STUDY ON DIMENSIONS OF CONSUMER TRUST FOR ONLINE TOURISM COMPANIES IN INDIA

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CERTIFICATE

This is to certify that the thesis titled "Study on dimensions of Consumer Trust for Online Tourism Companies in India" is a bonafide research work done by Ms. Nidhi Phutela under my supervision and guidance.

The subject on which the thesis has been prepared is her original work and it has not previously formed the basis for the award of any Degree/ Diploma/ Certificate/ Associateship in any University/ Institution before.

(Dr. Hirak Dasgupta)

ABSTRACT

Digitization in every industry has laid a new foundation in the consumer market. One of the booming sectors of the nation: Travel and tourism industry has also marked its entry in this virtual world and is also gaining popularity. India's travel marketplace is expanding rapidly, and is poised for strong double-digit growth for the next several years. Tourism being a service industry requires its absolute focus towards customer satisfaction.

With the increasing exposure of the companies' to audience, challenge of attracting and thereby retaining its customers is also rising faster. In order to stay ahead in the highly competitive industry, marketers need to understand in depth about the digital landscape and rich insights into consumers' online research and booking activity in this sector. So, the e-tourism companies must centre on the attraction and retention of more and more tourists.

E-commerce relationships are based on trust. Lack of trust is the most terrifying obstacle in building relationships with the customers online, as it involves transactions of personal and financial nature submitted to web merchants. Trust is one such important variable which not only enhances the company's reputation, but also impacts on sales of the company and hence profitability.

The fundamental problem underlying the present study is to identify the factors that build trust in online companies (with special reference to Tourism companies) and thereafter establish & understand the nature of relationship between consumer trust and customer satisfaction. This study will be undertaken in three parts whereby the Part I deal with analyzing the characteristics of the consumers. This will make it easier for the online companies to segment the market and target right audience for increased sales. Part II of the study focuses directly on online tourism (e-tourism) industry by identifying crucial factors that build trust of the consumers to buy from them. Part III of the study analyzes the relationship between Consumer trust and customer satisfaction. In other words, it was the aim of this research to establish whether consumer trust has a positive effect on customer satisfaction. Some measures

will also be suggested on achieving betterment of consumer trust and customer satisfaction.

To build trust amongst its customers, a company must first understand its customers in the exact sense what they want. For better understanding of its customers, researcher has tried to study various characteristics of consumers who purchase from tourism websites/ online tourism companies. Analyzing these factors will give an estimate as to how the customer perceives the idea of shopping if given an option to purchase online or offline. This will let us understand as to which type of consumers opt for online shopping.

Since the online consumer cannot personally inspect products or services and does not even know what the retailer will do with the personal information that is collected during the shopping process. Therefore, online environment includes several distinct factors that influence trust namely: website design, content of the website, its functioning, reliability, how it communicates, reputation of the company, and many more.

If the goods or services provided by the company meets or exceeds the level of customer expectations, more will be the satisfaction level of the consumers. Online customers are increasing rapidly and thereby the companies now need to understand as to how their trust as well as satisfaction level can be increased.

An extensive literature review has been done in this context and results were different for different population sets. Demographics also had an impact on the purchase system of the consumers. The objective of this research study is to analyze and identify significant factors that have an impact on building consumer trust on e-tourism companies in order to increase the number of online bookings by creating more value for the customers. So, in order to determine trust building factors, tourist's perceptions, preferences and expectations from e-tourism companies will be identified to meet and exceed their demand.

Consumer Trust is measured using 12 parameters namely, likeability, functionality, Usage convenience, site's efficiency, information on website, reliability, communication, service customization, availability, promotional deals, value for money and cancellation/ refund policy.

The study revolves around these variables for domestic (Indian) tourists undertaking leisure tourism. A sincere attempt has been made to incorporate the respondents with varying demographics to better understand the relationship, it could safely be said that the results can be generalized to the rest of the online industry. Since the population is very large and scattered consisting of various clearly recognizable characteristics that differ from one another, simple random sampling technique was more acceptable. For the purpose of this research primary data has been collected with the help of multiple-choice, close ended, structured questionnaire from the customers. Also, responses and opinions of few members of Ministry of Tourism and top level management of few online tourism companies have been incorporated.

In investigating the variables that predict impact of consumer trust on customer satisfaction, a broad study was undertaken in which some hypotheses were formulated about the contribution of certain general factors. However, the study has a multiple purpose in the sense that it also explores a number of different variables or a combination of variables that helps in building consumer trust.

The study is very useful for the e-tourism companies to understand the factors responsible for creating trust in tourism websites. It is very helpful in designing the strategies for retaining the existing customers with the company. It is useful for the researchers to give them insight into the concept of Consumer Trust for consumers shopping online. Since, it is an emerging concept in India, it gives an impetus to the building of a more advanced and convenient mode of shopping. It will also help the consumers to convey their expectations from online companies and thereby enjoy this convenient mode of shopping freely.

Apart from the above mentioned points, the study is useful for the emerging online tourism companies to understand tourists' perceptions, preferences and expectations from them in order to meet and exceed their demand. Since, the study revolves around domestic (Indian) tourists undertaking leisure tourism; better understanding of them will increase the revenue of the Indian Tourism Industry.

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INTRODUCTION

This chapter briefly explains the concepts covered in this study. The chapter begins with the elaboration of the main concept under study namely Consumer Trust. Thereafter, components or factors that build trust have been highlighted. Since the study is undertaken for online tourism industry, e-tourism and its importance have been emphasized. Finally, the chapter discusses the genesis of the idea, objective & scope of study along with delimitations. The detailed organization of the chapter is as follows:

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The transformation of Indian Consumers is seen in India from the last decade. Digitization in every industry has laid a new foundation in the consumer market. On one end, the company's exposure to a larger audience has increased; while on the other, the challenge to retain the customers has also enlarged. Therefore, some initiatives are to be taken to retain the most important asset – "customers" of the company for its smooth functioning. Travel and Tourism Industry, one of the booming sector of the nation, has widened its horizon from being an offline industry and enter this virtual world.

Gaining consumer trust in this blooming online industry is of great importance and the study of Consumer Trust in Online Tourism Companies is of immense significance which may help understand the overall Consumer Trust on virtual world in Indian context.

1.1 CONSUMER TRUST

Consumer Trust is the degree to which the consumers rely on the seller and take some positive action. Where, positive action can be in terms of: purchase, framing positive image about the company, recommending friends about the company and showing loyalty for the company. Consumer trust can be described in terms of belief of the consumer that the company is: fair in presenting the facts, reliable, efficient, customizes services, responds on time and in a way tries every possible thing to provide satisfaction to the customer availing that company's product or service.

Every business, big or small, is simply running after increasing its profit margins by hook or crook. The changing paradigm of marketing orientation from merely selling to societal marketing, however, has given some importance to the consumer. Gradually, the organizations are also becoming conscious of the relevance of Consumer trust (CT) in enhancing the company's reputation and hence sales.

Trust is an important element which affects the consumers' purchasing decision. And, there is a scarcity of research on trust in consumer marketing. Trust is a social lubricant that allows consumers to transact with merchants who are not part of their immediate network. Moreover, it mitigates the consumer's perception of the risks involved in a purchase situation. The higher the initial perceptions of risk, the higher the trust needed to facilitate the transaction (Mayer et al., 1995).

E-commerce relationships are based on trust. Lack of trust is the most terrifying obstacle in building relationships with the customers online, as it involves transactions of personal and financial nature submitted to web merchants. The term "Trust" can be defined as, "confidence in or reliance on some quality or attribute of a person or thing, or the truth in a statement" (Furman, 2009). Trust is not only difficult to define, but it is also not easy to identify the elements that encompass trust.

Trust is a result of several positive interactions with the web vendor or positive viewpoints of friends and relatives. It is built gradually on an ongoing basis. One negative experience may also break this trust building process. As outlined by Wang and Emurian (2005), Online Trust can be characterized by – two parties (trustor - Customer and trustee - website), vulnerability (complexity and anonymity associated with e-commerce), produced actions (purchasing behaviour) and subjective matter (directly affected by individual differences and situational factors)

It also encourages cooperation and agreement while having the ability to increase the persuasive power of a company in a transaction, since a trusting consumer is less price-sensitive.

1.1.1 CONSUMER CHARACTERISTICS

Consumer Characteristics: Each and every person is unique in himself/ herself. They have certain beliefs and values, which generally do not change easily. To build trust amongst its customers, a company must first understand its customers. It helps in not only retaining the existing customer base, but also help in attracting the new ones without incurring much of an expenditure. Consumer trust for an online environment is a critical element for the success of any and every type of organization, which is perfectly achieved via understanding its customers in the exact sense what they want. In this study, consumer characteristics have been studied in terms of behaviour of the customers in response to online shopping in general. Customers with similar tastes and preferences can be clustered together for deriving good results.

For the purpose of this study, Consumer characteristics has been further broken down into variables like: **consumer's shopping orientation**- Recreational Orientation (Consumers who enjoy shopping whether they buy or not), Experiential Orientation (Consumers who purchase the products only if they see and touch them once before

its final purchase), Convenience Orientation (These consumers are busy in their routines and wish to spend least time in shopping), Economic Orientation (Consumers of this category look out for best deals whether online or offline, where they can avail maximum price benefits); **Consumer's attitude towards online shopping** (Determining the customer's general attitude towards shopping online) **and what is their perceived risk of shopping online** (What risks have they associated with online shopping).

Analyzing these factors will give an estimate as to how the customer perceives the idea of shopping if given an option to purchase online or offline. This will let us understand as to which type of consumers opt for online shopping.

1.1.2 COMPONENTS OF CONSUMER TRUST AS USED IN THE STUDY

Website Characteristics: Website characteristics represent varying features of a website that distinguish it from the others. Since, physical presence of the company is not visible, online companies are evaluated by its customers in terms of its design and structure. A good website is able to attract more number of people towards itself and selling job of the company becomes easier if the website is easy to understand, informative but still uncluttered.

People prefer to visit those websites, where everything is easy, simple to understand, informative, availability of good options, etc. In other words, consumers who seek convenience in everyday shopping are more prone to online shopping. Hence, the online companies should focus on ways of improving their websites.

This research study will analyze and identify significant Website Characteristics as evaluated by Indian tourists in e-tourism companies in order to increase the number of online bookings.

For clear understanding of these factors, this factor has been further categorized into six variables. The factors are: **Likeability of Site** (to know whether the visitors get attracted towards their website), **Functionality of Website** (which tries to measure the website is functioning properly or not), **Usage Convenience in Web Design** (this feature is studied to determine the convenience level of the user in using this website),

Site's Efficiency (Efficiency of website will be evaluated in terms of its ease in finding and comparing different locations and its cost vis-à-vis travel agents) **Website Information** (it is included with an intention to identify requisite quantity and quality of updated information in the website) and **Reliability of the Website** (whether the site has created any kind of trouble for the user of the website in terms of information and financial security

Service Quality: "Service Quality is a focussed evaluation that reflects the customer's perception of specific dimensions of service: reliability, responsiveness, assurance, empathy, tangibles." Hence, Service Quality (SQ) can be referred as an assessment of how well a delivered service conforms to the client's expectations. It is provided with an objective to improve the services while identifying the customer's problems quickly and simultaneously assessing the level of customer satisfaction.

The first formal definition of e-service quality or website service quality was provided by Zeithmal et al. (2001) as the extent to which a website facilitates efficient and effective shopping, purchasing and delivering of products and services. The service is comprehensive which includes both pre and post website service aspects.

Service Quality is one such important variable which not only initiates one-time exchange relationship rather will help in establishing a long-lasting relationship with consumers. Although customers wish that all their needs would be satisfied at once, but marketers must understand the needs as well as most importantly their priorities.

This research study will analyze and identify significant Service Quality dimensions by Indian tourists in e-tourism companies in order to create more value for the customers.

Indian Tourists will be investigated for SQ dimensions on six variables namely: **Communication** (to analyze as to how the company responds to the customer)**, Service Customization** (this aspect will analyze as to whether the site personalizes its services to its customers to make them feel special)**, Availability** (to determine the ease in availability of good options every time by the website)**, Promotional Deals** (to study the promotional offers/ deals offered by the company to its customers)**, Value for Money** (to check whether the company provides full value for money in terms of entire package vis-à-vis travel agents and other competitors) **and**

Cancellation or Refund Policy (to see if the company adopts a good refund policy and provision for cancellation to its customers).

An in-depth analysis and knowledge of customers (tourists) will help in this industry to understand its tourists and simultaneously ways to remove those barriers which act as a hindrance for online travel commitments.

1.2 CUSTOMER SATISFACTION

Customer satisfaction is an important objective of every company, which is always strived for survival in the competitive market. Market has evolved since few decades. Earlier, companies use to simply sell the products they were manufacturing. But now, goods are manufactured on the basis of customer expectations. If the goods or services provided by the company meets or exceeds the level of customer expectations, more will be the satisfaction level of the consumers.

Customer Satisfaction frameworks have been very popular among researchers. Satisfaction may be defined as the perception of pleasurable fulfilment of a service (Oliver, 1997) which can be assessed as the sum of the satisfactions with various attributes of a product or service (Churchill and Surprenant, 1982). Individual customers have different motivations for shopping like daily routine, learning about new products, or enjoyment of bargaining (Tauber, 1972). These differences mean that they will derive satisfaction from diverse aspects of the shopping experience (Clottey et al., 2008). Therefore, customer satisfaction describes how content an individual is with the consumption of the goods or services provided by the company. High customer satisfaction will result in increased loyalty for the firm (Fornell et al., 1996). Moreover, satisfaction is positively associated with repurchase intentions, likelihood of recommending a product or service, loyalty and profitability (Anderson, 1994; Anton, 1996; Bitner, 1992).

Customer satisfaction might be felt by customer conducting online shopping since shopping could be done practically everywhere and anytime, and it has lower cost in accessing information (Kuo et al., 2005) with wide product options, competitive prices and easy access on information. It can be stated that customer satisfaction is customer perception from service experience given to them (Khristianto et al., 2012).

Also, customer loyalty is a function of customer satisfaction, where satisfied customer would come and tell others about the service he/ she received.

Early research on the antecedents of online customer satisfaction has done by Szymanski & Hise, 2000. The study revealed the major antecedents of online customer satisfaction namely: convenience, product merchandise, website design and financial security. Information quality, Security/ privacy, convenient payment system, good delivery management and good customer service have been identified as having a good level of impact on online customer satisfaction (Dipta Dharmesti, 2013).

Online customers are increasing rapidly and thereby the companies now need to understand as to how their trust as well as satisfaction level can be increased.

1.3 CONSUMER TRUST IN E-TOURISM

1.3.1 TOURISM: INTRODUCTION

The word "tour" has been derived from the Latin word 'tornare' and the Greek 'tornos' which means 'a lathe or circle; the movement around a central point or axis.' The suffix –ism is defined as 'an action or process; typical behaviour or quality' whereas the suffix –ist denotes one that performs a given action. Hence, tour is similar to a circle where a tourist undergoes a journey by leaving a place and then returning at the starting point. Over the years, tourism industry has become the blooming sectors with major contributions towards economic growth both in developing as well as developed economies.

1.3.2 INDIAN TOURISM INDUSTRY: EARLY DEVELOPMENT

The formal support provision to this sector dates back to 1945 when a committee was set up by the Government of India under the Chairmanship of Sir John Sargent, the then Educational Advisor to the Government of India. Since then, the development of the sector has been incremental as per the five year plans. It was only in Sixth five year plan, tourism industry was being considered as an instrument for social integration and economic development.

In late 1990's the roles of central and state governments, public sector undertakings and private sector undertakings were considered. Later, the need for the participation

of non-governmental bodies, local bodies and youth were intensively involved in the creation of tourism facilities.

1.3.3 TOURISM INDUSTRY IN INDIA: CURRENT SCENARIO

Tourism as an industry; has a wide scope in our economy. Travel and tourism is one of the world's largest and fastest growing industries. The GDP of the tourism sector has expanded 229% between 1990 and 2011. Moreover, the prediction for this sector's annual rate of growth is expected to be 7.7% in the next decade. Out of 181 countries, India's travel and tourism industry secured 5th rank in growth prospects and 14th rank in considering the size of the industry. World Travel and Tourism Council (WTTC), 2011 research confirms the recovery in Travel & Tourism in 2010, with the industry's direct contribution to global GDP increasing by 3.3% directly contributing 1.9% of Gross Domestic Product (GDP) in the year 2011and the recovery is forecast to strengthen further by 4.5% creating an additional 3 million direct industry jobs. Taking into account its wider economic impacts, Travel & Tourism's total economic contribution in the year 2011 is expected to account for 9.1% of global GDP and 258 million jobs.

As a young country, India is in the midst of the process of honing, developing and expanding its tourism industry. From 1996 to 2008, foreign tourist arrivals in India grew from 2.29 million to 5.37 million, a 134 percent increase. In that same period, foreign earnings from tourism grew from $2.83 billion to $11.74 billion, more than a three-fold increase. During the global economic downturn in 2009, the number of foreign tourists arrivals declined 3.3% from the previous year's figures. However, during that same period, domestic tourism increased 15.5% from the previous year.

In India, **Leisure travel spending** (inbound and domestic) **generated 73.8%** of direct Travel and Tourism GDP in 2011 as compared to business travel spending whose contribution is 26.2%. The same are expected to rise by 7.6% pa in 2022 for both leisure and business travel spending. **Domestic travel spending has also generated almost 5 times more revenue that international tourism receipts.** The breakdown of indirect contribution from travel and tourism industry is categorized into: Supply

Chain (44.8%), Investment (7.3%) and Government Collective (1.5%) with a total collection of 53.7% of the total contribution (WTTC, 2012).

The influx of high-tech companies and domestic jobs has fundamentally altered the Indian tourism industry. Domestic tourism has become a priority as expendable income rises and the middle class expands.

1.3.4 TYPES OF TOURISM

World Tourism Organization defines tourism as, "Tourism comprises the activities of persons travelling to, and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes." The industry has developed through the years and currently is one of the most diversified and specialized services providing customized services. The most popular types of tourism worldwide can be categorized as under:

1. **Inbound International Tourism:** When non-residents travel in the given country.
2. **Outbound International Tourism:** Residents travelling in another country.
3. **Domestic Tourism**: Residents of the given country travelling within the country.
4. **Leisure Tourism**: It includes holiday for relaxation, visiting friends, shopping, etc.
5. **Business Tourism**: Travelling for the purpose of business/ trade/ conferences.
6. **Medical Tourism**: Travel to a different place to receive treatment for a disease.
7. **Cultural Tourism**: Travel to understand a region's culture, lifestyle, etc.
8. **Adventure Tourism**: Outdoor activity that takes place in an unusual/ remote area.
9. **Wellness Tourism**: Travel to maintain/ enhance personal health.
10. **Eco Tourism**: Travel to natural areas that conserve the environment.
11. **Sports Tourism**: Travel either for viewing or participating in a sporting event.
12. **Religious Tourism**: Travel to holy cities for pilgrimages.
13. **Wildlife Tourism**: Travelling for observing animals in their natural habitat.

The constant support by the Indian government to the industry has led to a phenomenal growth of this sector in general and all types of tourism in particular as well. Our economy has been doing well in all types of tourism because of its attributes like - hospitality, uniqueness and charm; which attracts the foreigners to India. To boost tourism in the country, the Indian government has set up Ministry of Tourism and Culture.

1.3.5 DIGITAL REVOLUTION: E-TOURISM

Internet has brought about a revolution in every sphere of life. It has given business (whether big or small) an equal opportunity to expand by reaching out to a wide range of customers throughout the world. By increasing this world wide exposure, it has raised the competitiveness of the firms who have become more creative and competitive in providing new and better services to the customers. Be it a manufacturing sector or service sector; Information & Communication Technology (ICT) is getting key component of every industry and Tourism Industry is not an exception to it. E-Tourism describes a new way of doing business. It communicates faster and access global markets with minimal costs for new businesses.

Buhalis (2003) suggests that e-tourism reflects the digitization of all processes and value chains in the tourism, travel, hospitality and catering industries. At the tactical level, it includes e-commerce and applies ICTs for maximizing the efficiency and effectiveness of the tourism organization.

The growing number of Internet users that want to obtain tourism-related information and the growing demand for new travel experiences has opened huge opportunities for developing countries. ICTs also help destinations and national tourism providers to develop, manage and sell their offerings worldwide. The reorganization of the tourism market together with effective use of ICTs could allow developing countries to build their own brand images, develop new products, promote their tourism resources and expand their customer base to ultimately increase tourism foreign earnings and contribute to local development (UNCTAD, 2005). Growth in online travel is noted world-wide with online travel sales doubling in the U.S., Europe and Asia. As consumers continue to use the web for travel and hospitality resources, there is a need to examine the business-to-consumer online environment and the issues

facing the continued acceptance and use of web by the consumers. Even the inclination of tourism industry is towards the understanding of the customer needs, preferences and behavior, like all industries. E-Tourism is a blooming sector. Most of the tourism companies are involved in developing their internet services for generating more business and hence revenues. It has also widened the scope for business expansion in all geographical, marketing and operational senses. E-tourism companies can now be considered as powerful **'travel supermarkets'** as they provide integrated travel solutions and a whole range of value added services. Role of traditional tour operators is being threatened by the dynamic packaging of new online entrants in tourism industry.

Fig. 1.1 Online Shopping Trends: India

What product/services do you intend to purchase online in the next 6 months?		
Base: All respondents	APAC	IN
Books	52%	41%
Music (not downloaded)	17%	21%
Videos/DVDs/Games (not downloaded)	16%	22%
Clothing/Accessories/Shoes	44%	25%
Cosmetics/nutrition supplies	30%	14%
Electronic equipment (TV/Camera etc.)	32%	36%
Toys/Dolls	14%	10%
Computer Hardware	21%	24%
Computer Software (not downloaded)	12%	21%
Airline ticket/reservations	35%	40%
Tours/Hotel Reservations	30%	29%
Automobiles & Parts	7%	12%
Event Tickets	18%	26%
Sporting Goods	17%	12%
Sports Memorabilia	8%	5%
Groceries	27%	18%

According to the survey, conducted by Neilson, about 40% of the Indians are most likely to buy airline tickets and reservations online; which is the second highest option in the minds of Indians in terms of online purchasing as well as 29% of the Indians opt to plan for online Tours/ Hotel reservations. With the increasing level of

consumer confidence, online travel industry has seen rising stocks and improved conditions for air and hotel suppliers in the industry's ecosystem (Juman, 2012).

Reports from Phocuswright reveal that despite of many odd factors (like slow economy, rising fuel prices and a troubled aviation sector); India's travel marketplace is expanding rapidly, and is poised for strong double-digit growth for the next several years. The total travel market advanced 14% in 2011, and will continue to expand at a similar pace. The country's upwardly mobile middle class is growing, they are increasingly tech-savvy, and they have a strong appetite for travel. **"A new breed of traveler is emerging from India – more independent, affluent, technology savvy and hungry for travel,"** as stated by Douglas Quinby, senior director, research at PhoCusWright. "Even amid a decelerating economic climate for the country, India's expanding traveler class is fueling rapid growth in the total travel market and increasingly eager to embrace online travel planning and booking tools."

Fig. 1.2: Top Travel Websites in India
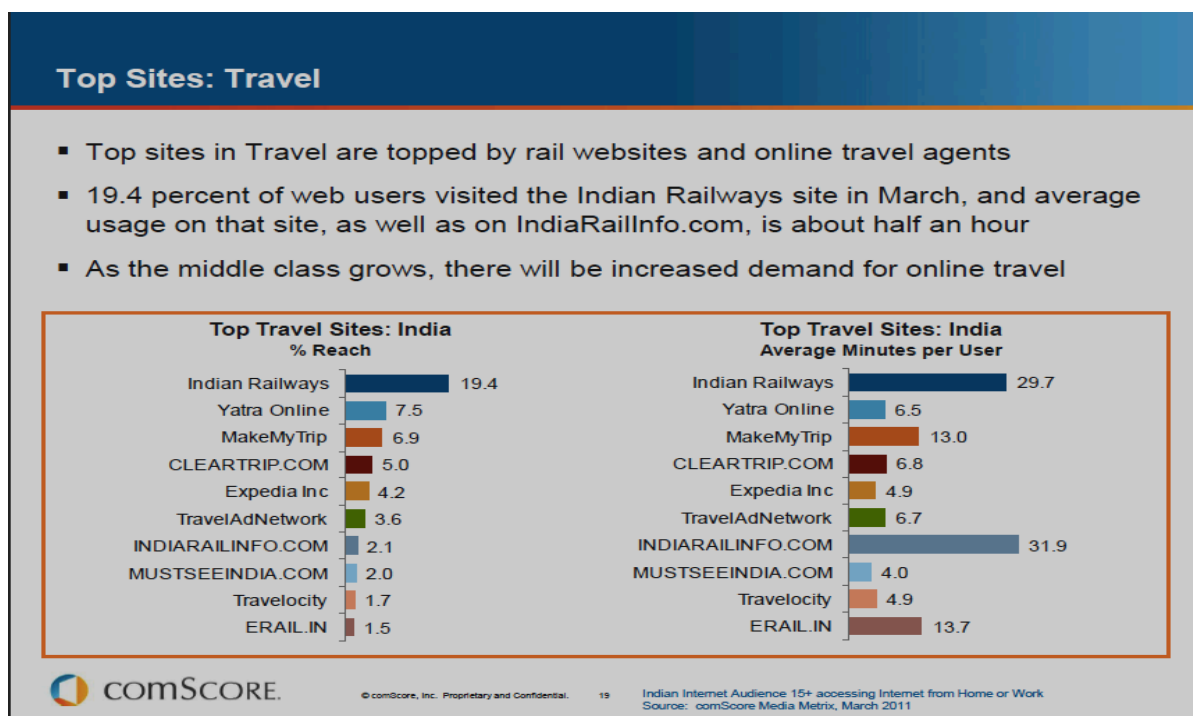
Source: State of the Internet In India - June 2011 - A Report by ComScore (June 8, 2011)

A report by Shrey Gandhi (comscore), provided insights into the analysis of top online activities such as buying behavior, web search, online travel, social networking and more across India with comparison to Bric countries, US, Japan and European Nations. Also, it gives insights into the top online brands across different sectors. Growth rate of travel in India is 13%. Indian railways top the chart in online travel sites with 19.4% users. Other websites which follow it are Yatra online (7.5%), Make my Trip (6.9%) and Cleartrip (5%).

In order to stay ahead in the highly competitive industry, marketers require a deep understanding of the digital landscape and rich insights into consumers' online research and booking activity in this sector (comscore). The result is that it leads to the selection of proper supply components and benefits that suit different market segments. Tourist behavior studies in the field of travel and tourism have examined the relationship between satisfaction level and online bookings. However, no study has looked at the **factors influencing trust in Indian consumers using e-tourism websites.**

Major Indian players in this industry include Yatra, MakeMyTrip, Expedia, Clear Trip, Ibibo, kyoni, etc.

1.3.6 IMPORTANCE OF E-TOURISM

Oorni and Klein (2003) undertook two experiments to compare consumer search behavior electronically and through conventional markets in travel and tourism industry. They examined the effect of Internet-based electronic markets on consumer search in travel and tourism industry. They pinpointed that same forces promote consumer search in conventional markets act in electronic markets as well. They further elaborated that locating prospective sellers and suitable products in electronic travel markets seems to be more difficult than has been previously believed. Although the information can be gathered quickly, provided the relevant information sources are identified. Identification of prospective sellers with suitable offerings on internet seems to be less efficient than previously expected. They identified barriers to search and the topmost barrier to search as rated by the respondents was unavailability of Information, difficult to locate the prospective sellers, frustration due to technical errors as well as flaws in the site design.

Sahadev and Islam (2005) highlighted that the use of internet for the purpose of communicating and transacting with customers has been growing rapidly in the worldwide tourism industry. Moreover, the internet usage also varies across countries, even within a country there are large variations among different enterprises.

Tejada and Linan (2009) in their study explored the major global factors that have an impact on the forces of demand and supply of the tourism industry. They enlisted Internet and decreased cost of air travel in affecting the supply side of this industry. And on the other hand, increasing income, changing lifestyles and development of newer tourist sites have been evaluated as factors leading to higher demand. They concluded that tourism industry is facing many new challenges in the form of intense competition and increasing costs. The same can be resolved only if the entire value chain is restructured and the service package is of good quality with much more value.

Qirici, Theodhori and Elmazi (2011) indicated the importance of information technology in context of changing consumer needs and thereby corresponding by delivering appropriate products to the targeted segments. Internet enabled tourism businesses to improve their flexibility, interactivity, efficiency and competitiveness. A key issue for all tourism business is how to evolve their companies from old economy to a new one. They pinpointed that it should be implemented in a manner to create value.

Daghfous and Barkhi (2009) concluded that IT applications in the hotel industry, which have been largely devoted to the handling of routine operational problems, has contributed much in the form of service excellence and high profits.

Morrison et al. (2001) in his research study developed and tested predictive models for the likelihood of booking travel online and for being a repeat booker of travel online. In the year 1999, the number of Americans, who booked travel online, increased by more than 80%. He distinguished the internet travellers into lookers and non-lookers. After finalizing travel plans, some lookers turn into bookers while the rest are offline bookers. Most of the bookers, reserve either travel tickets or a combination of the same with hotels. Only, once they are comfortable they plan for other services as well.

1.4 GENESIS OF IDEA

Despite the increasing number of internet users and forecasting the future prospects of online travel industry, practitioners have encountered problems and challenges, including how to win consumer trust. There are no statistics showing the exact number of travellers who have purchased travel-related products online. It is apparent that not all online users make their purchases online. There is a quick need for finding as to what are the concerns that prohibit/ restrict online users from purchasing online.

This research work has been undertaken with an objective of an in-depth analysis of reasons for low level of trust for tourism websites and simultaneously ways to remove those barriers which act as a hindrance for online travel commitments. **Trust is one such important variable which not only initiates one-time exchange relationship rather, will help in establishing a long-lasting relationship with consumers.** Analysis of factors affecting consumer trust will help in providing solution of winning consumer trust and thereby increasing the number of online travel bookers.

1.5 OBJECTIVES OF THE STUDY

The objective of the study is to discover the factors responsible for building trust in e-tourism (online tourism) companies by Indian consumers. In this study; tourists' perceptions, preferences and expectations from e-tourism companies will be identified to meet and exceed their demand. The study revolves around these variables for domestic (Indian) tourists undertaking leisure tourism.

1.6 SCOPE OF THE STUDY

- The study is very useful for the e-tourism companies to understand the factors responsible for creating trust in tourism websites.
- It is very helpful in designing the strategies for retaining the existing customers with the company.
- It is useful for the researchers to give them insight into the concept of Consumer Trust for consumers shopping online.
- Since, it is an emerging concept in India, it gives an impetus to the building of a more advanced and convenient mode of shopping.

- It will also help the consumers to convey their expectations from online companies and thereby enjoy this convenient mode of shopping freely.

Apart from the above mentioned points, the study is useful for the emerging online tourism companies to understand tourists' perceptions, preferences and expectations from them in order to meet and exceed their demand. Since, the study revolves around domestic (Indian) tourists undertaking leisure tourism; better understanding of them will increase the revenue of the Indian Tourism Industry.

1.7 DELIMITATIONS

- Some constraints as far as resources and width of the study is concerned can be expected.
- Consumer Behaviour is too complex to predict and theoreticise.
- Consumer Trust is quite a wide concept, only few important dimension of the concept have been incorporated into the study
- Customer Satisfaction depends on the psychological perception of self as well that of organizational settings, so it will be a difficult task to accurately quantify it.
- Respondents were not easily approachable. A number of times appointments had to be taken for getting the questionnaires filled. Researcher also had to resort to the telephonic interviews.
- Respondents were not very honest a number of times. Researcher had to rephrase the questions to get to the correct response.
- Since population of online shopping is large, collection of data itself was a big task. The researcher had to resort to simple random sampling for the collection of data. She has tried to overcome this limitation by enhancing the depth of the study.

The researcher has tried to remove these deficiencies by corroborating the secondary findings with the enlightened opinion of Ministry of Tourism, tourism industry experts and management academicians.

Chapter 2

LITERATURE REVIEW

This chapter covers the previous studies undertaken by various researchers on consumer perception, understanding consumer trust (CT), factors building trust (with special reference to online companies), customer satisfaction (CS) and relationship between CT & CS. The detailed organization of the chapter is as follows:

There is plenty of literature that emphasizes the significance of consumer perceptions to have a better understanding about the customers in order to retain them with the company. An extensive review of literature has been done to understand the earlier researches and their importance in the present study. Following are the excerpts from some of the prominent and landmark researches:

2.1 CUSTOMER PERCEPTION: IMPORTANCE

It is highly important for a company to understand customer's perception as unless the company is clear as to how their customers perceive them, it becomes really tough for the company to excel in their business. Relevance of the same can be studied in the following reviews of previous researches:

Bajs (2011) propounded that perception of value is governed not only by perceived quality and costs but also by the product and service attributes. And, from among a whole set of different attributes, customer evaluates only a few of them. This lays stress on highlighting and defining the most significant attributes for evaluating customer's perception. Since, the people's perceptions are different and totally subjective, researcher tried to select those attributes which are relevant to most of the customers and can ultimately create competitive advantage for the companies.

Najdic (2011) assessed in detail the tourists' decision process regarding their holiday destination. Empirical Research was undertaken that combined the concepts; destination loyalty and psychology of the consumers in tourism, to find the relationships between them. Results of this study helped in enhancing the effectiveness and efficiency of management in tourism sector by focusing on perceptions and motivations that give better understanding on consumers' perspective.

Kim, Park and Schwarz (2010) undertook a research on how the consumer evaluates the product via considering their emotions. It is so because mostly the decisions are based on hedonic predictions – will it be good for me to do this? They detailed that products making emotional claims may focus on hedonic predictions on the experiences brought to mind by the product claims – will the product make me feel the way it promises? Therefore, marketers can facilitate the impression that the

product will deliver on its promises i.e. matching the product's claims with those of consumers' preexisting feelings.

Hallem and Barth (2011) investigated on the dimensions of customer-perceived value in the context of medical tourism especially in context on use of internet. They raised a point that managers should not overlook the importance of internet in delivering medical tourism services as the patients are only able to see the doctor once they reach Tunisia for the treatment. The major objective of the research, as highlighted by researchers was to better understand the needs of medical tourists and thus better guide their choices and marketing decisions.

Nysveen, Methlie and Pedersen (2003) presented a report on the value added services offered by tourism websites and which of those are important for the customers. The variables under study included: Aggregation, Integration, Community, Search Engine, Personalization, Pricing and Trust. The results indicated that out of these seven variables; search engines, service integration and personalization are the most preferred by the customers. They agreed to that study of customer preferences are of vital significance for deriving satisfaction and long term association with website.

Lexhagen (2005) explained reasons for the online tourism industry's market slower than expected growth rate. The research work is oriented towards the consumer's perception about value added services in their purchase process. Researcher selected 18 variables related to contact, search engine, multimedia, links, community, map, FAQ, Languages, Booking, etc. The conceptual model developed included three phases: I-Search & Evaluation, II-Purchase and III-Post Consumption. Customers perceived that most value added services should be a part of Phase I & II and least preference was given to phase III.

Shim et al. (2001) identified the importance of customer's intention to search the internet for product information. It is a key element for marketing researchers in predicting consumers' internet purchasing intentions. Results revealed that an intention to search internet for product information leads to an intention to purchase through the same medium; hence it should be considered important. It also exposed that intention to use internet for product information search acts as a central mechanism through which consumer characteristics affect higher-order decision making goals.

2.1.1 SHOPPING ORIENTATIONS

Shopping orientations are related to general predisposition toward acts of shopping. They are conceptualised as a specific dimension of lifestyle and are operationalized on the basis of activities, interests and opinion statements pertaining to acts of shopping (Li et al., 2006). Classification of the consumers on the basis of acts of shopping is useful for the companies to target the consumers. Many research works have been undertaken by various researchers to identify the shopping orientations of consumers. Following are the briefings of such research works.

As identified by Stone (1954), there are four types of shopping orientations namely: economic, personalizing, ethical and apathetic whereas Korgaonkar (1981) examined six groups of shoppers: recreational shopper, brand-loyal shopper, store-loyal shopper, price-oriented shopper, psych-socializing shopper and time-oriented shopper.

Lumpkin (1985) in his research work studied elderly customers and identified three different segments – uninvolved shopper, inflation – conscious shopper and actively, highly involved shopper.

Some specific researches were also conducted for specified products like that undertaken by Furse et al. (1982) for automobiles. They developed four types of shopper typologies namely constructive shoppers (who work hard for gathering information), surrogate shoppers (depend heavily on others for information search), preparatory shoppers (depend more on others reviews) and routinized shoppers (spend relatively less time on information search but exhibit brand loyalty).

Apart from these offline stores, surveys were also conducted to analyze shoppers' orientations for online stores. Findings are mixed regarding consumer characteristics. An examination revealed that the shoppers are younger, venturesome and **recreational**; while others consider them to be thrifty innovators and focusing on time management.

But, the fact is online stores also attract a set of customers with certain common attributes. Likewise, a study conducted by Greenfield Online (1999) identified that **convenience and time saving** feature of internet has motivated a certain set of customers to prefer online shopping than in-store shopping. Also the customers

responded that malls allow them to see, feel, touch and try on the products before they buy them. This means that those consumers who prefer **experiencing** products are less likely to buy online.

Also, Alba et al. (1997) stated that new entrants in the electronic commerce have adopted a policy to attract customers and build a brand name to earn long-term profits rather than focusing on short-term gains. That is, some customers may also go for online shopping due to **reasonable prices** offered by them.

2.1.2 ATTITUDE TOWARDS ONLINE SHOPPING

Online shopping has its own features and also attracts a certain set of customers. To understand the customer psychology is important for analyzing the target audience for these online companies. Positive attitude towards a particular thing can attract attention towards the same while negative attitude on the other hand can lead to avoidance of that thing.

Consumers who are more net savvy and have a good amount of exposure to internet can be more prone to online shopping. As stated by Fishbein & Ajzen (1975), study of attitude towards online shopping is significant to understand the characteristics of an online consumer. This argument was further supported by Chen (2006).

2.1.3 PERCEIVED RISK OF SHOPPING ONLINE

Risk is one important parameter which arouses or leads to avoidance of an action. When a person perceives risk in certain phenomenon, they not only avoid themselves, but they also motivate others to do the same. As considered by Shim et al. (2001), perceived risk of shopping online must be evaluated in context of past purchase experience with non traditional means.

This concept is an important criterion to analyze the customers' acceptability to online shopping in general. It will help the companies to identify the loopholes of why the consumers prefer online shopping less than the other mode of shopping.

2.2 UNDERSTANDING CONSUMER TRUST

The term "Trust" can be defined as, 'confidence in or reliance on some quality or attribute of a person or thing, or the truth in a statement' (Furman, 2009). It is

complex and difficult to define precisely the features encompassing trust. Generally, trust builds overtime, on the basis of previous interactions or transactions undertaken. Transactions on a continuous basis help people in acquiring beliefs concerning the party like that of ability, integrity, etc. which ultimately affect their trust in the party (Giffin, 1967).

Trust can also be defined as, 'the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party' (Mayer et al., 1995). 'Trust can also be considered as an expectation set within particular contextual parameters and constraints' (Lewis & Weigert, 1985).

2.2.1 CHARACTERISTICS OF TRUST

The concept of Trust can be made clearer by understanding the characteristics of trust. As elaborated trust can be characterized as:

- Involvement of two parties: A trustor and a trustee.
- Vulnerability: Its requirement arises in an uncertain and risky environment.
- Produced Actions: Trust leads to actions which are mostly risk taking behaviours.
- Subjective Matter: It is affected by individual differences and situational factors.

2.2.2 ONLINE CONSUMER TRUST

Businesses entering the virtual world are based on one firm standing namely online trust. Whichever business the company is involved in, it needs the support of its users in the form of trust. E-commerce relationships are directly dependent on trust whereas lack of trust has been identified as one of the biggest hurdles for its success. Hence, it can be stated that trust is a fundamental principle of every relationship (Corbitt et al., 2003).

A consumer is more likely to start or continue using a website if it meets their needs. Service providers or developers cannot rely on offering the best product or a service and ignore privacy issues (Savage, 2012). As consumers inevitably become as savvy

with the online services as they are with traditional products and services, being a trustworthy brand will become more important.

"The ultimate goal of marketing is to generate an intense bond between the consumer and the brand, and the main ingredient of this bond is trust" (Hiscock, 2001). Online trust is an important aspect for an online business company because its absence can not only harm the customer loyalty thereby increasing customers' switching towards other brands, but also can lead to dissemination of incorrect/ incomplete information .

2.2.3 MODELS AND COMPONENTS OF ONLINE CONSUMER TRUST

Various authors and researchers have proposed models of consumer trust which include a wide range of factors. Selected models are reviewed below.

Harrison et al (2002) drew attention to build consumer trust by signifying its role in influencing consumer intentions to transact with unfamiliar vendors via web. They defined trust in the vendor as a multi-dimensional construct with two inter-related components – trusting beliefs and trusting intentions. Three factors were identified to build consumer trust in the web vendor. The factors were:

- Structural Assurance: Consumer perceptions of safety of the web environment.
- Perceived web vendor reputation.
- Perceived website quality.

They suggested that these factors are powerful levers that vendors can use to build consumer trust, which can help in overcoming the negative perceptions people often have about safety of web environment.

Hee-Woong et al (2004) identified the distinguishing factors for building trust in potential and repeat customers. The results revealed that in the case of potential customers, reputation and information quality are found to be significant to trust. On the other hand, for repeat customers, reputation, information quality, service level and customer satisfaction are found significant to trust. Moreover, in both customer

groups, there is no significant relationship between demographic variables (age, gender, internet experience and purchase experience) with trust.

Trust being identified as the most crucial factor for electronic business adoption, Delina & Drab (2010) identified various mechanisms determining the trust building on the electronic business platforms. Results revealed that for the initial phase of e-marketplace project, services should be simpler to generate trust. Limited services are provided at low fee or completely free of charge.

Meng-Hsiang et al (2010) suggested that knowledge growth, perceived responsiveness, shared vision and knowledge quality help in the development of trust in virtual communities (VC). The study also confirmed that if the members believe that knowledge embedded in virtual community is relevant, timeless, comprehensible and complete, they may tend to trust information systems of VCs.

Zhou & Tian (2010) suggested that all those who had never purchased online generally held lower general trust in online purchase than those consumers who had already conducted their first online purchase. Furthermore, security is perceived to be the most significant predictor of initial trust in an online vendor for those who have not yet purchased online even once and those who have purchased even once, the most influential factor is reference power. Hence, in an online business, word of mouth publicity has great significance.

Hung et al (2012) re-examined the factors of building consumer trust to build a relationship between customers' perceived waiting and repurchase intention. They identified three constructing factors of trust namely:

- Ability

- Integrity

- Benevolence

They concluded that the most influential factor in consumer trust was security of the online business information system followed by maintaining privacy and third party guarantees & recommendations. Another important finding included that perceived waiting may harm the trust in an online business.

Wang et al (2013) explored a model for verifying interactivity antecedents to trust and its impact on member stickiness behaviour. They suggested that connectedness and reciprocity are significant antecedents to trust in members while responsiveness and active control are important antecedents to trust in systems. Moreover, trust also influences on the members' duration and retention with the website.

2.2.4 TRUST BUILDING FACTORS

Trust is a key success factor for any and every business concern. Trust is multifaceted and wide-ranging phenomenon that cuts across many social science disciplines, from philosophy to economics (Orderud, 2007). It is linked to the interaction among individuals varying according to the personal characteristics and social environment.

Trust has been featured in a number of national and international studies. Many of these studies have generally considered two key components of trust – a cognitive component, based on confidence in the reliability of the partner, and a behavioural component, based on confidence in the intentions, motivations, honesty or benevolence of a partner (Moorman, Deshpande & Zaltman, 1993; Ring & Van De Ven, 1992).

Sanchez de Pablo Gonzalez del Campo et al. (2014) in their research work identified partner's reputation and prior partnering experience as crucial factors that contribute towards trust building. Relational variables i.e. commitment and trust are influenced by various firm and interpersonal factors (Ahmed, 2010). The results revealed that building, protecting and communicating a positive reputation and ensuring strong marketing competencies are important for building contractual and competence trust. As stated by Scott and Storper (2003) interaction, both formal and informal, builds trust and reputation effects.

When rules and customs are insufficient, people rely on trust and familiarity as primary mechanisms to reduce social uncertainty (Gefen and Straub, 2004). The relative paucity of regulations and customs on the internet makes consumer familiarity and trust especially important in the case of e-commerce. Lack of an interpersonal exchange and one-time nature of typical business transaction on internet make this kind of consumer trust unique, as trust is dependent on other people and is nourished through interactions with them.

Trust is an integral part of the industrial selling process. Swan et al. (1988) investigated on the conceptualization of trust in an industrial sales setting. Trust components approach to the measurement of trust was used to identify the relevant dimensions that a salesperson could develop to be considered "trustworthy" by the buyer. They concluded that overall trust is significantly related to the assumed trust components – dependable, reliable, honest, responsible and likeable.

Sanghyun and Mi-Jin (2012) investigated the effects of various antecedents of trust in Social commerce namely: reputation, size, information quality and communication on consumers' trust. The results provide strong support for all these four variables thereby indicating their crucial role in building consumers' trust in the firm. Consumers depend on the s-commerce firms suggesting that online consumers understand that purchasing products or services online entail a higher level of risk than offline purchases because of the anonymity of the online environment. In a way, they try to avoid potential risks like fraud and no delivery.

Trust as described by Lewicki et al (2003) "an individual's belief in, and willingness to act on the basis of, the words, actions and decisions of another." They asserted that trusting another individual can be grounded in the person's his/her ability (competency), integrity (adherence of principles by trustees) and benevolence (honest and open communication). That is, more presence of these characteristics in the trustees, more will be the level of trust. They also indicated different levels of trust from: calculus-based trust to identification-based trust. Companies can strengthen their customers' trust by performing competently, establishing consistency and predictability, communicating accurately, openly & transparently, sharing & delegating control and showing concern for others.

In short, trust is characterized by:

1. Dependability
2. Reliability of information
3. Responsibility in using the information
4. Ability
5. Integrity
6. Benevolence

2.2.5 FACTORS THAT BUILD TRUST IN ONLINE COMPANIES

Online transactions are not only characterized by uncertainty, but also by anonymity, lack of control, making risk, etc. In short, buying on the internet presents numerous risks for consumers over and above the transaction process itself being perceived as risky (Grabner-Krauter and Kaluscha, 2003). Since the online consumer cannot personally inspect products or services and does not even know what the retailer will do with the personal information that is collected during the shopping process. Hence, online environment includes several distinct factors that influence brand trust (Hong-Youl, 2004). Accordingly, brand trust is affected by the following web purchase-related factors namely: security, privacy, brand name, word-of-mouth, good online experience and quality of information. Moreover, building e-brand trust requires a systematic relationship between a consumer and a particular web brand.

One of the major factors that can have an adverse impact on consumer's willingness to purchase online is increasing consumer's privacy concern (Brown et al., 2007). Three aspects that have received attention from researchers are: unauthorized secondary use of data, invasion of privacy and errors. The research revealed that although the consumers are concerned with the aspect of privacy, it did not have any direct bearing on their propensity to purchase from travel websites.

Consumer trust in an internet vendor is an issue commanding more and more attention (Chen and Dhillon, 2003). Trust is an especially important factor under conditions of uncertainty and risk and Online purchasing transactions involve more uncertainty and risk than traditional shopping (Mathew and Turban, 2001). They developed a research model presenting major relationships between consumer trust in e-commerce and four major potential antecedents namely: trustworthiness of the Internet merchant, trustworthiness of internet shopping medium, infrastructural factors and other factors.

Moreover, there are several important motivating factors that motivate the consumers to purchase online. Consumer's intention to search internet for product information is a key element for marketing researchers in predicting consumers' internet purchasing intentions (Shim et al., 2004). The biggest problem faced by e-commerce owners is the trust deficit by visitors to the site (Ron, 2011). He emphasized on the fact that most of the website companies focus only on the product specifications and other technical details of the website but overlook the most important factor i.e. Trust for

online purchasing. He identified five major reasons for visitor's reluctance namely: No Brand Recognition, lack of documentation, no peer Reviews, certifications not displayed and Shabby Website Design.

E-service quality is very crucial for online purchases and generating loyalty for the website amongst its customers (Sigala and Sakellaridis, 2004). E-service quality (e-SQ) is a crucial factor that can significantly determine customer satisfaction, purchase, loyalty and retention through a website. They highlighted thirteen major variable dimensions to measure e-SQ namely: Information fit to task, interactivity, trust, responsiveness, Design Appeal, Intuitiveness, Visual Appeal, Innovativeness, Flow-Emotional Appeal, Integrated Communication, Business Process And Viable Substitute. Wen (2010) tested a model and revealed that when consumers evaluate a website design, they consider information quality, system quality and service quality as the most important factors. The findings also confirmed that quality of website design; consumer's search intention and consumers' trust influence their online purchase intention.

Trust is the most important factor in order to achieve a high degree of website satisfaction which further raises the loyalty levels as well as recommendation for others (Bauernfeind and Zins, 2006). Every website and travel information provider has to face the challenge of trust building individually and cannot rely on the improved general internet penetration and level of familiarity. Dimensions of internet purchase attitudes include: risk reduction, flexibility, convenience and trendiness. The customer's perception about the website usability also increases his loyalty towards websites that they visit (Flavian et al, 2006). Trust of the user increases when the user perceived that the system was usable and that there was a consequent increase in the degree of website loyalty. Furthermore, greater usability also had a positive influence on user satisfaction and greater website loyalty. Also, user trust was partially dependent on the degree of consumer website satisfaction.

Hence, the need arises to understand the reasons for purchasing on the world wide web. Swaminathan et al (1999) A theoretical model of antecedents to electronic exchange was developed with an objective to understand the reasons for the same. The model shows the likelihood of electronic exchange as the focal construct of interest influenced by consumer and vendor characteristics, concern for privacy and

perceived security of transactions. Thus, across two models (with frequency of shopping and amount spent online as dependent variables) customer characteristics dominate all other variables. Interestingly, the factor that is significant in increasing the frequency of shopping on the web is vendor characteristics.

Trust is a strategic imperative that strongly influences consumer intentions to transact with unfamiliar vendors via web (Mcknight et al., 2002). They laid emphasis on three behaviors that are critical to the realization of web-based vendor's strategic objectives namely: following advice offered by web vendor, sharing personal information and purchasing from vendor's website. They also worked on factors that help in building trust and include:

- Structural Assurances: Consumer perceptions of safety of web environment
- Perceived Web Vendor reputation
- Perceived Website Quality

Dimensions of trust as identified by Chen and Dhillon (2003) include: competence, integrity and benevolence. Competence refers to a company's ability to fulfill promises made with the consumers, Integrity suggests that company acts in a consistent, reliable and honest manner and Benevolence is the ability of a company to hold consumer interests ahead of its own self-interest and thereby indicates sincere concern for the welfare of the customers. The sources of trust identified include the characteristics of the consumer, the firm, website and interaction between consumer and the firm.

User-friendly and good informative websites motivates the consumers to visit again and again. They also help in building the trust in the consumer's mind. Bedi and Banati (2006) stressed on how to attract and retain the users through user friendly and trustworthy websites. The relationship between user trust and usability of a website is scrutinized by analyzing three airline websites. The variables undertaken in this study include: color combination, page scrolling, link names, link explanation, search facility, online booking, seat availability and customization. They concluded that use will lead to greater user satisfaction and finally increased intention to use. It was further extended by Chen (2006). He developed a model representing the determinants of consumer trust in an online travel site by identifying 6 factors

including website's reputation, characteristics, service quality, consumer's education level, perception of risk associated with online shopping and consumer's overall satisfaction level with the site that have an influence on consumer's overall trust in an online travel website.

Online environment includes several distinct factors that influence brand trust, which are different from bricks-and-mortar marketplace (Hong –Youl, 2004). Although, the internet-savvy customers are increasing day-by-day, they prefer to do business with the web companies they trust. They identified security, privacy, brand name, word-of-mouth, good online experience and quality of information as web purchase related factors affecting brand trust.

Stewart (2006) re-examined the major constructs of trust in online companies. These include:

- Trusting beliefs, where one believes that the other party has one or more characteristics beneficial to oneself. It includes assessment of benevolence, integrity, ability, honesty and other related attributes (McKnight, 2001-02).

- Reputation: It reflects a consumer's overall assessment of an organization based on information about its past behaviour with regard to honesty, concern for customers, professional conduct, ethics and standards.

- Consumers' perception of the website: It is influenced by level of comfort with the online context, brick and mortar presence and characteristics of the website.

- Perceived ease of use

- Graphics quality

A study conducted by Kim et al. (2013) revealed that factors such as customer care, delivery policies and product assortment in defined buying factors affected trading confidence (in e-commerce). Moreover, the confidence was reinforced through the process of building trust thereby also having an impact on customer satisfaction.

Ozturkcan (2014) explored the relevance of electronic word-of-mouth publicity as an emerging but crucial factor in building trust during online shopping. They

investigated the influence of online consumer reviews impact on trust-building process with regard to quality, quantity, proportion of negative / positive on-line consumer reviews as well as consumers' purchasing intentions.

With the increase in the number of operating e-companies, the need for efficient trust-building tools have emerged (Delina & Drab, 2010). Results of the study revealed that for the initial phase of e-marketplace project, services should be simple and free of charge. The acceptability of the fees for service increases with the increased e-skills with specialized solutions.

Eggs (2012) developed a theoretical model for trust based on three domains of intellectual capital adopted by many researchers. Intellectual Capital can further studied in three domains namely:

- Human Capital: It involves personal characteristics and competencies including knowledge management skills.

- Structural Capital: It focuses on technical aspect and activities.

- Relationship Capital: It studies the trust building process linked to different roles and a new collaborative culture.

2.2.6 CONSUMER TRUST & E-TOURISM

Tourism and leisure activities are becoming more and more important in the people's life. So, e-tourism companies need to focus on how to attract and simultaneously retain more and more tourists. Tourist relationship management is a crucial subject which firms take special attention to, which directly or indirectly results in Tourist satisfaction, Tourist loyalty and finally Tourist retention. If a company wants to satisfy its customer, it should first investigate factors which affect their satisfaction levels. Hence, it needs to answer how to win consumer trust.

Trust in the internet store is a consumer's willingness to rely on the seller and take action. Hence, trust is an important element which affects the consumers' purchasing decision. And, there is a scarcity of research on trust in consumer marketing. Trust is a social lubricant that allows consumers to transact with merchants who are not part of their immediate network. Moreover, it mitigates the consumer's perception of the

risks involved in a purchase situation. The higher the initial perceptions of risk, the higher the trust needed to facilitate the transaction (Mayer et al., 1995).

In marketing, trust has been empirically tested as a key factor in the initiation, development and maintenance of any long-term relationship. Trust leads to customer loyalty and commitment. Building a group of loyal customers is money in a bank for a hotel, but loyalty requires a long-term relationship in which a hotel earns its guests' trust (Bowen & Shoemaker, 1998).

It also encourages cooperation and agreement while having the ability to increase the persuasive power of a company in a transaction, since a trusting consumer is less price-sensitive.

Despite the increasing number of internet users and forecasting the future prospects of online travel industry, practitioners have encountered problems and challenges, including how to win consumer trust. There are no statistics showing the exact number of travellers who have purchased travel-related products online. It is apparent that not all online users make their purchases online. There is a quick need for finding as to what are the concerns that prohibit/ restrict online users from purchasing online.

The unwillingness of consumers to plan tours online crops up due to certain fears and uncertainties which can be categorized as:

- Legitimacy and authentication of website
- Product Quality
- System Security and Information privacy
- Post-purchase service

This research work has been undertaken with an objective of an in-depth analysis of reasons for low level of trust for tourism websites and simultaneously ways to remove those barriers which act as a hindrance for online travel commitments. **Trust is one such important variable which not only initiates one-time exchange relationship rather, will help in establishing a long-lasting relationship with consumers.** Analysis of factors affecting consumer trust will help in providing solution of winning consumer trust and thereby increasing the number of online travel bookers.

2.2.7 CONSUMER TRUST & ITS ANTECEDENTS

• Website Characteristics

Sanghyun and Mi-Jin (2012) investigated the effects of various antecedents of trust in Social commerce namely: reputation, size, information quality and communication on consumers' trust. The results provide strong support for all these four variables thereby indicating their crucial role in building consumers' trust in the firm. Consumers depend on the s-commerce firms suggesting that online consumers understand that purchasing products or services online entail a higher level of risk than offline purchases because of the anonymity of the online environment. In a way, they try to avoid potential risks like fraud and no delivery.

Gregori and Daniele (2011) researched on identifying the key variables affecting consumer trust in tourism related affiliate websites. The findings revealed that there is a distinction between pivotal determinants of trust and trust enhancing factors. They suggested that affiliates should expose their competence and integrity to consumers by providing background information on their website in order to reduce consumer uncertainty.

Mcknight et al. (2002) worked on consumer trust in e-commerce. According to them, trust is a strategic imperative that strongly influences consumer intentions to transact with unfamiliar vendors via web. They laid emphasis on three behaviors that are critical to the realization of web-based vendor's strategic objectives namely: following advice offered by web vendor, sharing personal information and purchasing from vendor's website. They also worked on factors that help in building trust and include:

- Structural Assurances: Consumer perceptions of safety of web environment
- Perceived Web Vendor reputation
- Perceived Website Quality

Skadberg et al (2005) underwent an exploratory study about people's online experience while visiting a tourism website. The focus of the study was limited to examine how flow experience is related to the effectiveness of the website to stimulate visitors' interest in visiting the destination presented. The measurement

variables included: time distortion, Enjoyment, Learned more about the place, will enquire for more information, will return to the website and will visit the place.

- **Service Quality**

Services, being intangible in nature, it becomes very difficult to provide, measure and maintain their quality. However, Parasuraman, Zeithmal and Berry (1985) developed the SERVQUAL – Scale for measuring Service Quality, which is the most popular instrument for measuring SQ (Service Quality).

A number of researchers have studied SERVQUAL and adopted it in various service industries. Researchers have demonstrated the application of the SERVQUAL in understanding customer expectations and perceptions of specific services and to target specific service elements requiring improvement (Natarajan et al, 1999). Like, the significant attributes were identified by Rosen and Karwan (1994) in four different sectors namely: understanding the customer for restaurants, assurance and reliability for health care, reliability and tangibles for lecture teaching and assurance for book stores.

Gautam and Tiwari (2012) concluded that service quality dimensions could prove to be a basis for differentiation for the different mobile telecommunication players, which could be developed into a sustainable competitive advantage in the long run. These non-monetary instruments usually qualified more influence than price changes, because they are more difficult to imitate. Nerurkar (2000) in his research work concluded that Service Quality must be considered as a basis for any type of customer retention strategy. Quality is an important aspect both for product manufacturing and service providing companies.

Oliver and Rust (1994) discussed the unique importance of quality to service firms and have confirmed its positive relationship with profits, increased market share, return on investment, customer satisfaction and future purchase intentions. Parasuraman et al (1988) conceptualized SERVQUAL as an instrument to measure the service quality consisting of five dimensions namely; tangibles, reliability, responsiveness, assurance and empathy. Sangeetha (2012) developed a service quality scale across various technology interfaces in retail banking. Seven factors of customer

perception of Technology Interface Service Quality (TISQ) were recognized and validated.

Surjadjaja et al (2003) presented three dimensions- service marketing, service design and service delivery- consisting of 20 determinants essential for e-service operations. Zhu et al (2002) proposes a service quality model for IT-based service options linked to the traditional service dimension as measured by SERVQUAL.

Ron (2011) in his study explored that the biggest problem faced by e-commerce owners is the trust deficit by visitors to the site. He emphasized on the fact that most of the website companies focus only on the product specifications and other technical details of the website but overlook the most important factor i.e. Trust for online purchasing. He identified five major reasons for visitor's reluctance namely: No Brand Recognition, lack of documentation, no peer Reviews, certifications not displayed and Shabby Website Design.

Chen and Dhillon (2003) confirmed that consumer trust in an internet vendor is an issue commanding more and more attention. They identified dimensions of trust namely: competence, integrity and benevolence. Competence refers to a company's ability to fulfill promises made with the consumers, Integrity suggests that company acts in a consistent, reliable and honest manner and Benevolence is the ability of a company to hold consumer interests ahead of its own self-interest. The sources of trust identified include the characteristics of the consumer, the firm, website and interaction between consumer and the firm.

Grabner-Krauter and Kaluscha (2003) pinpointed that while trust involves uncertainty as well as dependency; online transactions are not only characterized by uncertainty, but also by anonymity, lack of control, making risk, etc. In short, buying on the internet presents numerous risks for consumers over and above the transaction process itself being perceived as risky. Since the online consumer cannot personally inspect products or services and does not even know what the retailer will do with the personal information that is collected during the shopping process.

Chen and Barnes (2007) investigated on online trust as one of the key obstacles to vendors succeeding on the internet medium. They declared that perceived usefulness, perceived security, perceived privacy, perceived good reputation and willingness to

customize are the important antecedents to online initial trust. As per the research, both online initial trust and familiarity with online purchasing have a positive impact on purchase intention.

Sigala and Sakellaridis (2004) in their research work proposed the importance of e-service quality for online purchases and loyalty. They concluded that e-service quality (e-SQ) is a crucial factor that can significantly determine customer satisfaction, purchase, loyalty and retention through a website. They highlighted thirteen major variable dimensions to measure e-SQ namely: Information fit to task, interactivity, trust, responsiveness, Design Appeal, Intuitiveness, Visual Appeal, Innovativeness, Flow-Emotional Appeal, Integrated Communication, Business Process And Viable Substitute.

Wolfinbarger and Gilly (2002) undertook a survey and developed a scale named .comQ with four factors namely: website design, reliability, privacy/ security and customer service. These dimensions included 14 attributes with the following contents: website design involved the expected attributes associated with design as well as items dealing with personalization, reliability aspect considered accurate representation of the product, ontime delivery and accurate orders. Privacy and security factor comprised of feeling of being safe and trust worthiness of the site and the last element namely, customer service combined interest in solving problems, willingness of personnel to help and prompt answers to enquiries.

Zeithmal et al. (2002) defined e-service quality is defined as the consumer's judgement about an entity's overall excellence or superiority. He developed the e-SERVQUAL measure of e-service quality to study how customers judge e-service quality. This scale includes seven dimensions namely: efficiency, reliability, fulfilment, privacy, responsiveness, compensation and contact. First four dimensions have been evaluated as the core service scale while the remaining three dimensions are regarded as a recovery scale which is considered only if the online customers have questions or problems.

2.2.8 IMPORTANCE OF TRUST

Online trust is a key differentiator that determines the success or failure of many online companies (Lauer and Deng, 2007). Trusted websites can provide customers

with a secure and private online shopping experience. And at the same time could alleviate customers' concerns about the leakage, unauthorized collection, or the misuse of their private information, promote deep customer loyalty and help the companies build a positive relationship with their customers while increasing their market share and profits.

Online trust is one of the key obstacles to vendors succeeding on the internet medium (Chen and Barnes, 2007). They declared that perceived usefulness, perceived security, perceived privacy, perceived good reputation and willingness to customize are the important antecedents to online initial trust. As per the research, both online initial trust and familiarity with online purchasing have a positive impact on purchase intention.

Gefen and Straub (2004) in their research work analyzed that when rules and customs are insufficient, people rely on trust and familiarity as primary mechanisms to reduce social uncertainty. The relative paucity of regulations and customs on the internet makes consumer familiarity and trust especially important in the case of e-commerce. Lack of an interpersonal exchange and one-time nature of typical business transaction on internet make this kind of consumer trust unique, because trust relates to other people and is nourished through interactions with them.

Jarvenpaa et al. (1999) emphasized that trust plays a critical role in stimulating consumer purchases over the internet. He highlighted that culture may also affect the antecedents of consumer trust, i.e., consumers in different cultures might have differing expectations of what makes a web merchant trustworthy.

2.3 CUSTOMER SATISFACTION

Customer satisfaction as a concept has been consistently used over time for evaluating emotions (Hunt, 1977). Oliver (1981) described satisfaction as a summary of psychological state originating when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience. It reflects the degree to which a consumer believes that the possession or use of a service evokes positive feelings as suggested by Rust & Oliver (1994). The definition was simplified further thereby stating that customer satisfaction is the

customer reaction to the state of fulfilment, and customer judgement of the fulfilled state (Oliver, 1997).

Kotler (2000) stated that satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance in relation to his or her expectations. Wangenheim (2003) also defined customer satisfaction by comparing the expected and perceived performance throughout the relationship of the customer with the company. Another definition of customer satisfaction by Barnes et al. (2004) described it as an overall positive or negative feeling about the net value of services received from the supplier.

Chang et al. (2009) evaluated CS as the psychological reaction of the customer with respect to his or her prior experience with the comparison between expected and perceived performance.

Shankar et al. (2003) classified satisfaction in two broad dimensions namely: transaction specific satisfaction and cumulative outcome also termed as overall satisfaction. Transaction specific satisfaction is the emotional response to performance on specific attributes of a service encounter whereas overall satisfaction is a result of repeated transactions with the company. Hence, in an online environment, website satisfaction is considered to be transaction specific if the consumers go for one time purchase. On the other hand, it will be considered as overall satisfaction if the customers are repeatedly buying from the same service provider.

2.4 CONSUMER TRUST & CUSTOMER SATISFACTION

Oliver (1997) and Taylor & Baker (1994) evaluated that although service quality and customer satisfaction are different constructs, but satisfaction and service quality are highly correlated. The argument was further supported by Parasuraman et al. (1985, 1988, 1992) stating that service quality is an antecedent of customer satisfaction.

Huh and Shin (2009) underwent a study in exploring consumer trust in DTC websites and concluded with a positive relationship between consumer trust and consumers' intention to visit or revisit DTC website.

Flavian et al (2006) determined the influence that perceived usability has on the user's loyalty to websites that they visit. The results of the study confirmed that the trust of the user increases when the user perceived that the system was usable and that there was a consequent increase in the degree of website loyalty. Furthermore, greater usability also had a positive influence on user satisfaction and greater website loyalty. Also, user trust was partially dependent on the degree of consumer website satisfaction.

Bauernfeind and Zins (2006) focused on online experiences and their consequences for future use while emphasizing on recommender systems. They concluded that trust is the most important factor in order to achieve a high degree of website satisfaction which further raises the loyalty levels as well as recommendation for others. Every website and travel information provider has to face the challenge of trust building individually and cannot rely on the improved general internet penetration and level of familiarity. Dimensions of internet purchase attitudes include: risk reduction, flexibility, convenience and trendiness.

Brown et al. (2007) raised an increasing consumer's privacy concern due to increasing usage of ICTs to facilitate relations with consumers. Research indicates that this can have an adverse impact on the consumer's willingness to purchase online. Three aspects that have received attention from researchers are: unauthorized secondary use of data, invasion of privacy and errors. The research revealed that although the consumers are concerned with the aspect of privacy, it did not have any direct bearing on their propensity to purchase from travel websites.

Wen (2010) tested a structural equation model to explore the impact of quality of website design, traveler's intentions and travelers' trust on their online purchase intention of travel products. The study revealed that when consumers evaluate a website design, they consider information quality, system quality and service quality as the most important factors. The findings also confirmed that quality of website design, consumer's search intention and consumers' trust influence their online purchase intention.

Heskett (2008) developed service profit chain which stresses that profit and growth are stimulated primarily by customer loyalty. Loyalty is a direct result of customer satisfaction which is largely influenced by the value of services provided to

customers. Hence, service provision to customers generates satisfaction and loyalty with an increasing number of repeat purchases. Most of the companies have found that their most loyal customers – the top 20% of total customers – not only provide all of the profit, but also cover losses incurred in dealing with less loyal customers.

Lertwarinawit and Gulid (2011) promoted that there are significant positive relationships between service quality and value, satisfaction and brand trust. They also highlighted positive relationships between behavioral loyalty and value, satisfaction and brand trust. The research revolved around 400 international tourists and the results were analyzed by applying Structural Equation Analysis. One of the significant results was that nationality has no moderating effect on the relationship between service quality and value, satisfaction and brand trust.

Walsh, Lynch and Harrington (2011) were of the opinion that a tourism firm's long-term survival relies more on overall firm-level innovativeness. They distinguished between innovation and innovativeness by concluding that innovation merely provides a firm with a short-term competitive advantage as it can be easily copied by competitors. But, on the other hand, innovativeness is an underlying capability structure which is strategically developed through organizational path dependencies to encourage such behavior at firm's level. They defined innovative behavior as change in behavior by tourism firms in response to environmental market changes.

Phelan (2011) examined website heuristics and their influence on the likelihood to purchase. Results of this study indicated that booking decisions are positively related to website's aesthetic appeal. Results showed four variables: pictures, ease of use, neatness/ uncluttered and plain/ boring, were most significant on both site appeal and site influence. This research would have helped the hotels in better accommodating the customers and realize the greatest return on investment.

Bedi and Banati (2006) highlighted the trend of increased web usage in travel and tourism industry. Their research focused on how to attract and retain the users through user friendly and trustworthy websites. The relationship between user trust and usability of a website is scrutinized by analyzing three airline websites. The variables undertaken in this study include: color combination, page scrolling, link names, link explanation, search facility, online booking, seat availability and customization. They

concluded that use will lead to greater user satisfaction and finally increased intention to use.

Chen (2006) developed a model representing the determinants of consumer trust in an online travel site. He underwent an empirical analysis and identified 6 factors including website's reputation, characteristics, service quality, consumer's education level, perception of risk associated with online shopping and consumer's overall satisfaction level with the site that have an influence on consumer's overall trust in an online travel website.

Swan et al. (1988) investigated on the conceptualization of trust in an industrial sales setting. Trust components approach to the measurement of trust was used to identify the relevant dimensions that a salesperson could develop to be considered "trustworthy" by the buyer. They concluded that overall trust is significantly related to the assumed trust components – dependable, reliable, honest, responsible and likeable. They pinpointed that trust is an integral part of the industrial selling process.

Cazier et al. (2007) explored the contribution of value congruence to the formation of trust in e-business. The results indicate that value congruence not only plays a role in mediating the trust of consumers for the organizations, but it also has a strong effect on determining their willingness to disclose personal information.

Lauer and Deng (2007) stressed on online trust as a key differentiator that determines the success or failure of many online companies. Trusted websites can provide customers with a secure and private online shopping experience. And at the same time could alleviate customers' concerns about the leakage, unauthorized collection, or the misuse of their private information, promote deep customer loyalty and help the companies build a positive relationship with their customers while increasing their market share and profits.

To summarize, if the customers start trusting the online tourism company, their satisfaction level increases and they become loyal towards the company. At the same time, they also recommend others to go for the same.

Previous studies highlight the increasing importance of digitization of tourism industry thereby leading to the sector's growth. But, the growth of this digitization is different in different economies. The variability in its acceptability is also significant

because of the varying cultures and trust levels. Hence, this study will be undertaken to study the dimensions of consumer trust on online tourism companies in India. The major objective of this study revolves around identifying factors that build trust and affect consumers' purchasing intentions positively.

Chapter 3

CONCEPTUAL FRAMEWORK

Previous chapters presented a background followed by a problem discussion that resulted in the research problem. The research problem was identification of factors crucial for building trust in online tourism companies in India. This research problem ended with two research questions which will be introduced in the following paragraphs. In this chapter, literatures related to the research questions will be reviewed. The detailed organization of the chapter is as follows:

3.1 Part: A - Consumer Characteristics

      3.1.1   Shopping Orientations

      3.1.2   Attitude towards Online Shopping

      3.1.3   Perceived Risk of Shopping Online

3.2 Consumer Trust

3.3 Customer Satisfaction

According to Miles and Huberman (1994) "The conceptual framework explains either graphically or in narrative forms the main things to be studied".

The conceptual framework presented in this chapter is building the foundation for the methodology, analysis and conclusions. This study will be undertaken in three parts whereby the Part I deal with analyzing the characteristics of the consumers. This will make it easier for the online companies to segment the market and target right audience for increased sales.

Part II of the study focuses directly on online tourism (e-tourism) industry by identifying crucial factors that build trust of the consumers to buy from them.

Part III of the study analyzes the relationship between Consumer trust and customer satisfaction.

3.1 PART: A - CONSUMER CHARACTERISTICS

The results of the previous studies indicate the importance of analyzing consumers' perceptions, attitudes and expectations to understand them better and targeting them accordingly (Shim et al., 2001; Lexhagen, 2005; Bajs, 2011, Hallem & Barth, 2011; Najdic, 2011).

Various excerpts from literature can be seen below (Table: 3.1):

Table 3.1: Excerpts from Literature: Consumer Characteristics

Previous Studies	Outcomes of Study
Stone, 1954; Korgaonkar, 1981; Furse et al., 1982; Lumpkin, 1985; Alba et al., 1997; Greenfield Online, 1999; Li et al., 2006;	Shopping Orientations
Fishbein & Ajzen, 1975; Chen, 2006	Attitude towards Online Shopping

Shim et al., 2001	Perceived risk of Shopping Online

Hence, for the purpose of this study, three important dimensions have been selected for evaluating the consumer's perceptions about online shopping. These dimensions are:

1. Shopping Orientations of the Consumer.
2. Attitude towards Online Shopping.
3. Perceived Risk of Shopping Online.

3.1.1   SHOPPING ORIENTATIONS

On the basis of understanding of the previous studies, it can be concluded that Shopping Orientations of the consumer reveal the general tendency of the consumer towards shopping. That is, how they perceive this act in their day-to-day routine. Many different types of shopping typologies have been framed earlier. This study has incorporated only four shopping orientations related with online shopping. This includes:

1. **Experiential Orientation**: This category of individuals prefers to purchase the products only if they are able to experience the same (either by seeing, touching, trying, etc) before they finally purchase it. They show their reluctance in buying a product unless they are fully satisfied after experiencing it.

2. **Convenience Orientation:** Busy routines have de-motivated individuals to go for shopping. These people fall under this category where they wish to spend least possible time on shopping and give due to importance to save more time from this activity.

3. **Recreational Orientation:** Some people enjoy not only shopping but they even enjoy window shopping. They evaluate shopping to be a stress buster, and relate this with moments of fun and pleasure. So, whether they buy or not, they simply enjoy shopping.

4. **Economical Orientation:** Consumers of this category look out for the best deals whether online or offline, but their main intention is that of availing maximum price benefits.

Analyzing these factors will give an estimate as to how the customer perceives the idea of shopping if given an option to purchase online or offline. This will let us understand as to which type of consumers opt for online shopping. Also, there are some demographic differences among internet users. Certain studies highlight that gender difference, age difference, income level difference; differences in educational qualification also affect online buying behaviour. Based on the above discussion, while considering all the four aspects of shopping orientations, namely: "Experiential", "Convenience", "Recreational" and "Economical"; this study proposes the following hypotheses:

H1Aa: There is no significant difference in the perception of shopping orientations between males and females.

- *H1Aa1: There is no significant difference in the perception of Recreational Orientation between males and females.*

- *H1Aa2: There is no significant difference in the perception of Experiential Orientation between males and females.*

- *H1Aa3: There is no significant difference in the perception of Convenience Orientation between males and females.*

- *H1Aa4: There is no significant difference in the perception of Economic Orientation between males and females.*

H1Ab: There is no significant difference in the perception of shopping orientations between married and unmarried population.

- *H1Ab1: There is no significant difference in the perception of Recreational Orientation between married and unmarried population.*

- *H1Ab2: There is no significant difference in the perception of Experiential Orientation between married and unmarried population.*

- *H1Ab3: There is no significant difference in the perception of Convenience Orientation between married and unmarried population.*

- *H1Ab4: There is no significant difference in the perception of Economic Orientation between married and unmarried population.*

H1Ac: There is no significant difference in the perception of shopping orientations across the age groups.

H1Ad: There is no significant difference in the perception of shopping orientations across the educational levels.

3.1.2   ATTITUDE TOWARDS ONLINE SHOPPING

E-commerce has changed the way consumers shop and buy goods and services. Consumers have started learning how to act in an ever-changing environment. But, still their learning capacity and adaptability differs. Some consumers enjoy it while others do not. To understand the individual's attitude and behavioural intention, this study proposes the following hypothesis.

H1Ba: There is no significant difference in the perception of attitude towards online shopping between males and females.

H1Bb: There is no significant difference in the perception of attitude towards online shopping between married and unmarried population.

H1Bc: There is no significant difference in the perception of attitude towards online shopping across the age groups.

H1Bd: There is no significant difference in the perception of attitude towards online shopping across the educational levels.

3.1.3   PERCEIVED RISK OF SHOPPING ONLINE

Actual use of internet as a medium of shopping not only requires certain resources, but it additionally requires internet literacy as well as good level of confidence on the same. Their positive perception of this channel of shopping can turn into positive online purchases. While, if they perceive it negatively considering it to be a risky affair they will stay away from this mode and follow the same old traditional mode of

shopping. In order to analyze this aspect, this study proposes the following hypothesis.

H1Ca: There is no significant difference in the perception of perceived risk of shopping online between males and females.

H1Cb: There is no significant difference in the perception of perceived risk of shopping online between married and unmarried population.

H1Cc: There is no significant difference in the perception of perceived risk of shopping online across the age groups.

H1Cd: There is no significant difference in the perception of perceived risk of shopping online across the educational levels.

3.2 CONSUMER TRUST

Various authors and researchers have proposed important dimensions of consumer trust and that also in an online environment. This concept has gained much of significance being the fundamental aspect of every relationship. Absence of this principle can prove to be fatal for the company in terms of losing customers and goodwill. This study has focused on identifying and analyzing various factors that strengthen consumers' trust on online tourism companies. Below mentioned table will summarize different factors/ antecedents of consumer trust extracted from previous findings:

Table 3.2: Excerpts from Literature: Factors of Consumer Trust

Previous Studies	Outcomes of Study
Swaminathan et al, 1999	Consumer and vendor characteristics, concern for privacy and perceived security of transactions
Nerurkar, 2000	Service Quality
Mathew and Turban,	Trustworthiness of the Internet merchant,

2001	trustworthiness of internet shopping medium, infrastructural factors and other factors
Harrison et al, 2002	Assurance, Vendor reputation, Website quality
Mcknight et al., 2002	Structural Assurances, Perceived Web Vendor reputation, Perceived Website Quality
Wolfinbarger and Gilly, 2002	Website design, reliability, privacy/ security and customer service
Zeithaml et al., 2002	e-service quality
Chen & Dhillon, 2003	Competence, integrity and benevolence
Hong-Youl Ha, 2004	Security, Privacy, Brand Name, Word-Of-Mouth, Good Online Experience and Quality Of Information
Hee-Woong et al, 2004	Reputation, Information quality, service level and customer satisfaction
Sigala & Sakellaridis, 2004	e-Service Quality
Skadberg et al., 2005	Website effectiveness
Bauernfeind and Zins, 2006	Risk reduction, flexibility, convenience and trendiness
Chen, 2006	Website's reputation, characteristics, service quality, consumer's education level, perception of risk associated with online shopping and consumer's

	overall satisfaction level
Flavian et al, 2006	Consumer website satisfaction
Stewart, 2006	Trusting beliefs, Reputation, Consumers' perception of the website, Perceived ease of use & graphics quality
Brown et al., 2007	Consumer's privacy concern
Chen & barnes, 2007	Perceived usefulness, perceived security, perceived privacy, perceived good reputation and willingness to customize
Delina & Drab, 2010	Simple Services preferably at low fees
Meng-Hsiang et al, 2010	Knowledge growth, Perceived responsiveness, Shared vision and knowledge quality
Zhou & Tian, 2010	Security, Reference Power
Gregori & Daniele, 2011	Background information on website
Ron, 2011	Brand Recognition, documentation, peer Reviews, certifications and Website Design.
Eggs, 2012	Human Capital, Structural capital & Relationship Capital
Hung et al., 2012	Ability, Integrity & Benevolence
Sanghyun & Mi-Jin, 2012	Reputation, Size, Information Quality & Communication

Kim et al. 2013	customer care, delivery policies and product assortment
Wang et al., 2013	Connectedness and Reciprocity
Ozturkcan, 2014	Electronic word-of-mouth publicity

It can be seen above, that extensive literature review has been undertaken in order to understand factors that build trust in online companies. Hence, on the basis of these studies, twelve dimensions have been shortlisted for studying consumer trust in online tourism industry in Indian context. These include:

1. **Likeability of Site**: This attribute will help the company to judge whether the consumers find the website appealing or not. In other terms, it evaluates the graphics & layout of the website. The researcher will be able to know whether the visitors attraction towards the website is significant for building trust or not.

2. **Functionality of Website**: Consumer's satisfaction towards the vendor increases if the website functions as per the stated terms. This measure analyses whether the website is functioning properly or not.

3. **Usage Convenience in Web Design:** Normally, consumers preferably use easier websites than complex ones. This aspect has been considered to determine the convenience level of the user in using this website.

4. **Site's Efficiency:** Efficiency of the website has been evaluated in terms of the ability of customers to get to the website, finding their desired product and information associated with it and checking out with minimal effort.

5. **Website Information:** This parameter deals with identification of requisite quantity and quality of updated information in the website.

6. **Reliability of the Website:** Reliability is related to technical function of the site, particularly to the extent to which it is available and proper functioning. It will help to identify whether the site has created any kind

of trouble for the user of the website in terms of information and financial security.

7. **Communication:** This aspect tries to analyze as to how the company responds to the customer. It raises the issue of the need of customers to be able to speak to a living customer service agent online or on the phone.

8. **Service Customization:** Everyone likes personalization of services. This aspect deals with whether the site personalizes its services for its customers to make them feel special.

9. **Availability**: This factor will determine the ease in availability of good options every time by the website.

10. **Promotional Deals**: Nowadays, companies are targeting its customers via attractive promotional offers. This factor studies the effect of promotional offers/ deals offered by the company to its customers.

11. **Price competitiveness:** This factor is evaluated in terms of whether the company provides full value for money in terms of entire package vis-à-vis travel agents and other competitors

12. **Cancellation/ Refund Policy:** Study of this variable will help us understand the impact of the company by adopting a good refund policy and provision for cancellation to its customers.

These factors have been shortlisted out of the given set of variables keeping in mind the basic nature of Indian customers and especially in context of those who undergo online shopping. Analyzing these factors will result into identification of factors crucial for building trust in online tourism companies in India.

3.3 CUSTOMER SATISFACTION

Resultant of the literature of the previous studies helps in defining customer satisfaction as positive feelings of the customer towards the company because of fulfilled expectations. That means, if the expectations of the consumers are not met, it will end up in customer dissatisfaction.

Studies further reveal that there is a positive correlation between consumer trust and customer satisfaction. Following table represent the facts:

Table 3.3: Excerpts from Literature: Correlation between Consumer Trust & Customer satisfaction

Previous Studies	Correlated Variables
Oliver, 1997 and Taylor & Baker, 1994	Service quality and customer satisfaction
Bauernfeind and Zins, 2006	Trust and website satisfaction
Flavian et al, 2006	Trust and website loyalty
Heskett, 2008	Value of Services & customer satisfaction
Huh and Shin, 2009	Consumer trust and consumers' intention to revisit a website
Wen, 2010	Quality of website design, consumers' search intention, consumer's trust and online purchase intention
Lertwarinawit and Gulid, 2011	service quality and value, satisfaction and brand trust
Phelan, 2011	Website's appeal & Likelihood of purchase
Walsh, Lynch and Harrington, 2011	Overall firm-level innovativeness & customer's response

To conclude, consumer's trust in a website increases their satisfaction level and promotes loyalty towards the company. This study also proposes the similar

hypothesis in context of Indian environment. It will also help to identify the most crucial reasons for not only building trust, but also increasing the satisfaction level of the customers.

H2: Consumer Trust has no significant impact on Customer Satisfaction.

To test the above hypothesis, the impact of seven constructs of Consumer Trust (resultant of factor analysis) on Customer Satisfaction has been studied.

H2A: Website Characteristics has no significant impact on Customer Satisfaction.

H2B: Personalization has no significant impact on Customer Satisfaction.

H2C: Website Information has no significant impact on Customer Satisfaction.

H2D: Promotional deals have no significant impact on Customer Satisfaction.

H2E: Availability has no significant impact on Customer Satisfaction.

H2F: Price Competitiveness has no significant impact on Customer Satisfaction.

H2G: Refund Policy has no significant impact on Customer Satisfaction.

Chapter 4

RESEARCH METHODOLOGY

This chapter presents the methodology adopted by the researcher to diagnose the research problem. It details out the research approach of the researcher and methods used for analysing the results. It specifies what will be measures & how it will be measured. The detailed organization of the chapter is as follows:

4.1 INTRODUCTION

In the preceding chapter the literature was reviewed, clarifying and defining the concepts of consumer trust, customer satisfaction and the perceptions of people about online shopping in general. Various studies associated with consumer trust and customer satisfaction have been illustrated. In this chapter, methods will be explored by means of which the important factors can be analyzed which helps in building consumer trust and thereafter, the correlation will be studied between Consumer Trust and customer satisfaction.

4.2 STATEMENT OF PROBLEM

The fundamental problem underlying the present study is to identify the factors that build trust in online companies (with special reference to Tourism companies) and thereafter establish & understand the nature of relationship between consumer trust and customer satisfaction.

4.2.1 AIM OF THIS RESEARCH

This study has attempted to investigate the current state of affairs in terms of consumer trust and its effect on customer satisfaction in the online tourism industry. An attempt has been made to establish the significance of the chosen components of Consumer Trust, i.e. website characteristics and Service Quality for the purpose of this study. Furthermore, it will be determined to what extent the facets of consumer trust chosen as variables for the research are regarded as important. It is hoped to be able to point out specific indicators that have a significant effect and may constitute problem areas if there is low level of Consumer Trust.

Another part of the study deals with the identification of customer satisfaction and to find the correlation between the two. In other words, it was the aim of this research to establish whether consumer trust has a positive effect on customer satisfaction. Some measures will also be suggested on achieving betterment of consumer trust and customer satisfaction.

4.3 RESEARCH APPROACH

The research has been centred round a combination of approaches. It has some element of **Descriptive Research** as the researcher has conducted an empirical

inquiry into variables and social phenomena, where events of interest have already manifested, and there is no manipulation of variables (Kerlinger, 1986). There is also an attempt to further describe and elaborate the existence of Consumer Trust and customer satisfaction in online tourism industry.

Exploratory studies are usually conducted when new topics are investigated with the purpose to develop an initial understanding of some phenomenon, which is followed by a more refined research (Babby, 1983). Although there is sufficient existing theory from which to derive formal hypotheses regarding various constructs of consumer trust and customer satisfaction, the inclusion of thirty-six different facets of consumer trust represented through twelve different parameters, nine statements probing the level of customer satisfaction plus different demographic variables created the need to identify certain indicators initially on which to explore tendencies further. The research also intends to explore the causal relationship between the two major variables, i.e. CT & CS, hence it is also a **causal research**.

The research is undertaken by way of a survey. **Survey research**, as defined by Kerlinger (1986), is the type of research that "studies populations by selecting and studying samples chosen from the population to discover the relative incidence, distribution and interrelations of sociological and psychological variables." Considering the aim of the research, survey research seems to be the ideal design, as it enables the researcher to determine the role of various parameters and their contribution in consumer trust and customer satisfaction with certain factors and interrelations between the two (CT & CS) as well as the effect of other variables such as educational qualification, gender, age, marital status, etc.

4.4 RATIONALE FOR CHOICE OF METHODOLOGY

4.4.1 BASIS FOR CRITERIA FOR CONSUMER TRUST

This research relies on other researchers' and authors' findings, personal observations, experiences, values, and assumptions about human nature. To derive criteria for consumer trust, these researchers and authors used a combination of empirical methods, such as, surveys, observations and depth interviews to identify various antecedents of consumer trust. For this research, a composite set of criteria

was constructed from the results of different researchers and a combination of items from different questionnaires.

The method used was firstly to assemble a large number of possible components of consumer trust. The task of identifying components involved examining different types of sources, for example previous surveys, existing questionnaires and the literature about specific aspects of work in relation to consumer trust. Starting with the list of questionnaire items in previous surveys, supplemented where necessary by components drawn from the other sources, a preliminary clustering was performed to combine components that were similar. After rewording these to reduce differences in level of specificity, and phrasing them in the form of questions appropriate for use in this study. Overall 12 parameters were identified to measure the level of CT. Each of these parameters was further explored with the help of 3 statements. The response was elicited with the help of Likert's five point scale. Another part of the questionnaire comprised of 9 statements associated with the measurement of customer satisfaction.

4.4.2 MEASUREMENT

Measurement is the assigning of numerals to response objects according to rules. In some instances it has no quantitative meaning unless such a meaning is assigned (Kerlinger, 1986). The dependent variable measured in this study is the consumer trust. The definition of consumer trust that was arrived at in Chapter II can now be further elaborated on in order to understand what it is that is to be measured. It is assumed at this stage that the presence of consumer trust will give rise to customer satisfaction. Consumer Trust is measured using 12 parameters namely, likeability, functionality, Usage convenience, site's efficiency, information on website, reliability, communication, service customization, availability, promotional deals, value for money and cancellation/ refund policy.

4.4.3 RELIABILITY AND VALIDITY

The structured questionnaire of a previous research study carried out by Chen (Chen, 2006) has been adopted for the purpose of data collection. As per the research work conducted, the measurement achieved face validity and nomological validity as well as had high reliability. The Cronbach's coefficient alpha values for all the factors

ranged from 0.78 to 0.95 (which is adequate and acceptable).

Certain modifications have been made in the actual questionnaire to accommodate the requirements of Indian scenario. Coefficient of correlation computed between the 36 items of CT revealed high inter-item coefficient of correlation, indicating high internal consistency among the items.

The selection of the items included in this survey on the customer satisfaction dimension was mainly guided by one concern, namely that the items should be meaningful. The ideal should also be that the items should have been validated. Although many items were taken from questionnaires that were validated, some reported better validity and reliability figures than others. It is probable that the validity and the reliability data will be affected as items are reworded or combined with other items.

4.4.4 VARIABLES

This study was concerned with variables that represent quantifications of various demographic characteristics like age, gender, marital status and educational qualification. The demographic characteristics of the members and facets of consumer trust were independent variables, while consumer characteristics and customer satisfaction were dependent variables. An independent variable presumably has an effect on the dependent variable and it is attempted to determine the effect of consumer trust on customer satisfaction.

4.5 HYPOTHESES

According to Black & Champion (1976), hypothesis is a tentative statement about something, the validity of which is usually unknown. It is a proposition that is stated in testable form and that predicts a particular relationship between two or more variables. In other words, if we think that a relationship exists, we first state it as a hypothesis and then test the hypothesis in the field. For the purpose of the study, following hypothesis has been framed which intends to test the significance of correlation between CT and customer satisfaction.

[I] (A) To analyse the customers' perception of Shopping Orientations (Recreational Orientation, Experiential Orientation, Convenience Orientation and Economic Orientation) on the bases of various demographic characteristics (gender, age, marital status and educational qualification), following hypotheses are formulated:

s

H1Aa: There is no significant difference in the perception of shopping orientations between males and females.

- H1Aa1: There is no significant difference in the perception of Recreational Orientation between males and females.

- H1Aa2: There is no significant difference in the perception of Experiential Orientation between males and females.

- H1Aa3: There is no significant difference in the perception of Convenience Orientation between males and females.

- H1Aa4: There is no significant difference in the perception of Economic Orientation between males and females.

H1Ab: There is no significant difference in the perception of shopping orientations between married and unmarried population.

- H1Ab1: There is no significant difference in the perception of Recreational Orientation between married and unmarried population.

- H1Ab2: There is no significant difference in the perception of Experiential Orientation between married and unmarried population.

- H1Ab3: There is no significant difference in the perception of Convenience Orientation between married and unmarried population.

- H1Ab4: There is no significant difference in the perception of Economic Orientation between married and unmarried population.

H1Ac: There is no significant difference in the perception of shopping orientations across the age groups.

H1Ad: There is no significant difference in the perception of shopping orientations across the educational levels.

[I] (B) To analyse the customers' perception of Attitude towards online shopping on the bases of various demographic characteristics (gender, age, marital status and educational qualification), following hypotheses are formulated:

H1Ba: There is no significant difference in the perception of attitude towards online shopping between males and females.

H1Bb: There is no significant difference in the perception of attitude towards online shopping between married and unmarried population.

H1Bc: There is no significant difference in the perception of attitude towards online shopping across the age groups.

H1Bd: There is no significant difference in the perception of attitude towards online shopping across the educational levels.

[[I] (C) To analyse the customers' perception of Perceived Risk of shopping online on the bases of various demographic characteristics (gender, age, marital status and educational qualification), following hypotheses are formulated:

H1Ca: There is no significant difference in the perception of perceived risk of shopping online between males and females.

H1Cb: There is no significant difference in the perception of perceived risk of shopping online between married and unmarried population.

H1Cc: There is no significant difference in the perception of perceived risk of shopping online across the age groups.

H1Cd: There is no significant difference in the perception of perceived risk of shopping online across the educational levels.

[II] To examine the impact of Consumer Trust on Customer Satisfaction, following hypothesis has been proposed:

H2: Consumer Trust has no significant impact on Customer Satisfaction.

To test the above hypothesis, the impact of seven constructs of Consumer Trust on Customer Satisfaction has been studied.

H2A: Website Characteristics has no significant impact on Customer Satisfaction.
H2B: Personalization has no significant impact on Customer Satisfaction.

H2C: Website Information has no significant impact on Customer Satisfaction.

H2D: Promotional deals have no significant impact on Customer Satisfaction.

H2E: Availability has no significant impact on Customer Satisfaction.

H2F: Price Competitiveness has no significant impact on Customer Satisfaction.

H2G: Refund Policy has no significant impact on Customer Satisfaction.

4.6 OBJECTIVES

Objectives of the research are

1. To identify and examine the various dimensions of consumer characteristics of online tourism companies.
2. To analyze various consumer characteristics with respect to different aspects of demographic variables like age, gender, marital status and educational qualification.
3. To identify the critical factors responsible for building trust in tourists.
4. To analyze the relationship between CT and CS.
5. To study the companies' perspective about online buying behaviour.
6. To develop a theoretical model of antecedents of consumer trust in online tourism companies.

Research Question, **"Which factors are responsible for creating trust in online tourism companies?"** indicates a more explorative approach. It is not hypothesized that there is a significant relationship between any particular facet of consumer trust and overall CT. The objective is rather to determine the most significant predictors of the consumer trust.

4.7 SAMPLING

Research findings should ideally benefit a bigger realm than the particular domain available for sampling. Ecological validity, meaning the degree to which the results obtained are not restricted to the particular population from which the sample was taken is the ultimate objective. In the first instance, however, care had to be taken to draw a sample that would be representative of the entire population where the research study was conducted, i.e, Indians who plan their tours online. A sincere attempt has been made to incorporate the respondents with varying demographics to

better understand the relationship, it could safely be said that the results can be generalized to the rest of the online industry.

In a qualitative research, like this, researcher explores the anthropological situations where the discovery of meaning can benefit from an intuitive approach like Judgment Sampling. This method relies on the judgment of the researcher when choosing the members of population to participate in the study. The sampling frame for the study was customers planning leisure tours via online tourism companies.

Judgment sampling method is used when a limited number of individuals possess the trait of interest. It is the only viable sampling technique in obtaining information from a very specific group of people. This method is also useful when the researcher knows a reliable professional or authority that he thinks is capable of assembling a representative sample.

4.8 DATA COLLECTION

There are two sources of data. Primary data are those data, which are collected as fresh and for the first time, and thus happens to be original in character. Primary data collection uses surveys, experiments or direct observations. For the purpose of this research primary data has been collected with the help of **multiple-choice, close ended, structured questionnaire** from the customers. The questionnaire has been discussed at length in the following section.

Also, responses and opinions of few members of **Ministry of Tourism and top level management of few online tourism companies** have been incorporated. Secondary data collection may be conducted by collecting information from a diverse source of documents or electronically stored information. Secondary data has been collected from library of IITTM Noida, Delhi University, Fore School of Management, Published Journals, Online Journals, Books, Magazines, proceedings of seminars and conferences, Internet etc.

4.8.1 THE QUESTIONNAIRE

In determining the degree of correlation between consumer trust and customer satisfaction, it must be determined which facets of trust are regarded as important by the customers and to what extent these aspects are fulfilled, and also to make an

assessment about their perception of customer satisfaction. For the purpose of this study, the questionnaire has been divided into four parts:

- **Part I:** Demographic Profile of Respondents

- **Part II:** Consumer Characteristics

- **Part III:** 12 Dimensions of Consumer Trust

- **Part IV:** Measure of Customer Satisfaction

Part I: Demographic Profile of Respondents

Several demographic items were included to represent the variables in question. The relevant demographic characteristics are gender, age, educational qualifications, income, marital status, family size, etc of the consumers. For example, it may be possible that individuals of different educational levels may have different perception of online tour planning and might perceive differently for the same websites.

Part II: Consumer Characteristics

Each and every person is unique in himself/ herself. They have certain beliefs and values, which generally do not change easily. To build trust amongst its customers, a company must first understand its customers. It helps in not only retaining the existing customer base, but also help in attracting the new ones without incurring much of an expenditure. Consumer trust for an online environment is a critical element for the success of any and every type of organization, which is perfectly achieved via understanding its customers in the exact sense what they want. In this study, consumer characteristics have been studied in terms of behaviour of the customers in response to online shopping in general. Customers with similar tastes and preferences can be clustered together for deriving good results.

For the purpose of this study, Consumer characteristics have been further broken down into variables like:

A. **Consumer's shopping orientation:** The questionnaire sought responses pertaining to the respondent's general predisposition toward acts of shopping. For the purpose of this study, following shopping orientations were considered and evaluated, namely:

1. **Recreational Orientation:** Consumers who enjoy shopping whether they buy or not.

2. **Experiential Orientation:** Consumers who purchase the products only if they see and touch them once before its final purchase.

3. **Convenience Orientation:** These consumers are busy in their routines and wish to spend least time in shopping

4. **Economic Orientation:** Consumers of this category look out for best deals whether online or offline, where they can avail maximum price benefits.

B. **Consumer's attitude towards online shopping:** This part of the study will help in determining the customer's general attitude towards shopping online.

C. **Perceived risk of shopping online:** This factor analyzed the association of risk with online shopping.

Analyzing these factors will give an estimate as to how the customer perceives the idea of shopping if given an option to purchase online or offline. This will let us understand as to which type of consumers opt for online shopping and further, how trust building can be done to retain these customers.

Part III: 12 Dimensions of Consumer Trust

The dependent variable measured in this study is **"Customer Satisfaction"** with the independent variable i.e. **"Consumer Trust"**. Overall 12 dimensions are identified to measure the level of Consumer trust. The chosen dimensions of Consumer Trust have been categorized into 2 sections:

A. **Website Characteristics Dimensions**: A good website attracts more number of people towards itself and selling job of the company becomes easier. This study will help in identifying the areas for improving the website for having more and more visitors.

1. **Likeability of Site**: To know whether the visitors get attracted towards their website.

2. **Functionality of Website**: To measure whether the website is functioning properly or not.

3. **Usage Convenience in Web Design:** To determine the convenience level of the user in using this website.

4. **Site's Efficiency:** Its ease in finding and comparing different locations and its cost vis-à-vis travel agents.

5. **Website Information:** To identify requisite quantity and quality of updated information in the website.

6. **Reliability of the Website:** To identify whether the site has created any kind of trouble for the user of the website in terms of information and financial security.

B. **Service Quality Dimensions**: It is an assessment of how well a delivered service conforms to the client's expectations. Through this study significant SQ dimensions will be identified to create more value for the customers.

7. **Communication:** To analyze as to how the company responds to the customer.

8. **Service Customization:** To know whether the site personalizes its services for its customers to make them feel special.

9. **Availability**: To determine the ease in availability of good options every time by the website.

10. **Promotional Deals**: To study the promotional offers/ deals offered by the company to its customers.

11. **Value for Money:** To check whether the company provides full value for money in terms of entire package vis-à-vis travel agents and other competitors

12. **Cancellation/ Refund Policy:** To see if the company adopts a good refund policy and provision for cancellation to its customers.

Each of these dimensions was further explored with the help of 3 statements. The response was elicited with the help of Likert's five point Scale of Agreement (where 1: Not at all Agree 2: Slightly Agree 3: Moderately Agree 4: Agree to much extent 5: Strongly Agree).

Part IV: Measure of Customer Satisfaction

The last part of the questionnaire deals with the measures of customer satisfaction. 9 statements have been measured on five point scale to assess the customer satisfaction

level (where 1: Not at all Agree 2: Slightly Agree 3: Moderately Agree 4: Agree to much extent 5: Strongly Agree). The list of statements includes:

1. A trustworthy website has a positive effect on satisfaction of consumer.

2. E-tourism companies deliver the services up to my expectations.

3. I am satisfied on the experience with e-tourism companies.

4. I feel that all transactions with e-tourism company are secured.

5. I am highly satisfied by purchasing tour package from e-tourism companies

6. Satisfaction with e-tourism company will strengthen consumer trust

7. Satisfaction with e-tourism company will positively impact my intention to buy again.

8. In future also, my all travel needs will be catered to e-tourism companies

9. I will be recommending others also to purchase from e-tourism companies

The items were presented as 5-point Likert scales, with 1 indicating that a person 'Not at all agree' and 5 indicating a person 'Strongly agree'. The middle value of the scale (3) indicated that a person 'Moderately agrees' with the opinion.

All items are keyed in the same direction and, therefore, the questionnaire might be prone to response style bias, in other words, always making choices in the middle area or choosing the alternative which is socially acceptable.

4.9 DATA COLLECTION PROCEDURE

A total of 500 respondents were selected for the purpose of the research. Primary data of these respondents has been collected through Questionnaires, telephonic interviews (with prior approval) and electronic mails. Total 500 questionnaires were distributed, out of which only 367 (73.4% effectiveness) were considered worth for the purpose of analysis. Total period of data collection was 9 months, i.e. from Feburary 2013 to October 2013.

4.10 DATA ANALYSIS:

Data has been analysed in five phases. The first phase deals with the **percentage analysis** of data. Second part of the analysis includes **Factor Analysis** to find the most significant predictor of CT. Thereafter, **descriptive analysis** was undertaken followed by various tests of significance **(t-test and MANOVA [Multiple Analysis of Variance])** for testing the proposed hypothesis regarding dependence of consumer characteristics on demographic variables. Lastly, relationship between Consumer Trust and Customer Satisfaction has been analyzed using **Regression analysis**.

1. Percentage Analysis of Data consists of reducing a series of related amounts to a series of percentages of a given base. It helps ease in understanding the data and facilitates better comparison.

2. Factor Analysis is applied to split the variables and highlight the major factors in the study.

3. Descriptive Analysis helps in describing and analysing the data better.

4. Statistical Test Analysis

   a. T-Test Analysis are used to find the significance difference between consumer characteristics and demographic variables namely gender and marital status.

   b. MANOVA (Multiple Analyses Of Variance) has been used to test hypotheses for age group and educational qualification as there are several correlated dependent variables and single overall test is desired on this set of variables instead of performing multiple individual tests. Moreover, it will help in exploring how independent variables influence some patterning of response on the dependent variables. That is, to test hypothesis about how the independent variables differentially predict the dependent variables.

5. Regression Analysis has been used to test the impact of factors building trust on customer satisfaction.

MS Excel and SPSS Statistics 17.0 were used for classification, tabulation, coding and presentation of data.

4.11 CONCLUSION

In investigating the variables that predict impact of consumer trust on customer satisfaction, a broad study was undertaken in which some hypotheses were formulated about the contribution of certain general factors. However, the study has a multiple purpose in the sense that it also explores a number of different variables or a combination of variables that helps in building consumer trust.

Chapter 5

ONLINE TOURISM – An Indian Perspective

This chapter presents an outline of the online tourism industry in Indian context. The chapter begins with the description of the burgeoning online tourism industry in India, followed by the similar studies conducted in this regard. Further, there is a glimpse of various online tourism companies' websites to investigate various factors selected for study. The detailed organization of the chapter is as follows:

5.1 Online tourism in India
5.2 Studies in Indian context
5.3 Glimpse of Indian Online Tourism Companys' Website

5.1 ONLINE TOURISM IN INDIA

Online tourism industry accounts for one of the budding industries in India. They changed the way people used to plan their tours. Out of the total e-commerce market in India, online tourism occupies more than three-fourth of the share. It signifies the relevance of this booming industry. Since its inception in India, from 2005 onwards, many players came forward to enjoy the benefits therefrom. Market size of the industry is on the increasing end and the level of competition makes it more challenging for the competitors to struggle for their share from the market. Hence, the pressure on the companies is to retain the consumers and gain their confidence/ trust for superior performance.

This research work was conducted with the people who are the users of online tourism companies and they have been planning their tours through those online tourism companies. While evaluating the online services, customers assess the service in terms of its performance and outcome (Van Riel et al., 2001).

Lot of research work has been undertaken in the west (countries other than India), but very few studies were undertaken in Indian context. Jarvenpaa et al. (1999) emphasized that trust plays a critical role in stimulating consumer purchases over the internet. He highlighted that culture may also affect the antecedents of consumer trust, i.e., consumers in different cultures might have differing expectations of what makes a web merchant trustworthy. Since, Indian culture and psychology is very different from that of the rest, so the perceptions of trust might also vary for them.

Businesses entering the virtual world are based on one firm standing namely online trust. Online trust is an important aspect for an online business company because its absence can not only harm the customer loyalty thereby increasing customers' switching towards other brands, but also can lead to dissemination of incorrect/ incomplete information. Hence, it becomes very critical for the company to build trust amongst its consumers.

"In the year 2012, I planned a trip to Kerala in consultation with ABC Co. I had to pay a total of about Rs 60,000 for the trip (including travel by air to Kerala, cab for visiting the places, accommodation, breakfast, and dinner). Initially, I had to pay Rs 25000 for making the preliminary bookings. I paid the amount online through my debit card and as soon as I paid the amount the message "Server not available" flashed on the screen. I did not try again because I wanted to check my account to verify whether the amount has been debited from my account or not. Next day when I approached the bank they said that the amount has been debited from my account and credited to ABC Co. They also gave me the proof of the transaction.

I emailed the proof to ABC Co. and wanted a confirmation from them that the amount has been credited to their account. But to my surprise the accounts dept. denied that the amount has been credited. Anyway, ABC Co. asked me to proceed with the trip and confirmed that the amount can be adjusted after we return from Kerala trip.

After returning back from the trip, I raised the issue of the amount of Rs 25,000 but the company remained in a denial mode. Three months passed by and I was fed up with their standard and technical replies. So, one evening, I called up the concerned person in the accounts dept. on his mobile and tried to resolve the matter. The person from the company was in a constant denial mode. So, I had to try something different to get the money. I told them that, since you are not interested to return the money therefore I am forced to consult my lawyer in Delhi (the HO of ABC Co. is in Delhi) and issue a summon to your company so that in the consumer court/Delhi High court I can recover the money as well as harassment charges. I asked the accounts person the name of the authority so that summon can be issued. He was not interested to disclose the name so I told him not to worry my lawyer will call you or meet you in person as I have given my lawyer all your company details. The time of this conversation was around 7pm.

After all these conversations I disconnected the phone and I thought of contacting my lawyer the next day. To my surprise the amount of Rs 25000 was credited to my account at about 9.30 pm and I did not have to go to court to recover the money."

This is only one out of several cases. Therefore, the fundamental problem underlying the present study is to identify the factors that build trust in online companies (with special reference to Tourism companies) and thereafter establish & understand the nature of relationship between consumer trust and customer satisfaction.

5.2 STUDIES IN INDIAN CONTEXT

Study conducted by Khare and Khare (2010) revealed that there is high correlation between service attributes of the website and customer satisfaction with travel website. That is, customer satisfaction with online travel websites is dependent on the

informative, attractive and the interactive nature of the online website. Also, even though, the trust component is difficult to deduce, the study suggests that customers prefer to carry out transactions with a service provider they trust. They suggested that websites should be more user-friendly and the instructions should be easy to follow and understand.

Ganguly et al. (2011) identified that website trust is one of the key obstacles of online transactions. They investigated the key antecedents of consumer trust in online travel portals and concluded that Indian consumers give most importance to security, privacy, communication and self-efficacy to generate trust. Irrelevant personal information should not be asked for by the consumer at any point of the transaction. By infusing clarity of online transactions, the websites should provide real-time online buying experience. Also, Indian consumers' desire faster personalized communication from travel portal service provider.

Banerjee and Banerjee (2012) revealed that people who prefer to purchase online include younger generation, professionals/ in service, post graduates and financially well off. They identified six major factors that influence consumers' online trust. It includes: integrity, security and privacy, useful information, convenience in use, web design & word of mouth. They suggested that e-tailer should be transparent and have a clear return policy and must give opportunity to its customers to file a complaint/ give feedback. The companies should incorporate extensive information about their offerings and serve customized needs as per their requirements. The consumers should be able to navigate the web pages with ease and if the same is attractive, it will be able to catch hold the attention of the visitors.

The results of the study conducted by Sinha and Kim (2012) revealed that retail companies should start taking measures to eliminate risk factor and build trust. Since, Indian consumers are still comfortable in buying from the brick and mortar format; the retail managers should sway consumers through ads, promotions and online only discounts. Like other studies, it also highlighted the user-friendliness of the website.

Kaur and Madan (2013) highlighted the relevance of trust in an online environment. They identified various factors that build trust in a website. They include: brand recognition, website look and feel, navigation, payment related issues, presence of

third party trust seals, product description, about us page, order tracking, contact us page, money back guarantee, terms and conditions, customer reviews on home page, secure connection, website download time, extraordinary good discounts, past experience and pop-up advertisements.

Thamizhvanan, A. and Xavier, M. J. (2013) stated that impulse purchase orientation, prior online purchase experience and online trust have significant impact on the customer purchase intention. Also, males as compared to females were found to have more intention to shop online. Moreover, Indian online shoppers typically tend to seek offers and great value price deals instead of brand or quality. They suggested the online retailers to target the impulse purchase orientation nature of Indian consumers and focus more on increasing online trust.

Jain et al. (2013) conducted a study to identify the drivers affecting e-tourism adopability and thereby concluded with five major factors namely: Utility, Economic, Reliability, Efficiency and Security. They suggested that if the website is user-friendly, the consumers can very conveniently plan the tours online at any point of time.They opined that promotional strategies of online services also attract many users to avail these services, thereby making them more cost-effective. Websites must be regularly updated so that the users get latest and perfect information.

Another study conducted by Sahney et al. (2013) highlighted that online trust based constructs have a significant impact on the intention of buyers of booking online in India.

Hence, the studies highlighted the significance of user-friendliness of the website. People prefer to visit those websites, where everything is easy, simple to understand, informative, availability of good options, etc. This research study has analyzed significant **Website Characteristics** as evaluated by Indian tourists in e-tourism companies in order to increase the number of online bookings. This factor has been further categorized into six variables. The factors included were: ***Likeability of Site, Functionality of Website, Usage Convenience in Web Design, Site's Efficiency, Website Information*** and ***Reliability of the Website.*** The second dimension analyzed in the study was **Service Quality.** Indian Tourists were investigated for SQ dimensions on six variables namely: ***Communication, Service Customization,***

Availability, Promotional Deals, Value for Money and Cancellation or Refund Policy.

This study proposed a model that represents the factors that help in building consumer trust in an online tourism company in India. Seven factors have been identified as important variables having a significant impact on consumer trust namely; ***Website characteristics*** (Swaminathanetal, 1999; Wolfinbarger&Gilly, 2002; Hong-Youl Ha, 2004; Chen, 2006; Stewart, 2006; Gregori& Daniele, 2011; Ron, 2011 ***Personalization*** (Chen & Barnes, 2007), ***website information*** (Mcknnight et al., 2002; Hee-Woong et al, 2004) , ***promotional deals, availability, price competitiveness*** (Delina& Drab, 2010) and ***refund policy*** (Zhou &Tian, 2010).

5.3 GLIMPSE OF INDIAN ONLINE TOURISM COMPANYS' WEBSITE

Major Indian players in this industry include Yatra, MakeMyTrip, Travelguru, Clear Trip, Gobibo, SOTC (kyoni), IRCTC, Indian rail info, Travelocity, etc. Following is a brief discussion of few of the online tourism companies in India:

Table 5.1 A glimpse of few Online Tourism Company website

Online Tourism Companies	WC	PS	WI	PD	AV	PC	RP
IRCTC	√						√
Yatra	√	√		√		√	
MakeMyTrip	√	√	√	√	√	√	√
Cleartrip	√			√			
Travelguru	√	√	√	√		√	
Goibibo	√	√					√

Where:

WC: Website Characteristics

PS: Personalization

WI: Website Information

PD: Promtional Deals

AV: Availability

PC: Price Competitiveness

RP: Refund Policy

To start with the most popular of all is **IRCTC** - Indian Railway Catering and Tourism Corporation Limited.IRCTC dates back to 2002 when it started its operations. Although the processing is sometimes very slow,the website is preferred as it is **simple & easy to understand** and user-friendly. With the passage of time IRCTC has included many new features like that of Hotel booking, tie-ups with OYO, Shopping at Amazon, etc (Fig. 5.1). Also, the facility of **cancellation** is provided which holds the attention of the customers. Hence, the functioning of the website is improving while considering the customer demands and the number of bookings is record-breaking.
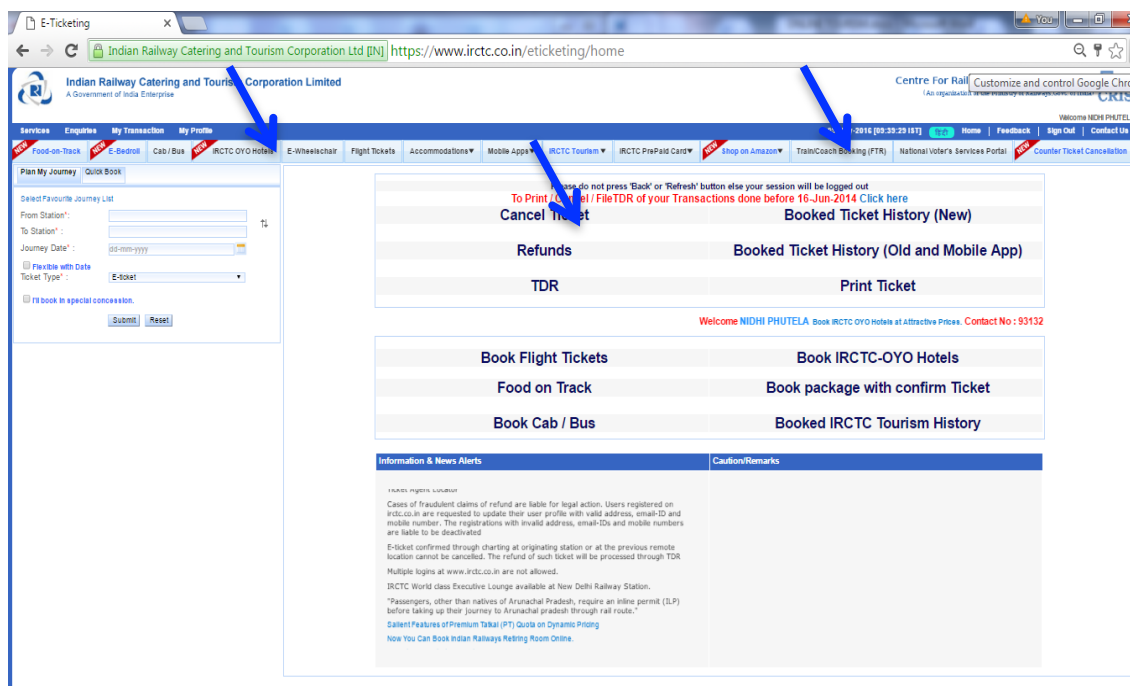
Fig. 5.1 Screenshot of IRCTC

The next in the number comes **Yatra.com**. Yatra.com began its operations in 2006 with 3 members increased to 700+ in 2008. Within two years of its inception it had 100%YoY growth. Slowly, it increased its accessibility for consumers by setting up retail outlets called Yatra Holiday Lounges which are premium outlets that cater planning leisure holidays. This being a promising business needs more attention viz-

a-viz retaining the customers especially from the other online tourism giants like Make My Trip. Yatra.com has tried to develop its **website attractive** while highlighting more on the features of **personalization as well as promotional offers** (Fig. 5.2 & 5.3). Herein, the customers are given various options like the type of vacation the customer is actually planning. And thereafter the moment you re-enter the website you get various offers regarding that.
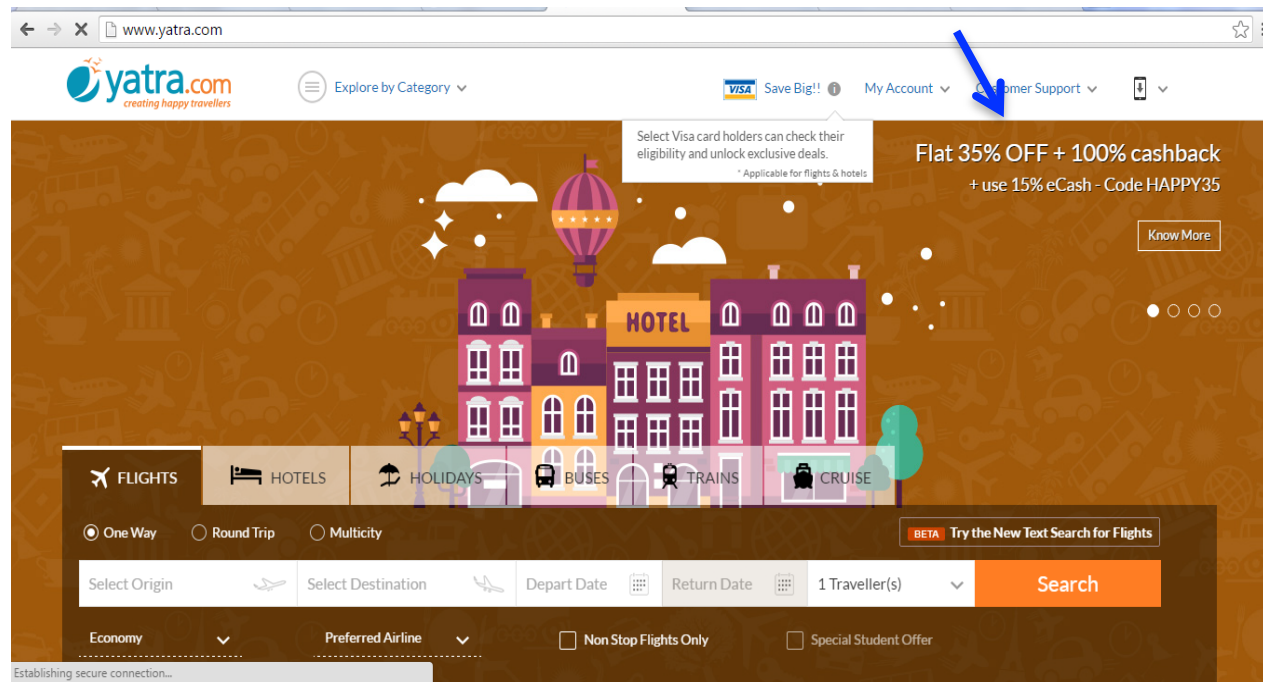
Fig. 5.2 Screenshot of Yatra.com
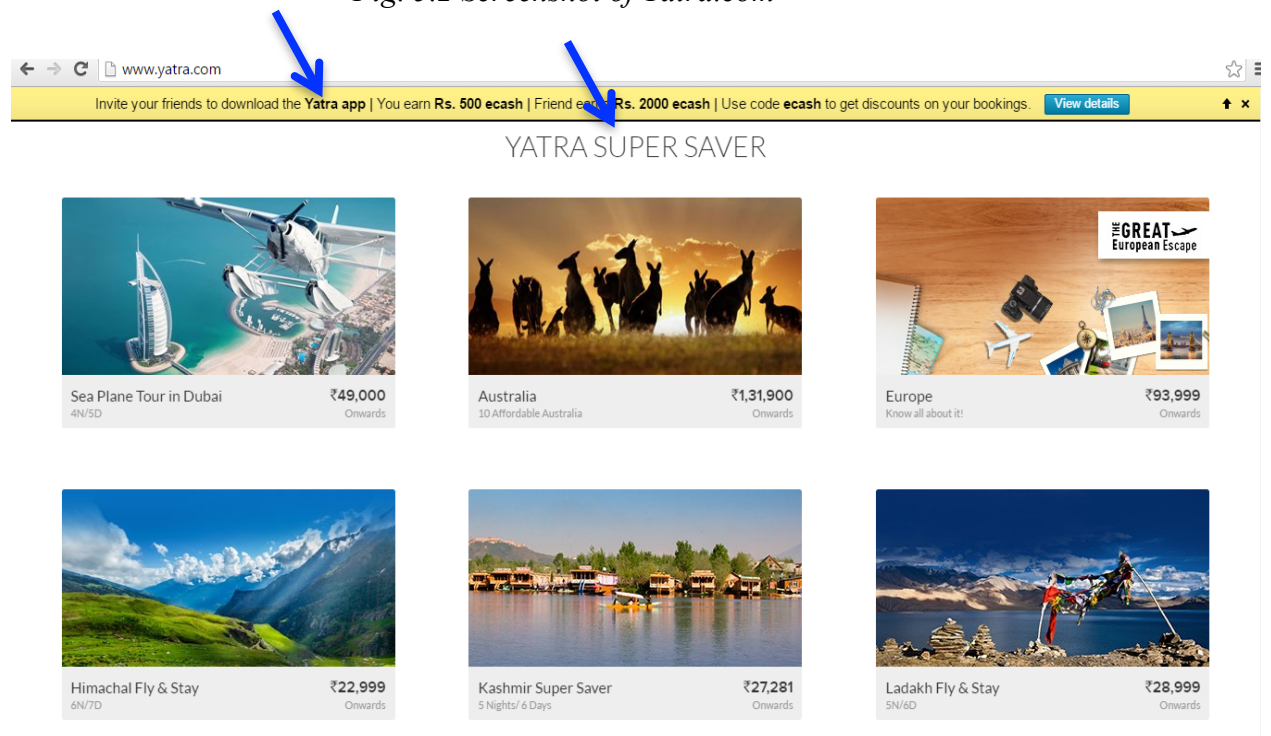
Apart from this, the company also lays stress on **Price Competitiveness**, another dimension of consumer trust included in the study. As can be seen in Fig. 5.4, the website reveals personalized tour package as well as the option of travelling within the budget. The main idea of giving this option to the Indian consumers is to provide *'value for money'*.

Fig. 5.4 Screenshot of Yatra.com

Make My Trip began its operations in the year 2005 and has pioneered the Indian online travel industry by offering online flight tickets to Indian travellers. In 2010, the company enlarged its portfolio by adding holiday packages and hotel bookings. The website is **user-friendly** (Fig. 5.5)as it is very simple to understand even by the first time users.
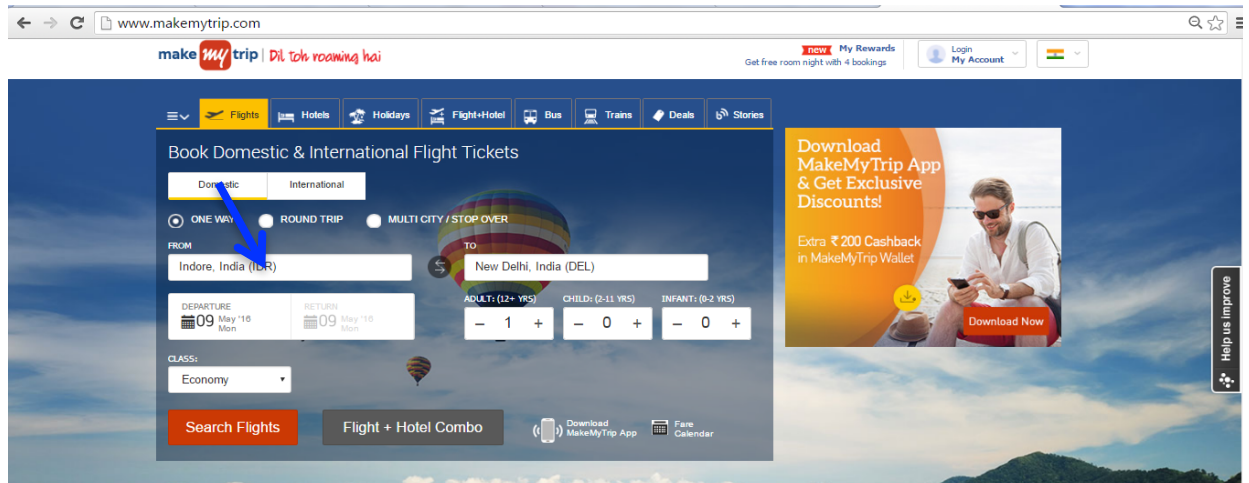
Fig. 5.5 Screenshot of MakeMyTrip

A motivating factor that is clearly visible on the portal is that of **deals offered** by the company (Fig. 5.6). As can be clearly seen from the makemytrip website the **promotional deals** are also categorized into three parts: Discounts (only for app users), Hot deals and Last Minute Deals with an intention to grab the immediate attention of the consumer.
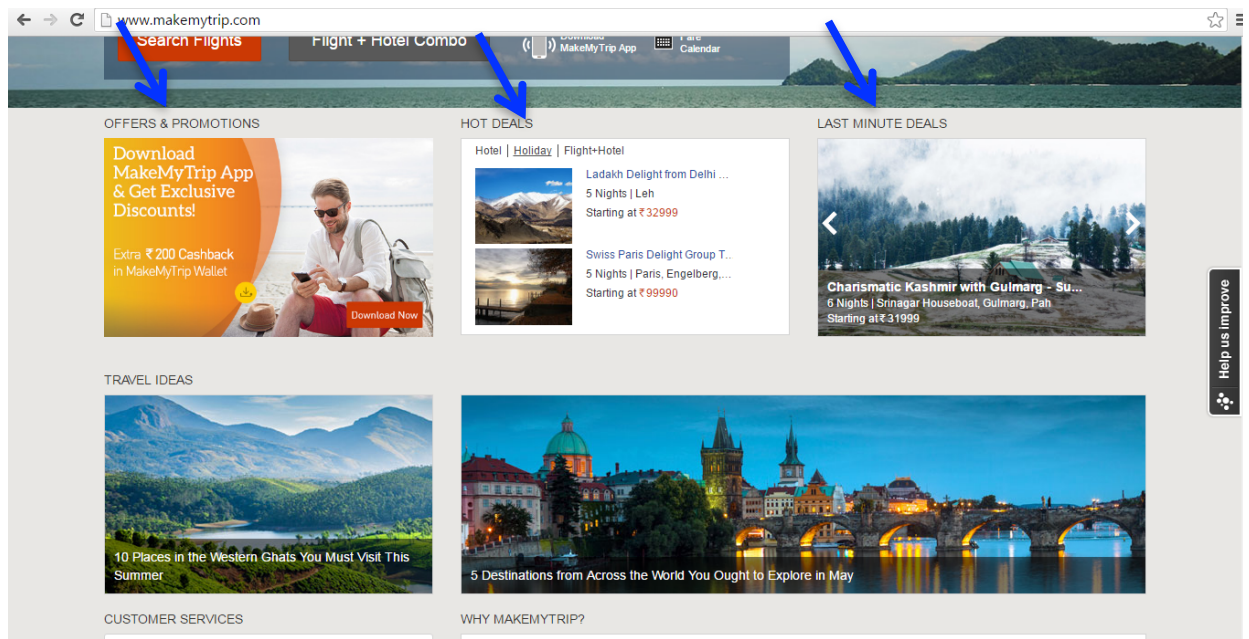
Fig. 5.6 Screenshot of MakeMyTrip

Also, last but not the least, a good amount of focus is on the **quality and quantity of information on the website** (Fig. 5.7). Also, they **guarantee on best deals**.
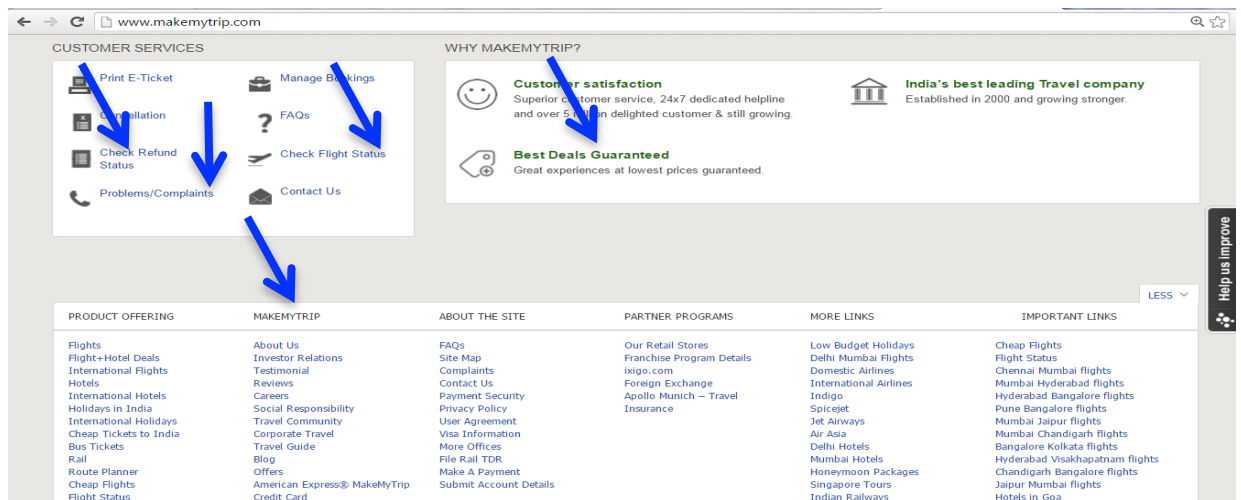
Fig. 5.7 Screenshot of MakeMyTrip

The detailed information about the company, website, product offerings, partner programs is provided on the portal.Also, apart from the offers, MakeMyTrip also guarantees the best deals thereby laying stress on Price competitiveness as compared to other companies in the same field. **Refund status** as well as the **flight status (Availability)** can be checked anytime from the website. Also, **communication** with the personnel seems to be easy in this portal. The customer can also manage its booking all by himself once he logs on to the portal. Therefore, as per the literature the company has covered most of the aspects that should be available on the website. By incorporating trust amongst its customers the company has been able to take as high as 47% of the total market share.

<u>Cleartrip</u> was launched in the year 2006. Cleartrip works on the principle of 'Making Travel Simple' (its punchline), therefore it provides **easy booking** to its customers along with useful travel tips. The mere look at the website reveals its simplicity and ease of transacting. Also, another column highlights **deals** section It indicates, no matter what, promotional deals is a significant factor for attracting the customers (Fig. 5.8).
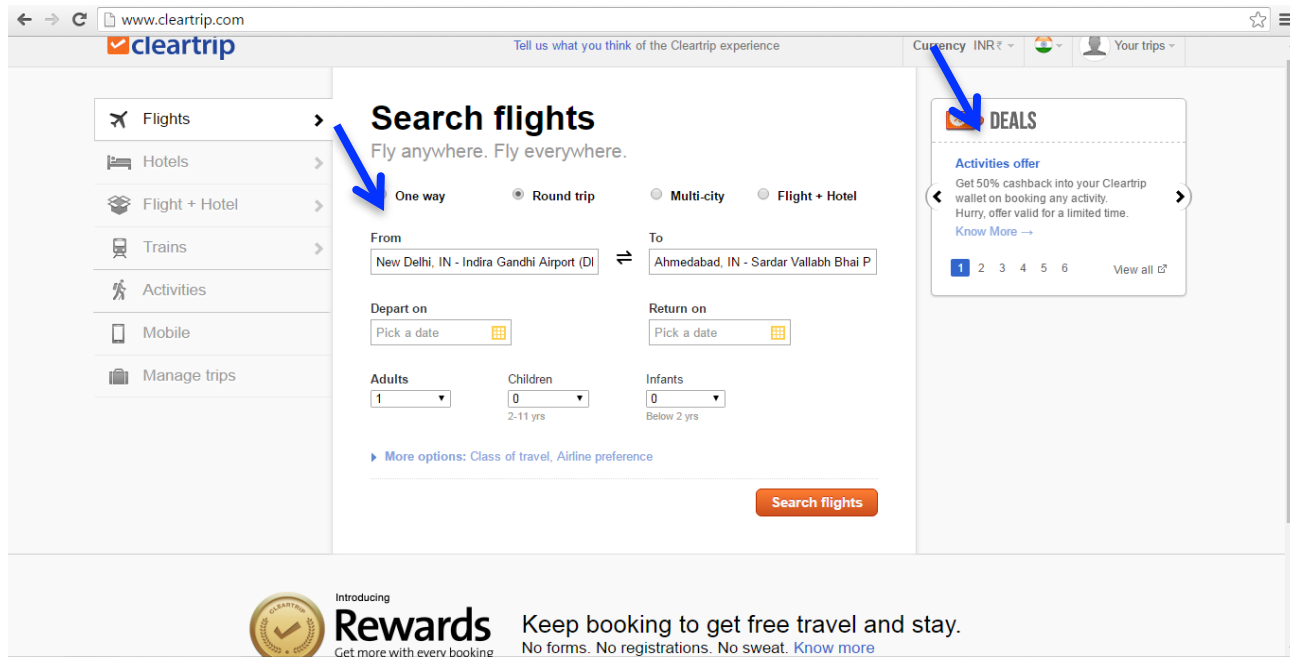
Fig. 5.8 Screenshot of Cleartrip

Since its inception in 2005, **Travelguru**, shifted its focus to hotels and now specializes in hotel bookings and business trip planning. Travelocity acquired Travelguruin August 2009. Later, Yatra.com bought Travelguru from Travelocity in June 2012. The website is quite **attractive** (Fig. 5.9) and include many important aspects which can motivate its customers. As stated since its focus is on hotels, travelguru puts forward the **best deals** (Fig. 5.9 & 5.10) in hotels at the first place.
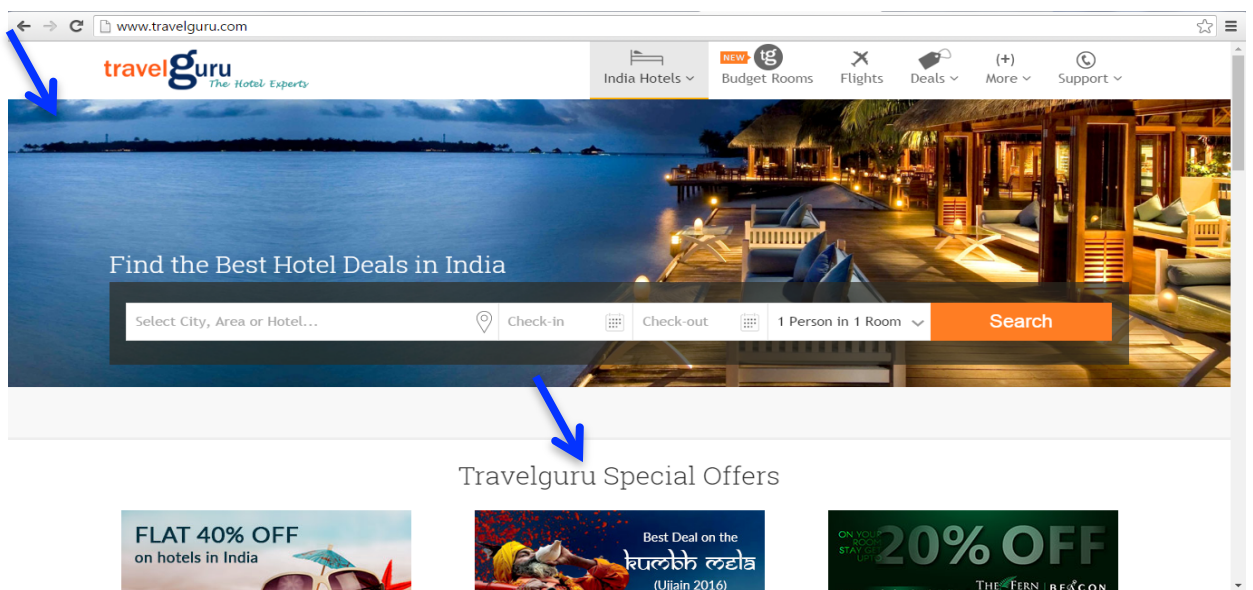
Fig. 5.9 Screenshot of Travelguru
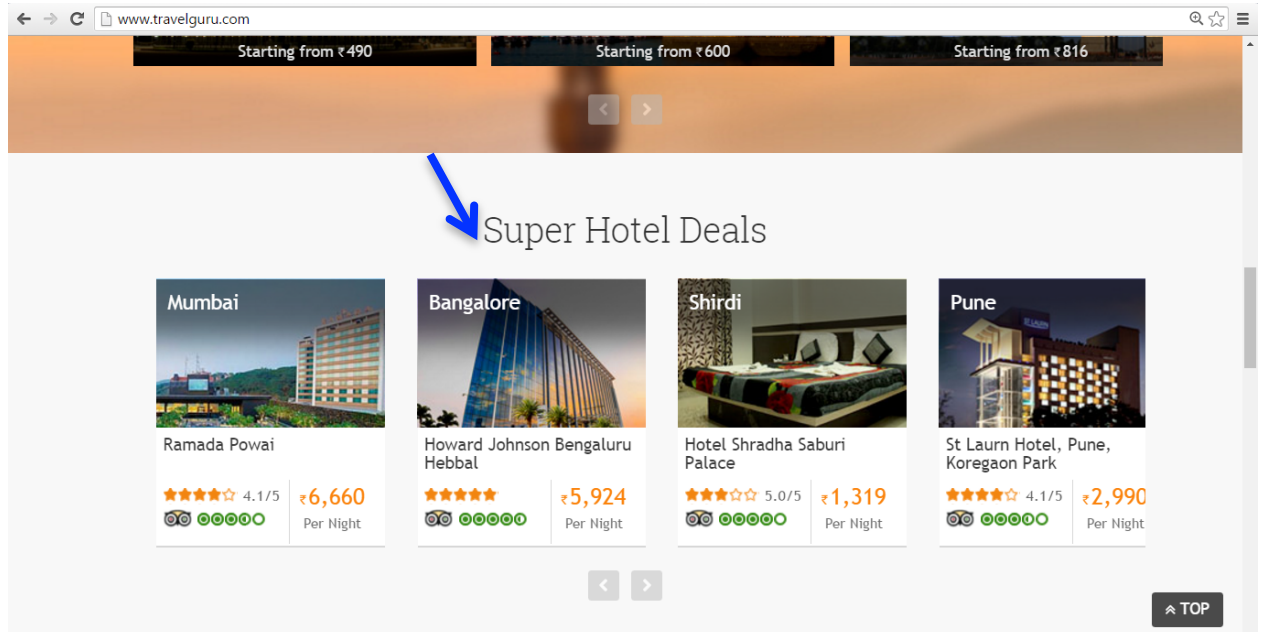
Fig. 5.10 Screenshot of Travelguru

While using the **beautiful pictures** and that also at **attractive prices**, Travelguru highlights varying destinations to capture different segments of the society (Fig. 5.11).
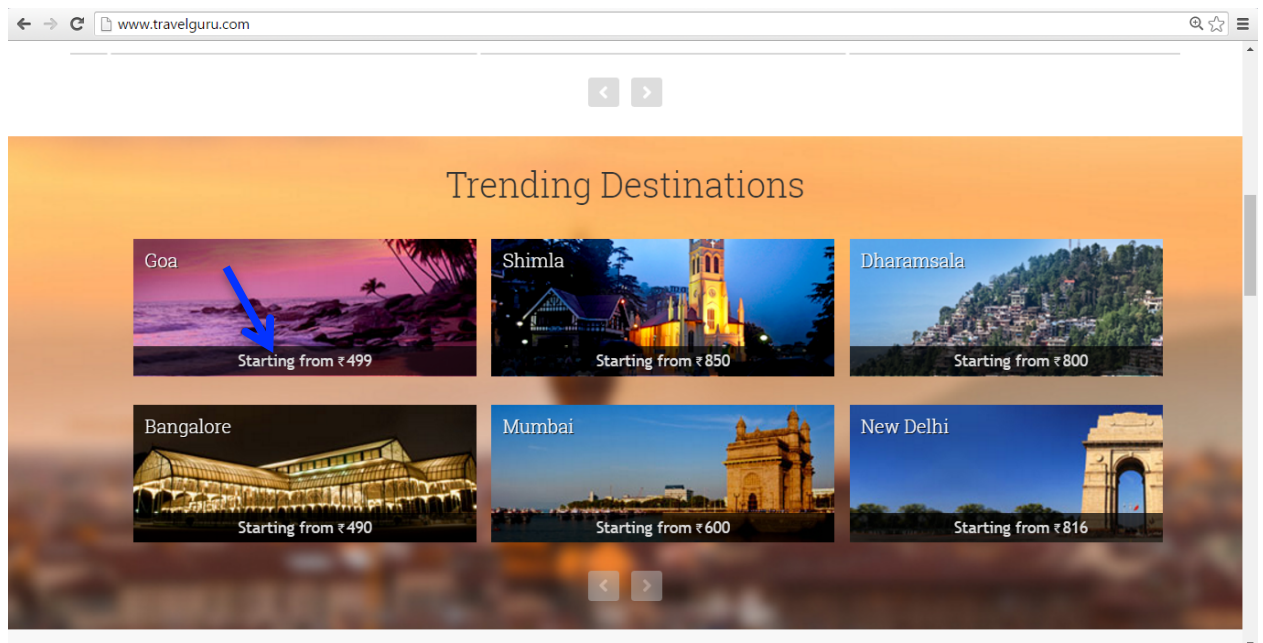
Fig. 5.11 Screenshot of Travelguru
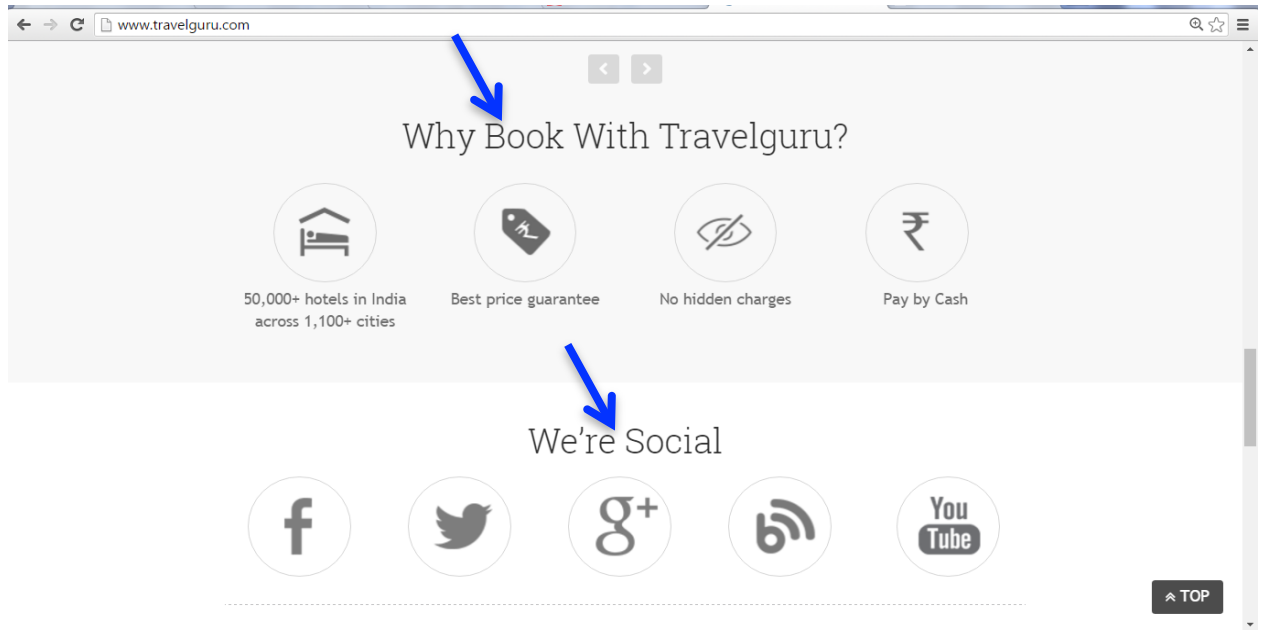
Fig. 5.12 Screenshot of Travelguru

As can be seen in Fig. 5.12, Travelguru captures the attention of the users by answering the major question: ***'Why book with Travelguru?'***i.e. the company is focusing on **sharing information** with its customers. Also, being actively present on social platforms, reveals that they are quite **responsive**. Once they track the types of search a customer is conducting on their website, they send you **personalised offers or deals** (Fig. 5.13).
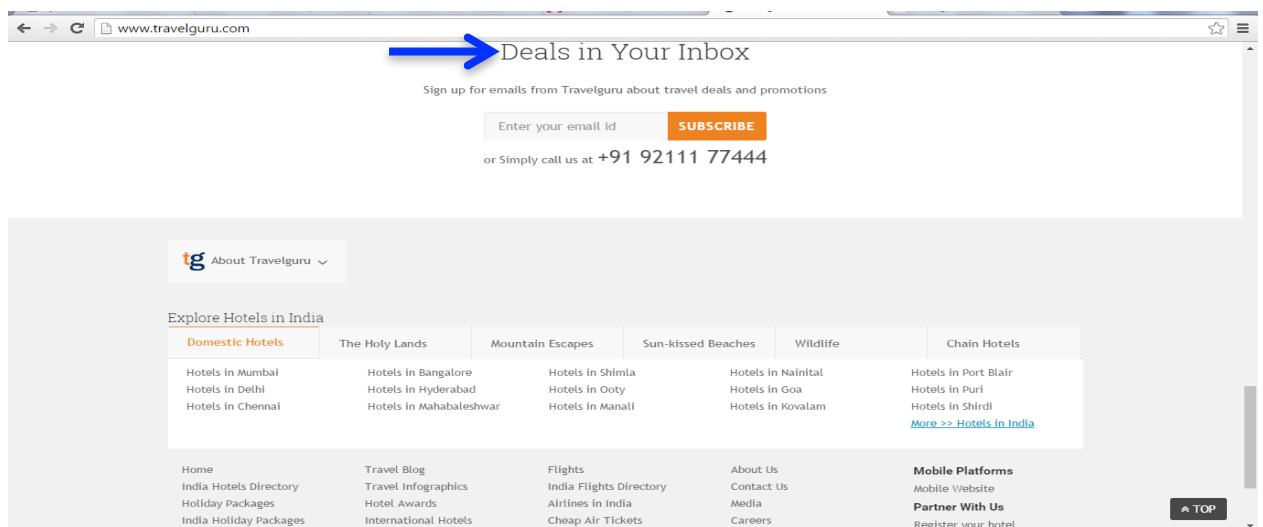
Fig. 5.13 Screenshot of Travelguru

Being a promising business venture, **Goibibo** started its operations in the year 2009. Apart from being **user-friendly**, the website enables the travellers to search and buy

from across categories. It also offers an **instant refund function** named as 'GoCash' (Fig. 5.14).
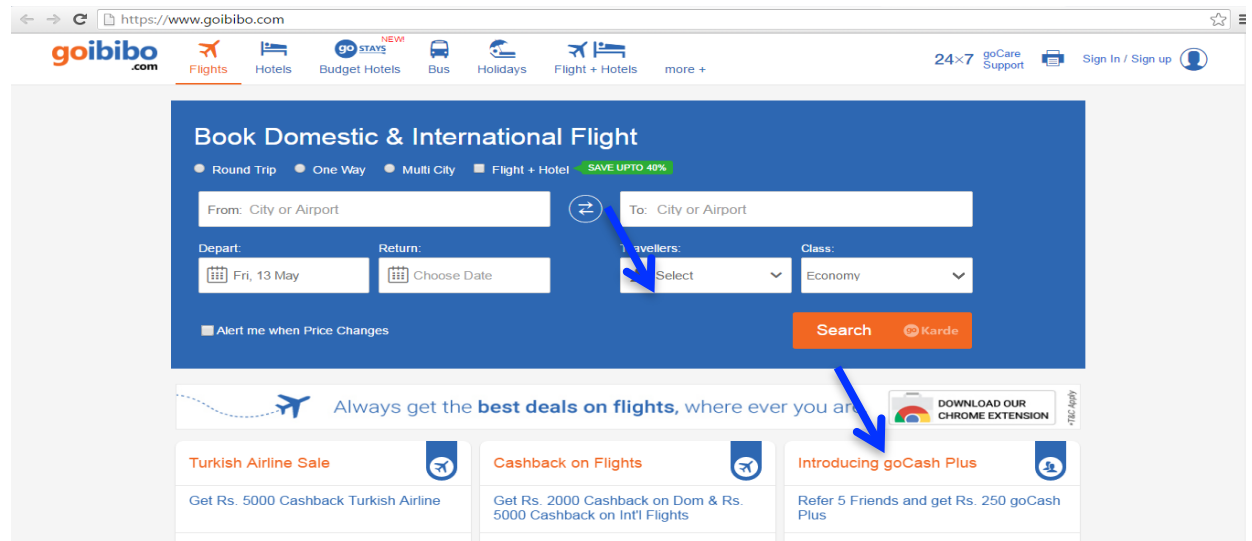
Fig. 5.14 Screenshot of Goibibo

Goibibo also offers **personalization** tools (Fig. 5.15 & 5.16) for customer bookings. The customer can plan his vacation all by himself and the company can structure the tour as per his suggestions at reasonable prices.
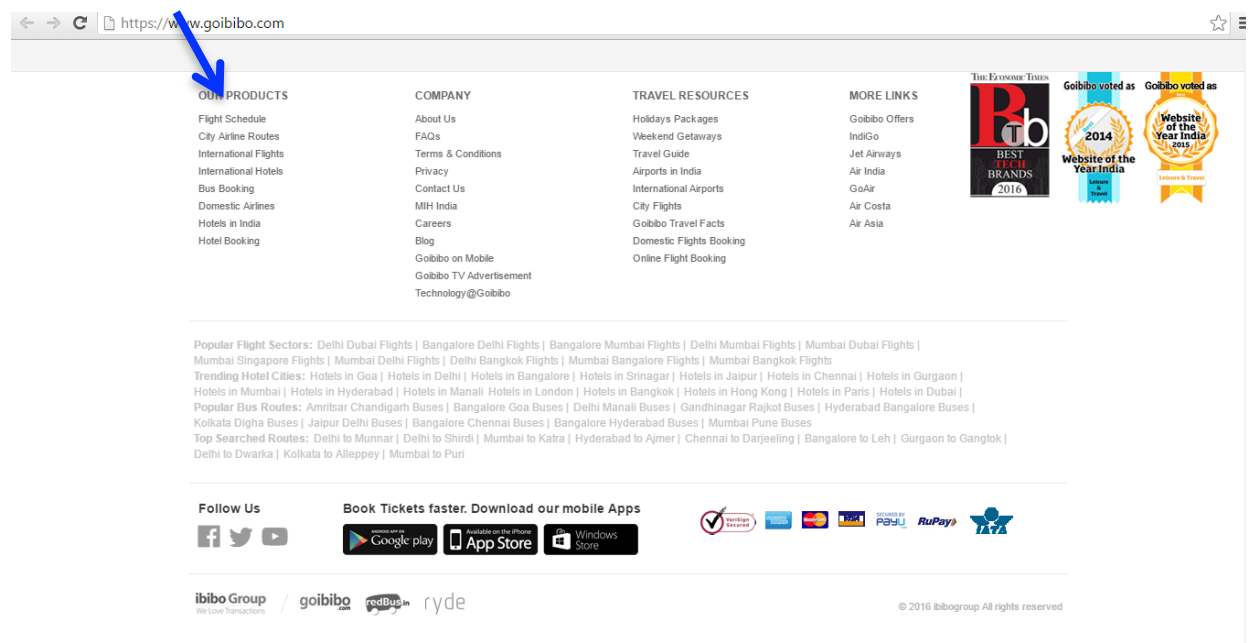
Fig. 5.15 Screenshot of Goibibo
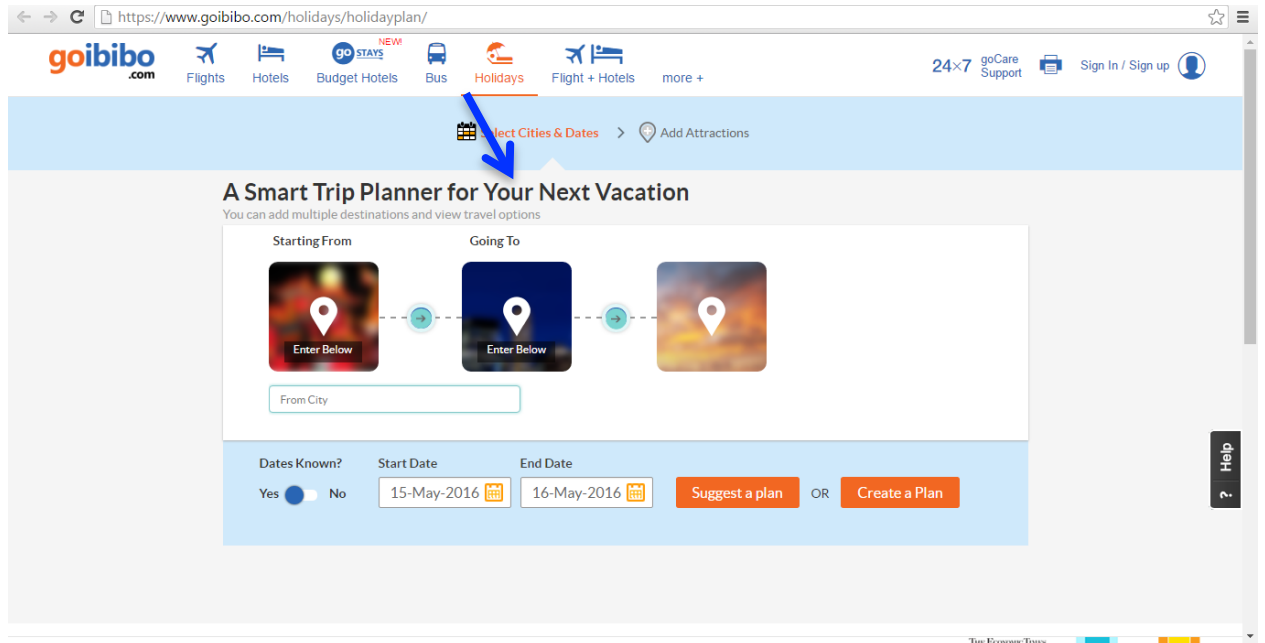
Fig. 5.16 Screenshot of Goibibo

Chapter 6

ANALYSIS & INTERPRETATION

This chapter presents the findings of quantitative data analysis and their interpretation. The chapter begins with the description of the sample using frequency distributions and graphical representations. Then the factor extraction is explained by using Factor Analysis. This is followed by reliability testing and validity testing of the data. Then the mean scores of the customers' perceptions for all the constructs are represented. Finally, the testing of the research hypotheses is done using appropriate statistical tests and the results obtained are discussed. The detailed organization of the chapter is as follows:

Part – I Consumer's Perspective

6.1 Sample Profile

6.2 Factor Extraction

6.3 Reliability Testing

6.4 Validity of Scale Items

      6.4.1 Convergent Validity

      6.4.2 Discriminant Validity

6.5 Mean Scores

      6.5.1 Mean Scores-Demography Wise

      6.5.2 Overall Mean Scores

6.6. Hypothesis Testing

Part – II Company's Perspective

PART – I CONSUMER'S PERSPECTIVE

6.1 SAMPLE PROFILE

This section shows the profile of 367 respondents (online travel portal users) surveyed in Delhi NCR on the basis of four variables (gender, age group, educational qualification, and marital status).

Table 6.1 Simple Percentage Analysis of demographic profile

S. No.	Demographic Factors		No. of Respondents	% of Respondents
1.	Gender	Females	125	34.1
		Males	242	65.9
2.	Age	Less than 20	48	13.1
		21-30	150	40.9
		31-40	113	30.8
		41-50	40	10.9
		51 & ABOVE	16	4.4
3.	Education	Graduation	50	13.6
		Post-Graduation	133	36.2
		Professional	149	40.6
		Others	35	9.5
4.	Marital Status	Single	160	43.6
		Married	207	56.4

Gender

The findings in the table 6.1 and fig. 6.1 reveal that males are more inclined towards online tour planning, which is 65.9 percentage of total respondents) than females (34.1 percentage of total respondents.
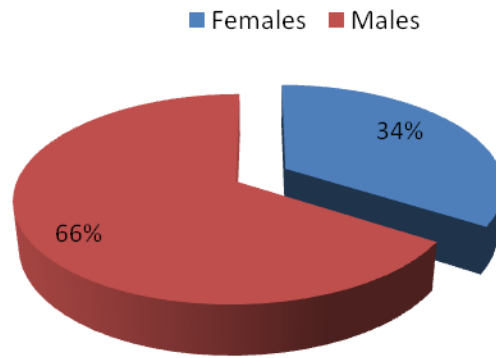
Fig. 6.1 Sample Profile – Gender Wise

Age Group

As per the results, young generation prefers to plan tours online, as age group between 21 & 30 years are using these services more (40.9%) followed by those aged between 31 -40 years with a percentage of 30.8 (Fig. 6.2). People of age 51 years and above have showed little interest (4.4%) in planning tours online.
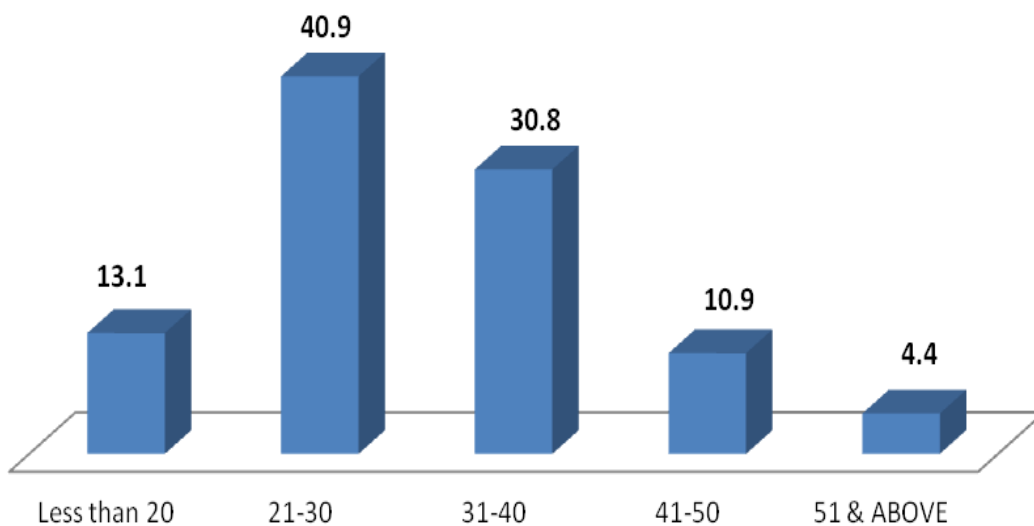
Fig. 6.2 Sample Profile – Age Wise

Educational Qualification

As high as 40.6% of the respondents possess professional qualification, whereas 36.2% of respondents are post-graduates indicating that most of the population are highly educated who are using online services to plan tours than those with lower education levels (Fig.6.3).
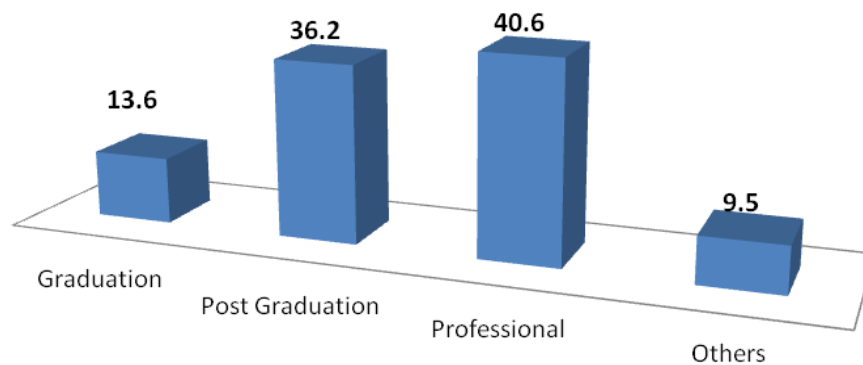
Fig. 6.3 Sample Profile – Educational Qualification Wise

Marital Status

Not much of a difference can be seen amongst the respondents in terms of their marital status, signifying that online tour planning is famous amongst the ones who are married as well as unmarried (Fig. 6.4).
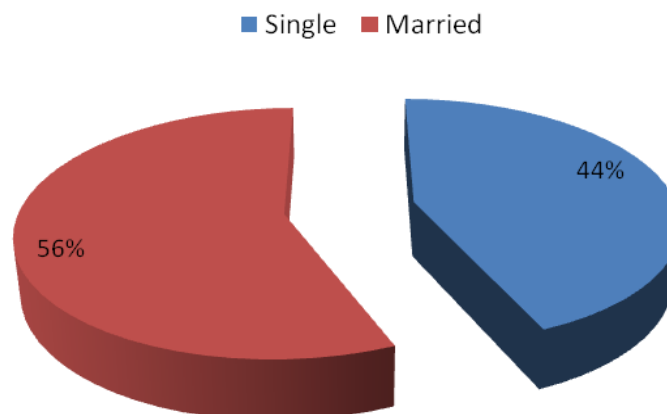
Fig. 6.4 Sample Profile – Marital Status Wise

6.2 FACTOR EXTRACTION

This section deals with the extraction of factors to find the most significant predictor of Consumer Trust. Factor analysis is conducted using SPSS 17.0 on the data collected from 367 respondents on 36 items of Consumer Trust.

Table 6.2 shows that the Bartlett's test of sphericity is significant for the measure i.e. Consumer Trust, indicating that the factor analysis is feasible for the same. As Bartlett's test is almost always significant, a more discriminating index of factor analysability is the KMO. For the data set of Consumer Trust, KMO measure is .890. Since the KMO value is large; hence KMO also supports factor analysis.

Table 6.2 KMO and Bartlett's Test for Consumer Trust

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.890
Bartlett's Test of Sphericity	**Approx. Chi-Square**	18514.471
	Df	630
	Sig.	.000

Principal component analysis is used to capture most of the scale items into minimum number of factors possible. Varimax orthogonal rotation procedure is used to obtain a simplified factor structure. Widely used latent root criterion is employed to decide the number of factors to be retained for further analysis. According to this criterion, we can retain only those factors which have latent roots or eigen values greater than 1. In this study, using this criterion, 7 factors are retained for Consumer Trust which represents 82.639% of the variance of the 36 items (see table 6.3).

Table 6.3 Variance and Eigen Values for Consumer Trust

Factor	Eigen Value	% of Variance	Cumulative % of Variance
1	12.801	35.557	35.557
2	5.750	15.972	51.529
3	2.812	7.812	59.341
4	2.524	7.012	66.353

5	2.140	5.946	72.299
6	2.044	5.679	77.978
7	1.678	4.662	82.639

Factor loadings of the items on the retained factors of Consumer Trust are exhibited in Table 6.4. Factor loading is the correlation of each item and the factor which indicates the degree of correspondence between the item and the factor. Only those items with a factor loading of 0.50 or higher (ignoring the signs) are considered significant (Hair et al., 2005). The factor loadings of all the items are above 0.650 which indicates their high correlation with the respective factors.

Table 6.4: Factor Loadings for Consumer Trust

Factor	Item Code	Item Description	Factor Loading						
			1	**2**	**3**	**4**	**5**	**6**	**7**
1 **Website Characteristics**	SDL1	Graphics of tourism website are likeable.	.903						
	SDL2	Layout of site is attractive and uncluttered	.943						
	SDL3	Site captures my attention	.939						
	SDF1	Site clearly explains how user information is used	.900						
	SDF2	Site's purchase system is stable and consistent	.928						
	SDF3	Processing is quite fast	.900						
	SDU1	It is easy to navigate tourism websites	.860						
	SDU2	It is easy to plan a trip anywhere and anytime	.838						
	SDU3	Payments can be made easily	.916						
	SDE1	It is Cost effective than visiting a travel agent	.685						
	SDE2	It is easy to find what I want on these sites	.814						
	SDE3	It is easy to compare different locations	.836						

	SDR1	Sites have never crashed my computer	.832					
	SDR2	Payments made are secured	.913					
	SDR3	Personal information is kept confidential	.839					
2 Personalization	COM1	It is easy to interact with customer service personnel		.939				
	COM2	Site responds to my inquiries on time		.835				
	COM3	They communicate any kind of changes		.945				
	SC1	Site has given me individual attention		.877				
	SC2	Site understands my specific needs		.858				
	SC3	Their customization is commendable		.719				
3 Website Information	SDI1	There is requisite quantity of product information			.878			
	SDI2	There is requisite quality of product information			.883			
	SDI3	Information is always up-to-date			.869			
4 Promotional Deals	PD1	Site offers ample number of deals				.982		
	PD2	Deals offer good discount				.971		
	PD3	Deals promote me to plan that particular tour				.924		
5 Availability	AV1	Online customer service is available all the time					.915	
	AV2	Good options are available to opt for					.906	
	AV3	I can track and manage my order through this site anytime					.901	
6 Price Competiti	PC1	Price worthiness of travel mode (air/ railway/ road)						.857
	PC2	Price worthiness of accommodation						.816

	PC3	Price worthiness of entire package							.949	
7 Refund Policy	RP1	Cancelling the order is easy and hassle free								.793
	RP2	Percentage of money return is fixed								.886
	RP3	Money is returned within a stipulated time								.907

Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalization; Rotation converged in 5 iterations

Factors for Consumer Trust

Amongst the 7factors extracted for Consumer Trust, the first factor comprises of 15 items (SDL1-3, SDF1-3, SDU1-3, SDE1-3 & SDR1-3) which are related to the features present in the website of the company. Therefore the first factor is named as **'Website characteristics'**. The second factor includes 6 items (COM1-3 & SC1-3) which are concerned with how well the online travel company is responding back to its customers and providing special attention to each and every customer. Hence the second factor is named as '**Personalization**'. Factor 3 is termed as '**Website Information**' as the three items (SI1, 2&3) included in this factor indicate quality & quantity of updated information on the company's website. Factor 4 comprises of three items (PD1-3) which relates to the promotional policies adopted by the company to attract and retain its customers. Hence, it is named as '**Promotional Deals'.** The fifth factor includes three items (AV1, AV2 & AV3) which shows the availability of the services provided by the online tourism company. Therefore, it is termed as '**Availability**'. Sixth factor namely '**Price Competitiveness'** also includes 3 items (PC1-3) relating to the concern of customers regarding the provision of value for money on booking tours online. Seventh factor '**Refund Policy**' includes three items (RP1, 2 & 3) that indicates the users' perception about the procedure adopted by the company if they cancel the order.

6.3 RELIABILITY TESTING

For the seven constructs that this study focused on, it is necessary to measure internal reliability of each construct with its different number of items. To test the internal reliability, the Cronbach's alphas are calculated for the items designed for the same construct. Table 6.5

shows the calculated values of Cronbach's alpha for all the seven constructs. All the values are above the cut-off point 0.7 recommended by Nunnally and Bernsties (1994). It indicates that all the seven constructs are having strong internal consistency.

Table 6.5 Reliability Analysis

S No	Constructs	No. of Items	Chronbach's alpha
1	Website Characteristics	15	0.980
2	Personalization	6	0.941
3	Website Information	3	0.965
4	Promotional Deals	3	0.956
5	Availability	3	0.972
6	Price Competitiveness	3	0.849
7	Refund Policy	3	0.828

6.4 VALIDITY OF SCALE ITEMS

6.4.1 CONVERGENT VALIDITY

Convergent validity is the extent to which scale correlates positively with other measures of the same construct. For assessing the convergent validity of the scale, the Pearsonian coefficients of correlation are computed for various items of all the seven constructs (Refer Tables 6.6-6.12). It can be noticed that in case of every construct, the item intercorrelations for all item pairings are very high (>0.70). This provides evidence that all items are related to the same construct.

Table 6.6: Correlations for Website Characteristics

	WC1	WC2	WC3	WC4	WC5	WC6	WC7	WC8	WC9	WC10	WC11	WC12	WC13	WC14	WC15
WC1	1														
WC2	.865**	1													
WC3	.892**	.958**	1												
WC4	.928**	.817**	.841**	1											
WC5	.813**	.948**	.901**	.816**	1										
WC6	.811**	.833**	.838**	.772**	.790**	1									
WC7	.852**	.774**	.792**	.918**	.777**	.744**	1								
WC8	.702**	.768**	.766**	.741**	.785**	.674**	.748**	1							
WC9	.829**	.845**	.849**	.804**	.805**	.958**	.780**	.725**	1						
WC10	.721**	.649**	.670**	.759**	.654**	.625**	.827**	.621**	.645**	1					
WC11	.682**	.733**	.735**	.723**	.758**	.656**	.750**	.959**	.711**	.642**	1				
WC12	.717**	.760**	.768**	.736**	.755**	.767**	.747**	.723**	.800**	.654**	.718**	1			
WC13	.861**	.745**	.765**	.919**	.743**	.698**	.852**	.659**	.729**	.709**	.643**	.651**	1		
WC14	.796**	.916**	.881**	.798**	.968**	.775**	.761**	.774**	.790**	.634**	.749**	.733**	.741**	1	
WC15	.730**	.749**	.757**	.750**	.730**	.825**	.740**	.649**	.794**	.594**	.622**	.708**	.721**	.716**	1

** Correlation is significant at 0.01 level (2-tailed)

Table 6.7: Correlations for Personalization

	PS1	PS2	PS3	PS4	PS5	PS6
PS1	1					
PS2	.730**	1				
PS3	.964**	.768**	1			
PS4	.867**	.623**	.834**	1		
PS5	.765**	.702**	.775**	.790**	1	
PS6	.622**	.629**	.646**	.504**	.620**	1

** Correlation is significant at 0.01 level (2-tailed)

Table 6.8: Correlations for Website Information

	WI1	WI2	WI3
WI1	1		
WI2	.982**	1	
WI3	.844**	.876**	1

** Correlation is significant at 0.01 level (2-tailed)

Table 6.9: Correlations for Promotional Deals

	PD1	PD2	PD3
PD1	1		
PD2	.975**	1	
PD3	.848**	.818**	1

** Correlation is significant at 0.01 level (2-tailed)

Table 6.10: Correlations for Availability

	AV1	AV2	AV3
AV1	1		
AV2	.937**	1	

	.941**	.886**	1
AV3			

** Correlation is significant at 0.01 level (2-tailed)

Table 6.11: Correlations for Price Competitiveness

	PC1	PC3
PC1	1	
PC3	.773**	1

** Correlation is significant at 0.01 level (2-tailed)

Table 6.12: Correlations for Refund Policy

	RP1	RP2	RP3
RP1	1		
RP2	.529**	1	
RP3	.581**	.772**	1

** Correlation is significant at 0.01 level (2-tailed)

6.4.2 DISCRIMINANT VALIDITY

Discriminant validity is the extent to which scale does not correlate with other conceptually distinct constructs. Discriminant validity between constructs exists when there is a low correlation between items measuring different constructs. Discriminant validity of the measures is assessed on the basis of constructs correlations. Table 6.13 shows the constructs correlations for all the seven constructs. It can be noticed that none of the constructs correlations exceed the criterion of 0.9 and above recommended by Hair et al. (2005). Therefore empirical support exists for the discriminant validity of the measures.

	Website Characteristics	Personalization	Website Information	Promotional Deals	Availability	Price Competitiveness	Refund Policy
Website Characteristics	1						

Personalization	.075	1				
Website Information	.545**	0.77	1			
Promotional Deals	-.019	.015	.049	1		
Availability	-.019	.498**	-.004	-.031	1	
Price Competitiveness	.020	.015	.029	-.003	-.046	1
Refund Policy	.004	.011	-.015	.002	.078	-.084	1

Table 6.13: Constructs Correlations

** Correlation is significant at 0.01 level (2-tailed)

6.5 MEAN SCORES

This section represents the respondents' mean perceptions (scores) regarding "Consumer Trust".

6.5.1 MEAN SCORES-DEMOGRAPHY WISE

Tables 6.14 shows the mean scores by demographic variables (gender, marital status, age group and educational qualification) for various shopping orientations (Recreational Orientation, Experiential Orientation, Convenience Orientation and economic Orientation).

Table 6.14 Mean Scores for Consumer Characteristics of Respondents – Demography Wise

DEMOGRAPHIC VARIABLES		RO	EO	CO	ECO	ATOS	PRSO
GENDER	MALES	2.38	2.64	3.95	4.12	3.76	2.34
	FEMALES	2.81	3.11	3.49	4.13	3.28	2.84
MARITAL STATUS	SINGLE	2.76	3.04	3.65	4.12	3.36	2.77
	MARRIED	2.34	2.62	3.91	4.13	3.78	2.31
AGE	>20	1	1	5.00	3.89	5	1
	21-30	1.72	2.09	4.64	4.36	4.51	1.47
	31-40	3.27	3.54	3.01	4.00	2.86	3.39
	41-50	4.26	4.66	1.98	4.03	1.63	4.77
	<50	5	5	2.33	3.66	1	5
EDUCATIONAL QUALIFICATION	GRADUATION	3.23	3.36	3.55	4.05	3.09	3.05
	POST GRAD.	2.55	2.86	3.70	4.20	3.57	2.56
	PROFESSIONAL	2.37	2.68	3.87	4.11	3.69	2.40
	OTHERS	2.08	2.32	4.18	4.00	4.02	2.04

Table 6.14 indicates the mean scores of shopping orientations of the respondents. It can be revealed from the table that males have more of economic orientation, whereby they want more value for money and at the same time, while not compromising on convenience in shopping. The comparative mean score indicates that females have a higher tendency towards Experiential shopping than males. Respondents who were single also enjoy shopping more than the married respondents.

6.5.2 OVERALL MEAN SCORES

Table 6.15 shows the mean scores for all the items of "Shopping Orientations". It can be noticed that "Economic Orientation" followed by "Convenience Orientation" have received the highest mean ratings of 4.13 and 3.79 respectively whereas, "Experiential Orientation" and "Recreational orientation" have received lower scores of 2.81 and 2.53. This indicates that respondents do not prefer to shop around by looking at displays but they seek

convenience in shopping while not compromising the economical aspect of the same. Hence, they resort to online shopping.

Table 6.15 Item-Wise Mean Score of Shopping Orientations of Respondents

Recreational Orientation (Mean = 2.53)	RO1	Window shopping is usually a pleasant experience for me.	2.51
	RO2	I like to shop around and look at displays.	2.51
	RO3	I never feel bored when I go shopping.	2.56
Experiential Orientation (Mean = 2.81)	EO1	I like to see and touch products before I buy them.	2.90
	EO2	I hate buying things without seeing what I am getting.	2.91
	EO3	I like to try it before I buy a product.	2.61
Convenience Orientation (Mean = 3.79)	CO1	I hate to wait in long lines for checking out goods.	3.61
	CO2	Saving time while shopping is very important to me.	3.66
	CO3	I want to be able to shop at any time of the day.	4.11
Economic Orientation (Mean = 4.13)	ECO1	Being a smart shopper is worth the extra time it takes.	4.19
	ECO2	I like to shop around for the best buy and feel great with a good deal.	4.14
	ECO3	I like to consider a wide selection before making a purchase.	4.05

Table 6.16 shows the mean scores for the Customer's perception about Online Shopping. The table indicates that the customers enjoy online shopping as attitude towards online shopping has a mean score of 3.60 and find it to be less risky which is justified with a low mean score of 2.51.

Table 6.16 Item-Wise Mean Score of Customer's Perception about Online Shopping

Attitude towards online shopping (Mean = 3.60)	ATOS1	I enjoy shopping online	3.66
	ATOS2	Shopping on internet is easy.	3.77
	ATOS3	Online shopping is convenient and hassle free.	3.37
Perceived risk of shopping online (Mean = 2.51)	PRSO1	Shopping on Internet is risky	2.66
	PRSO2	There is too much uncertainty associated with online shopping.	2.46
	PRSO3	In comparison to other modes, shopping online is riskier.	2.42

Table 6.17 reveals that the websites of the online tourism companies are attractive with an impressive layout and design, providing easy navigation, etc. (mean score for website characteristics = 3.536). But, at the same time the websites are not providing up-to-date information, personalized services and effective refund policies (mean scores < 3). Further, the customers are attracted towards online tourism because of promotional offers and schemes (mean score = 3.83), easy availability (mean score = 3.62) and price competitiveness (mean score = 3.13).

Table 6.17 Overall Mean Scores for Consumer Trust

Factor	Item Code	Item Description	Mean Scores
1 Website Characteristics (Mean Score = 3.536)	SDL1	Graphics of tourism website are likeable.	3.65
	SDL2	Layout of site is attractive and uncluttered	3.32
	SDL3	Site captures my attention	3.42
	SDF1	Site clearly explains how user information is used	3.81
	SDF2	Site's purchase system is stable and consistent	3.40
	SDF3	Processing is quite fast	3.17

	SDU1	It is easy to navigate tourism websites	3.69
	SDU2	It is easy to plan a trip anywhere and anytime	3.80
	SDU3	Payments can be made easily	3.26
	SDE1	It is Cost effective than visiting a travel agent	3.42
	SDE2	It is easy to find what I want on these sites	3.77
	SDE3	It is easy to compare different locations	3.59
	SDR1	Sites have never crashed my computer	3.84
	SDR2	Payments made are secured	3.45
	SDR3	Personal information is kept confidential	3.45
2 Personalization (Mean Score = 2.756)	COM1	It is easy to interact with customer service personnel	2.85
	COM2	Site responds to my inquiries on time	2.54
	COM3	They communicate any kind of changes	2.81
	SC1	Site has given me individual attention	3.01
	SC2	Site understands my specific needs	2.86
	SC3	Their customization is commendable	2.47
3 Website Information (Mean Score = 2.83)	SDI1	There is requisite quantity of product information	2.92
	SDI2	There is requisite quality of product information	2.88
	SDI3	Information is always up-to-date	2.70
4 Promotional Deals (Mean Score = 3.83)	PD1	Site offers ample number of deals	3.89
	PD2	Deals offer good discount	3.91
	PD3	Deals promote me to plan that particular tour	3.69
5 Availability (Mean Score = 3.62)	AV1	Online customer service is available all the time	3.64
	AV2	Good options are available to opt for	3.64
	AV3	I can track and manage my order through this site anytime	3.57
6 Price Competitiveness	PC1	Price worthiness of travel mode (air/ railway/ road)	3.35
	PC2	Price worthiness of accommodation	2.87

(Mean Score = 3.13)	PC3	Price worthiness of entire package	3.17
7 Refund Policy (Mean Score = 2.94)	RP1	Cancelling the order is easy and hassle free	2.65
	RP2	Percentage of money return is fixed	2.95
	RP3	Money is returned within a stipulated time	3.21

Although, the services provided by online tourism companies are not meeting all their expectations, yet they are overall satisfied with the same (overall mean score = 3.71). But, in case they meet or exceed the customer's expectations, they will be able to turn them into repeat customers. And, at the same time, they will also be recommending the same to others as well.

Table 6.18 Overall Mean scores for Customer Satisfaction

Item Code	Item Description	Item Mean
CS1	A trustworthy website has a positive effect on satisfaction of consumer.	3.35
CS2	E-tourism companies deliver the services up to my expectations.	2.58
CS3	I am satisfied on the experience with e-tourism companies.	3.51
CS4	I feel that all transactions with e-tourism company are secured.	3.56
CS5	I am highly satisfied by purchasing tour package from e-tourism companies	3.17
CS6	Satisfaction with e-tourism company will strengthen consumer trust	4.20
CS7	Satisfaction with e-tourism company will positively impact my intention to buy again.	4.33
CS8	In future also, my all travel needs will be catered to e-tourism companies	4.32
CS9	I will be recommending others also to purchase from e-tourism companies	4.34
Overall Mean for Customer Satisfaction		3.71

6.6. HYPOTHESIS TESTING

This section presents the results obtained through various tests of significance which have been used for testing the proposed hypotheses.

[I] To analyse the customers' perception of (A) Shopping Orientations (Recreational Orientation, Experiential Orientation, Convenience Orientation and Economic Orientation) (B) Attitude towards online shopping (C) Perceived Risk of shopping online on the bases of various demographic characteristics (gender, age, marital status and educational qualification), following hypotheses are formulated:

H1Aa: There is no significant difference in the perception of shopping orientations between males and females.

- H1Aa1: There is no significant difference in the perception of Recreational Orientation between males and females.

- H1Aa2: There is no significant difference in the perception of Experiential Orientation between males and females.

- H1Aa3: There is no significant difference in the perception of Convenience Orientation between males and females.

- H1Aa4: There is no significant difference in the perception of Economic Orientation between males and females.

H1Ab: There is no significant difference in the perception of shopping orientations between married and unmarried population.

H1Ac: There is no significant difference in the perception of shopping orientations across the age groups.

H1Ad: There is no significant difference in the perception of shopping orientations across the educational levels.

H1Ba: There is no significant difference in the perception of attitude towards online shopping between males and females.

H1Bb: There is no significant difference in the perception of attitude towards online shopping between married and unmarried population.

H1Bc: There is no significant difference in the perception of attitude towards online shopping across the age groups.

H1Bd: There is no significant difference in the perception of attitude towards online shopping across the educational levels.

H1Ca: There is no significant difference in the perception of perceived risk of shopping online between males and females.

H1Cb: There is no significant difference in the perception of perceived risk of shopping online between married and unmarried population.

H1Cc: There is no significant difference in the perception of perceived risk of shopping online across the age groups.

H1Cd: There is no significant difference in the perception of perceived risk of shopping online across the educational levels.

The hypotheses H1Aa, H1Ab, H1Ba, H1Bb, H1Ca and H1Cb have been tested by using Independent Samples t-test whereas MANOVA test has been used to test the hypotheses H1Ac, H1Ad, H1Bc, H1Bd, H1Cc and H1Cd.

The results obtained through independent samples t-test on customer perceptions about online shopping in general between categories related to gender i.e., males and females are presented in table 6.19. Results of Levene's Test for Equality of Variances reveal that variances among perceptions of males and females are equal only for Experiential orientation ($F = 2.086$, $p > .01$). Therefore, for this dimension, t-values in the 'equal variance assumed' row will be used for analysing the results of independent samples t-test, whereas t-value in the 'equal variance not assumed' row will be used for analysing the remaining shopping orientations (recreational, economical and convenience), attitude towards online shopping and perceived risk of shopping online ($p < .01$). Further, it is found that except for economic orientation ($t = 301.065$, $p > .01$), significant differences in the perceptions of all other consumer characteristics are observed between males and females. Therefore, H1Aa4 is accepted whereas H1Aa1, H1Aa2, H1Aa3, H1Ba and H1Ca are rejected. Further, it can be noticed from Table 6.14 that females consider shopping as more of recreational and experiential experience (Mean Scores = 2.81 & 3.11 respectively) than males. Whereas, males are more convenience oriented (mean Score = 3.95).

Table 6.19: Results of Independent Sample t-test for Consumer Characteristics between Males and Females

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Recreational Orientation	Equal variances assumed	8.062	.005*	3.224	365	.001
	Equal variances not assumed			3.110	227.336	.002*
Experiential Orientation	Equal variances assumed	2.086	.150	3.345	365	.001*
	Equal variances not assumed			3.253	232.440	.001
Convenience Orientation	Equal variances assumed	27.257	.000*	-3.764	365	.000
	Equal variances not assumed			-3.514	208.749	.001*
Economic Orientation	Equal variances assumed	9.315	.002*	.305	365	.761
	Equal variances not assumed			.326	301.065	.745
Attitude towards online shopping	Equal variances assumed	13.727	.000*	-3.411	365	.001
	Equal variances not assumed			-3.246	219.488	.001*
Perceived Risk of	Equal variances	13.985	.000*	3.256	365	.001

		Levene's Test for Equality of Variances		t-test for Equality of Means		
shopping online	assumed					
	Equal variances not assumed			3.105	220.471	.002*

The results obtained through independent samples t-test on customer perceptions about online shopping in general between categories related to marital status i.e. married and unmarried population are presented in table 6.20. It can be seen that except for economic orientation (t=306.501, p >.01), significant differences in the perceptions of all other consumer characteristics are observed between married and unmarried population. Therefore, H1Ab4 is accepted whereas H1Ab1, H1Ab2, H1Ab3, H1Bb and H1Cb are rejected. Further, it can be inference from the table 6.14 that unmarried respondents are more inclined towards Recreational Orientation (Mean Score = 2.76) and Experiential Orientation (Mean Score = 3.04). On the other hand, Married respondents are more focused on convenience orientation (Mean Score = 3.91)

Table 6.20: Results of Independent Sample t-test for Consumer Characteristics between Married & Unmarried Population

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Recreational Orientation	Equal variances assumed	.294	.588	3.300	365	.001*
	Equal variances not assumed			3.279	333.729	.001
Experiential Orientation	Equal variances assumed	1.294	.256	3.201	365	.001*

				3.210	345.410	.001
	Equal variances not assumed					
Convenience Orientation	Equal variances assumed	1.043	.308	-2.201	365	.028**
	Equal variances not assumed			-2.226	354.467	.027
Economic Orientation	Equal variances assumed	11.190	.001*	-.242	365	.809
	Equal variances not assumed			-.236	306.501	.814
Attitude towards online shopping	Equal variances assumed	.001	.971	-3.165	365	.002*
	Equal variances not assumed			-3.163	341.192	.002
Perceived Risk of shopping online	Equal variances assumed	.918	.339	3.111	365	.002*
	Equal variances not assumed			3.100	337.409	.002

The summary of MANOVA results for demographic variables (age group and educational qualification) is reported in tables 6.21 and 6.22. Results in table 6.21 indicate that there are significant differences in the customers' perception of shopping orientation and online shopping on the bases of age group (Wilks' Lambda=.870, F=2.035, p<.01), and educational qualification (Wilks' Lambda=.792, F=3.456, p<.01). Therefore, H1Ac and H1Ad are rejected.

Table 6.21: MANOVA Summary for Age group and Educational Qualification

Effect	Value	F	Sig.

Age Group	Wilks' Lambda	.870	2.035	.002
Educational Qualification	Wilks' Lambda	.792	3.456	.000

*p<.01

Further, Table 6.22 indicates that on the basis of age group, there are significant differences in the perceptions of Recreational Orientation & Experiential Orientation (p<.05). Whereas, on the basis of educational qualification, there are significant differences in the perceptions of Recreational Orientation & Convenience Orientation (p<.10).

Table 6.22: Follow-up Test-Univariate ANOVA for Age Group and Educational Qualification

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.
Age Group	RO	15.891	4	3.973	3.091	.016**
	EO	16.644	4	4.161	2.953	.020**
	CO	7.490	4	1.873	1.599	.174
	ECO	.561	4	.140	1.169	.324
Educational Qualification	RO	11.415	4	2.854	2.220	.066***
	EO	10.186	4	2.546	1.807	.127
	CO	10.884	4	2.721	2.323	.056***
	ECO	.855	4	.214	1.782	.132

*p<.01, **p<.05, ***p<.10

Tables 6.23 & 6.24 show the results of One-way ANOVA for testing difference in the perceptions of Attitude towards online shopping on the basis of age group and educational qualifications respectively. While Tables 6.25 & 6.26 show the results of One-way ANOVA for testing difference in the perceptions of Perceived risk for shopping online on the basis of age group and educational qualifications respectively. Results reveal that the perceptions of

ATOS differ significantly on the basis of age group (F = 5.714, p <.01) and educational qualification (F = 3.192, p < .05). Also, there are significant differences in the perceptions of PRSO on the basis of age group (F = 4.958, p < .01) and educational qualification (F = 3.177, p < .05). Therefore, H1Bc, H1Bd, H1Cc & H1Cd are rejected. Elderly people are inclined more towards RO & EO (Mean score = 5) whereas younger people are more towards CO & ECO (Mean Score = 5, 4.36 respectively).

Table 6.23 ANOVA on Attitude towards Online Shopping for Age Group

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	36.128	4	9.032	5.714	.000
Within Groups	572.201	362	1.581		
Total	608.329	366			

Table 6.24 ANOVA on Attitude towards Online Shopping for Educational Qualification

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	20.728	4	5.182	3.192	.013
Within Groups	587.602	362	1.623		
Total	608.329	366			

Table 6.25 ANOVA on Perceived Risk of Shopping Online for Age Group

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	38.479	4	9.620	4.958	.001
Within Groups	702.319	362	1.940		
Total	740.797	366			

Table 6.26 ANOVA on Perceived Risk of Shopping Online for Educational Qualification

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	25.120	4	6.280	3.177	.014
Within Groups	715.677	362	1.977		
Total	740.797	366			

[II] To examine the impact of Consumer Trust on Customer Satisfaction, following hypothesis has been proposed:

H2: Consumer Trust has no significant impact on Customer Satisfaction.

To test the above hypothesis, the impact of seven constructs of Consumer Trust on Customer Satisfaction has been studied.

H2A: Website Characteristics has no significant impact on Customer Satisfaction.

H2B: Personalization has no significant impact on Customer Satisfaction.

H2C: Website Information has no significant impact on Customer Satisfaction.

H2D: Promotional deals have no significant impact on Customer Satisfaction.

H2E: Availability has no significant impact on Customer Satisfaction.

H2F: Price Competitiveness has no significant impact on Customer Satisfaction.

H2G: Refund Policy has no significant impact on Customer Satisfaction.

Multiple Regression technique has been used to test the hypothesis H2A-H2G. Table 6.27 shows the result obtained by regressing website characteristics, Personalization, website information, promotional deals, availability, price competitiveness and refund policy on Customer satisfaction.

Table 6.27: Regression Results for Consumer Trust Dimensions on Customer Satisfaction

	Standardized Beta (β	t	Sig.
Website Characteristics	.046	.750	.454
Personalization	.034	.562	.574
Website Information	-.038	-.618	.537
Promotional Deals	.124	2.393	.017**
Availability	-.024	-.395	. 93
Price competitiveness	.137	2.627	.009*
Refund Policy	.075	1.448	. 48

Dependent Variable: Customer Satisfaction

F= 2.166 (sig. at p<.05), R =.201, R^2=.041, adj R^2 = .022

*p < .01, **p < .05

Table 6.27 indicates that amongst seven Consumer Trust dimensions, only "Promotional deals" and "Price Competitiveness" have a significant positive impact on "Consumer Trust", whereas the impact of other five variables are not significant. Therefore, hypotheses H2D and H2F are rejected whereas hypotheses H2A, H2B, H2C, H2E and HG are accepted. Moreover, "Promotional Deals" has lesser impact (β=.124, p<.05) than that of "Price Competitiveness" (β=.137, p<.01) on Consumer Trust.
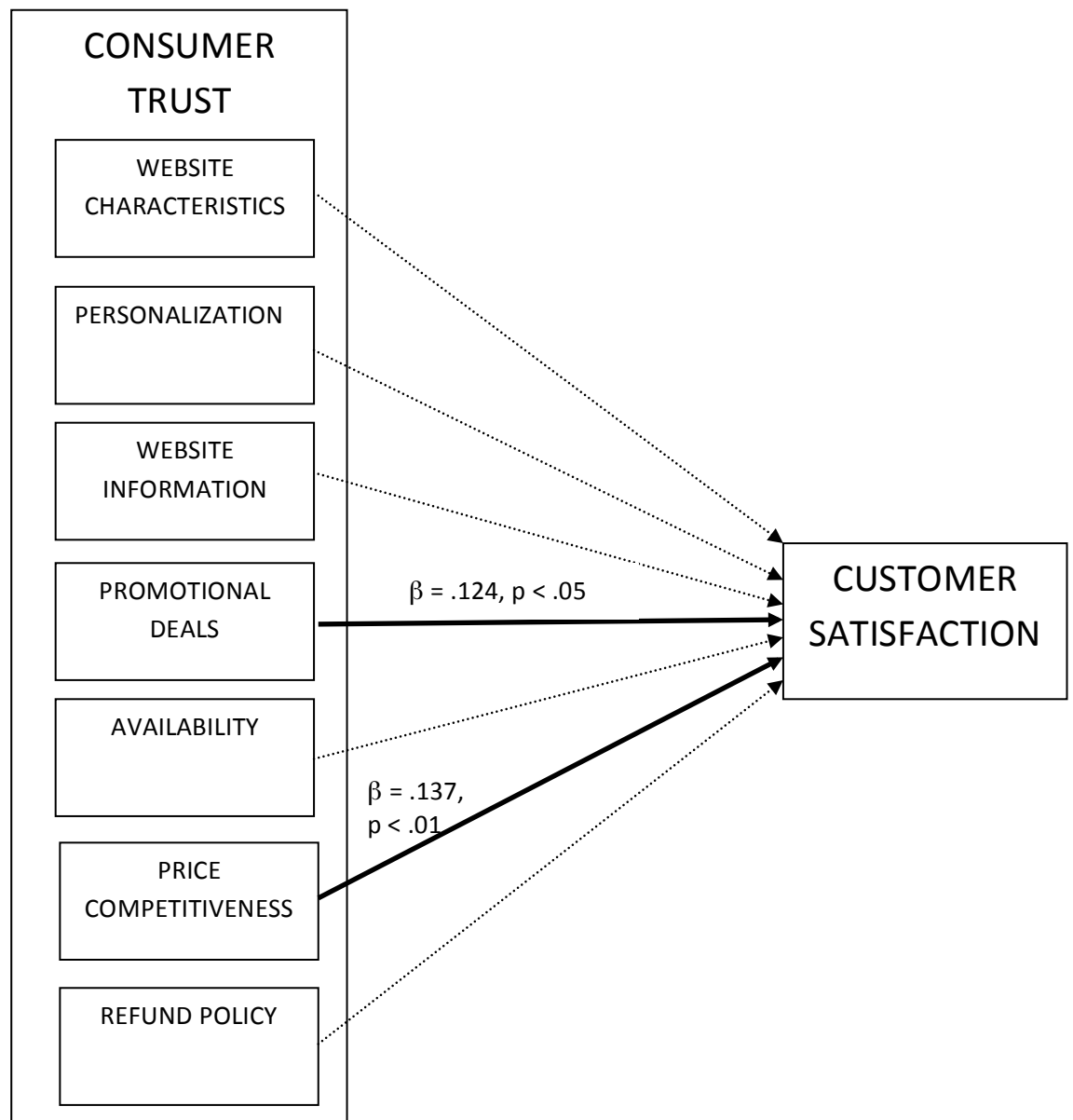
Fig.:6.5 Impact of Consumer Trust on Customer Satisfaction

The impact of all seven factors of consumer trust on customer satisfaction has been studied. Out of all the seven factors, only Promotional Deals and Price Competitiveness significantly influence Customer Satisfaction (see fig. 6.5). The analytical result is consistent with previous findings of researchers. Goswami et al, 2013 concluded with similar results stating that price factor should be given importance in order to create satisfied customers as well as the marketers should also offer new schemes to attract the new customers. Also, the theory is further supported by Bhandari & Kaushal (2013) who identified Bargain Shopping as one of the six factors crucial for online shopping.

PART – II COMPANY'S PERSPECTIVE

In order to completely understand the practices currently adopted by the online tourism companies in India, thirty employees of recognized online tourism companies were being interviewed by the researcher to gain insights. The objective was to study their perceptions about how their customers perceive about consumer trust building in their websites. The results indicate the following:

6.7 PRESENCE OF OFFLINE STORES

Virtual world is not a very widely accepted phenomenon in India, as stated by the employees of online tourism companies. They added further that the acceptance of the same is justified provided the offline stores are also present. Moreover, traditional stores play a better role in reaching to the semi-urban audience as well as handling the problems more effectively. The reason justified for this was that they are able to provide more customized or personalised solutions to their customers, which creates delight amongst them.

6.8 REASONS FOR SURFING TOURISM WEBSITES

A very astonishing result gained from this analysis was that most of the customers visiting tourism websites do not purchase tour packages online. The result was as high as more than 80% of the website surfers simply visit the website not with the objective of purchasing! They prefer to either compare tour packages with other online companies or gather information from the website or planning tours some time later.

6.9 ISSUES CONSIDERED WHILE DESIGNING WEBSITE

As far as the employees of the online tourism companies are concerned, they design the tourism website very carefully. While designing the same, they consider few important mantras (as they stated) namely:

- Attractive website with a good layout and design,

- Easy navigation for various types of consumers,

- Good functioning of website will no / very less breakdown and

- Faster processing so that customer do not lose interest in the website.

Consideration of these factors can definitely help in attracting new customers as well as not losing the existing ones.

6.10 PURCHASE OF TOUR PACKAGES

As the number of the customers purchasing or planning tours online is not at all impressive, various strategies are adopted by the concerns to encounter them. Deals, whatsoever they may be, are very helpful in achieving this objective. It may be in the form of seasonal offers, discounts, personalized schemes, corporate offers, etc. They are very effective in playing their role. Another, important consideration is that of responding quickly to the customers. These important motivating forces are helpful to the company.

6.11 TRUST BUILDING FACTORS AMONG TOURISTS

Building trust among its customers is the most difficult challenge for an organization. It can be built over the passage of time, but effort should be from the very first transaction with the company. So, in order to build trust, the employees were in the favour of provision of good services along with prompt reply to their queries.

6.12 SATISFACTION AMONG TOURISTS

Although the tourists are quite satisfied with the companies' services provision, but any type of improvement would be highly appreciated. Also, employees perceive that tailor made/ personalized packages can also be beneficial for the companies in enhancing the satisfaction level of its customers.

6.13 GENERATION OF CUSTOMER LOYALTY

Satisfied customers are profitable for the company, and loyalty garnishes it further. Loyal customers not only give repeated sales, but, also attract more customers for the company. As per the employees, most of their customers are loyal to their company. The reason for their retention with the company is offer or promotional deals.

Hence, the information derived from the company's representatives has given many insights to the researcher with respect to how trust can be built amongst its customers. This information can be further comprehended and results compared with those of customer's viewpoint for filling the gap.

Chapter 7

FINDINGS OF THE STUDY

This chapter presents the major findings of the study. Findings of the research work conducted have been divided into two major parts namely customer's perspective as well as employee's perspective. The detailed outline of the chapter is as follows:

7.1 Consumer's Perspective

       7.1.1 Impact of Demographic Variables on Consumer Characteristics

       7.1.2 Impact of Consumer Trust on Customer Satisfaction

7.2 Company's Perspective

7.3 Summary of Hypothesis

Tourism as an industry has a wide scope in our economy and Internet has brought about a revolution in this industry as well. India's travel marketplace is expanding rapidly, and is poised for strong double-digit growth for the next several years. Tourism being a service industry requires its absolute focus towards customer satisfaction. In order to stay ahead in the highly competitive industry, marketers need to understand in depth about the digital landscape and rich insights into consumers' online research and booking activity in this sector. So, the e-tourism companies must centre on the attraction and retention of more and more tourists. Consumer Trust is one such factor. The presence of Consumer Trust (CT) in an organization leads to numerous positive outcomes. The study undertaken by the researcher is an attempt to understand the existence of CT in online tourism industry and its impact on customer satisfaction.

Following are the important findings of the research:

7.1 CUSTOMER'S PERSPECTIVE

7.1.1 IMPACT OF DEMOGRAPHIC VARIABLES ON CONSUMER CHARACTERISTICS

In the present study, three consumer characteristics i.e. **Shopping orientations** (which is further subdivided into four parts; Recreation, Experiential, Convenience and Economic Orientation), **Attitude towards online shopping** and **Perceived risk of shopping online** have been identified on the basis of literature review. The impact of four demographic variables i.e. gender, marital status, educational qualification and age have been studied on all the three consumer characteristics. Significant differences are found in the perceptions of consumer characteristics on the basis of all demographic variables except for educational qualifications. The detailed findings are as given below:

- It has been found that except for Economic Orientation, perceptions of all other consumer characteristics differ significantly for males and females. Females are found to have more recreational orientation, experiential orientation and perceived risk of shopping online whereas males are found to have more inclination towards convenience orientation and attitude towards online shopping.

o   Higher recreational orientation of females can be explained by considering the fact that they never get bored while shopping by looking at displays, whereas males don't consider it as a very pleasant experience.

o   Higher experiential orientation of females is justifiable because they prefer to see and touch the products before buying them and also try the same before finally buying it, whereas their male counterparts lack these attributes.

o   Since females are risk-avoiders, their perceived risk of shopping online is higher than that of males. Females consider online shopping to be more uncertain and risky in nature as compared to other modes of shopping.

o   Anytime and anywhere shopping grab the attention of males towards online shopping because of which their convenience orientation is higher than those of females. Also, they hate to wait in long lines and want to save time while shopping.

o   Males' attitude towards online shopping is more positive than females as they enjoy online shopping as they find it easy and convenient.

• Except for Economic Orientation, the perceptions of married and unmarried respondents are found to be significantly different for all the other consumer characteristics. Unmarried respondents are found to have more recreational orientation, experiential orientation and perceived risk of shopping online whereas married respondents are found to have more inclination towards convenience orientation and attitude towards online shopping.

o   Higher recreational orientation of unmarried respondents can be explained by considering the fact that they like to shop around and also go for window shopping, whereas married respondents don't consider shopping to be a very pleasant experience.

o   Higher experiential orientation of unmarried respondents is justifiable because they hate buying things without seeing what they are buying and like trying them before final purchase, whereas the married respondents have lesser interest in the same.

o Perceived risk of shopping online is higher in case of unmarried respondents than married respondents. This is so because they perceive it riskier as compared to other modes of shopping.

o Convenience orientation is higher in case of married respondents than those of unmarried respondents as they want to shop at any time of the day in order to save their time, which is not given much preference by unmarried respondents.

o Attitude towards online shopping is more positive in case of married respondents than the unmarried ones as they find online shopping to be easier, convenient and hassle free.

• Results reveal that perceptions of respondents lying in different age brackets are different for **Recreational Orientation, Experiential Orientation, Attitude towards online shopping and Perceived risk of shopping online,** but they don't exhibit differences in the perceptions of Convenience orientation and economic orientation. Recreational orientation and experiential orientation show an increasing trend with the age of the customers.

o Since, the elderly customers have been always exposed to shopping via looking at displays; they enjoy this form of shopping more than any other mode. Rather, they consider it to be a pleasant experience which is not given much of weightage by younger generation as they are exposed to new forms of shopping.

o Elderly people prefer to see and touch the things before buying them and they actually hate to buy things without seeing them. This justifies their experiential orientation, which is not in the case of younger generation.

o Younger generation enjoys online shopping more than the elderly people as they find it more convenient and hassle free.

o Population of higher age groups trust relatively lesser on online shopping mode as they find it more risky and uncertain than the traditional mode of shopping.

7.1.2 IMPACT OF CONSUMER TRUST ON CUSTOMER SATISFACTION

- For the purpose of this study, Consumer Trust has been evaluated via twelve variables namely: Likeability, Functionality, Usability, Efficiency, Information, Reliability, Communication, Service Customisation, Availability, Promotional Deals, Price competitiveness and Refund Policy. Only seven factors are found to be the antecedents of consumer trust, which are: **website characteristics, personalization, website information, promotional deals, availability, price competitiveness and refund policy.**

- The impact of all seven factors of consumer trust on customer satisfaction has been studied. Out of all the seven factors, only Promotional Deals and Price Competitiveness significantly influence Customer Satisfaction (see fig. 7.1).

  o Indian Customers are more attracted by promotional deals and discount offers which are available more on the tourism websites (than with the travel agents) because of which they feel more satisfied with online tour planning.

  o Similarly, provision of competitive prices of travel mode, accommodation, etc. also lead to more satisfaction of customers.

  o Although the customers find the tourism websites efficient and easy to navigate and are also impressed by the layout, graphics and all time availability of the website, but this doesn't lead to their satisfaction. This may be due to the fact that these are evaluated as "Expected Quality" parameters, which should be present in a website.

  o Despite the fact that online tourism companies lack to cater the specific needs of the customers, lack in providing efficient refund policies and updated information, still the customers are attracted towards tourism websites because of their promotional offers and price competitiveness. They don't expect personalized attention and feel satisfied only if they get attractive discount offers and schemes.

7.2 COMPANIES' PERSPECTIVE

Employees of the online tourism companies were also interviewed in order to understand as to what they perceive about consumer trust building in their websites. Following are the important findings of this part of the study.

- To facilitate better reach and handle problems effectively, online tourism companies also maintain offline stores. They believe that their offline presence help them in building more trust than having only online presence.

- Not even 20% of the customers actually purchase tourism packages online as the most common reason for the customers visiting the websites is to compare tour packages with other online tourism companies, followed by gathering information as well as planning tours later.

- Company employees believe that care is taken while designing a good and attractive website where it is easy for the customer to navigate the website and functions well with lesser processing time.

- As per the employees' perceptions promotional deals along with quick response to queries are important factors that motivate the customers to purchase from online tourism companies.

- Employees are of the opinion that mostly the customers are loyal to their company and in order to retain them some kind of offers are given to the customers. Offers are in the form of good discounts, and seasonal offers.

- Offers act as an important platform for securing repeated offers from the existing customers, which they get very often.

- Employees were of the opinion that the improvement in services and provision of tailor made packages can also enhance the satisfaction level of the customers.

- While keeping the perceptions of Indian customers in mind, employees feel that provision of good service and prompt reply to their queries can help in building trust amongst their customers.

7.3 SUMMARY OF HYPOTHESES

HYPOTHESES	RESULT
H1Aa: There is no significant difference in the perception of shopping orientations between males and females.	
H1Aa1: There is no significant difference in the perception of Recreational Orientation between males and females.	**Rejected**
H1Aa2: There is no significant difference in the perception of Experiential Orientation between males and females.	**Rejected**
H1Aa3: There is no significant difference in the perception of Convenience Orientation between males and females.	**Rejected**
H1Aa4: There is no significant difference in the perception of Economic Orientation between males and females.	**Accepted**
H1Ab: There is no significant difference in the perception of shopping orientations between married and unmarried population.	
H1Ab1: There is no significant difference in the perception of Recreational Orientation between married and unmarried population.	**Rejected**
H1Ab2: There is no significant difference in the perception of Experiential Orientation between married and unmarried population.	**Rejected**
H1Ab3: There is no significant difference in the perception of Convenience Orientation between married and unmarried population.	**Rejected**
H1Ab4: There is no significant difference in the perception of Economic Orientation between married and unmarried population.	**Accepted**
H1Ac: There is no significant difference in the perception of shopping orientations across the age groups.	**Rejected**
H1Ad: There is no significant difference in the perception of shopping orientations across the educational levels.	**Rejected**
H1Ba: There is no significant difference in the perception of attitude towards online shopping between males and females.	**Rejected**
H1Bb: There is no significant difference in the perception of attitude towards online shopping between married and unmarried population.	**Rejected**
H1Bc: There is no significant difference in the perception of attitude towards online shopping across the age groups.	**Rejected**

H1Bd: There is no significant difference in the perception of attitude towards online shopping across the educational levels.	**Rejected**
H1Ca: There is no significant difference in the perception of perceived risk of shopping online between males and females.	**Rejected**
H1Cb: There is no significant difference in the perception of perceived risk of shopping online between married and unmarried population.	**Rejected**
H1Cc: There is no significant difference in the perception of perceived risk of shopping online across the age groups.	**Rejected**
H1Cd: There is no significant difference in the perception of perceived risk of shopping online across the educational levels.	**Rejected**
H2: Consumer Trust has no significant impact on Customer Satisfaction.	
H2A: Website Characteristics has no significant impact on Customer Satisfaction.	**Accepted**
H2B: Personalization has no significant impact on Customer Satisfaction.	**Accepted**
H2C: Website Information has no significant impact on Customer Satisfaction.	**Accepted**
H2D: Promotional deals have no significant impact on Customer Satisfaction.	**Rejected**
H2E: Availability has no significant impact on Customer Satisfaction.	**Accepted**
H2F: Price Competitiveness has no significant impact on Customer Satisfaction.	**Rejected**
H2G: Refund Policy has no significant impact on Customer Satisfaction.	**Accepted**

Chapter 8

CONCLUSION

This chapter summarizes the entire research conducted by the researcher. The synthesis of the research work will help the academicians and tourism industry in understanding the perceptions of online shoppers and the ways of building trust in the virtual world. The detailed organization of the chapter is as follows:

8.1 Summary

8.2 Recommendations

8.3 Consistency of results with literature

8.4 Future Scope of the Study

This study has been undertaken with a view to identify the factors that are crucial for building trust in online tourism companies in India and also study the impact of consumer trust on customer satisfaction. The study revealed the following results summarized below.

8.1 SUMMARY

1. This study has been built upon prior studies by showing that demographic variables have a significant impact on consumer characteristics including the shopping orientations as well as attitude towards shopping online. Previous studies have added to the researcher's understanding whereas no other published study has explicitly shown how demographics have an impact on consumers' preferences for shopping online in Indian tourism industry.

2. The results of this study are in line with other studies (Girard et al, 2003) where consumers who prefer to shop online are predominantly economical as well as convenience oriented shoppers. Customers enjoy online shopping as they link online shopping with its convenience and the economical aspect where the companies offer a good deal or discount than the traditional travel agents.

3. Males and married people are inclined more towards online shopping as they are more convenience oriented than against unmarried population and females who consider shopping as more of a recreational and experiential experience.

4. Elderly people are inclined more towards Recreational Orientation and Experiential Orientation whereas younger people are more convenience oriented and seek economical aspect of shopping.

5. This study proposed a model that represents the factors that help in building consumer trust in an online tourism company in India. Seven factors have been identified as important variables having a significant impact on consumer trust namely; Website characteristics (Swaminathan etal, 1999; Wolfinbarger & Gilly, 2002; Hong-Youl Ha, 2004; Chen, 2006; Stewart, 2006; Gregori & Daniele, 2011; Ron, 2011 Personalization (Chen & Barnes, 2007), website information (Mcknnight et al., 2002; Hee-Woong et al, 2004) , promotional deals, availability, price competitiveness (Delina & Drab, 2010) and refund policy (Zhou & Tian, 2010).

6. The study revealed that although the customers find the tourism websites efficient and easy to navigate and are also impressed by the layout, graphics and all time availability of the website, but this doesn't lead to their satisfaction or increased purchase intention unlike Wen, 2010 and Phelan, 2011. Study conducted by Wen (2010) revealed that consumers evaluate website design and quality as important factors for building trust and thereby influence online purchase intention whereas Phelan (2011) concluded that booking decisions are positively related to website's aesthetic appeal.

7. Indian Customers are more attracted by promotional deals and discount offers which are available more on the tourism websites (than with the travel agents) because of which they feel more satisfied with online tour planning. Similarly, provision of competitive prices of travel mode, accommodation, etc. also lead to more satisfaction of customers. This may be due to the fact that these are evaluated as "Expected Quality" parameters, which should be present in a website.

8. This study also highlights an important criterion that although online tourism companies lack to cater the specific needs of the customers, lack in providing efficient refund policies and updated information, still the Indian customers are attracted towards tourism websites (as against Taylor & Baker, 1994; Oliver, 1997; Heskett, 2008) because of their promotional offers and price competitiveness. They don't expect personalized attention and feel satisfied only if they get attractive discount offers and schemes.

9. Employees of the online tourism companies on the other hand perceive that still a big chunk of market is not tapped as only 20% of the customers purchase tour packages online, while mostly the customers visit the websites for undergoing comparisons for tour packages or planning tours later.

10. Employees design the website which is easy to navigate and processes faster. They believe that if they respond to the customer's queries well on time and by providing promotional deals and offers motivate the customers for online tour planning.

11. The positive aspect of these travel companies is that most of the customers are loyal and go for repeat purchase provided some sort of offers are given to them. Their satisfaction level can be enhanced with customized solutions/ packages while improving their services.

12. As far as trust is concerned, competitive prices is the most crucial factor in building trust in the minds of the customers.

8.2 RECOMMENDATIONS

On the basis of the above mentioned points, researcher has proposed certain recommendations for the online companies in general (and tourism industry in particular). These include:

1. Companies should consider demographic variables while targeting its customers. Companies should focus on people with economic and convenience shopping orientation.
2. Younger generation, preferably married males can be the possible target audience for these companies who resort to new ways of shopping. Apart from these shoppers, the others can be targeted by providing them attractive offers.
3. While designing the website, companies should focus on the following parameters to build trust amongst its customers. They include: good and attractive layout of the website , personalisation of services, qualitative and updated information, promotional offers, all time availability, competitive tour plans as well as proper refund policy.
4. Although Indian customers trust the online tourism companies with good graphics and layout, therefore companies should pay attention on its designing for attracting more customers. The websites should be graphically pleasing, has a stable and reliable purchase system and must respond to consumers' queries in a timely manner.
5. Once the customers are attracted and acquired, the question arises as to how to retain them. In order to retain the customers, companies should provide more and more promotional deals and offers.

This will help online tourism companies in understanding their consumers and their perceptions better. This will facilitate the companies in attracting more customers by targeting the right audience and retaining them for longer time duration. Also, the research work will be beneficial for the academicians for undergoing research of virtual world by understanding their perceptions and shopping orientations better.

8.3 CONSISTENCY OF RESULTS WITH LITERATURE

Our research work was undertaken in the year 2010, wherein very few studies were conducted in Indian context. Below is the comparion of findings of our study viz-a-viz other similar studies conducted in India in recent years. The results show that except one study all studies are consistent.

S. No.	Research Articles (References)	Findings of their study	Findings of our study	Consistent/ Inconsistent
1	Khare, A. & Khare, A. (2010). Travel and tourism industry yet to exploit the internet fully in India. *Journal of Database Marketing & Customer Strategy Management, 17*, 106-119.	Customers prefer to carry out transactions with a service provider they trust. They suggested that websites should be more user-friendly and the instructions should be easy to follow and understand.	Although the customers find the tourism websites efficient and easy to navigate and are also impressed by the layout, graphics and all time availability of the website, but this doesn't lead to their satisfaction. This may be due to the fact that these are evaluated as "Expected Quality" parameters, which should be present in a website.	Inconsistent
2	Ganguly, B., Dash, S., & Cyr, D. (2011). The influence of website characteristics on trust in online travel portals in India: the moderating role of demographic and psychographic variables. *Tourism*	Website trust is one of the key obstacles of online transactions. They investigated the key antecedents of consumer trust in online travel portals and concluded that Indian consumers give most importance to	Seven factors are found to be the antecedents of consumer trust, which are: website characteristics, personalization, website information, promotional deals, availability, price competitiveness and	Consistent

		security, privacy, communication and self-efficacy to generate trust.	refund policy.	
3	Banerjee, M. & Banerjee, N. (2012). An empirical study on factors influencing consumers' trust in e-tailers – evidence from India. *International Journal of Business and Social Research, 2*(7), 46-61.	People who prefer to purchase online include younger generation, professionals/ in service, post graduates and financially well off. The website should be easy to use, have a clear refund policy, include extensive information, etc.	Younger generation and that also males enjoy online shopping more than the elderly people as they find it more convenient and hassle free.	Consistent
4	Sinha, J. & Kim, J. (2012). Factors affecting Indian consumers' online buying behavior. *Innovative Marketing, 8*(2), 46-57.	The retail managers should sway consumers through ads, promotions and online only discounts.	Indian Customers are more attracted by promotional deals and discount offers which are available more on the tourism websites (than with the travel agents) because of which they feel more satisfied with online tour planning.	Consistent
5	Kaur, B. & Madan, S. (2013). Factors influencing trust in online shopping: An	Factors influencing trust in online shopping: Brand recoginition, website	Seven factors are found to be the antecedents of consumer trust, which are: website characteristics,	Consistent

	Indian Consumer's Perspective. *European Journal of Business and Management,* *5*(29), 132-138.	look and feel, navigation, payment related issues, return policy etc.	personalization, website information, promotional deals, availability, price competitiveness and refund policy.	
6	Thamizhvanan, A. & Xavier, M. J. (2013). Determinants of consumers' online purchase intention: an empirical study in India. *Journal of India Business Research,* *5*(1), 17-32.	Males as compared to females were found to have more intention to shop online. Moreover, Indian online shoppers typically tend to seek offers and great value price deals instead of brand or quality.	Males' attitude towards online shopping is more positive than females as they enjoy online shopping as they find it easy and convenient.The impact of all seven factors of consumer trust on customer satisfaction has been studied. Out of all the seven factors, only Promotional Deals and Price Competitiveness significantly influence Customer Satisfaction	Consistent
7	Jain, K., Sharma, J. & Jain, J. (2013). Drivers affecting e-tourism services adoptability. *International Journal of Advanced Research in IT and Engineering,* *2*(10), 87-99.	Website should be user-friendly, the consumers can very conveniently plan the tours online at any point of time.They opined that promotional strategies of online services also	Price factor should be given importance in order to create satisfied customers as well as the marketers should also offer new schemes to attract the new customers	Consistent

		attract many users to avail these services, thereby making them more cost-effective.		
8	Sahney, S., Ghosh, K. & Shrivastava, A. (2013). Conceptualising consumer "trust" in online buying behavior: an empirical inquiry and model development in Indian context. *Journal of Asia Business Studies, 7*(3), 278-298.	Online based trust constructs hacve a significant impact on intention of buyers of booking / purchasing railway tickets online in India	Employees design the website which is easy to navigate and processes faster. They believe that if they respond to the customer's queries well on time and by providing promotional deals and offers motivate the customers for online tour planning.	Consistent

8.4 FUTURE SCOPE OF RESEARCH

This study enhances the current body of knowledge on customers' beliefs of online companies with special reference to understanding of consumer trust in online tourism companies. This study can be further explored and studied in context of other industries. Also, the relation between demographic variables and shopping orientations can be further explored to understand target audience for different products. Furthermore, the effectiveness of employing strategies to enhance satisfaction level can also be measured. Hence, the study is very useful in studying and analyzing perceptions and behaviour of online customers.

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