A Study on Loyalty using E-Travel based on Use, Satisfaction and Trust

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Abstract

E-travel (electronic travel) is form of business operation by used internet connection to run the business. Business of travel industry do service oriented that extremely diverse and complex, it potentially to support activities of tourism industry. Travel industry offers dozen related industries then it will be more potential because supported by technology. The development to become e-travel is as the tool to expand market with relative cheap and competitive cost by offers flexible transactions activity. This study tests empirically the factors that influence the loyalty to e-travel website in Malaysia based on student’s experiences. There are some variables that influence loyalty to e-travel website, contained with the use of e-travel website, trust and satisfaction. This research supported by reviews of several theories from predecessor researchers related to this study. The interconnection variables set the conceptual study to build the theoretical framework. The current research was undertaken on 105 respondents who were selected using accidental sample technique in Malaysia. The data obtained was analyzed using SEM employing SmartPLS software in testing 5 hypotheses. The result of this study presents that all hypothesis have significantly impact on user loyalty which was determined by use, satisfaction and trust of e-travel uses.

Keywords: E-commerce; e-travel; internet; loyalty; trust; satisfaction; Malaysia

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1.0 INTRODUCTION

The internet has developed the business activity that open opportunity for provider and consumer meets in cyber and have online marketplace. E-travel (electronic travel) is a form of business operation by using internet connection to run the business. E-travel has role for gaining importance of travel and tourism industry. Using e-travel, people can have many activities such as booking and online payment. The internet can provide technology through utilizing information and communication has influenced the tourism industry because of its ability 24 hours a day, 7 days a week (Lane & Andrea, 1996). This means more interaction (Rosenpan & Alan, 2001), better customer service and quicker responses (Isaac & Peter, 1998). Consequently, internet has strong impacts on tourism business. Malaysia is one of developing country in Asia that has many visitors from all over the world each year.

In this research study, Malaysia is selected by several reasons. With population of 22 million in habitants, hence a small work force, relatively to neighboring countries (i.e., China, India, Indonesia, Vietnam, and Thailand), Malaysia has to move into high-value-added, knowledge-based industries to maintain its competitiveness and economic prosperity. Malaysian government is keen on promoting the development of such industries under the Vision 2020 that aims to transform the nation into develop economy by the year 2020. It has been hard at work for half of decade to develop the Multimedia Super Corridor (MSC), a local version Silicon Valley that spans 750 kilometers (an area larger than Singapore), then supported by Malaysian firms which already developed the business under technology adaption and their capabilities on e-commerce also Malaysia’s firms readiness for e-commerce presence on the World Wide Web.

The travel industry is one of the biggest and fastest growing industries in the world (Kamarulzaman & Yuniza, 2007). The travel industry consists of: airlines, restaurants, hotels/motels, travel agencies, gift shops, auto rentals, and a host of other businesses that may relate with travel and tourism. E-travel offers services to provide the information, not as physical product. The business relation between travel industries with other businesses are interdependent with tourism and cannot be seen by the traveler who came mostly from local customer (Cheong, and Park, 2005). Again, the travel industry act to be travel agencies which roles as intermediaries between suppliers of travel services, such as airlines and hotels, and customers. Therefore, travel agents use website to be the information system through the internet.

Internet has provided an easy and effective way of sending information and services to users who are connected to wired network (Casalo, Flovian and Guinaliu, 2008). Additionally, the website will be used by consumers to find information about the products or service and other necessary information and meet the service provider. With the availability of the internet gives benefit to tourism business by e-travel, so the company has to provide a good quality website to attract customers use e-travel. Using e-travel, people can have many activities such as booking and online payment. As a result, internet has strong impacts on tourism business (Maet al. 2003). This paper presents the literature survey of numerous journals related to this research study. In the following sections will review of; the conceptual framework of
the use of e-travel, followed by trust, satisfaction and loyalty concept, and then data analysis and result. For the final section, this article ends with the conclusion of this study.

2.0 THEORETICAL CONCEPT

The basis of the current theory tells about the definition of the use, satisfaction, trust and loyalty. The explanation and describe the relationship that will affect the loyalty. It supported by Theory Acceptance Model (TAM) by Davis. TAM was introduced and developed by Davis to address the issue of how people want to accept and use a technology (Sun, Tai and Tsai, 2010). TAM (Technology Acceptance Model) came from the Theory of Reasoned Action (TRA) that mentioned beliefs and attitude are related to people’s intention to perform (Venkatesh and Davis, 1996; Shah et al., 2014). TAM is the proficiency of explaining users’ behavior crossways of a broad range of end user computing technologies, alongside both parsimonious and hypothetically justified (Davis, Bagozzi and Warshaw, 1989). Therefore TAM determined by perceived usefulness and perceived ease of use as external variables. TRA is created to evaluate attitudes toward performing the behavior (Venkatesh and Davis, 1996). TRA assumes that human is rational information-processing beings who use available information to make behavioral decisions. The Internet among user is normally examined with technology acceptance model (TAM) and theory reasoned action (TRA).

2.1 Use

Use of e-travel is the activity done by the user to find the website to search something about travel; it can be related or not about travel itself. The user of e-travel can be find to more information they need on the website. Use has come from satisfaction was a key point of IS success. It relates to user’s behavior which means as a specific action directed to some pointed target objects and occurred at a particular time with some of situations and environments (Davis, Bagozzi and Warshaw, 1989).

In Malaysia, there are recent studies that have been carried out the context of Internet users, which are identifies factors influencing the internet user’s intention to adopt online service for travelling in Klang Valley (Abd Ghazali and Ainin Sulaiman, 2010). As further information, the usage trends of e-ticketing in Kuala Lumpur already in common issues (Sulaiman and Mohezar, 2008). The use of e-travel is defined as the actual action from an individual to use an online program or website. The use indicated that experience significantly influencing the use of e-travel whether they satisfied or not in the first or previous transaction.

The basic factor to determine the success or failure of an information system is user acceptance (Davis, 1993). TAM becomes a leading model to explain and predict the acceptance of technology, which measured by three factors; perceived usefulness (PU), perceived ease of use (PEOU) and attitude towards usage (ATU) of the system (Davis, 1993). TAM is the proficiency of explaining use’s behavior crossways of a broad range of end user computing technologies, alongside both parsimonious and hypothetically justified (Davis, Bagozzi and Warshaw, 1989) . Many researchers use TAM to predict the use of technology. TAM becomes a leading model to explain and predict the acceptance of technology.

The use of e-travel website can be defined as the activity where users have decided to use the website and have some activities on it. Before deciding to use travel website, there are many factors influencing customer’s consideration in making the decision to use the website. Particularly, having numerous easiness and features offered from e-travel website, it can be desired by customers.

E-travel website must have good quality and attractive to attract the user to be the customer and user on the website. Web site should design as simple as possible, but attractive so that the customer easy and understand to the website and choose e-travel website to transact with. By having so many easiness and features offered from e-travel website and it can complete desires of customers. Additionally, the open mind of the customer to compare one best of them to be the options to choose, then its positively ease the customer to order anytime and anywhere without going somewhere to find travel agencies. Use of website is the actual action of individuals to use website. In this study, type of website selected is related to the operations of e-travel website.

2.2 Trust

Trust is defined as someone has believed in another one to take some actions with expected the result with the right things is done by hand well of its monitoring and controlling (Mayer et al. 1995). The key ingredient of the trust are identification as basic to build relationship with the customer (Morgan and Hunt, 1994). Accordingly, the electronic exchange is believed to present heightened risk for the customer as the lack of the direct service personnel and the physical store (Pavlov, 2002; Roberts-Lombard, 2009). In brief, trust is an important factor that comes from the inside of the human mind and would influence the commitment from relationship and may to build customer loyalty later.

In using e-travel, customer should develop perceptions of trust based on their website experience. The experience will had by using the website. An expert usually has an ability to create innovative and relevant content, build security and facilitating user by efficiently purchasing (Bart, et al. 2005; Chen and Dibbs, 2010). Trust is a critical issue in business relationships related to the content of the risk elements and the e-vendor interaction (Luarn and Lin, 2003). It has been suggested several characteristics of trust, they are:

a. Ability
   Ability looks at aspects such as skills, competences, etc. and is domain specific. Ability has repeatedly been shown to be an important factor in the assessment of trustworthiness.

b. Benevolence
   Benevolence is the level of the trustee that is believed doing the good things to trustors rather than an egocentric profit motive.

c. Integrity


Integrity drives someone to be honest and have strong moral principles. Higher levels of benevolence and integrity can decrease distrust in view of the fact on perceived increases in the equivalence between a trustor and trustee values.

2.3 Satisfaction

The main goal in marketing, especially in the travel industry, satisfaction being the most important constructs to build trust (Erevelles and Leavitt, 1992; Flavian, Guinaliu & Torres, 2006 ; Negash, Ryan and Igbaria, 2003). Satisfaction has a strong positive effect on customer loyalty (Danjuma and Rashi, 2013). In order to achieve satisfaction of e-tarvel uses, companies should measure user satisfaction to manage the point of expectation from user meet the achievement and performance of e-travel service.

User feel satisfied if their perception with performance of product and service becomes higher than their expectations and they feel dissatisfied if a company does not meet their expectation or their perception with performance lower than their expectation. This perception of performance has influence to user satisfaction seen by physical interaction with the business and the product and services of the business.

The studies (Garbarino & Johnson, 1999 ; Pavlov, 2002, Lee et al, 2011) had suggested that trust was the consequence of satisfaction. Some researches described satisfaction as an evaluation comfort feeling from a judgment after take a choice as purchasing decision (Oliver and DeSarbo, 1988; Oliver, 1999). The first is as well as to be the most influencing factor in customer loyalty. Trust influences loyalty has come from the influenced perception while the actual performance of service provider matched with customer service and loyalty (Chen, and Xie, 2007).

2.4 Loyalty

Loyalty is an attitude or a combination of attitude and behavior. According to the approach based on behavior, loyalty is a behavioral reaction based on prejudice as the function of psychological processes to make decisions with existence at a particular time. Behavioral approach explained loyalty basing on the criteria including the share in consumption probability, probability to consume the product again, repeat consumption behavior, multidirectional consumption behaviors (Kumar, and Shah. 2004).

The study (Angelova & Zekri, 2011) asserted that customer loyalty is the principal component for business as sandstones to reach profitability. It combined from customer’s recognized probability to repeat purchase from the same supplier in the future and the probability to purchase products or services at different price points (price tolerance). Customers loyalty will be a determination by e-commerce success when customers loyal to a certain e-service provider that they cannot touch (Luarn and Lin, 2003).

User satisfaction may not be loyal and may not guarantee the future repurchasing was achieved. According to (O’Cass and Carlson 2012) loyalty arises through phases; cognitive, affective, motive and action. According to Gounaris and Stathakopoulus (2004), there are four types of loyalty to be the basic lesson to the brand to purchase, has influence to have social effect and emotional devotion by the brand:

- **No loyalty**: they are those who do not purchase and while they have no interest in the brand and social effects failed to orient to the brand
- **Covetous loyalty**: they do not purchase but emotional tie to the brand is high and this tie has created by the social environment
- **Inertia loyalty**: they have tendency toward the brand for habit, convenience or any other reason without emotional tie with the brand and social effect. The customers having this nature of loyalty can make a systematic selection among other brands while this selection has low level of emotional involvement and personal investment there is no devotion to the brand.
- **Premium loyalty**: if the emotional tie and social effect is high while the customer purchases at high level it is loyalty.

A higher level of consumer satisfaction is likely to increase customer loyalty, reduce price elasticity, insulate current market share from competitors, lower transaction costs, reduce the costs of failure and attracting new customers, and help develop an organisation’s reputation in the marketplace (Anderson and Fornell, 1994).

After got some views from literature theories to support this research, finally, five hypothesis are developed for this research:

- **H1**: The use of e-travel influence the user satisfaction
- **H2**: The use influence the trust of e-travel
- **H3**: User satisfaction influence the trust of e-travel
- **H4**: The Trust influence the loyalty
- **H5**: User satisfaction influence the loyalty of e-travel

2.5 Theoretical Framework

From the hypothesis developed above, it can be concluded that the use, trust, satisfaction of e-travel affect the loyalty of e-travel website is shown as below:
3.0 RESEARCH METHODOLOGY

Most the research design is a series of rational decision-making choice, issues related to the purpose for the research, the setting of the research. This research used the quantitative approach as the explanatory research to analyze factors that is influenced by other factors and explain causal relationship among variables by hypothesis. All of data and information are collected from respondents using online questionnaire and then the result will be explained to answer research questions.

The population of this research is all types of website users specially as student that ever using e-travel website in Malaysia. Population refers to the entire group of people, event, or things of interest that researcher wishes to investigate (Sekaran, 2013).

A sample is a subset of the population. It comprises some members selected from it. This research use sample about 105 students. The research respondents were chosen accidentally around campus areas and fast food restaurant since internet access availability. Thus, they were asked to fill the online questionnaire via my3q survey website. The online data obtained was analyzed using Structural Equation Modeling (SEM) employing SmartPLS program (Partial Least Square) to test the instrument (Outer Model) and Structural measurement to test five hypotheses.

4.0 RESULT

The questionnaires were fullfiled through online to targeted respondents in this research using link of the survey website: www.my3q.com/survey/480/risetln/65607.phtml. The targeted respondents as a sample of the research that already directed were a 105-retured questionnaire as fully data collected and processed. This research used SEM/PLS procedure to analyse in two stages including measurement model and structural measurement. The validity and reliability are tested in measurement model and in the meantime, hypothesis testing in structural measurement.

Regarding to PLS procedure, it is identified as small sample analysis requiring minimum ten times an endogenous construct (Chin and Newsted, 1999). PLS is able to comprise the most complex formative construct, and predict the large number to an endogenous (dependent) constructs. Accordingly, 105 research sample of this research is quite appropriate in analysing the gained data.

4.1 Test Validity

This research used SmartPLS 2.0 software to test the validity of each instrument indicators of its variables in measurement model. To measure the validity of data, the researcher evaluated using convergent and discriminant validity where the indicators were measured by the outer loading value through algorithm process. Convergent validity is measured based on correlation between score item and indicators (component score) with construct score.

To measure the validity value of outer loading, the value is above 0.7 and the value of AVE (the average variance extracted) should more than 0.5. However, if the value of outer loading is higher than 0.5 and less than 0.7, it is still accepted as long as the value of AVE and Communality is higher than 0.5. The outer loading value shows that all of the indicators have value of variable loading more than 0.5. So the indicators each variable was valid. The result of AVE and communality that presented in the Table 1 of which the values are greater than 0.5 and have met the standard of convergent validity testing.

<table>
<thead>
<tr>
<th>Variable</th>
<th>AVE</th>
<th>Communality</th>
<th>Cronbach’s Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOYALTY</td>
<td>0.638381</td>
<td>0.638381</td>
<td>0.809078</td>
</tr>
<tr>
<td>SATISFCT</td>
<td>0.773713</td>
<td>0.773713</td>
<td>0.853377</td>
</tr>
<tr>
<td>TRUST</td>
<td>0.689595</td>
<td>0.689595</td>
<td>0.849740</td>
</tr>
<tr>
<td>USE</td>
<td>0.611875</td>
<td>0.611875</td>
<td>0.789193</td>
</tr>
</tbody>
</table>

Source: Support Data PLS (2014)
Discriminant validity is measured from the value of the cross loading, by comparing the indicator correlation of that construct with the other constructs. Discriminant validity is as well can viewed by comparing the root of AVE (Square Root of Average) a construct must be higher than the correlation between latent variables. Discriminant validity can be measured through the root of AVE (Latent Variable Correlations) values are higher than other variable correlation in Table 2. The variable can predict the value of their blocks is greater than the other block, the result is good discriminant validity and meet the standard.

### Table 2 Latent variable correlation

<table>
<thead>
<tr>
<th></th>
<th>LOYAL</th>
<th>SATISFC</th>
<th>TRUST</th>
<th>USE</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOYAL</td>
<td>0.798988</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SATISFC</td>
<td>0.70525</td>
<td>0.879609</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TRUST</td>
<td>0.625076</td>
<td>0.622830</td>
<td>0.830419</td>
<td></td>
</tr>
<tr>
<td>USE</td>
<td>0.622784</td>
<td>0.660070</td>
<td>0.643849</td>
<td>0.782224</td>
</tr>
</tbody>
</table>

Source: Support Data PLS (2014)

*The diagonal is the square root of AVE*

4.2 Test Reliability

Reliability test is to examine the consistency of the research instrument if it measured again in the other research. It aimed to find out the accuracy, stability and precision of measurement that are consistent over time. The determinant of reliability instruments is determined by the value of Cronbach’s alpha. Rule of thumb value of Cronbach’s alpha and composite reliability must be greater than 0.7 though 0.6 is still acceptable. Cronbach’s alpha and reliability of each variable of use, trust, satisfaction, and loyalty are all greater than 0.7 (see Table 1).

4.3 Hypothesis Test

The value of research sample among variable is identified as the determinant of the value of each coefficients. The value of coefficient in inner models indicates the level of significance in hypothesis testing. Each coefficient as variables has an impact to its dependent variables. T-statistic value indicate the model for each coefficients, the score were above 1.96 for the two-tailed hypothesis for testing on alpha 5 percept.

![Figure 2](image)

**Figure 2** Research model testing results

### Table 3 Hypothesis testing

| Hypothesis                  | Original Sample (O) | T Statistics (|O/STERR|) |
|-----------------------------|---------------------|---------------|
| USE -> SATISFACTION (H1)   | 0.660070            | 11.002783     |
| USE -> TRUST (H2)          | 0.643849            | 11.950677     |
| SATISFACTION -> TRUST (H3) | 0.350598            | 3.229639      |
| TRUST -> LOYALTY (H4)      | 0.303519            | 3.307267      |
| SATISFACTION -> LOYALTY (H5)| 0.622698           | 10.300004     |

*) significant at p<0.05

Source: Support Data PLS (2014)

All of the hypothesis are accepted significantly as in Figure 2 and Table 3, all values were above 1.96, indicating there were had significant effects in each hypothesis. The relationship between variables showed that influence of use significantly on trust with value of statistical value 11.950677 > 1.96. The effect of use with respect to satisfaction is significantly influence with statistical value 11.002783> 1.96. Trust is significantly influenced by value of 3.307267 > 1.96. Trust has significantly influence loyalty by table showed statistical value by 3.307267 > 1.96. The influence by satisfaction to trust has significant by statistical value for 3.229639 > 1.96 and also the influence of satisfaction is significantly to loyalty based on the high T-statistic for 10.300004.
5.0 DISCUSSION

5.1 The Impact The Use On Satisfaction (H1)

Using the e-travel by users influenced significantly on its satisfaction. During browsing, getting information, and purchasing through e-travel were predicted improving user satisfaction.

5.2 The Impact The Use On Trust Of E-Travel (H2)

Using e-travel also is predicted to be able to build user’s trust. The trust on e-travel would built through user experiences during browsing and finally be able to find wanted services of e-travel offered. The user and customer would believe e-travel enough care, honest, predictable and unprofitable. This result is supported by (Pavlou, and Gefen; 2004; Oliver, 1980; Bansal et. al. 2004).

5.3 The Impact The User Satisfaction On Trust Of E-Travel (H3)

This study was consistent with studies by (Negash, Ryan and Igbria, 2003) and (Flavian, Guinaliu, Torres, 2006). The customer would be able to trust on e-travel when they found any service wanted, be satisfied with services provided and met with their expectation using e-travel. Consequently, e-travel users would believe that its website could be care, honest, predictable and unprofitable for them.

5.4 The Impact The Trust On Loyalty Using E-Travel (H4)

Consistent with Hong and Cho (2011) and Kim, Jim and Swinney (2009) this study presented that when users had the trust on e-travel, it would built the customer loyalty on the travel company. By consideration, such e-travel users believe that e-travel could be trust, that users and customers would be loyal to that travel’s website by repurchasing, and recommending to others.

5.5 The Impact The Satisfaction On Loyalty Using E-Travel (H5)

Significant evidence was identified for proposed positive relationship between satisfaction and loyalty on e-travel uses. This study shows that user satisfaction would create the loyalty on travel’s website by repurchasing, and recommending to others. This study was supported by Butler and John (1991) and Zaim et al. (2010).

6.0 CONCLUSION

This paper analyzed empirically the relationship between the factors of use, trust and satisfaction and its impact on loyalty. The website of travel companies is in common used in Malaysia to operate their business activity and has been used intensively. From the data analysis, all of hypotheses are significantly supported. This finding is also expected to contribute to business practices especially for travel industry in Malaysia especially to develop e-business and e-travel activities more intensive, effective and efficient. In conclude, e-travel will be more attractive and interested to use, more satisfy customer and to be trusted, and finally all of those definitely impacts to customer loyalty. Again, for the next research, it would be added with other variables such moderating variables based on companies and personal characteristics.

Acknowledgement

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References


### Appendix

**Appendix 1  Loading Score**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Codes</th>
<th>Indicators</th>
<th>Loading</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loyalty</td>
<td>LY1</td>
<td>Recommendation of online organization</td>
<td>0.85055</td>
</tr>
<tr>
<td></td>
<td>LY2</td>
<td>Recommendation to use website</td>
<td>0.88067</td>
</tr>
<tr>
<td></td>
<td>LY3</td>
<td>E-travel website of service company</td>
<td>0.77004</td>
</tr>
<tr>
<td></td>
<td>LY4</td>
<td>Preference to e-travel</td>
<td>0.67936</td>
</tr>
<tr>
<td>Satisfaction</td>
<td>ST1</td>
<td>Successful</td>
<td>0.82151</td>
</tr>
<tr>
<td></td>
<td>ST2</td>
<td>Satisfied</td>
<td>0.91755</td>
</tr>
<tr>
<td></td>
<td>ST3</td>
<td>Expectation</td>
<td>0.89685</td>
</tr>
<tr>
<td>Trust</td>
<td>TR1</td>
<td>Care</td>
<td>0.77044</td>
</tr>
<tr>
<td></td>
<td>TR2</td>
<td>Honest</td>
<td>0.85882</td>
</tr>
<tr>
<td></td>
<td>TR3</td>
<td>Unprofitability</td>
<td>0.87831</td>
</tr>
<tr>
<td></td>
<td>TR4</td>
<td>Predictable</td>
<td>0.80980</td>
</tr>
<tr>
<td>Use</td>
<td>USE1</td>
<td>Information search</td>
<td>0.81691</td>
</tr>
<tr>
<td></td>
<td>USE2</td>
<td>Get customer service</td>
<td>0.72408</td>
</tr>
<tr>
<td></td>
<td>USE3</td>
<td>Purchase order</td>
<td>0.80541</td>
</tr>
<tr>
<td></td>
<td>USE4</td>
<td>Payment order</td>
<td>0.77920</td>
</tr>
</tbody>
</table>

**Appendix 2  Questionnaire**

<table>
<thead>
<tr>
<th>Codes</th>
<th>Statements</th>
</tr>
</thead>
<tbody>
<tr>
<td>LY1</td>
<td>I will recommend the online organization to other people</td>
</tr>
<tr>
<td>LY2</td>
<td>I will recommend using e-travel website to other people</td>
</tr>
<tr>
<td>LY3</td>
<td>I will always use the services of companies which have e-travel websites</td>
</tr>
<tr>
<td>LY4</td>
<td>I only prefer to companies who has e-travel website</td>
</tr>
<tr>
<td>ST1</td>
<td>I am satisfied with this e-travel website</td>
</tr>
<tr>
<td>ST2</td>
<td>The e-travel website is successful</td>
</tr>
<tr>
<td>ST3</td>
<td>The e-travel website has met my expectations</td>
</tr>
<tr>
<td>TR1</td>
<td>Based on my experience with the e-travel website in the past, I know the site is not opportunistic</td>
</tr>
<tr>
<td>TR2</td>
<td>Based on my experience with the e-travel website in the past, I know the site provides cares about customers</td>
</tr>
<tr>
<td>TR3</td>
<td>Based on my experience with the e-travel website in the past, I know the site is honest</td>
</tr>
<tr>
<td>TR4</td>
<td>Based on my experience with the e-travel website in the past, I know the site is predictable</td>
</tr>
<tr>
<td>USE1</td>
<td>I use e-travel websites to get information of tourism products</td>
</tr>
<tr>
<td>USE2</td>
<td>I use e-travel websites to get service (customer service)</td>
</tr>
<tr>
<td>USE3</td>
<td>I make an order through the e-travel website</td>
</tr>
<tr>
<td>USE4</td>
<td>I make payments through the e-travel website</td>
</tr>
</tbody>
</table>