
**ASSESSING E-TRUST AND ITS EFFECTS ON ONLINE
PURCHASE INTENTION FOR TRAVEL AGENCIES WEBSITE
IN EGYPT**

SABREEN G. ABD ELJALIL

**FACULTY OF TOURISM AND HOTELS, SOUTH VALLEY UNIVERSITY, LUXOR
BRANCH, EGYPT**

MOHAMED EZZAT

ASMAA M. OTHMAN

FACULTY OF TOURISM AND HOTELS, MINIA UNIVERSITY, EGYPT

ABSTRACT

Trust between online electronic transaction parties is a key to the success of a business relation. Consumer trust has attracted increasing attentions from hospitality and tourism researchers however, up till now, there has been little systematically review of this topic. As such, the current study aims to fill this void by examining the relation between e-trust and consumer online purchase intention in travel agencies websites in Egypt. Furthermore, develop a new model to assessing the tourist's electronic trust towards the travel agencies websites in Egypt. This study used a questionnaire as a quantitative method which targeted the tourists who arranged their tours to Egypt from the travel agents websites. Statistical Package Social Science (SPSS, V.25) are used for data input and analysis in using descriptive statistics. The results of testing model by Structural Equation Modeling (SEM) showed that it is a good fit. The result showed that the e-trust has a positive impact on e-purchase intention of tourists, and there is a significant relationship between the websites factors (visual design, Navigation design, information design, security, privacy, and reliability) and tourist's E-trust in travel agencies website in Egypt. This study presented some recommendations for both travel agents and ministry of tourism to increase the trust degree of tourists for their websites which lead to online purchase intentions.

KEYWORDS: E-Trust, Online Purchase Intention, Travel Agencies Website, Egypt.

INTRODUCTION

According to Koufaris & Hampton-Sosa (2004) that the lack of trust in online companies is the primary reason why many web users do not shop online. There is a lack of empirical studies that examine the impact of e-trust on consumers' purchase intention in travel agencies websites in Egypt. Consequently, the aim of the study is to explain the relationship between e-trust and tourist's purchase intention of the travel agents websites in Egypt.

The main aim of this study is to assess the tourist's trust in tourism online services provided by the travel agencies websites in Egypt and its effect on the consumers purchase intention. This study is trying to identify dimensions of the E-trust which would be the main factors that effect on online purchase intention. The objectives of this study can be summarized as following:

- Determining the dimensions of e-trust of travel agencies websites in Egypt.
- Developing a new model to assess e-trust of travel agencies websites in Egypt.
- Identifying the relationship between e-trust and the consumers purchase intention of travel agencies website in Egypt.
- Identifying the problems which face tourists when they are planning their trips to Egypt via travel agencies website in Egypt.

HYPOTHESES OF THE STUDY

- **H1:** There is a significant relationship between the websites factors (visual design, Navigation design, information design, security, privacy, and reliability) and tourist's E-trust in travel agencies website in Egypt.
- **H2:** there is a significant relationship between the dimensions of E-trust.
- **H3:** The high level of E-trust positively impact purchase intention in travel agencies website in Egypt.
- **H4:** Tourists have more e-trust to purchase their tourism services through global tourist websites rather than Egyptian travel agencies website.

LITERATURE REVIEW

Moriuchi & Takahashi (2016) argued that in the online environment consumers rely on their trust in the vendor to reduce the effects of their uncertainty toward their relationships (as buyer and seller). As

well as they noted that one of the main reasons why trust is an important consideration is that people are often faced with uncertainty and the complexity of the nature of the situation at hand. Especially with online shopping and e-commerce which has included a various risks (e.g., security and privacy risks).

CONCEPT OF E-TRUST

The concept of trust has been studied widely in many disciplines including sociology, philosophy, economics, and marketing and recently in E-commerce, but each field has its own interpretation (Ahmed & Sayed, 2011). Trust has been applied to different contexts and situations in the e-commerce literature: trust in the vendor, trust in third parties, and trust in the Internet (McCole et al., 2010).

Online Trust relates to trust that buyers placed on transactional or informational websites and the Internet technology in general (Ratnasingam et al., 2002). Trust in the transacting vendor has been found to be important for an online buyer to accept risks associated with an e-purchase (McCole et al., 2010). Trust in third parties relates to online buyers' trust in institutions that sell/provide certificate pledging integrity, ability, and intent in an online environment (Luo, 2002).

E-trust is defines as qualified reliance on the information that the customer gets from the Web site (Thakur & Summey, 2003). Ribbink et al., (2004) illustrated the degree of confidence customers have in online exchange or in online exchange channel. According to Mcknight et al. (2002) e-trust is a strategic that strongly influences consumer intentions to transact with websites, they laid emphasis on three behaviors that are critical to the realization of trust via website's strategic objectives: following advice offered by website, sharing personal information and purchasing from website (Putela, 2016).

Chen and Dhillon (2003) identified dimensions of trust in an internet vendor as: competence, integrity and benevolence. Competence refers to a company's ability to fulfill promises made with the consumers, Integrity suggests that company acts in a consistent, reliable and honest manner and Benevolence is the ability of a company to hold consumer interests ahead of its own self-interest.

IMPORTANCE OF E-TRUST

Many previous studies suggested that trust plays an essential role in creating satisfied and expected outcomes in online transaction (Pavlou, 2003; Winnie, 2014). In the world of e-commerce, trust and

satisfaction are words that describe the relationship between the business and consumers (Moriuchi & Takahashi, 2016). The sources of trust include the characteristics of the consumer, the firm, website and interaction between consumer and the firm (Putela, 2016). Trust is important in online environment (Ridings et al., 2002). It reduces risks, as an antecedent of e-purchase intention and maintains the relationship with customers, trust is important also in information sharing of e-business(Wen, 2009). McCole et al., (2010) proposed that “trust in the transacting vendor is important for the consumer to accept risk which is associated with or inherent in a given transaction” (p. 1020). Trust is arguably even more important in the case of online shopping because of the less verifiable and less controllable business environment of the web (Abdul Razak, Marimuthu, Omar, & Mamat, 2014). Therefore, the marketer must understand how the customer evaluates electronic service quality as a foundation for improving delivery to encourage repeat purchases and reach to the highest degree of the electronic satisfaction, trust and finally to the electronic customer loyalty (Ezzat, 2013).

ONLINE PURCHASE INTENTION

Limited study has been focused on online purchase intention. Moreover, Pavlou (2003) defined Online purchase intention as a situation where a consumer is willing and intends to make online transactions. George (2004) defined internet purchasing behavior as a process of purchasing products, services and information via the Internet. In addition, repurchase intention can be defined as the individual’s judgment about buying again a designated service from the same company, taking into account his or her current situation and likely circumstances (Abdul Razak et al., 2014).

Different empirical studies have shown that trust in an e-commerce website can help to increase the customers’ intention to purchase products from it (Corbitt, Thanasankit, & Yi, 2003). Furthermore, Abdul Razak et al., (2014) highlighted that customer repurchase is critical to the success and profitability of online shopping. Moreover, online customer retention has attracted considerable attention in recent years, partly because it is means of gaining competitive advantage.

Trust influences an individual purchase intention and trust has been as a valuable means to enhance customers’ values (Amoroso & Hunsinger, 2009; Abdul Razak et al., 2014). Jarvenpaa et al. (1999) showed the significant role of E-trust. Across cultures, inexperienced,

consumers purchase as well as repurchase intentions are affected by their trust in the online website.

The relation between consumer trust and purchase intention has been studied widely in services marketing. Customers have to make purchase decisions or even payment before they actually experience the service. Thus, service firms can use consumer trust as a powerful marketing tool to obtain customer loyalty (Wang, Law, Hung, & Guillet, 2014). Huh and Shin (2009) concluded that there is a positive relationship between consumer trust and consumers' intention to visit or revisit website.

Trust has positive impact on attitude towards e-purchasing in the previous studies (McCole et al., 2010). Gefen (2000) declares that the present of E-trust will enhance the consumers' beliefs that other customers will not engage in opportunistic behavior. It especially needed in the case of gaining and later retaining consumers in repurchase via online. Meanwhile in the case of experience consumers directly affects their intentions in purchasing from an online website (Abdul Razak et al., 2014). Trust enhances customers purchase intentions by reducing perceived risks on e-shopping. Furthermore, the higher the initial perceptions of risk, the higher the trust needed to facilitate a purchase transaction (Jarvenpaa et al., 1999; Ganguly & Dash, 2009).

Alam & Khokhar (2006) explained that trust facilitate consumer intention to repurchase. Since customers who trust are more likely to make an online purchase, the importance of trust as a key facilitator of electronic commerce is increasingly being recognized in academic and practitioner communities (Bhattacharjee, 2002; Gefen et al., 2003).

In the e-commerce context, empirical research has shown that trust in online vendors increases people's intention to use the vendors' web site (Bhattacharjee, 2002; Mukherjee & Nath, 2007). Bhattacharjee (2002) found that trust has a positive effect on an individual's willingness to conduct transactions with an online bank. the more trustworthy individuals believe the internet to be, the more positive their attitudes about purchasing over the internet (George, 2002).

The trust of the consumer increases when the he perceived that the system was usable and that there was a consequent increase in the degree of website loyalty. Furthermore, greater usability also had a positive influence on user satisfaction and greater website loyalty.

Also, user trust was partially dependent on the degree of consumer website satisfaction Flavian et al (2006).

The study of Wen (2010) revealed that when consumers evaluate a website design, they consider information quality, system quality and service quality as the most important factors. The findings also confirmed that quality of website design; consumer’s search intention and consumers’ trust influence their online purchase intention. Sigala and Sakellaris (2004) concluded that e-service quality (e-SQ) is a crucial factor that can significantly determine customer satisfaction, purchase, trust, loyalty and retention through a website.

RESEARCH MODEL

A proposed model was developed and designed to achieve the purposes and objectives of this study. The model designed according to two steps: Firstly, Based on the other studies in this filed and previous contributes of many authors who developed many scales and models (e.g. Kim et al., 2008; Colesca, 2009; Ganguly & Dash, 2009; Roca et al., 2009; Ahmed & Sayed, 2011). Secondly, the proposed Model has been evaluated and judged by many of experts of e-tourism in the world and in Egypt. Table (1)

Table 1 List of E-Tourism Experts who assess and judge the proposed model

No	Name	Position	Country
1	Dr.Hossam Darwish	<ul style="list-style-type: none"> ▪ Assistant Secretary General For Training & E-Marketing and E-Tourism at Arab Tourism Organization. ▪ Expert of E-Tourism and Online Marketing 	Egypt
2	Dr. Yehia Mohammed Abu El Hassan	<ul style="list-style-type: none"> ▪ The Tourism Expert and President of the International Organization for the Electronic Tourism Industry "IOETI". ▪ Chairman of Memphis tours Egypt. 	Egypt
3	Dr. Hossam Hazzaa	<ul style="list-style-type: none"> ▪ Member of the Chamber of Tourism Companies and member of the Egyptian youth Businessmen Association at 	Egypt

		Cairo. <ul style="list-style-type: none"> ▪ Owner/ Chairman/ CEO at Egyptian Travel Makers Etm CLUB. 	
4	Dr. Tarek abd El Azeem	Professor, Department of Tourism and Archaeology, collage of literatures, Hail university.	Egypt

DIMENSIONS OF THE MODEL:

The proposed Model consisted of 6 main dimensions and statements. These dimensions are:

- Visual design which refers to the website deals with the beauty of the website. This includes the use of graphics, colors, photographs, various font types to improve the look and feel of the site.
- Navigation design refers Browsing of the website with ease. That means easy to learn, easy to understand and fast to get information.
- Information design means the extent to which a website is informative and is able to provide clear, complete and up-to-dated information.
- Security is the process to create rules and actions which protect consumer against attacks over the Internet.
- Privacy refers to the safety of the website and the protection of customer private personal information.
- Reliability means the extent to which the website performs services as promised and the correct technical functioning of the website.

TESTING THE MODEL:

AMOS is one of the newest software developed for Structural Equation Modeling (SEM) which used to test the research model. Furthermore, Structural Equation Modeling, or popularly known as SEM, is one of the newest methods of multivariate data analysis developed specifically to overcome the limitations experienced in the previous methodology namely the Ordinary Least Square (OLS) regressions. The most popular SEM software is AMOS Graphic. AMOS is an acronym for Analysis of Moments Structures (Awang, 2011).

The coefficient of Chi Square is a basic measure of good correlation. Also, the chi-squared statistic is a measure of the goodness of- fit of

the data to the model (Awang, 2011). It is assumed that there are no significant differences between the expected model and the observed model as the smaller value indicate the model is in the best match which has been observed with the coefficient of the quadrate of the model $P = 0.173$. This parameter is affected by the large sample size, so it must be followed by other evidence of good conformity that is not affected by the size of the sample such as the Normative Fit Index (NFI), the Tucker-Lewis Index (TLI) and the Comparative Fit Index (CFI). If it is greater than 0.95 which indicates the good quality of conciliation of the model and it measures the extent of good match. However, within the absence of an expected model at all, where the values are limited to 0 and 1, and although there is no specific level (threshold) we say the good compatibility of the model, High values are an indicator of good fit. The mean square root error of approximation (RMSEA) is a differentiated measure for each degree of freedom. It represents a good match when the model is estimated in the community. Values that are limited to 0.05-0.08 are acceptable for good conciliation. Between 0.08-0.10 the model is in the middle position for good match, and the values greater than 0.10 the model is poor in estimating the good match (Ho, 2006; Cangur & Ercan, 2015) .

Figure 1 Structural Equation Modeling of study using AMOS



Chi Square= 6.37, df = 4, P. = 0.173 (non-significant), NFI=0.99, CFI=0.99, TLI=0.99, RMSEA= 0.05

RESEARCH METHODOLOGY

To achieve the objectives of the study a quantitative approach was used. The Study targeted the tourists who arranged and bought their tours from the travel agents websites in Egypt, or used these websites to get any tourism services. Both online and offline questionnaires were employed at this study to reach out the target sample during the period from March to April 2018. Offline questionnaire was distributed on random sample of tourists who arranged their tours to Egypt by using travel agents websites in four famous travel agencies in Cairo and Hurghada. Statistical Package Social Science (SPSS, V.25) are used for data input and analysis in using descriptive statistics.

THE STUDY FINDINGS

A total of 450 forms of questionnaire were distributed. Divided and distributed between traditional agencies offices in Cairo and Hurghada. Only 350 forms were answered and returned back and 137 of them were excluded because they were not completed and many of tourists were not as electronic tourists. So about 213 (61%) forms were valid, completed and were included in the analysis. The data showed that the gender percentage of the respondents was 53.5% (114) male and 46.5 % (99) female. According to age categories, it can be stated that the most respondents (68%) were in the age group of 20- 40 years. This indicates to the wide range of using of ICTs among youth category more than the elderly

➤ THE PEARSON CORRELATION COEFFICIENTS BETWEEN THE SIX WEBSITE DIMENSIONS AND E-TRUST

Data in next table showed the Pearson correlation coefficients between the six dimensions and e-trust. Furthermore, proposed the most positive significant correlations are between E-trust and the dimensions of reliability (.890), information design (.868), security (.858), privacy (.831), Navigation design (.822) and visual design (.805).

So the first hypothesis was supported "There is a significant relationship between the websites factors and tourist's E-trust in travel agencies website in Egypt".

Table 3 The Pearson correlation coefficients between the six dimensions and e-trust

	visual design	Navigation design	information design	security	privacy	reliability
E-trust	.805**	.822**	.868**	.858**	.831**	.890**

➤ **THE CORRELATION BETWEEN THE ALL DIMENSIONS OF E-TRUST:**

The next table highlighted that there is a significant correlation among all dimensions of e-trust. The most significant correlation is between the dimensions information design and reliability (R=.892), then, between information design and (R=.887) Navigation Design. Moreover, significant correlation between Navigation Design and Visual Design is (R=.867).

Hence, the Second hypothesis was supported "there is a significant relationship between the dimensions of E-trust".

Table 4 Correlation between the all dimensions of E-trust

	<i>Visual Design</i>	<i>Navigation Design</i>	<i>Information Design</i>	security	privacy	<i>Reliability</i>
<i>Visual Design</i>						
<i>Navigation Design</i>	.867**					
<i>Information Design</i>	.842**	.887**				
security	.813**	.805**	.845**			
privacy	.767**	.766**	.836**	.852**		
<i>Reliability</i>	.855**	.845**	.892**	.852**	.838**	

* Correlation is significant at the 0.01 level (2-tailed)

** n = 213

➤ **THE CORRELATION BETWEEN E-TRUST AND PURCHASE INTENTION:**

The Results proposed that there is a strong significant correlation between E-trust and Purchase Intention (R= .860).

Table 5 Correlation between E-trust and Purchase intention

		Purchase Intention	E-Trust
Purchase Intention	Pearson Correlation	1	.860**
	Sig. (2-tailed)		.000
	N	213	213
E-trust	Pearson Correlation	.860**	1
	Sig. (2-tailed)	.000	
	N	213	213
**. Correlation is significant at the 0.01 level (2-tailed).			

➤ **REGRESSION OF E-TRUST AND PURCHASE INTENTION:**

The stepwise linear regression was used to determine the impact of e-trust as (an independent variable) on the level of e-purchase intention as (a dependent variable). The results revealed that there is statistically significant contribution for e-trust in predicting level of e-purchase of respondents with significant value of (0.000).

Table 6 Regression of E-trust and purchase intention

Model	B	Std.Error	T	F	sig
E-trust	.736	.030			
constant	.831	.534	24.47	598.92	.000

R= 0.74 R² = 0.547 R² mean the contribution

The regression equation is for tourists' overall level of E-trust was expressed in the following equation:

Y=A+BX

Where:

Y= E-trust of tourists A= constant (coefficient of intercept)

B= Beta X= Purchase intention

In this case the regression equation is $Y = .831 + .736 X$

Hence, the third hypothesis was supported. The result showed that the e-trust has a positive impact on e-purchase intention of tourists.

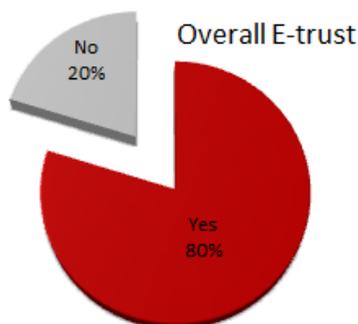
➤ **ONLINE TOURIST'S BEHAVIOR TOWARDS THE TRAVEL AGENCIES WEBSITES IN EGYPT:**

The results explained that over 56.3% of the respondents used the Travel Agencies websites in Egypt to book tourism services from once to twice time. Moreover, 21.6% are used it Five times or more. These data enhance the results reliability of those respondents because of their previews experiences with travel agencies websites in Egypt. It can be noted that there are 60.6% of the respondents used the international website in Egypt to complete their trips to Egypt or to get any other tourism services. Moreover, About 80% of them used the most famous mega agencies such as Booking, Trip Advisor and Expedia. Indeed, and only 39.4% of the respondents used the Egyptian tourism website in Egypt.

The fourth hypothesis was supported "Tourists have more e-trust to purchase their tourism services through global tourist websites rather than Egyptian travel agencies website".

The next figure summarized the overall e-trust of the research sample. As shown next that 79.8% (N=170/213) have trust to purchase their tourism services from Travel Agencies websites in Egypt.

Figure 2 Overall E-trust



According to the sources of knowing travel agencies websites in Egypt, The research results explained that the first way for respondents to know about Travel Agents websites in Egypt was recommended from a friend 47.4%. This result shows the important role of the word of mouth in E-trust. About 30% of the sample reached to the Travel Agents websites in Egypt by search engines.

Concerning the purposes for using travel agencies websites in Egypt, the next table showed that its arranged as; comparing the options between travel agencies (45%), booking Hotel rooms (44%), and To getting information about tourism services (43%).

Table 2 Purposes of using Travel Agencies websites in Egypt

Services	F	%
To compare the options between travel agencies	96	45.1%
To book Hotel rooms	93	43.7%
To get information about tourism services	92	43.2%
To purchase flight tickets	89	41.8%
To book Package tours	57	26.8%
Others	7.0	15%

➤ **THE DIFFERENCES OF TOURIST'S E-TRUST OF THE EGYPTIAN TRAVEL AGENTS WEBSITES ACCORDING TO DEMOGRAPHIC CONTRIBUTES:**

The research result analysis discuss the differences of tourist's e-trust towards the travel agents websites in Egypt according to their demographic contributes (nationality, gender, age, and job). ANOVA statistics were used to analysis this topic. (According to P-value; when $P > 0.05$ this mean no significant difference between variables, and when $P < 0.05$ this mean significant difference between variables).

➤ **DIFFERENCES OF TOURIST'S E-TRUST OF TRAVEL AGENTS WEBSITES IN EGYPT ACCORDING TO NATIONALITY:**

The results revealed that there are statistically significant differences between respondents according to nationality ($P = .001$).

➤ **DIFFERENCES BETWEEN TOURIST'S E-TRUST OF TRAVEL AGENTS WEBSITES IN EGYPT ACCORDING TO GENDER:**

The output of the T-test analysis illustrated that there is no statistically significant difference of tourist's e-trust of the travel agents websites between males and females means ($p = .696$).

➤ **DIFFERENCES BETWEEN TOURIST'S E-TRUST OF TRAVEL AGENTS WEBSITES IN EGYPT ACCORDING TO AGE:**

The results of one-way ANOVA test revealed that there are statistically significant differences of tourist's e-trust of the travel agents websites according to ages categories ($p=.033$).

➤ **DIFFERENCES OF TOURIST'S E-TRUST OF THE TRAVEL AGENTS WEBSITES IN EGYPT ACCORDING TO EDUCATIONAL LEVEL:**

The results of one-way ANOVA test revealed that there are no statistically significant differences of tourist's e-trust of the travel agents websites according to educational levels with a significant value of (.094).

DISCUSSIONS AND CONCLUSION:

The main purpose of this study is to develop a new model to assess the e-trust of tourists towards the Egyptian Travel Agents Websites. A proposed model was developed and designed to achieve the purposes and objectives of this study. The Structural Equation Modeling (SEM) showed that it is a good fit. AMOS is one of the newest software developed for Structural Equation Modeling (SEM) which used to test the research model.

The findings showed that the high level of E-trust positively impact purchase intention in travel agencies website in Egypt. Furthermore, there is a significant relationship between the dimensions of E-trust. Consequently, the results proposed that the six dimensions of the model of the study (Visual design - Navigation design - Information design- Security - Privacy - Reliability) have an impact on E-trust.

The results proposed the most positive significant correlations are between E-trust and the dimensions of reliability, information design, security, privacy, Navigation design and visual design. Also, the study results explained also that the most significant correlation is between the dimensions information design and reliability then, between information design and Navigation Design, and significant correlation between Navigation Design and Visual Design.

Furthermore, the findings showed that the highest three items that the tourists are trusted about them are; Easy to understand information. Concludes various Graphics, colors and photographs and Payment process is accurate. On the other hand the lowest three items that the tourists are trusted about them are; payments risk free, followed by Protects my personal information then, Clear refund information.

Recommendations from the friends and search engines such as Google are the most way to access to the Egyptian Travel Agents websites. In addition the most of the tourists had many problems in their online experience with Egyptian travel agencies websites such as: the prices introduced by Egyptian travel agents didn't fulfill the tourist needs. This may be affected by the international travel agents huge offers. Also, other problems related to Payment online, safety and assurance of the Egyptian website. Moreover, some other problems concerns of contacting with the service providers -personal contact- and quick feedback.

Indeed, there is a significant difference in tourist's E-trust degree, produced by travel agencies websites in Egypt according to many of their demographic contributes. In the same time the results proposed that there is a significant difference in tourist's E-trust degree towards the travel agencies websites in Egypt according to nationality and age groups. But there is no significant difference in tourist's E-trust degree according to educational level and gender.

RECOMMENDATIONS

This study presents many recommendations for both travel agents and ministry of tourism to increase the trust degree of tourists for their websites which led to online purchase intentions. These recommendations can be presented as follow:

- Egyptian Travel Agents should develop their websites and up-to-date and enhancing their electronic tourism services to fulfill the tourists requirements.
- Egyptian Travel Agents should support and encourage e-tourism in their all business through; e-marketing, e-sales and transactions with customers, transactions with tourism suppliers, electronic management of relationship with tourists, after sales services...etc.
- Egyptian Travel Agents should interest in developing and enhancing the dimensions of the electronic trust; (visual design, Navigation design, information design, security, privacy, and reliability).

- Travel Agents should seek to solve the problems which face tourists when they are planning their trips to Egypt via travel agencies website such as the high prices, Payment online and safety.
- Travel Agents in Egypt should create strong positive relationships with their customers to increase satisfaction, trust and loyalty of them.
- Egyptian Travel Agents should develop their websites and up-to-date and enhancing their electronic tourism services to fulfill the tourists requirements.
- Ministry of tourism must increase the awareness of the role of E-trust and its impact on purchase intention through seminars, training and conferences.
- Ministry of tourism must help travel agents and tourism suppliers in applying e-tourism and solving the problems and obstacles that face them.

REFERENCES

- Abdul Razak, N., Marimuthu, M., Omar, A., & Mamat, M. (2014). Trust and Repurchase Intention on Online Tourism Services among Malaysian Consumers. *Procedia - Social and Behavioral Sciences*, 130, 577–582.
- Ahmed, M., & Sayed, T. (2011). The Impact of E-Trust Services on Guests' Behavior Intention in Independent Hotels' Websites. *Journal of Association of Arab Universities for Tourism and Hospitality*, 8(2), 1–21.
- Alam, M., & Khokhar, A. (2006). Impact of the Internet on Customer Loyalty in Swedish Banks. Master's Thesis.
- Amoroso, D., & Hunsinger, S. (2009). Understanding Consumers' Acceptance of Online Purchasing. *Journal of Information Technology Management*, 20(1).
- Bhattacharjee, A. (2002). Individual trust in online firms: scale development and initial test. *Journal of Management Information Systems*, 19(1), 211–41.
- Cangur, S., & Ercan, I. (2015). Comparison of Model Fit Indices Used in Structural Equation Modeling Under Multivariate Normality. *Journal of Modern Applied Statistical Methods*, 14(1).

- Colesca, S. (2009). Increasing E-Trust: A Solution to Minimize Risk in E-government Adoption. *Journal of Applied Quantitative Techniques*, 4(1), 31–44.
- Corbitt, B., Thanasankit, T., & Yi, H. (2003). Trust and e-commerce: A study of consumer perceptions. *Electronic Commerce Research and Applications*, 2(3), 203–215.
- Corritore, C., Beverly, K., & Wiedenbeck, S. (2003). On-line trust: concepts, evolving themes, a model. *International Journal of Human-Computer Studies*, 58(6), 737–758.
- Ezzat, M. (2013). Assessing the Electronic Tourism Services Quality and its Effects on Tourists' Satisfaction Coming to Egypt. Fayoum, Egypt.
- Ganguly, B., & Dash, S. (2009). Website characteristics, Trust and purchase intention in online stores: An Empirical study in the Indian context. *Journal of Information Science and Technology*, 6(2), 22–44.
- Gefen, D., Karahanna, E., & Straub, D. (2003). Trust and TAM in online shopping: an integrated model", *MIS Quarterly. Management Information Systems*, 27(1), 51–90.
- George, J. (2002). Influences on the intent to make internet purchases. *Internet Research*, 12(2), 165–80.
- George, J. (2004). The theory of planned behavior and Internet purchasing. *Internet Research*, 14(3), 198–212.
- Ho, R. (2006). *Multivariate data analysis and interpretation with SPSS*. Taylor Francis Group., Chapman an(Australia).
- Jarvenpaa, S., Tractinsky, N., & Saarinen, L. (1999). Consumer Trust in an Internet Store: A Cross-Cultural Validation. *Computer-Mediated Communication*, 5(2), 1–33.
- Kim, D., Ferrin, D., & Rao, R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, 44(2), 544–564.
- Koufaris, M., & Hampton-Sosa, W. (2004). The development of initial trust in an online company by new customers. *Information & Management*, 41(3), 377–397.
- McCole, P., Ramsey, E., & Williams, J. (2010). Trust considerations on attitudes towards online purchasing: The moderating effect of privacy and security concerns. *Journal of Business Research*, 63, 1018–1024.
- Moriuchi, E., & Takahashi, I. (2016). Satisfaction trust and loyalty of repeat online consumer within the Japanese online supermarket trade. *Australasian Marketing Journal*, 24(2), 146–156.

- Mukherjee, A., & Nath, P. (2007). Role of electronic trust in online retailing. *European Journal of Marketing*, 41(9), 1173–1202.
- Pavlou, P. (2003). Consumer Acceptance of Electronic Commerce : Integrating Trust and Risk with the Technology Acceptance Model. *International Journal of Electronic Commerce*, 7(3), 101–134.
- Ribbink, D., Allard, C. ., Riel, V., Liljander, V., & Streukens, S. (2004). Comfort your online customer : quality, trust and loyalty on the internet. *Managing Service Quality: An International Journal*, 14(6), 446–456.
- Ridings, C., Gefen, D., & Arinze, B. (2002). Some antecedents and effects of trust in virtual communities. *Strategic Information Systems*, 11, 271–295.
- Thakur, R., & Summey, J. (2003). Antecedents Of E-trust: An Empirical Result. School of Business Finance, Finance and Economics Department, 1–27.
- Wang, L., Law, R., Hung, K., & Guillet, B. (2014). Consumer trust in tourism and hospitality: A review of the literature. *Journal of Hospitality and Tourism Management*, 21, 1–9.
- Wen, I. (2009). Factors affecting the online travel buying decision: a review. *International Journal of Contemporary Hospitality Management*, 21(6), 752–765.
- Winnie, P. (2014). The Impact of Trustworthiness and Customer e-Loyalty and e-Satisfaction. *International Journal of Academic Research in Business and Social Sciences*, 4(3), 390–408.
- McKnight, D., Choudhury, V. and Kacmar, C. (2002). The impact of initial consumer trust on intentions to transact with a website: a trust building model. *The Journal of Strategic Information Systems*. 11(3-4): 297-323.
- Chen, S. C. and Dhillon, G. S. (2003). Interpreting Dimensions of Consumer Trust in e-Commerce. *Information Technology and Management*. 4(2-3): 303-318.
- Huh, J. and Shin, W. (2009). “Consumer trust in Direct-to-Consumer RX Drug Websites and its influence on Consumers’ responses to the websites”. *American Academy of Advertising Conference proceedings*. 26.
- Flavian, C., Guinaliu, M. and Gurrea, R. (2006). “The role played by perceived usability, satisfaction and consumer trust on website loyalty”. *Information & Management*. 43(1): 1-14.
- Sigala, M. and Sakellariadis, O. (2004). “Web Users’ Cultural Profiles and E-Service Quality: Internationalization Implications for

- Tourism Websites”. *Journal of Information Technology & Tourism*. 7(1): 13-22.
- Wen, I. (2010). “Online Travelers’ decision Makings: A new Equation Model to evaluate impacts of website, search intention and Trust”. *Journal of Information Technology & Tourism*. 10(2): 153-173.
- Putela, N. (2016). Study on Dimensions of Consumer Trust for Online Tourism companies in India, DOCTOR OF PHILOSOPHY, FACULTY OF BUSINESS AND APPLIED ARTS Lovely Professional University, India