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Behavioural economics: the role of trust in hospitality

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ABSTRACT

Behavioural economics is a recent field of economics, and in this study, we assess how e-trust affects hotel satisfaction and behavioural intentions, representing different purchase modes: online travel agencies and hotel websites, through a mixed structural equation and a third-person perception questionnaire. The results suggest that travellers believe that hotel websites are more benevolent and have more integrity and reliability than online travel agencies, whereas online travel agencies are more effective in terms of competence. In addition, consumers are more satisfied when their trust is high, and they are more likely to recommend and return to the same hotel. Reliable and efficient information management systems, whether provided by online travel agencies or hotel websites, are recommended.

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Trust; online travel agencies; hotel websites; third-person perception; and mixed structural equation model

Introduction

Behavioural Economics (BE) is one of the most recent areas of Economics, and one of the main objectives of BE is to investigate individuals' decision-making processes (Homar & Cvelbar, 2023). The popularity of BE among academics and policymakers has increased substantially in the last years (Lin et al., 2024; Organização para a Cooperação e Desenvolvimento Económico [OCDE], 2017; Souza-Neto et al., 2023). Recent studies have emphasized the high importance of this approach for sustainable development, including in sectors such as tourism and hospitality (Song & Lin, 2023; Souza-Neto et al., 2023). In this context, BE relevance can be even enhanced with a better understanding of the "how" and "why" of decision-making processes (Sharma et al., 2023). According to (Lin et al. (2024, p. 275), "understanding human behavior is crucial for both tourism researchers and practitioners. Intensive business activities involve decision making throughout the entire process of production and consumption. Both suppliers and consumers must make decisions under risk and uncertainty given the intangibility, inseparability, heterogeneity, and perishability of the tourism products as well as various objective forces that may deter consumption such as natural/economic crises, cultural conflicts, and political issues". Thus, the analysis of these decision-making processes is fundamental given its relationship with of tourists' willingness to pay (Li et al., 2022), and the architecture of nudges – voluntary action drivers - (Thaler, 2015).

Among the main dimensions studied in this BE literature is trust, which proved to be important for tourists' intentions and attitudes (Poon & Koay, 2021). Trust is a relevant aspect in the online context given the risks attributed to personal information sharing during online purchasing and the use of websites as an information source (McKnight et al., 2002). Online risks are related to the

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absence of face-to-face interaction (Ku, 2023; Reichheld & Shefter, 2000), which promotes customer's sense of powerlessness (S. J. Yoon, 2002). Despite the relevance of a better understanding of decision-making through online channels, studies about e-trust in BE literature are scarce.

This occurs in a context in which online tools have become essential for tourism products' access and consumption (Ukpabi & Karjaluoto, 2017) and, consequently, for long-term strategies of the companies of this sector (Weissenberg & Langford, 2018). According to Statista, Booking.com and Expedia revenues in this year were, respectively, roughly 11 and 8.6 billion U.S. dollars. A better comprehension of e-trust dynamics in (re)booking is fundamental to managing in this market, as satisfaction towards an online channel can negatively affect the competitors (Chang et al., 2019). In the case of hotel websites and OTAs – which cooperate and compete through acquiring new customers, discounts given and charge rates – trust can be considered a relevant aspect of tourist satisfaction and hotels' performance (Chang et al., 2019).

According to a vast literature, trust can also be considered a key aspect in cooperation processes between agents (Morgan & Hunt, 1994). Currently, incentives for cooperation between hotels and OTAs are not sufficient to promote their cooperation (C.-J. Chen, 2023). It occurs even if the cooperation between companies of this sector can influence consumer satisfaction (Ku, 2023) and companies' performance of innovation (Raad et al., 2023).

Thus, this research aims to understand/validate the dimensions of e-trust in online domains and their influence on satisfaction and behavioural intentions towards hotel booking websites compared to OTAs' websites. To this end, a mixed structural equation model was used (built in a different method from other studies), depicting the latent construct of e-trust and its influence on satisfaction and behavioural intentions.

In this sense, critical and innovative aspects were contemplated in this study. The second-order structural equation model method was also used in the present research. This method has advantages such as including measurement errors in the estimation process, estimating different interrelated dependency relationships simultaneously, and defining elaborate assumptions based on the theoretical support and including them in the model, among others. Another innovation of this paper is the adoption of a third-person perception (TPP) questionnaire to depict a more accurate meaning of e-trust in hotel booking by contrasting this type of website with OTAs' websites. According to previous studies, behaviours and TPP are directly related (L. Chen & Fu, 2022), including in the tourism sector (Park et al., 2023). Therefore, this kind of analysis shapes the research paths about online services in tourism, as this methodology can be considered disruptive.

Finally, the structure of the paper is as follows: initially, we provide a theoretical framework on e-trust, satisfaction, and future purchase intention; following, we describe the methodology used, the methods, and the main results obtained; lastly, we present conclusions, implications, as well as limitations.

Literature review

Neoclassical economic decision-making models have been substantially challenged in recent decades. At the end of the 70s, a study developed by authors such as Kahneman and Tversky (1979), who later won the Nobel Prize, highlighted the relevance of aspects such as emotions in individuals' decisions. In this context, economic approaches began to include in a more systematic way perspectives from other areas of knowledge such as psychology (Thaler, 2016). According to Kahneman and Tversky (2023), the mind is composed by 2 systems, while the first operates automatically, the second is related to effortful mental activities (which require concentration). Concerning trust, behaviours arising from trust levels reflect the type of system used in the decision process. In this study, trust is understood as the confidence and good intentions attributed to others that influence the trustor's behaviour (Cook & Wall, 1980). Although the level of trust is not homogeneous between individuals with different personality types – i.e. trust is positively correlated with extraversion (Evans & Revelle, 2008), some dimensions of trust are widely consensual.

In this paper, the trust dimensions considered were ability, benevolence, and integrity (Mayer et al., 1995), which are one of the most frequent dimensions considered to represent trust in the literature (Cheng et al., 2019).

According to Mayer et al. (1995, p. 717), ability can be defined as the "group of skills, competencies, and characteristics that enable a party to influence within some specific domain". In the case of online systems, their capabilities refer to the core functionalities and characteristics that enable them to serve their users effectively, including privacy, performance, availability, and uptime. Al-Khayyal et al. (2020), prove that e-trust in online systems is demonstrated by the reliability of platforms to protect user data through robust security measures. Furthermore, Al-Dweeri et al. (2017) demonstrate that e-trust is contingent upon the online systems' ability to ensure consistent performance, minimizing downtime and security breaches. In the same vein, Urban et al. (2009) show that e-trust is significantly linked to how well online systems maintain transparency in data handling and user consent. Accordingly, the following hypothesis was derived:

H1: E-trust is manifested through the ability of the online system.

According to EC literature, benevolence can be considered an interesting trust dimension to be investigated (Evans & Krueger, 2011). In this paper, benevolence is understood as "the extent to which a trustee is believed to want to do good to the trustor, aside from an egocentric profit motive" (Mayer et al., 1995, p. 718). The benevolence of the online system can be expressed as the belief that sellers want to do good for consumers (McKnight & Chervany, 2001; Wu & Chang, 2005). In this sense, it is hypothesized that:

H2: E-trust is manifested through the benevolence of the online system.

Regarding integrity, another trust dimension highlighted by literature, it is inherent in "the trustor's perception that the trustee adheres to a set of principles that the trustor finds acceptable" (Mayer et al., 1995, p. 719) and is composed of dimensions such as honesty, frankness, commitment fulfilment, and confidence (Butler, 1991; Gefen, 2002; Lee & Turban, 2001; McKnight & Chervany, 2001). In this sense, the hypothesis is that:

H3: E-trust is manifested through the integrity of the online system.

Regarding reliability, it is a category of trust related to the consistency between words and actions (Butler, 1991; Mishra, 1996) and is expressed as, for example, the accuracy of information and product provision at the promised time (Kieti & Akama, 2003). Thus, it is hypothesized that:

H4: E-trust is manifested through the reliability of the online system.

E-trust was associated with intentions towards utilization of user content in the travel planning process (Ayeh et al., 2013; Casaló et al., 2011), purchase decisions (Ert et al., 2016) as well as purchase attitudes (Amaro & Duarte, 2015; H. Kim et al., 2009; M. J. Kim et al., 2011; Nunkoo & Ramkissoon, 2013; Pappas, 2016; Sahli & Legohe, 2015; Sparks et al., 2013). Repurchase intention is inherent in loyalty, and it is represented in the literature by dimensions as the aim to rebuy something for oneself and to recommend the purchasing of something to other people (Y. Yoon & Uysal, 2005), through word-of-mouth behaviour, for example (Filieri et al., 2015). In this study, it is possible that:

H5: E-trust influences future behavioural intentions.

Satisfaction can be considered a good evaluation of some aspect (Oliver, 1980) based on individuals perceived overall performance (Kozak & Rimmington, 2010; Tse & Wilton, 1988), the trade-off between what is received and given (Al-Dweeri et al., 2017) and the disconfirmation in terms of comparison with expectations (Baker & Crompton, 2000; Hui et al., 2007; Oliver, 1980). In this study, it is hypothesized that:

H6: E-trust influences satisfaction with the online system.

The possible relationships between consumers' satisfaction and behavioural intentions have been highlighted by the literature, as well as the intentions related to (re)use of the internet, websites, and smartphones as information sources (Al-Ansi et al., 2018; Chung et al., 2015; Ku & Chen, 2015; Luque-Martínez et al., 2007) as well as repurchasing and loyalty behavioural intentions (Al-Ansi et al., 2018; Baker & Crompton, 2000; M. J. Kim et al., 2011; Oliver, 1980), including in different websites (C. F. Chen & Kao, 2010; Elbeltagi & Agag, 2016; Hsu et al., 2012; Wen, 2012). The idea is that a satisfactory purchase experience is associated with recommendations (Al-Ansi et al., 2018) and with a continued interest that promotes purchase repetition (Oliver, 1993). In this study, the hypothesis is that:

H7: Satisfaction influences future behavioural intentions.

Regarding the TPP, its function of assimilation and contrast establishes the process of social comparison (Price & Tewksbury, 1996). The advantages of this methodology include, among others, objectivity (by adopting a third-person view, it is possible to distance oneself emotionally from the situation and assess more objectively), better understanding (by observing other persons' actions and behaviours from an external perspective it is possible to have a better understanding of the motivations, the emotions and intentions), expanded/differentiated perspectives (it allows the consideration of different points of the view and the understanding of the experiences and realities of the others), improved decision-making (by adopting an external perspective it is possible to analyse situations more comprehensively, considering different variables and scenarios), and self-knowledge (the observation from an external perspective can provide valuable insights that may go unrecognized in other ways). Recent studies have confirmed the relevance of the application of this approach to a better analysis of the behaviour of individuals (Oktavianus & Bautista, 2023).

Methodology

For this study, we propose a mixed structural equation model, a formative model to measure trust (left, in Figure 1) and a reflective model to measure satisfaction and behavioural intentions (right, in Figure 1). Trust is interpreted as a composite variable in the formative model, and in the reflective model as a latent variable. Thus, trust is manifested through satisfaction and behavioural intentions. The structural model consists of a multi-dimensional factor, namely e-trust (global composite factor or principal component) as a weighted average of scores of abilities, benevolence, integrity, and reliability, and as a predictor of satisfaction and behavioural intentions.

The proposed conceptual model assesses the adequateness of e-trust and its effects on satisfaction and behavioural intentions, where the variables observed (manifest) are knowledge, resources, expertise, abilities (Ability), consumer-oriented, professionalism, consumer-oriented design (Benevolence), confidence, frankness, fulfilment, honesty (Integrity), accuracy, promptness (Reliability), overall satisfaction, regret (Satisfaction), reuse, recommend, and rebooking (Behavioural Intentions) (Figure 1).

Third-person effect (TPE) focuses "primarily on mass communication messages and the notion that people might not feel that such messages influence themselves personally, but that the same messages will have a substantial influence on others (. . .) people will react in some way to their perception of influence on others" (Gunther et al., 2012, p. 184). The perceptual dimension of TPE

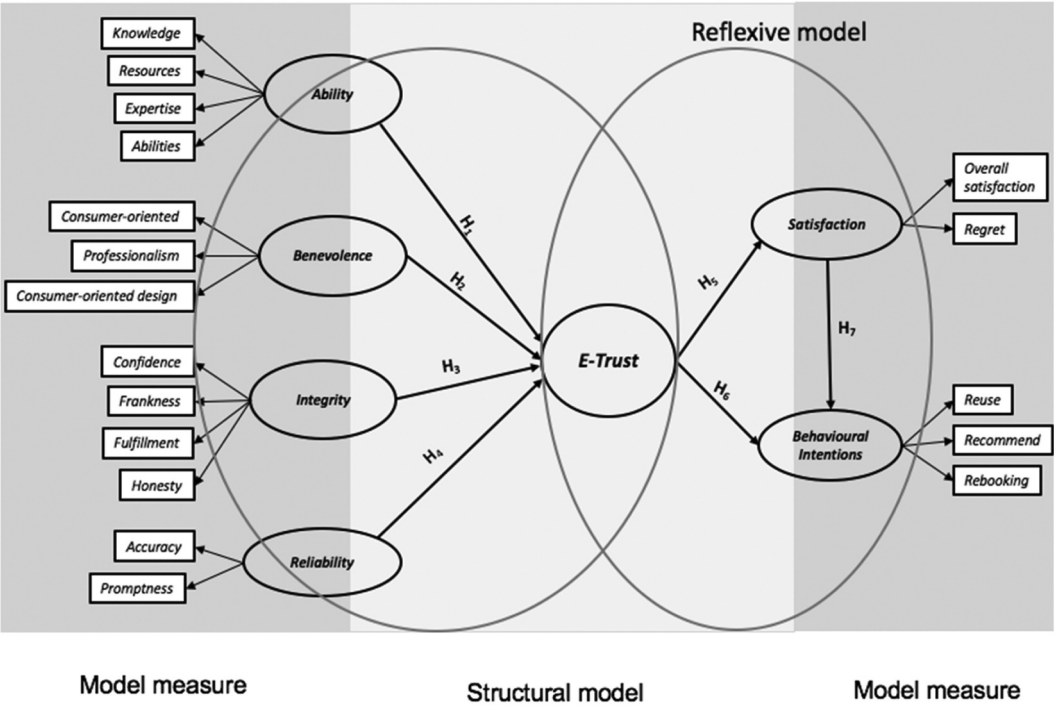

Figure 1. A proposed conceptual model.

is third-person perception (TPP) (Sun et al., 2008). In this work, the "economy of effect perception" inherent in online aspects (Debatin et al., 2009) is represented by the positive/negative levels of trust attributed to hotel website services provided to their customers, as well as the surveyed people's positive/negative behavioural intentions.

The survey was conducted as a three-condition experiment, as Price and Tewksbury (1996) had already proved that these questionnaires present consistent estimates of the self and others. This means that the best way to reach a net evaluation of online systems is to compare each one with each other.

A three-step method was adopted to validate the e-trust variable as a composite. In the first step, we used an exploratory factor analysis (EFA) to ensure that the items of the manifest variable considered in the questionnaire, adapted from the literature, are grouped as expected. The second step consisted in validating the overall structure by confirmatory factor analysis (CFA), and the third step is to test the conceptual model. The use of the CB-SEM technique, as opposed to PLS-SEM, is motivated by the complexity of the model, the focus on the precision of its parameters, the size of the sample, and the difference concerning the studies available in the literature (Hair et al., 2012). In the different studies mentioned in Table 1., the PLS-SEM technique is mainly used, which is sometimes less accurate in the parameters and more accurate in the explanation of the construct. However, it should be noted that the weaknesses of one technique are the strengths of the other and vice versa (Jöreskog & Wold, 1982; Sosik et al., 2009).

Framework of the data collection

For the data collection, we developed a structured questionnaire, including the items identified in the literature, with the snowball sampling method (non-probability sampling) and a survey framework with a size of 1, 000 units. From the 1,000 responses received, 466 were considered valid (the rest were incomplete, lacking the necessary information, and

Table 1. Sample characterization.

Sample characterisation	Frequency	%
Gender		
Male	211	45.3
Female	255	54.7
Age Groups		
18 to 25	96	20.6
26 to 35	157	33.7
36 to 45	116	24.9
46 to 55	60	12.9
56 to 65	31	6.7
More than 65	7	1.5
Education		
Secondary	39	8.4
Higher	204	43.8
University	182	39.1
Master's	28	6.0
PhD	11	2.4
Level of income/month		
Less than €1000	30	6.4
1001€ to €2000	137	29.4
2001€ to €3000	79	17.0
3001€ to €4000	26	5.6
4001€ to €5000	18	3.9
5001€ to €6000	20	4.3
More than €6000	41	8.8
Prefer not to answer	115	24.7

were therefore discarded), giving a response rate of 46.6%. According to (Hair et al., 2014, 2019), and considering that they were obtained online, we can consider it very good. The number of responses made this study one of the most robust in the area because the number of responses is generally lower. According to different authors, the sample size in SEM methodology should be between 10 and 20 times the number of variables (MacCallum et al., 1996), or a proportion of five subjects for each variable may be adequate for normal and elliptical distributions when the latent variables have multiple indicators and that a proportion of 10 subjects of each variable may be adequate for distributions with different characteristics from those of the normal distribution (Bentler & Chou, 1987) or, better yet, 20 subjects for each variable is recommended for best practices (Costello & Osborne, 2005), that is the case of our sample.

The questionnaire was organized into three sections. Section A dealt with comparing official hotel websites with information from online travel agencies (OTAs). It aimed at identifying the first latent variables that respondents associate with ability, benevolence, integrity, and reliability. This section was designed to "build" the e-trust as a composite variable. Section B comprised questions about official hotel websites and information given by online travel agencies but was related to satisfaction and behavioural intentions. In sections A and B, respondents were asked to assess items on a five-point Likert scale (1 = "not descriptive at all" and 5 = "very descriptive") and section C dealt with the socio-demographic profile of the respondents.

Data was disseminated through digital platforms, e.g. Facebook, collected using Qualtrics software and was applied in the first semester of 2020. The questionnaire was distributed in three languages (Italian et al.) according to the respondent's nationality and preference. They were translated and back translated to ensure the items did not lose significance in the process (Brislin, 1986). The questionnaire was applied to the third person to avoid the bias of personal answers.

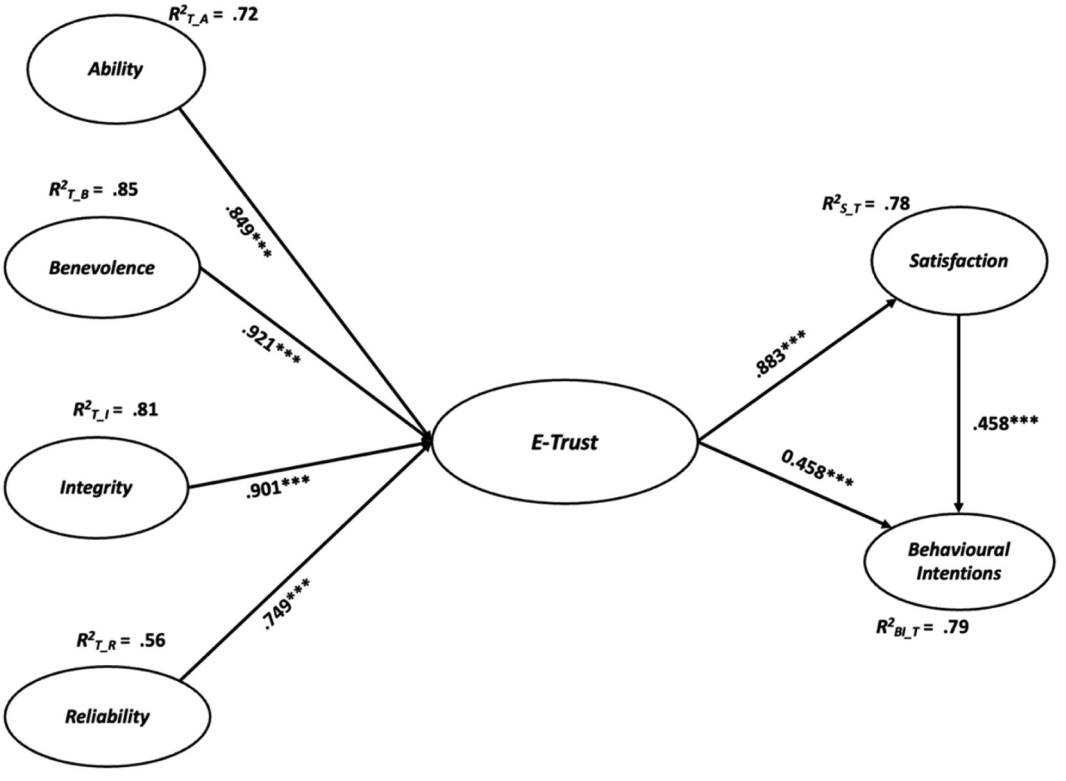

Figure 2. Structural equations model tested without the observed variables with squared multiple correlations. ***$p < 0.01$

Sample characterization

In the sample characterization, we present some of the socio-demographic characteristics of the respondents, particularly the variables gender, age groups, education, and level of income. It can be seen that the majority of the respondents are female (54.7%) and the median/modal class is 26–35 years old (54.3%/33.7%), with 43.7% being highly educated and 52.8% having a level of income of over €3000/month.

The fact that the majority of the respondents are under 35 years old (54.3%) and the modal class of income is between €1001 to €2000/month (29.4%), leads us to deduce that the sample is characterized as being a group of respondents in an initial phase of their professional career with an affinity for the use of online services, which adds values and robustness to the answers.

Measurement model

As previously mentioned, an exploratory factor analysis (EFA) was performed in the first step. In applying the technique, we used the generalized least squares method (GLS) with varimax rotation (orthogonal rotation) performed on the manifest variable. In the analysis of the normality of the manifest variable, we found that they didn´t have a normal distribution and didn´t approximate the desirable symmetry. This wasn´t surprising due to the Likert scale used, from 1 to 5. Using the recommendations of Marôco (2014) for these situations, working with rank variables, or even more efficiently, with Z-scores (Petruzzi et al., 2020), the results obtained were like those obtained with the original variables. Thus, we consider the original variables to perform the EFA.

To confirm the structure above, we applied a confirmatory factor analysis (CFA) to assess the reliability of the trust manifest variable. Using the maximum likelihood estimation method, we used

structural equation modelling (SEM) using the SPSS IBM add-in software, AMOS Graphics v.27 (Analysis of Moments Structures). Some of the application assumptions of the SEM technique were analysed, particularly multivariate normality.

To assess the normality of the manifest variables, and according to Kline (2016), the absolute values of skewness should not exceed three standard deviations, and the absolute values of kurtosis should not exceed eight standard deviations. This work verifies the assumption, the |skewness| ≤0.16 and |kurtosis| ≤1.36. Considering the sample size and the measures of skewness and kurtosis obtained, we can conclude that the normality assumption is verified.

The CFA method specified the relationship between observed variables and latent/composite constructs and suggested that all the constructs can be intercorrelated freely (Civelek, 2018; Hair & Sarstedt, 2019). Measurement scale items, completely standardized loadings, error variances, and reliability indicators were used to confirm the goodness-of-fit for each construct. The structural equation model was estimated to test the influence that each manifest variable has on the composite variable of e-trust, as well as to test the influence of the latent e-trust variable on satisfaction and behavioural intentions.

Results

As mentioned in previous sections, the data analysis was done in two steps: exploratory factor analysis (EFA) followed by confirmatory factor analysis (CFA) through a mixed SEM.

Exploratory factor analysis

The EFA method is used to reduce the dimensionality of the data but, fundamentally, to get the e-trust as a composite variable and, simultaneously, as a latent variable reflected through satisfaction and behavioural intentions. As stated earlier, e-trust is assumed to be a multidimensional construct with four dimensions; satisfaction comprises two items and behavioural intentions three.

The thirteen initial (section A of the questionnaire) manifest variables are reduced/grouped to 4 latent variables (ability, benevolence, integrity, and reliability) that define, as a weighted average, the e-trust variable (Table 2). Only the factors with eigenvalues greater than 1 (Kaiser's criterion) were retained, in this case, the whole set of 13 statements. These factors explain a total variance of 74.845%. Further, the Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy is 0.940, and Bartlett's test of sphericity presents a p-value <0.001, which is considered very good in the literature (e.g. Marôco, 2014) for the type of data under analysis.

Considering section B of the questionnaire, another EFA was performed to estimate e-trust as a latent variable of satisfaction and behavioural intentions. The e-trust will be manifested through satisfaction and behavioural intentions. As one of the main objectives of this work is to assess ways in which e-trust can manifest itself, we can infer that non-satisfaction and a negative behavioural intention are indicative of a lack of trust, among other possible factors. The second EFA comprises five components grouped into satisfaction and behavioural intention. All the items grouped have an eigenvalue higher than one and explained 84.807% of the total variance (KMO = 0.872, Bartlett test: $p < 0.001$), which we consider very good, with partial internal consistencies (Cronbach's α), respectively, 0.874 and 0.951. In both estimates, all loadings' values are more significant than 0.5, which supports the robustness of the data analysis technique (EFA). Also included in the table is the variance extracted for each factor, mean and standard deviation. (Tables 2 and 3). The internal consistency, assessed by Cronbach's alpha, is perfect in all factors (Cronbach, 1951).

Confirmatory factor analysis

The underlying constructs are scored by individual and by construct as in Bollen (1989) to ensure degrees of freedom to perform a confirmatory factor analysis and the subsequent structural

Table 2. Exploratory factor analysis for *E-trust*.

EFA for Etrust Scale	*Item Label*	*Loading values*	*Mean*	*SD*	*TVE (%)*	*Cronbach's α*
Ability					24.809	0.909
Compared to OTA, I think official hotel websites have more knowledge on managing their business online (Knowledge).	Knowledge	0.720	3.78	1.714		
Compared to OTA, I think official hotel websites have more resources to do business on the Internet.	Resources	0.791	3.84	1.727		
Compared to OTA, I think official hotel websites have more expertise in doing business on the Internet.	Expertise	0.786	3.62	1.828		
Compared to OTA, I think official hotel websites have more necessary abilities to handle online sales transactions.	Abilities	0.699	3.92	1.771		
Benevolence					13.005	0.896
Compared to OTA, I think official hotel websites can keep customers' interests in mind more.	Consumer-oriented interests	0.608	4.07	1.681		
Compared to OTA, I think official hotel websites are more professional.	Professionalism	0.594	4.06	1.710		
Compared to OTA, I think the design of official hotel websites is more able to consider customers' needs.	Consumer-oriented design	0.623	4.20	1.710		
Integrity					23.449	0.912
I have much more confidence in promises made by the official hotel websites than those made by OTA.	Confidence	0.705	4.21	1.773		
Compared to OTA, I think official hotel websites provide information more honestly.	Frankness	0.833	4.21	1.746		
Compared to OTA, I think official hotel websites are more able to fulfil their commitments.	Fulfilment	0.763	4.27	1.777		
I think official hotel websites deceive customers less than OTA does.	Honesty	0.599	4.03	1.781		
Reliability					13.582	0.832
Compared to OTA, I think official hotel websites provide more accurate information.	Accuracy	0.610	4.49	1.598		
Compared to OTA, I think official hotel websites provide deliver information in a faster way.	Promptness	0.942	4.32	1.689		

Table 3. Exploratory factor analysis for satisfaction and behavioural intentions.

EFA for Satisfaction and behavioural intentions		*Loading values*	*Mean*	*SD*	*TVE (%)*	*Cronbach´s α*
Satisfaction					36.117	0.874
Overall, I'm more satisfied when booking a room via the official hotel website than when doing it via an OTA	Overall satisfaction	0.911	4.12	1.780		
When booking via an official hotel website, I am less likely to regret it than when doing it via an OTA	Regret	0.632	3.95	1.730		
Behavioural intentions					48.690	0.951
I think I am more likely to use an official hotel website for my next booking than an OTA.	Reuse	0.792	4.09	1.910		
If someone asked me for advice on booking a room online, I would recommend doing it via an official website rather than an OTA.	Recommend	0.832	3.94	1.970		
If I needed to decide how to book my next hotel stay, I think I would be more likely to do it via an official website than via an OTA.	Rebooking	0.842	4.01	1.940		

equation model (SEM). The analysis proceeds with a CFA that evaluates the resulting scale derived from EFA (Correia & Kozak, 2017). The CFA assessed and validated the measurement model for e-trust, satisfaction, and behavioural intentions. This model fits the data well (Civelek, 2018; Hair & Sarstedt, 2019), as can be seen by the values of several fit-indices: GFI = 0.942, CFI = 0.982, RMSEA = 0.051, and a $\chi^2 = 258.268$ (p-value = 0.001) (Table 4), a value that is significant because of the sensitivity of this indicator to large samples.

The construct reliability calculated based on Civelek (2018) and Hair and Sarstedt (2019) is utilized to confirm the internal consistency of the latent factors. The average variance extracted (AVE), as well as the critical ratios (CR), are utilized to assess the constructs' reliability (Civelek, 2018). As in Table 5, values indicate a convergent validity of the model. Therefore, it can be concluded that the variables accurately measure what they should measure (Kline, 2016).

The regression parameters and the factor covariances are significant at the 1% significance level. The results of the final CFA yield that all the item's standardized loadings were significant at the 1% significance level, providing evidence of convergent validity (see Table 5).

We can also see that all items have high factorial weights (>0.5), and the factors are robust. In terms of ability, knowledge (0.857) is the item with the most significant weight; in terms of benevolence, it is consumer-oriented interests (0.883); for integrity, it is frankness (0.905); in terms of reliability, it is accuracy (0.880), for the satisfaction it is overall satisfaction (0.896), and for intentions it is the intention to rebook (0.947).

The following step in assessing the fit of the individual parameters in a model determines the viability of their estimated values. The standardized factor loadings for each indicator, presented in Table 5, demonstrate significant values for the model ($Z = \text{Estimate}_{\text{no standardized}}/\text{S.E.} = \text{C.R.} > 17.737$ with all p-values <0.001).

The measurement model is acceptable, showing that intrinsic and extrinsic e-trust, satisfaction, and behavioural intentions are multidimensional constructs. Thus, we can proceed with the estimation of SEM. The complete model was estimated using maximum likelihood estimation in AMOS v.27. The retained model is the model in which most of the regression coefficients are significant at the 1% significance level and even at the 5% significance level. All the variances and factor covariances are significant, at least at the 5% level. Concerning the model fit, the χ^2 statistic has a significant value ($\chi^2 = 274.202$, $p = 0.001$), as expected due to the large sample size. However, the other indicators show acceptable values (Civelek, 2018; Hair et al., 2019), suggesting an adequate incremental and parsimonious fit, as shown by the following goodness-of-fit indicators: GFI = 0.940; CFI = 0.980, TLI = 0.975, and RMSEA = 0.052 (measures good or acceptable according to Civelek, 2018, p. 18 and 19). Table 5 summarizes the results of the hypothesis testing.

Table 4. Construct the reliability of the model.

	CR	AVE	MSV	ASV	*Satisfaction*	*Ability*	*Benevolence*	*Integrity*	*Reliability*	*Intentions*
Satisfaction	0.874	0.776	0.746	0.620	0.881					
Ability	0.909	0.715	0.682	0.520	0.736	0.845				
Benevolence	0.896	0.741	0.687	0.608	0.772	0.826	0.861			
Integrity	0.914	0.728	0.687	0.581	0.821	0.723	0.829	0.853		
Reliability	0.834	0.716	0.542	0.441	0.736	0.568	0.691	0.642	0.846	
Intentions	0.951	0.866	0.746	0.587	0.864	0.728	0.774	0.781	0.672	0.931

Fit Indices	χ^2	*p-value*	χ^2/df	GFI	CFI	TLI	RMSEA
Test sample (n = 211) - male	222.520	0.001	1.902	0.897	0.970	0.961	0.066
Validation sample (n = 255) - female	248.601	0.001	2.125	0.905	0.970	0.960	0.067
Whole sample (n = 466)	258.268	0.001	2.207	0.942	0.982	0.976	0.051

Table 5. Confirmatory factor analysis.

Item Label			*Standardised Regression Weights*	*Squared Multiple Correlations*	*S.E.*	*C.R.*	*p-value*
Knowledge	<—	Ability	0.857	0.735			
Resources	<—	Ability	0.844	0.712	0.041	24.346	***
Expertise	<—	Ability	0.849	0.720	0.050	20.960	***
Abilities	<—	Ability	0.831	0.691	0.054	18.585	***
Consumer-oriented interests	<—	Benevolence	0.883	0.780			
Professionalism	<—	Benevolence	0.827	0.684	0.041	23.442	***
Consumer-oriented design	<—	Benevolence	0.872	0.760	0.039	25.821	***
Confidence	<—	Integrity	0.854	0.729			
Frankness	<—	Integrity	0.905	0.820	0.040	26.356	***
Fulfilment	<—	Integrity	0.863	0.745	0.042	24.215	***
Honesty	<—	Integrity	0.787	0.620	0.045	20.775	***
Accuracy	<—	Reliability	0.880	0.774			
Promptness	<—	Reliability	0.811	0.658	0.055	17.737	***
Overall satisfaction	<—	Satisfaction	0.896	0.803			
Regret	<—	Satisfaction	0.866	0.750	0.037	25.495	***
Reuse	<—	Intentions	0.924	0.855			
Recommend	<—	Intentions	0.921	0.848	0.029	35.063	***
Rebooking	<—	Intentions	0.947	0.897	0.027	38.272	***

***p – value < 0.001

As mentioned in the previous paragraph, the measurement model showed an excellent fit quality. The path analysis of the trajectories between factors showed that the hypotheses that ability, benevolence, integrity, and reliability manifest a positive e-trust so that H_1, H_2, H_3, and H_4 were supported (Figure 2). E-Trust is a multidimensional construct (composite) where benevolence ($\beta_{\text{E-trust. Benevolence}} = 0.921$, $p < 0.001$, e.g. Filieri et al., 2015) integrity ($\beta_{\text{E-trust. Integrity}} = 0.901$, $p < 0.001$, e.g. M. J. Kim et al., 2011) are the most critical components. However, ability ($\beta_{\text{E-trust.Ability}} = 0.849$, $p < 0.001$, e.g. Casaló et al., 2011) and reliability ($\beta_{\text{E-trust.Reliability}} = 0.749$, $p < 0.001$, e.g. Ho et al., 2015) also play a role in explaining e-trust.

Furthermore, the e-trust manifests positively through satisfaction ($\beta_{\text{E-trust.Satisfaction}} = 0.883$, $p < 0.001$, e.g. Al-Ansi et al., 2018), supporting H_5 and by behavioural intention directly, positively and significantly ($\beta_{\text{E-trust. Behavioural Intentions}} = 0.458$, $p < 0.001$, e.g. Filieri et al., 2015), hence H_6 is supported.

Not surprising is the direct and positive influence of satisfaction on behavioural intentions ($\beta_{\text{Satisfaction. Behavioural Intentions}} = 0.460$, $p < 0.001$, e.g. Al-Ansi et al., 2018), and the data also support such H7.

Conclusions and implications

Previous studies highlighted that trust in "strangers" is relevant to tourism participation (Williams & Baláž, 2021). Trust is considered an essential aspect of tourism growth that began after the COVID-19 pandemic (Foroudi et al., 2021; Shin et al., 2022) and is one of the most relevant criteria in hotel website evaluation (Baki, 2020).

The application of a TPP questionnaire to analyse these dynamics, using an innovative approach to this field, provided that the results support all the hypotheses under study, namely, that e-trust is composite by ability, benevolence, integrity, and reliability, as well as the influence of e-trust has on satisfaction on behavioural intentions.

Among the main contributions of this study is the confirmation of relevant relationships mentioned by the literature, using an approach that had never been applied in online service in a tourism context (TPP), to the author's best knowledge.

Concerning the relationship between trust, we can conclude that the consumer who shows satisfaction and positive behavioural intentions about the purchase is trusting. In other words, he/she trusts the service provider (Sitorus & Yustisia, 2018). The trust in hotel websites is higher than

the trust in OTAs websites. Trust in hotel websites is higher than trust in OTA websites, considering the way the questions were asked (with OTAs as a reference), according to the results shown in Tables 2 and 3, where all mean values per item are higher than 3.62.

Furthermore, despite OTAs' participation in hotel booking, the differences between hotel websites and OTAs, in terms of the dimensions above – trust, satisfaction, and behavioural intentions – are still a little-studied subject. This study dissipates the apprehensions presented by other authors, as it demonstrates, with robust results, that website management systems are trustable.

The positive perceptions, such as satisfaction, towards an online channel generate a negative effect on others (Chang et al., 2019). This study can be considered a helpful tool to managers of this sector as it provides valuable information about the different dimensions of the constructs and insights into how to develop them. More specifically, the present work indicates that developing the aspects contemplated can be crucial to redesigning an equilibrium in bargaining power between the stakeholders in the hospitality booking sector.

This study analysed answers from different countries as a single sample. Future studies could investigate differences between territories. The model used could also include boundary conditions and moderating variables and be tested in different contexts and settings. The literature on trust has recently highlighted the relevance of studying the differences related to the type of tourism (Williams & Baláž, 2021) and the configuration of websites' services, such as human live chat assistance (McLean et al., 2020).

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