Factors Affecting E-Trust And Loyalty Towards Online Hotel Reservation Service In Indonesia

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Abstract: The purpose of this study is to investigate the factors that can give a significant effect towards the increase of e-trust and the loyalty of the target customer. Those lining factors are e-service, efficiency, e-Word of Mouth. The data were collected through self-administered and online questionnaires spread to the targeted participant which are mainly residing in office building areas and love to travel. Statistical analysis used are the descriptive analysis and multiple linear regression, these analysis methods are used as the base to analyze the collected data. The findings of the multiple linear regression showed that, with all the factors used, efficiency and e-Word of Mouth are the significant factors that give an actual effect towards e-trust, thus help in the increase of the customer's loyalty. To conclude, the major contribution of this study are its exploration implications to support all practitioners in the hotel industry in order to developing the business and marketing strategies. This study was one of the first to examine the effect of pre-purchase intentions on online hotel reservation in Indonesia.

Keywords: Hotel Reservation, Online, factors, e-trust, Loyalty

I. INTRODUCTION

The advent of digital and mobile technology has permeated to many aspects of industries and people private lives, both in access and practices (Rosner, Roccetti, & Marfia, 2014). Nowadays, everyday activities such as reading book or news, navigation system to bill payments and banking has its equivalent digitalized services over internet and mobile technology. Hotel reservation services is one of the areas that undergoes the digitalization in the following years as part the effort to improve service quality for customer (Kaushika, Agrawala, & Rahman, 2015).

Reservation service itself has also gone through changes and challenges with digitalization for its self-service-technology implementation (Schaarschmidt & Höber, 2017). Furthermore, following the growth of internet and e-commerce, the online reservation services has also grown with the appearance of third-party provider. As a media, the internet allows integration of processes, cost reduction and even direct customer engagement for reservation services by hotels and travel agents (Berne, Garcia-Gonzalez, & Mugica, 2012). This online reservation services are undoubtedly widely used by most of the customer in the world, based on its effectivity to reserve for every tourism purpose. For the global online reservation services itself, the examples for known online sites such as Airbnb, Booking.com, hotels.com, to name a few.

In Indonesia alone, several local online ticket and hotel reservation services, such as Traveloka, Ticket.com, and Airy, has been established and growing since 2010. In 2018, use for online hotel reservation in Indonesia has reach up to 15.7 million, with revenue up to US\$1,986 million and expected annual growth rate (CAGR 2019-2023) of 7.0% (Statista, 2019). With the increase of competitors, it became important

for online reservation service provider to attract and maintain customer to keep being competitive. Trust is one of crucial factors in electronic commerce (e-commerce) in attracting and acquiring customer (Agag & El-Masry, 2017) and also in developing customer e-loyalty (Kim, Jin, & Swinney, 2009). However, it is not clearly stated, what factors are effectively driving customer's intention to book hotel through online reservation services. Thus, this study will identify all the possible factors in online hotel reservation, that give an actual affect towards customer e-trust and loyalty and explore the relation between online hotel reservation services from the understanding of the e-commerce purchase process, e-trust and loyalty.

This study will explore factors in online hotel reservation that affect customer e-trust and loyalty and explore the relation between online hotel reservation services from the understanding of the e-commerce purchase process, satisfaction, trust and loyalty. The approach taken as online reservation services is based on intangible e-commerce. With e-commerce as the groundwork, based on the model of buying behaviour (Kotler & Keller, 2012) and study on impact of e-service quality toward e-loyalty (Al-dweeri, et. al, 2017), this study chooses three factors that affects the trust and loyalty of online reservation services. These factors are customer services, efficiency, and e-word-of-mouth (e-WoM). From these, this study will discuss and explore the relationship of these factors toward trust and loyalty and how much significance each of these affects.

II. LITERATURE REVIEW

ONLINE HOTEL RESERVATION

Online hotel reservation is one incarnation of the latest digitalization in self-service technology in hotel and travel industry which aims to increase efficiency and in turn quality of service (Schaarschmidt & Höber, 2017). In online reservation services by third party or travel agents, customer is offered with assortment of information such as locations, prices, and alternatives in making decision for their travel. With the advent of internet and mobile technology advancement, as well as its user penetration and familiarity, online reservation services have grown in the past few years, and with it the increased competition among its provider. Drawing from the nature of electronic commerce, several factors that leads to perceived quality, customer satisfaction and loyalty such as customer service, design, and order management (Cristobal, Flavian, & Guinalu, 2007) has been explored by existing online reservation service provider. The appeal of these services ultimately lies in convenience of a one-stop self-service solution for their travel, where customers could look for their accommodation needs and finalize the payment within the same site or application.

While the main values of online reservation revolve around convenience and efficiency, it comes with its own complexity. These services are provided through an assortment of information, menus, alternatives, and even payment options. Furthermore, with the power of social media, customer endorsement or referral become a powerful force that could influence customer decision making process. In practice, these services and features may not be suitable for every customer. Conveniences, while may also be valued by customer of the older generation, are more oriented toward the younger and more tech-savvy customers. For the tech-savvy customer, features used on online reservation websites and mobile application may be familiar and used on a day-to-day basis. However, for customers who are less familiar with these technologies, or are more inclined to services with human interaction, online reservation may pose confusion or even distrust. Especially when the transaction for reservation payment involved, as customer trust and comfort toward online transaction may be varied (Srivastava, Kaushal, & Ali, 2015). From the factors explained in this section, this study concludes three factors within online reservation service that have impact on customer trust and loyalty, which are customer service, efficiency, e-word-of-mouth.

e-SERVICE

Customer service is one of services provided in online business services. This customer service provided via the media of the internet may also called as e-service. In an online environment, customer service became a communication channel for interaction between the business and customer; thus, becoming one of important factors in the relationship with customer. This means customer service could be utilized as a communication channel for information delivery, problem solving, and even maintaining the relationship with existing customer.

Previous study by Emir, et.al (2016) identified the quality of customer service highly related to the responsiveness of the business and quality of the interaction content. Both of which have a significant relation with perceived level of customer service quality. In general, this study indicates that the customer service is important as it strongly influence the customer experience, thus impacting satisfaction and trust. Furthermore, customer service also considered as a key factor in maintaining long-term relationship with the customer by providing customized services, promotions, and other value-added offers (Al-dweeri, et. at, 2017). With these considerations, this study hypothesizes: H1: e-services is positively associated with e-trust.

EFFICIENCY

Efficiency is another factor in the online hotel reservation services used within this study. The concept of efficiency in this study is defined as the extend of convenience that can be offered by the online business. In another word, minimal effort required from customer to acquire their desired product. This factor covers several aspects such as website design and navigation, quality of information, and service's ease of use (Al-dweeri, et. al, 2017; Emir, et al., 2016).

This study concludes that the main quality of online services, when compared to its traditional counterpart, lies in providing better information and options for customer. To achieve this, good design and ease of navigation is an important aspect for information delivery. A clear and intuitive design would allow customer to feel comfortable and

confident in using the online services. However, the good design must also deliver quality information to help customer in making purchase decision. (Al-dweeri, et. al, 2017) Detailed information such as facility, services, and price must be communicated accurately in a clear and concise manner to convince and increase customer trust (Emir, et al., 2016).

Another variable in efficiency is the service ease of use. This encompass not only the use of the interface but also its reservation processes and even payment. With various option offered the processes involved must also be clear and easy to understand, all while avoiding back-and-forth processes that may confuse the customer. The payment system is also important as it is critical for the entire reservation process. Not only convenient, the payment feature should be safe and secure to increase user confidence and trust in the service. As any other electronic transaction, there are risks and liabilities that may occur in online hotel reservation system, especially privacy issue (Emir, et al., 2016). The reservation process may require the sharing of personal information of the customer to the service provider. Information that are susceptible to data breach and identity theft, such as name, address and credit card number, may be part of the requirement for a complete (Al-dweeri, et. al, 2017; Lien, Wen, Huang, & Wu, 2015). Therefore, it is the online hotel reservation service provider obligation to mitigate these risks by providing secure payment options from credible payment provider such as banks and other reputable online payment provider. With these factors involved, this study hypothesizes: H2: efficiency is positively associated with e-trust.

e-WORD-OF-MOUTH

Word-of-mouth, as the last factor, is indeed regarded as one of the most reliable information gathering source from time to time. Word-of-mouth has been practiced by most people in every sector, to analyse the advantages and disadvantages towards their own specific target. Meanwhile, within services industry in this internet era, many consumers made their decisions based on information they retrieve from online platforms (Ladhari & Michaud, 2015). The exchange of information itself, has change from the offline into the online version, word-of-mouth itself has its own nickname, "e-WoM" (Zhao, Wang, Guo, & Law, 2015).

Hospitality sector is one of the sectors which strongly influenced by e-WoM (Ladhari & Michaud, eWOM effects on hotel booking intentions, attitudes, trust, and website perceptions, 2015). The easiness to find specific online information, information availability for certain periods of time, consumer experiences, discussions, recommendations, etc. All of it are gathered, to reduce the risk level and uncertainty, many consumers are really relying on the word-of-mouth on the internet. (Öğüt & Taş, 2012). These online comments and discussion made by friends or community on social media may create positive or negative effects on purchase intentions which would lead to online hotel reservation (Ladhari & Michaud, 2015; Liu & Park, 2015). This study hypothesizes: H3: e-Word-of-mouth (e-WoM) is positively associated with e-trust.

e-TRUST

Trust is one of the important factors in the relationship between and business and customer, both in traditional retail and online setup. Trust can be defined as "an attitude of confident expectation in an online situation of risk that one's vulnerabilities will not be exploited" (Corritore, Kracher, & Wiedenbeck, 2003). Trust is built upon assurance of information, reputation, security, and fulfilment of responsibilities by parties involved in the transaction. E-trust in the online environment is critical from the perspective of the customer, as the transaction occurred without meeting the seller in person #. It is not exaggerated to claim that trust is the basic in which online transaction built upon, and the key for long-term relationships with customers.

With risks and uncertainty involved, customers would not engage in an online transaction without a certain level of confidence and trust toward the seller or service provider (McKnight, Choudhury, & Kacmar, 2002). E-trust is recognized as important as customer satisfaction and have a significant effect toward loyalty (Al-dweeri, et. al, 2017). Existing studies explains that e-trust have a positive relation with and even considered as one of the factors that precedents customer satisfaction and loyalty (Amaro & Duarte, 2015; Corritore, Kracher, & Wiedenbeck, 2003).

CUSTOMER LOYALTY

Customer loyalty in online business can take its parallel with loyalty in traditional retail, where repeat visits and purchase are made (Al-dweeri, et. al, 2017). Factors such as price, features, display or design of website, and other service options, may influence the initial purchase decision making. However, these factors are not enough to retain customers to make a future purchase. Instead, the purchase should be followed with its proper fulfilment of the service and additional service and support when required. It is when these services met their expectation that a customer may make a future or repeat purchase of the service. In its process, driven by preferences and convenience, repeat purchases can turn into habitual behaviour. This tendency is shown in both traditional retail and online business setting. This repeat purchase is one of the clear and measurable indicators for customer loyalty, also known as attitudinal loyalty. The use of repeat purchase as loyalty indicator may be traced back to traditional retail studies.

Another aspect for customer loyalty is behavioural loyalty. The behavioural aspect explores the emotional and commitment aspect from the customer toward the brand or product. In another word, factors that kept the customer from switching to competitors upon changes in product or marketing (Al-dweeri, et. al, 2017) (Soltani & Gharbi, 2007). In practice, the customer loyalty in the form of sales is more measurable compared to emotional and commitment factors, especially in traditional retail due to difficulties in obtaining the information. However, it can be generally general customer loyalty, comprised of both attitudinal and behavioural loyalty is positively related with positive e-trust. Therefore, this study hypothesizes: H4: e-trust is positively associated with customers loyalty.

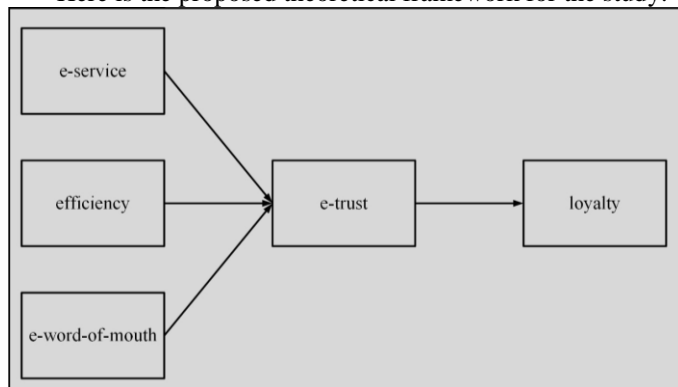Here is the proposed theoretical framework for the study:

Figure 1: Theoretical Framework

III. METHODOLOGY

SAMPLE

In order to collect the data for understanding factors that affecting e-trust and loyalty towards online hotel reservation in Indonesia especially Jakarta, a total of 220 respondents requested to play a part in a self-administered and online questionnaire. The response rate was more than 80 percent, which consisted of 187 accepted responses in total. The self-administered questionnaire was distributed randomly to office workers taking a lunch break in Sudirman Central Business District office buildings. For the online questionnaire, this study uses google form and distributed to the targeted office worker and using a non-probability sampling technique that is convenience sampling.

MEASURES

The questions used are adapted from previous studies related with customer satisfaction and trust in retail and e-commerce environment therefore ensuring the validity of the questions (Cao, Ajjan, & Hong, 2018; Liu, et. al, 2008). The reliability measurement was done in a pilot survey to confirm the consistency and correlation of the questions and factors. The final questionnaire consisted of three section. A five-point Likert-scale questionnaire based on a review of the existing literature was developed. The first section comprised measuring customer experience in online environment with total of 15 question and measured using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The second section of the questions comprised the measures e-trust and loyalty towards the online service (Cao, Ajjan, & Hong, 2018). This section also used the five-point Likert scale. The third section of the survey related to socio-demographic that seek general profile of respondents. The questionnaires were fulfilled by users in various locations in Jakarta, Indonesia. Data were collected in June 2019. Total of 187 valid questionnaire responses are used to analyse e-trust and loyalty towards online hotel reservation in Indonesia after been checked and selected thoroughly.

The results are processed using descriptive analysis, standard deviations and frequencies, and multiple linear regression analysis methods. All data processing was conducted using SPSS version 22.0 (SPSS, Inc., Chicago, IL) to address the objectives of this study.

IV. RESULTS

The respondent profiles consist of slightly more female respondents (57.8 per cent) than the male respondents (40.6 per cent). The majority age group of the respondents lies at 21 to 30 years old (65.8 per cent). In terms of hotel reservation via online platform, most of the respondents have used the service at least once to twice in a year (40.1 per cent). For payment method, the respondents are mostly divided between online transfer (50.3 per cent) and credit card (40.1 per cent). Additionally, most of the respondents prefer online method (96.8 per cent) for information gathering of hotel and reservation. Table I shows the profile of this study respondents.

Socio-demographic factors	No (%)
Gender	
Male	76 (40.6)
Female	108 (57.8)
not stated	3 (1.6)
Age group	
20 and under	4 (2.1)
21 to 31	123 (65.8)
31 to 40	52 (27.8)
above 40	8 (4.3)
Occupation	
Student	16 (8.6)
Employee	155 (82.9)
Entrepreneur	16 (8.6)
Frequency of hotel online reservation usage (annual)	
Once to twice	75 (40.1)
Three to five times	63 (33.7)
More than five times	49 (26.2)
Payment preference	
Cash on arrival	18 (9.6)
Online payment	94 (50.3)
Credit card	75 (40.1)
Informatinon gathering	
Online	6 (3.2)
Offline	181 (96.8)

Table 1: Profile of Respondents

Constructs	Mean	SD	Service	Effectivenes	WoM	Trust	Loyalty
e-service	4.03	0.703	1.000				
effectivenes	4.18	0.586	0.286**	1.000			
e-WoM	4.14	0.780	0.119	0.331**	1.000		
e-trust	4.05	0.654	0.148*	0.368**	0.312**	1.000	
loyalty	4.33	0.611	0.188**	0.447**	0.463**	0.400**	1.000

** Correlation is significant at the 0.01 level (2-tailed).
* Correlation is significant at the 0.05 level (2-tailed).

Table 2: Pearson Correlation Among Constructs

In Table 2, are shown the correlation matrix of this study constructs, where the strength of linear relationship between each variable are measured. The resulting coefficient score shows that the association among this study construct have low to moderate positive association.

		Multiple linear regression			
Dependent variable	Independent variables	R^2	Unstandardized	Standardized	Significance
e-trust	e-service	0.177	0.039	0.041	0.555
	efficiency		0.319	0.286	0.000
	e-word-of-mouth		0.178	0.212	0.003
loyalty	e-trust	0.160	0.374	0.400	0.000

Table 3: Multiple Linear Regression Result

In Table 3, are shown the outcomes of a multiple linear regression analysis. This analysis was used to estimate the coefficients of the linear equation involving the three-predicting variable of overall trust and from trust to loyalty. The impact of efficiency and e-word-of mouth toward trust are found to contributed around 17.7 per cent ($R^2 = 0.177$) to the overall trust. While trust contribution to loyalty was at 16 per cent ($R^2 = 0.160$). The findings indicated that efficiency ($\beta = 0.286$, p = 0.000) and word-of-mouth ($\beta = 0.212$, p = 0.003) were the significant factors affecting the overall trust while there is no significance between e-services and e-trust ($\beta = 0.041$, p = 0.555).

V. DISCUSSION

A hotel internet presence, both by its own or through other service, is an effective way to influence tourist-choice decisions that can improve positioning and communication, and increase sales (Díaz & Koutra, 2013). However, some factors must be considered in the internet environment. McKnight et al. (2002) argued that website content quality is an antecedent of an online customer's trust. This also suggested by other studies, that favourable opinions increase the likelihood of booking a hotel room (Duverger, 2013; Mauri & Minazzi, 2013; Sparks & Browning, 2011; Vermeulen & Seegers, 2009; Xiang & Gretzel, 2010; Ye, Law, Gu, & Chen, 2011).

The important aspects of a website for customer are clearly defined by Kim and Fesenmaier (2008), who suggest informativeness, usability, inspiration, credibility, reciprocity, and involvement are important dimensions that influence website persuasiveness. These aspects can be regarded as the effectiveness of use of an online site, one of the factors that are said to generate the positive attitude toward a website. It is also generally associated with several aspect such as professional website design and appeal, navigability and ease of use, and quality of information on the site (Ladhari, 2010). Efficiency also one of the factors that significant affecting the trust. As stated by Ladhari (2010), that design of the website, navigability and efficiency ease of use give positive attitude from customer to increase the pre-purchase intention for online booking. Ease of navigation makes users comfortable with the website (Ranganathan & Ganapathy, 2002). Quick navigation and efficient website organisation should facilitate access to information and thus enhance the website provider′s reputation in the area of service quality (Srinivasan, Anderson, & Ponnavolu, 2002).

Al-Maghrabi et al. (2011) explains that social influence was one of the main factors for online purchase intentions. Venkatesh et al. (2000) also stated that online customer tends to take advice from their peers and family, and consumer's

social circle may have a significant impact toward online purchasing behaviours. This factor called word-of-mouth shapes expectations from customer, influence customer preferences and attitude, and affect customer purchasing decisions (Luo & Zhong, 2015). Therefore e-WoM implies the involvement of actors whose behaviour is motivated by various reasons, in particular the desire for social interactions and maintaining social connections, enjoyment of online activities, emotional support, altruism, identification, feeling of solidarity, mutual help or self-esteem (Hennig-Thurau, Thorsten, Gwinner, Walsh, & Gremler, 2004; Munar & Jacobsen, 2014).

Comments and critics in online environment may also influence the customer's perception towards online hotel reservation. Internet users who have been exposed to positive comments about a hotel shows significantly higher booking intentions than those who have been exposed with negative comments concerning it. (e-WoM effects on hotel booking intentions, attitudes, trust, and website perceptions). Additionally, consumers' trust in the comments can also be influenced by the website on which comments are formulated, where comments posted on the websites of companies and organizations may perceived as less credible than those published on independent sites (Dickinger, 2011). Study by Lee, et al. (2009), shown that the nature of the comments may influence the development of impressions concerning the site. Another study conducted by Al-Maghrabi et al. (2011) on online shoppers in Saudi Arabia identified social influence as a main factor to repeat online purchase intentions.

The other study from a study by Foucault and Scheufele (2002) on online textbook purchases, social influence from professors turned out to have a significant relationship with online purchasing behaviour. These previous researches refer that e-WoM have a direct and powerful impact, which align with this study findings that e-WoM does have significant roles in influencing the online reservation behaviour. All of these are in line with the findings in this research where efficiency and e-WoM are shown to have significant impact to e-trust which in turns affects customer loyalty to online hotel reservation.

VI. CONCLUSIONS

The concluded factors that affect customer in making purchase decision for online hotel reservation are important for the hotel and travel industry. However, the studies regarding hotel and travel industry are still limited in Indonesia, in order to explore further of these factors. In accordance, this research is conducted to explore several potential factors that are affecting customer in making purchase decision, which is important for the customer themselves to decide using the online hotel reservation.

MANAGERIAL IMPLICATION

In terms of socio-demographic factors, majority of the people surveyed prefer online method for information gathering of hotel and reservation. This finding is an important factor for hotel manager and online travel agent to consider

when developing a customized marketing strategy for this segment. This research proves that e-WoM and efficiency affects the trust that increasing the loyalty when using online hotel reservation. Hotel marketers and online travel agent would be better positioned to develop a website that gives a helpful insight regarding the hotel by using all the information gathered from this study.

From the perspective of management, this research contributes to supports and helps hotel management and online travel agent in conceiving a thorough strategic marketing plan that emphasis on the travel industry advertise. Besides, this examination gives accommodating data that will empower managers to utilize their assets all the more effectively. Using data from this research, hotel marketers, managers and stakeholders would be better able develop the information regarding the hotel more effective to increase the pre-purchase intention to use online hotel reservation and increasing trust and loyalty. In this manner, marketing efforts need to focus on providing a good information regarding "e-WoM" and "efficiency" for online booking while improving other aspect such as customer service. Joint effort and collaboration between hotel owner, online travel agent, for example, Agoda and TripAdvisor with government authorities and stakeholders are essential and ought to be fortified to expand the degree of trust and loyalty.

THEORETICAL IMPLICATION

Online reservation services are one of the catalysts in the hotel tourism industry. However, the studies on impacting factors towards the trust and loyalty of the customer are still limited, especially in Indonesia. Therefore, this study offers a new sight towards what and which factors will give a better impact towards the customer.

Reflecting from previous study and findings in trust and loyalty on hotel online reservation service, this study will add additional insight toward the subject in the context of Indonesia market. Furthermore, this study identified the significant factors that drive the customer to book their hotel reservation through online services are the e-word-of-mouth and efficiency, while customer service has less impact in this case. This finding that differ that the common conception where customer service is one of the major factors in service industry, may indicates potential for further exploration on customer behaviour in online environment.

This research's findings could resource the future studies towards the same topic and industry. The significant factors can be a good measurement to be used for another relevant studies within the tourism industry, which might give better insight towards the customer's trust and loyalty in online reservations.

LIMITATIONS AND RECOMMENDATION

In this study, the respondents were sourced from the office workers within Jakarta area, and with whom generally have a level of online fluency in the e-commerce market. Therefore, this study is also limited because the respondents are only coming from one niche market which is office worker and limited only to the capital city of Indonesia, Jakarta City.

Thus, based on these limitations, this study suggested that the future studies can possibly expand the frame of this research within a broader niche of respondents and a larger sampling area. This study also suggests that future studies to explore the factors influencing trust within online commerce environment to further connect the trust and loyalty of online hotel reservation customer. Additionally, this research used a questionnaire as a means of data collection. Future studies may explore the use of qualitative methods to gain a better insight of online hotel reservation customer trust and loyalty.

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