

Converting hotels web site visitors into buyers: how online hotel web assurance seals services decrease consumers' concerns and increase online booking intentions

Abstract

Purpose: Despite the increasing utilization of webpages for the purposes of information seeking, customers' concerns have become a crucial impediment for online shopping. Our study mainly examines the influence of the effectiveness of web assurance seals services (WASS) and customers' concerns on customer's willingness to book hotels through perceived website trust and perceived value.

Design/methodology/approach: A questionnaire was administrated to measure the study variables. Using PLS-SEM approach to analyses the data collected from 860 users of online hotel websites.

Findings: The results indicate that WASS influence positively on perceived website trust and negatively on consumers' concerns. As well as, perceived value and trust play a mediating role in the link between WASS and consumers' concerns and their intentions. Finally, perceived website trust and perceived value have greater effect on intention to book hotel for low-habit consumers.

Research limitations/implications: Our study ignored the cross-culture issue as it concentrates on the customers from developing countries, so further research may need to compare between two or more than two samples from different societies that could give a significant insights. Second, our study stress on the Web assurance seal services (WASS) to predict customers booking intentions that indicates significant results, so further research may need to examine the role of online reviews as a predictor of customers purchase decision as well.

Originality/value: To the best knowledge of authors, this is the first empirical research that investigates examines the influence of the effectiveness of web assurance seals services (WASS) and consumers' concerns on consumers' intentions through perceived value and trust. This research also investigates the moderating role of habit in the link between perceived website, perceived value and consumers' intentions.

Keywords: Web Assurance Seals Services (WASS), consumers' concerns, Perceived Website Trust, Perceived Value, Intention to Book.

Introduction

Electronic commerce is growing rapidly and becoming one of the key supports of the service management economy (Huang et al., 2017; Turban et al., 2018; Kerkhof and Noort, 2010; Kim et al., 2016). Indeed, it has become even more popular than before (Sharma and Lijuan, 2014; Mousavizadeh et al., 2016; Turban et al., 2018; Murillo, 2017). Therefore, firms seek nowadays to maximize their profits not only through providing high-quality products and services but also by making online purchasing easier and safer (Kim et al., 2016; Thaichon, 2017). However, potential online consumers nowadays hesitate to complete their transactions via the vendor's website because of their anxiety over e-transactions (Kim et al., 2016; Fortes and Rita, 2016; Mousavizadeh et al., 2016; Oliveira et al., 2017; Aggarwal and Rahul, 2018), believing that online shopping is more risky than traditional (Kim et al., 2017; Utz et al., 2012). In this situation, utilizing an effective e-commerce strategy is of key urgency for the hospitality context (Ozturk et al., 2016; Law et al., 2014).

According to Lee and Morrison (2010), the internet represents an effective distribution channel for hotel businesses, because 88 percent of all bookings are made via the internet (Statista, 2019). In 2015, the Market Intelligence Centre (MIC) pointed out that the online booking category is considered the biggest commercial area on the internet by 55.9 percent and in 2015 produced a global revenue exceeding 446 billion U.S. dollars. Moreover, online bookings worldwide increased by 20 percent in the period from 2015 to 2017 and the forecast to 2022 promises that it will grow yearly by 12% (Statista, 2019).

Prior studies have highlighted customers' concerns toward websites as a central barrier to online shopping, as well as their vital role in consumers' purchasing decisions (e.g. Roca et al. 2009; Alharbi et al., 2013; Sharma and Lijuan, 2014; Kim et al., 2016; Bansal et al., 2016; Fortes and Rita, 2016; Mousavizadeh et al., 2016; Chen et al., 2017; Nguyen et al., 2018). Consequently, the e-commerce environment needs some new mechanisms or firm rules which

will enable both online consumers and vendors to conduct their online transactions as freely as they do in traditional markets (Kim et al., 2008; Salehan et al., 2015; Chen et al., 2017).

Recently, trust in online vendors has been given more importance in the hospitality context (e.g. Agag and El-Masry, 2016a; Gregori et al., 2014; Su et al., 2017; Kim et al., 2018), because it is key to successful transactions via the internet (Mayayise and Osunmakinde, 2014; Kim et al., 2016; Kim et al., 2018). Yet at present it seems to be one of the main challenges to vendors (Hu et al., 2010; Alharbi et al., 2013; Ouyang et al., 2017). A third-party Web Assurance Seal Service (WASS) has lately gained attention in practice as a major way of alleviating consumers' concerns over e-transactions and building their trust in a website, especially when they have little knowledge of the vendor behind it or have had little experience of any kind of purchasing online (Sharma and Lijuan, 2014; Salehan et al., 2015; Mousavizadeh et al., 2016; Mohseni et al., 2018; Ozkara et al., 2017).

The main function of web seals is to give a neutral third party vision regarding the integrity and trustworthiness of a seller or business firm, which would allay a consumer's fear of e-transactions (Kim et al, 2016; Lang et al., 2017; Van Baal, 2015). WASS acts as a major means of augmenting the consumer's confidence in the online vendor and provides legitimacy for e-transactions (Lang et al., 2017; Kim et al., 2016). Verisign, WebTrust, TRUSTe and BBBOnline are examples of web seal services that make consumers feel safer regarding their e-transactions and confident that vendors will keep their promises (Kim et al, 2016; Kim et al, 2008, Wang et al., 2018). According to the classification by Kim et al. (2016) of customers' concerns regarding e-commerce, we propose our own four concerns felt by customers (i.e., security, privacy, secure technology and integrity) when they make e-commerce transactions.

Although studies have examined the web assurance seals and customers trust (Zhang, 2005; Kim et al., 2016; Wingreen et al., 2018; Liu et al., 2018), and their trust and purchase intentions (Kim et al., 2016; Ponte et al., 2015), none have examined the effect of web assurance seals on

online customers' concerns in the field of e-commerce and hospitality. Furthermore, Kim et al. (2016) noted that there is little research regarding web assurance seals in the context of tourism and hospitality. Specifically, this study proposes that web assurance seals affect customers' intentions to book hotel online through customers concerns, perceived website trust, and perceived value. As well as testing the moderating role of habit in the relationship between perceived website, perceived value and intentions to book hotel online.

Prior research has reported the effect of web assurance seals, with mixed results (e.g., Kim et al, 2004; Kim et al., 2016; Gao and Waechter, 2017; Stouthuysen et al., 2018; Wang and Tan, 2018). While some studies have judged it valuable to use web assurance seals, others reveal that these seals may not influence consumers' trust in activities related to e-commerce (e.g., Sinason & Webber, 2011; Martin, 2018; Ponte et al., 2015). The influence of online customers' perception of WASS effectiveness on their general concerns in websites and their willingness to conduct an e-commerce transaction is thus a topic that needs further examination.

Therefore, the present study develops and empirically tests a comprehensive framework. This contributes to the extant literature since, to the best of our knowledge, no similar approach has ever been taken. Consequently, the current research aims to fill the research gap in the tourism and hospitality literature in the following ways: 1) it builds a robust framework that can provide us with a comprehensive understanding of the effect of WASS on customers' concerns and their intention to book a hotel, using a sense of trust in the website and the perception of value; and 2) it investigates the moderating role of habit in the association between a sense of trust in the website, the perception of value and the willingness to book a hotel. The present research provides a helpful insight into the influence of the effectiveness of WASS and consumers' concerns on their intention to book a hotel. Furthermore, it highlights the behavior trends of

Egyptian customers, which can be tracked by hotels in order to encourage consumers to book hotels online.

Our paper is divided into four main sections, as follows. The first section discusses theoretical background and research model, the second concerns the research methodology; the third discusses the data analysis and its results. The fourth section demonstrates these results and the study limitations, draws some conclusion, and offers suggestions for future studies.

2. Theoretical Background and Conceptual Framework

2.1 Key Hindrances to the Purchase Decisions of Online Consumers

The rapid diffusion of the internet since the 1990s, followed by the growth of e-commerce, has produced a radical change in the ways in which firms do business (Roca et al., 2009; Mayayise and Osunmakinde, 2014; Tran et al., 2017; Hlee et al., 2017). The rapid development of e-commerce transactions is, however, challenged by consumers' concerns regarding the safety, privacy, security and legitimacy of transactions performed online (Utz et al., 2012; Kim et al., 2016; Fortes and Rita, 2016; Beck et al., 2017; Oliveira et al., 2017; Turban et al., 2018). In consequence, the factors of consumer concerns, perceived risks and mistrust of web vendors play a role in the online environment, for they can predict the purchasing behaviour of online consumers (Kim et al., 2016; Kim and Peterson, 2017; Mayayise and Osunmakinde, 2014; Hallikainen and Laukkanen, 2018).

Oliveira et al (2017) list privacy, system security, security and the inconvenience of online shopping as the online shopping concerns. Agag (2017) states that privacy, security and the possible deceptiveness of the online vendor are the central elements that influence customers' decisions making. Roman (2007) and Limbu et al. (2011) concentrate on the concerns over privacy, security, non-deception and fulfilment. Bansal (2016) and Gurung and Raja (2016) states that privacy and security are the two fundamental determinants of decision making in the

online shopping context, since the vendor may be collecting information about the consumer to reuse, share or sell to a third party without the consumer's approval. Others suggest that privacy, security and business integrity concerns would be the central reasons behind any decrease in the numbers of e-transactions and purchases via the internet (Kim et al., 2016). Mousavizadeh et al. (2016) mention that privacy, security and product or service concerns are key drivers of customers purchase intentions. The present study proposes that privacy, security, trust in technology and integrity are the main negative influences on customers trust on hotel websites (see Figure 1).

Insert Figure 1 about here

2.2 web Assurance Seals Services (WASS) Effectiveness

Electronic commerce between a business and a consumer (B2C) has been growing rapidly over the past decade (Mascha et al., 2011; Kim and Peterson, 2017; Mousavizadeh et al., 2016). The structure of the B2C electronic market and its bodies consists of four different entities determining the growth of trust and purchasing intentions: the trustor (consumer), trustee (vendor) and environment (involving technology) and any third parties, where IT supports the connections between the consumers, the online vendors and third parties in the online market (Kim et al., 2005; Kim and Peterson, 2017; Kim et al., 2016).

Online consumers and online vendors represent the major entities in the WASS setting, IT is the seal issued by a third party organization (Salehan et al., 2015). Certain trusted third parties are impartial institutions which depend on commercial and technical security features to strengthen the consumer's confidence in the electronic transaction (Lekkas et al., 1999; Kim et al., 2005; Barkatullah, 2018). Online privacy institutions, banks, computer companies, credit card approval institutions and confidence program groups are examples of trusted third parties

(Kim et al., 2005; Kim et al., 2016). These credible and trusted institutions must give their support to online vendors, who will not otherwise increase their sales and be successful in the online market (Benassi, 1999; Van Baal, 2015).

Third party Web Assurance Seal Services (WASS) are defined as the services provided by certifying organizations, which are designed to ensure that the online vendor is committed to accepted standards in the online shopping context (Kim et al., 2008; Kim et al., 2016) and to increase a customer's trust in an e-seller (Mauldin and Arunachalam, 2002; Bansal et al., 2015; Barkatullah, 2018) and mitigate her/his sense of risk (Noteberg et al, 2003). Assurance services can be described as activities conducted by trusted, independent organizations (private or not for profit) to certify and/or validate business transactions between trading partners and/or trading partners and consumers (Khazanchi and Sutton, 2001). Especially, WASS for online vendor's website are offered by third party certifying bodies such as banks, which are designed to assure that the e-retailer's behaviour will be consistent with accepted standards in e-commerce. Web assurance seals serve to guarantee the safety of private information given by a consumer and to reduce his/her concerns about e-transactions with particular vendors (Hu et al., 2010; Johnson et al., 2018; Park et al, 2010). According to WASS, the e-vendors who meet the criteria can obtain a clickable "seal", which appears on their websites for a particular time (Ponte et al., 2015; Fisher & Chu, 2009; Kim et al., 2008). Consumers are seeking information about decisions from direct and formal information sources (e.g. hotels websites) (Kim et al., 2016). Online consumers seriously consider WASS as an institutional mechanism to mitigate their concerns of e-commerce in terms of security, privacy and business integrity. In turn, they are more willing to engage in e-transactions when they find the third party assurance seals in e-vendors' websites. Clicking on the assurance seal on vendors' websites allows a potential consumer to check the vendors' website policies, their disclosure practices, an auditor's

judgments of these practices, their e-transaction integrity, and their defence of their trustworthiness, security and privacy policies (Kim et al., 2016; Kim and Benbasat, 2009).

The main challenge to the e-commerce community is the uncertainty and risk perception of online consumers, so online vendors strive to overcome these feelings through building consumers' trust (Hu et al., 2010; Oliveira et al., 2017). Online vendors seek to use web assurance as the main tool to alleviate the sense of risk associated with e-transactions and to increase online purchasing (Mauldin and Arunachalam, 2002; Wang et al., 2018). Web assurance is what is sought by making the vendor's website meet the terms of a privacy policy, deal with the consumer's payments safely, offer binding return procedures and disclose his operating practices (Kim et al., 2016). The assurance seal is defined as "any sign, logo, tag, or seal attached to an online storefront that seeks to encourage consumer trust" (Wang et al., 2018, p.27). It is a signal delivered to potential consumers to convince them that the online vendor follows assured standards of security and privacy (Kerkhof and Noort, 2010; Barkatullah, 2018). Assurance services are described as the activities performed by trusted organizations to certify the transactions between online vendors and their customers (Khazanchi and Sutton, 2001; Barkatullah, 2018).

Numerous studies confirm the positive association between a third party WASS and the sense of trust regarding online transactions (Rifon et al., 2005; Zhang, 2005; Kim, 2008; Sha, 2009; Park et al., 2010; Ponte et al., 2015; Lang et al., 2017). Moreover, other studies mention the negative relationship between WASS and consumers' concerns over e-transactions (Kim et al., 2016; Mousavizadeh et al., 2016). Aiken and Vanjani (2004), find that the Web Assurance Seal positively affects perceptions of reliability. Lee et al. (2004), too, confirm the negative influence of WASS on the consumer's perception of risk related online transactions.

The key in online transactions is to be able to develop a feeling of trust and decreased risk in the consumer's mind. One way to develop customer trust necessary for online shopping is to

provide consumers with signals that ease their fears and concerns. Ponte et al. (2015) discuss in detail the use of signals by firms to improve customers' perceptions of the quality of their purchases, which in turn eases consumers' concerns in this regard. The use of an assurance seal may serve to ease the customers' fears and concerns and encourage online shopping. In line with the above, the use of WASS by online hotels in part reduces customers' concerns; they become less worried about disclosing their payment information (e.g. credit card details). Therefore, we can formulate the following hypotheses.

H1: The effectiveness of third party Web Assurance Seal Services is positively associated with the perceived website trust.

H2: The effectiveness of third party Web Assurance Seal Services is negatively associated with customers' concerns regarding online hotel websites.

2.3 Customers' Concerns regarding Online Hotel Website

Consumer's concerns regarding online shopping are considered the central impediment to the growth of e-transactions (Kim et al, 2008; Alharbi et al., 2013; Beck et al., 2017). Bansal (2016) and Gurung and Raja (2016) state that security and privacy are the biggest obstacles to online purchases. Others mention that privacy, security and business integrity concerns are the central reasons behind the decline in e-transactions and purchasing via the internet (Kim et al., 2016). Roman (2007) and Limbu et al. (2011) concentrate the privacy, security, non-deception and fulfilment concerns in the online retailing context. The present study proposes that privacy, security, perceived technology risk, and integrity concern are the main ways of partially alleviating the threats which cause customers' concerns.

The concern for privacy is considered a key element in discouraging consumers from participating in e-transactions (Gurung and Raja, 2016; Huang et al., 2018), because consumers presenting their personal and payment data to an online vendors want all this information to be secure (Limbu et al, 2011). According to Kim et al. (2008), this concern points to the

consumers' suspicion that an online vendor or some other unlicensed body will capture their private information regardless of permission. It is proportionate to the degree to which the consumer's private data are collected, shifted and/or sold to unlicensed entities without the consumer's prior leave (Kerkhof and Noort, 2010; Elbeltagi and Agag, 2016; Agag, 2017). Website privacy satisfies consumers' perceptions regarding the protection of their personal information and involves the vendor's commitment to a privacy policy, with notice and disclosure of the information collected, that consumers approve (Bart et al., 2005; Agag, 2017). Hence, caring for the consumer's privacy is an essential factor in successful e-commerce (Liu et al. 2004; Gurung and Raja, 2016). In Egypt, individuals have a right to obtain their personal data and reuse it as they see fit. On October 30, 2017, 60 Parliament MPs in Egypt submitted a proposal to the Egyptian Parliament to adopt a new law regarding protecting personal data, as previously Egypt did not have any safeguarding legislation on the matter. Following this, the Egyptian parliament proposed a new draft law on data protection. The cabinet in Egypt has already approved this draft law on personal data protection. The rule applies to the people of Egypt (Egyptian Nationals) both inside and outside of the country. The law imposes various types of obligations on the controllers and processors of personal data and how they are entitled to handle this personal information. The law's provisions ensure the rights of the citizens regarding the protection of their data. The draft law establishes a committee to protect the personal data of the people of Egypt. Under the new proposed law, the personal data of people cannot be collected or disclosed by any means except with the consent of the person they concern. The appropriate person will possess the right to access and obtain their data. As per this new law, if any person violates this law and discloses its contents without the consent of the relevant person, it will lead to an imprisonment of one year and fine of between 100,000 to 1,000,000 Egyptian Pounds. As per the new law, a Centre for Personal Data Protection in the Information Technology Industry Development Agency will be established, and a Ministerial

Decision will appoint all the employees here following a proposal from a competent minister. It is the center who will make and formulate various policies, regulations and plans to protect the data and ensure the people of Egypt have their right of privacy and protect their data from any other means or person.

Likewise, security concerns are recognized as one of the critical hindrances to the growth of trust in e-commerce (Gurung and Raja, 2016; Agag, 2017). Based on Kim et al. (2008), they refer to customers' worries regarding the online vendor's fulfilment of security requirements, such as verification, integrity, non-repudiation, and encryption. The sum up the consumer's worries regarding possibly malicious actions against e-transactions, such as shifting, hacking, revealing transaction information and making forbidden transactions (Mousavizadeh et al., 2016). It involves the security of the internet itself and/or the honesty of the online vendor (Kerkhof and Noort, 2010; Cui et al., 2018). Thus, security in a vendor's website entails the degree of its financial riskiness (Bart et al., 2005; Johnson et al., 2018).

Regarding the concern over technology, it is considered a key in the diffusion of e-transactions, because the adoption of technology is surrounded by uncertainty especially when it related to the possibility of losing or being robbed of one's payment and personal information (Mohajerani et al., 2015). Consequently, it influences the consumer's willingness to share payment and personal data with the online vendor's website and in the online context it is vital to appreciate its significance (Srivastava and Teo, 2009). According to Beldad et al. (2011) and Weerakkody et al. (2013), it refers to the consumer's trust in the technological tools that carry the service. Trust in technology is a basic requirement without which customers mistrust the hotel website and supply their payment and personal information reluctantly (Chen et al., 2015). Integrity concern is another important variable of web assurance, which refers to how online service provider utilise the gathered data (Kim et al., 2016; Hoy and Phelps, 2003). The online service providers' integrity is a key in identifying whether a customer participate in e-

commerce activity with the online service providers (Kim et al., 2016). Thus, customers worried about online service provider legitimacy might need explicit indication of the business integrity through web assurance seal services.

Prior studies indicate that privacy concerns negatively influence a consumer's trust of online websites (e.g. Bart et al., 2005; Eastlick et al., 2006; Van Dyke et al., 2007; Bansal et al., 2016; Fortes and Rita, 2016; Martin, 2018). Roman (2007) confirms that concerns over privacy, security, non-deception and reliability/fulfilment act as key determinants of online consumers' trust of retailing websites. Limbu et al. (2011) and Agag (2017) find that concerns over privacy; security, non-deception and reliability/fulfilment influence online consumers' satisfaction and trust. Roca et al. (2009) indicated that security and trust are significantly linked. In addition, Bansal (2016) and Kim (2008) show that concerns over security and privacy negatively influence customers' trust in e-vendors. Accordingly, the following hypotheses have been proposed.

H3: Customers' concerns regarding an online hotel website negatively influence their trust in the hotel website.

H4: Customers' concerns regarding an online hotel website negatively influence their perception of value.

2.4 Perceived Website Trust

Trust plays a critical role in reducing consumers' fears and concerns toward online businesses. The significance of trust in online context has been demonstrated in the marketing literature. Agag and El-Masry (2016b) have determined that trust plays an important role in the successful customers-vendor relationships. Therefore, identifying its antecedents and consequences is very important, especially in the online context. Identifying what drives a consumer's trust helps online vendors to recognize the relative significance of each factor in it,

while identifying its consequence gives online vendors a clearer impression of the role of trust in the customer's behaviour.

Several studies have investigated the role of trust as a key of purchasing intentions via the internet (e.g. Chang et al., 2012; Teo and Liu, 2007; Agag and El-Masry, 2016a, Agag, 2017; Escobar-Rodríguez and Bonsón-Fernández, 2016; Lu et al., 2016; Lee et al., 2004; Kamarulzaman 2007; Amaro and Duarte, 2015; Tussyadiah and Park, 2018). Agag and El-Masry (2016b) claims that customers' trust in the seller's website negatively influences the perceived risk. Kim et al., (2012) and Ponte et al. (2015) confirm that the consumers' trust in the vendor website positively influences the perception of value. Accordingly, we can formulate the following hypotheses.

H5. Perceived website trust has a positive influence on customers' intentions.

H6. Customer trust has a positive influence on perceived value.

2.5 Perceived Value

Previous studies of purchasing intentions have paid increasing attention to the significance of perceived value (Kim et al., 2014; Ponte et al., 2015). In the online shopping context, consumer's perception of value refers to the overall evaluation of the benefits received from the online vendor against the costs incurred (Zeithaml, 1988, Ponte et al., 2015). Thus it reflects the net benefit gained from engaging in the e-transaction (Ponte et al., 2015; Chu and Lu, 2007; Kim et al., 2012; Kim et al., 2014). In addition, consumers' purchase intention refers to their willingness to buy items from a specific online vendor (Zhao et al., 2017; Ha and Janda, 2014). Based on the prospect theory (Kahneman & Tversky, 1979), we assume in the present study that consumer perceived value effects their intention to purchase online. Therefore, the perceived value of a transaction with an online providers is the net benefit (Kim et al., 2012). Obviously, customers wish to shop for items with those sellers who offer maximum value (Kim et al., 2012). In fact, previous studies have shown that the perceived value of a product effects

consumers purchase intentions (Chang & Wildt, 1994). In context of e-commerce, research has confirmed the association between perceived value and consumers purchase intentions (Chang & Wang, 2011; Kim et al., 2012; Wu, Chen, Chen, & Cheng, 2014). In the tourism e-commerce context, Llach et al. (2013) and Ponte et al. (2015) examined the influence of perceived value on consumer purchase intentions, concluding that the influence is significant and positive. Prior studies confirm the positive influence of the perception of value on consumers' purchase intentions (e.g. Escobar-Rodríguez and Bonsón-Fernández, 2016; Chu and Lu, 2007; Ponte et al., 2015; Kim et al., 2012). Zhao et al. (2017) confirm that consumers' perception of value positively influences their online purchase intentions. As a result, the following hypothesis was formulated.

H7. Perceived value has a positive influence on consumers' intentions to book a hotel online.

2.6. The Moderating Role of Habit

The concept of habit was presented initially in the psychology area and since then has been discussed in numerous disciplines. In the area of consumer behaviour, habit is seen as a predictor of consumers' behavioural intentions in both settings, traditional and online shopping (Chiu et al., 2012). Generally, habit refers to any "learned sequences of acts that have become automatic responses to specific situations, which may be functional in obtaining certain goals or end states" (Verplanken et al., 1997. p.539). In the context of online shopping, Hsu et al. (2015.p.49) define habit as "an automatic behavioural reaction that is stimulated by a condition/environment cause without a thinking or conscious mental process due to the cumulative past experience connection between the shopping behaviour and satisfactory results". Khalifa and Liu (2007) examine habit as a moderator between consumers' satisfaction and their online purchasing intention and suggest that consumer's past experience formulates

their habits. Furthermore, satisfaction may not cause the online willingness to repurchase if the effect of habit is absent. Therefore, developing the habit of online shopping is highly thought of as a way to interpret consumers' repurchase intentions better via its determinants and to improve our understanding of the online shopping market (Lin and Lekhawipat, 2014).

There are two perspectives in the literature on the link to explore between the online shopping habit and purchase intentions (e.g. Khalifa and Liu, 2007; Agag and El-Masry, 2016b; Chiu et al., 2012; Hsu et al., 2015). The first directly relates habit to purchase intentions; the second focuses instead on treating habit as a moderating factor between purchase intention and its antecedents. In line with Chou and Hsu (2015); Hsu et al. (2015) and Agag and El-Masry (2016c), the present study emphasises the moderating effect of habit on the association between trust, the perception of value and consumers' purchase intentions, since its direct role has been verified in previous research (e.g. Khalifa and Liu, 2007; Chiu et al., 2012).

Scholars (Hsu et al., 2015) have determined that, in the online environment, habit moderates the relationships between users' behaviours. Additionally, it has been noted that habit reduces the influence of the intention to use IS on the actual behaviour. Consumers may already be reluctant to use online hotels websites and if a stronger habit of using something else increases the likelihood that they may assume other options than the current online hotels, this will lead to lower willingness to book a hotel online (Hsu et al., 2015). Specifically, users' habits can either improve or decrease the perception of satisfaction and value with the use of information technology. When a customer has a greater level of habit, this habit controls her/him more strongly than external messaging about strategies in choosing.

In the online context, writers have investigated the moderating influence of habit in the association between consumers' trust and their intention to purchase (e.g. Chiu et al., 2012; Chou and Hsu, 2015; Agag and El-Masry, 2016b; Hsu et al., 2015) and the link between satisfaction and the intention (e.g., Khalifa and Liu, 2007; Chou and Hsu, 2015; Hsu et al.,

2015; Agag and El-Masry, 2016b; Wu et al., 2018). Therefore, we propose that habit plays as a moderator between the perceived trust of a website, the perception of value and customers' intentions. Consequently, we suggest the following hypotheses.

H8. Habit moderates the association between perceived website trust and consumers' intentions.

H8. Habit moderates the association between the perception of value and consumers' intentions to book a hotel online.

3. Research Methodology

To test the research hypotheses, we employed a research approach based on a field survey that would collect data from consumers through a questionnaire. In the following sections, we discuss the data collection process and the measures used for this study.

3.1 Sampling and Data Collection

To validate our proposed model we used the positivist research philosophy and quantitative approach, which promoted the decision to collect data using survey questionnaires. The study population involved all the consumers on a certain database who had reserved a hotel room directly with a hotel's own website in the previous six months.

Egyptian online booking behaviour is for several reasons an interesting case to study in the context of booking hotel rooms. First, it represents a cultural group that has typically been ignored in previous studies of consumer behaviour in the context of booking hotel rooms online. Egypt is now a leader among the Arab and African countries in terms of internet use (Essawy, 2013) and tourism and hospitality organizations from both within and outside Egypt increasingly want to exploit this situation to sell their products online (Abou-Shouk & Lim, 2010; Essawy, 2013). However, less attention has been paid to factors that affect the behaviour of Egyptians in booking hotel rooms online (Agag and El-Masry, 2016b). More insights into these factors could help hotels to design more effective websites. Second, prior research states

that the application of information and communications technology (ICT) is still in its primary stages in the developing countries and that e-commerce transactions are still sparse (Bhuasiri et al., 2012). Therefore, the factors in developing communities influencing consumers' trust in online hotel websites should be identified, in particular because developing countries do not face the same challenges that developed countries do (Molla and Licker 2005). Finding these factors might yield valuable results for the promoters of online shopping and achieve mutual benefits for consumers and online businesses alike. Finally, Egypt is considered one of the main leaders in the tourism industry (Abou-Shouk & Lim, 2010; Essawy, 2013), so it is very important to give more attention to identifying the determinants of consumers' trust regarding online hotel websites, since that will enhance the Egyptian tourism industry in relation to its competitors.

Based on an ethical clearance by the human ethics review committee of the University, the e-mail addresses of 3,000 prospective respondents were bought from a well-known Egyptian market firm. Potential panel participants were invited to join via a series of mailings, both in English and Arabic and by telephone follow-up to non-responders. At the time of the study, this marketing company had a database of more than 2.7 million registered travellers who had booked hotels online during the last year ([www. directory.esomar.org](http://www.directory.esomar.org)). Panel members were selected to receive an invitation to take an online survey using a probability weighted sampling approach proportional to size and were supplied with e-mail addresses, computers and internet access if needed. The initial e-mails were directed to 3,000 respondents randomly chosen using probability-sampling methods (the customers' e-mail addresses were randomly selected by a generated sampling system, like random-digit dialling (RDD)). As approved by the University's Human Research Ethics Advisory Panel, the survey was anonymous and restricted to customers aged 18 and above. A filtering question at the beginning of the questionnaire determined the choice of respondents, by asking them if they had reserved a hotel online in the

last six months. The participants who answered the question positively were then eligible to fill and submit the form. The e-mail invitation also contained details of the purpose of the study, the time it would probably take to fill out the survey and the URL hyperlink to the questionnaire. Data collection lasted for approximately two weeks in August and September 2017. During this time, 860 participants filled the survey, with a response rate of about 28.7%. This number was high enough to validate the material for further analysis (Hair et al. 2010). Furthermore, it fulfils the sample size criterion for conducting a PLS analysis (Bartlett et al., 2010; Barclay et al., 1995). Our study sample size of 860 responses is considered acceptable for implementing the PLS analysis. To describe our validation in more depth, we used Westland's (2010) equation as a sample size appropriation test. The equation is in the form of $n \geq 50r^2 - 450r + 1,100$, where n refers to sample size and r represents the ratio of indicators to latent variables. According to this equation, the 860 cases in the present study fulfil the lower sample size criterion for SEM. Of the participants, 59 percent were male and 31 percent were between ages of 40 and 49. Regarding the frequency of booking hotels online, 39 percent of the respondents stated that they had booked a hotel online between 3 and 6 times in the last 6 months. Table 1 shows the characteristics of the sample.

Insert Table 1 about here

3.2 Questionnaire and Measurements

The final draft of the survey was divided into two main parts. The first part covers the items of the study constructs and the second part covers questions related to the respondents' demographic characteristics. A five point Likert scale was offered to respondents to rate the nine construct items of our proposed model from 1-completely disagree to 5- completely agree. This study considers consumers' concerns as a second-order factor comprising a privacy concern, security concern, a perceived technology risk and an integrity concern.

The booking intentions construct was measured through four items copied from prior studies (Castaneda et al., 2007; Mukherjee and Nath, 2007; Bigne et al., 2010; Kim et al., 2012). Perceived website trust was measured by four items borrowed from previous studies (Morgan and Hunt 1994; Corbitt et al., 2003; Kim et al., 2011; Filieri, 2015; Agag and El-Masry, 2016b). Four items, suggested by the scales of Kim et al. (2012) and Ponte et al (2015) were adapted to measure the variables of the perception of value. The effectiveness of WASS was operationalized with five items suggested by Kim et al (2016) and Kim et al (2008). Customers' concerns were adopted from previous studies (Swaminathan et al, 1999; Chen, 2000; Gefen, 2000; Kim et al, 2008; Kim et al., 2016). Finally, we measured the construct of habit by means of three items copied from Chiu et al. (2012). All the measured items were adjusted on the basis of pilot study comments and recommendations.

Structural Equation Modeling (SEM) was preferred to simple regression tools as a measurement technique, as it enables authors to test a series of dependence associations simultaneously (Hair et al., 2010). We analyzed our collected data utilising the partial least squares (PLS-SEM) because this approach to analysing a large number of variables is better and because it avoids the problems of multicollinearity and normal distribution (Cassel et al., 2000; Hair et al., 2014). The absence of strongly established theories in the online hospitality context literature made it difficult to hypothesize any expected theoretical structure between the study variables.

4. Results

Two main steps were followed in the LS-SEM approach to evaluating the proposed models (Hair et al. (2014). First, the measurement model was assessed to evaluate the reliability and validity of the study measures. Second, the structural model was established to assess goodness of fit of the model and hypothesis testing (Hair et al., 2014).

4.1 Measurement Model

The normality of the data was assessed by estimating the skewness and kurtosis of each measurement item (Appendix A). These indicated no departure from normality (George & Mallery, 2010). Moreover, the present study has no problem related to multicollinearity, where the values of variance inflation factors (VIF) for each construct are under 3.0.

Tests of reliability and validity were required to assess the measurement model used in the study. According to Chin (2010) and Klarner et al. (2013) both the reliability of the construct measures and that of internal consistency were the general reliability indicators and both convergent and discriminant validity were the general validity indicators. As shown in Table 2, all loadings of each constructs items were more than 0.50, showing all our indicators as reliable (Hair et al., 2014). In addition, Cronbach's α and Composite Reliability (CR) values were above 0.7, which supports the internal consistency for all constructs. At the same time, the Average Variance Extracted (AVE) values for all constructs were above 0.50, which confirmed the convergent validity as well.

Insert Table 2 about here

The AVE square root for all variables was always greater than its correlation with any other variable, which supports the discriminant validity of the study constructs (Klarner et al., 2013) (Table 3). Two additional tests were performed to assess the discriminant validity of our proposed model, namely, the Maximum Shared Squared Variance (MSV) and the Average Squared Variance (ASV). The rule was that the values of both MSV and ASV should be lower than the AVE values (Hair et al., 2010). As illustrated in Table 2, the previous rule was observed, confirming the discriminant validity of our measurement model.

Insert Tables 3 and 4 about here

As common method bias may be an issue in this study, and considering that we assessed common method bias in two different ways (Podsakoff & Organ, 1986). First, Harman's single-factor test indicated that the largest factor accounted for 31.19% (the variances explained ranged from 14.36% to 31.19%) and no general factor accounted for more than 50 % of the variance. Second, the study utilised the general factor covariate method in order to assess potential method effects. The findings demonstrated that the reestimated framework with the common method variance factor demonstrated insignificant framework enhancement compared to the original one.

Insert Table 5 about here

Following the method of Armstrong and Overton (1977) to calculate the potential non-response bias, we investigated the variances between the early and late participants. During the early stage of collecting data, 410 respondents completed the survey, while 340 completed it in the later stage. The probability of non-response bias was eliminated in our data since the results of chi-square test indicate that there was no significant variances among the early and late participants at the 5% significance.

4.2 Structural Model

As noted above, testing the hypotheses or the structure model evaluation was considered the second step in assessing our proposed model after assessing the measurement model.

The present study model explains 64% for perceived website trust, 58% for the perception of value and 73% for customers' intentions, which indicates that it has a strong prediction capacity.

The results of testing hypotheses from H1 to H19 using the PLS-SEM approach are illustrated in Figure 2. The values of $APC = (0.173, p < 0.001)$, $ARS = (0.759, p < 0.001)$, $AARS$

= (0.708, $p < 0.001$), AVIF = (2.147) and GOF= (0.693) indicate that our model global fit was suitable.

All proposed hypotheses were supported in our study. The effectiveness of WASS positively influences perceived website trust ($\beta=0.58$, $p<0.001$), which supporting H1. Effectiveness of WASS influences on customers concerns significantly, thereby validating H2 ($\beta = -0.39$, $p < 0.001$). Customers' concerns have a negative effect on perceived website trust and the perception of value ($\beta = -0.41$, $p < 0.001$; $\beta = -0.24$, $p < 0.001$), so that H3 and H4 were supported. Perceived website trust has significant influence on intentions to book hotel online and the perception of value ($\beta = 0.47$, 0.64 , $p < 0.001$, respectively), indicating H5 and H6 are confirmed. Perceived value has a significant effect on consumers intentions ($\beta = 0.71$, $p < 0.001$), thereby, H7 is supported.

Insert Tables 6 and 7 about here

To test the moderating role of habit, we utilised the methods suggested by Chang et al. (2014) to assess the variance in paths among the two conceptual frameworks (i.e., the low-habit and the high-habit subgroups). Table 6 shows the results of this test. As expected, H7 and H8 are supported because the customers' trust in the vendor's website has a higher impact on customers with lower levels of habit with regard to intentions to book a hotel via the internet. In addition, the perception of value has a stronger impact on customers' intentions for customers with lower habit level.

Insert Figure 2 about here

Following Baron and Kenny's (1986) recommendations, we examined in a separate analysis the mediating role of both perceived website trust and the perception of value in the relationships between WASS effectiveness, customers' concerns regarding online shopping

and their intentions to book a hotel online. As shown in Table 5, our findings confirmed that the perceived website trust and the perception of value fully mediate the positive relationship between WASS effectiveness and customers' intentions to book a hotel online. Moreover, customers' concerns fully mediate the association between WASS effectiveness and customers' trust in the seller's website.

We used the Cohen (1988) effect size f^2 to investigate the essential impact of the conceptual framework, which refers to "the degree to which the phenomenon is present in the population". The values of 0.02, 0.15 and 0.35 refer to small, medium and large effect sizes respectively, as presented by Cohen (1988). Regarding our proposed model, the perceived website trust ($f^2 = 0.48$) and the perception of value ($f^2 = 0.65$) have a large effect size, while the intention to book a hotel online ($f^2 = 0.31$) has a medium effect size. Based on Stone–Geisser Q^2 we tested our structural model predictive validity. The cross-validated construct redundancy Q^2 is required to test the predictive validity, as the structural model has a predictive validity if the Q^2 greater than zero (Roldán and Sánchez-Franco, 2012). The values of Q^2 in our PLS model are 0.57 for perceived website trust, 0.61 for the perception of value and 0.72 for customers' intentions, which indicates the strong predictive validity of our model.

5. Discussion and Conclusions

5.1 Discussion of findings

Our study mainly focuses on investigating the effect of WASS effectiveness on customers' concerns and customer's intentions. We examined the role of WASS in reducing customers' concerns about online hotel booking and increasing their trust in the online hotel website. We also explored the direct influence of customers' concerns as a key negative influence of online shopping on both perceived website trust and the perception of value. Moreover, we tested the mediating influence of both perceived trust and the perception of value in the relationship

between WASS effectiveness and customers' intentions. Finally, we proposed customer habit as a moderator in the relationships between the perceived website trust, the perception of value and customers intention. The evidence from the data collected from 860 respondents refers to the fact that all proposed relationships in our model were supported since both WASS effectiveness and consumers' concerns were found to be major elements influencing the customers' perceived trust in the vendor's website and consequently on their willingness to book online.

Regarding the link between WASS effectiveness and consumers' concerns about online shopping, previous research has confirmed the negative influence of WASS effectiveness on consumers concerns because the existence of an assurance seal on the website of a vendor reduces the consumers' concerns regarding online shopping. As expected, our results confirmed that relationship. These findings are compatible with the results of Kim et al (2016) and Mousavizadeh et al (2016).

Concerning the association between WASS effectiveness and perceived trust in the vendor's website, several studies confirm that WASS effectiveness positively influences consumers' perception of trust in the vendor's website, since assurance seals enhance such perceptions of trust and in turn are reflected in their intention to book a hotel online. Our findings are aligned to those in prior research (e.g. Kim, 2008; Sha, 2009; Park et al., 2010; Kim et al., 2016; Mousavizadeh et al., 2016). Based on Holmbeck (1997) and Sobel's (1982) recommendations, the Z statistic revealed that consumers' concerns fully mediated the relationship between WASS effectiveness and customers' perception of trust in the vendor's website.

On the link between customers' concerns about online booking and both perceived website trust and the perception of value, previous studies confirmed that consumers' concerns about performing transactions online influenced their perception of trust in the vendor's website negatively, because their anxiety about sharing their payment and personal data or having it

stolen from the vendor's website lessened their trust in the vendor's website,. The same applied to the perception of value, endorsing prior research (e.g. Van Dyke et al., 2007; Bansal et al., 2016; Fortes and Rita, 2016). Based on Holmbeck (1997) and Sobel's (1982) recommendations, the Z statistic revealed that perceived website trust fully mediated the relationship between consumers' concerns and their perception of value.

The positive effect of both the perceived website trust and the perception of value on customers' intentions was confirmed, since perceived trust thinks in terms of a central enabler, which influences the purchasing intentions of potential consumers either directly or via the perception of value. These findings are compatible with findings in prior studies in the e-commerce setting (e.g. Weisberg et al. , 2011; Kim et al., 2008; Kim et al., 2009; Liao et al., 2011; Kim et al., 2012; Ponte et al., 2015; Agag and El-Masry, 2016a; Escobar-Rodríguez and Bonsón-Fernández., 2016; Lu et al., 2016). Based on Holmbeck (1997) and Sobel's (1982) recommendations, the Z statistic revealed that the perception of value fully mediated the link between trust in the perceived website and consumers' intentions to book their hotels online.

Finally, our findings supported the moderating influence of habit in the association between consumers' perceptions of trust in the vendor's website, their perception of value and their intentions to book their hotels online. This result open the door to researchers wishing to explore the role of habit in other service contexts because if the same result is confirmed in other contexts the online vendors could exploit it to make segmentations to the online hospitality market.

5.2 Theoretical Implications

The present study makes different contributions to the literature as follows. First, prior studies in electronic commerce noted that consumers still fear to transact business online

because of their worries about their personal data, which may be stolen or shared with a third party. This impelled researchers to find a way to reduce their worries and encourage them to complete their transactions online. We expected that Web Assurance Seal Services (WASS) might play an effective role in encouraging consumers to book online through perceived trust, the perception of value and ways of allaying consumers' concerns so we empirically tested the relations between them. As expected, WASS positively influences the perceived trust in online vendors' websites, because the existence of these seals on the vendor's website deepens consumers' trust in these websites, which in turn encourages them to complete their online transactions. Moreover, these services play an important role in lessening customers' concerns which otherwise would be a key hindrance in the online hospitality context. All previous evidence clarifies the essential role of WASS in the e-commerce context, especially that of online hospitality.

Second, most previous studies classified consumers' concerns into two or three categories but ours takes a broader classification. We originally classified them into four categories (privacy, security, integrity and trust in technology) and empirically tested their effects on perceived trust and the perception of value in the online hospitality context. As we expected, all the proposed concerns negatively influence both the perceived trust in the online vendor's website and the perception of value from the viewpoint of the online customers. These concerns also mediated the positive association between the effectiveness of WASS and perceived trust and the perception of value. These results can be interpreted as confirming that consumers' concerns over e-commerce still form a critical obstacle while trust is a main key of e-commerce success.

Third, although the roles of consumers' concerns, perceived website trust and consumer intention were examined in an earlier study (Kim et al., 2016), few studies have investigated the relationship between consumer concerns, WASS effectiveness, trust, value and intention,

specifically in the hospitality industry. From the social science point of view, examining the influence of consumers' concerns, value and trust on intention is crucial. The present study confirmed that the perception of value positively influences consumers' intention and we indicated that the perception of value and trust are key factors that determine consumers' intention to book a hotel online; this point was thus integrated as to comprehensively predict consumers' intention.

Fourth, our study findings indicate that the main drivers of online booking intention are perceived website trust and the perception of value. Perceived value is the main driver of the customers' intention, which means that the higher the perception of value customers gain from booking online on these hotel websites, the more likely they are to have the intention to complete the booking. Moreover, the present study shows that perceived website trust is a driver of the perception of value. Therefore, the greater the customers' perceived website trust, the greater the perception of value that customers can gain through using these hotels websites. Hoteliers can improve value by increasing perceived price and trust. Practically, perceived price can be changed with room rate with ease, but trust may remain unchanged over time. Thus, hoteliers can manipulate room rate to improve short-term value. Furthermore, they should more seriously deal with trust as a long-term strategy by paying attention to its determinants that are WASS and consumer concerns in order to upgrade customers' long-term value.

Finally, we proposed and empirically tested the moderating role of habit as a moderator between perceived trust, the perception of value and booking intentions in the online hotels context, which has never been explored before in the hospitality context offered online. The results of the present study establish that the linkage between the perceived website trust, the perception of value and customers intention is conditional on consumers' habits.

5.3 Managerial Implications

The findings of this study have relevant practical implications for marketing managers and practitioners who design strategic plans and use tools to enhance the booking rate of online hotel sites. On the one hand, knowing the antecedents of perceived website trust and the effect of these variables on consumers' intention is helpful for managers who must evolve strategies and actions aimed at improving the perceived website trust and, consequently, consumers' intention. On the other, as the effectiveness of WASS effects trust, actions can be taken by hotels managers to improve the effectiveness of WASS. According to the findings of this study, the perception of value is the main driver of customers' intention to book a hotel online and so it is suggested that the managers of hotel websites should direct their marketing strategies towards developing and maintaining maximal perceptions of value by consumers in their websites. Hotel managers can supply their consumers with mechanisms such as robust authentication procedures for confirming the identities of participants in e-transactions and actively distributing positive textual comments or word-of-mouth from website participants that reduces their perceived risks and uncertainty linked with these website use to maintain and develop good reputation that can lead to greater level of consumers trust.

The results confirmed the essential role of web assurance seal services (WASS) as a guarantee against potential risks that encourages online booking intentions. Hotel managers should therefore concentrate on the companies where the website holds a web assurance seal, which guarantees that consumer' personal and payment data are secured. This in turn will motivate online customers to book these hotels online and consequently be reflected in rising online sales and profitability. Online hotel companies may offer discounts or products gifts to customers who are dealing with the website for the first time. Such offers accompanied by a

web assurance seal guarantee will increase the consumers' trust in the online vendor and encourage them to book online. Providing these offers from time to time will encourage customers' booking intentions in the future. Our findings reveal that WASS is a key in improving customers' website trust, which means that website managers can enhance the level of customers' perceived trust in the website by improving the effectiveness of the web assurance seals. They could do this by displaying third party assurance seals on these websites. Hotels should comply with the policies from seal issuers to insure that certain minimal standards are met, met, periodically auditing companies to insure continued compliance with stated policies, operating dispute resolution schemes and awarding a branded online "seal" to those that meet their criteria. While having (and complying with) a privacy policy is the first step in building consumer trust, many companies now go further and have sought third-party certification (for example, TRUSTe's "Privacy Seal" and Better Business Bureau's "BBBOnline Privacy Seal") in an effort to reassure consumers as to their behaviour with personal data.

Our results also raise another relevant implication for online hotel websites managers concerning the important role of third-party assurance seals. Based on our study findings, the customers feel secure about an online hotel website if it displays a third party assurance seal, so hotel website managers should display such seals. Assurance seal companies, for their part, should find out from customers how the customers' perceptions of these seals could be improved. However, this will be in vain unless hotel website managers can tell customers about the function of the third party assurance seals. Hotel websites managers can simplify this information by texting instructions or visual cues. Consumers perceive that an e-vendor provides privacy and security in e-transactions for hotel booking if a third-party assurance seal is showed on the hotel website; hence we recommend that hotel websites should show third-party assurance seals. Hotels websites should show and clearly indicate their security and

privacy policies, since they are signals that increase customers' perceived privacy and security. Additionally, hotels' Managers can build systems of rating for information linked to the integrity and credibility of e-vendor and other prospective participants in online transactions. These systems can assist prospective participants in online booking to decrease their perceived risks and uncertainty linked to initiators and other participants, thereby facilitating the building of trusting associations between the e-vendor and their customers and improving customers' long-term commitment to preserving these associations. Online forums can be used by hotels to facilitate information exchange between customers and the website staff to better understand what drives customers to continue booking through the websites. This knowledge helps hotels managers to reply to these drivers effectively and then improve favourable associations among the hotels and their prospective participants. The present study findings revealed that customers' intention to book hotels online can be improved if the formation of trust and perceived value are effectively managed.

Our results demonstrate that there is a trust transfer of a third-party Web assurance seal for online service providers displaying such a seal, which provides empirical justification for the very existence of the third-party Web assurance market. Thus, online vendors could consider utilising a Web assurance seal from a trusted third party to improve their customers' trust, which may result in more e-transactions. Online shopping websites could improve customers' purchase intentions by decreasing these concerns through the use of assurance mechanisms in their websites.

Finally, the effects of perceived website trust and the perception of value were found to be higher in low-habit customer than in high-habit customers. A low-habit customers seems to be more sensitive to external information that recommends booking a hotel online. Hotel managers who seek to attract this type of customers should pay more attention to the benefits provided by online booking. Furthermore, hotel managers can use database systems to monitor

patterns of customers use and cater for the traits of low-habit customers. Caution must be applied, however, if hotel managers thereby neglect the perception of value among high-habit users. Although high-habit customers have low booking intentions, hotel managers should go on to raise the quality of online booking and reduce its cost to further enhance the perception of value. Through these mechanisms, hotel managers can retain current high-habit customers and also compete to attract low-habit customers as new customers.

6. Limitations and further research directions

The limitations of the present study provide directions for future research, as follows. First, our study ignored cross-cultural issues in that it concentrates on customers from developing countries, so further research might compare two or more samples from different countries might add to the knowledge if our proposed model was validated there. Second, our study spotlights the Web Assurance Seal Services in predicting the customers' booking intentions that indicate significant results, so further research may also need to examine the role of online reviews as a different predictor of customers' purchase decisions (Banerjee et al., 2017). Third, the present study was conducted in the online hotel booking context, but further research may derive useful results from other contexts, which would add to knowledge if it were validated in those contexts. Forth, while web assurance seals services are third party protection mechanism to protect customers of the prospective online shopping risks in terms of privacy, technology concern, security, and integrity, different seals in WASS confirm different dimensional elements of customers' concerns for online shopping. However, the present study did not consider the separated influence of WASS on customers concerns, as the aim of the present study was to examine customers' perceptions about the WASS effectiveness on customers concerns. Since privacy, technology concern, security, and integrity are different

variables, further research can consider the separated influence of WASS on customers concerns for online shopping. Another future study line would be to incorporate other factors, such as consumers experience with the internet, consumer experience of booking hotels online (Bilgihan et al., 2016; Ponte et al 2015), consumer personality traits (Bosnjak et al., 2007; Ponte et al 2015), the influence of price on the perception of value and sociodemographic characteristics (Ponte et al., 2015). Fifth, this research confirmed the moderating influence of habit in online consumers' behaviours, because the increase of habitual actions reduces the amount of intentional behaviour. From the use point of view, the present study suggested habit as the moderating factor. However, other moderating factors should be investigated, such as internal and external controls of personality. These moderating factors could be integrated into future research. Sixth, a potential limitation of our study analysis imposed by the statistics obtained is that the differences in beta coefficients that were used to evaluate H8 and H9 seem not to be very high, so further research may investigate these relationships. Finally, our study ignored the role of customers' demographic characteristics and thus further research may need to explore such these characteristics (e.g., gender, age, income, education and experience) since they may give valuable insights which would benefit the marketing managers in formulating appropriate strategies to attract and encourage all types of consumer to book online.

References

- Aaker, David A., V. Kumar, and George S. Day. (2007). *Marketing Research*, 7th ed. Milton, Queensland: John Wiley & Sons Australia.
- Abou-Shouk, M., & Lim, W. (2010). Egyptian travel agents and e-commerce. In U. Gretzel, R. Law, & M. Fuchs (Eds.), *Information and communication technologies in tourism 2010* (pp. 357–368). Vienna, Austria: Springer-Verlag Wien.
- Agag, G., (2017). E-commerce Ethics and Its Impact on Buyer Repurchase Intentions and Loyalty: An Empirical Study of Small and Medium Egyptian Businesses. *Journal of Business Ethics*, 25(2), 1-22
- Agag, G., & El-Masry, A. (2016a). Understanding consumer intention to participate in online travel community and effects on consumer intention to purchase travel online and WOM: An integration of innovation diffusion theory and TAM with trust. *Journal of Computers in Human Behaviour*, 60(July), 97–111.
- Agag, G., and A. El-Masry. (2016b). Understanding the Determinants of Hotel Booking Intentions Andmoderating Role of Habit. *International Journal of Hospitality Management* 54(1),52–67.
- Agag, G. M., & El-masry, A. A. (2016c). Why Do Consumers Trust Online Travel Websites ? Drivers and Outcomes of Consumer Trust toward Online Travel Websites. *Journal of Travel Research* ,27(2), 1-23.
- Aggarwal, A. and Rahul, M. (2018). The effect of perceived security on consumer purchase intensions in electronic commerce. *International Journal of Public Sector Performance Management*, 4(1), 1-20.
- Ahuja, M.J., Thatcher, J.B., (2005). Moving beyond intention and toward the theory of trying: effects of work environment and gender on post-adoption information technology use. *MIS Q.* 29 (3), 427–459
- Aiken, M., & Vanjani, M. B. (2015). Likelihood of Purchase On-Line: Reliability, Security, and Design. *Communications of the IIMA*, 4(2), 1-23.
- Aldhmour, F., and R. Shannak. (2009). The Effective Utilization of Information and Communication Technology and Its Impact on Competitive Advantage. *European Journal of Scientific Research*, 29(3), 302–14.
- Amaro, S., & Duarte, P. (2015). An integrative model of consumers' intentions to purchase travel online. *Tourism management*, 46(5), 64-79.
- Armstrong, J. S., & Overton, T. S. (1977). Estimating nonresponse bias in mail surveys. *Journal of marketing research*,21(3) 396-402.
- Ashraf, A. R., Thongpapanl, N., & Auh, S. (2014). The application of the technology acceptance model under different cultural contexts: The case of online shopping adoption. *Journal of International Marketing*, 22(3), 68-93.
- Banerjee, S., Bhattacharyya, S. and Bose, I. (2017). Whose online reviews to trust? Understanding reviewer trustworthiness and its impact on business. *Decision Support Systems*, 96(2), 17-26.
- Bansal, G. (2016). Distinguishing between Privacy and Security Concerns : An Empirical Examination and Scale Validation Distinguishing between Privacy and Security Concerns : An Empirical Examination. *Journal of Computer Information Systems*, 23(1), 1–14.
- Bansal, G., Mariam, F., & Gefen, D. (2016). Do context and personality matter ? Trust and privacy concerns in disclosing private information online. *Information & Management*, 53(5), 1–21.

- Bansal, G., Zahedi, M., & Gefen, D. (2015). The role of privacy assurance mechanisms in building trust and the moderating role of privacy concern, (October 2014), 624–644.
- Barkatullah, A.H. (2018). Does self-regulation provide legal protection and security to e-commerce consumers?. *Electronic Commerce Research and Applications*.23(7), 37-51.
- Barclay, D., C. Higgins, and R. Thompson. (1995). The Partial Least Squares (PLS) Approach to Causal Modeling: Personal Computer Adoption and Use as an Illustration. *Technology Studies*, 2 (2), 285–309.
- Baron, R. M., & Kenny, D. A. (1986). The moderator–mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of personality and social psychology*, 51(6), 1173-1182.
- Bart, Y., Shankar, V., Sultan, F., & Urban, G. L. (2005). Are the drivers and role of online trust the same for all web sites and consumers? A large-scale exploratory empirical study. *Journal of marketing*, 69(4), 133-152.
- Bartlett, J. E., Kotrlik, J. W., & Higgins, C. C. (2001). Organizational research: Determining appropriate sample size in survey research. *Information technology, learning, and performance journal*, 19(1), 43-50.
- Beck, M.J., Rose, J.M. and Merkert, R., (2017). Exploring Perceived Safety, Privacy, and Distrust on Air Travel Choice in the Context of Differing Passenger Screening Procedures. *Journal of Travel Research*, 27(2), 37-56.
- Beldad, A., De Jong, M., & Steehouder, M. (2011). I trust not therefore it must be risky: Determinants of the perceived risks of disclosing personal data for e-government transactions. *Computers in Human Behavior*, 27(6), 2233-2242.
- Benassi, P. (1999). TRUSTe: an online privacy seal program. *Communications of the ACM*, 42(2), 56-59.
- Bhuasiri, W., Xaymoungkhoun, O., Zo, H., Rho, J. J., & Ciganek, A. P. (2012). Critical success factors for e-learning in developing countries: A comparative analysis between ICT experts and faculty. *Computers & Education*, 58(2), 843-855.
- Bigne, E., S. Sanz, C. Ruiz, and J. Aldas. (2010). Why Some Internet Users Don't Buy Air." In *Information and Communication Technologies in Tourism 2010: Proceedings of the International Conference in Lugano, Switzerland, February 10-12, 2010*, edited by U. Gretzel, R. Law, and M. Fuchs, 209–21. New York, NY: Springer.
- Bilgihan, A., Barreda, A., Okumus, F. and Nusair, K. (2016). Consumer perception of knowledge-sharing in travel-related online social networks. *Tourism Management*, 52(3), 287-296.
- Cassel, C. M., Hackl, P., & Westlund, A. H. (2000). On measurement of intangible assets: a study of robustness of partial least squares. *Total Quality Management*, 11(7), 897-907.
- Castaneda, J. A., F. Munoz-Leiva, and T. Luque. (2007). "Web Acceptance Model (WAM): Moderating Effects of User Experience." *Information & Management* 44(2), 384–96.
- Chang, C. M., Hsu, M. H., Hsu, C. S., & Cheng, H. L. (2014). Examining the role of perceived value in virtual communities continuance: its antecedents and the influence of experience. *Behaviour & Information Technology*, 33(5), 502-521.
- Chang, R., Chun-Ju, F., & Tseng, Y. C. (2012). The effects of WebTrust assurance on consumers' web purchase decisions. *Online Information Review*, 36(2), 23-47.
- Chen, H., Beaudoin, C.E. and Hong, T. (2017). Securing online privacy: An empirical test on Internet scam victimization, online privacy concerns, and privacy protection behaviors. *Computers in Human Behavior*, 70(1), 291-302.

- Chen L-D (2000) Consumer acceptance of virtual stores: A theoretical model and critical success factors for virtual stores. University of Memphis, Doctoral Dissertation, Memphis, TN.
- Chen, J. V., Jubilado, R. J. M., Capistrano, E. P. S., & Yen, D. C. (2015). Factors affecting online tax filing—An application of the IS Success Model and trust theory. *Computers in Human Behavior*, 43(1), 251-262.
- Chin, W. W. (2010). How to Write Up and Report PLS Analyses. In *Handbook of Partial Least Squares: Concepts, Methods and Applications in Marketing and Related Fields*, edited by V. E. Vinzi, W. W. Chin, J. Henseler, and H. Wang, 655–690. Berlin: Springer.
- Chiu, C. M., Hsu, M. H., Lai, H., & Chang, C. M. (2012). Re-examining the influence of trust on online repeat purchase intention: The moderating role of habit and its antecedents. *Decision Support Systems*, 53(4), 835-845.
- Chu, C. W., & Lu, H. P. (2007). Factors influencing online music purchase intention in Taiwan: An empirical study based on the value-intention framework. *Internet Research*, 17(2), 139-155.
- Cohen, J. 1988. *Statistical Power Analysis for the Behavioral Sciences*. New York: Academic Press.
- Corbitt, B. J., Thanasankit, T., & Yi, H. (2003). Trust and e-commerce: a study of consumer perceptions. *Electronic commerce research and applications*, 2(3), 203-215.
- Cui, F., Lin, D. and Qu, H. (2018). The impact of perceived security and consumer innovativeness on e-loyalty in online travel shopping. *Journal of Travel & Tourism Marketing*, 27(1), 1-16.
- De Leeuw, E. D. 2008. Choosing the Method of Data Collection. In *International Handbook of Survey Methodology*, edited by E. D. de Leeuw, J. J. Hox, and D. A. Dillman, 113–35. New York: Lawrence Erlbaum.
- Eid, R., & El-Gohary, H. (2015). Muslim tourist perceived value in the hospitality and tourism industry. *Journal of Travel Research*, 54(6), 774-787.
- Elbeltagi, I., Agag, G.,(2016). E-retailing ethics and its impact on customer satisfaction and repurchase intention: A cultural and commitment-trust theory perspective. *Journal of Internet Research*, 26(1), 288–310.
- Escobar-Rodríguez, T., & Bonsón-Fernández, R. (2016). Analysing online purchase intention in Spain: fashion e-commerce. *Information Systems and e-Business Management*, 23(6),1-24.
- Essawy, M. (2013). Egyptians’ hotel booking behavior on the internet. *International Journal of Hospitality & Tourism Administration*, 14(4), 341-357.
- Faqih, K. M. S. (2016). An empirical analysis of factors predicting the behavioral intention to adopt Internet shopping technology among non-shoppers in a developing country context : Does gender matter ? *Journal of Retailing and Consumer Services*, 30(2), 140–164.
- Filieri, R. (2015). “Why Do Travelers Trust TripAdvisor? Antecedents of Trust towards Consumer-Generated Media and Its Influence on Recommendation Adoption and Word of Mouth.” *Tourism Management* 51(4), 174–85
- Fisher, R., & Zoe Chu, S. (2009). Initial online trust formation: the role of company location and web assurance. *Managerial Auditing Journal*, 24(6), 542-563.
- Fortes, N., & Rita, P. (2016). Privacy concerns and online purchasing behaviour: Towards an integrated model. *European Research on Management and Business Economics*.
- Fox, S., and M. Madden. (2005). Pew internet and American life project. Retrived from http://www.pewinternet.org/files/oldmedia/Files/Reports/2006/PIP_Generations_Memo.pdf.
- Gao, L. and Waechter, K.A. (2017). Examining the role of initial trust in user adoption of mobile payment services: an empirical investigation. *Information Systems Frontiers*, 19(3), 525-548.
- Gefen, D. (2000). E-commerce: the role of familiarity and trust. *Omega*, 28(6), 725-737.

- Gregori, N., Daniele, R. and Altinay, L. (2014). Affiliate marketing in tourism: Determinants of consumer trust. *Journal of Travel Research*, 53(2), 196-210
- Gurung, A., Gurung, A., Raja, M. K., & Raja, M. K. (2016). Online privacy and security concerns of consumers. *Information & Computer Security*, 24(4), 348-371.
- Ha, H. Y., & Janda, S. (2014). The effect of customized information on online purchase intentions. *Internet Research*, 24(4), 496-519.
- Hallikainen, H. and Laukkanen, T. (2018). National culture and consumer trust in e-commerce. *International Journal of Information Management*, 38(1), 97-106.
- Hair Jr, J. F., Hult, G. T. M., Ringle, C., & Sarstedt, M. (2014). *A primer on partial least squares structural equation modeling (PLS-SEM)*. Sage Publications.
- Hair, J. F., W. C. Black, H. J. Babin, and R. E. Anderson. (2010). *Multivariate Data Analysis*, 7th ed. Upper Saddle River, NJ: Prentice Hall.
- Hlee, S., Cheng, A., Koo, C. and Kim, T. (2017). The difference of information diffusion for Seoul tourism destination according to user certification on Sina Weibo: through data crawling method. *International Journal of Tourism Sciences*, 17(4), 262-275.
- Hoffman, D. L., Novak, T. P., Peralta, M. A., Hoffman, D. L., Novak, T. P., & Peralta, M. A. (2006). *The Information Society : An International Information Privacy in the Marketspace : Implications for the Commercial Uses of Anonymity on the Web Information Privacy in the Marketspace : Implications for the Commercial Uses of Anonymity on the Web*, (December 2016), 37–41.
- Holmbeck, G.N., (1997). Toward terminological, conceptual, and statistical clarity in the study of mediators and moderators: examples from the child-clinical and pediatric psychology literatures. *Journal of consulting and clinical psychology*, 65(4), 599-654.
- Hsu, M.H., Chang, C.M. and Chuang, L.W. (2015). Understanding the determinants of online repeat purchase intention and moderating role of habit: The case of online group-buying in Taiwan”, *International Journal of Information Management*, 35(1), 45-56.
- Huang, J., Henfridsson, O., Liu, M.J. and Newell, S. (2017). GROWING ON STEROIDS: RAPIDLY SCALING THE USER BASE OF DIGITAL VENTURES THROUGH DIGITAL INNOVATION. *MIS Quarterly*, 41(1), 23-47.
- Huang, G.H., Korfiatis, N. and Chang, C.T. (2018). Mobile shopping cart abandonment: The roles of conflicts, ambivalence, and hesitation. *Journal of Business Research*, 85(3), 165-174.
- Hu, N., Liu, L. and Zhang, J.J. (2008). Do online reviews affect product sales? The role of reviewer characteristics and temporal effects. *Information Technology and management*, 9(3), 201-214.
- Hu, X., Wu, G., Wu, Y., & Zhang, H. (2010). The effects of Web assurance seals on consumers initial trust in an online vendor : A functional perspective, 48,(2), 407–418.
- Hui, K. L., Teo, H. H., & Lee, S. Y. T. (2007). The value of privacy assurance: an exploratory field experiment. *Mis Quarterly*, 26(2), 19-33.
- Jai, T. M. C., Burns, L. D., & King, N. J. (2013). The effect of behavioral tracking practices on consumers’ shopping evaluations and repurchase intention toward trusted online retailers. *Computers in Human Behavior*, 29(3), 901-909.
- Jarvenpaa, S. L., Tractinsky, N., & Saarinen, L. (1999). Consumer trust in an internet store: a cross-cultural validation. *Journal of Computer-Mediated Communication*, 5(2), 1–35.
- Jensen, J. M. (2012). *Shopping Orientation and Online Travel Shopping : the Role of Travel Experience*, 70(January 2011), 56–70.
- Johnson, V.L., Kiser, A., Washington, R. and Torres, R. (2018). Limitations to the rapid adoption of M-payment services: Understanding the impact of privacy risk on M-Payment services. *Computers in Human Behavior*, 79(1), 111-122.

- Kamarulzaman, Y. (2007). Adoption of travel e-shopping in the UK. *International Journal of Retail & Distribution Management*, 35(9), 703-719.
- Kerkhof, P., & van Noort, G. (2010). Third party internet seals: reviewing the effects on online consumer trust. In *Encyclopedia of e-business development and management in the global economy* (pp. 701-708). IGI Global.
- Khazanchi, D., & Sutton, S. G. (2001). Assurance services for business-to-business electronic commerce: a framework and implications. *Journal of the Association for Information Systems*, 1(1), 11-23.
- Kim, M. J., N. Chung, and C. K. Lee. (2011). The Effect of Perceived Trust on Electronic Commerce: Shopping Online for Tourism Products and Services in South Korea. *Tourism Management* 32 (2): 256–65
- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008a). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision support systems*, 44(2), 544-564.
- Kim, D. J., Steinfield, C., & Lai, Y. J. (2004). Revisiting the role of Web assurance seals in consumer trust. In *Proceedings of the 6th international conference on Electronic commerce* (280-287). ACM.
- Kim, D. J., Sugumaran, V., & Rao, H. R. (2016). Web assurance seal services , trust and consumers ' concerns : an investigation of e-commerce transaction intentions across two nations. *European Journal of Information Systems*, (August), 1–22.
- Kim, D., & Benbasat, I. (2009). Trust-assuring arguments in B2C e-commerce: impact of content, source, and price on trust. *Journal of Management Information Systems*, 26(3), 175-206.
- Kim, H., Xu, Y., & Gupta, S. (2012). Electronic Commerce Research and Applications Which is more important in Internet shopping , perceived price or trust ? *Electronic Commerce Research and Applications*, 11(3), 241–252.
- Kim, J., Fiore, A. M., & Lee, H. H. (2007). Influences of online store perception, shopping enjoyment, and shopping involvement on consumer patronage behavior towards an online retailer. *Journal of retailing and Consumer Services*, 14(2), 95-107.
- Kim, M.J., Lee, C.K., Chung, N. and Kim, W.G. (2014). Factors affecting online tourism group buying and the moderating role of loyalty. *Journal of Travel Research*, 53(3), 380-394.
- Kim, J., Mejia, C. and Connolly, D.J. (2017). Tablets and Tablet Apps: What Do Hotel Customers Want?. *International Journal of Hospitality & Tourism Administration*, 18(3), 307-333.
- Kim, S., Lee, K.Y., Koo, C. and Yang, S.B. (2018). Examining the influencing factors of intention to share accommodations in online hospitality exchange networks. *Journal of Travel & Tourism Marketing*, 35(1), 16-31.
- Kim, Y. and Peterson, R.A. (2017). A Meta-analysis of Online Trust Relationships in E-commerce. *Journal of Interactive Marketing*, 38(1), 44-54.
- Kimery, K. M., & McCord, M. (2006). Signals of trustworthiness in e-commerce: consumer understanding of third-party assurance seals. *Journal of Electronic Commerce in Organizations*, 4(4), 52-64.
- Klarner, P., Sarstedt, M., Hoeck, M., & Ringle, C. M. (2013). Disentangling the effects of team competences, team adaptability, and client communication on the performance of management consulting teams. *Long Range Planning*, 46(3), 258-286.
- Lang, M., Wiesche, M. and Krcmar, H. (2017). Conceptualization of Relational Assurance Mechanisms-A Literature Review on Relational Assurance Mechanisms, Their Antecedents and Effects.

- LaRose, R., & Rifon, N. J. (2007). Promoting i-safety: effects of privacy warnings and privacy seals on risk assessment and online privacy behavior. *Journal of Consumer Affairs*, 41(1), 127-149.
- Law, R., Buhalis, D., & Cobanoglu, C. (2014). Progress on information and communication technologies in hospitality and tourism. *International Journal of Contemporary Hospitality Management*, 26(5), 727–750
- Lee, S. M., Choi, J., & Lee, S. G. (2004). The impact of a third-party assurance seal in customer purchasing intention. *Journal of Internet Commerce*, 3(2), 33-51.
- Lekkas, D., Katsikas, S. K., Spinellis, D. D., Gladyshev, P., & Patel, A. (1999). User requirements of Trusted third parties in Europe. *User Identification & Privacy Protection: Applications in Public Administration & Electronic Commerce*, 229-242.
- Liao, C., Liu, C., & Chen, K. (2011). Electronic Commerce Research and Applications Examining the impact of privacy , trust and risk perceptions beyond monetary transactions : An integrated model. *Electronic Commerce Research and Applications*, 10(6), 702–715.
- Limbu, Y. B., Wolf, M., Lunsford, D. L., Hausman, A., Cummins, S., Peltier, J. W., ... Nill, A. (2013). Consumers ' perceptions of online ethics and its effects on satisfaction and loyalty. *Journal of Research in Interactive Marketing*, 5(1), 71-89.
- Lin, C., & Lekhawipat, W. (2014). Factors affecting online repurchase intention. *Industrial Management & Data Systems*, 114(4), 597-611.
- Liu, C., Marchewka, J. T., & Ku, C. (2004). American and Taiwanese perceptions concerning privacy, trust, and behavioral intentions in electronic commerce. *Journal of Global Information Management (JGIM)*, 12(1), 18-40.
- Liu, Y. and Tang, X. (2018). The effects of online trust-building mechanisms on trust and repurchase intentions: An empirical study on eBay. *Information Technology & People*.21(4), 31-47.
- Martin, K. (2018). The penalty for privacy violations: How privacy violations impact trust online. *Journal of Business Research*, 82(3), 103-116.
- Mascha, M. F., Miller, C. L., & Janvrin, D. J. (2011). The effect of encryption on Internet purchase intent in multiple vendor and product risk settings. *Electronic Commerce Research*, 11(4), 401-419.
- Mauldin, E., & Arunachalam, V. (2002). An experimental examination of alternative forms of web assurance for business-to-consumer e-commerce. *Journal of Information Systems*, 16(s-1), 33-54.
- Mayayise, T., & Olusegun Osunmakinde, I. (2014). E-commerce assurance models and trustworthiness issues: an empirical study. *Information Management & Computer Security*, 22(1), 76-96.
- Mohajerani, S., Shahrekordi, S. Z., & Azarlo, M. (2015, April). The impact of privacy and security concerns, trust in technology and information quality on trust in e-government and intention to use e-government. In *e-Commerce in Developing Countries: With focus on e-Business (ECDG)*, 2015 9th International Conference on (pp. 1-6). IEEE.
- Mohseni, S., Jayashree, S., Rezaei, S., Kasim, A. and Okumus, F.(2018). Attracting tourists to travel companies' websites: the structural relationship between website brand, personal value, shopping experience, perceived risk and purchase intention. *Current Issues in Tourism*, 21(6), 616-645.
- Molla, A., & Licker, P. S. (2005). eCommerce adoption in developing countries: a model and instrument. *Information & management*, 42(6), 877-899.
- Moore, T. (2005). Do consumers understand the role of privacy seals in e-commerce?. *Communications of the ACM*, 48(3), 86-91.
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of marketing*, 58(3), 20-38.
- Mousavizadeh, M., Kim, D. J., & Chen, R. (2016). Effects of assurance mechanisms and consumer

- concerns on online purchase decisions : An empirical study. *Decision Support Systems*, 92(4), 79–90.
- Murillo, E. (2017). Attitudes toward mobile search ads: a study among Mexican millennials. *Journal of Research in Interactive Marketing*, 11(1), 91-108.
- Mukherjee, A., and P. Nath. (2007). “Role of Electronic Trust in Online Retailing: A Re-examination of the Commitment-Trust Theory.” *European Journal of Marketing* 41 (9/10): 1173–1202.
- National Retail Federation. (2007). Spending on Dorm Furnishings, Electronics Drives Back-to College Sales Past \$31 Billion. Retrieved from http://www.nrf.com/modules.php?name=News&op=viewlive&sp_id=354.
- Nguyen, D.H., de Leeuw, S. and Dullaert, W.E. (2018). Consumer behaviour and order fulfilment in online retailing: a systematic review. *International Journal of Management Reviews*, 20(2), 255-276.
- Oliveira, T., Alhinho, M., Rita, P. and Dhillon, G. (2017). Modelling and testing consumer trust dimensions in e-commerce. *Computers in Human Behavior*, 71(1), 153-164.
- Ouyang, Z., Gursoy, D. and Sharma, B. (2017). Role of trust, emotions and event attachment on residents' attitudes toward tourism. *Tourism Management*, 63(1), 426-438.
- Ozkara, B.Y., Ozmen, M. and Kim, J.W. (2017). Examining the effect of flow experience on online purchase: A novel approach to the flow theory based on hedonic and utilitarian value. *Journal of Retailing and Consumer Services*, 37(1), 119-131.
- Ozturk, A.B., Bilgihan, A., Nusair, K. and Okumus, F. (2016). What keeps the mobile hotel booking users loyal? Investigating the roles of self-efficacy, compatibility, perceived ease of use, and perceived convenience. *International Journal of Information Management*, 36(6), 1350-1359.
- Park, I., Bhatnagar, A., & Rao, H. R. (2010). Assurance seals, on-line customer satisfaction, and repurchase intention. *International Journal of Electronic Commerce*, 14(3), 11-34.
- Podsakoff, P.M. and Organ, D.W. (1986). Self-reports in organizational research: Problems and prospects. *Journal of management*, 12(4), 531-544.
- Ponte, E. B., Carvajal-Trujillo, E., & Escobar-Rodríguez, T. (2015). Influence of trust and perceived value on the intention to purchase travel online: Integrating the effects of assurance on trust antecedents. *Tourism Management*, 47(2), 286-302.
- Richardson, S. (2009). Undergraduates' perceptions of tourism and hospitality as a career choice. *International Journal of Hospitality Management*, 28(3), 382-388.
- Rifon, N. J., LaRose, R., & Choi, S. (2005). Your privacy is sealed: Effects of web privacy seals on trust and personal disclosures. *Journal of Consumer Affairs*, 39(2), 339-362.
- Roca, J. C., García, J. J., José, J., & Vega, D. (2014). The importance of perceived trust , security and privacy in online trading systems *Information Management & Computer Security in online trading systems*, (December).
- Roca, J. C., José García, J., & José de la Vega, J. (2009). The importance of perceived trust, security and privacy in online trading systems. *Information Management & Computer Security*, 17(2), 96-113.
- Roldán, J. L., and M. J. Sánchez-Franco. (2012). Variance-Based Structural Equation Modelling: Guidelines for Using Partial Least Squares in Information Systems Research. In *Research Methodologies, Innovations and Philosophies in Software Systems Engineering and Information Systems*, edited by M. Mora, 163–221. Hershy, PA: IGI Global.
- Roman, S. (2007). The ethics of online retailing: a scale development and validation from the consumers' perspective. *Journal of Business Ethics*, 72(2), 131-148.

- Salehan, M., Kim, D. J., & Lee, J. N. (2015). Antecedents, Processes and Consequences of Web Assurance Seals: A Meta-Analysis Approach. In PACIS (p. 199).
- Saunders, M. N., Saunders, M., Lewis, P., & Thornhill, A. (2011). Research methods for business students, 5th edition. Pearson Education India.
- Sha, W. (2009). Types of structural assurance and their relationships with trusting intentions in business-to-consumer e-commerce. *Electronic Markets*, 19(1), 43-54.
- Sharma, G., & Lijuan, W. (2014). Ethical perspectives on e-commerce: an empirical investigation. *Internet Research*, 24(4), 414-435.
- Shin, J. I., Chung, K. H., Oh, J. S., & Lee, C. W. (2013). The effect of site quality on repurchase intention in Internet shopping through mediating variables: The case of university students in South Korea. *International Journal of Information Management*, 33(3), 453-463.
- Sobel, M.E. (1982). Asymptotic confidence intervals for indirect effects in structural equation models. *Sociological methodology*, 13(2), 290-312.
- Srivastava, S. C., & Teo, T. S. (2009). Citizen trust development for e-government adoption and usage: Insights from young adults in Singapore. *Communications of the Association for Information Systems*, 25(1), 31-49.
- Statista. (2019). Worldwide Online Travel Sales Volume from 2015 to 2020 (in Billion U.S. Dollars). <http://www.statista.com/statistics/666643/forecast-of-worldwide-online-travel-sales-volume>.
- Stouthuysen, K., Teunis, I., Reusen, E. and Slabbinck, H. (2018). Initial trust and intentions to buy: The effect of vendor-specific guarantees, customer reviews and the role of online shopping experience. *Electronic Commerce Research and Applications*, 27(2), 23-38.
- Su, L., Hsu, M.K. and Swanson, S. (2017). The effect of tourist relationship perception on destination loyalty at a world heritage site in China: The mediating role of overall destination satisfaction and trust. *Journal of Hospitality & Tourism Research*, 41(2), 180-210.
- SWAMINATHAN V, LEPKOWSKA-WHITE E and RAO BP (1999) Browsers or buyers in cyberspace? An investigation of factors influencing electronic exchange. *Journal of Computer Mediated Communications* 5(2), 37-51.
- Thaichon, P. (2017). Consumer socialization process: The role of age in children's online shopping behavior. *Journal of Retailing and Consumer Services*, 34(2), 38-47.
- Tran, V.T., Do, H.H., Phan, N.V.N., Nguyen, T.N. and Van Trang, N. (2017). An Impact of Social Media and Online Travel Information Search in Vietnam. *Journal of Tourism Research & Hospitality*, 32(1), 29-43.
- Turban, E., Outland, J., King, D., Lee, J.K., Liang, T.P. and Turban, D.C. (2018). Mobile commerce and the internet of things. In *Electronic Commerce*, 205-248. Springer, Cham.
- Tussyadiah, I.P. and Park, S. (2018). When guests trust hosts for their words: Host description and trust in sharing economy. *Tourism Management*, 67(2), 261-272.
- Utz, S., Kerkhof, P., & Bos, J. Van Den. (2012). Electronic Commerce Research and Applications Consumers rule : How consumer reviews influence perceived trustworthiness of online stores. *Electronic Commerce Research and Applications*, 11(1), 49–58.
- Van Baal, S. Van. (2015). Not all seals are equal : An experimental investigation of the effect of third-party seals on purchase probability in electronic commerce. *Electronic Commerce Research*, 28(1), 177–206.
- Van Dyke, T. P., Midha, V., & Nemati, H. (2007). The effect of consumer privacy empowerment on trust and privacy concerns in e-commerce. *Electronic Markets*, 17(1), 68-81.

- Wang, Y., Qu, Z. and Tan, B. (2018). How Do Assurance Mechanisms Interact in Online Marketplaces? A Signaling Perspective. *IEEE Transactions on Engineering Management*, 65(2), 239-251.
- Weerakkody, V., El-Haddadeh, R., Al-Sobhi, F., Shareef, M. A., & Dwivedi, Y. K. (2013). Examining the influence of intermediaries in facilitating e-government adoption: An empirical investigation. *International Journal of Information Management*, 33(5), 716-725.
- Westland, J. C. (2010). Lower bounds on sample size in structural equation modeling. *Electronic Commerce Research and Applications*, 9(6), 476-487.
- Wingreen, S.C., Mazey, N.C., Baglione, S.L. and Storholm, G.R. (2018). Transfer of electronic commerce trust between physical and virtual environments: experimental effects of structural assurance and situational normality. *Electronic Commerce Research*, 23(3), 1-33.
- Wolfenbarger, M., & Gilly, M. C. (2003). eTailQ: dimensionalizing, measuring and predicting etail quality. *Journal of retailing*, 79(3), 183-198.
- Wu, H.C., Cheng, C.C. and Ai, C.H. (2018). A study of experiential quality, experiential value, trust, corporate reputation, experiential satisfaction and behavioral intentions for cruise tourists: The case of Hong Kong. *Tourism Management*, 66(2), 200-220.
- Yang, Q., Pang, C., Liu, L., Yen, D. C., & Tarn, J. M. (2015). Exploring consumer perceived risk and trust for online payments: An empirical study in China's younger generation. *Computers in Human Behavior*, 26(3), 50, 9-24.
- Yoo, B., & Donthu, N. (2001). Developing a scale to measure the perceived quality of an Internet shopping site (SITEQUAL). *Quarterly journal of electronic commerce*, 2(1), 31-47.
- Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: a means-end model and synthesis of evidence. *Journal of marketing*, 52(3), 2-22.
- Zhao, X., Zhao, X., Deng, S., Deng, S., Zhou, Y., & Zhou, Y. (2017). The impact of reference effects on online purchase intention of agricultural products: The moderating role of consumers' food safety consciousness. *Internet Research*, 27(2), 233-255.