



## INVESTIGATING ANTECEDENTS OF CUSTOMER LOYALTY FOR WEB-BASED TRAVEL INTERMEDIARIES<sup>1</sup>

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### ABSTRACT

Information technology has conspicuously influenced and transformed travel and tourism industry. With the advent of different technological developments such as Computer Reservation Systems (CRS) in the 1960s, Global Distribution Systems (GDS) in the 1980s and the Internet in the early 1990s, the travel and tourism industry has faced with new opportunities and challenges. These technologies have also changed customer behavior. There are few studies investigated the relationship among trust, satisfaction and loyalty of customers together in the literature in terms of web-based travel intermediaries. The main aim of this study is to investigate factors such as trust and satisfaction creating customer loyalty in web-based travel intermediaries. It was explored the degree of importance of trust, besides satisfaction, when it is associated with loyalty. Multiple linear regression was used to examine the relationship among web-based travel intermediary loyalty, satisfaction and trust. The research was conducted between February and April 2018 in Istanbul. A total of 362 data were collected by questionnaires and analyzed. The results indicated that participants' satisfaction and trust predicted web-based travel intermediary loyalty at 68.9% level. Accordingly, satisfaction and trust seem to have a significant and positive effect on web-based travel intermediary loyalty. The results provide evidence that trust is a strong influence on customer loyalty as well as satisfaction. Contributions, recommendations and limitations are also outlined at the conclusion part of this study.

## 1. Introduction

Internet has occurred as a new distribution channel and marketing medium in the tourism and travel industry since the mid-1990s (Xiang et al., 2015). According to the reports of 2017, in the world, the number of internet users reached 3,578 billion, the number of mobile phone users reached 4,68 billion, and the number of smartphone users reached 2,1 billion (Statista, 2018). These technologies have played a critical role both in the competitiveness of tourism organizations and in the experience of tourists. Internet and other information technologies have changed customer behavior. Nowadays, almost all travel information searches, reservations and payments are done online and during the preparation stage of a trip (Huang et al., 2017).

With the commercializing of the internet, a great transformation and unique chances emerged for the travel and tourism industry and this process changed the tourists' behavior in some ways. B2B (business-to-business) and B2C (business-to-customer) relationships were made more interactive and viable for travel-related companies. One of the most important transformations was the formation

of an original and high-powered distribution and communication channel in that process filled up the gap between the customers and the travel intermediaries. After establishing a new distribution channel (internet), those travel intermediaries found a new way to reach their customers, and through this new way, they have started to make much more profits. In terms of customers; lower prices, markdowns and time savings were the positive outcomes of this process (Amaro and Duarte, 2015).

For the web-based travel intermediaries, internet has also negative effects such as online pricing transparency, price competition, high risk perception and lack of confidence which make customers less loyal to web-based travel intermediaries (Wen, 2009). Additionally, there are a lot of alternatives for online customers and they have a great amount of knowledge. Online customer behavior is more changeable and the switching costs are lower in online world (Lopez-Miguens and Vázquez, 2017). The reasons why loyalty is of great importance for companies can be summed up as followings: Loyal customers can increase the income of a company; they might buy more additional products and services

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and they can create new businesses for the company through word-of-mouth advice. Loyal customers can also help reduce costs because dealing with them is probably less costly, and the costs of sales or marketing and set-up can be amortized more easily by the companies. A sustainable competitive advantage can be provided by customer loyalty for the companies over time. Loyalty is the key factor for success and also companies cannot survive without creating a loyal customer source (Pamies, 2012).

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

Satisfaction and trust are two popular factors investigated extensively by researchers because of their impact on repurchase (Kim, 2012; Chiu et al., 2013). According to the results of previous studies (Kumar et al., 2013; Gommans et al. 2001; Özdemir et al., 2012; Bhattacharjee, 2001; Aldas-Manzano et al., 2011; Anderson and Srinivasan, 2003; Srinivasan et al., 2002; Balabanis et al., 2006; Floh and Treiblmaier, 2006; Casalo et al., 2008; Gummerus et al., 2004; Kim et al., 2009; Liang and Chen, 2009; Reichheld and Schefer, 2000; Aldas-Manzano et al., 2011; Sahin et al., 2011); there is a very strong relationship between loyalty and satisfaction, but as they stressed that satisfaction could not be translated as loyalty in any cases, even though most loyal customers emerge from satisfied ones.

In the literature, few studies have investigated the relationship among trust, satisfaction and loyalty together in terms of web-based travel intermediaries. Therefore, the main purpose of this study is to examine factors such as trust and satisfaction creating customer loyalty in web-based travel intermediaries. It was explored the degree of importance of trust, besides satisfaction, when it is associated with loyalty. Istanbul -one of Turkey's most important and biggest tourism destination- was chosen for field research. Data were collected on the basis of volunteerism from international tourists visiting Istanbul via web-based travel intermediaries. The research was carried out in the February-April period of 2018. 362 questionnaires were collected. The results of regression analysis show that trust and satisfaction affect positively and significantly the web-based travel intermediary loyalty.

## 2. Literature Review

E-trust is defined as "An attitude of confident

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

Loyalty is defined as a positive attitude towards business and repetitive buying behavior (Dick and Basu, 1994). In order to be able to talk about loyalty, positive attitudes developed by the customer towards the brand should lead the customer to repurchase behavior (Keller, 1993). Customer loyalty is recognized as an important factor that provides long-term profitability for businesses (Ribbink et al., 2004). It has been seen that a real loyal customer has a committedness and adherence towards the retailer and does not leave the retailer when a more attractive alternative emerged (Shankar et al., 2003). The importance of online trust is increased by the lack of physical contact with online companies and the lack of touch inherent in online shopping. The important nature of online trust is accepted not only by buyers and suppliers but also by lawmakers and those concerned about the erosion of constitutional rights. While Stewart (2003) suggests a strong relationship between trust and purchasing, Sirdeshmukh et al. (2002) positions trust in direct relation to loyalty. The link between customers' trust in a brand and brand loyalty was investigated by Lau and Lee (1999), and they found a significant positive relationship. Chaudhuri and Holbrook (2001) extended these approaches and they had strong evidence to support the important relationship between brand trust and purchasing and commitment.

Alhabeeb (2007) describes the dynamic relationship between customer trust and product loyalty and investigates the mechanism by which these structures are formed. According to the findings of their study; the last forming of product loyalty is governed not only by the change between trust and trustworthy but also by the customer's sense of trustworthiness, the desire to broaden the range of self-esteem and appreciation of experience and satisfaction. These effects are particularly high if they are collected at the country level and data from participation is used. At the individual level, especially in the parliament, trust increases the likelihood of voting. Husain (2017) worked for understanding the impact of trust and satisfaction for customers in a developing country as the priorities of behavioral and attitudinal loyalty. The findings of the study show that trust and satisfaction are a strong positive effect on behavioral and attitudinal loyalty.

Satisfaction is found to be a strong positive relationship with trust, as well. Chinomona and

Dubihlela (2014) have noted that although the number of studies on customer behavior has been increasing, studies on customer satisfaction, loyalty and the intention to repurchase have not been very successful in the context of African retailing. Therefore, the study, which examines these relations in South Africa retailing context, shows that as a result, the relationship between customer satisfaction and trust, customer satisfaction and loyalty, customer loyalty and repurchase intention and customer trust and repurchase intention are significant and positive. Kumar et al. (2013) investigate the direct relationship between satisfaction and loyalty (direction, shape, explained variance) and then examine the moderators, mediators, and other determinants of loyalty. According to the findings of the study, customer satisfaction impacts positively on loyalty, but just satisfaction explains the variance is quite small rate. Jambulingam et al. (2011) investigate the role of trust as a management mechanism in relation to justice and loyalty under different interdependence structures between suppliers (wholesalers) and buyers (retailers). The findings of the study show that trust as a management mechanism under the conditions of symmetrical independence is entirely mediated by the link between justice and loyalty. However, under the conditions of both perceived independence (ie lack of interdependence) and asymmetric recipient dependence, trust does not play an intermediary role but directly affects loyalty. Sahin et al. (2011) tested an overall framework for establishing a customer-brand relationship from an experiential point of view. The findings showed that brand satisfaction is a very positive effect on brand loyalty. Also, brand trust is an important influence on brand loyalty. Lau and Lee (1999) suggest three factors that affect the confidence in a brand. These three factors correspond to the three entities involved in the brand-customer relationship: The company behind the brand, the customer interacting with the brand and the brand itself. At the same time, it is also advised that trust in a brand will lead to brand loyalty. Last of all, the findings of the study reveal that the influence of a customer of brand characteristics on brand trust is important. It also shows that trust in a brand has a positive association with brand loyalty. With respect to Paulssen et al. (2014), commercial-customer relations between an auto brand and its customers are being investigated by applying structural equation modeling. The findings of the study show that brand satisfaction determines brand loyalty when the perceived risk is low, while brand trust determines brand loyalty alone when perceived risk is high.

Harris and Goode (2004) centered the loyalty and trust in the context of retailing. They found out that there is a meaningful relationship between trust and loyalty, trust and satisfaction but it has not reached a clear conclusion on the nature of relationship between satisfaction and loyalty. Büyükdağ and

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

Kassim and Abdullah (2010) empirically investigate the relations of perceived quality of service, satisfaction, trust and loyalty in e-commerce environments in two cultures such as Malaysia and Qatar. According to the findings of the study, the perceived service quality is an important effect on customer satisfaction. Customer satisfaction is a critical influence on trust, as well. Both customer satisfaction and trust have a significant impact on loyalty. Aldas-Manzano et al. (2011) analyze the role of satisfaction, trust, frequency of use and perceived risk as to the antecedents of loyalty towards customers' e-banking sites. The results of the study show that the individual is closely linked to the level of trust and perceived risk of loyalty to a banking website. Also, satisfaction has a positive relationship with loyalty.

Bozbay et al. (2017) examined the relationship among e-trust, e-loyalty and electronic word-of-mouth communication for e-shopping sites of social media users. The findings of the research revealed that there is a meaningful relationship between e-trust, e-commitment and electronic word-of-mouth communication. In addition; according to the socio-demographic characteristics of social media users, electronic trust, e-loyalty and electronic word-of-mouth communication differ. Özdemir et al. (2012) added new information to knowledge accumulation in the field of target management and marketing by providing a better understanding of the relationship between tourist profile, satisfaction and loyalty. According to the findings of the study, there are significant relations between tourist profile, satisfaction and loyalty and they imply strongly support that there is a meaningful relationship between tourist satisfaction and loyalty to the destination. Pesämaa et al. (2007) presented a model that suggests loyalty among tourism companies. This model has been developed on the assumption of a well-defined partner and shared expectation and experience trust. According to the findings of the study; trust is an important and

powerful indicator of loyalty.

Martinez and Bosque (2013) set forth an impact model, showing the direct and indirect impacts of corporate social responsibility (CSR) on hotel customer loyalty, including trust, customer identification with the company, and satisfaction as a mediator. According to the findings; customer trust will positively influence customer loyalty and customer satisfaction will positively influence customer loyalty. Kim et al. (2011) to examine the factors affecting trust, satisfaction and loyalty. It is set forward that navigation functionality and perceived security have a significant positive effect on trust by the results of the study. According to the findings; customer satisfaction impacts trust, which renders a critical duty as a premise of customer loyalty in online shopping for tourism products and services.

Kim et al. (2012) found that perceived security, web site features, and navigational functionality have a significant and positive effect on trustworthiness. Moreover, loyalty has strengthened the relationship between perceived security, web site features, navigation functionality, and trust. Flavian et al. (2006) set forth that to determine the effect of perceived user availability on the websites visited by users, perceived usability of the system increases the level of loyalty to the web site, user's trust increases as well. Also, greater usability was found to have a positive effect on user satisfaction, which in turn positively affected website loyalty. Finally, user trust is found to be partially. Loureiro and González (2008) examined that satisfaction is associated with trust and as a result, between satisfaction and trust, trust and loyalty, there is a positive relationship. According to the study; the effect of trust on satisfaction is higher than on loyalty. The study, developed by Pamies (2003), shows that trust has a positive effect on customer loyalty in retail travel agencies in Spain. The following hypothesis has been developed and tested in accordance with the literature summary given above:

**H1.** Perceived Satisfaction significantly affect perceived web-based travel intermediary loyalty.

**H2.** Perceived Trust significantly affects perceived web-based travel intermediary loyalty.

### 3. Methodology

This study, initially, aimed at contributing to understanding how customer loyalty is developed in web-based travel intermediaries. Trust and satisfaction were chosen because they were investigated separately as the factors affecting customer loyalty in most of the previous studies (Kim, 2012; Chiu et al., 2013). Satisfaction was accepted as a very strong predictor when it is associated with customer loyalty, yet researchers such as Jones and Sasser (1995) and Reichheld et al. (1996) emphasized that other factors, besides satisfaction, should also be examined to better understand the

customer loyalty. Thus, our aim was to explore, specifically, the degree of importance of trust when it is associated with web-based intermediaries' loyalty. Multiple Linear regression was used to examine the relationship among web-based travel intermediary loyalty, satisfaction and trust.

#### 3.1. Sampling

Owing to an investigation of the relationship among web-based travel intermediary loyalty, satisfaction and trust, this study can be considered as a descriptive study. Within the scope of the research; tourists visiting Istanbul through web-based travel intermediaries were included. The convenience sampling method which is nonprobability sampling was used. The research was conducted between February and April 2018 in Istanbul. Istanbul was chosen because it is one of the biggest destinations visited by tourists who use web-based travel intermediaries in Turkey. 381 data were collected from participants and after missing data were extracted, a total of 362 data were analyzed.

#### 3.2. Measures

A survey form was employed as a data collection tool in the research. The survey form included demographic questions and scales of trust, satisfaction and loyalty. Demographic questions consisted of age, gender, years of use of web-based travel intermediaries, and web-based travel intermediary customers use most often. For measuring the trust, the scale used for the study of Kim (2005) was utilized. There were three statements in the measurement of trust (Kim, 2005). A 7-point Likert-type scale (1 = strongly disagree and 7 = strongly agree) was used for the responses of all trust expressions on the questionnaire form. For measuring satisfaction and loyalty; the scale of Yap et al. (2012) was used. There were three statements in the measurement of Satisfaction (Yap et al., 2012) and there are four statements in the measurement of loyalty. A 7-point Likert-type scale (1 = strongly disagree and 7 = strongly agree) was used.

#### 3.3. Analysis

As a result of the preliminary examinations, questionnaires with missing and unsuitable data were extracted for analyses. One of the methods for analyzing the data set is extreme value analyses. Finally, extreme values were checked. For univariate extreme values for dependent and independent variables, a significant Z table value of 0.01 was checked in ascending or descending order, and extreme values were extracted from the data set. Cook's distance was investigated for multivariable extreme values and no value was found above 1. (Tabachnick and Fidell, 2007). Before the data was analyzed, it was examined whether the data corresponded to the normal distribution. Since the values of skewness and kurtosis are between -1.5 and +1.5, the data were considered to be normally

**Table 1.** Scale items, Coefficient alpha, and Confirmatory factor analysis results

Scale Items	Standardized Parameter Values	T- Values
Trust in E-tailer (AVE= 0.70; CR= 0.87; $\alpha$ = 0.87)		
This site is trustworthy.	0.81	17.52
This Website vendor gives the impression that it keeps promises and commitments.	0.92	20.07
I believe that this Website vendor has my best interests in mind.	0.77	16.49
Satisfaction (AVE = 0.80; CR = 0.92; $\alpha$ = 0.92)		
Overall, I am satisfied with web-based travel intermediaries	0.92	22.57
Web-based travel intermediaries meet my expectations	0.92	22.48
The overall quality of the service provided by Web-based travel intermediaries is excellent	0.84	19.48
Loyalty (AVE = 0.71; CR = 0.91; $\alpha$ = 0.91)		
I prefer this web-based travel intermediary above others.	0.82	18.60
I intend to continue using this web-based travel intermediary.	0.87	20.69
I would recommend this web-based travel intermediary to others.	0.87	20.34
I am a customer loyal to this web-based travel intermediary.	0.82	18.82
The Compliance Indexes of Measurement Model		
$\chi^2=736.15$ , $sd= 349$ , $\chi^2/sd=2.10$ , RMSEA=0.055, CFI=0.98, PNFI=0.83 SRMR=0.048		

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

distributed (Tabachnick and Fidell, 2013).

First, the validity and reliability analyses of the measurement tools were made. Validity and reliability are the most basic features needed to be found in a measurement. Reliability is the degree to which measures are independent of error. The most widely used criterion for reliability of the scale is the Cronbach Alpha internal consistency value.

Cronbach Alpha values ( $\alpha$ ), which indicates the reliability coefficient of all scales used in the research, are above 0.70 (Nunnally, 1970). As a result; the measurement tools and dimensions used in the research questionnaire appear to provide internal consistency measures. (Table 1). Confirmatory factor analysis was used to test the construct validity of the measurement tools. Standardized parameter values, T values, of the measurement model are given in Table 1. The parameter estimates belonging to the model are included in the table and the factor weights are calculated as the coefficient estimates standardized according to the maximum likelihood method. All the coefficients were found to be significant in the order of 0.01. The compliance indexes of the model are shown collectively in Table 1. These findings show that the expressions are correctly explained by the factors and can be regarded as proof of construct validity of the scales.

For the convergence validity, Fornell and Larcker (1981) calculated item reliability, construct reliability and average variance extracted. Composite reliability is the main measure used in the measurement model. The composite reliability calculated for each dimension is shown in Table 2. All values are above the acceptable limit of 0.70 (Hair et al., 1998; Nunally, 1978). One of the indicators of convergence validity

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

#### 4. Findings and Discussion

In this section, descriptive statistics and the outcomes of the analysis from testing hypotheses for the purpose of the research are given. 51.4% (186) of participants were male and 48.6% (176) were female. 41% (93) were aged between 18 and 24 years, 35.1% (127) were 25-31 years, 19.6% (71) were 32-38 years, 9.1% 45 years, 4.1% (15) 46-52 years, 6.4% (23) 53 years and above. The total number of customers' years of usage of web-based travel intermediaries consists of 46.1% (167) for 1-5 years, 39.2% (142) for 5-10 years, 12.7% (46), 1.9% (7) for 16-20 years. When the web-based travel intermediaries five most frequently used by participants were examined: 35.36% (128) booking.com, 17.96% (65) expedia.com, 13.54% (49) airbnb.com (28) skyscanner.com, 3,87% (14) trivago.com.

The mean, standard deviation and correlation coefficients for the variables are given in Table 2. The Variance Inflation Factor (VIF), which investigates the correlation between independent variables before the regression test, was examined. This factor was well below the grade value of 10,

**Table 2.** Descriptive Statistics and Correlation Values

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

**Table 3.** Results of Regression Analysis

Independent Variables	B	Std. Error	Beta	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	t	Sig.
Constant	0.650	0.227		0.691	0.689	400.753		0.004*
Trust	0.105	0.047	0.074				2.237	0.026*
Satisfaction	0.768	0.032	0.793				23.821	0.000**

Dependent variable: Loyalty

\*p < 0.05

\*\*p < 0.001

and the tolerance statistics were well above the limit value ( $1-R^2$ ) of 0.309 (Satisfaction tolerance value = 0.777; Trust tolerance value = 0.777). That is, there is no perfect linear relationship between predictor variables, each variable explains the different dimensions of the variance and the results of the regression analyses are significant.

Multiple linear regression analysis was conducted to examine to what extent satisfaction and trust determine loyalty to web-based travel intermediaries. The results of multiple linear regression analysis were statistically significant.  $F=400.753$ ,  $P<0.05$ . The value of  $R^2$  is 0.691 (Table 3). This result tells us that 69.1% of loyalty on the web-based travel intermediary depends on independent variables. The value of Adjusted  $R^2$  is 0.689. This result shows that the variance of 68.9% of loyalty on the web-based travel intermediary is predicted by trust and satisfaction.

When Beta coefficients in the table were examined, after all of the independent variables were introduced into the regression model, there was a significant "trust" ( $\beta=0.074$ ,  $p<0.05$ ) and "satisfaction" ( $\beta=0.793$ ,  $p<0.001$ ) contribution in explaining web-based travel intermediary loyalty. According to these results; it can be said that the significance order of the independent variables on the dependent variable is "satisfaction" ( $\beta=0.793$ ,  $p<0.001$ ) and "Trust" ( $\beta=0.074$ ,  $p<0.05$ ). It is seen that "satisfaction" ( $\beta=0.793$ ) is a very important factor affecting web-based travel intermediary loyalty. The relationship between trust ( $\beta=0.074$ ) and web-based travel intermediary loyalty is relatively low. This means that one standard deviation increased in trust will lead to a 0.074 standard deviation increase in web-based travel intermediary loyalty when other variables are under control. According to these results; Hypothesis  $H^1$  and  $H^2$  were accepted. Regression analysis shows that trust and satisfaction affect positively and significantly the web-based travel intermediary loyalty. Therefore, hypothesis, perceived trust and perceived satisfaction significantly affect perceived web-based travel intermediary loyalty was supported by this study.

## 5. Conclusion and Recommendation

It is a complex and comprehensive process to develop loyalty in web-based travel intermediaries that requires various antecedent structures such as satisfaction, trust. For retailers, it is a difficult process to keep current customers and turn them

into loyal ones. Through a wide variety of information search platforms, companies try to understand the factors keeping customers loyal to their services. Loyalty towards companies brings about when (1) customers feel their needs will be met at best, (2) competition is exclusively excluded from the purchase process, and (3) customers buy only from a particular company (Shoemaker and Lewis, 1999). Trust and satisfaction are the terms describing the relationship between the suppliers and customers in the world of e-commerce. In this study, the effect of trust and satisfaction on the loyalty of tourists using web-based travel intermediaries was examined. The results of the analysis provide evidence that trust is a strong influence on customer loyalty as well as satisfaction and inter-variable relationships were set forth by using linear regression and we found out that participants' satisfaction and trust predicted web-based travel intermediary loyalty at 68.9% level. Accordingly, satisfaction and trust seem to have a significant and positive effect on web-based travel intermediary loyalty. This is in line with the results of previous studies (Moriuchi and Takahashi, 2016; Pamies, 2012; Şahin et al., 2011; Husain, 2017; Martínez and Bosque, 2013), and they have stressed the importance of achieving customer trust in e-commerce, besides satisfaction.

Web-based travel intermediaries should be aware of the importance of developing the level of customers' trust, because a great number of customers are not willing to buy travel products online due to their distrust. In the light of the findings of this research, it is recommended that web-based travel intermediaries should help consumers develop "positive attitudes" about "online shopping" if they want customers to develop trust towards their websites. For this reason, they can design a visual demonstration such as a guidebook or a video on their website to show users how to make a booking and improve consumers' proficiency in "online shopping" (Li and Buhalis, 2005). It should be kept in mind that customers will anticipate having benefits such as "security protection", "time-saving", "quality", "sense of calm", "perception of gain", "expectation of pleasure", etc. in their relationship with the web-based travel intermediaries (Pamies, 2012).

We recommend that web-based travel intermediaries should better incorporate trust-building mechanisms into their web sites. They should concentrate on the trust priorities such as security protection, privacy concern, system reliability, third party seal, service quality, website

features, information quality, reputation, feedback of buyers, referral, etc. if they want to reduce the negative effects of internet, to make more profits, to be successful and to make customers loyal. Thus they can easily create a loyal customer source for stability and success under intense competition conditions.

This study's contributions to current knowledge on web-based travel intermediaries' loyalty can be summed up as followings: First, the lack of researches on web-based travel intermediaries' loyalty is noteworthy. There are few studies investigated the relationship between trust, satisfaction, and loyalty together in the literature in terms of web-based travel intermediaries. Therefore, this study aims at contributing to the current knowledge in this context. Secondly, literature related to online travel shopping grows but as Law et al. (2009) and Amore and Duarte (2015) noted that most of those studies are related to technological development and suppliers. Few are related to consumers. Therefore, this study investigated which factors affect consumers' behavior on purchasing online travel products/services and consumers' loyalty to web-based travel intermediaries. This study conducted on tourists who visited Istanbul through web-based travel intermediaries. Therefore, the results of this study limit the generalization. In order to obtain generalizable results, it is suggested to test in different samples. For further studies, alternative models can be proposed to understand the relationships between the variables in the model studied in our work. For example, trust can be positioned as a moderator of the relationship between satisfaction and loyalty.

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