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Research Article

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Analysis of Factors Affecting Customer Trust in Online Hotel Booking Website Usage

https://doi.org/10.2478/ejthr-2020-0009
received March 31, 2020; accepted May 30, 2020

Abstract: Tourism is a rapidly growing industry worldwide, and internet technologies are becoming increasingly important in that industry. Online hotel booking website (OHBW) has become an important tool in the marketing of hotel services. In this study, the factors affecting the trust perception of OHBW users were investigated. Data collected from 456 consumers using OHBWs were analysed using structural equation modelling. The results showed that reputation, security, ease of use and risk significantly affected the user's perception of trust. In addition, the perception of trust has a positive effect on customer loyalty. As a result, this study aims to provide useful findings to OHBW managers and researchers who want to increase customer trust and ensure their loyalty.

Keywords: Online hotel booking website; Online booking; Consumer trust; Consumer loyalt; Structural equation modelling

1 Introduction

Today, the rapid increase in internet usage has caused consumers to use e-commerce websites more in purchasing products and services. The widespread use of information and communication technologies has enabled companies, especially in the tourism sector, to reach customers directly (Zhou, 2004). Tourism is one of the fastest growing industries worldwide, and the importance of internet technologies in the sector is increasing rapidly (Buhalis, 2004).

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Accommodation companies, which want to provide convenient booking facilities to their customers, use online booking tools such as hotel websites, online hotel booking websites (OHBWs) and airline websites (Abdullah et al., 2017). Today, many hotels use the popular OHBWs, although they have their own website where guests can book. OHBW has become an important tool in selling hotel services. The adoption of online booking technology by customers has recently increased due to the ease of checking information and making online reservations.

The concept of trust, defined as the degree to believe that the counterparty will act responsibly and fulfill the expectations of the trusting party without taking advantage of security gaps (Gefen & Straub, 2000), is a determinant factor in all economic and social interactions, especially in high-risk environments such as internet-based e-commerce applications (Grabner-Kräuter & Faullant, 2008). In an industry where e-commerce is widely used, such as tourism, the concept of trust has a particular importance. The fact that users travelling to a different city or country do not want to suffer from their travels causes them to prefer the OHBWs, in which they have high confidence.

According to the Turkish Statistical Institute (2019a) data, the proportion of households having internet access in Turkey was 83.8% in 2018, which increased to 88.3% in 2019. In addition, internet use in the 16–74 years age group, which was 72.9% in the previous year increased to 75.3% in 2019. In 2019, the proportion of individuals in the 16–74 years age group who ordered or purchased goods or services for personal use over the internet was 34.1%. In the same period of the previous year, this rate was 29.3%. Consumers who shopped online mostly bought clothing/sporting materials (67.2%) and travel-related activities (31.7%).

It is noteworthy that e-commerce usage and online travel purchase rates are high and steadily increasing in Turkey. Furthermore, understanding the nature and premise of consumer trust in the use of OHBW will enable companies to develop strategies to expand their use. There are studies in the literature examining the factors affecting customer trust in various e-commerce platforms.

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However, a general model is not proposed in the perspective of OHBW.

In this study, a model which aims to explain customer trust in OHBW has been proposed and tested. Exactly 456 users who shopped via OHBW in the last 6 months participated in the study. The study aimed to provide useful findings for OHBW managers, system developers and researchers.

The rest of the paper is organised as follows. In the second part of the study, information about the concept of trust in e-commerce is given and proposed variables and hypotheses are introduced. In the third part, the process of preparing questionnaires and collecting data is explained. Then the data are analysed and the results shared. In the fourth part of the study, the results of the study are evaluated, suggestions are made based on the results and recommendations are given for future studies.

2 Literature review

Tourism is one of the sectors most affected by the changes in information and communication technologies in the last two decades (Buhalis, 2004). In this process, internet has started to be used by travel agencies as a new means of communication and sales (Llach et al., 2013). Today, the internet has become a very important distribution channel for both the travel and hospitality sectors (Lehto et al., 2006), and the most concrete example of this is OHBW.

OHBW allows hotels to reach more customers. If a customer searches a hotel in a city and has no experience, he/she uses a booking site to find the most suitable hotel. Through these websites, the users can easily access a lot of information such as overnight prices, transportation facilities, hotel location and hotel reviews (Walek et al., 2016). Moreover, advanced utilisation of information technologies will facilitate the communication and cooperation within the firm (Baki, 2019).

2.1 The concept of trust in e-commerce

Trust is the degree to believe that the other party will behave responsibly and fulfill expectations without taking advantage of security gaps (Gefen & Straub, 2000). According to another definition, trust is a set of beliefs that other people will fulfill their expected commitments (Ba & Pavlou, 2002).

Trust, which is a determining factor in e-commerce services where risk is perceived to be high, is more important in OHBW preference. A customer travelling to a different city or country will prefer an OHBW that he/she trusts when reserving a room that lacks concrete clues and provides only a representative picture. With the spread of OHBWs, understanding the structure and formation mechanism of trust has become an important subject of study since the lack of trust may be one of the main reasons why consumers do not prefer an OHBW.

Trust is a key point in developing customer loyalty and building strong relationships between buyers and sellers. In many studies, trust has been defined as an antecedent of customer commitment (Elbeltagi & Agag, 2016; Lee & Wong, 2016) and loyalty (Bilgihan & Bujisic, 2015; Choi & Mai, 2018; Cyr et al., 2007; Kim et al., 2011; Lee & Wong, 2016; Safa & Von Solms, 2016; Uruena & Hidalgo, 2016). A user with a high level of trust in a website is more likely to visit the website and make a real purchase. Empirical research shows that increase in customer trust increases the intention of using the website or purchasing a product (Ganguly et al., 2009; Hajli, 2015; Herzallah & Mukhtar, 2016; Kassim & Abdullah, 2008; Kassim & Ismail, 2009; Pappas, 2016). The higher the customers' trust in the website, the higher is their expected satisfaction (Grabner-Kräuter & Faullant, 2008; Gümüşsoy & Yeterel, 2016).

In many studies in the literature, the effects of various variables on customer trust in e-commerce systems have been tested. For example, the effects of variables such as security (Mukherjee & Nath, 2007; Dewi & Darma, 2014; Pittayachawan et al., 2008; Safa & Von Solms, 2016; Choi & Mai, 2018; Ganguly et al., 2009; Khalilzadeh et al., 2017), ease of use (Kamarulzaman, 2007; Herzallah & Mukhtar, 2016; Ogonowski et al., 2014; Çetinsöz, 2015; Hassanein & Head, 2004), risk (Al-Gahtani, 2011; Kim et al., 2014; Khalilzadeh et al., 2017), assurance (Kassim & Ismail, 2009; Kassim & Abdullah, 2008; Choi & Mai, 2018), reputation (Said & Galal-Edeen, 2009; Er & Erçin, 2016; Gümüşsoy & Yeterel, 2016), usefulness (Choi & Mai, 2018; Hassanein & Head, 2004), familiarity (Said & Galal-Edeen, 2009; Grabner-Kräuter & Faullant, 2008), enjoyment (Kim et al., 2014; Hassanein & Head, 2004), self-efficacy (Alalwan et al., 2015) and positive words of mouth (Kassim & Ismail, 2009) on customer confidence in various e-commerce technologies have been tested.

Many studies have been conducted to understand the nature and antecedents of customer trust in various e-commerce platforms. However, a comprehensive model for OHBW has not been empirically tested in the relevant literature. In the study, a model was proposed and tested empirically to determine the factors affecting customer trust in OHBW. In addition, the effect of consumers' perception of trust and loyalty to the website was also exam-

ined. The hypotheses which are proposed in the study and their reasons are given below.

2.2 Proposed model and hypotheses

In this study, the explanatory power of five independent variables (security, ease of use, risk, assurance and reputation) on consumer trust and loyalty perceptions was investigated. The proposed model (Figure 1), hypotheses and reasons are given below.

2.2.1 Security

Security in the perspective of e-commerce applications is the subjective possibility of not sharing, storing and stealing the customer's personal or financial information to external parties during e-commerce transactions (Flavian & Guinaliu, 2006). The possibility that information is collected, recorded and then used for unwanted purposes is always a concern for customers (Safa & Von Solms, 2016). Concern about the collection and misuse of personal information alone can cause the consumer to decide not to trust the seller (Eastlick et al. 2006). Customers' belief that internet payment channels are not secure and the potential for their information to be compromised will reduce their trust and prevent them from shopping online. Users' high perception of security will increase their confidence level.

Kim et al. (2011) in online shopping for tourism services, Mukherjee Nath (2007) in the context of online retailing context, Pittayachawan et al. (2008) and Choi & Mai (2018) in B2C e-commerce and Khalilzadeh et al. (2017) in mobile-based payment systems for the restaurant industry have detected that security affects trust. Therefore,

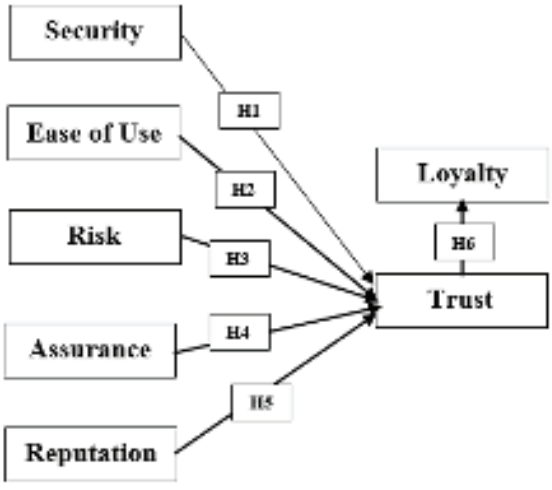


Figure 1. Proposed model

H1: Security positively and significantly affects customer trust in OHBW.

2.2.2 Ease of use

Perceived ease of use is the degree to which an individual believes that he/she will not make extra efforts during the use of a technology (Venkatesh & Bala, 2008). The more positive a user's individual perception of learning a new technology is, the more eager he/she is about using the technology. Firms should simplify the shopping process to promote the adoption of e-commerce site. In order to provide a user-friendly shopping environment, websites must be adapted to the skill levels of the users (Kamarulzaman, 2007). The ease of use in e-commerce sites is evaluated with the user's ease of navigation, ease of product evaluation, clarity and understanding of the website (Hassanein & Head, 2004). Increased perception of ease of use reduces the effort of the user and a commitment is provided between the user and the company, which contributes to the formation of trust between them (Gefen, 2000). Moreover, user's view on the difficulty of the system can affect his/her idea on the system's benefit (Baki et al., 2018).

Kamarulzaman (2007) in the adoption of internet shopping within the scope of travel services, Ogonowski et al. (2014) in using online chat boxes for retailers, Herzallah & Mukhtar (2016) in accepting e-commerce services in small/medium-sized enterprises and Çetinsöz (2015) in determining e-purchasing trends for touristic goods or services have found that the ease of use affects trust. Hence,

H2: Ease of use positively and significantly affects customer trust in OHBW.

2.2.3 Risk

Risk is defined as 'the expectation of losses associated with the purchase and acts as an inhibitor to purchase behaviour' (Featherman & Pavlou, 2003). Risk is involved in all purchasing decisions, especially where the outcome is uncertain (Dholakia, 2001). Online consumers perceive more risk than traditional shoppers because they cannot inspect the product before delivery, worry about after-

sales service and do not fully understand the language used in e-sales (Hong & Yi, 2012). Online consumers try to collect as much information as possible, especially because of the intangibility in industries such as tourism (Björk & Kauppinen-Räisänen, 2012). A user feels less safe when he/she perceives the risk. However, consumers' purchasing decisions are significantly affected.

Al-Gahtani (2011) in the use of electronic transactions, Kim et al. (2014) in online shopping malls, Pappas (2016) in internet reservations for holidays and Khalilzadeh et al. (2017) in mobile-based payment systems for the restaurant industry have found that perceived risk affects trust negatively. Hence,

H3: Risk negatively and significantly affects customer trust in OHBW.

2.2.4 Assurance

In online platforms, it is possible that information asymmetry between the buyer and seller may result in opportunistic behaviour (Kim et al., 2009). The existence of assurances that prevent such opportunistic behaviours is of strategic importance in establishing trust in the e-commerce platform. E-commerce companies should provide the consumer with the assurance that they will cover the damages resulting from service failure or failure to protect customer information. It is expected that a company that guarantees compensation for material losses that may arise during use and protection of customers' personal information is expected to gain consumer confidence. Firm policies, agreements, contracts and various warranties given to consumers will lead to increased trust between the parties in the relationship.

Kassim & Ismail (2009) and Kassim & Abdullah (2008) on the e-commerce sites, Kim et al. (2009) in mobile banking transactions and Choi & Mai (2018) in business to consumer on the online trading platform found that consumer trust positively and significantly influenced assurance. Therefore,

H4: Assurance positively and significantly affects customer trust in OHBW.

2.2.5 Reputation

People's perceptions about a service can be influenced by the company's corporate reputation and personal ideas about the firm (Kim & Prabhakar, 2004). A good reputation ensures a firm's integrity and goodwill assurance, thereby increasing consumer confidence (Lohse & Spiller, 1998). The higher the reputation of a shopping site, the higher is the customer's confidence in the seller (Jarvenpaa et al., 2000). A positive reputation provides information that the purchase is reliable and has fulfilled its obligations to other customers in the past (Kim et al. 2008). Lack of reputation perception for the company may create distrust for users who have never shopped or preferred the website before.

Said & Galal-Edeen (2009) in online shopping, Einwiller (2003) in business-to-consumer electronic commerce, Er & Erçin (2016) on private shopping websites and Gümüşsoy & Yeterel (2016) in group buying from website have found that firm reputation affects trust. Hence,

H5: Reputation positively and significantly affects customer trust in OHBW.

2.2.6 Trust

Trust is the customer's belief in the company's benevolence, integrity and capability (Bilgihan & Bujisic, 2015). Trust can be defined as the belief that the other party will behave responsibly, and that the trusting party will fulfill its expectations without taking advantage of its weaknesses (Gefen & Straub, 2000). All interactions, especially in uncertain environments such as e-commerce, require an element of trust (Jarvenpaa et al., 2000). The concept of trust in e-commerce is important because the degree of uncertainty of economic transactions in virtual environment is higher than in traditional environments. Understanding the nature and antecedents of consumer trust will be a strategic guide for firms to gain greater acceptance of e-commerce (McKnight et al., 2002). Trust has a significant impact on the success and acceptance of electronic transactions. A customer trusting a company is more likely to revisit the site or use the website to make a real purchase (Bilgihan & Bujisic, 2015). Therefore,

H6: Trust positively and significantly affects customer loyalty in OHBW.

3 Methodology

3.1 Constructs and measures

In this study, a questionnaire was designed to measure variables. The survey items were developed as a result of the review of e-commerce literature (Appendix 1). The 29 items used in the study were translated from English into Turkish and adapted to the use of OHBW.

The questionnaire given to the participants consisted of two parts. The first question of part 1 was whether the participant has booked a hotel using OHBW in the last 6 months. The questionnaires completed by the participants who answered 'No' to this question were not taken into consideration. In the first part, gender, age and educational and marital status of the participants were asked. In the second part, the users were asked to evaluate their last OHBW experience in a 5-point Likert scale format. In this section, 29 items developed as a result of the review of e-commerce literature were presented to the participants (Appendix 1).

3.2 Sampling and data collection

In the study, quota sampling method was used. Official census data from the Turkish Statistical Institute (2019b) were used to calculate the appropriate number of Turkish participants in each age and gender category (Table 1). Participants over the age of 60 were not included in the study because of the low rate of internet use and online shopping.

A questionnaire was sent to 2500 users for this study. The study was conducted between January and March 2019. The number of users who responded to the surveys was 1406 (56.24%). In the survey, 813 questionnaires were removed with the answer 'No' to the question 'Have you booked a hotel using OHBWs in the last 6 months?' In addition, 137 questionnaires were discarded since they were answered incompletely. As a result, 456 samples were obtained. Males and females surveyed were represented by 51.316% and 48.684%, respectively. Regarding age groups, 20–29 years age range was represented by 29.386%, 30–39 years by 28.07%, 40–49 years by 23.904% and 50–59 years by 18.64% (Table 2).

Table 1. Quota sampling process from a gender and age perspective

		(%)	Sample (%)
Gender	Male	50.524	51.316
	Female	49.476	48.684
	Total	100	100
Age (years)	20–29	27.991	29.386
	30–39	28.214	28.07
	40–49	24.396	23.904
	50–59	19.399	18.64
	Total	100	100

Notes: aTurkish Statistical Institute (2019b). N = 456

3.3 Data analysis and test results

Collected data were analysed using SPSS and Amos version 22. A two-stage analytical process suggested by Hair (1998) was followed. In two-stage analyses, confirmatory factor analysis and measurement model should be evaluated before structural regression analysis (Kline, 2015). First, the measurement model and then, the structural model were evaluated. No revisions were made to the models in these stages.

3.3.1 Measurement model

In this study, all structures were examined in terms of reliability and convergent validity. The measurement model was tested using confirmatory factor analysis. The item reliability for all items at each construct was measured using standardised factor loadings. The factor load of each item should be over 0.5 (Hair et al., 2010). Three

Table 2. Demographic information of the participants

		Frequency	%
Gender	Male	234	51.316
	Female	222	48.684
Age (years)	20–29	134	29.386
	30–39	128	28.07
	40–49	109	23.904
	50–59	85	18.64
Education	Middle and high school	166	36.404
	University	269	58.991
	Master's and PhD	21	4.606
Martial status	Single	187	41.009
	Married	269	58.991
Total		456	100

items (security 2, ease of use 2 and risk 1) were deleted because the factor loads were <0.5 (Table 3).

Cronbach's alpha was used to test the internal consistency of the constructs. George & Mallery (2003) evaluated the Cronbach's alpha values for internal consistency as follows: >0.90 as excellent, >0.80 as good, >0.70 as acceptable, >0.6 as questionable, >0.5 as poor and <0.50 as unacceptable. Accordingly, assurance, reputation, trust and loyalty constructs were found to have good reliability and security, ease of use and risk constructors showed acceptable reliability. The high Cronbach's alpha values show that all constructs are internally consistent.

Convergent validity tests whether items and construct are highly correlated. For convergent validity, the composite reliability (CR) value of each construct is expected to be greater than 0.7 (Hair et al., 1998). It is seen that the CR values of all structures are higher than the recommended value. In addition, the average variance extracted (AVE) value of each construct should be over 0.5 (Fornell & Lacker, 1981). All constructs in the model provide this

Table 3. Measurement model outcomes of the analysis

Constructs	Item	Factor loading	Cronbach's alpha	CR	AVE
Security	1	0.641	0.779	0.797	0.570
	2	**0.471**			
	3	0.754			
	4	0.854			
Ease of use	1	0.589	0.742	0.768	0.529
	2	**0.417**			
	3	0.801			
	4	0.774			
Risk	1	**0.489**	0.707	0.707	0.547
	2	0.778			
	3	0.699			
Assurance	1	0.741	0.860	0.863	0.613
	2	0.860			
	3	0.776			
	4	0.749			
Reputation	1	0.849	0.849	0.858	0.606
	2	0.870			
	3	0.753			
	4	0.615			
Trust	1	0.753	0.856	0.856	0.544
	2	0.648			
	3	0.721			
	4	0.792			
	5	0.765			
Loyalty	1	0.789	0.893	0.893	0.626
	2	0.788			
	3	0.831			
	4	0.768			
	5	0.777			

Note: [a]Items deleted because of low factor loading (<0.5).
AVE, average variance extracted; CR, composite reliability.

condition. Providing these two conditions shows that the study has sufficient convergent validity.

3.3.2 Structural model

In this study, model fit analysis was performed to validate the structural model. To test the fitting of the structural model, /degrees of freedom (df), TLI, CFI, RMSEA and SRMR indices are frequently accepted in the literature. In this study, these index values were examined. The results showed that the research model has a good fit (Table 4). All index values provided minimum requirements for the model to be robust.

The results of the hypothesis test are given in Table 5. According to the results, security perception of OHBW users affects the sense of trust positively and significantly ($\beta = 0.312$, $p < 0.001$). Therefore, H1 is accepted (Figure 2).

The fact that customers perceive the website as easy to use affects positively ($\beta = 0.156$, $p < 0.029$) their trust in the website. For this reason, H2 is accepted.

The fact that OHBW customers perceive the website as risky affects their trust in the site in a negative way ($\beta = -0.134$, $p < 0.005$), and therefore, H3 is accepted.

Unexpectedly, no significant relationship was found between the assurance given to consumers by OHBW and user trust ($\beta = -0.029$, $p < 0.625$). For this reason, H4 is rejected.

It was found that the reputation of the website perceived by the users affected their perception of trust in the company positively and significantly ($\beta = 0.477$, $p < 0.001$). Thus, H5 is accepted. Also, there was a strong relationship between trust and loyalty ($\beta = 0.783$, $p < 0.001$). As a result, H6 is accepted according to the analysis results.

The final model is given in Figure 2. The R2 indicates that the predictor variables explained 74% of trust's variance and 61.3% of loyalty's variance. The other remaining variance (26% of trust and 38.7% of loyalty) may be explained by other unknown factors.

4 Discussion and conclusion

In this study, we aimed to investigate the effects of various variables on the trust of OHBW users. For this purpose, a model based on literature review has been developed and tested empirically. The results of the study are summarised below.

Firstly, it was found that there is a positive relationship between the security perception of users and the sense of trust. OHBW customers tend to have less trust in the website if they believe that internet payment channels are not secure and that their information has the potential

Table 4. Model fit results

Fit indices	Model	Recomended values	References
/df	2.776	≤4–5	Schumacker & Lomax (2004)
TLI	0.911	>0.90	Hu & Bentler (1999)
CFI	0.923	>0.90	Corrigan et al. (2001)
RMSEA	0.062	<0.08	Jarvenpaa et al. (2000)
SRMR	0.058	<0.08	Hu & Bentler (1999)

Table 5. Hypotheses testing results

	Independent variable	Dependent variable	Beta (β)	p-Value	
H1	Security	Trust	0.312	***	+
H2	Ease of use	Trust	0.156	0.029	+
H3	Risk	Trust	−0.134	0.005	+
H4	Assurance	Trust	−0.029	0.625	-
H5	Reputation	Trust	0.477	***	+
H6	Trust	Loyalty	0.783	***	+

***p < 0.001.

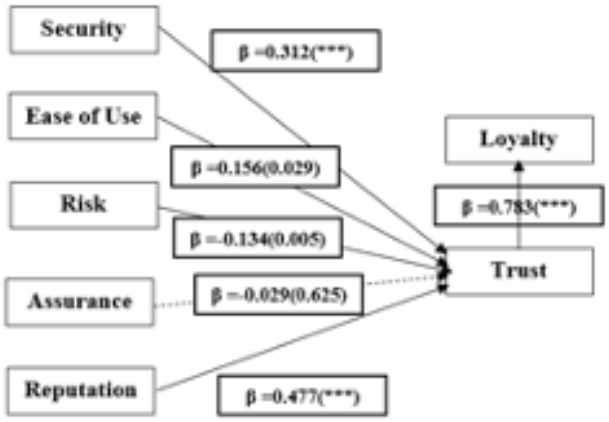


Figure 2. Results of hypothesis testing***p < 0.001

to be compromised. This status reduces the likelihood of booking through the website in question. The importance of security, which is a fundamental concept in online shopping, is increasing in OHBW usage. Customers who wish to reserve a room of which they only see a representative picture will want to feel secure.

Second, customers' perception of an OHBW as easy to use increases their confidence in the site. Customers expect their interaction with the website to be clear and understandable. Users want to easily find information about the extra services the hotel offers, the location of the hotel and the differences between rooms. Complex or difficult-to-understand information reduces the user's trust in the website.

Third, consumers' concern about the after-sales service and their perception of a risk negatively affect their trust in the OHBW. Consumers perceive more risk in online shopping than in traditional shopping. As a result, consumers avoid from making holiday reservations through websites which they perceive as risky. In particular, the intangibility of the tourism industry makes it easier for consumers to think that the website is risky.

Fourth, it was found that assurances given to consumers at OHBWs had no significant effect on user trust. The fact that the concept of assurance, which has been found to have a positive effect on consumer trust in different online shopping platforms (Choi & Mai, 2018; Kassim & Abdullah, 2008; Kassim & Ismail 2009; Kim et al., 2009), is not effective in the use of OHBW may be due to the structure of the sector. A company which guarantees to cover the possible financial losses builds consumer trust. However, the return of the fee paid by a customer who is able to have a holiday in a certain period of the year is not sufficient to cover the loss. Therefore, the concept of assurance, which has an impact on customer confidence in other online platforms, is not strongly effective in the use of OHBW.

Fifth, the reputation of OHBW has a significant impact on customer trust. For this reason, companies should pay attention to have a positive reputation and fulfill their obligations to customers. OHBWs, which are well known to customers and known for their honesty and relevance to their customers, are more advantageous in terms of trustworthiness than their competitors. In addition, in this study, it was seen that customer trust affects customer loyalty.

4.1 Contributions and implications

In the study, it was found that trust has a significant effect on loyalty in the use of OHBW. For this reason, companies that want customers to prefer their websites on a regular basis should make arrangements to increase the customers' trust. In this study, the variables that were found to affect consumer trust were reputation, security, ease of use and risk.

According to the results of the research, a firm's reputation has the greatest impact on consumer trust. Companies that want to keep their reputation high should keep their websites up-to-date. The website should update hotel information and pictures periodically and show that there is a link between the website and its target audience. Negative and positive comments about the website should be evaluated, and various arrangements should be made considering the evaluation results. Social media accounts should be opened to remove the distances between the customers and companies. However, the active use of these social media accounts is important for the prestige of the company. In addition, through customer surveys by phone or e-mail, firms should make changes to develop themselves. These regulations will increase the reputation of the company and the trust of customers in the medium and long term.

It has been determined that the perception of security in the users affects the sense of trust in the OHBW. OHBW should convince consumers that the online payment channels and the personal/financial information of their customers are secure. For information security of the users, the servers of the websites must be certified. Advanced and reliable software infrastructures should provide secure shopping opportunities.

It has been found that OHBW customers tend to have more confidence in websites that they find easy to use. For example, mobile compatibility of the website is one of the actions that will increase ease of use. In addition, the

website should be designed to allow the user to access the company quickly and should be supported with several required shortcut access buttons. However, using responsive web design, businesses can improve the user experience on devices of various sizes and features. Responsive web design aims to make a web page look equally good regardless of a device's screen size (Kim, 2013). Designing the website in a way that can be easily and comfortably used by the target audience increases customer–company interaction and customers' trust in the company.

The risk perceived by customers negatively affects their trust in OHBWs. Therefore, websites should make arrangements to reduce customer concerns. This can happen with the disappearance of intangible situations in shopping. The websites should share the positive and negative customer comments about the hotels with the consumers. The websites should include not only photos served by hotels, but also photos shared by customers. Risk perception decreases in a consumer who sees what he/she will encounter when he/she goes to the hotel.

4.2 Limitations and further research issues

This research has some limitations that could be solved in future studies. Firstly, this research was cross-sectional and measured perceptions to use at a single point of time. Customers' perceptions of the trust of OHBWs can change over time as new knowledge and experience is accumulated. In future studies, changes in consumer perception in different periods can be examined.

Second, in this study, the effects of five variables (security, ease of use, risk, assurance and reputation) on user trust were analysed. However, the number of factors affecting consumer confidence in the use of OHBW is likely to be more than five. In future studies, the effects of different variables on the concept of trust should be tested.

Third, this study analyses the sense of trust towards OHBW. However, customers are also making reservations through hotel websites. The model proposed in the research can also be tested for the use of hotel websites.

Expanding the proposed model in future studies with different external variables and testing it on different e-commerce platforms will provide positive results to the literature.

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Appendix 1: Instrument

Constructs	Items	Measures	References
Security	1	Using credit card to reservation via tourism website is safe	Kim et al. (2011)
	2	In general, making payments online is risk free	
	3	My privacy would be guaranteed at this platform	
	4	This site can be trusted to safeguard my personal information	
Perceived ease of use	1	My interaction with this website is clear and understandable	Venkatesh & Bala (2008)
	2	Interacting with this website does not require a lot of my mental effort	
	3	I find this website easy to use	
	4	I find it easy to get this website to do what I want it to do	
Perceived risk	1	The probability that something will go wrong with the performance of website is high	Khalilzadeh et al. (2017)
	2	This website might not perform well and might create problems with my payment process	
	3	Considering the expected level of service performance of this website, for me to sign up and use, it would be risky	
Assurance	1	Tourism websites should guarantee compensation for monetary losses that might occur during service usage	Kim et al. (2009)
	2	Tourism websites should guarantee the protection of customers' personal information	
	3	Tourism websites should publish a company policy on the protection of transactional data	
	4	Tourism websites should publish a company policy on customer protection from accidents	
Reputation	1	This website is well known	Koufaris & Hampton-Sosa (2004)
	2	This website has a good reputation	
	3	This website has a reputation for being honest	
	4	This website is known to be concerned about customers	
Trust	1	This website is trustworthy	Koufaris & Hampton-Sosa (2004)
	2	I trust this website keeps my best interests in mind	
	3	This website will keep promises it makes to me	
	4	I believe in the information that this vendor provides me	
	5	This website wants to be known as one who keeps promises and commitments	
Loyalty	1	l try to use this website whenever I need to make a reservation	Chang & Chen (2009)
	2	When I need to make a reservation, this website is my first choice	
	3	I like using this website	
	4	To me, this site is the best tourism website for reservation	
	5	I believe that this is my favourite tourism website	