency reliability, convergent validity and discriminant validity Hair et al. (2011).

As shown in Table 4, Cronbach's alpha for all measures exceeds the recommended threshold value of 0.70 (Hair, et al., 2011). Therefore, all measures are robust in terms of their reliability. Henseler et al. (2009) pointed out that composite reliability is more suitable for PLS-SEM. In our study the composite reliabilities range from 0.84 to 0.98, which are above the 0.70 cut-off point (Bagozzi & Yi, 1988). Finally, all indicator loadings exceed the recommended threshold value of 0.60 (Henseler et al., 2009).

To assess convergent validity, according to Fornell & Larcker (1981), AVE was calculated for each constructs in our proposed model (see Table 4). Since all construct's AVE are above the 0.50 cut-off, therefore, the results support convergent validity.

## "Insert Table 4 here"

Discriminant validity is considered in two steps. First, the Fornell & Larcker criterion is used to test whether the square root of a construct's AVE is higher than the correlations between it and any other construct within the model. As shown in table 5, each construct shares more variance with its own block of indicators than with another latent variable. Second, the factor loading of an item on its associated construct should be greater than the

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loading of another non-construct item on that construct (Chin, 2010). The results, presented in table 6, indicate that all indicators loaded on their own construct more highly than on any other, supporting that the constructs are distinct.

In order to assess potential non-response bias, following the method proposed by Armstrong & Overton (1977), we tested whether there were significant differences among the early and late respondents.  550 respondents completed the survey during the early stage and 438 completed the survey during the late stage. The Chi-Square test did not reveal any significant differences between early and late respondents at the 5% significance level. Therefore, the possibility of non-response bias was excluded.

## "Insert Table 5 here"

A principal component factor analysis was conducted and the results excluded the potential threat of common methods bias (Podsakoff et al., 2003). The first (largest) factor accounted for 36.42% (the variances explained ranges from 18.05% to 36.42%) and no general factor accounted for more than 50% of variance, indicating that common method bias may not be a serious problem in the data set. In addition, following the method proposed by Liang et al. (2007), the results indicate that the substantive variance of indicators is 0.7, the average method based variance is 0.006 and all the method factor loadings are not significant. Therefore, we may contend that common method bias may not be a serious problem in the data set.

Multicollinearity tests have been performed due to the relatively high correlations among some of the constructs. All constructs had variance inflation factors (VIF) values less than 2.1, which is within the cut off level of 3.0 (Hair et al., 2011).

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**"Insert Table 6 here"**

**Structural Model Assessment**

Since the measurement model evaluation provided evidence of reliability and validity, the structural model was examined to evaluate the hypothesised relationships among the constructs in the research model (Hair, et al., 2013). According to Henseler et al. (2012) and Hair et al.'s (2013) recommendations, the structural model proposed in the current study was evaluated with several measures,

The model explains 79% of variance for perceived website trust, 37% of variance for consumer attitude, 53% of variance for perceived risk, and 59% of variance for intentions to purchase travel online. To test H1–H13, the structural equation model was tested in Fig. 2. The global fit indicators were acceptable, APC= (0.182, p<0.001), ARS= (0. 784, p<0.001), AARS= (0. 719, p<0.001), AVIF= (2.629), and GOF= (0.708). The results show that all hypothesized relationships are supported except H1, H4, and H11.

Based on the results, the strongest predictors of perceived website trust were: perceived ease of use ($\beta = 0.61$, P<0.001), website quality ($\beta = 0.48$, P<0.001), website reputation ($\beta = 0.42$, P<0.001), and perceived usefulness ($\beta = 0.39$, P<0.001), Contrary to our predictions, consumer experience and proficiency  ($\beta = 0.08$, P< non-significant) and website size ($\beta = 0.08$, P< non-significant) did not exhibit a significant predictive power in their relationship with the dependent variable (website trust); thereby the results support hypotheses H2, H3,H5,H6, and H7, while H1 and H4 are rejected.

Findings also show that website trust is a significant and strong predictor of consumer attitude ($\beta = 0.51$, P<0.001), perceived risk ($\beta = -0.74$, P<0.001), and intentions to purchase ($\beta = 0.04$, P<0.05). Finally, the influence of attitude on intention to purchase travel online ($\beta = 0.69$, P<0.001), and perceived risk on intention to purchase ($\beta = -0.43$, P<0.001), is found

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to be strong and highly significant; while perceived risk (β = 0.06, P< non-significant) has no influence on attitude, thus, H9, H10, H12 and H13 are accepted, while H11 is rejected.

## "Insert Figure 2 here"

To check for the mediating indirect effects of the variables on consumer intentions to purchase travel online through trust, perceived risk, and attitude a separate analysis was performed based on Baron and Kenny's (1986) procedure. The results revealed that the influences of user experience, reputation and website quality on intention to purchase travel online are completely mediated through trust, perceived risk and attitude, and the influences of propensity to trust, perceived ease of use, website size, and perceived usefulness are partially mediated. Attitude and perceived risk completely mediates the impact of website trust on consumer intention to purchase travel online.

Furthermore, Cohen (1988) effect size $f^2$ defined as "the degree to which the phenomenon is present in the population" was used to further examine the substantive effect of the research model. Cohen (1988) suggested 0.02, 0.15, and 0.35 as operational definitions of small, medium, and large effect sizes, respectively. Thus, our model suggested that both website trust ($f^2 = 0.71$) and intentions to purchase travel online ($f^2 = 0.58$) have a large effect size whereas perceived risk ($f^2 = 0.24$) and attitude ($f^2 = 0.27$) has a medium effect size.

The study tests the predictive validity of the structural model following the Stone–Geisser $Q^2$. According to Roldán and Sánchez-Franco (2012), in order to examine the predictive validity of the research model, the cross-validated construct redundancy $Q^2$ is necessary. A $Q^2$ greater than 0 implies that the model has predictive validity. In the main PLS model, $Q^2$ is 0.69 for website trust, 0.51 for attitude, 0.46 for perceived risk and 0.62 for consumer intention to purchase travel online that is positive and hence satisfies this condition.

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## Discussion and Conclusions

### Discussion of Findings

The aim of this study was to propose and empirically tests a comprehensive model of antecedents and consequences of consumers trust toward online travel websites. Seven factors are proposed for building consumer trust towards online travel websites: consumer experience, propensity to trust, reputation, perceived size, ease of use, perceived usefulness, and website quality. Perceived risk, attitude, and intention to purchase travel online act as consequences to website trust. Findings from internet users (n = 1431) indicated that Perceived ease of use, website quality, website reputation, and perceived usefulness are key indicators for building website trust. Trust is a key performance indicator for online travel organizations which influences on perceived risk, attitude, and consumer intentions to purchase travel online.

Overall, the results provide support for the proposed model of consumer trust toward online travel websites. As expected, characteristics of both consumers (propensity to trust), online vendors (perceived reputation), and website (ease of use, perceived usefulness, and website quality) are found to be determinants of consumer trust towards online travel websites.

In terms of the antecedents of website trust, the SEM results show that propensity to trust has significant influence on website trust but consumer experience is not related to website trust; the findings highlight a positive relationship that is consistent with previous studies (e.g., Gefen, 2000; Teo & Liu, 2007; Beldad, et al., 2010). It was found that the level of consumer experience in terms of using online travel websites was not a significant predictor of trust towards online travel websites. This means that trust toward online travel websites will be almost the same between experienced and inexperienced consumers. However, on

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average, consumers with more experience with online travel websites will tend to trust online

travel websites less than novice consumers.

The findings of this study revealed that perceived reputation is positively related to website

trust but perceived website size is not related to website trust. One possible explanation for

the lack of support for the relationship between perceived website size and website trust

could be that the perceived size of website does not affect consumers' trust toward website as

heavily as the perceived size of a physical store does. Online provider size is less easily

perceived on the website than a physical store size. In the traditional business, consumers can

easily assess an organization size themselves by its presence. But in the online environment,

it's hard to assess the online vendor size through its website. Therefore, customers may not

care much regarding the online vendor size. Furthermore, recognizing perceived reputation as

a driver of website trust validates Hana et al. (2015) and Teo & Liu (2007) and Hsu et al.

(2014) findings in online context.

The results also indicate that perceived ease of use and perceived usefulness are two

relevant antecedents in order to form a website trust. Therefore, the TAM holds true for

Egypt (i.e., a culture that is high in uncertainty avoidance, power distance, and masculinity

and low in individualism). Prior studies have indicated concern regarding the applicability of

the TAM in a culture that is high in uncertainty avoidance, power distance, and masculinity

(McCoy et al., 2007; Straub et al., 1997). However, this study results reveal useful insights

regarding the applicability and generalizability of the TAM Model in a culture that is high in

uncertainty avoidance, power distance, and masculinity. The results of this study are

consistent with Adams et al. (1992), which pointed out that PEU plays a critical role in the

early adaption stages. Perceived website quality emerged as a strong predictor of website

trust. Therefore, the higher the perceived quality of online travel website, the more users will

trust in online travel website. Therefore, the current study shows that website quality is an

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important predictor of trust towards online travel website that is consistent with previous studies (e.g. Filieri, 2015; Kim et al., 2011; Wang et al., 2015).

Results regarding consequences of website trust are consistent with the findings of Teo and Liu (2007) and Jarvenpaa et al.(2000) and Amaro and Duarte (2015). The findings of this study acknowledge that trustworthy relations between the consumer and online travel provider have a significant and positive effect on customer attitude toward online travel websites and between consumers' attitude and their intention to purchase travel online. Consumers' attitude towards online travel websites is the most relevant determinant of intentions to purchase travel online. The results of this study are consistent with Amaro and Duarte (2015), which pointed out that consumers' attitude is the most relevant determinant of consumers' intentions to purchase travel online. Finally, website trust reduces consumers' perceived risk associated with purchasing travel online. Despite perceived risk has no influence on consumer attitude toward online travel websites; it may hinder consumers from purchasing online, since it has a negative influence on consumer intentions to purchase travel online. Theory of reasoned action (TRA) is confirmed by the results of the current study, which revealed that customers' trust towards online travel websites is significantly positively related to their attitude toward the online travel websites, and consumers' attitude is positively related with customers' intentions to purchase travel online. This result is consistent with prior empirical studies (e.g., Teo & Liu, 2007; Amaro & Duarte, 2015; Jarvenpaa, et al., 2000).

**Managerial Implications**

Trust has become a top concern for online travel websites as evidenced by prior studies (Kim et al., 2011; Ayeh et al., 2013). This study was couched on the premise that prior studies have largely ignored the factors leading to consumers trust towards online travel

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websites as well as the consequences of consumers trust toward online travel websites, especially in a developing country.  As such, a strong empirical inquiry on analysing the antecedents and consequences of customers trust toward online travel websites as identified by the literature was needed. The present study's findings have revealed some important implications for online travel providers and academic researchers as well as making a significant contribution to the body of knowledge in a number of different ways.

The results of this research have relevant practical implications for marketing practitioners and managers who design strategic plans and implement tools to improve the performance of online travel shopping websites.

First, the knowledge of the antecedents and consequences of consumer trust and the influence of these factors on intentions to purchase travel online are useful for managers who should develop strategies and actions aimed at increasing the consumer trust in their websites and, consequently, the consumers' intentions to purchase travel online. The current study has provided empirical validation of a model that can help online travel providers to understand the antecedents and consequences of trust toward online travel websites. Perceived ease of use and perceived usefulness emerged as crucial success factors for building trust toward online travel websites; consequently, attitude and intentions to purchase travel online, actions can be taken by managers to increase perceived ease of use and perceived usefulness. Online travel providers can utilize the advances of technology to facilitate convenience in selling travel online. For instance, online travel providers can provide apps for mobile devices to purchase travel.

Second, our study findings have important implications for international marketers who want to target the Egyptian market. Our study reveals that PEU plays a critical role in influencing consumer trust toward online travel websites. In other words, Egyptian

consumers are likely to be more worried about their ability to use the website than the online

travel shopping benefits when making decisions about e-commerce adaption.

Third, another recommendation for online travel providers to keep high levels of trust

would be to improve technical features such as service quality, information quality, and

service quality. For instance, online travel providers can provide consumers with information

system with safe payment mechanism, privacy protection mechanism, and high transmission

quality. Furthermore, online travel providers should encourage consumers to enter their own

personal information to utilize customized and personalized services to consumers. In

addition, online travel providers can increase websites reputation by publicity and

advertising.

Finally, this study revealed that consumers attitude toward online travel websites is the

most relevant determinant of consumers' intention to purchase online. Thus, online travel

providers need to pay attention to the aspects that build a favourable attitude. The current

study evidenced some of those aspects e.g. trust. Perceived risk influence consumer

intentions to purchase online, actions can be taken by online travel providers to reduce

perceived risk. For instance, strong website reputation, provide fulfilling transactions, provide

consumers with information about consumer rights, money back guarantees, and security

approval symbol.

**Theoretical Implications**

The findings of this study contribute to the literature by expanding the extant literature on

online trust by assessing the drivers and outcomes of trust toward online travel websites in an

emerging Middle East context. These results are important because they empirically test

theories predominately developed in developed countries, in the context of a vigorous

emerging Middle East marketplace, which increasingly attracts international marketers who

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want to target the Egyptian market. Therefore, the theoretical implications of this study are that consumer trust towards online travel websites depends on three main drivers: 1) those related to consumers experience and proficiency and propensity to trust; 2) those related to the reputation of the website and the perceived size of the website; 3) those related to the perceived ease of use, perceived usefulness and website quality. Furthermore, previous studies have often not adequately distinguished between consumer trust, attitude, and perceived risk, and concomitantly have not understood their relationships with each other or how they influence purchase intentions. Therefore, distinguishing between these concepts both empirically and conceptually will provide important insights into their distinct roles in the online context.

### Limitations and Future Research Directions

Like any other study, ours is bound by certain limitations that also provide fertile grounds for further research. First, this study employed a convenience sample. Although being a strong sample in terms of diversity and size, generalisations of the results must be made with caution. Therefore, future studies can use random sampling of general consumers. Second, this study did not consider cross-cultural issues; any comparative study from a developed and developing country would make a worthwhile contribution to the body of knowledge. Third, another limitation of the current study is related to online travel purchase definition. In this study, online travel purchase definition is a little broad; therefore, the results maybe not suitable to all online travel products categories. Therefore, future studies should examine the validity of the proposed model on a specific travel product or service. Fourth, the variables of this study have been measures at a single point of time. Thus, future studies should use longitudinal analysis in order to validate the proposed model. Finally, despite the antecedents of consumer trust towards online travel websites explained a substantial amount of its

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variance; there are some other important dimensions which have not been included in the research model, representing opportunities for further research (e.g. consumers' satisfaction with previous experience and perceived source credibility).

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Consumer based

Company based

Website based

Consumer experience and proficiency

Propensity to trust

Reputation of website

Perceived size of website

Perceived ease of use

Perceived usefulness

Website quality

H1 (+)

H2 (+)

H3 (+)

H4 (+)

H5 (+)

H6 (+)

H7 (+)

Perceived website trust

H8 (+)

H10 (-)

Attitude

Perceived risk

H11 (-)

H13 (+)

H9 (+)

H12 (-)

Intention to purchase

**Fig. 1. Theoretical Framework and Hypotheses**

**Table 1: The Sampling Procedure**

| Sampling step | Responses |
|---|---|
| E-mail sent for screening of potential respondents | 3800 |
| Replied | 3250 |
| Qualified | 1860 |
| E-mail sent for actual survey invitation | 1860 |
| Replied | 1463 |
| Qualified | 1431 |

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**Table 2: The Sampling profile for online shoppers (N=3250)**

| Variable | Category | N | % of response |
|---|---|---|---|
| **Age** | 18-29 | 1170 | 36 |
|  | 30-39 | 868 | 27 |
|  | 40-49 | 646 | 20 |
|  | 50-59 | 410 | 13 |
|  | Over60 | 156 | 4 |
| **Gender** | Male | 1654 | 51 |
|  | Female | 1596 | 49 |
| **Education** | Bachelor degree | 865 | 27 |
|  | Diploma | 919 | 29 |
|  | Master or doctorate | 1026 | 31 |
|  | Other | 440 | 13 |
| **Frequency of online travel shopping within a year** | <3 times | 679 | 21 |
|  | 3-6 times | 984 | 30 |
|  | 6-9 times | 816 | 25 |
|  | > 9 times | 774 | 24 |

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**Table 3: The Sampling profile for online travel products (N=1431)**

| Variable | Category | N | % of online travel shoppers response | % of online shoppers response |
|---|---|---|---|---|
| Age | 18-29 | 580 | 0.41 | 0.18 |
| | 30-39 | 350 | 0.24 | 0.11 |
| | 40-49 | 212 | 0.15 | 0.07 |
| | 50-59 | 160 | 0.11 | 0.05 |
| | Over60 | 129 | 0.09 | 0.04 |
| Gender | Male | 920 | 0.64 | 0.28 |
| | Female | 511 | 0.36 | 0.16 |
| Education | Bachelor degree | 480 | 0.34 | 0.15 |
| | Diploma | 96 | 0.07 | 0.03 |
| | Master or doctorate | 855 | 0.60 | 0.26 |
| | Other | 0 | - | - |
| Frequency of online travel shopping within a year | <3 times | 210 | 0.15 | 0.06 |
| | 3-6 times | 887 | 0.62 | 0.27 |
| | 6-9 times | 215 | 0.15 | 0.07 |
| | > 9 times | 119 | 0.08 | 0.04 |

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**Table 4: Measurement statistics of construct scales**

| Construct indicators | Indicator loadings | Composite reliability | Cronbach's alpha | Average variance extracted (AVE) |
|---|---|---|---|---|
| Intention to purchase travel online | | 0.92 | 0.89 | 0.64 |
| INT1 | 0.94 | | | |
| INT2 | 0.97 | | | |
| INT3 | 0.92 | | | |
| INT4 | 0.89 | | | |
| Attitude | | 0.87 | 0.83 | 0.68 |
| ATT1 | 0.96 | | | |
| ATT2 | 0.89 | | | |
| ATT3 | 0.93 | | | |
| Perceived risk | | 0.94 | 0.91 | 0.59 |
| RSK1 | 0.91 | | | |
| RSK2 | 0.95 | | | |
| RSK3 | 0.88 | | | |
| Website trust | | 0.89 | 0.83 | 0.63 |
| TRU1 | 0.89 | | | |
| TRU2 | 0.84 | | | |
| TRU3 | 0.93 | | | |
| TRU4 | 0.91 | | | |
| Consumer experience | | 0.96 | 0.94 | 0.51 |
| EXP1 | 0.94 | | | |
| EXP2 | 0.97 | | | |
| EXP3 | 0.93 | | | |
| Propensity to trust | | 0.91 | 0.85 | 0.64 |
| PRT1 | 0.90 | | | |
| PRT2 | 0.94 | | | |
| PRT3 | 0.87 | | | |
| Reputation | | 0.93 | 0.91 | 0.67 |
| REP1 | 0.84 | | | |
| REP2 | 0.87 | | | |
| REP3 | 0.91 | | | |
| Perceived size | | 0.97 | 0.94 | 0.73 |
| SIZ1 | 0.94 | | | |
| SIZ2 | 0.97 | | | |
| SIZ3 | 0.89 | | | |
| Perceived ease of use | | 0.93 | 0.91 | 0.62 |
| PEU1 | 0.93 | | | |
| PEU2 | 0.91 | | | |
| PEU3 | 0.96 | | | |
| Perceived usefulness | | 0.87 | 0.83 | 0.58 |
| PUS1 | 0.94 | | | |
| PUS2 | 0.92 | | | |
| PUS3 | 0.97 | | | |
| Website quality | | 0.89 | 0.82 | 0.67 |
| Qul1 | 0.87 | | | |
| Qul2 | 0.89 | | | |
| Qul3 | 0.93 | | | |
| Qul4 | 0.91 | | | |

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**Table 5: Discriminant Validity of the Constructs**

| Construct | Correlations and square roots of AVEs. | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | INT | ATT | RSK | TRU | EXP | PRT | REP | SIZ | PEU | PUS | QUL |
| INT | **(0.818)** | | | | | | | | | | |
| ATT | 0.562 | **(0.871)** | | | | | | | | | |
| RSK | 0.410 | 0.792 | **(0.794)** | | | | | | | | |
| TRU | 0.392 | 0.621 | 0.721 | **(0.796)** | | | | | | | |
| EXP | 0.405 | 0.700 | 0.602 | 0.719 | **(0.874)** | | | | | | |
| PRT | 0.491 | 0.740 | 0.761 | 0.758 | 0.802 | **(0.791)** | | | | | |
| REP | 0.392 | 0.593 | 0.580 | 0.582 | 0.727 | 0.694 | **(0.893)** | | | | |
| SIZ | 0.529 | 0.568 | 0.647 | 0.497 | 0.604 | 0.506 | 0.648 | **(0.748)** | | | |
| PEU | 0.360 | 0.703 | 0.629 | 0.594 | 0.527 | 0.475 | 0.470 | 0.594 | **(0.709)** | | |
| PUS | 0.293 | 0.497 | 0.491 | 0.603 | 0.490 | 0.751 | 0.718 | 0.430 | 0.641 | **(0.837)** | |
| QUL | 0.419 | 0.620 | 0.473 | 0.594 | 0.603 | 0.619 | 0.493 | 0.643 | 0.590 | 0.783 | **(0.680)** |

- **Bolded items are factor loadings.**

**Notes:**

- **INT** = Intentions to purchase; **ATT** = Attitude; **RSK** = Perceived risk; **TRU**= Trust; **EXP** = User experience; **PRT**= Propensity to trust; **REP** = Reputation; **SIZ** =

Perceived size; **PEU**= Perceived ease of use; **PUS** = Perceived usefulness; **QUL** = Website quality

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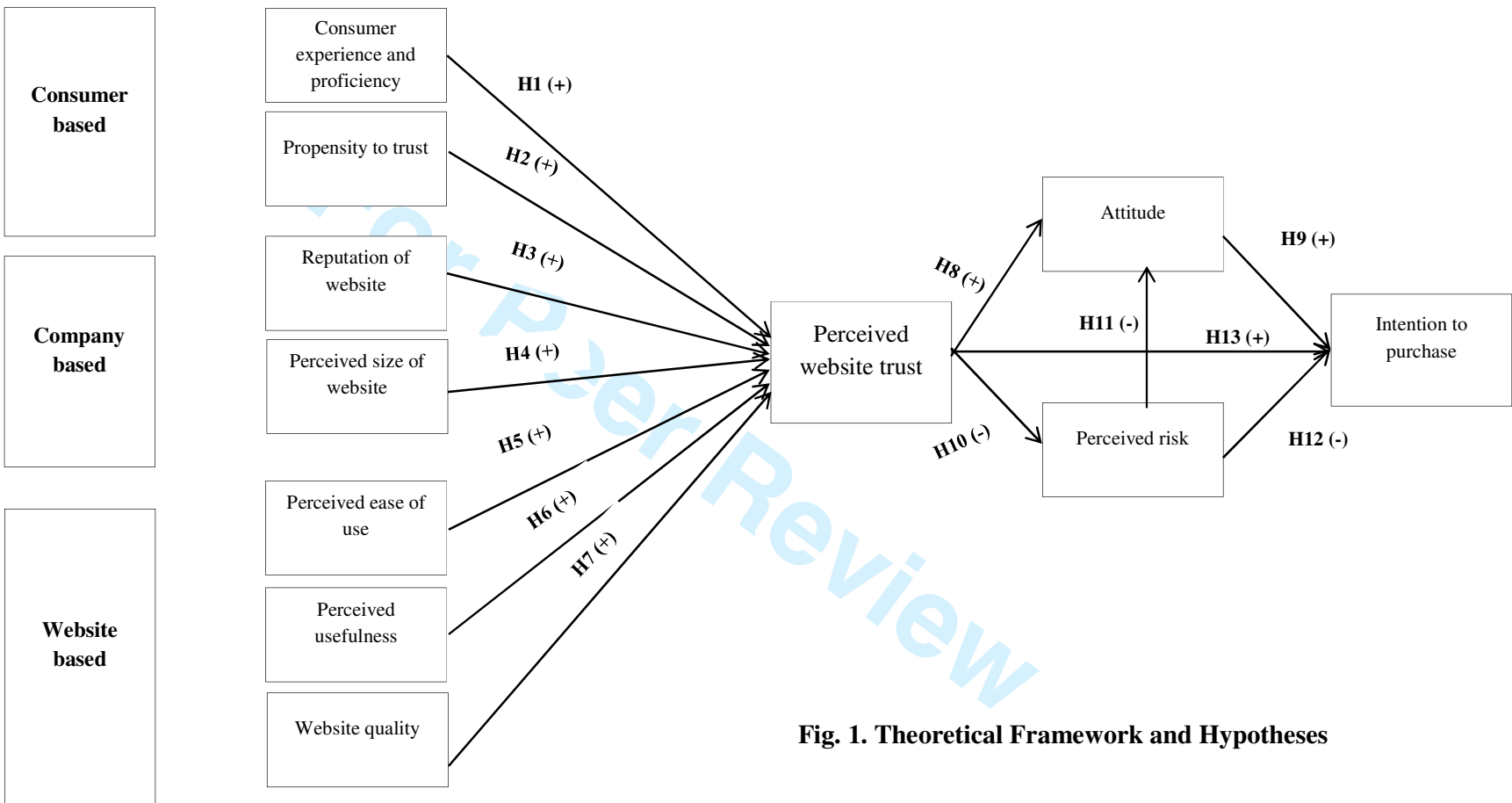30
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**Table 6: Loadings and cross-loadings of measurement items**

| ITEMS | INT | ATT | RSK | TRU | EXP | PRT | REP | SIZ | PEU | PUS | QUL | p value |
|-------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|---------|
| INT1 | **0.892** | 0.314 | 0.286 | 0.252 | 0.109 | 0.347 | 0.188 | 0.399 | 0.167 | 0.042 | 0.208 | <0.001 |
| INT2 | **0.973** | 0.121 | 0.225 | 0.353 | 0.131 | 0.134 | 0.519 | 0.211 | 0.261 | 0.391 | 0.142 | <0.001 |
| INT3 | **0.860** | 0.233 | 0.033 | 0.103 | 0.231 | 0.314 | 0.304 | 0.262 | 0.514 | 0.221 | 0.528 | <0.001 |
| INT4 | **0.881** | 0.229 | 0.225 | 0.441 | 0.347 | 0.351 | 0.511 | 0.038 | 0.387 | 0.251 | 0.199 | <0.001 |
| ATT1 | 0.209 | **0.836** | 0.229 | 0.422 | 0.259 | 0.246 | 0.146 | 0.211 | 0.223 | 0.617 | 0.315 | <0.001 |
| ATT2 | 0.217 | **0.919** | 0.282 | 0.118 | 0.438 | 0.219 | 0.347 | 0.281 | 0.389 | 0.528 | 0.241 | <0.001 |
| ATT3 | 0.104 | **0.874** | 0.415 | 0.336 | 0.236 | 0.338 | 0.411 | 0.389 | 0.418 | 0.515 | 0.321 | <0.001 |
| RSK1 | 0.211 | 0.201 | **0.934** | 0.245 | 0.319 | 0.393 | 0.548 | 0.148 | 0.558 | 0.305 | 0.646 | <0.001 |
| RSK2 | -0.109 | 0.414 | **0.835** | 0.201 | 0.519 | 0.518 | 0.244 | 0.269 | 0.059 | 0.544 | 0.148 | <0.001 |
| RSK3 | -0.223 | 0.014 | **0.843** | 0.392 | 0.447 | 0.542 | 0.487 | 0.118 | 0.422 | 0.221 | 0.315 | <0.001 |
| TRU1 | 0.092 | 0.192 | 0.136 | **0.951** | 0.315 | 0.237 | 0.351 | 0.114 | 0.478 | 0.223 | 0.262 | <0.001 |
| TRU2 | 0.028 | 0.104 | 0.038 | **0.844** | 0.231 | 0.321 | 0.418 | 0.317 | 0.353 | 0.452 | 0.193 | <0.001 |
| TRU3 | -0.549 | 0.234 | 0.432 | **0.974** | 0.219 | 0.218 | 0.143 | 0.114 | 0.132 | 0.627 | 0.111 | <0.001 |
| TRU4 | 0.338 | 0.149 | 0.331 | **0.812** | 0.128 | 0.224 | 0.143 | 0.241 | 0.234 | 0.315 | 0.411 | <0.001 |
| EXP1 | 0.136 | 0.312 | 0.221 | 0.214 | **0.816** | 0.118 | 0.349 | 0.313 | 0.341 | 0.147 | 0.293 | <0.001 |
| EXP2 | 0.383 | 0.331 | 0.421 | 0.639 | **0.835** | 0.456 | 0.292 | 0.553 | 0.171 | 0.338 | 0.451 | <0.001 |
| EXP3 | 0.294 | 0.341 | 0.234 | 0.321 | **0.816** | 0.254 | 0.118 | 0.214 | 0.451 | 0.493 | 0.607 | <0.001 |
| PRT1 | 0.224 | 0.384 | 0.485 | 0.352 | 0.321 | **0.912** | 0.519 | 0.244 | 0.317 | 0.324 | 0.251 | <0.001 |
| PRT2 | 0.206 | -0.314 | 0.126 | 0.312 | 0.016 | **0.957** | 0.608 | 0.212 | 0.517 | 0.324 | 0.218 | <0.001 |
| PRT3 | -0.311 | 0.121 | 0.215 | 0.353 | 0.419 | **0.934** | 0.359 | 0.451 | 0.232 | 0.231 | 0.242 | <0.001 |
| REP1 | 0.204 | -0.123 | 0.233 | -0.153 | 0.221 | 0.214 | **0.874** | 0.362 | 0.434 | 0.431 | 0.528 | <0.001 |
| REP2 | 0.221 | 0.239 | 0.215 | 0.241 | 0.317 | 0.081 | **0.851** | 0.048 | 0.437 | 0.231 | 0.249 | <0.001 |
| REP3 | -0.029 | 0.226 | 0.229 | 0.412 | 0.219 | 0.254 | **0.816** | 0.511 | 0.323 | 0.457 | 0.315 | <0.001 |
| SIZ1 | 0.217 | 0.139 | 0.432 | 0.338 | 0.108 | 0.349 | 0.147 | **0.861** | 0.389 | 0.548 | 0.221 | <0.001 |
| SIZ2 | 0.304 | 0.224 | 0.255 | 0.336 | 0.236 | 0.118 | 0.011 | **0.889** | 0.218 | 0.543 | 0.231 | <0.001 |

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|---|---|---|---|---|---|---|---|---|---|---|---|
| **SIZ3** | 0.124 | 0.221 | -0.244 | 0.214 | 0.319 | 0.493 | 0.348 | **0.878** | 0.458 | 0.105 | 0.446 | <0.001 |
| **PEU1** | -0.149 | -0.234 | 0.325 | -0.101 | 0.229 | 0.358 | 0.244 | 0.409 | **0.829** | 0.324 | 0.138 | <0.001 |
| **PEU2** | -0.243 | 0.024 | 0.143 | 0.442 | 0.267 | 0.446 | 0.217 | 0.078 | **0.922** | 0.221 | 0.471 | <0.001 |
| **PEU3** | 0.092 | -0.232 | 0.546 | 0.331 | 0.125 | 0.237 | 0.291 | 0.284 | **0.878** | 0.228 | 0.025 | <0.001 |
| **PUS1** | 0.038 | 0.224 | 0.248 | 0.304 | 0.201 | 0.521 | 0.148 | 0.127 | 0.153 | **0.852** | 0.523 | <0.001 |
| **PUS2** | 0.329 | -0.284 | 0.402 | 0.314 | 0.239 | 0.348 | 0.133 | 0.154 | 0.392 | **0.917** | 0.157 | <0.001 |
| **PUS3** | 0.318 | 0.129 | 0.341 | 0.123 | 0.148 | 0.234 | 0.273 | 0.431 | 0.294 | **0.915** | 0.421 | <0.001 |
| **QUL1** | 0.416 | 0.252 | -0.251 | 0.214 | 0.416 | 0.218 | 0.339 | 0.513 | 0.141 | 0.127 | **0.893** | <0.001 |
| **QUL2** | 0.183 | 0.321 | 0.361 | 0.139 | 0.135 | 0.246 | 0.232 | 0.443 | 0.501 | 0.328 | **0.821** | <0.001 |
| **QUL3** | 0.224 | 0.321 | 0.284 | 0.321 | 0.416 | 0.384 | 0.118 | 0.214 | 0.518 | 0.603 | **0.917** | <0.001 |
| **QUL4** | 0.234 | 0.183 | 0.405 | 0.272 | 0.621 | 0.112 | 0.339 | 0.254 | 0.137 | 0.174 | **0.819** | <0.001 |

**Notes:**
- **INT** = Intentions to purchase; **ATT** = Attitude; **RSK** = Perceived risk; **TRU**= Trust; **EXP** = User experience; **PRT**= Propensity to trust; **REP** = Reputation; **SIZ** = Perceived size; **PEU**= Perceived ease of use; **PUS** = Perceived usefulness; **QUL** = Website quality
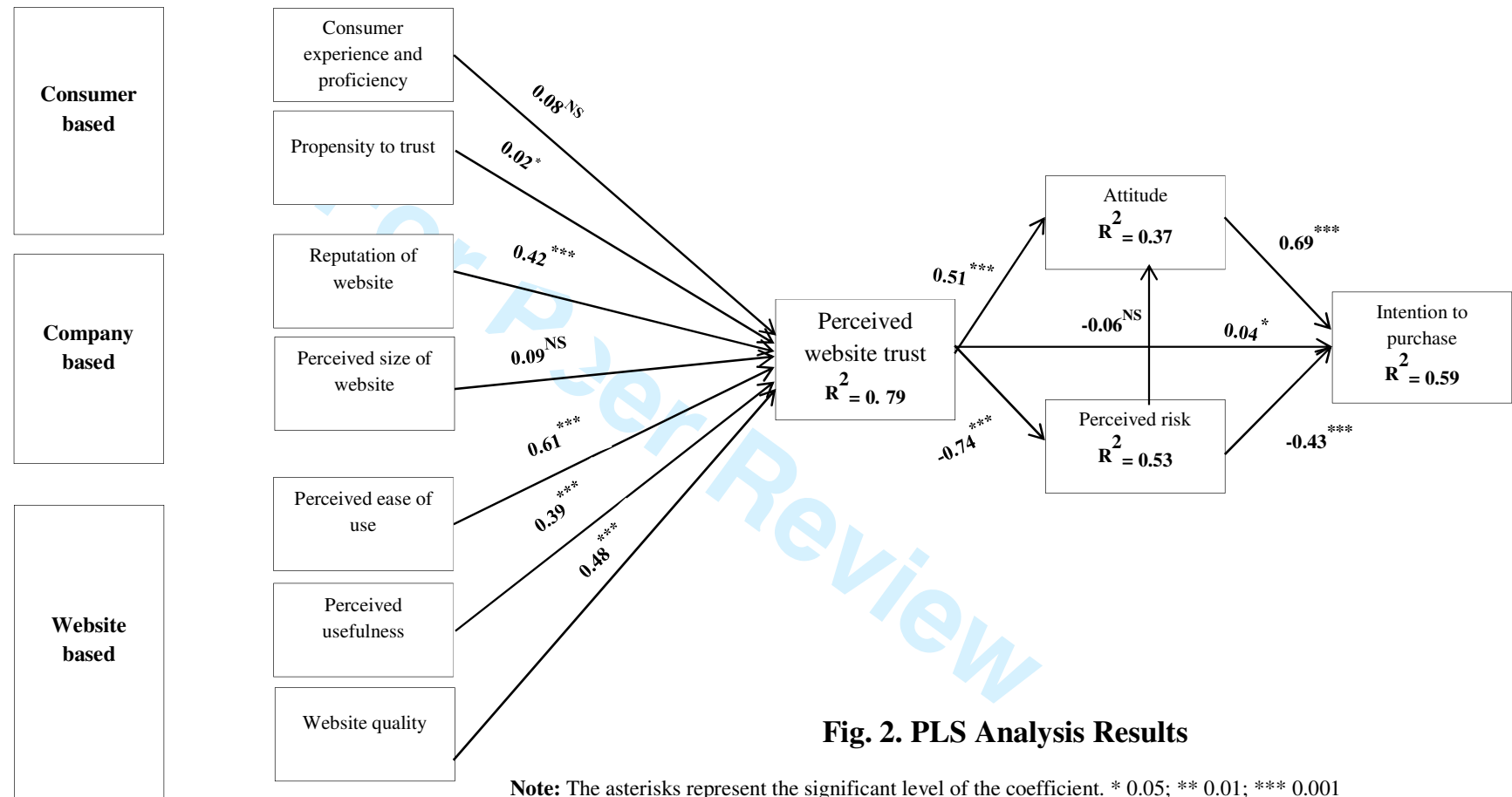
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**Fig. 2. PLS Analysis Results**

**Note:** The asterisks represent the significant level of the coefficient. * 0.05; ** 0.01; *** 0.001

# Appendix

**Table 7: Descriptive statistics and normality tests of the constructs in the model**

| Statistics | Mean | SD | Corrected item-total correlation | Skewness | Kurtosis | Supporting literature |
|---|---|---|---|---|---|---|
| **Intentions to purchase travel online (INT)** | | | | | | |
| My willingness to purchase a travel product from this website is high (INT1). | 3.8 | 0.837 | 0.670 | -0.758 | 0.630 | Kim et al. (2012); Mukherjee |
| If I were to purchase a travel product, I would consider purchasing it from this website (INT2). | 4.5 | 0.785 | 0.782 | -0.654 | 0.083 | and Nath (2007); Bigne et al. |
| I intend to continue visiting the website in the future   (INT3). | 4.6 | 0.762 | 0.689 | -0.493 | 0.704 | (2010); Castaneda et al.(2007) |
| My intention is to continue using this website rather than an alternative one (INT4). | 3.9 | 0.830 | 0.703 | -0.670 | 0.409 | |
| **Attitude (ATT)** | | | | | | |
| I like the idea of purchasing travel online from this website (ATT1). | 3.6 | 0.840 | 0.758 | -0.583 | 0.710 | Chen and Wells (1999); |
| Purchasing travel online from this website is a wise idea (ATT2). | 4.2 | 0.687 | 0.683 | -0.472 | 0.653 | Castaneda et al. (2007) |
| Purchasing travel online from this website would be pleasant (ATT3). | 4.7 | 0.745 | 0.704 | -0.609 | 0.736 | |
| **Perceived risk (RSK)** | | | | | | |
| I believe that the risk of purchasing online from this online travel website is very high (RSK1). | 4.5 | 0.829 | 0.765 | -0.583 | 0.359 | Amaro and Duarte (2015); |
| There is too much uncertainty associated with purchasing online from this online travel website (RSK2). | 3.6 | 0.914 | 0.803 | -0.691 | -0.263 | Shim et al. (2001) |
| Compared with other methods of purchasing, shopping online is riskier (RSK3). | 4.1 | 0.780 | 0.794 | -0.480 | -0.594 | |
| **Trust (TRU)** | | | | | | |
| I believe online travel products sites are trustworthy (TRU1). | 4.6 | 0.774 | 0.784 | -0.513 | 0.487 | (Morgan & Hunt, 1994; |
| This online travel products sites are reliable (TRU2). | 3.7 | 0.809 | 0.832 | -0.620 | 0.833 | Kim, et al., 2011; |
| This online travel product website has integrity (TRU3) | 4.6 | 0.769 | 0.790 | -0.793 | 0.572 | Corbitt, et al., 2003; |
| I believe most e-commerce travel web sites will perform to the outmost of the customers' benefit (TRU4). | 4.3 | 0.752 | 0.708 | -0.394 | 0.427 | Filieri, 2015; Kim, et al., 2008) |
| **Experience (EXP)** | | | | | | |
| Prior to your participation in this study, how would you rate your level of experience in terms of using this website?(EXP1). | 4.2 | 0.803 | 0.847 | -0.596 | 0.604 | Smith et al. (2005); Filieri (2015) |
| How would you characterize your knowledge about Internet in general? (EXP2). | 3.8 | 0.843 | 0.794 | -0.810 | 0.474 | |
| Number of years of Internet experience (EXP3) | 4.6 | 0.819 | 0.840 | -0.603 | 0.594 | |
| **Propensity to trust (PRT)** | | | | | | |
| It is easy for me to trust people and most things in my life (PRT1). | 4.3 | 0.765 | 0.769 | -0.490 | 0.174 | (Teo & Liu, 2007; Cheung & Lee, |
| My tendency to trust people or things in my life is high (PRT2). | 4.5 | 0.739 | 0.815 | -0.671 | 0.403 | 2001; Bianchi & Andrews, 2012) |
| I tend to trust people and things in my life even when I have little knowledge about them (PRT3). | 4.6 | 0.705 | 0.840 | -0.583 | 0.692 | |

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|---|---|---|---|---|---|---|
| **Reputation (REP)** | | | | | | |
| This online travel website is well known (REP1). | 4.2 | 0.740 | 0.874 | -0.389 | 0.283 | Teo and Liu (2007); Doney and Cannon |
| This online travel website has a good reputation in the market (REP2). | 3.9 | 0.784 | 0.893 | -0.440 | 0.190 | (1997); Jarvenpaa et al. (2000) |
| This online travel website has a reputation for being honest (REP3). | 4.4 | 0.840 | 0.739 | -0.507 | 0.305 | |
| **Perceived size (SIZ)** | | | | | | |
| This online travel website is a very large company (SIZ1) | 3.7 | 0.852 | 0.917 | -0.705 | 0.417 | Teo and Liu (2007); Doney and Cannon |
| This online travel website is one of the industry's biggest suppliers on the Web (SIZ2). | 4.5 | 0.693 | 0.794 | -0.474 | 0.253 | (1997); Jarvenpaa et al. (2000 |
| This online travel websites has global presence (SIZ3). | 4.7 | 0.843 | 0.739 | -0.590 | 0.309 | |
| **Perceived ease of use (PEU)** | | | | | | |
| I think that learning to use online travel website would be easy (PEU1). | 4.3 | 0.693 | 0.648 | -0.849 | 0.837 | Davis (1989); Cheng et al. (2006); Moore |
| I think that interaction with online travel website does not require a lot of mental effort (PEU2). | 3.8 | 0.840 | 0.603 | -0.504 | 0.680 | and Benbasat (1991); Castaneda et al. (2007) |
| I think that it is easy to use online travel website to accomplish my travel tasks (PEU3). | 4.2 | 0.594 | 0.780 | -0.349 | 0.743 | |
| **Perceived usefulness (PUS)** | | | | | | |
| Purchasing travel online from this website helps me to solve doubts when I plan a travel (PUS1). | 3.9 | 0.853 | 0.740 | -0.607 | 0.684 | Davis (1989); Cheng et al. (2006); Moore |
| Purchasing travel online from this website helps me to organize travels in a more efficient way (PUS2). | 3.5 | 0.729 | 0.683 | -0.529 | 0.403 | and Benbasat (1991); Castaneda et al. (2007) |
| In general, purchasing travel online from this website is useful to plan travels (PUS3). | 4.2 | 0.570 | 0.659 | -0.642 | 0.379 | |
| **Website quality (QUL)** | | | | | | |
| This travel website provides sufficient information (QUL1). | 4.4 | 0.570 | 0.693 | -0.529 | 0.572 | (Filieri, 2015; Hsu, et al., 2014; |
| This travel website provides reliable information (QUL2). | 4.3 | 0.671 | 0.730 | -0.704 | 0.685 | Teo, et al., 2009) |
| This travel website provides dependable services (QUL3). | 4.2 | 0.694 | 0.682 | -0.396 | 0.504 | |
| This travel website guarantees users' privacy and security (QUL4). | 3.7 | 0.703 | 0.831 | -0.753 | 0.483 | |

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