



AKDENİZ UNIVERSITY
INSTITUTE OF SOCIAL SCIENCES



Şükrü Fırat ÇİFTÇİ

THE WEB-BASED TRAVEL INTERMEDIARIES LOYALTY: THE INFLUENCES OF
TRUST AND SATISFACTION

Department of Tourism Management
International Tourism Management Masters Program

Antalya, 2018



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SUMMARY

Information technology has significantly influenced and changed travel and tourism. Tourism industry has confronted with different technological developments both bringing new opportunities and challenges since Computer Reservation Systems (CRS) during 1960s, Global Distribution Systems (GDS) during 1980s and Internet spread in the beginning of 1990s. The formation of an original and high-powered distribution and communication channel (Internet) was one of the most important transformations in that process which has filled up the gap between customers and travel intermediaries. Positive outcomes of that new distribution channel for web-based travel intermediaries are to create a new way to reach their customers and make more profits. However, internet also has negative effects for web-based travel intermediaries such as online pricing transparency, price competition and decreasing customer loyalty. It is crucial to make customers loyal for all companies under intensive competition conditions. Because companies can not survive without creating a loyal customer source. In this case, it has become more important to understand the mechanisms creating loyal customers.

Therefore, the main aim of this study is to contribute to understanding how customer loyalty is developed in web-based travel intermediaries. Hypotheses were tested in two stages. In first stage, it was explored the degree of importance of trust, besides satisfaction accepted as very strong predictor, when it is associated with loyalty. In the second stage, it was investigated the effects of the factors that predict the trust, according to their hierarchical levels. The data were collected with face-to-face survey method and conducted in February-April period of 2018 among the tourists visiting Istanbul through web-based travel intermediaries in Istanbul. The convenience sampling method was used in this study. As statistical techniques, multiple linear regression was used in the first stage and it has been found that trust affects loyalty significantly and positively, besides satisfaction and hierarchical linear regression was used in the second stage and according to findings; four models emerged. All models were found to be significant and security protection was the most important independent variable that predicts the trust in web-based travel intermediaries among other independent variables such as self-efficacy, privacy concern, system reliability, third party seal.

Keywords: Web-based travel intermediaries, loyalty, trust, satisfaction

ÖZET

AĞ-TABANLI SEYAHAT ARACILARI SADAKATI: GÜVEN VE MEMNUNİYETİN ETKİSİ

Bilgi teknolojileri, seyahat ve turizmi önemli ölçüde etkilemiş ve değiştirmiştir. 1960'lı yıllarda ortaya çıkan bilgisayar rezervasyon sistemlerinden (CRS) 1980'lerin küresel dağıtım sistemlerine (GDS) ve 1990'ların başlarında yayılan İnternet'e kadar, turizm sektörü yeni fırsatlar sunan ancak beraberinde de zorlukları getiren yeni teknolojik gelişmelerle karşı karşıya kalmıştır. Bu süreçteki en önemli dönüşümlerden biri, internetin müşteriler ve seyahat araçları arasındaki uçurumu kapatan yeni ve potansiyel olarak güçlü bir iletişim ve dağıtım kanalı olarak ortaya çıkmasıdır. Ağ tabanlı seyahat araçları için bu yeni dağıtım kanalının olumlu sonuçları; müşterilere ulaşmada ve daha fazla kar elde etmede yeni bir yolun bulunmasıdır. Ancak internet, çevrimiçi fiyatlandırma şeffaflığı, fiyat rekabeti ve azalan müşteri sadakati gibi ağ tabanlı seyahat araçları için olumsuz etkiler de yaratmaktadır. Yoğun rekabet koşulları altında, müşterileri işletmelere sadık hale getirmek zorunluluk arz etmektedir. Böylesi bir durumda, sadakati etkileyen faktörleri incelemek daha da büyük bir önem kazanmaktadır.

Bu nedenle, bu çalışmanın temel amacı, ağ tabanlı seyahat araçlarında müşteri sadakatının nasıl geliştirildiğinin anlaşılmasına katkıda bulunmaktır. Hipotezler iki aşamada test edilmiştir. İlk aşamada, sadakat ile ilişkili olduğunda, çok güçlü bir yordayıcı olarak kabul edilen memnuniyetin yanı sıra, güvenin önem derecesi araştırılmıştır. İkinci aşamada, güveni yordayan faktörlerin hiyerarşik düzeylerine göre etkilerine bakılmıştır. Veriler yüz yüze anket yöntemi ile toplanmış ve anketler kolayda örnekleme yöntemi ile İstanbul'u ağ tabanlı seyahat araçlarını kullanarak ziyaret eden turistler arasında 2018 yılının Şubat-Nisan aylarında uygulanmıştır. İlk aşamada çoklu doğrusal regresyon tekniği kullanılmış ve memnuniyetin yanı sıra güvenin de sadakat üzerinde olumlu ve anlamlı bir etkisinin olduğu görülmüştür. İkinci aşamada hiyerarşik doğrusal regresyon tekniği kullanılmış ve dört model ortaya çıkmıştır. Tüm modellerin anlamlı olduğu ve öz-yeterlik, gizlilik kaygısı, sistem güvenilirliği, üçüncü taraf mührü gibi diğer bağımsız değişkenler arasından güvenlik korumasının, ağ tabanlı seyahat araçlarına duyulan güveni yordayan en önemli bağımsız değişken olduğu bulunmuştur.

Anahtar Kelimeler: Ağ tabanlı seyahat araçları, güven, memnuniyet, sadakat

PREFACE

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Şükrü Fırat ÇİFTÇİ

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INTRODUCTION

Internet has occurred as a new distribution channel and marketing medium in tourism and travel industry since mid-1990s (Xiang et al., 2015: 246). According to reports of 2017, the number of internet users worldwide reached 3,578 billion, the number of mobile phone users worldwide reached 4,68 billion, and the number smartphones users worldwide reached 2,1 billion (Statista, 2018). A critical role of these technologies has been played in the experience of touristic products/services customers as well as among competitive tourism companies. Internet and other information technologies have changed customer behavior. Nowadays, almost all of travel information searches, reservations and payments are done online and during the preparation stage of a trip (Huang et al., 2017: 757).

In 1992, internet was commercialized and since that year, every aspect of life has been feeling its effects (Greenstein, 2000: 154) There are some benefits of internet as a platform: It (1) facilitates incessant technological innovation, (2) promotes new practices for the work and (3) changes the competitive environment of many sectors from industry (Xiang, et al., 2015: 246). New business models have been occurred with the discovery of internet. As such, the story of amazon.com. In 1995, it started up as an bookstore on internet, then turned to a great online retailer and it had more than 615 million users in 2008, more than \$ 60 billion was generated by that website in 2012 (Xiang, et al., 2015: 246).

The foundation for the development of new systems connecting customers and systems such as Computer Reservation System and Global Distribution Systems was the origin of the internet, which has significantly reduced new players' entry barriers into the market. Thus, by gaining direct access into market of web-based travel intermediaries (Preview Travel, Travelbids, Expedia or Priceline) by the late 1990s, customers and suppliers have had new benefits. Because reducing costs of transaction, enabling more reduction on prices, and remove mechanisms of coordination that created by other sales channels were provided by these intermediaries (Xiang, et al., 2015: 246).

There is a great chance for companies who offer a variety of the services to travelers using the internet. Between 1991 and 2002, as can be called the first decade of internet, travel and tourism industry became one of the pioneers using internet to interact with their customers in the online channels which they created. In early 2000s, approximately all tourism companies had a website and created such systems for interactive communication enabling making reservations, calls or virtual tours. Today, it is accepted that a website is a great source for potential communication (Zach et al., 2010: 48).

From 2001 to nowadays, as can be called “second decade”, there has been much more change in tourism marketing where focus of technology has occurred as a result of website functionality and convincing from usability and customer empowerment, and in recently mobile systems have been found everywhere. Then, whereas a lot of great changes took place in the first decade, a new kind of adaptation was created by Web 2.0 coercing different transformation model for tourism marketing services. The advance of new "social" systems which involve in tools (wage collectors, new types of virtual communities and customer surveillance sites) may be the most particular characteristic of this decade. As such, a popular website for travelers, Tripadvisor.com, which was founded in 2000, has developed a model that construct a customer base which assists people to find and read information and publish travel products and places of interest, and participate to forums on travelling (O’Connor, 2008: 49).

With the commercializing of the internet, a great transformation and unique chances emerged for travel and tourism industry and this process changed the tourists's behaviour in some ways. B2B (business-to-business) and B2C (business-to-customer) relationships were made more interactive and viable for travel-related companies. One of the most important transformations was the formation of an original and high-powered distribution and communication channel in that process filled up the gap between the customers and the travel intermediaries. After establishing a new distribution channel (internet), those travel intermediaries found a new way to reach their customers, and through this new way, they have started to make much more profits. In the terms of customers; lower prices, markdowns and time savings were the positive outcomes of this process (Amaro and Duarte, 2015: 64).

For the web-based travel intermediaries, internet has also negative effects such as online pricing transparency, price competition, high risk perception and lack of confidence which make customers less loyal to web based travel intermediaries (Wen, 2009: 759). Additionally, there are a lot of alternatives for online customers and they have a great amount of knowledge. Online customer behaviour is more changeable and the switching costs are lower in online world (Lopez-Miguens and Vázquez, 2017: 398).

The reasons why loyalty is of great importance for companies can be summed up as followings: Loyal customers can increase the income of a company; they might buy more additional products and services and they can create new businesses for the company through word-of-mouth advices. Loyal customers can also help reducing costs because dealing with them is probably less costly, and the costs of sales or marketing and set-up can be amortised more easily by the companies. A sustainable competitive advantage can be provided by

customer loyalty for the companies over time. Loyalty is the key factor for success and also companies can not survive without creating a loyal customer source (Pamies, 2012: 1257).

Even so strategies on loyalty are important for all sectors, it can be accepted that it is more suited to service sector, especially because they offer more opportunities to improve loyalty due to their nature. The concept of loyalty has become even more important for tourism-based companies selling touristic products or services which are defined as abstract, experiential, imperishable and operating in the service sector. As a reason of that it should be better understood by companies the key factors developing customer loyalty, but there is few studies about those mechanism creating customer loyalty in the literature in the terms of online transactions in which loyalty is of great importance concept (Pamies, 2012: 1259).

Briefly, the travel intermediaries should better understand the conceptualizations, measurement scales and antecedents of loyalty in the direction of the strategies they will establish to constitute a loyal customer source under intense competition conditions. There is a wide variety of studies doing research on conceptualization, measurement scales and antecedents of loyalty (Pamies, 2012: 1259):

Selnes (1993) set forth a theoretical framework that combines four elements: customer satisfaction, brand reputation, quality and loyalty. Researcher chose four sectors for private customer markets to test the framework. Results showed that reputation was the strongest factor and it affects customer loyalty when it is compared with customer satisfaction.

Macintosh and Lockshin (1997) studied a framework about loyalty of a store and concentrated on the relationships among trust in a salesperson, trust in a store and tendency to buy again.

AlAwadi (2002) presents a framework about loyalty of a store for societies which are cooperative customers. The framework explained the relationship between merchants and customers by identifying the most effective factors, the combination causes loyalty for customer satisfaction to a special retail store. Results of the study show that good governance, image and customer service can effect the customer loyalty positively and significantly.

Yu, Wu, Chiao and Tai (2005) conducted a reasearch on customer satisfaction of Lexus automobile in Taiwan. They applied the customer satisfaction index framework. Researchers tested the causal relationships among customer expectations, perceived value, perceived quality, customer complaints, satisfaction of customer, and customer loyalty.

Kuo and Ye (2009) explored causal relationship among image of corporate, quality of service, satisfaction and loyalty in a study where students participated from a vocational school in Taiwan. The study showed that service quality and image of corporate effect

directly and significantly student satisfaction. Also students' satisfaction directly and significantly affects to loyalty.

Yieh, Chiau and Chiu (2007) put forward a loyalty pattern that center on service of automobile and repair centers. The pattern combined different factors of perceived product quality, perceived price justice, trust, customer satisfaction and customer loyalty.

Chang, Wang and Yank (2009) investigated the relationship among the customer perceived value, service quality and customer loyalty on e-commerce context. The results showed that customer satisfaction is affected by online service quality and thus, creates customer loyalty. Also customer perceived value affects customer satisfaction and customer loyalty.

When it comes to customer behavior; satisfaction and trust are two popular factors investigated extensively by researchers because of their impact on repurchase (Kim, 2012: 220; Chiu et al., 2013: 284). According to the results of previous studies (Kumar et al., 2013; Gommans et al. 2001; Özdemir et al., 2012; Bhattacharjee, 2001a; Aldas-Manzano et al., 2011; Anderson and Srinivasan, 2003; Srinivasan et al., 2002; Balabanis et al., 2006; Floh and Treiblmaier, 2006; Casalo et al., 2008; Gummerus et al., 2004; Kim et al., 2009; Liang and Chen, 2009; Reichheld and Scheffer, 2000; Aldas-Manzano et al., 2011; Şahin et al., 2011); there is a very strong relationship between loyalty and satisfaction, but as they stressed that satisfaction could not be translated as loyalty in any cases, even though most loyal customers emerge from satisfied ones. Researchers (Jones ve Sasser, 1995; Reichheld, 1996) emphasize that other factors, besides satisfaction, should also be examined to better understand the loyalty. There are few studies investigated the relationship between trust, satisfaction, and loyalty together in the literature in terms of web-based travel intermediaries.

Therefore, the main aim of this study is to investigate the factors such as trust and satisfaction creating customer loyalty in web-based travel intermediaries. Hypotheses were tested in two stages. In first stage, it was explored the degree of importance of trust, besides satisfaction, when it is associated with loyalty. In the second stage, it is investigated to the effects of the factors that predict the trust, according to their hierarchical levels. The data were collected with face-to-face survey method and the study conducted in February-April period of 2018 among the tourists visiting Istanbul through web-based travel intermediaries. The 362 data were used after missing data were extracted. The convenience sampling method was used in this study. As statistical techniques, multiple linear regression was used in the first stage and hierarchical linear regression was used in the second stage.

Within the framework of this thesis, firstly, trust, satisfaction and loyalty literature were examined under the first chapter (titled as Conceptual Framework) and also, the

previous models and studies are summed up. In the second chapter, the importance, aim, hypotheses of study, sampling and methodology, data collection tools, data analysis and validity and reliability analysis were presented. In the third and last chapter, a study conducted on investigation of relationships among trust, satisfaction and web-based travel intermediary loyalty. Research hypotheses were tested, as well. For this aim, data gathered from totally 381 tourists with face-to-face survey method visiting İstanbul via web-based travel intermediaries and 362 data were used after missing data were extracted.



CHAPTER ONE

CONCEPTIONAL FRAMEWORK

1.1. The Concept of Trust

Trust which is accepted as an important component of people's social relations is a measure of an entity ability to treat in an expected way, even though monitoring and controlling of the environment where it functions is insufficient (Sherchan et al., 2013: 4; Singh and Bawa, 2007: 87). To put it simply; trust is "The belief by one party concerning another party that the other party will behave in a presumable manner" (Shankar et al., 2002: 327). There are two important components making up trust of focal party to the other party are: (a) perception of focal party uncertainty and sensitivity in relationship with the other party, (b) the anticipation that the other party are to act in good faith or in the interest of the focus party (Whitener et al., 1998: 513; Rousseau et al., 1998: 396; Shankar, et al., 2002: 327).

Many analysts argued the trust in different ways. Whitener et al. (1998: 513) defines trust with three facets: "First, trust reflects expectation or conviction about the counterpart's anticipated action in good will. Second, counterparts can not force or control this conviction (in other words, they must accept the risk of expectation being unfulfilled. Third, one's performance depends on the actions of the counterpart (thus, the principle of reciprocity)" (Yoon, 2002: 49).

Of the most known trust definitions, one is put forward by Mayer et al. (1995: 712). He defines it as "The willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party" (Mayer et al., 1995: 712). It is presumed by this definition that, in spite of that risk of damage, the trustor may trust the trustee, because trustor expects that trustee will not use the situation in his/her favor (Nienaber et al., 2015: 572). Here, this definition refers to significant role of which "willingness to be vulnerable" plays in the conceptualization of trust (DeOrtentiis et al., 2013: 525). In this context, while McKnight et al. (1998: 474) points out that trust is the willingness and faith to depend to the other party. It is linked by Jones ve George (1998: 532) as the desire to be vulnerable to series of behavioral anticipations allowing individuals to take under control uncertainties about their actions (DeOrtentiis et al., 2013: 525).

Another widely accepted definition of trust made by Morgan and Hunt (1994: 23) that trust comes out with one party's credit to honesty and reliableness of other party. This

definition emphasizes the importance of "confidence", "integrity" and "reliability" in conceptualizing of trust (De Matos and Rossi, 2008: 582; Lien et al., 2014: 106). The trust model was developed by McAllister (1995) and he defined trust as follows: "the extent to which a person is confident in, and willing to act on the basis of, the words, actions, and decisions of another" McAllister (1995: 25). This definition emphasizes that other people's behavior will focus on reliable expectations, as well as positive behavior on trustor. After a while, it was called "confident positive expectations" (Lewicki et al., 1998: 439).

Nissenbaum (2001) emphasizes that an atmosphere where trust can occur is characterized by four elements: (1) "Promotion (publicity)", (2) "Reward or punishment", (3) "The promulgation of norms" and (4) "The set of public policies". "Promotion (publicity)" is understood as offering information to the people about events of loyalty and betrayal. As an outcome of one's behavior; "reward or punishment" is understood. As for "the promulgation of norms" is the declaration of cultural and ethical codes which will direct the individuals' actions in a community. There is another provision of a security network for people who are abused by trust is "the set of public policies" (Turilli et al., 2010: 335).

As a complex and multidimensional concept, trust has been explored by a variety of disciplines (ie. philosophy, sociology, computer science, psychology, management). They all define and evaluate trust from their own perspectives.

The history of theoretical thinking on trust in the discipline of *philosophy* goes back to ancient Greece. The philosophers of ancient Greece studied trust in order to reveal the character of human nature. In Ancient Greece, people trusted each other because they were afraid to be caught and punished when they hurt others or commit a theft. In addition, it can be said that love and sympathy were the basic items that increased the sense of trust, and that with the increase of the trust of these basic items, mutual help and peace developed between people. Contemporary philosophers like Baier (1994) more focused on the ethics of trust and trust relationships among people. There is a definition of trust made by Baier as follows: "Accepted vulnerability to another's possible but not expected ill will toward one" (Wang et al., 2005, 108). It is also assumed by him that trust is a three-place predicate (Y is trusted by X with valued item Z), says Trustor X needs a good enough judgement to be able to use his discretion. Because the Trustee Y will have the authority to use an appraisal on the Z attributed to it, the Trustor needs to take risks against the possibility of the Trustee abusing that authority (Wang et al., 2005, 108).

Sociology does not explain the concept of trust in a central paradigm or model (Kracher et al., 2005: 133). Because studies which were done within the sociology discipline is very diverse. Nevertheless, there are two points that all studies agreed on: trust is defined in

terms of social relations, and this is a fundamental assumption for modern society (Kracher et al., 2005: 133). There is little consensus about the definition of trust. One of the definitions is “A bet about the future contingent actions” (Sherchan et al., 2013: 5; Sztompka 1999: 25; Dumouchel 2005: 417). According to this definition; this claim or anticipation is considered to be a trust if it leads to conclusions on the action of the claimant. Trust is assessed in two aspects in the discipline of sociology: individual and social. At the individual level, alike to the perspective of psychology, the sensitivity of the trustor is an important factor (Sherchan et al., 2013: 5; Molm et al. 2000: 1398; Rousseau et al. 1998: 398; Cook et al. 2005: 123). It has been discussed by sociologists that trust has got different types. There is a distinction between face-to-face or a set of individual trust and trust in a given social structure (Kracher et al., 2005: 133). There is Barber's (1983) three types of trust theory. Of the most extensively defended theories, Barber's (1983) three types of trust theory is one that there exists three kinds of trust: (1) The persistence of the natural order, (2) The actors' specialized competencies in their tasks, (3) Players' charges based on trust.

Lots of the aspects of everyday life have been taken into account by the persistence of the natural order. To reduce complexity through trust, this dimension meets people's needs. Specialized competencies arises from the fact that one person possesses a knowledge that another one has not it in a particular subject (as such, to trust a dentist). A trust-based obligation is, in some cases, a guarantee that people will put the interests of others in front of their own interests (Kracher et al., 2005: 133).

In *psychology* discipline, researchers has produced a wide range of approaches that have little contact with each other, in order to identify and examine trust. Lewicki and Bunker (1995: 133-134) set forth the simple and fragmented nature of existing psychological theories about trust, and say that there is no effort to form a unity between this fragmented structure. Rotter (1971), defines trust as an expectation that individuals or groups will hold the words that they can express in words, verbally or in writing, which can earn other people's trust. In this definition, the importance of communication, especially in learning process, is emphasized by involving the verbal and written for trust. It is still used extensively. The elements of risk and vulnerability on which are concentrated by reseachers defining trust. (Kracher et al., 2005: 134) Most psychologists share the view in psychology, trust is a critical concept and for personality development, co-operation and social life, it is needed (Wang and Emurian, 2005: 109). A number of different types of trust have been sorted out by researchers who investigate in the field of psychology. Interpersonal and mutual trust types were put foward by Deutsch (1962). When it comes to interpersonal trust, it is about the trustee who is not likely know that he is trusted and may be more likely to violate the trust. Contrarily, the

consciousness of mutual trust between the two parties is called mutual trust. Later, studies on the subject focused on the topic of mutual trust. Trust model produced by Shapiro et al. (1992: 366) which was most commonly quoted suggests calculative, knowledge-based, and identification-based. Those are three types of trust within business relationships. This model was developed by Lewicki and Bunker (1995: 142). They worked on the fact that these three trusts are interconnected, sequential, interactive, and have evolving phases (Kracher et al., 2005: 134).

In *computer science*, trust is divided into two categories: user and system. User trust concept is derived from psychology and sociology and is defined as follows: Entity's subjective anticipation on another's future behavior. This definition emphasizes that trust is basically personalized. In online systems like Booking.com and Amazon, trust is based on feedback on past interactions between members (Ruohomaa et al. 2007: 108; Resnick et al. 2000: 46; Sherchan, 2013: 5). In this context, trust is related. As the two members interact frequently with each other, the relationship strengthens and trust grows as experience increases. The concept of system trust derived from the Security Domain is the expectation that a device or system will behave in a certain way to achieve the intended purpose. The concept of system trust is supported by both software and hardware based solutions (Sherchan, 2013: 5).

In *management* discipline, in the context of organization, trust has been extensively investigated. Academicians have searched for the role and importance of trust in organizations (Wang and Emurian, 2005: 109). There are two levels which researchers study on organizational theories tend to think over are trust at the micro level (trust among people, as such in working groups) and at the meso level (as such trust that is displayed by an organization). Trust to various stakeholders, trust between organizations, or trust in strategic alliances are dealt with those straregists (Kracher et al., 2005: 134). In management literature, there are three types of trust coming forward: (1) "The willingness to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party" (Mayer et al., 1995: 172), (2) Bhattacharya et al. (1998: 461), Baba (1999: 333) and Wicks et al. (1999: 100) use Hosmer's definition of trust: "the expectation by one... of ethically justifiable behavior... on the part of another person... in a joint endeavor" (Hosmer, 1995: 399). With this definition, Hosmer assumes that trust is essentially a moral concept was suggested by Hosmer through this definition, and last one is (3) Sabel's (1993: 1133) definition on trust and it is defined as "the mutual confidence that no party to an exchange will exploit another's vulnerabilities" (Kracher et al., 2005: 134; Barney, Hansen, 1994: 176).

As the diversity of workforce composition and organizational structure change, for allowing workers to work more productively and effectively, trust emerges as a mechanism controlling (Wang and Emurian, 2005: 109; Mayer, et al. 1995: 710). Another role of trust is defined as reducing the cost of both in-organizational and inter-organizational transactions (Wang and Emurian, 2005: 109).

All these disciplines characterize trust by two important concepts: risk and interdependence (Williamson 1993: 463; Sherchan, 2013: 6). The source of risk is the intention of other party about the uncertainty. Mutual dependence is characterized by the fact that the interests of the two parties are interdependent and that unity of interest can not be achieved without trusting one another. If these two conditions are present, there is a trust relationship. Since risk and dependence are necessary conditions for trust, which transform these factors in a relationship process can change both the level and the form of trust (Sherchan, 2013: 6; Rousseau et al. 1998: 395).

1.2. Dimensions of Trust

There is no consensus on what constitutes trust in the literature. Researchers have different views on the number and content of trust dimensions they consider important (Mpinganjira, 2018: 2). Some of the researchers insist that trust building is measured in one dimension. For instance; that one dimension is "reliability" for Mohr and Spekman (1994: 138) and Selnes (1998: 309), but for Anderson and Waitz (1989: 312), Crosby et al. (1990: 70) and Anderson and Narus (1990: 45), it is "motivation". There are also researchers who argue that trust is a multi-dimensional structure. For instance, two attributes of trust were assumed by Ganesan and Hess (1997: 440): (1) Credibility: To keep each other's promises is the object and ability of the partners (2) Benevolence as a proof that one cares about his partner by sacrificing himself that exceed a purely egocentric profit motive and that he is concerned for him/her. Barber (1983) stated that trust expectation involves evaluating the technically competent role of performance and involve people in fulfilling their obligations and responsibilities, caring about the interests of others prior to thier own interests (Chen and Dhillon, 2003: 305). Reliability and integrity dimensions of trust were premissed by Morgan and Hunt (1994). It is argued by Zaheer et al. (1998) that trust occurs through reliability, honesty, and predictability.

Mayer et al. (1995: 717-720) argued that trust consists of three separate dimensions: (1) Integrity, (2) Benevolence and (3) Ability. Integrity is the expectation that a person will act according to a set of principles, such as socially accepted standards of honesty or the trustor's acceptance of, not lying and providing sufficiently verified information. The trusted

parties will be in a positive positioning towards the trustee or will have good intentions is the anticipation of benevolence. Benevolence assumes that the trustee has a particular trust in the trustor. Ability comprise of aptitudes, characteristics and competencies allowing a group to become influential in certain areas. The "talent area" is unique because trustee can have a high level of competence in some technical fields, even though trustee may not have talent, training or experience in some areas (eg communication). Although such a person is trusted when undertaking important tasks related to his / her technical field, he / she loses credibility in case of communication with a customer because communication is not an area where he is competent.

Tschannen and Moran (2004: 34) suggest five basic dimensions of trust: honesty, benevolence, openness, reliability and competence. These five dimensions are briefly summarized as follows (Yavaş and Çelik, 2010: 4331):

Honesty: Tell the truth, be honest, promise, accept responsibility etc.

Benevolence: Good intention development, protecting confidential information etc.

Openness: Open communication, sharing important information and making decisions.

Reliability: hold together, trustworthiness.

Competence: Dealing with problem solving, working hard, being flexible, etc.

It is argued that "trust is a context dependent on social concept whose relevant significant dimensions depend on the interaction" (Gefen and Straub, 2004: 408). However, it is also emphasized that the three trust dimensions, ability, integrity and benevolence, are common in studies dealing with trust management. A similar observation was made by Barki et al. (2015: 384). The model presented in that study involved the ability, integrity and benevolence, and these three dimensions were tested as a single dimension in health-related communities. In this context, ability represents customer beliefs about the level of expertise or knowledge that contributors to the community area have. Integrity is linked to beliefs about the honesty and sincerity of contributors, and that there is a motivation that will benefit others in this area (Mpinganjira, 2018: 3).

Six trust structures were set forth by McKnight and Chervany (1996: 26). Those are: Beliefs of, intention of and behavior of trusting, situational decision to trust, dispositional trust and system trust. McKnight and Chervany (2002: 41-42) created a trust model which reduced these six constructs to three dimensions in their later work. (1) Institutional trust, (2) Interpersonal trust and (3) Dispositional trust comprise of three trust dimensions. These dimensions and the relationship between them are revealed in Figure 1 is given below:

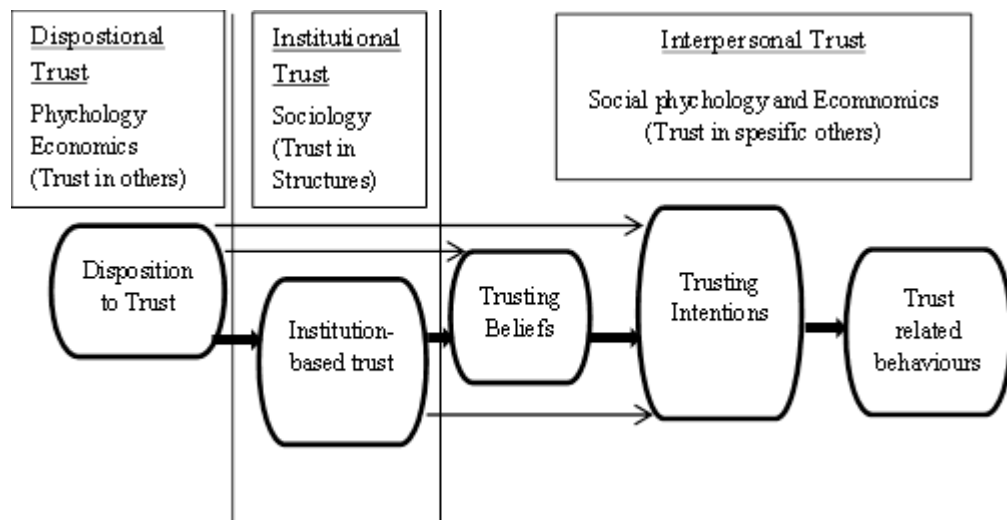


Figure 1.1 An Interdisciplinary Framework Concerning Dimensions Of Trust

Source: McKnight and Chervany, 2002: 42

The dispositional, institutional, and interpersonal trust structures shown in Figure 1.1 are separated at least three points from each other. Firstly, each of them comes from different disciplines. Each discipline has differences perceiving the world, using different terminologies, or introducing different meanings to concepts. The second point stems from the fact that each of these structures has a grammaticality of trust, each of which has its own sentence. This model of trust is established with a subject, verb and direct complement as the action sentence. Trustor is the subject of sentence, trust is verb, and trustee is the direct complement. As seen in Figure 1.1; the direct complement is a distinctive factor between dispositional, institutional, and interpersonal trust structures. The third point: It is to be able to distinguish these concepts within contexts. Since it represents the degree to which trustor has a common inclining to be dependent on others in many situations, disposition to trust is cross-situational and cross-personal. Institutional-based trust is situation-specific but it is also cross-personnel because a person can trust a specific entity, but there is no need to have a specific group of people in that case to trust. There are two features of beliefs of trusting and intentions. First, they have a person-specific positive complement and second, it is also a cross-situation where the person is trusted in different contexts. (McKnight and Chervany, 2002: 41-42). Trust-related behaviors reflect the steps that one can take to gain benefit from being vulnerable to another. Trusting dispositions affect trust-based behaviors directly and through changes in trust beliefs (Yu et al., 2014: 17).

1.3. Characteristics of Trust

There are four trust characteristics in the literature that have been observed and accepted by researchers coming the forefront: “trustor and trustee”, “vulnerability”, “produced actions”, “subjective matter”.

Trustor and trustee. The special relationship between these two actors in which the trust plays role is called the trust relationship. The trust relationship has always been a form of three-sided relationship: X trusts Y with respect to Z (Hardin, 2002: 9). In a trust relationship, the first actor, that is, the subject X, is named as the trustor, the second actor, the trust object Y, is named trustee, and the Z item is the content of the trust relationship. The X and Y parties of this relationship can consist of people, organizations and / or products that evaluate the actions of each party. The development of trust depends on the ability of the trustee to do business in the interests of the trustor and on the degree of trustworthiness of the trustor's to trustee (Wang and Emurian, 2005: 111).

Vulnerability. The concept of trust is almost totally related to the concept of vulnerability (Hosmer, 1995: 381, Bigley and Pearce, 1998: 406). Trust always involves a control transfer, and as a result, it causes the trustor to become an objective vulnerability (Deutsch, 1960: 138-40). Supposing that vulnerability does not exist, trust is not necessary because the concept of trust has become irrelevant to the trustor (Mishra, 1996: 266). On the other hand, vulnerability increases with the ratio of the total wealth in an interaction (Heimer and Cook, 2001: 48). Trustors should also be willing to make themselves vulnerable so that they can function reliably, trusting the trustees to see the risk of which is possible to lose something of import to them and not benefit from security. In addition, trustors should consider about the risk of which is possible to lose something of import to them and trust the trustees not to take advantage of the security bug. Also, they should be wishful to render themselves vulnerable so that trust can function reliably and functionally (Wang and Emurian, 2005: 111).

Produced actions. Trust often leads to actions that require risk taking behaviors. It depends on the situation in which the action will be and whether it will be related to an abstract-concrete thing (Wang and Emurian, 2005: 112).

Subjective matter. It is perceived by people that the function of trust in the context of given plot in which that function is performed. According to Wang and Emurian (2005: 112) “different people view the role of trust differently in different scenarios and have different magnitudes of trust towards different trustees”.

Sherchan et al., in their study, list characteristics of trust as context specific, dynamic, propagative, non-transitive, composable, subjective, asymmetric, selfreinforcing, event

sensitive. In its scope, trust is a *context specific*. As such, Kemal is trusted by Ali as his doctor, but Ali does not trust Kemal when it comes to being a English teacher. So we can say that in the context of seeing a doctor, Kemal is trustworthy but when it comes to teaching a language, he is not. This is different from the context of trust in the environment surrounding trust relationships, such as law enforcement, insurance, and social control (Sherchan et al., 2013: 47).

Because of increasing or decreasing with new experiences (ie. interactions / observations) and being consumed over time, trust is accepted as *dynamic*. It should be mentioned that since old experiences can become old and irrelevant over time, new experiences are of import to than old ones. Conceding that Ali trusts Berna who in turn trusts Esra whom Ali does not know, is trusted by Ali. Ali can derive some quantity of trust on Esra based on how much she trusts Berna and how much Esra is trusted Berna. Then, trust is *propagative*. Yet it does not imply that trust is *transitive*. Trust information is likelihood to be ceded from one member to another in a social network via creating trust chains because of its propagative nature (Sherchan et al., 2013: 47).

Trust is *nontransitive*. If Ali trusts Berna and Berna trusts Esra, this does not imply that Ali trusts Esra. Trust is *composable*. Spreading of Trust and insecurity through social chains allows a member to build trust with a member who is not directly connected to him. However, if several chains offer trust for a member in different quantities, the trustor must also build his own trust information. For instance, Berna is recommended to Ali by several chains in his network. Thus situated, Ali needs to compose the trust information received from different chains to decide whether he can trust Berna. If trust information is *contradictory*, it is difficult to achieve trust (Sherchan et al., 2013: 47).

Trust is *subjective*. The subjective nature of trust leads to the personalization of the trust calculation, at which point the prejudices and preferences of the trustor have a direct influence on the calculated trust value. Various models personalize trust. For instance, Berna gives hints concerning a computer game. On the assumption that Ali thinks Berna's hints are good each and every time, then Berna's review is trusted by him. On the contrary, concerning Berna's hints, Esra is likely to consider other than and might not trust that review (Sherchan et al., 2013: 48).

Trust is *asymmetric*. One party can trust the other party more than that party trusts. Nevertheless, when the parties are both trustworthy, the level of mutual trust will rise as a result of repeated interactions (Sherchan et al., 2013: 48).

As for *self-reinforcing*, people behave positively to other people they trust. Similarly, if the trust between two people is below a certain threshold, it is unlikely that people will

interact with each other, which leads to less trust in each other. Trust is *event sensitive*. Trust takes a long time to form, but a single effective event can destroy it (Sherchan et al., 2013: 48).

Hosmer (1995: 390-392) lists similar characteristics of trust that different researchers have studied in different contexts from different disciplines:

1. Trust refers to the positive expectation that one side has about the behavior of the other. Trustor is always in the expectation of the best. In the absence of the best expectation, careful individuals prepare for the worst in order to protect themselves from any behavior, attitude, market conventions, hierarchical controls, legal requirements, unofficial obligations. However, trust is among the most positive approaches and anticipations, more than, negative assumptions against these insecurity situations.
2. There must be a kind of vulnerability that depends on being dependent on other people's interests and expectations and their behavior in order for trust to be possible. The most important thing about the definition of trust is the expectation that the loss will occur when the preserved trust is broken much more than the benefit to be. Otherwise, trust decision will not be different from a simple economic rationale.
3. Trust usually comes not only from oppression and coercion, but also from desire and cooperation and mutual benefit from this cooperation.
4. Trust usually carries a structure that is difficult to impose. Transactions such as economic contracts, legal requirements, hierarchical controls where there are no individual actions or interpersonal relationships are expensive and have the capacity to trust.
5. Trust is based on the assumption that the parties regard it as a duty to protect each other's interests and rights. The expectation that the trustee will not be in a benevolent or at least in a harmful manner is a hidden trend in all the discussions about trust.

1.4. Models of Trust

Trust models have a heterogeneous character. The main reason for this are factors such as the definition of trust or application area used by the models (Moyano et al., 2012: 97). Trust models are used to analyze human and agentized trust decisions and to model computable trust models (Artz and Gil, 2007: 60).

Adali (2013: 16) make two separate trust model classifications. The first one, called cognitive trust, tries to resemble the cognitive and social processing of trust signals. The second one, called computational trust, is not about how people trust each other, although

they borrow some terms from cognitive trust. A trust model can be located anywhere between these two broad classes, and it can be controversial when a trust model that is not based on any cognitive model is called purely computational.

Moyano et al. (2012: 97), classifies trust models under two headings: Decision Models and Evaluation Models. The roots of trust management are based on decisions models. These models have three goals, these are; (1) Give more flexible access control decisions, (2) Simplify two-phase authentication, and (3) Achieve a single-step trust decision allowing the process. Evaluation Models are often called computational trust. The aim of the evaluation models is to assess the reliability of an institution by measuring certain factors that influence trust in behavioral models or by spreading trust information across trust chains in the context of diffusion models.

Sherchan et al. (2013: 10) classify trust models according to techniques used. These techniques consist of the following: (1) “Statistical and machine learning techniques”, (2) “Heuristics-based techniques”, and (3) “Behavior-based techniques”. “Statistical and machine learning techniques” concentrate on a strong mathematical model for trust management. Among the leading statistical techniques are “belief models” (Josang 2001; Yu and Singh 2002; Josang et al. 2006) and “bayesian systems” (Josang and Ismail, 2002; Mui et al., 2002). There are also “heuristics-based techniques” concentrating on defining a practical model for implementing a strong trust system. Upon user behavior in a community is concentrated by behavior-based techniques. “Hidden Markov Models (HMMs)” and “Artificial Neural Networks (ANNs)” are examples of techniques that machine learning uses for computing and predicting trust. Due to the complex nature of statistical and machine learning techniques, researchers have turned to heuristics-based solutions. “Heuristics-based solutions” is a practical, powerful, and easy way to identify the intent trust management system. There is behavioral trust that is based on two types of trust: conversation trust and propagation trust. How long and how often two people communicate with each other is indicated by conversation trust. Propagation trust alludes to the propagation of information. It is indicated by the transmission of information from one party to the other a high level of trust in the source from which that information is derived.

1.5. Classification of Trust (Affect based and Cognition based Trust)

There are different approaches to trust classification in trust literature. Some of these classifications will be addressed in this section, and McAllister's (1995) trust classification will be explained in more detail.

Li and Ping (2009: 70) rank trust classification on the basis of attributes, obtaining way, role and based theory. Classification according to attributes; identity trust and behavior trust, according to the obtaining way; direct trust and recommended trust, according to the role; code trust, third party trust and execution trust, according to the based theory; subjective trust and objective trust.

Jøsang et al. (2007: 624) provides five categories of trust classification using the work of Grandison and Sloman (2000). One of them is “Provision trust”. It defines the trust that provider of a service or resource receives from a trusting party. This definition is valid if the affiliated party is a user who looks for protection from malevolent or untrusted providers of service. “Access Trust” discloses trust in principals that they have the right to own the relying party or to access resources under their responsibility. This is more concerned with the paradigm of access control, which is a core element in the computer security context. “Delegation Trust” discloses the trust of a representative (delegate) acting and deciding in the name of the affiliated party. “Identity Trust” defines an assertion that an agent identity is exactly what it claims to be. The information security community often discusses trust systems on identity. “Context Trust” indicates that the affiliated party believes that there is a system and/or institution that a security network may enter into the loop if something goes wrong and the operation is not supported. Examples of such trust-related factors are; 1-Critical infrastructures, 2-Legal system, 3-Stability in society in general, 4-Law enforcement and 5- Insurance.

Another trust classification was made by Shappiro, Sheppard and Cheraskin (1992). Trust in this classification occurs in a three-step form. Each stage is essential for the next stage by itself. The three stages in this classification are: (1) “Calculus-based trust”, (2) “Knowledge-based trust” and (3) “Identification-based trust”. A new relationship of trust must have begun, and this must be for the first time, if a trust is to be constituted by passing through the stages mentioned in this classification. Uncertainty is the first significant feature of this relationship. Uncertainty leads to cautiousness, because quick coalescing suggests that they can be vulnerable on both parties (Tüzün, 2007: 101).

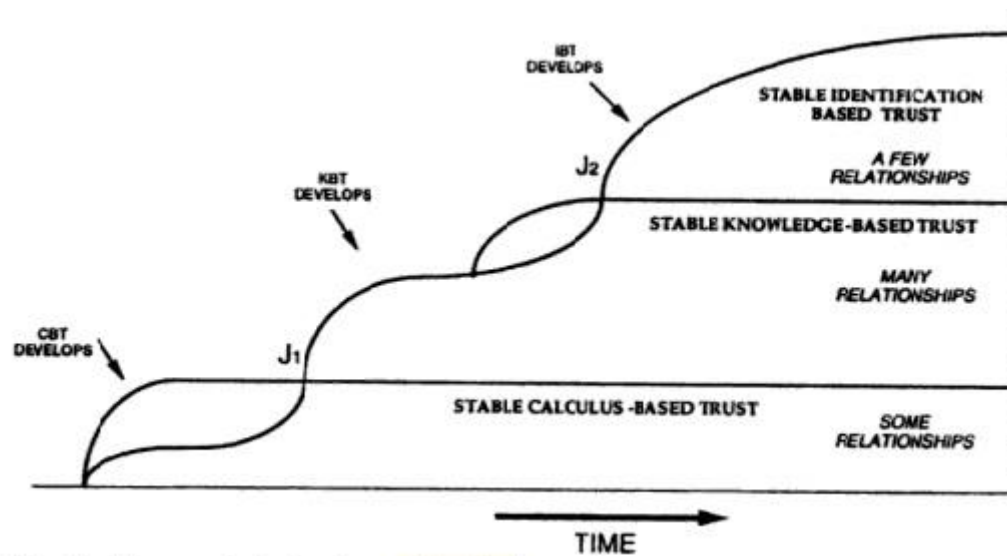


Figure 1.2 The Stages Of Trust Development

Source: Lewicki and Bunker, 1996: 124.

J1: At J_1 level “Calculus based trust” associations turned into “Knowledge based trust” associations. J2: Here, small numbers of information based trusts become identification based trusts with good impacts (Lewicki and Bunker, 1996: 124).

As you can see in Figure 2, trust is a developing and changing character over time. In order for trust to be established, the relationship must first proceed from “calculus-based” (first stage) to “knowledge-based” (second stage), then to “identification-based” (third stage). If any of these steps do not happen, trust will not occur (Lewincki and Bunker, 1996: 124). In the first stage, the relationship with the development of “calculus-based trust” activities begins. It is known that “calculus based trust” is based on the behavioral consistency. Individuals trust because they are afraid of the consequences of their actions and words. Punishment is a decisive tool at this stage because if there is any breach of trust, it is likely that it will result in punishment. Lewicki and Bunker (1996: 120) think that punishment is a stronger driving force than gifts. The importance of creating an effective reputation for trust is emphasized in this context. Lewicki and Bunker (1996: 120) noted in their study that Shappiro, Sheppard and Cheraskin (1992) describe trust as deterrence-based trust, but that they also substitute computed trust definitions because there are calculated safety benefit factors.

The second stage consists of “Knowledge-based trust”. The fact that one party has enough information about the other and the predictability of its behavior is related to this type of trust. At this stage, trust is based not only on threat or fear, but also on the information that the parties have. This kind of trust relationship is established within a certain period of time,

and there is a certain generalization in expectations and trust perceptions as well as the role played by past experiences. At this stage; communication and relationship need a regular development process (Lewincki and Bunker, 1996: 121).

The third and final stage is “Identification-based trust”. At this stage; the parties become an identification with each other's wishes and intentions. There is trust because the parties understand each other and appreciate their desires. Also the relationship has been developed so much that one of the parties can act as an agent to replace the other. At this stage, the person is identified with the other person who knows him and knows what to do to gain other person’s trust. This indicates that both knowledge and identification exist. The first two stages constitute the basis of identification-based trust (Lewincki and Bunker, 1996: 122).

Other trust classifications were made by McKnight and Cheverny (2002) in terms of objects, by Zucker (1986) in terms of modes and by McAllister (1995) in terms of content. Three ilks of trust based on trust objects was poposed by McKnight and Cheverny (2002): institutional trust, dispositional trust and interpersonal trust. Three essential modes proffered by Zucker (1986) were characteristic based, process based and institutional based trust.

Classification made by McAllister (1995) is divided into Cognition-based and Affect based. He set forth that former is based on what people see as proof of credibility, while latter is based on sincere interest among individuals and emotional ties that cause concern about others.

In McAllister's categorization; cognition based trust is built on dependability and reliability based on existing knowledge and strong reasons; means it is based on cognitive logic (McAllister, 1995: 27; Kim, 2005, s.744). McAllister (1995: 28) set forth antecedents of cognitive trust as the peer reliable role performance of trustee, the extent of cultural-ethnic similarity between trustor and trustee, and the professional credentials of trustee. If trust has a cognitive basis, individuals seek a rational cause to trust the other. Assuming that an individual anticipates that the other party will fulfill his/her duty in a complete way; then there is a cognitive-based trust (Erdem and Ozen, 2003: 132). According to Johnson and Grayson (2005: 501); cognition-based trust “arises from an accumulated knowledge that allows one to make predictions, with some level of confidence, regarding the likelihood that a focal partner will live up to his/her obligations” (Zur et al., 2012: 74).

In e-shopping context; causal factors of cognition based are in rapport with customer comprehensions and interactions with the selling party (Kim, 2005, s.745). Determinants of cognition based trust comprise of: perceived security protection, privacy concern, and system reliability.

Perceived security protection. It alludes to the customer perception that the supplier will fulfill security requirements such as rejection, integrity, authentication and encryption occurred during electronic transactions (Kim, 2005, s.745). Customers perceive that the e-supplier intends to fulfill the security requirements precisely during shopping, if they encounter security features such as security policy, guarantee for purchasing and mechanisms which provide protection such as encoding, hallmark, technology of SSL at the e-supplier's site (Kim et al., 2008, s.550).

Privacy concern. The meaning of privacy is that individuals and organizations have the right to determine how, when and to what extent information is given to others. Customers should send reliable information to e-suppliers during their transactions on the internet (Kim, 2005, s.745) but if the customer perceives that the supplier can not provide protection about privacy, consumer's risk perception will increase (Kim et al., 2008, s.550).

System reliability. It is a technical dimension that supports e-commerce. The following factors related to system reliability are highlighted: Access is fast and available, few flaws are allowed at each level, transaction logging is done correctly and protected, and the services provided in the transaction process must be completed successfully (Kim, 2005, s.745).

There are two antecedents identified for affective-based trust in McAllister's study (1995: 29): (1) The level of citizenship behavior such as personally chosen, role-prescribed and demonstrating concern rather than enlightened self-interest, and (2) The frequency of interaction between trustor and trustee. That is, the affect-based trust is created by a social emotional bond that transcends a regular job or professional relationship. Affect-based trust is formed by the basis of emotional bonds that connect individuals (McAllister, 1995: 29; Kim, 2005, s.744). It can be stated that affect-based trust is sentimentally based and described according to the perceived power of the relationship and the sense of safety that is felt in relation to it.

It is demonstrated by the spirit of an affect-based trust that the parties involved in an emotional connection that develops at the beginning of relationship in business and results in affinity for the other party rather than self-interest. One of the trusting parties acts with benevolence to create an emotional trust. It is said that the nature of this form of trust is subjective, because one's perceived trustworthiness is based on the other's senses, sentiments and tempers (Zur et al., 2012: 74).

In e-shopping context; causal factors of affect-based trust are in rapport with the effects that arise from sources coming from other than the seller itself (Kim, 2005, s.745). Affect-based trust determinants consist of third party seal and referral.

Third party seal. It alludes to the securing of suppliers in online world by organizations approved by third parties (For instance, they can be banks or computer companies or related associations etc.) (Kim, 2005, s.745). The purpose of the third party seal is to assist customers in mitigating the perceived risk of electronic commerce, ensuring that the web site provides clarification, follow-up of the transaction process, and that the e-supplier has reached a privacy policy that states what it can and can not do online (Kim et al., 2008, s.550). Another factor affecting trust to e-supplier is *referral* or *recommendation*. Friends, professionals, reviewers, etc. Referral or recommendation is another important factor affecting customer trust (Kim et al., 2008, s.550).

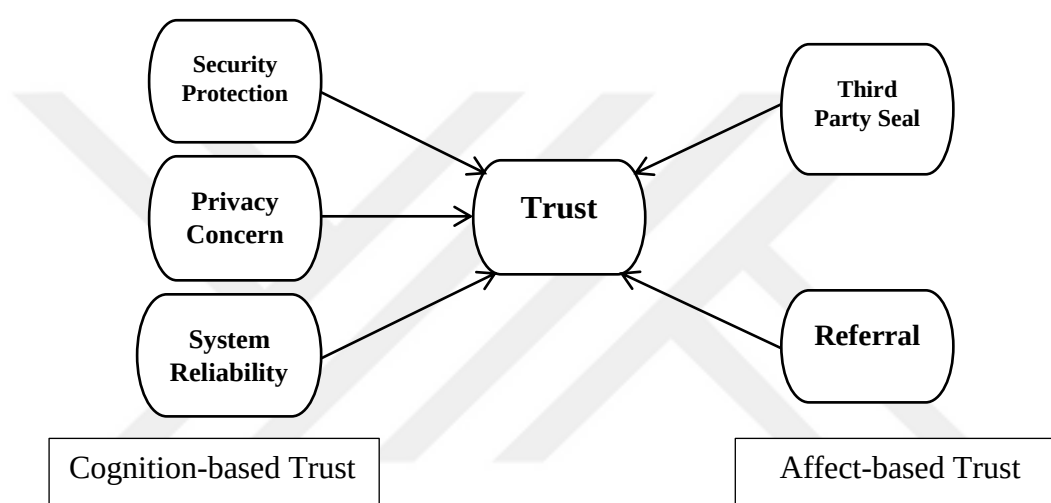


Figure 1.3 Cognition-Based And Affect-Based Trust Determinants

Source: Kim, 2005: 746.

1.6. Trust and Self-efficacy Relations

Self-concept theory is one of the motivational theories used to describe contribution to online communities and is divided into a number of sub-theories. These sub-theories consist of self-presentation theory (Schlenker 1985; Beach and Mitchell 1990), social identity theory (Tajfel and Turner 1985; Stryker 1980, 1986) and self-efficacy theory (Bandura 1982, 1986) (Wang and Fesenmaier, 2010: 713).

Self-efficacy concept was put forward by Albert Bandura in 1977 for the first time, and in 1986 the concept was called as social cognitive theory (Bandura, 2001: 10). Social cognitive theory has been made use of understanding customer behavior and typically assumes that individual actions in a particular context are based on personal cognition (Hsu et al., 2007: 155; Munar and Jacobsen, 2014: 47). It can be said that the person's cognition is based on self-efficacy and outcome expectations (Munar and Jacobsen, 2014: 47).

Self-efficacy effects people's behaviors for preferring to accomplish something, the amount of efforts they are ready to use, and the time needed to overcome the obstacles that are in front of them (Bandura, 1982: 123; Bandura, 1986: 372; Öztürk et al., 2010: 1353).

Bandura (1986: 30) defined self-efficacy beliefs as judgement about the ability to organize and display of actions that will enable people to achieve a certain performance. Self-efficacy is personal belief that an individual can accomplish a particular task and a person may believe he or she has more or less capacity or potential to perform a task (Kotaman, 2008:112).

It can be stated that self-efficacy is a kind of belief in which one's ability to face changing circumstances and cope with those changing circumstances (Gu & Ryan, 2008: 641). Twigger Ross et al. (2003) argue that self-efficacy can be sustained if the environment facilitates, or at least does not hinder, a person's lifestyle (Wang and Hu, 2015: 243).

According to Bandura's theory; with high-level self-efficacy, individuals are more inclined to regard their challenging tasks as something to become professional than something to be avoided (Ozturk et al., 2016: 1353).

Self-efficacy plays a role that increases the motivation and continuity that initiates behavior, and therefore the performance to be exhibited and enhanced. It ensures that these variables effect simultaneously by mediating and correlating with other variables such as belief, skill, capability, and knowledge. Therefore, it fulfills a particular function in the acquisition of a new skill or in the realization of a new learning and later in the implementation of this new skill or learning. According to Bandura (1989: 1182), there is a difference between having a skill and being able to use it effectively and consistently under different conditions. Even though a person with a particular task may have sufficient knowledge, skill and ability, he or she may not be sufficiently aware of them, or may have doubts about their skills and abilities. Because of this suspicion, the person may not even try to initiate relative behavior. To fulfill a certain task one must believe that he has the necessary knowledge, skills and abilities. If a person is not convinced enough at this point, he or she may never use the skills taught to him / her unless s/he has sufficient self-efficacy beliefs about that task. Especially, it is often seen that people who do not have self-efficacy in tasks that require effort, labor, continuity and perseverance being not readily achievable can often fail to fulfill their duties (Kotaman, 2008: 114).

According to Bandura, self-efficacy has three dimensions: (1) *Magnitude* is the level of difficulty that a person believes can handle, (2) *Strength* is a belief of magnitude's strong and weak, and (3) *Generality* is the degree of generalization of expectations according to the situation (Lunenburg, 2011: 1).

Self-efficacy has strong influences on learning, motivation and performance. Because people try to learn and realize the tasks only they believe that they can successfully accomplish (Lunenborg, 2011: 1). According to Bandura (1982: 136), self-efficacy effects learning and is realized in three ways: It (1) influences the goals that employees choose for themselves, (2) influences learning as well as the effort that people exert on the job and (3) influences the persistence with which people attempt new and difficult tasks.

As it is shown in Figure 6, self-efficacy consists of four basic sources of information that interact with each other (Bandura, 1997: 79).

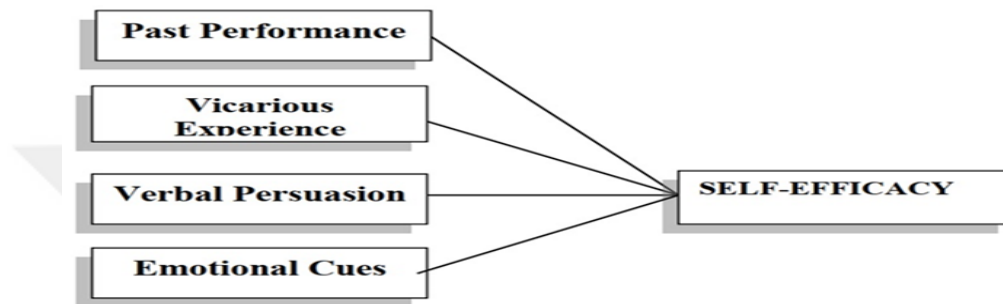


Figure 1.4 Sources Of Self-Efficacy

Source: Lunenborg, 2011: 2.

Past Performance has a permanent and continual influence on self-efficacy belief. In this respect, Past Performance is the most important and most powerful source of self-sufficiency. People evaluate and comment on their performances after performing a task (Lunenborg, 2011: 3).

If the results of the individual's performances are positive, the self-efficacy of accomplishing similar tasks increases. If the opposite is the case, self-efficacy in fulfilling the performance of such tasks reduces (Yurt and Sümbül, 2014: 145). As a result, individuals' past performance effects self-efficacy beliefs positively and negatively (Lunenborg, 2011: 3).

The second source of self-efficacy is the Vicarious Experience. For example, to see a colleague be succeed in a particular task can increase other employees' self-efficacy (Lunenborg, 2011: 3). Vital and verbal modeling constitute two different sources of proxy experience (Schunk, 2003: 161; Kotaman, 2008: 120). If the behavior of this model is rewarded, observers want to behave alike to model behavior. On the other hand, if the behavior of this model is punished, the observers are less likely to engage in that behavior. Models can enhance or diminish the motivations of a certain behavior of the observers (Schunk, 2003: 162; Kotaman, 2008: 120). The characteristics of the model, such as continuity, age, level of expertise on the task, and the characteristics of the observer can

influence the observer's self-efficacy (Pajares 2003: 153; Kotaman, 2008: 120). Bandura (1986) suggested that the observed experiences would be an enhancement of self-efficacy, especially in the development of self-efficacy in areas where people do not already have experience and knowledge (Kotaman, 2008: 120).

The third source of self-efficacy is achieved by verbal persuasion. In fact, it involves persuading people that they have the skills to succeed in a particular task (Lunenburg, 2011: 3). Verbal persuasion includes feedback from other people about the performance of one's work in relation to one's ability to accomplish the task successfully. Positive persuasive feedback can improve self-efficacy, but if the person constantly fails in his or her job, this increase will be temporary. Therefore, the effect of this method on self-efficacy is limited (Kotaman, 2008: 123).

The fourth and last source of self-efficacy is emotional cues. Someone who thinks he or she will fail in some duties or those duties are going to force him or her badly can bring out some physiological symptoms: sweaty palms, headaches, feeling flushed, a pounding heart etc. (Lunenburg, 2011: 4). Strengthening physical condition, reducing stress levels and negative emotional tendencies correct the misinterpretations of bodily conditions (Bandura, 1997: 106). For example, if a person is being stressful, he or she will have a low self-efficacy belief. In addition, a positive mood enhances the individual's self-efficacy belief, while a negative mood reduces that belief (Oettingen, 1995: 150). The physiological and emotional state, therefore, plays an important role in self-efficacy belief (Stajkovic ve Luthans, 2002: 138). However, since physiological and emotional reactions are difficult to interpret, it is difficult to intervene in this area to influence self-efficacy (Kotaman, 2008: 123).

Individuals have cognitive, motivational, emotional and decision-making processes that influence the knowledge that are gained from these four sources (Bandura, 1997: 115).

Since the occurrence of the self-efficacy theory, it has received a wide range of attention and has been addressed in a wide range of subjects. Many studies have examined self efficacy in specific areas rather than general states and have argued that measuring self-efficacy is meaningful only when task specific situations are involved. When self-efficacy has been achieved for a particular task, researchers have named it in a number of specific terms (eg, technology self-efficacy) that depend on their own conditions (Hung and Petrick, 2012: 858). Technology self-efficacy is personal belief that one has adequate and proper skills and ability to succeed in dealing with a task related to technology (Ozturk et al., 2016: 1352). Compeau and Higgins (1995: 203) ascertained a positive relationship between computer self-efficacy and computer use, among researchers studying on the effects of self-efficacy on the acceptance of computer technology. The ability to use the internet is required much more than

the use of computers. As such, individuals should learn how to set up and maintain an internet connection, how to effectively search internet, and how to use many of the applications they offer. For people with little computer experience, these can be daunting. Initial research on internet self-efficacy has focused primarily on fulfilling certain tasks, such as entering web addresses and creating bookmarks. Ren (1999: 290) did a research to measuring people's level of internet self-efficacy in the context of researching information sources of interest, and came up with a positive correlation between self-efficacy perceptions and Internet use levels (Whitty and McLaughlin, 2007: 1438).

Studies in the context of tourism have indicated that indigenous people working in resource-based industries with a high level of professional identity are opposed to tourism as a developing strategy. The opposition of the locals to tourism arises from the feeling that their identity is threatened with such a developing process. Residents with a high sense of self-efficacy in ways which show how manageable a person feels the place to be will discussed more on a place (Wang and Xu, 2015: 247).

Qu and Lee (2011: 1268) argue that active participation into a travel Online community impacts positively the sense of belonging that may lead to increased information sharing. Self-efficacy is also about individualism and the capacities of choosing individual course of actions. The characteristic feature of late modern societies is the progression of individualism. It has been said that the web has restructured the patterns of social relations and helped individualism to become a dominant form of online socialization. According to Munar and Jacobsen (2014: 52); tourists share knowledge when outcomes exceed the costs of information sharing, so there is a particular relationship between self-efficacy and outcome expectations. With a high perceived self-efficacy level, tourists, in the electronic media will tend to wait for the positive results of their individual actions while low e-literacy levels will tend to wait for negative results of those actions.

Li and Buhalis (2006: 433), which studies self-efficacy in the context of self-evaluation of customer's ability to make online shopping and to represent a positive relationship through the aim of purchasing products/services from the Internet, in their study they have defined self-efficacy as an assessment of an internet traveler's ability to travel online. The study, which separates internet travelers into two groups as lookers-only and bookers, found that both lookers-only and bookers had a positive assessment of their ability to purchase tourist products over the internet, but bookers had a relatively higher self-efficacy.

Lots of researches investigated to explore the existence of cognitive factors that motivate human actions. In fact, by trial and error, self-efficacy and behavior relationship has been confirmed by education, health organizational life, and organizational tasks areas. Self-

efficacy is considered as a determinant of individual behavior and performance in the context of information technology. Kim and Kim (2005) demonstrated how self-efficacy understands individual behaviors towards new information technology, ease of use perceived in previous research on user acceptance of technology, and to use web-based information system. Empirically, it has also shown that particular self-efficacy effects more directly and strongly on the ease of use (Kim and Kim 2005: 3).

Individuals with general self-efficacy are anticipated to perceive less risk in B-to-C e-commerce in the circumstances of e-transactions. Moreover, assuming that people are confident, they can purchase exactly what they want from web retailers, they are more likely to trust those web retailers and repurchase in the future. Even though the retailer they are making an online purchase does not retrieve the defective product is aware, customers can perceive a lower risk level, they can solve the problem with the help of a third party (such as friends, better business associates, institutions etc.) (Kim and Kim, 2005: 4).

Table 1.1 Selected Papers From Literature About Trust And Self-Efficacy Relationship

Author/s	Field	Results
Cheung and Chan (2000)	Sociology	The Social Cognitive Theory and other cognitive theories in the study were used to examine social cognitive factors that play a role in donating money for help. According to results, trust impacts strongly and meaningfully on self-efficacy; Trust can raise self-efficacy level to increase cognition level.
Kim and Kim (2005)	Marketing	Firstly, the study did researched on the relationship between trust and self - efficacy for the first time in Online transactions. Secondly, it tries to investigate an important premises of trust in e-transactions and the affect of proven premises on trust, and in contrast to what is accepted, dispositional to trust is not an significant factor in the existence of self-efficacy. In keeping with the result of the study, self-efficacy fulfills a very critical function in the trust-building process. Lastly, the study demonstrates that self-efficacy is likely to be used to elaborate the mechanism of uncertainty reduction.

Pavlou and Fygenson (2006)	Management	The study expands the planned behavior theory to explain the adoption process of e-commerce by customers and suggests that trust is a antecedent of perceived behavioral control and that trust is constituted by self-efficacy and controllability dimensions.
(Hsu et al., 2007)	Information management	This study distinguishes three basic structures (economybased trust, informationbased trust and identificationbased trust) to investigate the nature of trust and examine the individual's knowledge sharing self-efficacy and its effects on behavior. Self-efficacy of information sharing is presented as a behavioral control variable to cope with situations where people face information exchange problems between individuals in cyberspace. Findings show that economy-based trust and information-based trust are detected first and then identification-based trust is improved. The study reveals that identity-based trust renders a critical duty in information sharing behavior.
Reid and Levy (2008)	Business Administration	Research examined the integration of trust and Computer Self-efficacy in the Technology Acceptance Model, by observing their effects on customers' use of banking information systems in Jamaica and results showed that Computer Self-efficacy did not positively impact trust.
Kim et al. (2008)	Information management	The research concentrates on how personal factors of customers, self-efficacy, affect the trust-building process, as well as their intention to purchase in the context of risky and uncertain B2C commerce in cyberspace. Online transaction self-efficacy affects trust in Online merchants, positively affecting the intent to purchase an individual online customer.
Lee and Lin (2009)	Medicine	The study predicts that self-efficacy should be high as well as outcome expectations of trusting patients. It also expects self-efficacy and outcome expectation to mediate the link between trust and commitment. As a result, data confirm the motivation value of two cognitions (self-efficacy and outcome expectancies) as loyalty priorities. While both cognitions are related to patient trust and patient loyalty, self-efficacy is associated with trust and patient commitment for the first time

		in this study.
Sheng-Yi et al.. (2012)	Information technology	This study suggests that self-efficacy and individuals' trust in an Online community are key factors affecting participation in Online social networks. As a result of the study, social self-efficacy impacts positively on social trust, and social trust impacts positively on social capital.
Alalwan et al. (2015)	Business administrariton	This work proposes specify and examine the factors determining the behavioral intention and acceptance of internet banking in Jordan. In a conceptual model, four factors - hedonic motivation, habit, self-efficacy and trust - have been proposed. As a result, hedonic motivation, habit, self-efficacy and trust have an important influence on behavioral intention. Self-efficacy has been found to influence trust positively in the internet banking context.

E- Cheung and Chan (2000) investigated relationship of self-efficacy and trust. They employed Social Cognitive Theory and other cognitive theories to study social cognitive factors that play a role in donating money for help. The findings of the study show that there is a strong and significant relationship between trust and self-efficacy.

In the field of health; a study conducted by Lee and Lin (2009), it is predicted that self-efficacy should be high in trusting patients besides outcome expactations. It is also expected that self-efficacy and outcome expectation will mediate the trust-loyalty link. As a result, data confirm the motivational value of two cognitions (self-efficacy and outcome expectancies) as their loyalty priorities. While both cognitions are related to patient confidence and loyalty, self-efficacy is associated with trust and patient commitment for the first time in this study.

Kim and Kim (2005) investigated relationship of self-efficacy and trust in e-transactions for the first time. In the study, they tried to investigate a critical premise to trust in online transactions and the trustful effect of proven premises, and found that, contrary to what was accepted, dispositional to trust, considered as a significant variable, was not an important factor affecting self-efficacy. However, self-efficacy has so critical role in the trust-building process. They also argued that self-efficacy could be used to elaborate the uncertainty reduction mechanism.

Pavlou and Fygenon (2006) expanded planned behavior theory to explain the process of e-commerce adoption by customers and as a result, suggests that trust is a pioneer of

perceived behavioral control and that the trust factor is composed of self-efficacy and controllability dimensions.

Hsu et al. (2007) investigate the nature of trust and distinguish three basic structures (economy-based trust, information-based trust and identification-based trust) to examine the individual's information sharing self-efficacy and its effects on behavior. Self-efficacy of information sharing is presented as a behavioral control variable to cope with situations where people face information exchange problems between individuals in cyberspace. Findings show that economy-based trust and information-based trust are detected first and then identification-based trust is improved. The study reveals that identity-based trust plays a critical role in information sharing behavior.

Kim et al. (2008) concentrates on customers' personal factors, self-efficacy, affect the trust-building process, as well as their intention to purchase in the context of risky and uncertain B2C commerce in cyberspace. According to the findings of the study, online transaction self-efficacy affects trust in online merchants, positively affecting the intent to purchase an individual online customer.

Sheng-Yi et al. (2012) argue that self-efficacy and individuals' trust in an online community are key factors affecting participation in online social networks. According to the results of the study, social self-efficacy impacts positively on social trust, and social trust impacts positively on social capital.

Alalwan et al. (2015) proposes to specify and examine the factors to determine the behavioral intention and acceptance of internet banking in Jordan. In a conceptual model, four factors - hedonic motivation, habit, self-efficacy and trust - have been proposed. As a result; the study showed that hedonic motivation, habit, self-efficacy and trust have an important influence on behavioral intention. Self-efficacy has also been found to affect trust positively in the context of internet banking.

There are also studies suggesting that self-efficacy does not affect trust in a positive direction. As such, Reid and Levy (2008) did research on the integration of trust and computer self-efficacy in the Technology Acceptance Model, by observing their effects on customers' use of banking information systems in Jamaica and results showed that computer self-efficacy did not positively impact trust. Some studies in the context of tourism (Loureiro and González, 2008; Kim et al., 2011; Kim et al., 2009; Han and Hyun, 2015) suggest that there is a meaningful relationship between trust and satisfaction. Huang et al. (2017) has found that travel self-efficacy has significantly and positively influenced travel satisfaction, exploring how travelers should use intelligent tourism technologies to increase travel satisfaction.

1.7. E-Trust

Human communities do not predict the strangers' behavior, this is the reason why they do not interact with them. People avoid interacting with people they do not know how to behave. Trust plays a central role in facilitating interaction in such uncertain environments. In a trust relationship; trustor is a subject trusting the target entity and target entity is known as trustee (Aljazzaf et al., 2010: 163). An entity can be a person, a store, a bank, a service/a product or a web-site. An entity can be defined by attributes such as name, ID, picture, signature, store location and specified policies. Trust occurs when an entity interferes with others. In this context, trustor trusts trustee to realize a plan that is taken jointly into decision (Aljazzaf et al., 2010: 163).

With discovery of the internet, especially with the increase of virtual communities, the influence of traditional constructs that build trust, such as blood and geographical relations, is diminishing (Luo and Zhang, 2016: 110). Online trust establishment has additional features besides offline trust features. In such an open online environment; many entities are separated from each other by physical distance and can be completely strangers to each other. Although not valid in some cases, some entities use their real names on the internet. Some have physical stores but entities are generally anonymous entities without concrete identities (Aljazzaf et al., 2010: 163).

In this section, it will be discussed the significance of trust as to electronic commerce, then the concept of e-trust (or online trust), characteristics of e-trust, elements of e-trust and factors affecting e-trust in online commerce.

1.8. The Significance of Trust in Electronic Commerce

"What trust is in these times?" William Shakespeare

This question, which William Shakespeare asked four hundred years ago, is also important for the world, today. In the last four hundred years, from the Renaissance to the industrial revolution, and from there to the information/internet age, relations between the people have changed drastically. The concept of trust, which fulfills a critical function in the context of these relations, has changed as well. Today in the world, geographical relocation of human relations increases trust in technology as it facilitates communication and information exchange. People used sealed letters to transmit their emergency messages in the previous centuries but today, they use encrypted wireless electronic mails that are transmitted with internet. As a result of this change, for example, electronic commerce supports paper-based commercial applications in many fields and with this support, the technical structures and

authentication methods in electronic commerce are replacing with the old methods that make trade partners trust in each other (Anderson, 2005: 1441).

First of all, trust is regarded as the most important factor under uncertainty and risk conditions. It can be stated that importance of customer trust may be more in cyber transactions than in traditional real world transactions. As long as customers concern about the possibility that the retailer may not fulfill the transaction obligations due to features of e-commerce transactions such as blunt, unspecified, is able to exist 24 hours a day and 7 days a week, and are non-instant (those payments can be done many times before the delivery is completed) (Kim et al., 2008: 544). E-commerce involves much more risk and uncertainty than traditional commercials, because e-shops are less known by customers. In addition, a customer does not have the chance to control the quality of the product he or she buys and can not follow how secure and protected it is to send private informations, either personal or financial information to a party who is not known how to behave in the cyberspace. Number of credit card and password can be given as an example of people's private information (Lee and Turban, 2001: 77).

Transactions in electronic commerce is likely to bring out a variety of risks that may be accounted for by the devious ambiguity of utilizing open technology substructures for information exchange or by actors' attitudes related to electronic transactions. System-related uncertainty involves in issues going over actors point-blank effects. It is likely to imply to uncertainty of environment or outside. In common, external uncertainty implies to the uncertainty of the world (Grabner-Kräuter and Kaluscha, 2003: 785; Hirshleifer and Riley, 1979: 1377). In the e-commerce circumstances, external uncertainty ties primarily in potential error origins and security cracks or technological risks that can not be prevented economically within the scope of a contract with an actor who is the party of a contract or business transaction (Grabner-Kräuter and Kaluscha, 2003: 785).

Thanks to (a) uncertainty concerning the results of online shopping transactions, (b) the result of the transaction depending on the behavior of the e-retailer is not under control and costumers' anticipation, and (c) the benefit of a successful outcome is likely to be less than loss of an undesired outcome, risk in the context of shopping from the cyberspace is a significant situational parameter (Lee and Turban, 2001: 79).

Just because of the reasons listed above; the importance of trust for e-commerce can not be ignored (Lee and Turban, 2001: 77). Trust allows customers to overcome the risk perception (Pavlou, 2003: 106; Liao et al., 2006: 471) and make customers hopeful that shopping will be completed successfully (Schurr and Ozanne, 1985: 940; Liao et al., 2006: 471).

As a result, it can be told that trust in an e-business focuses on the transaction processes more, contrary to the tendency to trust in face-to-face relationships in shopping malls where traditional commercial transactions take place. Most likely, the secret to success in the internet business lies in establishing reliable transaction processes created by e-retailers in an environment where a potential customer can be comfortable and confident about any possible transaction (Kim et al., 2008: 545).

1.8.1. The Concept of Trust in Online Context

There are few empirical studies in the context of online trust (Yousafzai et al., 2009: 593; Lopez-Miguens, 2017: 400). Trust plays a central role in helping users who most concern with the recommendations given by trusted sources especially in decision-making processes which overcome the perceptions of risk and insecurity (Tang et al., 2012: 253; Gefen et al., 2003: 54). Trust alludes to the consciousness of the reliability of an internet user through another user in the online context (Mayer et al., 1995: 344; Miguens, 2017: 400) The users' trustworthiness is equivalent to the trustworthiness of the information provided by them. Trust is widely used to help online users to build reliable information in their web applications. These reliable information may be quality product/service reviews or suggestions for products / services (Tang et al., 2012: 253).

According to Cheskin Research (1999); e-trust (or online trust) is formed by the following six factors (Yoon, 2002: 50):

Security assurance: Giving the assurance that the operation can be done in a secure way.

Brand: Based on company experience and customers' web experience, it provides forecasts about the trustworthiness of a company.

Search: Making it easier for a visitor to find what s/he is looking for.

Fulfillment: When a problem comes out, it provides accurate information about on-order processing and solution of the problem.

Presentation: Design features that show quality and technology.

Technology: Technical superiority and current information.

These six factors represent the essence of trust and, at the end of a specific process, are reflected in personality traits such as dependability, reliability, and honesty. Web site visitors begin to search for informal factors after recognizing these features embedded in a web site and gradually reduce the demand for new information if they identify a trustworthy feature on that site (Yoon, 2002: 50).

E-trust is defined as "An attitude of confident expectation in an online situation of risk that one's vulnerabilities will not be exploited" (Beldad et al., 2010: 860; Corritore et al., 2003: 740). E-trust, according to another definition, is to trust that company in relation to its commercial activities in the electronic environment, especially the website (Shankar et al., 2002: 327; Beldad et al., 2010: 860). Whereas the former definition applies to online interactions commonly, latter definition is more adjusted to trying to understand e-trust in the circumstances of electronic commerce exchanges (Beldad et al., 2010: 860).

E-trust defined as: "The willingness of a consumer to be vulnerable to the actions of an online store based on the expectation that the online store will perform a particular action important to the consumer, irrespective of their ability to monitor or control the online store" (Hsu, 2008: 166). It can be stated that this is widely sufficient to cover every type of transactions and operations. In addition, to define trust in that way describes the meaning of electronic trust structure in e-commerce context in various forms: (1) there is a concurrence among the disciplines that trust comes out only in an unforeseeable and at high-risk circumstances.

That is to say, if there is an unforeseeable or sensitive situations controlled by the online store, e-trust can be found, (2) expectation or predictability and it can not exist without the possibility of making mistakes, (3) e-trust requires reciprocity. There must be a trustor and a trustee in any trust relationship and (4) online trust is related to good (or non-negative) outcomes.

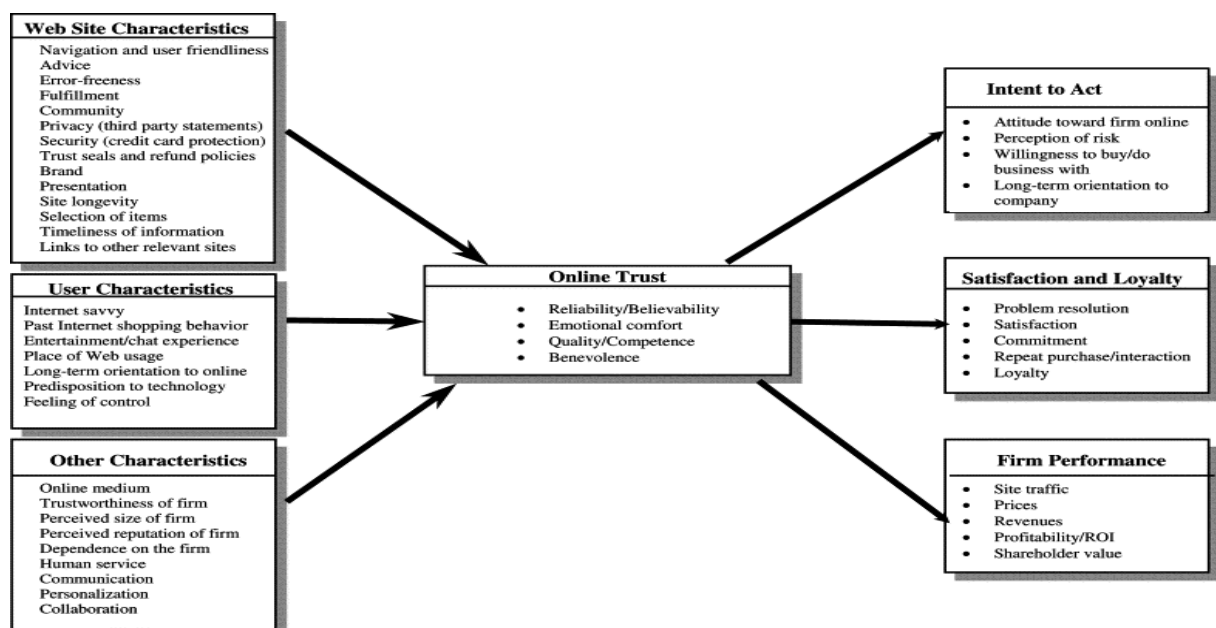


Figure 1.5 E-Trust: Antecedents And Consequences

Source: Shaktar et al., 2002: 337.

As it is shown in Figure 4; priorities of e-trust can be divided into three main subclusters: (A) “Web site characteristics”, (B) “User characteristics” and (C) “Other characteristics”. Other factors comprise of variables that include an combination of online environment and Web site and user characteristics. Another three subclusters can be seen in Figure 4. are: (1) “Intent to act” (2) “Stakeholder satisfaction” and “Loyalty”, and (3) “Firm performance”. It should be noted at this point that priorities and outcomes are pre-eminently based on the customers' perspective owing to that previous studies have concentrated on customers from e-trust's stakeholders. (Other e-trust stakeholders consist of “suppliers”, “employees”, “partners”, “stockholders distributors”, and “regulators”.) (Shaktar et al., 2002: 335).

Of the main features of commerce in electronic space, one is that there is no physical interaction between the customer and the seller. Payment is usually made by credit card, thus increasing the likelihood that the customer's financial data will be exposed and misused. There is also the risk that the product ordered and the product purchased will not be the same (Ling et al., 2011: 168; Monsuwe et al., 2004: 104; Flavian and Guinaliu, 2006: 602). Therefore, online transaction may create a feeling of weakness in online shoppers. (Monsuwe, et al., 2004; Ling et al., 2011: 168) In these uncertain conditions, e-trust plays an important role in reducing certain risk problems that customers may face to (Ling et al., 2011: 168).

Grabner-Krauter and Faullant (2008: 486) noted that the technology itself should be seen as a trust object. In these circumstances, Cheung and Lee (2006: 480) discuss that when the exchange comes about via e-channel, customers evaluate the perceived trustiness of e-retailers based on factors that are associate with security, privacy and trustworthy of the internet (Lopez-Miguens and Vazquez, 2017: 400).

Corritore et al. (2003: 740) discussed the difference between the trust that people have in other people in the physical world and the trust they have in other people in the virtual world and noted that online trust must be applied to existing studies based on offline trust because the results of a large number of trust-oriented studies in the offline environment can be reliably applied online. According to the authors; the common denominator in both forms of trust is the roots of exchange, which is hampered by risks, fears, costs and complexities. Therefore, the acceptance of and the exposure to the security posture and the trust concepts as an expectation of the behavior of the interaction partner is valid when applied to online relationships and exchanges (Beldad et al., 2010: 860).

While online and offline trust have the same basic elements and the same structural mechanisms, they can not be measured or formed with same indicators (i.e. product quality,

company reputation or personal virtue) There are many specific issues in the online environment, such as security, system quality and uncertainty of transaction process. Shankar et al. (2002: 335) pointed out that while offline trust represents the trust object as a person or entity, online trust represents the trust object as the technology itself (mainly Internet) (Li and Zhang, 2004: 2359).

McKnight (2002) developed two interconnected trust components in an e-retailer: The first one is beliefs of trusting and includes benevolence, competence perceptions and integrity of the retailer and second one, is intentions of trusting (voluntariness to depend to the retailer). They also suggest three factors that build online trust in a supplier: Structural assurance of structure (customer perceptions of the security of internet), perceived reputation of e-supplier and perceived quality of website (Li and Zhang, 2004: 2359).

Although there are many common features that are similar to those of online and offline trust, they also have some differences. These differences can be summarized as (Phau & Poon, 2000; Purnell & Karweni, 1999; Yoon, 2002; Doney & Cannon, 1997; Jarvenpaa, et al., 1999; Head, et al., 2001; Roy, et al. , 2001; cited in Hassanein and Head, 2004: 16):

- Related parties may interact at different times and areas, and the rules may vary according to regulations in these areas.
- There is less data control during and after the transfer.
- There are lower obstacles to enter and exit for online businesses.
- Physical trust tips (such as facilities, buildings and personnel investments) do not appear in the internet.
- It is difficult to physically evaluate products because customers need to trust only the sense of sight and hearing.
- Transactions in internet are usually more formal, unidentified and automatic than offline transactions which are made between two people

Table 1.2 Selected Papers On E-trust From 1999 To 2018

Authors	Concepts	Methods	Results and Contributions
Dayal et al. (1999)	E-trust, customer	Qualitative. More than 50 web-sites related e-business	The main components of e-trust are commercial legitimacy, state of the art security and execution whilst control, tone and atmosphere and collaboration are components differing.

Jarvenpa a et al. (1999)	E-trust, customer	Qualitative. Case studies Global virtual teams separated by members' place and culture.	Different forms of trust are encountered in the early and late phases of electronic commerce. Long-term orientation, positive attitude and exercise authority over guides trust.
Cheskin/ Sapient Report (1999)	Factors of Trustworthiness, costumers.	Quantitative. Genetic Algorithm, Optimized Crossover, Complexity	Trustworthiness has six building blocks. These are approval seals, marking, realization, pilotage, display and technology.
Hoffman et al. (1999)	E-trust, costumers	Qualitative. examination of secondary sources	Providing environmental control or some control over customers' own personal information affects the security perception, and as a result Online sales are also affected.
Urban et al., (2000)	E-Trust, advising costumers	Quantitative. Surveys A sample of 280 Boston-area respondents	Cyber consultants could aid to construct trust with unbiased information. Impartial information, transparency, keeping the promises are important to build trust.
Smith et al. (2000)	Indexes of E-trust, costumers	Qualitative. secondary sources	E-trust's indicators consist of: site life, product selection, online community, ties in other sites, presence of site searching button and privacy.
Jarvenpa a et al. (2000)	E-trust, costumer	Quantitative. surveys A group of undergraduate and MBA students in Australia.	The perceived size and perceived reputation determine electronic trust, which affects the risk perception and counting action. The elements that enhance trust include: Guaranteed customer satisfaction, return and refund policies.
Schneide rman (2000)	E-trust, costumer	Qualitative. secondary sources	Past performance, user references, third-party certifications, privacy and security policies on the website, reading and implementation fulfill a important function in the phenomenon of E-trust.
Palmer et al. (2000)	Improving e-trust, Customer, intermediary	Quantitative. The Web sites of 102 publicly held companies.	Confidentiality statements and third-party involvement may play a role in increasing trust.
Fogg et al. (2001)	E-trust, customer	Quantitative. Surveys	The most important factors affecting Web trustworthiness are: Ease of use, real-worldfeel, trustworthiness, expertise, and tailoring.
Lee and Turban (2001)	Antecedents of E-trust, costumer	Quantitative. Surveys	Etrust's antecedents are the trustworthiness of the e-retailer, the reliability of eshopping and the contextual factors. The individual confidence tendency governs each of the relationships betwixt trust and

			trust forerunners.
Yoon (2002)	E-trust	Quantitative. A controlled simulation study 122 college students	The company's awareness and reputation, as well as the customer's closeness and satisfaction with e-commerce, determine etrust and affect its intent to buy.
Wang et al. (2004)	Trustworthiness, online retailers.	Quantitative. Cue-based trust model Factorial experiment was conducted with sample size of 402.	In this study, customer trust was examined by suggesting the "signbased trust" model.
Smith, Menon and Sivakumar (2005)	E-trust, advices	Quantitative. Surveys A total of 252 undergraduate students	Peer reviews are important and are taken into account by other customers. To assess trust, there is a need for indicators such as the longevity of the website, product selection, online community, ties in other sites, presence of site searching button and privacy.
Urban (2005)	E-trust	-	Clear and veracious information and recommendation as well as competitive comparisons must be made to build trust and mutual customer-firm advocacy.
Schlosser et al. (2005)	Purchase intentions and customer trusting beliefs.	Quantitative. Surveys The sample consisted of 111 respondents	Website investment increases customer trust beliefs and online purchasing intentions.
Fassnacht and Köse (2007)	E-trust and service quality	Quantitative. Online questionnaires. 349, 345, and 305 usable responses were collected.	Quality of service impacts on trust, behavioral intentions and the desire to pay more.
Buttner and Goritz (2008)	Online shops' trustiness	Quantitative. Surveys 634 people were participated	Trustworthiness encourages both buying intent and financial risk. Trustworthiness is partly mediated by the perceived risk on the intent to purchase.
Wang and Hu (2009)	E-trust, customers	Quantitative. Empirical test 800 people participated	The perceived quality of information influences trust at the initial level but not on ongoing trust. The perceived quality of the system is not effective at the start, it affects ongoing trust. Perceived reputation and agency-based trust priorities are influential in both cases.
Wu et al. (2010)	E-trust, customers	Quantitative.	Both the perceived interaction of customers and the perceived Web security influence customers' initial online trust positively. E-merchants should

			strive to improve customer perceived interactions and minimize customer worries by adopting third-party Web security seals.
Blanchard et al. (2011)	E-trust, computer mediated communication, psychology, identity	Quantitative. Surveys 77 members of 11 active virtual communities.	Trust is an important and valuable group interaction component in successful virtual communities. Without trust, it seems impossible for the group to continue its activities. The exchange of support among members of the Group and the opportunity to develop their identity have resulted in reliable, healthy virtual communities.
Tang et al. (2012)	E-trust, User Preference	Quantitative. Algorithms, Design, Experimentation	E-Trust can be applied to improve the performance of rating estimation and confidence estimation.
Chien et al. (2013)	E-trust, E-certification, Previous Experience, Purchase Intention	Quantitative. Surveys 57 Online shoppers in Taiwan	Third-party e-certification and previous experience of the customer have a particular affect on trust. In addition, E-trust significantly influences the intention of Online purchasing as well.
Birzhani et al. (2014)	E-Trust, E-Payment	Qualitative. Secondary sources	Given the active duty of ecommerce in today's business world and the potential it has for transportation, especially smart transportation, has become indispensable for economists and has given investors special attention to issues common to both sectors. The trust that traditional structures have in e-commerce can also be useful in transportation, and it can be concluded that National smart Transportation has taken more steps in achieving the goals it has set.
Wang et al. (2015)	E-Trust, Online booking intentions	Quantitative. Survey 422 Chinese Internet users.	The quality of the hotel website is a strong predictor of e-Trust, mediating the relationship betwixt quality of website and customers' online reservation goals.
Najafi and Kahani (2016)	E-Trust, E-Transactions	Qualitative. Opinions and recommendations from professional experts	Assessment based on the trust structure and procedural approach is the two approaches needed to examine e-trust, which is seen as a key component in the completion of an e-commerce platform and which enables a customer to stick by the company.

Al-dweeri et al. (2017)	E-trust, behavioral loyalty.	Quantitative. Surveys	Productivity, privacy and customer service are three key factors explaining the quality of e-Service. It has also been found that satisfaction is mediated through the relationship between e-Service quality and behavioral and attitudinal commitment.
Choi and Mai (2018)	Service quality, etrust, customer loyalty	Quantitative: questionnaires	According to the survey, the quality of service (such as convenience, comfort, security, responsiveness and security), one of the sustainable success factors in the growing e-commerce industry, effects customer loyalty positively.

1.8.2. Characteristics of E-trust

Even has similar features with offline trust, e-trust has some important features that are unique. These features could be used as starting points to better understand the essence of trust in the online world. These features of e-trust consist of (Wang and Emurian, 2005: 111-112):

Trustor and trustee. They play an important role in establishing a reliable relationship in the online environment. They allude to specific entities. The "trustor and trustee" positions can be replaced by many different entities in the offline circumstances. Nevertheless, in the circumstances of e-trust, a trustor is usually a customer surfing on website of e-commerce and the website searched on is accepted as trustee, and more specifically the retailer that the website stands for.

Vulnerability. Due to the high intricacy and namelessness colligate electronic commerce, retailers can act in erratically on the internet. And the fact that customers are not sure as to the risks and outcomes of doing online transactions. Two important risks (loss of money in transactions and abuse of private information) are considered serious and, therefore, make e-trust more critical for successful user interaction.

Produced actions. There are two specific forms of action from the customer created by customer trust in e-retailers: (1) Render an electronic purchase from the retailer, which provide to give a private informations such as passwords during the purchasing, (2) Any of these performances has positive outcomes for e-retailers, such as real or possible sales. In order to participate to such activities, people ought to sure that they will earn. It is called "window-shopping" at the website of retailers.

Subjective matter. When it comes to e-trust, it is also accepted as an nominative issue, such as offline trust related to distinctions of individual and conditional factors. It is believed

by the level of trust that to be enough to do transactions via online channels differs for each individual. It is accepted that people have different behaviours so as to approach machines, in general, technology.

Maadi et al. (2016: 486) suggest three main e-trust characteristics: Ability (or competence), benevolence, and integrity. There are also researchers who add "predictability" to these three features. In the context of e-commerce, *competence* includes good product knowledge, fast delivery and quality customer service among others. *Benevolence* is believed that the trustee is acting not only on profit motive, but also acting as trustworthy to the trustor. It is a kind of belief that the trusted party depending on the rules such as honesty and promise of conduct is called *Integrity*. Moreover, *Predictability* points to the customer perception of the service about the seller's reputation.

According to Inwon Kang et al. (2011: 107), features of e-trust consist of: Security, privacy, presentation, advice, navigation, order fulfillment, brand strength, community features and absence of errors. Bhattacharjee (2002: 213) suggests three e-trust features: Trustee's ability, benevolence and integrity. Yoon (2002: 50) refers to a three-stage e-trust development process: The first stage is the chaos. This stage refers to the first time visitors worried about online purchasing security. The second stage is about approval of trust. That is to say, people will be assured of the Online safety of sites that implement security measures and subsequently publish trust marks on their sites. The third stage is concerned with the protection of trust. At this point, people surfing on website are more interested in technology, search of brand, presentation and fulfillment.

Daignault et al. (2002: 5-9) set forth the concept of trust and the main principles of online mechanisms that support it (Duan, 2008: 7-9) as:

1. *Trust depends on identity.* Identity is a proviso that makes a person different from other people. In an Online environment, individuals and companies can match their virtual identities to their offline identities. As long as these identities remain consistent, they can be used to link individual interactions to an interaction history.
2. *Trust is based on information.* People should know the detailed information about another person or an organization before trusting them.
3. *Trust is a function of the perception of risk.* Trust and risk are interrelated. Risk is the essence of trust, because trust is the degree to which a trustor has a positive hold on the good faith and trustworthiness of a trustee in the case of a risky exchange.
4. *Trust deepens over time and with increased reciprocity.* Usually a trustee tends to be motivated to act reliably when it realizes that the trustor is taking a significant risk to rely on.

5. *Trust is a matter of degree.* Risk levels and conditional factors are different from each other. For example, if a buyer's decision to buy, includes certain features such as high price, complexity, learning, and rapid change, the information need will be greater to build trust.
6. *Culture affects trust.* The globalization of the economy via internet requires the establishment of trust in different foreign markets, jurisdictions and cultures. At the same time, it is also important to understand the impact of the national culture on trust.
7. *Third-party ratings are important in developing trust.* The inclusion of trustmarks, content of the incorporation of seals of approval, or third party certificates (trust infomediaries, directories of trusted sites, and label bureaus) in content design are considered to be a strategy that guarantees to the customers about their websites as trustworthy. These seals or certificates have proven to be useful in establishing customer confidence online, in the form of a logo or statement, through trusted third parties (TTPs). However, if these seals can not apply the principles they represent, they can easily lose trustworthiness.
8. *Second-party opinions are important in developing trust.* Second-party views on the web are gathered using feedback mechanisms such as reputation systems that capture the past performance of verbal-feedback.
9. *First-party information is important in developing trust.* Including first-party information are transmitted Online by businesses through such information such as privacy and security disclosures, mission statements, guarantees and security, fulfillment schedules, past performance reports, customer support phone numbers, investor information and addresses, history, published news and biographies of leading executives. The advantage of first-party knowledge in a trusted way is that communication between trading partners is direct; the disadvantage is that such information is not impartial or subject to independent verification.
10. *Formal and social controls are important in developing trust.* Official controls use coded rules, objectives, procedures and regulations that determine behavioral patterns and penalties or sanctions to be applied in the event of nonconformity. Social controls that develop over time use organizational and cultural values and norms to promote desirable behaviors and deal with other people in a society or organization. Official controls require different information needs and have more knowledge than social controls, so it is more important for trust development.

1.8.3. Elements of Electronic trust

The basic elements of how e-trust is formed, should be identified. This is the way on which customers' trust can increase in e-commerce (Wang and Emurian, 2005: 112). It should be noted that, in the related literature, the elements, antecedents, underlying dimensions, determinants, or principles of e-trust are used, instead. There is no clear distinction between these terms among researchers (Shankar et al., 2012: 13). Each of these terms refers to is simply the factors that create a sense of trustworthy and determine whether customers will trust online sellers' web sites (Wang and Emurian, 2005: 112).

When we look at previous studies on elements of trust, according to Dayal et al. (1999: 65-67), the main components of e-trust are commercial legitimacy, state of the art security and execution whilst control, tone and atmosphere and collaboration are components differing. According to Gefen (2002: 41), “*integrity*”, “*ability*” and special beliefs of charity are the pioneers for general trust. In the circumstances of e-business, *integrity* is the belief that the e-tailer depends on or sticks to the specified rules. If there is a belief in the skill and competence of an e-tailor in providing quality products and services, we can call it *ability*. The *belief* that the e-retailer's will to earn legal profits as well as to treat its customers well without selling is called benevolence (Wang and Emurian, 2005: 112). It is pointed out by Lee and Turban (2001: 87) that trust in e-commerce as the Internet merchant's trustworthy is guided by the trustworthy and contextual factors of the internet shopping environment, and that individual trust propels each relationship between the trusting premises. In the condition that deficiency of trust is the main reason for users not to render online purchasing (Alam and Yasin, 2010: 2013).

Ang et al. (2001: 45) have suggested that three aspects of trust are critical in increasing the perceived trust in online world. Those are the result of a product or service that fulfilled its function as expected, the eagerness of the e-retailer to rectify satisfaction level of customers and having present a principle of confidentiality or endorsement on the web page. Kim et al. (2001: 786) set forth six e-trust elements. These elements are information content, product, transaction, technology, institutional, and customer behavioral dimensions. With having a lot of sub-elements, those six elements mentioned above constitute the theoretical structure of trust in online world, which overspreads the different phases of a customer's journey to fulfill an e-transaction (Wang and Emurian, 2005: 113).

As maintained by Pennanen et al., (2007: 29), there are three major components of e-trust. These are institutional, interpersonal, and dispositional trust. First one is the institutional trust which alludes to the trust of a person to institutions, such as internet itself, in the context of a society's laws or e-commerce. More specifically, institutional trust is perceived by

customers and some trusted third parties, such as safety and security of the internet environment, legal and technical protection, or banking. Interpersonal trust refers to the trust of one person to a particular party. Trusting indicator is a customer who trusts a particular e-tailor in the circumstances of e-commerce. The ability of an individual to demonstrate trust in common and belongs to the belief that this person is well-intentioned and trustworthy is referred to dispositional trust. Generally, a tendency towards trust is considered to be a personality-based trait. Therefore, the personality of individuals generally determines to tend to trust. The characteristic of dispositional trust can be endogenic or come out as a result of practices in life. Dispositional trust is especially important when a person uses e-commerce for the first time.

Some researchers, such as Ben-Ner and Halldorsson (2010: 66), argue that elements of e-trust and traditional trust are the same. These elements can be summarized as follows (Bauman and Bachmann, 2017: 68): (1) E-trust develops between two parties: trustor and trustee (although trustee is not a website or a seller who uses the internet to represent business), (2) E-trust exists in a highly complex and uncertain environment, (3) According to Cook et al. (2009: 1) When a trustor forks over the control of the situation to a trustee to do X and not Y, A trustor shows vulnerability and (4) Trustor comes into the Online purchasing process and takes risks.

Egger (2001: 320) adopts to a similar approach to formulate a model of trust that can influence customer trust or form factors that are likely to effect of customer trust in e-business. Egger's model is titled as the "Model of Trust for Electronic Commerce" (MoTEC). This model is made up by four elements: interface features of the website, filters of the pre-interaction, information content and management of the relationship of the website. This model takes its power from encompassing the complete buyer-seller interaction cycle and from highlighting the effects of customer relationship management (Wang and Emurian, 2005: 113).

Hemphill (2002: 223) conceptualized the foundation of online trustworthy in terms of five fair information practice principles. Three standards are needed to design a website. It has been argued that an e-retailers should publish policies. Those are the disclosure of an operator's personal information, stipulate choices for how a customer's personal data may be used in other contexts, also permit customers to get at and control personal data. The investigator has argued that a fair informed practice can be a highly recommended guideline rather than a prescriptive mechanism and that it can not conform to fair information practice principles if there is no practice and corrective mechanism (Hemphill, 2002: 223).

1.8.4. Factors for E-trust in E-commerce

There are a lot of studies which have investigated the function of trust and have also identified the factors associated with e-trust. In this study, factors affecting e-trust in e-commerce context are examined.

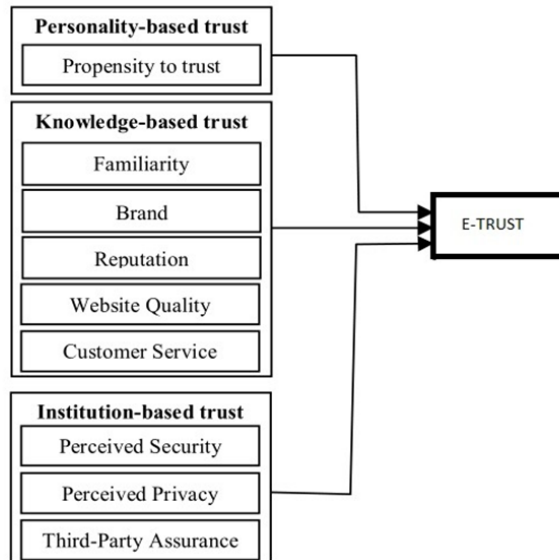


Figure 1.6 Factors For E-trust In E-commerce

Source: Hsu, 2008: 169.

As it is shown in Figure 4, Hsu (2008: 169) examined the factors which effect electronic trust in the circumstances of commerce in cyberspace in three ways as Institutional-based trust, Knowledge based trust and Personality-based trust.

Personality-based trust. It is a belief that the others are well-intentioned and trustworthy is basement for this form of trust. These beliefs are an accredit of trust that is effected by the cultural background and personal characters. Particularly in the first phase of a relationship, such a trend is critical (Mayer et al., 1995: 716). These tendencies are shaped over time by their influence on childhood-derived attributes because people are more influenced by the nature of the interaction as people interact with the trusted party (McKnight et al., 1998: 475). It is accepted that inclination of an individual for trusting relates to customer trust in the conditions of e-business. The positive trend has an critical relationship which bears on trust of customer and positive attitudes. The tendency to trust is particularly significant for unpracticed online customers because in the absence of any Online purchasing experience, new customers have to base their trust on their tendency to trust fundamentally. The tendency to trust affects e-trust positively (Wingreen and Baglione, 2005: 248).

Knowledge-based trust. (1) Information of trust is based on the other party's predictability: having enough good knowledge about others makes their behavior predictable

(Lander et al., 2004: 512). (2) It is assumed that the parties' trust based on the information without recourse and undirect knowledge of each other. The former requires recognition of the Online merchant. Assuming that there is no interaction with a particular party, customers do not trust e-store to exchange which encompasses money and information of person (Hoffman et al., 1999: 82). The latter, such as store reputation, brand name, and store size, can affect trust, while the implicit comfort of immediate communication has a negative impact (Bunduchi, 2005: 426). Knowledge based trust categories consist of premises such as familiarity, website quality, brand, size, reputation, and customer service. Trust grows over time through knowledge-based trust, as a result of that trust development between parties requires time and experience. Familiarity, website quality and customer service experience make the functioning of store events more understandable and, consequently, less social uncertainty. What's more, the better the reputation and brand of the Online store, the more reliable it is. However, the perceived size of an Online merchant does not affect the trust of customers, such as the perceived size of a traditional retailer. In addition, an Online retailer is not easily or accurately assessed through the website as if it were a physical store. Therefore, customers place importance on reputation and brand in trusting e-retailers (Hsu, 2008: 169).

Institutional-based trust. Institutional-based trust represents customers' beliefs about personal relationships and favorable conditions, and they feel protected, secure and comfy, depending on the business world. (McKnight, et al., 1998: 475) There is a debate on institutional based trust that it has sorted out strategies of trust building (perceived confidentiality, perceived security, third party guarantee). Myriad of fruitful methods that e-business companies use to deal with their trust obstacles are antecedents of institution based trust, which show that an Online store will fulfill a specific function in order to secure customers' feelings about their condition (Hsu, 2008: 169).

Patokorpi and Kimppa (2006: 23) argued that the combination of four key factors for success of e-trust is necessary in the circumstances of e-business. These four factors are; technology, reputation, expertise and relationship.

Technology. Technology trustworthy varies over time and from one individual to another, so there is a perception that it is an extremely variable trust. Web design is seen as part of online outlet technology. Web design also includes images and perception.

Reputation. It seems to be the first thing that e-retailers and customers need to think in the same way. Presumably, reputation is the most important trust building factor for customers who will make their first purchase from internet. E-business sites with a strong brand or reputation stand a step ahead to other e-business sites.

Expertise. It can be associated with any of the other three elements. The trust of all company employees is inspired by a well-made product, service, process, delivery and website, and this trust will be seen as a trading partner by the whole company. Service and delivery must be done on time and this delivery time must be acceptable by user. The website should provide timely and accurate information to customers and enable customers to find the products they are looking for easily and quickly.

Relationship. In e-commerce, the relationship between sellers and customers and other business partners is uncertain. A close relationship is not necessarily a good relationship. When an offline customer uses an online services of company for the first time, it understands that company, its products, and its relationship with the company. Conceding that online existence of a company varies significantly from its offline statue, the customer can change his or her ideas about the company and its mutual relationship.

Wingreen and Baglione (2005: 111) suggest structural assurances and situational normality as the two most important factors affecting e-commerce trust. If a definition is to be made, situational normality can be considered to be the rate at which a process occurs in a normal or customary situation. According to this definition, situational normality is how normal an e-retailer may appear with respect to buyer's idea as what a retailer ought to be. Structural assurances include various security features of the online marketplace, such as guarantees, legal recourse for failed transactions, seals of approval, and similar features, which aim to minimize customer anxiety.

1.9. Satisfaction

With respect to customer satisfaction, it is defined as “customer's fulfillment response, which is an evaluation as well as an emotion-based response” (Oliver 1997: 13). At the same time, it is a sign of the customer's belief in the likelihood of a positive service (Tandon et al., 2017: 109).

According to Anderson and Sullivan (1993: 126), what is understood from satisfaction concept is the function of perceived quality and disconfirmation - the degree of inability to meet pre-purchase expectations of perceived quality, and a post-evaluative judgement based on customers' product or service experience. Satisfaction is defined by Storbacka et al. (1994: 25) as “customers' cognitive and affective evaluation based on the personal experience across all service episodes within the relationship”.

Locklove et al. (1998) explained the importance of customer satisfaction in three items: (1) Satisfaction is tied in customer loyalty and relationship commitment, (2) The fact

that an adequately satisfied customer speaks highly of the organization and the service satisfied him, (3) Very satisfied customers could be forgiving (Rachjaibun, 2007: 17).

Satisfaction is ascertained by the perceived performance of a product/service and the comparison of initial expectations and emotions about the experience of consumption prior to purchase. That is, satisfaction is determined by the degree of realization of expectations about the product or service (Bhattacharjee, 2001b: 364). The investigations emphasized the importance of the role of customer satisfaction in encouraging behavior, emotions and attitudes that might be useful for organizations. Therefore, customer satisfaction, customer loyalty, positive communication with interesting results such as Word of mouth, increased sales and revisit numbers are seen as a very important measure of company success (Casalo et al., 2010: 359).

Giese and Cote (2000) conducted a study based on customer perspectives on customer satisfaction in order to develop a framework and identified the following common points: Satisfaction is (1) a kind of emotional, cognitive and/or co-native response, (2) the assessment of product-related standards, product consumption experiences, and related features purchased, and (3) a researcher may question the product/service or related qualifications before or after the customer's chose, after consumption, during the product/service experience, or at any time (Casalo et al., 2010: 359).

Investigations of satisfaction in the context of internet have an increasing consensus that satisfaction is not only a critical performance outcome but also the primary determinant of the durability and success of the internet retailer (Christodoulides and Michaelidou, 2011:184). Szymanski and Hise (2000: 318) have conducted a research in which the conceptual structure of online satisfaction is established in an e-retailing environment. According to the results of this research; the antecedents of e-satisfaction are set forth as merchandising, site design convenience and financial security.

According to Bansal et al. (2004: 298); website features are the key drivers of the value and the "relative value" of a particular website. Tandon et al. (2017: 115) chose the website design, navigation, ease of ordering, ease of use, information usefulness, consistency and ease of understanding as indicators of service quality, because these factors can be important encounters when customers visit an online store. Ha et al. (2010: 1009) emphasized the role of positive attitude in creating customer satisfaction and repurchase intentions. Seeing Udo et al. (2010: 489) that there is a significant relationship between quality of web site and user satisfaction, and that this relationship affects the actual use of online services.

The use of online intermediaries has brought about a great change and complexity in the tourism market. Many researches have examined the growth of the online tourism market

and customer satisfaction with the use of online services (Anderson and Srinivasan, 2003: 124; Bai et al. 2008: 394). All of these studies have shown that a satisfied online experience affects users' website quality and future Online purchase intentions (Tang and Jang, 2008: 573).

According to Chung et al. (2015: 141), destination websites are the most widely used means of communication to reach information about destinations, as well as the environment where potential travelers make their first impression of a place. Assuming that website quality is perceived to be inadequate; users will likely move to the information sources or change their travel destinations. But if they have a satisfying browsing experience, website usage will be continuous and they will improve the evaluation of a travel destination with positive emotions. Therefore, it is likely that there is a positive relationship between satisfaction with a website that advertises products or services and creating an effective relationship with those products/services.

It is demonstrated by Jalilvand et al. that “overall satisfaction with the web experience has a direct influence on the formation of user perception towards a specific entity conveyed on a website” (Jalilvand et al., 2012: 141). Li and Zhang (2002: 514) also found that customers' searching experiences on the Internet, their satisfaction with website availability and perceived security of the web site are fundamental to determine emotional cooperation. Likewise, Chung et al. (2015: 141) indicates that the quality of a website is associated with user's sense of usefulness of the website and positive satisfaction with the browsing experience. Supposing that potential users think usefulness of website and are satisfied about their searching on website experience, the positive effect towards the destination website and destination occurs (Alcántara-Pilar et al., 2017: 3).

1.10. Loyalty

The notion is defined as “A deeply held commitment to rebuy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior” (Oliver, 1997: 392). With reference to Oliver (1997); loyalty encompasses either attitude or behavior / action phases, and there are three basic stages with regards to attitude phase of the loyalty. These are cognitive, affective, and conative stages. These different stages of the loyalty occur consecutively, not simultaneously. Specifically, the level of customer loyalty increases consecutively through cognitive, affective, coherent, and behavioral / action steps (Han et al., 2011: 1009).

There are four categories for loyalty: (1) “Unstable loyalty”, (2) “Undivided loyalty”, (3) “Divided loyalty”, and (4) “No loyalty”: There is no loyalty based on customer buying models (Brown, 1952: 54). Loyalty is surveyed by Kuehn (1962) and Lipstein (1959) as the odds of repurchasing the product and it is pointed out by Jacoby (1971) that loyalty is a prejudiced behavioural procurement process which emerges from a psychological process. Keller (1993: 12) suggests that on occurring positive attitudes in repurchasing behaviour, loyalty comes out for a brand (Srinivasana et al., 2002: 47).

It is defined by Dick and Basu (1994: 111) that customer loyalty is a relationship between relative attitude and repetition. In their study, emotions and satisfaction are regarded as effective antecedents to repeat patronage and loyalty. Moon and Kang (1999: 155) have proposed another conceptual framework for loyalty, which includes customer and business parties. They argued that the customer satisfaction or dissatisfaction is the premise of loyalty/re-purchase on the customer party.

Fornell et al. (1996: 15) argued that re-purchasing and repetitive purchasing are two critical factors for loyalty assessment. Sirohi et al. 48 (1998: 236-237) have proposed the following indexes to assess loyalty (Hsu et al, 2009: 11760):

- (1) Continuous purchase,
- (2) Increase purchase in the future,
- (3) Recommendation for others' purchase.

Building loyalty is not only a key strategy but also a necessity for companies operating on the internet (Reichheld and Schefter 2000: 113). Loyalty in e-commerce defined as a positive attitude and commitment result from a customer's repeated purchase behavior towards online merchants (Srinivasana et al., 2002: 42).

It is seen as a great challenge to create customer loyalty in electronic commerce because competing businesses in e-commerce are only a few clicks away and customers can compare alternative web sites with a little effort and in a short time (Srinivasan et al., 2002: 41) As such, Knutter (1993) even noted that in the internet era, customer loyalty is likely to wane because of the ability to easily compare instant offerings and retailer offers. However, contrary to this claim; online shoppers are not reluctant to re-purchase from the websites they are affiliated with, but also they consolidate to purchase from a priority retailer who has a strong interest in loyalty (Shankar et al., 2003: 173). It has been seen that loyalty in e-commerce generate high profits for online retailers (Nielsen, 1997: 2). The fact that loyal customers in e-business can buy more than new customers and serve e-loyal customers at low costs of operating (Riel et al., 2001: 372).

In the circumstances of web-based travel intermediaries, Dunn (2005) set forth three arguments to improve loyalty in e-customers (Rachjaibun, 2007: 23):

1. Gaining and losing of online customers are costly.
2. Loyal customers buy more than new customers. Many online travel intermediaries can generate significant revenue from loyal customers.
3. New customers are recommended websites in the online travel industry by loyal customers

With regard to the success of a website (especially of a portal), customer loyalty is a critical factor. According to Allagui and Temessek (2004: 5); some factors affecting customer loyalty in the internet portal are as follows; satisfaction, quality of services offered, personalization and user interface. In addition, there are factors that direct loyalty (e-loyalty) in the electronic environment such as ease of use, trust, enjoyment/flow, usefulness, social presence, value, site preference and also the commitment (Luarn and Lin, 2003: 162). Srinivasana et al. (2002: 42) suggested eight e-commerce factors that affect online loyalty: (1) Customization, (2) Contact interactivity, (3) Cultivation, (4) Care, (5) Community, (6) Choice, (7) Convenience, and (8) Character.

Hsu et al. (2009: 11760) have defined tourist loyalty as a desire to revisit those destinations and recommend them to other people once they have come to tourist attraction center.

Hui et al. (2007: 973) stated that the attractions such as interesting cultures, attractive city visits, interesting nightlife and attractive nature scenes can enhance customer satisfaction and desire to visit again. Hsu et al. (2009: 11761) suggests three factors that could increase tourism loyalty: (1) Customer service: service customers from employees (2) web function with the support of technology: functions provided by tour web site (3) and local characteristics: customer perception of local tourism characteristics.

The greater the perception of a tourist's customer service, the web function and the local characteristics of the destinations brings out greater the loyalty of tourism, which is expressed as an act of giving advice and revisiting visits to others (Hsu et al., 2009: 11761).

1.11. Trust, Satisfaction and Loyalty Relations

Loyalty is defined as a positive attitude towards business and repetitive buying behavior (Dick ve Basu, 1994:101). In order to be able to talk about loyalty, positive attitudes developed by the customer towards the brand should lead the customer to re-purchase behavior (Keller, 1993:9). Customer loyalty is recognized as an important factor which

provides long-term profitability for businesses (Ribbink, vd., 2004: 446). It has been seen that a real loyal customer has a committedness and adherence towards the retailer and does not leave the retailer when a more attractive alternative emerged (Shankar et al., 2003). Customers' loyalty to the exchange party usually includes brand loyalty (for a branded product), seller loyalty (for industrial goods), service loyalty (for services), and retailer loyalty (for a retailer/store) (Lim and Razzaque, 1997).

The importance of online trust is increased by the lack of physical contact with online companies and the lack of touch inherent in online shopping. The important nature of online trust is accepted not only by buyers and suppliers, but also by lawmakers and those concerned about the erosion of constitutional rights. While Stewart (2003) suggests a strong relationship between trust and purchasing, Sirdeshmukh et al. (2002) positions trust in direct relation to loyalty. The link between customers' trust in a brand and brand loyalty was investigated by Lau and Lee (1999), and they found a significant positive relationship. Chaudhuri and Holbrook (2001) extended these approaches and they had a strong evidence to support the important relationship between brand trust and purchasing and commitment.

Table 1. 3 Selected Papers From Literature On Trust, Satisfaction And Loyalty Relationship

Author/s	Field	Results
Lau and Lee (1999)	Marketing	The study suggests three factors that affect the confidence in a brand. These three factors correspond to the three entities involved in the brand-customer relationship: the company behind the brand, the customer interacting with the brand and the brand itself. At the same time, it is also advised that trust in a brand will lead to brand loyalty. Last of all, the findings of the study reveal that the influence of a customer of brand characteristics on brand trust is important. It also shows that trust in a brand has a positive association with brand loyalty.
Harris and Goode (2004)	Marketing	Study centering the loyalty and trust in the context of retailing found out that there is a meaningful relationship between trust and loyalty, trust and satisfaction but it has not reached a clear conclusion on the nature of relationship between satisfaction and loyalty.
Flavian (2006)	Management	According to the results of the studies aiming at determining the effect of perceived user availability on the websites visited by users, perceived usability of system increases the level of loyalty to the web site, user's trust increases as well. Also, greater usability was found to have a positive effect on user satisfaction, which in turn positively affected website loyalty. Finally, user trust is found to be partially

		dependent on customer website satisfaction.
Pesämaa (2007)	Management	This study presents a model that suggests loyalty among tourism companies. This model has been developed on the assumption of a well-defined partner and shared expectation and experience trust. According to the findings of the study, trust is an important and powerful indicator of loyalty.
Alhabeeb (2007)	Marketing	This study describes the dynamic relationship between customer trust and product loyalty and investigates the mechanism by which these structures are formed. According to findings of the study, the last forming of product loyalty is governed not only by the change between trust and trustworthy, but also by the customer's sense of trustworthiness, the desire to broaden the range of self-esteem and appreciation of experience and satisfaction.
Jin, Park and Kim (2008)	Cross Cultural studies	The goal of this study is to juxtapose the effect of 'company reputation' in evaluating market response results (satisfaction, trust, and loyalty of e-merchants of customers different cultures - the first one is USA (individualism, low uncertainty avoidance, low context, and high-trust society) and second one is South Korea (collectivism, high uncertainty, high context, and low-trust society). According to the findings of the study, the company's reputation has contributed to customer loyalty by increasing customer satisfaction, and that this effect is stronger in Korea than in the US. However, contrary to expectations, there were no cultural differences in reputation-trust and trust-loyalty links.
Kassim and Abdullah (2010)	Cross cultural studies	The study aims to empirically investigate the relations of perceived quality of service, satisfaction, trust and loyalty in e-commerce environments in two cultures such as Malaysia and Qatar. According to the findings of the study, the perceived service quality is an important effect on customer satisfaction and customer satisfaction is a critical influence on trust, as well. Both customer satisfaction and trust are significantly impact on loyalty.
Aldas-Manzano (2011)	Management	This study analyzes the role of satisfaction, trust, frequency of use and perceived risk as the antecedents of loyalty towards customers' e-banking sites. The results of the study show that the individual is closely linked to the level of trust and perceived risk of loyalty to a banking website. Also satisfaction has a positive relationship with loyalty.

Jambulingam et al. (2011)	Marketing	This study investigates the role of trust as a management mechanism in relation to justice and loyalty under different interdependence structures between suppliers (wholesalers) and buyers (retailers). The findings of the study show that trust as a management mechanism under the conditions of symmetrical independence is entirely mediated by the link between justice and loyalty. However, under the conditions of both perceived independence (ie lack of interdependence) and asymmetric recipient dependence, trust does not play an intermediary role but directly affects loyalty.
Şahin et al. (2011)	Marketing	The aim of the study is to test an overall framework for establishing a customer-brand relationship from an experiential point of view. The Findings show that brand satisfaction is a very positive effect on brand loyalty. Also, brand trust is an important influence on brand loyalty.
Kumar et al. (2013)	Management	The study investigates the direct relationship between satisfaction and loyalty (direction, shape, explained variance) and then examines the moderators, mediators, and other determinants of loyalty. According to the findings of the study, customer satisfaction impacts positively on loyalty, but just satisfaction explains the variance in quite small rate.
Paulssen et al. (2014)	Marketing	In the study, commercial-customer relations between an auto brand and its customers are being investigated by applying structural equation modeling. The findings of the study show that brand satisfaction determines brand loyalty when the perceived risk is low, while brand trust determines brand loyalty alone when perceived risk is high.
Husain (2017)	Management	This work looks for understanding the impact of trust and satisfaction for customers in a developing country as the priorities of behavioral and attitudinal loyalty. The findings of the study show that trust and satisfaction are a strong positive effect on behavioral and attitudinal loyalty. Satisfaction is found to be a strong positive relationship with trust, as well.
Chinomona and Dubihlela (2014)	Management	The study notes that although the number of studies on customer behavior has been increasing, studies on customer satisfaction, loyalty and the intention to repurchase have not been very successful in the context of African retailing. Therefore, the study, which examines these relations in South Africa retailing context, shows that as a result, the relationship between customer satisfaction and trust, customer satisfaction and loyalty, customer loyalty and repurchase intention and customer trust and repurchase intention are significant and positive.

Büyükdağ and Kitapçı (2017)	Management	The aim of the study is to investigate whether there is a moderate effect over the relationship between internet experience level, e-satisfaction and e-loyalty. According to the findings of the study, customers who have low internet experience show more e-loyalty than those who have high internet experience. It also shows that e-satisfaction significantly effects e-loyalty.
Yaşın et al. (2017)	Management	The target of this study is to determine the factors that influence customers shopping online loyalty (e-loyalty) to e-retail sites. As a result of the research, it has been found that there sia direct effect of satisfaction with the service of the relevant site and their trust on the site, while indirect effects of quality of web site they percieved via electronic trust and satisfaction in the crystallization of customer loyalty to the Online retail shopping site. The quality of the web site that they perceive, besides customers' trust on that web site, is an important determinant in the formation of the satisfaction of the customers of the e-retail site.
Bozbay et al. (2017)	Marketing	In the study, the relationship between electronic trusts, electronic loyalty, and electronic word-of-mouth communication for electronic shopping sites of social media users has been examined. The findings of the research revealed that there is a meaningful relationship between electronic trust, electronic commitment and electronic word-of-mouth communication. In addition, according to the socio-demographic characteristics of social media users, electronic trust, electronic loyalty and electronic word-of-mouth communication differ.
Loureiro and González (2008)	Tourism	The study shows that satisfaction is associate with trust and as a result, between satisfaction and trust; trust and loyalty, there is a positive relationship. According to study, the effect of trust on satisfaction is higher than on loyalty.
Kim et al. (2011)	Tourism	This work targets to examine the factors affecting trust, satisfaction and loyalty. It is set forward that navigation functionality and perceived security have a significant positive effect on trust by results of the study. According to findings, customer satisfaction impacts trust, which renders a critical duty as a premise of customer loyalty in Online shopping for tourism products and services.
Özdemir et al. (2012)	Tourism	This work targets to eke out new informations to knowledge accumulation in the field of target management and marketing by providing a better understanding of the relationship between tourist profile, satisfaction and loyalty. According to the findings of the study, there

		are significant relations between tourist profile, satisfaction and loyalty. With regards to findings of the study, they imply strongly support that there is a meaningful relationship between tourist satisfaction and loyalty to the destination.
Kim et al. (2012)	Tourism	The results of this study show that perceived security, web site features, and navigational functionality have a significant and positive effect on trustworthiness. Moreover, it is viewed that loyalty has strengthened the relationship between perceived security, web site features, navigation functionality and trust.
Martínez and Bosque (2013)	Tourism	This study presents an impact model, showing the direct and indirect impacts of corporate social responsibility (CSR) on hotel customer loyalty, including trust, identification of the customer with the company, and satisfaction as a mediator. According to findings, customer trust will positively influence on customer loyalty and Customer satisfaction will positively influence on customer loyalty.

Alhabeeb (2007) describes the dynamic relationship between customer trust and product loyalty and investigates the mechanism by which these structures are formed. According to findings of their study; the last forming of product loyalty is governed not only by the change between trust and trustworthy, but also by the customer's sense of trustworthiness, the desire to broaden the range of self-esteem and appreciation of experience and satisfaction. These effects are particularly high if they are collected at the country level and data from participation is used. At the individual level, especially in the parliament, trust increases the likelihood of voting.

Jin et al. (2008) argued the juxtaposing effect of company reputation in evaluating market response results (satisfaction, trust, and loyalty of e-merchants of customers different cultures - the first one is USA (individualism, low uncertainty avoidance, low context, and high-trust society) and second one is South Korea (collectivism, high uncertainty, high context, and low-trust society). According to the findings of this study; reputation of the company has contributed to customer loyalty by increasing customer satisfaction, and this effect is stronger in Korea than in the US. However, contrary to expectations, there were no cultural differences in reputation-trust and trust-loyalty links.

Husain (2017) worked for understanding the impact of trust and satisfaction for customers in a developing country as the priorities of behavioral and attitudinal loyalty. The findings of the study show that trust and satisfaction are a strong positive effect on behavioral and attitudinal loyalty. Satisfaction is found to be a strong positive relationship with trust, as well. Chinomona and Dubihlela (2014) have noted that although the number of studies on

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Harris and Goode (2004) centered the loyalty and trust in the context of retailing found out that there is a meaningful relationship between trust and loyalty, trust and satisfaction but

it has not reached a clear conclusion on the nature of relationship between satisfaction and loyalty.

Büyükdağ and Kitapçı (2017) have investigated whether there is a moderate effect over the relationship between internet experience level, e-satisfaction and e-loyalty. According to the findings of the study, customers who have low internet experience show more e-loyalty than those who have high internet experience. It also shows that e-satisfaction significantly effects e-loyalty. Yaşın et al. (2017) worked on the factors that influence customers shopping online loyalty (e-loyalty) to e-retail sites. As a result of that study, it has been found that there is a direct effect of satisfaction with the service of the relevant site and their trust on the site, while indirect effects of quality of web site they perceived via electronic trust and satisfaction in the developing process of customer loyalty to the online retail shopping site. The quality of the web site that they perceive, besides customers' trust on that web site, is an important determinant in the formation of the customer satisfaction of the e-retail site.

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developed on the assumption of a well-defined partner and shared expectation and experience trust. According to the findings of the study; trust is an important and powerful indicator of loyalty.

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Kim et al. (2011) to examine the factors affecting trust, satisfaction and loyalty. It is set forward that navigation functionality and perceived security have a significant positive effect on trust by results of the study. According to the findings; customer satisfaction impacts trust, which renders a critical duty as a premise of customer loyalty in online shopping for tourism products and services.

Kim et al. (2012) found that perceived security, web site features, and navigational functionality have a significant and positive effect on trustworthiness. Moreover, loyalty has strengthened the relationship between perceived security, web site features, navigation functionality and trust.

Flavian et al. (2006) set forth that to determine the effect of perceived user availability on the websites visited by users, perceived usability of system increases the level of loyalty to the web site, user's trust increases as well. Also, greater usability was found to have a positive effect on user satisfaction, which in turn positively affected website loyalty. Finally, user trust is found to be partially. Loureiro and González (2008) examined that satisfaction is associate with trust and as a result, between satisfaction and trust, trust and loyalty, there is a positive relationship. According to the study; the effect of trust on satisfaction is higher than on loyalty. The study, developed by Pamies (2003), shows that trust has a positive effect on customer loyalty in retail travel agencies in Spain.

CHAPTER TWO

METHODOLOGY

2.1. The Aim, Importance, Hypothesis and Method of The Study

The main aim of this study is to contribute to understanding how customer loyalty is developed in web-based travel intermediaries. Hypotheses were tested in two stages. In first stage, it was explored the degree of importance of trust, besides satisfaction accepted as very strong predictor, when it is associated with loyalty. In the second stage, it is investigated to the effects of the factors that predict the trust, according to their hierarchical levels.

Multiple linear regression was used to examine the relationship among web based travel intermediary loyalty, satisfaction and trust factors, and the following hypotheses were suggested:

H1: Percieved Satisfaction and Percieved Trust significantly effect percieved web-based travel intermediary loyalty

H1a: Percieved Satisfaction significantly effect percieved web-based travel intermediary loyalty

H1b: Percieved Trust significantly effect percieved web-based travel intermediary loyalty.

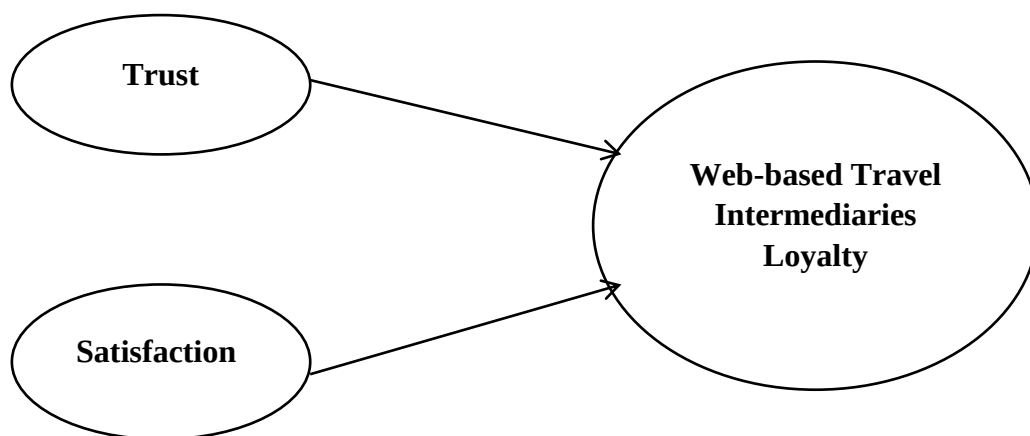


Figure 2.1 Research Model 1

Then, hierarchical linear regression was used to examine the self-efficacy, antecedents of cognitionbased trust and affect based trust variables that influence trust levels, and the following hypotheses were proposed:

H2: Self-efficacy and cognition-based trust antecedents and affect based trust antecedents predict a significant amount of variance in trust in web based travel intermediaries over and above control variables

H2a: Gender predicts a significant amount of variance in trust in web based travel intermediaries.

H2b: Age predicts a significant amount of variance in trust in web based travel intermediaries.

H2c: Years of usage predicts a significant amount of variance in trust in web based travel intermediaries.

H2d: Self-efficacy predicts a significant amount of variance in trust in web based travel intermediaries over and above control variables

H2e: Percieved Security Protection predicts a significant amount of variance in trust in web based travel intermediaries over and above control variables

H2f: Privacy Concern predicts a significant amount of variance in trust in web based travel intermediaries over and above control variables

H2g: System Reliability predicts a significant amount of variance in trust in web based travel intermediaries over and above control variables

H2h: Third-part seal predicts a significant amount of variance in trust in web based travel intermediaries over and above control variables

H2i: Referral predicts a significant amount of variance in trust in web based travel intermediaries over and above control variables

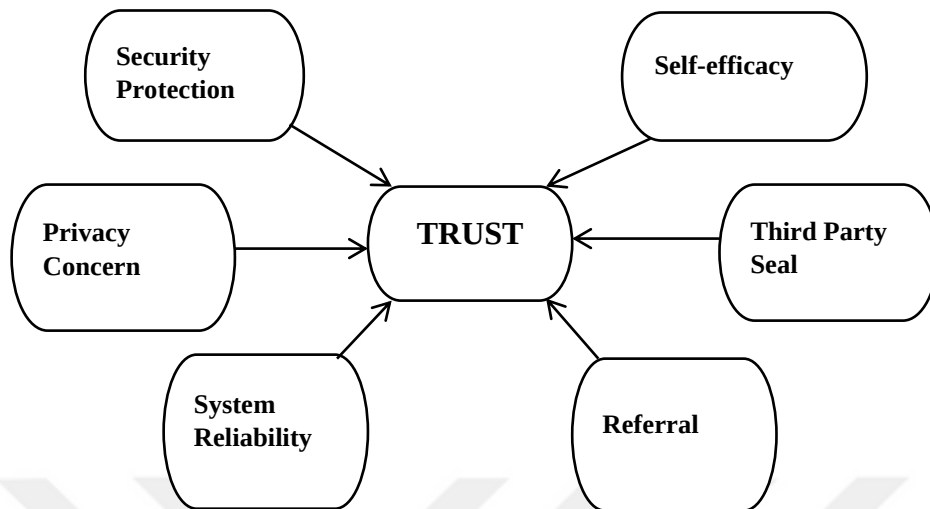


Figure 2.2 Research Model 2

2.2. Sampling

Owing to investigation the relationship between web-based travel intermediary loyalty, satisfaction, trust and self-efficacy, this study can be considered as a descriptive study. Within the scope of the research; tourists visiting İstanbul through web-based travel intermediaries were included. The convenience sampling method which is nonprobability sampling method that is left to the researcher himself/herself because of knowing the best about who is to choose was used in this research. The research was conducted between February and April 2018 in Istanbul. Istanbul was chosen because it was the closest destination for researcher of this study and it is one of the most biggest destination visiting by tourists who use web-based travel intermediaries. 381 data were collected from participants and after missing data were extracted, a total of 362 data were analyzed. Descriptive statistics related to participants are given in detail in the findings chapter of this study.

As a result of the preliminary examinations, questionnaires with missing and unsuitable data were extracted for analyses. One of the methods for analyzing the data set is extreme value analyses. Finally, extreme values were checked. For univariate extreme values for dependent and independent variables, a significant Z table value of 0.01 was checked in ascending or descending order, and extreme values were extracted from the data set. Cook's distance was investigated for multivariable extreme values and no value was found above 1. (Tabachnick ve Fidell, 2007).

2.3. Collection of Data

Survey form was employed as data collection tool in the research. The survey form included demographic questions and scales of self-efficacy, the antecedents of cognition-based trust (percieved security protection, system reliability and privacy concern) and affect-based trust (third-party seal and referral), trust in e-tailer, satisfaction and loyalty. For measuring self-efficacy; the scale used for the study of Huang et al. (2017) was utilized. In the measurement model (Huang et al., 2017); there are three statements under self-efficacy. A 7-point Likert-type scale (1 = strongly disagree and 7 = strongly agree) was used for the responses of the self-efficacy expressions on the scale of the questionnaire.

For measuring the antecedents of cognition-based trust (Percieved security protection, privacy concern and system reliability); the scale used for the study of Kim (2005) was utilized. In the measurement of cognition-based trust (Kim, 2005); There are four statements under percieved security protection. There are four statements under privacy concerns and There are three statements under system reliability. A 7-point Likert-type scale (1 = strongly disagree and 7 = strongly agree) was used for the responses of all antecedents of cognition based trust expressions on the questionnaire form.

For measuring the antecedents of affect-based trust (Third party seal and referral); the scale used for the study of Kim (2005) was utilized. In the measurement of antecedents of affect based trust; there are five statements under third party seal. There are three statements under referral. A 7-point Likert-type scale (1 = strongly disagree and 7 = strongly agree) was used for the responses of all antecedents of affect based trust expressions on the questionnaire form.

For measuring the trust in e-retailer; the scale used for the study of Kim (2005) was chosen. In the measurement of trust in e-retailer (Kim, 2005); There are three statements under trust in e-retailer. A 7-point Likert-type scale (1 = strongly disagree and 7 = strongly agree) was used for the responses of all antecedents of affect based trust expressions on the questionnaire form.

For measuring satisfaction and loyalty; the scale of Yap et al. (2012) was utsed. In the measurement of Satisfaction (Yap et al., 2012); there are three statements under satisfaction and there are four statements under loyalty. A 7-point Likert-type scale (1 = strongly disagree and 7 = strongly agree) was used for the responses of all antecedents of satisfaction and loyalty expressions on the questionnaire form. Demographic questions consist of age, gender, years of use of web-based travel intermediaries, and web-based travel intermediary customers use most often.

2.4. Analysis of Data

Statistical package programs were used for the statistical analysis of the questionnaire data. First, the validity and reliability analyses of the measurement tools were made. Before the data was analyzed, it was examined whether the data corresponded to the normal distribution. Since the values of skewness and kurtosis are between -1.5 and +1.5, the data were considered to be normally distributed. (Tabachnick ve Fidell, 2013).

2.4.1. Validity and Reliability Analysis

In a scientific research, the validity and reliability of the measures constitute the basic features of instrument of data collection. Validity and reliability are the most basic features needed to be found in a measurement. Reliability is the degree to which measures are independent of error. The most widely used criterion for reliability of the scale is the Cronbach Alpha internal consistency value. The internal consistency method is related to the homogeneity of expressions in the measure. The Cronbach Alpha value is between 0 and 1. Fornell and Larcker (1981) refer to three types of reliability. These are item reliability, construction reliability and Average Variance Extracted.

Table 2.1 Scale Items And Their Sources, Coefficient Alpha And Confirmatory Factor Analysis Results

Scale Items	Standardized Parameter Values	T-Values
Self-Efficacy (AVE = ,81; CR = ,92; α = ,93) I have necessary skills to use tourism apps or websites. I have knowledge of using tourism apps or websites. I am confident of using tourism apps or websites even if there is no one around to show me how to do it.	0,93 0,93 0,84	22,86 23,11 1 9,65
Security Protection (AVE = ,52; CR = ,81; α = ,80) Web-based travel intermediaries implement security measures to protect their customers. Web-based travel intermediaries have the ability to verify their customers' identities for security purposes. Web-based travel intermediaries usually ensure that transactional information is protected from accidentally being altered or destroyed during a transmission on the Internet. I feel secure about the electronic payment system of web-based travel intermediaries.	0,78 0,73 0,73 0,63	16,76 15-32 15,19 12,50
Privacy Concern (AVE = ,73; CR = ,91; α = ,91) I am concerned that Web-based intermediaries are collecting too much personal information from me I am concerned that Web-based intermediaries will use my personal information for other purposes without my authorization. I am concerned that Web-based intermediaries will share my personal information with other entities without my authorization. I am concerned about the privacy of my personal information during a transaction.	0,84 0,92 0,87 0,78	19,26 22,44 20,27 17,22
System Reliability (AVE = ,64; CR = ,84; α = ,84) I perceived that the entire transaction system of web-based intermediaries is stable. I think the transaction system of web-based intermediaries is reliable.	0,71 0,89 0,79	14,76 20,00 17,07

I think the transaction system of web-based intermediaries is dependable		
Third Party Seal (AVE = ,59; CR = ,88; α = ,87)		
I prefer to buy from Web-based travel intermediaries that carry Third Party Seal (Such as Bank Approval).	0,67	13,82
The presence of a third party seal (such as Bank Approval) on the site makes me feel more comfortable.	0,75	16,32
The presence of a third party seal (such as Bank Approval) on the site makes me feel more secure in terms of privacy.	0,88	20,72
The presence of a third party seal (such as Bank Approval) on the site makes me feel safer in terms of the transaction security.	0,86	19,84
When I purchase from a Web site, the certification of Web sites for trustworthiness by other institutions are important to me.	0,66	13,56
Referral (AVE = ,56; CR = ,79; α = ,79)		
It is important to me that a person/friend recommends a Web site to me before I buy from it.	0,67	13,01
It is important to me that previous customers' reviews are available on a Web site.	0,81	16,55
It is important that professional reviewers (i.e. editors of newsletters) suggest a Web site	0,76	15,31
Trust in E-tailer (AVE = ,70; CR = ,87; α = ,87)		
This site is trustworthy.	0,81	17,52
This Website vendor gives the impression that it keeps promises and commitments.	0,92	20,97
I believe that this Website vendor has my best interests in mind	0,77	16,49
Satisfaction (AVE = ,80; CR = ,92; α = ,92)		
Overall, I am satisfied with web-based travel intermediaries	0,92	22,57
Web-based travel intermediaries meet my expectations	0,92	22,48
The overall quality of the service provided by Web-based travel intermediaries is excellent	0,84	19,48
Loyalty (AVE = ,71; CR = ,91; α = ,91)		
I prefer this web-based travel intermediary above others.	0,82	18,60
I intend to continue using this web-based travel intermediary.	0,87	20,69
I would recommend this web-based travel intermediary to others.	0,87	20,34
I am a customer loyal to this web-based travel intermediary.	0,82	18,82
The Compliance Indexes of Measurement Model $\chi^2=736,15$, sd= 349 $\chi^2/sd=2,10$, RMSEA=0.055, CFI=0.98, PNFI=0,83 SRMR=0,048		

Note: All loadings are significant at the 0.01 level. AVE; Average variance extracted; CR; Composite reliability; α ; Coefficient alpha; CFI; Parsimony normed fit index; SRMR; Standardized root mean square residual RMSEA; Comparative fit index; PNFI; Root mean square error of approximation.

Cronbach Alpha values (α), which indicates the reliability coefficient of all scales used in the research, are above 0.70 (Nunnally, 1970). As a result; the measurement tools and dimensions used in the research questionnaire appear to provide internal consistency measures. (Tablo 2.1). Confirmatory factor analysis was used to test the construct validity of the measurement tools. Standardized parameter values, T values, of the measurement model are given in Table 2.1. The parameter estimates belonging to the model are included in the table and the factor weights are calculated as the coefficient estimates standardized according to the maximum likelihood method. All the coefficients were found to be significant in the order of 0.01. The compliance indexes of the model are shown collectively in Table 2.1.

These findings show that the expressions are correctly explained by the factors and can be regarded as proof of construct validity of the scales.

For the convergence validity, Fornell and Larcker (1981) calculated item reliability, construct reliability and average variance extracted. Composite reliability is the main measure used in the measurement model. The composite reliability calculated for each dimension is shown in Table 2.1. All values are above the acceptable limit of 0.70 (Hair et al., 1998; Nunally, 1978).

One of the indicators of convergence validity is the average variance extracted (AVE) ratio. This value is expected to be equal to or higher than 0.50 (Bagozzi et al., 1991). In this study all AVE values were over 0.50.



CHAPTER THREE

THE FINDINGS OF RESEARCH

3.1. Descriptive Analysis Results Regarding Demographic Characteristics of Participants

Within the scope of this research, data collected by face-to-face surveys were applied to various statistical analyses and findings found out are given following sections. In this section, the relevant descriptive statistics and the outcomes of the analysis from testing hypotheses for the purpose of the research are given.

3.2. Demographics

According to table 3.1, the distribution of the 362 web-based travel intermediaries customers shows that 51.4% (186) were male and 48.6% (176) were female in the survey by gender. According to table 3.1, the age range of the participants: 41% (93) were aged between 18 and 24 years, 35.1% (127) were 25-31 years, 19.6% (71) were 32-38 years, 9.1% 45 years, 4.1% (15) 46-52 years, 6.4% (23) 53 years and above.

Table 3.1 Demographics

	N	%
<u>Gender</u>		
Male	186	51.4
Female	176	48.6
<u>Age</u>		
18-24	93	25.7
25-31	127	35.1
32-38	71	19.6
39-45	33	9.1
46-52	15	4.1
53 and above	23	6.4
<u>Total number of years using web-based travel intermediaries</u>		
1-5 years	167	46.1
6-10 years	142	39.2
11-15 years	46	12,7
16-20 years	7	1.9
<u>Web based travel Intermediaries</u>		
booking	128	35,36%
expedia	65	17,96%
airbnb	49	13,54%

tripadvisor	31	8,56%
skyscanner	28	7,73%
trivago	14	3,87%
opodo	8	2,21%
sunweb	5	1,38%
ctrip	5	1,38%
toraberuko	4	1,10%
makemytrip	4	1,10%
Others	21	5,80%
Total	362	100,00%

The total number of customers' years of usage of web-based travel intermediaries consist of 46.1% (167) for 1-5 years, 39.2% (142) for 5-10 years, 12.7% (46), 1.9% (7) for 16-20 years.

When the web-based travel intermediaries most frequently used by participants were examined, 35.36% (128) booking.com, 17.96% (65) expedia.com, 13.54% (49) airbnb.com (28) skyscanner.com, 3,87% (14) trivago.com, 2, 21% opodo.com, 1,38% (5) sunweb.com, 1,38% (5) ctrip.com, 1,10% (4) tour.ne.jp (toraberuko), 1,10% (4) makemytrip.com are used most frequently by customers. The web-based travel intermediaries written down by 3 or less participants were collected under the other title. Other sites have a total of 5.80% (21). These sites are comprised of: hotelbama.com (3), viator.com (3), alnaboodahtravel.com (3), priceline.com (3), hotels.com (3), tuniu.com (2), travelocity.com (2), levart.com (1), gogomate.net (1).

3.3. Testing of Research Hypotheses

Multiple linear regression analysis was conducted to examine to what extent satisfaction and trust determines loyalty to web-based travel intermediaries. The mean, standard deviation and correlation coefficients for the variables are given in the table 3.2 below:

Table 3.2 Correlation Values Among Trust, Satisfaction And Web-Based Travel Intermediaries Loyalty

	Mean	Std. Deviation	Loyalty	Trust
Loyalty	5.4793	1.05144	.	
Trust	5.2240	0.74778	0.449	
Satisfaction	5.5727	1.08535	0.828	0.472

The Variance Inflation Factor (VIF), which investigates the correlation between independent variables before the regression test, was examined, although the risk of possible multicollinearity by virtue of the high correlation level among the independent variables in the model does not appear and this factor was well below the grade value of 10, and the tolerance statistics were well above the limit value ($1-R^2$) of 0.309 (Satisfaction tolerance value= 0.777; Trust tolerance value = 0.777). That is, there is no perfect linear relationship between predictor variables, each variable explains the different dimensions of the variance and the results of the regression analyzes are significant.

Table 3.3 The Regression Table Regarding Web-Based Travel Intermediaries Loyalty, Trust And Satisfaction

Independent variables				R^2	Adjusted R^2	F	t	Sig.
	B	Std. Error	Beta					
Constant	0.650	0.227		0.691	0.689	400,753		0.004
Trust	0.105	0.047	0.074				2.237	0.026
Satisfaction	0.768	0.032	0.793				23.821	0.000
Dependent variable: Loyalty P value is significant at 0.05 level.								

The results of multiple regression analysis were statistically significant. $F = 400.753$, $P < 0.001$. The value of R^2 is 0.691. This result tells us that 69.1% of loyalty on the web-based travel intermediary depends on independent variables. The value of Adjusted R^2 is 0.689. This result shows that the variance of 68.9% of loyalty on the web-based travel intermediary is predicted by trust and satisfaction.

When Beta coefficients in the table were examined, after all of the independent variables were introduced into the regression model, there was a significant “trust” ($\beta = 0.074$, $p < 0.05$) and “satisfaction” ($\beta = 0.79.3$, $P < 0.001$) contribution in explaining web based travel intermediary loyalty. According to there results; it can be said that the significance order of the independent variables on the dependent variable is “satisfaction” ($\beta = 0.79.3$, $P < 0.001$) and “Trust” ($\beta = 0.074$, $P < 0.05$). It is seen that “satisfaction” ($\beta = 0.79,3$) is a very important factor affecting web based travel intermediary loyalty. The relationship between trust ($\beta = 0.074$) and web-based travel intermediary loyalty is relatively low. This means that one standard

deviation increased in satisfaction will lead to a 0.79.3 standard deviation increase in web-based travel intermediary loyalty when other variables are under control. According to these results; H1a and H1b were accepted.

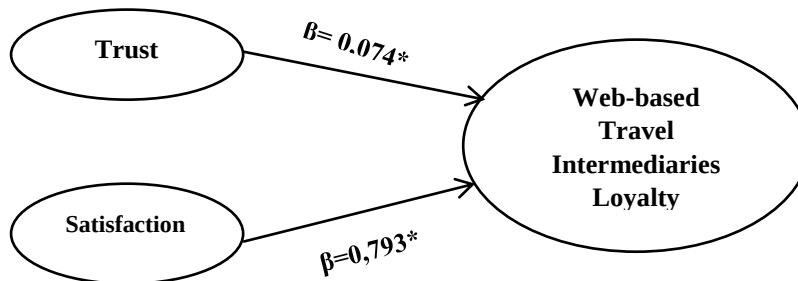


Figure 3.1 Model Of Factors Affecting Web-Based Travel Intermediaries Loyalty

*P value is significant at 0.05 level.

Regression analysis shows that trust and satisfaction impact positively and significantly on the loyalty for web-based travel intermediary. Therefore, hypothesis, perceived trust and perceived satisfaction significantly effect perceived web-based travel intermediary loyalty was supported by this study.

In addition, Hierarchical linear regression analysis was used to investigate to which extent age, gender, years of usage, self-efficacy, cognition-based trust antecedents and affect based trust antecedents to determine the level of trust in web based travel intermediaries. The mean, standard deviation and correlation coefficients for the variables are given in the table 3.4 below:

Table 3.4 Correlation Analysis Of Basic Variables

Variables	Mean	S.D.	1	2	3	4	5	6	7	8
1. Years	5.6286	1.05669								
2. Gender	6.62	3.857	.065							
3. Age	1.49	.501	.053	-.144						
4. Self-efficacy	31.68	10.313	-.053	.775	-.120					
5. perceived security protection	6.3435	.92112	.443	.089	-.053	-.152				
6. Privacy concern	5.5698	1.01945	.532	.060	-.011	-.126	.611			
7. System Reliability	3.4827	1.71733	-.227	-.049	.052	.030	-.135	-.227		
8. Third-party seal	5.6713	1.18819	.456	.043	.063	-.084	.287	.310	-.015	
9. Referral	5.7251	1.02756	.525	.089	-.078	-.039	.453	.483	-.112	.426

According to the results shown in Table 3.4 our model in this research is constituted as in:

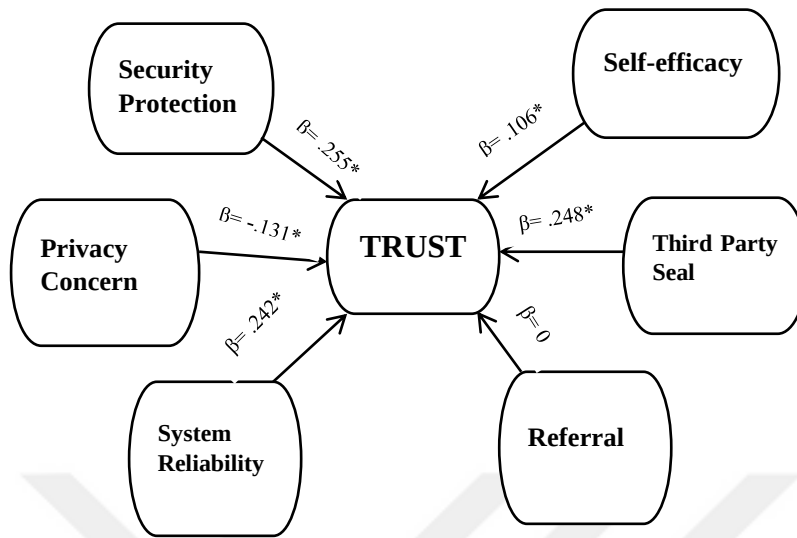


Figure 3.2 The Model Of Variables Affecting The Level Of Trust

*P value is significant at 0.05 level.

The value of adjusted R^2 is 0.027 in Model 1. This result shows that Model 1 is significant ($F = 4,309$, $P < 0.05$) and the variance of 2.7% trust in web based travel intermediaries is predicted by the control variables

Results of hierarchical regression analysis showed that from control variables in the first group; “Gender” ($P > 0.05$) did not contribute significantly to the regression model but “Years of usage” contributed positively and significantly ($P < 0.001$) and “Age” contributed negatively but significantly ($P < 0.05$). Therefore, H2b and H2c were accepted but H2a was rejected.

The significant effect of the control variables was lost when the self-efficacy variable in Model 2 was entered into the regression. Model 2 was significant ($F = 22,786$, $P < 0.001$). Self-efficacy explained an additional variance of 16.9% ($\Delta R^2 = 0.169$) in web based travel intermediary loyalty and this change in R^2 was found significant. “Self-efficacy” ($P < 0.05$) contributed significantly and positively to the regression model. Therefore, H2d was accepted.

In the Model 3, after perceived security protection, privacy concern and system reliability variables (antecedents of cognition-based trust) were entered into regression model, it was found that an additional variance of 20.7% ($\Delta R^2 = 0.207$) trust in web based travel intermediaries was explained and this change in R^2 was significant ($F = 35.205$, $P < 0.001$). “Security protection” ($P < 0.05$) contributed significantly and positively to the regression

model, “privacy concern” ($P < 0.05$) contributed significantly but negatively to the regression model and “system reliability” ($P < 0.05$) contributed significantly and positively to the regression model. Therefore, H2e, H2f and H2g were accepted.

Lastly, in Model 4, third-party seal (antecedent of affect-based trust) was entered into regression model. It was found that an additional variance of 4% ($\Delta R^2 = 0.04$) trust in web based travel intermediaries was explained and this change in R^2 was significant ($F = 36.123$, $P < 0.001$). “Third party seal” ($P < 0.05$) contributed significantly and positively to the regression model. H2h was accepted. The values regarding the effects of referral in trust in web based travel intermediaries were not come out after we were entered referral variable into the regression model. Therefore, H2i was rejected.

When all the independent variables are entered into the regression model, it is found that self-efficacy, security protection, privacy concern, system reliability and third party seal predict a significant amount of variance in trust in web based travel intermediaries over and above control variables.

Table 3.5 Hierarchical Linear Regression Analysis

Model	b	SE	b	t	p
Model 1					
Years	0.75	0.023	0.274	3.328	0.001
Gender	0.129	0.111	0.064	1.164	0.245
Age	-0.026	0.008	-0.258	-3.145	0.002
$R^2 = 0.035$, $\Delta R^2 = 0.027$					
Model 2					
Years	0.013	0.022	0.049	0.617	0.538
Gender	0.171	0.101	0.081	1.696	0.091
Age	-0.001	0.008	-0.014	-0.182	0.856
Self-efficacy	0.505	0.058	0.441	8.691	0.000
$R^2 = 0.203$, $\Delta R^2 = 0.194$, $\Delta R^2 = 0.169$					
Model 3					
Years	-0.012	0.019	-0.043	-0.626	0.531
Gender	0.116	0.088	0.055	1.328	0.185
Age	0.008	0.007	0.082	1.176	0.240
Self-efficacy	0.180	0.062	0.157	2.933	0.004
Cognition-based trust					
Security Protection	0.333	0.055	0.321	6.008	0.000
Privacy Concern	-0.083	0.026	-0.135	-3.215	0.001
System Reliability	0.280	0.039	0.315	7.206	0.000
$R^2 = 0.410$, $\Delta R^2 = 0.399$, $\Delta R^2 = 0.207$					
Model 4					
Years	-0.011	0.018	-0.042	-0.627	0.531
Gender	0.156	0.085	0.074	1.838	0.067
Age	0.007	0.007	0.070	1.043	0.298
Self-efficacy	0.122	0.061	0.106	2.010	0.045
Cognition-based trust					
Security Protection	0.264	0.055	0.255	4.774	0.000
Privacy Concern	-0.081	0.025	-0.131	-3.223	0.001
System Reliability	0.215	0.040	0.242	5.429	0.000
Affect-based trust					
Third Party Seal	0.255	0.050	0.248	5.049	0.000
$R^2 = 0.450$, $\Delta R^2 = 0.438$, $\Delta R^2 = 0.040$					

* P value is significant at 0.05 level.

CONCLUSION

Developing loyalty in web-based travel intermediaries is a complex and comprehensive process that requires various antecedent structures (such as satisfaction, trust). In this study, especially in e-retailing context, the concepts of each structure were discussed. Loyalty is a term often used by retailers and e-retailers. Keeping current customers and turning them into loyal ones is a difficult process for the retailers. Companies try to understand the factors that keep customers loyal to their services via a wide variety of information search platforms. Customer loyalty occurs when (1) customers feel their needs will be met at best, (2) competition is exclusively excluded from the purchase process, and (3) customers buy only from a particular company (Shoemaker and Lewis, 1999: 349).

Trust and satisfaction are the terms that describe the relationship between the suppliers and customers in the world of e-commerce. The research of this study consists of two stages. In first stage; we aimed to reveal the degree of importance of trust, besides satisfaction, in web-based travel intermediaries loyalty and in second stage; our aim was to see the effect levels of the variables explaining trust in web-based travel intermediaries according to their hierarchical levels.

One of Turkey's most important and biggest tourism destination, Istanbul, was chosen for field research. Data were collected on the basis of volunteerism from international tourists coming to Istanbul via web-based travel intermediaries. The questionnaires were prepared in English and the research was carried out in February-April period of 2018. A total of 381 questionnaires were used, and after elimination of missing and incomplete questionnaires, 362 questionnaires were used for the analyses. The demographic characteristics of web-based travel intermediary users such as age, gender, and how long they use these web based travel intermediaries, which ones they prefer most, their trust to web travel intermediaries, their satisfaction, loyalty with these intermediaries and their self-efficacy have been measured.

In the first stage of the analysis, inter-variable relationships were set forth by using multiple linear regression and we found out that participants' satisfaction and trust predicted web-based travel intermediary loyalty at 68.9% level. Accordingly, satisfaction and trust seems to have a significant and positive affect on the web-based travel intermediary loyalty. This is in line with the results of previous studies (Moriuchi and Takahashi, 2016; Pamies, 2012; Şahin et al., 2011; Husain, 2017; Martínez and Bosque, 2013), and they have stressed the importance of achieving customer trust in e-commerce, besides satisfaction. In this study, we also recommend web-based travel intermediaries to make almost every effort to obtain

their customers' trust if they want to reduce the negative effects of internet on customer loyalty and create a loyal customer source for stability and success under intense competition conditions.

As a great number of customers are not willingness to buy travel products online due to their distrust of web based travel intermediaries, those intermediaries should be aware of the importance of developing the level of customers' trust. In the second stage of the analysis, it was investigated the effect levels of the variables that predict trust in web-based travel intermediaries according to their hierarchical levels. Hierarchical linear regression method was used. Gender, age and years of usage were entered into model as control variables and self-efficacy, security protection, privacy concern, system reliability, third party seal and referral were entered into model as independent variables. The four models formed for this analysis.

Firstly, it was entered gender, years of usage and age as control variables into model 1 in hierarchical order because it was expected that those variables predict trust significantly and found out that, rather than gender, they predicted trust in web-based travel intermediaries. In the second model, when self-efficacy was entered into the model, the significant effect of the control variables was lost, as expected. Self-efficacy predicts trust significantly and it was the first independent variable entered into model in hierarchical order because between self-efficacy and trust, there is a cause-effect relationship (Cheung and Chan, 2000; Pavlou and Fygenson, 2006). Self-efficacy plays a very important role in the trust-building process in online context and without self-efficacy belief of consumers, trust towards websites can not be occurred (Kim and Kim, 2005). In the third model, cognition-based antecedents (security protection, privacy concern and system reliability) were entered into model in hierarchical order after self-efficacy. Lastly, in fourth model, third party seal and referral as antecedents of affect-based trust were entered into regression model because there is a causal-effect relations between them and affect-based trust is a further development of cognition-based trust (Kim, 2005).

After all the independent variables are entered into the regression model in hierarchical order, it was found that beside self-efficacy, security protection was the most important determinant of consumer trust in web-based travel intemediaries. This result was in line with previous studies such as Xiao et al. (2010), Ribbink et al. (2004), Miyazaki and Fernandes (2001) and Kim et al. (2008). System reliability was the second most important determinant according to results of hierarchical lineer regression analyses in this study and the third most important determinant was privacy concern. Lastly, third party seal was the other important independent variable predicting trust in web-based travel intermediaries.

Therefore, it is recommended in this study that initially web-based travel intermediaries should help consumers improve their self-efficacy and develop “positive attitudes” about “online shopping” if they want customers to develop trust in their websites. For this reason, they can design a visual demonstration (e.g. a guidebook, a video etc.) on their website to show users how to make a booking and improve consumers' proficiency in “online shopping” (Li and Buhalis, 2005).

Secondly, web-based travel intermediaries should disclose security protection procedure, provide correct and up-to-date information to consumers in their websites in order to mitigate consumers' perceived risks and to increase customers' perception of security during online transaction (Xiao et al., 2010). If the consumers detect that a web site is well prepared for security protection, they will make online transactions more convenient. Therefore, to fulfill the security requirements precisely during shopping, web-based travel intermediaries should provide security features such as security policy, guarantee for purchasing and mechanisms which provide protection such as "SSL technology", "encryption", "authentication", "protection" at their web site (Kim et al., 2008).

Thirdly, when it comes to system reliability, web-based travel intermediaries should upgrade to the latest technologies if they want to present a "stable" and "reliable" system to their customers. Through this system, customers can obtain all informations related to online transaction (Kim, 2005). Customers can develop a sense of trust if the system performs as predicted and customers will have confidence in that system and learn more about the site's behavior, reliability and risks of its use. When customers regard a credibility attribution as a proof, they trust that system (Flavián et al., 2006; Muhtaseb et al., 2012; Qin and Zhang, 2001; Roy et al., 2001). Web based travel intermediaries should take into account these important points: the system should be always “available” and “fast”, “few errors” at all levels should be come out, “the transaction record” should be correct, and “services” should not fail during a transaction (Kim, 2005)

Fourthly, privacy concern is the other important variable that web-based travel intermediaries should concentrate on and privacy is identified as one of the major concerns when online customers make a transaction (Udo, 2001). Concerns about privacy may decrease customer trust in e-retailer and lower purchase intentions (Labuschang and Eloff, 2000). That is to say, concerns about internet privacy affect customers' perceived security and privacy in online shopping for travel and tourism products/services. This means that customers' tendency to believe that there are risks associated with personal information and payments reduce the perceived privacy protection and reduce perceived security protection. Therefore, web-based travel intermediaries that offer and sell their products or services online should make further

efforts to positively impact customers' privacy perceptions (Ponte et al., 2015) For instance, they can provide “privacy”, “security”, “good online experience” and “trustworthy quality of information” on their websites (Kim, 2005).

Lastly, according to results of this study; web-based travel intermediaries should take third party seal into account if they want customers to develop trust towards their websites. Initially, customers should be educated and aware of third party seals of websites. Web-based travel intermediaries can provide statement on their websites to make customers understood the importance of those seals. Third party seals serve as concrete tips that a company uses to ensure that customers understand a precision and positive outcome of participating in an exchange with an e-retailer. It is designed to communicate with customer in such a way that the e-retailer meets certain standards or requirements of a third-party assurer's and consequently, can be trusted by the customer (Chen and Dhillon, 2003; Bramall et al., 2004; Nöteberg et al., 2003) Web-based travel intermediaries should display "famous" and "trustworthy third-party assurance" seals on their websites in order to increase their customers' trust. In the literature, referral is an important variable explaining trust in e-retailers (Kim, 2005). However, within the model of our study, referral was not found as a significant variable predicting trust in web-based travel intermediaries.

Once and for all, it should be kept in mind that customers will anticipate to have both cognitive benefits such as “security protection”, “time saving”, “quality”, etc. and affective benefits such as “sense of calm”, “perception of gain”, “expectation of pleasure”, etc. in their relationship with the web-based travel intermediaries (Pamies, 2012). We suggest that web-based travel intermediaries and third parties should better incorporate trust-building mechanisms into their web sites. They should concentrate on the trust priorities which are identified in this study if they want to reduce the negative effects of internet, to make more profits, to be successful and to make customers loyal.

This study conducted on tourists who came to Istanbul with web-based travel intermediaries. Therefore, the results of this study limit the generalization. In order to obtain generalizable results, it is suggested to test in different sample clusters. For further studies, different variables can be added to first model which is not included in the scope of this study, such as service quality, website features etc. And researches can add "information quality" as an other cognition based trust antecedent and "reputation", "feedback of buyers", "word-of-mouth" as other affect-based trust antecedents to hierarchical regression model to explain different dimensions of variance in trust in web based travel intermediaries.

Also, alternative models can be proposed to understand the relationships between the structure in first model studied in our work. For example, trust can be positioned as a moderator of the relationship between satisfaction and loyalty.



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APPENDIX 1- SURVEY FORM

THE WEB-BASED TRAVEL INTERMEDIARIES LOYALTY: THE INFLUENCES OF TRUST AND SATISFACTION

This survey was prepared by Res. Asst. Şükrü Fırat ÇİFTÇİ from Kırklareli University under the supervision of Prof. Beykan ÇİZEL from Akdeniz University for the postgraduate thesis in the field of International Tourism Management. If you prefer to participate, please reply sincerely the following questions and statements. Thank you for your interest and contribution to the survey.

Yours faithfully,

Do you use web-based travel agencies (such as booking.com, expedia.com etc.) for tourism-related product and service purchases?	☐ Yes	☐ No
Total number of years using web-based travel agency:		
How do you use web based travel agencies?	☐ I look	☐ I look and buy
Gender	☐ Male	☐ Female
Your Age:		
Web-based travel agency you use most often :		

Self-Efficacy	Strongly Disagree						Strongly Agree
I have necessary skills to use tourism apps or websites.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
I have knowledge of using tourism apps or websites.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
I am confident of using tourism apps or websites even if there is no one around to show me how to do it.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
Security Protection							
Web-based travel agencies implement security measures to protect their customers.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
Web-based travel agencies have the ability to verify their customers' identities for security purposes.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
Web-based travel agencies usually ensure that transactional information is protected from accidentally being altered or destroyed during a transmission on the Internet.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
I feel secure about the electronic payment system of web-based travel agencies.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
Privacy Concern							
I am concerned that Web-based agencies are collecting too much personal information from me.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
I am concerned that Web-based agencies will use my personal information for other purposes without my authorization.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
I am concerned that Web-based agencies will share my personal information with other entities without my authorization.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
I am concerned about the privacy of my personal information during a transaction.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
System Reliability							
I perceived that the entire transaction system of web-based agencies is stable.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
I think the transaction system of web-based agencies is reliable.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
I think the transaction system of web-based agencies is dependable.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
Third Party Seal	Strongly Disagree						Strongly Agree
I prefer to buy from Web-based travel agencies that carry Third Party Seal (Such as Bank Approval).	[1]	[2]	[3]	[4]	[5]	[6]	[7]
The presence of a third party seal (such as Bank Approval) on the site makes me feel more comfortable.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
The presence of a third party seal (such as Bank Approval) on the site makes me feel more secure in terms of privacy.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
The presence of a third party seal (such as Bank Approval) on the site makes me feel safer in terms of the transaction security.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
The presence of a third party seal (such as Bank Approval) on the site makes me feel safer in terms of the transaction security.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
When I purchase from a Web site, the certification of Web sites for trustworthiness by other institutions are important to me.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
Referral							
It is important to me that a person/friend recommends a Web site to me before I buy from it.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
It is important to me that previous customers' reviews are available on a Web site.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
It is important that professional reviewers (i.e. editors of newsletters) suggest a Web site.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
Trust in e-tailer (Please consider the web-based travel agency you use most often)							
This site is trustworthy.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
This Website vendor gives the impression that it keeps promises and commitments.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
I believe that this Website vendor has my best interests in mind.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
Satisfaction (Please consider the web-based travel agency you use most often)							
Overall, I am satisfied with web-based travel agencies	[1]	[2]	[3]	[4]	[5]	[6]	[7]
Web-based travel agencies meet my expectations	[1]	[2]	[3]	[4]	[5]	[6]	[7]
The overall quality of the service provided by Web-based travel agencies is excellent	[1]	[2]	[3]	[4]	[5]	[6]	[7]
Loyalty (Please consider the web-based travel agency you use most often)							
I prefer this web-based travel agency above others.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
I intend to continue using this web-based travel agency.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
I would recommend this web-based travel agency to others.	[1]	[2]	[3]	[4]	[5]	[6]	[7]
I am a customer loyal to this web-based travel agency.	[1]	[2]	[3]	[4]	[5]	[6]	[7]

CURRICULUM VITAE

Name and SURNAME	Şükrü Fırat ÇİFTÇİ
Place of Birth - Date	Antalya - 10.04.1985
EDUCATIONAL BACKGROUND	
High School	Muratpaşa High School, Antalya, 2004.
Associate Degree	Selçuk University, Silifke Taşucu Vocational School, Tourism Guidance, Taşucu, 2010.
Bachelor's Degree	Akdeniz Universtiy, School of Tourism and Hotel Management, Department of Travel Management, Antalya, 2014.
Language Skills	English [very well - YDS (September, 2014): 87.5 / 100], Russian (very well), Dutch (beginner)
WORK EXPERIENCE	
Internships	Premium Travel Agency – Antalya (2010)
Projects	Russian–English Learning Program (September 2006 - June 2008), Minsk State Linguistic University, Minsk-Belarus, 2008. Erasmus Exchange Programme (January 2013- June 2013) University: K.H.B.O / Hogeschool Vives - Catholic University of Leuven Association (KU LEUVEN), Bruges - Belgium, 2013.
The organizations where s/he worked	Hotshot Restaurant -Pension, Çeşme, 2004-2005. Marka Halı, Antalya, 2006-2007 Premium Travel Agency, Antalya, 2010. Professional Tourist Guide in Russian Language (2012-2016) Research Assistant – Kırklareli University (2017 - Ongoing)
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