

What Drives Customers to Spread the Word and be Loyal? Factors Influencing e-loyalty and eWOM to OTA's Websites

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Abstract

The purpose of this study is to develop a model which explains how the consumers' digital loyalty and Word of Mouth (WOM) of online travel agencies is formed. The literature review leads us to consider the users' perceived website quality, e-perceived value, e-satisfaction, e-trust and switching barriers factors of website as main antecedents of the e-loyalty and e-WOM. In order to accomplish the study's objectives, a model has been constructed and estimated using Partial Least Squares (PLS). Results show that e-satisfaction, e-trust, e-value and switching barriers have a direct effect on e-WOM and e-satisfaction, website quality and switching barriers have a direct effect on e-loyalty. Also, website quality creates e-WOM with e-satisfaction as a mediator; and e-trust creates e-loyalty as moderator by switching barriers. The developed model helps improve the explanation of e-loyalty and e-WOM from consumer in an online tourism and hospitality industry environment.

Keywords: e-loyalty, E-WOM, switching barriers, e-trust, OTAs.

JEL Classification: M13

1. Introduction

The spread of Internet services and electronic network has greatly transformed the business and consumer behavior even in Tourism and Hospitality Industry (Fyall, 2019; Malhotra, 2016). The constant changes in the social and economic environment result in the accumulation of a large amount of information on the internet (Xanthopoulou, 2019). Nowadays, there is a large number of tourism and hospitality websites which provide access in a wide range of travel-related services for internet users in order to plan their vacations. These services provided by online travel agencies and e-intermediaries such as third-party websites, vary from information searching to book hotel rooms, to buy airline tickets, to rent a car or to live an experience. In addition, travelers often search for travel information on tourism-related websites with user-generated content or social media since it enable them to easily find others' photos and reviews. According to Smart Insights (2017) 52% of Facebook users said that their friends' photos on social media inspire their travel plans due to they consider reviews from their friends and family as their most reliable source. As well as, 89% of

millennials plan trips based on content posted by others (Entrepreneur Media, 2017), 92% of consumers trusts earned media, such as word-of-mouth and recommendations from their physical and virtual friends, while only 47% trusts paid media, such as television and newspaper ads (TNOOZ, 2012). According to these results, it is vital to take under consideration the e-WOM (word-of-mouth) as a valuable asset for online travel agents and tour operators.

Creating strong consumer loyalty is a major challenge in e-commerce too. Today's consumers have access to countless sources of information via the Internet - for products they are interested in - with the ability to choose between many alternatives. This opportunity provided by the internet has in recent years forced companies to develop strategies to create and empower loyal customers. Once more in the digital travel and hospitality industry, where the same main product (a seat on airplane, a room on hotel etc) is provided from different online travel agents, achieving customer loyalty is vital. E-loyalty may be attributed to several factors, such as e-trust, e-quality, e-service, perceived value, website organization, system quality, the existence of alternatives or competitors (Tunali & Aytakin, 2018), purchase volume, inertia, convenience (Anderson & Srinivasan, 2003) and the most common factor e-satisfaction (Balabanis, Reynolds & Simintiras, 2006; Valvi & West, 2013). However, e-loyalty in many measurements scales, and therefore in many surveys, includes e-WOM. Closely related to the term of e-loyalty is the concept of e-WOM, thus many measurements scales includes items of e-WOM. However, e-loyalty and e-WOM are two different concepts and this research examines them separately.

This research aims to provide an empirical examination of consumers' e-loyalty and e-WOM for the online travel agents they choose. Research regarding e-WOM and e-loyalty as two different constructs in the same structural model is limited. The main purpose of the current research is to develop a model which explains how the consumers' digital loyalty and Word of Mouth (WOM) of online travel agencies is formed. Specifically, the main question that is addressed in this study is how the constructs of e-Trust, Website Quality, e-Perceived Value, e-Satisfaction and Switching Barriers influence and finally explain consumers' e-loyalty and e-WOM. Switching barriers is measured as second order construct, perceived value and website quality is treated as antecedents. The next section presents the existing literature background. The methodology and findings are following and finally, in the concluding and limitation section there is a discussion over the implications of this research and suggestions for future investigation.

2. Literature Review

2.1 E-loyalty and e-WOM in tourism and hospitality online context

E-loyalty as a term is considered as "customer's favorable attitude and commitment towards e-retailer that results in repeat purchase behavior" (Srinivasan, Anderson & Ponnavaolu, 2002). Flavian, Guinalú and Gurrea (2006) define e-loyalty as a customer's intention to continue making purchases from a particular e-commerce website and not move to another website. In other words, e-loyalty refers to two different concepts. The first one mentions e-loyalty either as the consumer's intention or willingness to repeat an e-purchase of the same product, service or brand, or the consumer's recommend it using websites, mobile phone or social networks, even if it is repurchased and recommended through a different site (e-loyalty to the product, e-loyalty to a hotel or e-loyalty to airline). The second one mentions e-loyalty as the consumer's intention to repeat a purchase on the same site (e-loyalty to a website, e-loyalty to an online travel agency) and recommend it through the mobile phone or social networks, even if it is not the same product, service or brand (Buhalis, Lopez & Gonzalez, 2020; Carneiro et al., 2019). This research is focused on the second perspective of e-loyalty. However, it has been found that there are many factors related to e-loyalty in order to predict the real behavior in tourism. E-Quality-e-satisfaction-e-loyalty chain is the most used and it is widely accepted in the tourism literature, as happens in other sectors (Anderson & Mittal, 2000; Oliver, 1999). This study is based on this chain, including some variables of consumers that are considered important for explain e-loyalty and e-WOM.

E-WOM has attracted considerable interest from researchers in the past decade (King, Racherla & Bush, 2014). There are many types of e-WOM communication such as discussion forums (Andreassen & Streukens,

2009; Cheung, Lee & Thadani, 2009), UseNet groups (Godes & Mayzlin, 2004), product reviews (Sen & Lerman, 2007; Tirunillai & Tellis, 2012), blogs (Dhar & Chang, 2009; Kozinets et al., 2010), and social networking sites (SNS) (Trusov, Bucklin & Pauwels, 2009). Qiang Yan et al. (2016) analyzed the impacts of multiple channels of e-WOM on consumers' decisions. E-commerce sites try to encourage their customers to produce more e-WOM due to the fact that user-generated information provides potential customers with a sense of trust and security (Gauri, Bhatnagar & Rao, 2008). Researchers have recognized the growing importance of e-WOM in e-business in the context of tourism and hospitality. There have been several studies on e-WOM involving factors such as the motives of customers (Cheung & Lee, 2012), the effects of negative e-WOM (Chatterjee, 2001), the e-satisfaction, the e-loyalty, e-service quality and e-trust. E-loyal customers not only buy products and services from the e-retailers but also help in attracting new customers by engaging in positive word-of-mouth marketing (Li et al., 2015).

A part of e-loyalty is consisting of e-WOM, so the majority of surveys considered them as same construct. However, they are two different constructs, which declare customers actions. In the era of internet and mobile, people share their opinion and experiences within social networks with other ones, especially in the tourism and hospitality context. From that point of view, word of mouth as written act occurs when customers communicate their experiences before, during and after a purchase. Tourism and hospitality websites are influenced by these customers' reviews due to the special characteristics of services. So therefore, the conclusion can be drawn that e-loyalty and e-WOM may be affected by various cognitive and affective variables.

2.2 Website quality and e-perceived value

Website quality is the customers' overall judgment about excellence and superiority of a website (Park, Gretzel & Sirakaya-Turk, 2007). The quality of the website consists of factors related to the quality of the information, the quality of the system and the quality of the services of the website. These factors affect the expectations of users but also their perceptions of its quality (Hsu et al., 2018). The appearance of the content and the quality of the system and services are the key factors for the proper design of a website. In the tourism and hospitality context, website quality has been examined in different sectors such as hotels (Jeon & Jeong, 2016), airlines (Chen, 2008), destinations (Loureiro, 2015), and travel agencies (Elliot, Li & Choi, 2013; Van Riel, Semeijn & Pauwels, 2004). Literature shows that website quality has positive effect on tourists' e-satisfaction and in turn a strong positive effect on e-loyalty (Mahadin & Akroush, 2020; Albayrak et al., 2019).

Previous studies examined the perceived value theory in order to ensure the effect of perceived value on the experience of e-booking trips (Chang, Backman & Huang, 2014; Chen & Chang, 2018; Kim et al., 2019). In this sense, perceived value is defined as customers' global product (or service) usefulness evaluation on the basis of their perceptions (Zeithaml, 1988). The perceived value is a critical marketing tool for explaining customer e-WOM and is an important factor that provides a competitive advantage (Stahl et al., 2019) due to value is created in relationships (Xanthopoulou, 2020). Furthermore, the theory of perceived value is closely related to the theory of satisfaction, and in turn customer loyalty (Grönroos, 1997; Suhartanto et al., 2019) to describe customer behaviour under conditions of risk and uncertainty (Gupta & Kim, 2010). Concerning the relationship between the e-perceived value and e-WOM several researches refer to the positive and direct impact on e-WOM. So,

H1: The perceived website quality of online travel agencies has a positive and direct impact on e-loyalty

H2: The consumers' e-Perceived Value towards the website of online travel agencies has a positive and direct impact on e-WOM

2.3 e-Satisfaction

According to Darpy (2014) the concept of satisfaction includes elements related to perceived quality (cognitive crisis), as well as elements that are directly related to the affective state of the consumer that implies the use of a product. Chang (2009) argues that satisfaction refers to the extent to which a consumer believes that the possession or use of a product evokes positive emotions in him. The same view has been adopted by Oliver (1980), who presents satisfaction as an emotional situation in which whether or not a consumer's initial

expectations for the experience or use of a good are confirmed. Research has shown that the less satisfied a consumer is with the use of a product, the greater the impact on its loyalty, while even a very satisfied consumer will not affect his loyalty as much (Veloutsou & McAlonan, 2012). E-satisfaction can be defined as the holistic assessment of the relationship between a website user and an e-retailer (Smith, 1998), but in addition to this holistic assessment e-satisfaction refers to the degree of satisfaction a consumer receives after comparing his or her perceived expectations for a product before buying it, with the experience gained after buying and using it (Constantin, 2012). In addition, the remarkable findings of Fournier and Mick (1999) showed that satisfaction is an active and dynamic process with a strong social dimension, which incorporates meaning and emotions as well as other related factors. Hutchinson, Lai and Wang (2009) studied the relationship between perceived quality, perceived value, satisfaction and behavioral variables such as the decision to re-visit destination, and word of mouth advertising, among tourists in South America Gulf Region. Their findings showed that service quality has no significant effect on the value and satisfaction, while perceived value was positively associated with the satisfaction variable. It should be pointed that the service quality had no significant effect on any of the behavioral variables (word of mouth advertising and re-purchase). But both value and satisfaction variables were in the positive relationship with decision to re-visited destination and the word of mouth and advertising.

It is worth mentioned that human resources and the accessibility to the online store website are also vital factors that contributes to consumer satisfaction as it is very important that consumers can have easy access whenever they want and people that are willing to respond to their requirements and provide them with the needed information. The direct communication that customers need to have with the company in order to immediately solve questions or problems that may arise contributes to the degree of customer satisfaction (Yang & Fang, 2004 as reported in Mohammedet et al., 2016). E-tourism companies must find innovative and customer-friendly ways for attracting more and more tourists thereby generating more tourism business. Malhotra (2016) points that well-designed sites with useful and relevant information can surely help realize a significant level of tourist business by satisfying tourist in effective manner. Other researchers such as Winnie (2014) also refer to technological and structural factors that boost customers' loyalty in on line tourism services. Winnie (2014) in his findings argues that there is a positive relationship is detected between website design and customer e-loyalty. However, the same findings revealed that website content and website structure have negative influence on customer e-loyalty. The finding also disclosed that trustworthiness is positively related to customer e-loyalty. In addition, Zaki and Abuzied (2017) aimed to examine the factors influencing travel consumers' satisfaction and loyalty as revealed by online communication platform using as a case study the "TripAdvisor". Their findings reveal that dimensions of loyalty in travel services and the mediating effect of positive online tourist intention to recommend the travel agency and hotel is confirmed. Thus,

H3a: User's e-Satisfaction of online travel agencies has a positive and direct impact on e-loyalty

H3b: User's e-Satisfaction of online travel agencies has a positive and direct impact on e-WOM

2.4 e-Trust

Another factor that increases consumers' loyalty is the trust built between consumers and the online travel agents, especially in on-line services where there is a physical distance between them. Trust is the result of the actions of those who possess a risk. When people trust other people, they tend to believe that those they trust will behave as expected without any problems. So when an online marketer is trustworthy, customers assume that they will not engage in opportunistic behaviors by deceiving their customers (Yousafzai, Pallister & Foxall, 2003). Building trust is paramount in the online environment due to uncertainty, risk which reduce customers' perceptions about the control that exists in their online transactions (Yousafzai, Pallister & Foxall, 2003). Trust plays an important role in establishing e-loyalty. Studies have shown that trust affects e-loyalty either individually or through a chain which is e-trust > e-satisfaction > e-loyalty (Gummerus et al., 2004; Sirdeshmukh, Singh & Sabol, 2002). Therefore, trust is an important factor influencing the customer's intention to buy or repurchase from the same online retailer (Singh & Sirdeshmukh, 2000). In order to lead to loyal customers, it should be based on the experiences they have gained from the internet environment. Therefore, when consumers are felt safe and protected by a digital platform or aeshop, they will be stay loyal (Auh, Salisbury, & Johnson, 2003). Another approach states that trust in the online environment is the belief of customers that their expectations will be met, customers also expect the appropriate security features such as secure transactions, privacy and ensuring the delivery of the right products, after sharing personal information all of the above are a cause for concern for them (Gommans, Krishman, & Scheffold, 2001; Li, Kuo & Rusell,

1999). Shen (2018) showed that customer trust has a positive influence on customer loyalty in online travel agencies and tourism services (Su, Hsu & Swanson, 2014; Cui, Lin & Qu, 2017). Di Virgilio and Antonelli (2017) demonstrate that e-trust is the key to digital communication by e-WOM, hence the lower the e-trust, the more negative the impact on e-WOM. Thus, e-trust is an important factor and it has a significant effect on e-WOM behavior on online purchases in tourism and hospitality context (Zainul, 2019). So,

H4a: The users' trust towards online travel agencies has a positive and direct influence on e-loyalty

H4b: The users' trust towards online travel agencies has a positive and direct influence on e-WOM

2.5 Switching Barriers

Recently in tourism and hospitality industry, literature has examined the switching barriers as a vital concept in consumer switching (Baloglu, Zhong & Tanford, 2017; Chang & Chen, 2007; Qiu et al., 2015) and have broadened switching barriers since they all act as barriers for customers to switch from one provider to another (Kim et al., 2014). Literature, also, discusses the impact of switching barriers on e-loyalty and e-WOM (Suárez-Álvarez et al., 2019; Giovanis & Tsoukatos, 2017). Switching barriers refer to any factor that makes it difficult or expensive for consumers to change providers. They consist of three main factors: interpersonal relationships, the perceived cost of transition and the attractiveness of alternatives offered by competitors (Jones & Suh, 2000). In some cases a consumer is not satisfied with the services of his provider, but he/she cannot change this provider due to economic and social costs or even the psychological burden that will occurred from the change of provider (Fornell, 1992). Switching Barriers is defined as "the consumer's assessment of the resources and opportunities needed to perform the switching act, or alternatively, the constraints that prevent the switching act" (Ranaweera & Prabhu, 2003, p.379). In this case, it is difficult for customers to change company, the probability of remaining in the existing one is higher (Liu et al., 2010). Kim, Park and Jeong (2004) supported that the transition barrier consists of the cost, attractiveness of alternatives and interpersonal relationships. In more detail, the perceived cost refers to the cost resulting from this change and can be either the financial cost, or the cost of time, or the psychological cost. The attractiveness of the alternatives concerns the reputation, the quality of the good that the replacement seller is expected to have from the existing one. Interpersonal relationships include trust, intimacy, and the right communication that is created through repetitive interactions between a business and a customer. Strong interpersonal relationships can strengthen the bond between stakeholders and lead to a long-term relationship (Gwinner, Gremler & Bitner, 1998). Barriers to change are less in online markets than in traditional ones as the consumer is just a "click" away from competitive online stores (Chang & Chen, 2008). According to Álvarez et al. (2018) research, the positive switching barriers have a positive influence on WOM both directly and indirectly through their effect on trust of online travel agencies. Shen (2018) also discussed the relationship between switching barriers and e-loyalty in the case of travel agencies but negatively, due to customers tend to be more loyal to online travel agencies taking under consideration their price expectations (Bolton & Lemon, 1999). Based on the above, the hypothesis can be stated as follows:

H5a: Switching Barriers in the online context exert a positive and direct influence on e-WOM of travel agencies

H5b: Switching Barriers in the online context exert a positive and direct influence on e-loyalty of travel agencies

3. Methodology

Based on the discussion of the research questions, it was developed a conceptual model. This model is designed to verify the relationships among perceived website quality, e-perceived value, e-satisfaction, e-trust, switching barriers, e-loyalty and e-WOM in an e-commerce context. As discussed above, perceived e-value, e-satisfaction, e-trust and switching barriers are set as preceding factors of e-WOM participation. Perceived website quality, e-satisfaction, switching barriers and e-trust are set as preceding factors of e-loyalty. In order to verify the research model, a research survey was conducted and a structural modeling analysis tool was used to substantiate the research model that is presented in Figure 1.

3.1. Data collection and sample

The research is designed and pretested as descriptive and quantitative survey with primary data. The primary data was collected via a structured online questionnaire which contained four types of questions (1) cognitive indicators, (2) affective indicators, (3) action indicators and (4) socio-demographic indicators to measure each construct of the proposed research model and the sample profile. The survey took place online between winter and spring 2019-20.

Posts on target population's social media and e-mails sent on different days of the week and at different times of day in order to collect data. The sample is comprised of 664 responses, after data cleaning (outliers, missing values and duplicated).

The sampling unit includes users of online travel experience to various online platforms and residents of Greece. The used sampling procedure was snowball, a non-probability sampling strategy.

3.2 Measures and measurement

Multi item scales have been used for testing the research questions and measuring the model constructs. In order to accomplish the objectives of this study, a questionnaire was used to obtain data from users. The questionnaire contained items to measure all the conceptual variables. All scales used in the research model were measured using 5-point Likert scale. All the scales were derived from previous research and were adapted to the context of online travel services.

In addition, user's e-loyalty was measured by a five-item scale suggested by Zeithaml, Berry & Malhotra (1996) and Sudhakar et al. (2006), as well as, six items based on work of Srinivasan et al. (2002) and Yoo, Sanders & Moon (2013) scales were adapted in order to measure the user's e-WOM. Switching Barriers were measured with a set of items derived from the scale suggested by Burnham and Mahajan (2003). E-satisfaction was measured through a total of 6 items, adapted from the research of Oliver (1980; 1997), Anderson (2003) and Hsu et al. (2006). Website quality and e-Trust were measured through items used in the research developed by Anderson (2003) and perceived value was derived from the work of Dodds (1991). All the scales mildly adapted to fit the context.

The empirical data were analyzed using Structural Equation Modeling (SEM), and, in particular, the Partial Least Squares (PLS) by Ringle, Wende, and Will (2005). PLS is an alternative covariance-based SEM analysis by creating a component-based predictive model from a causal model/theory testing (Chin & Newsted, 1999; Reinartz, Haenlein & Henseler, 2009). Its main objective is the forecast rather the development of potential samples which will explain the covariance of all the observed variables. Compared with the covariance-based structural equation model, PLS is more advantageous and less restrictive in terms of sample size, measurement scales, and data distribution (Tenenhaus et al., 2005). In this research, the iteration estimation of standardized path coefficients was based on the option of path weighting scheme, and its respective significance was the result of 500 bootstrapped samples with the option of construct level changes (Tenenhaus et al., 2005). In addition, PLS maximizes the explained variance of the endogenous latent variables by assessment partial model relationships in an iterative sequence of ordinary least squares regressions (Hair et al., 2012). In terms of types of measurements PLS can simultaneously handle metric and categorical types of indicators and the assessed models can be comprised by both reflective latent variables (RLV) and formative latent variables (FLVs) (Hair, Ringle & Sarstedt, 2017). Hence, the variables that contribute to the e-loyalty and e-WOM have been identified and subsequently have been validated, considering their reflective or formative character. According to Jarvis, MacKenzie and Podsakoff's (2003) criteria for determining whether a construct is formative and reflective, variables e-loyalty, e-WOM, e-satisfaction, e-trust and perceived value were characterized as RLV and switching barrier and website quality as FLV. Due to the different character of variables, it is followed a different procedure for the above groups of variables.

4. Analysis and results

The conceptual model was described and the structural model bootstrapping is presented in Figure 1. All analyses are based on index calculations as described in the methodology section.

4.1 Structure's model reliability and validity

For the variables, that characterized as formative, it was followed the methodology introduced by Diamantopoulos and Winklhofer (2001). In this case, the reliability and validity criteria for

formative scales were evaluated for their (1) specification of items, (2) content specification of constructs, (3) absence of multicollinearity between items, and (4) the external validation test. Especially switching barriers, proposed as second order and formative at both levels and it was followed the recommendations of Jarvis, MacKenzie & Podsakoff (2003). For the reflective scales, they were verified as recommended by Churchill (1979) and Sekaran and Bougie (2016). So, it was assessed their (1) unidimensionality, (2) reliability, (3) convergent, (3) discriminant and (4) content validity.

The formative scales' validation it is ensured by proposing items for each scale which are based on previous framework and cover entire conceptual model. Then, it was examined the absence of collinearity between items of each scale by evaluating (1) tolerance values exceed the value of 10, and (2) inflation factor of the variance is less than 10 (Hair et al., 1999). For both scales, values are appropriate for these cut off points. The external validity of these scales was assessed. As the results switching barriers and website quality produced very good fit, thus all items were considered valid as components of the variable.

The analysis of the reflective scales followed the procedures recommended by Anderson and Gerbing (1988), so conducted two phases analysis. First, the measurement model estimated reliabilities and validities of the research constructs by confirmatory factor analysis (CFA). Then, the structural model verified the strength and direction of the proposed relationships among research constructs. Consequently, e-perceived value and e-trust are unidimensional and e-satisfaction, e-loyalty and e-WOM are multidimensional. All of the reflective scales were subjected to a test of convergent and discriminant validity. Indicators reliability was examined by looking at the construct loadings and weights. All loadings/weights were significant at the 0.01 level and above the recommended 0.7 parameter value (Significance tests were conducted using the bootstrapping with 500 cases and 1000 samples). Construct reliability and validity were tested using three indices: the Average Variance Extracted (AVE), the Composite Reliability (CR) and the Cronbach A (CA) coefficient. All the estimated indices were above the threshold of 0.6 for AVE (Hair, Ringle & Sarstedt, 2017), 0.7 for CR (Bagozzi & Yi, 1988; Hulland, 1999) and 0.7 for CA (Bagozzi & Yi, 1988). Therefore, a high degree of internal consistency was observed. These tests clearly demonstrate the study's measurement scales' convergent and discriminant validity. Content validity was ensured through reviewing the literature to generate the dimensions and items used in the model and conducted a pre-test questionnaire.

Taking under consideration the mix type of indicators and the moderation effects, it was adopted a two-stage approach for the model's evaluation. The idea of this approach was initially suggested by Chin, Marcolin, and Newsted (2003) and elaborated by Henseler, Henseler and Fassott (2010). In the first stage, the main effect PLS path model is run to obtain estimates for the latent variable scores (LVS). The LVS are calculated and saved. In the second stage, the LVS from previous stages were used to determine the path coefficients and all the needed analyses in which including the moderators' effects.

4.2 Customer' Profile

Designing the consumer's profile, it is obviously that men were the main users of online travel services (59,4%) and the age of the majority of them (64,2%) ranged from 18 to 35. This consumer's age category is known as millennials and they are characterized by their savvy usage of social media and web (Mangold & Smith, 2012). Due to their familiarity with the usage of digital environment, they are a driving force of online travel and hospitality industry. The education level of the respondents was the high school (27,2%) and the bachelor degree (38,7%) and most of them received 601 to 1200 € per month (39,8%), working as private employee (28,6%).

4.3 Estimation, fit and structural model

The final model showed good fit. Some of Goodness-of-fit indices are examined, χ^2/df is calculated 3.823, $p < 0.1$, normed fit index [NFI] is estimated 0.94 (Lohmoller, 1989), standardized root mean square residual [SRMS] is measured 0.079 and Comparative Fit Index [CFI] is estimated 0.98 (Henseler et al., 2014). As well as, standardized chi-square is between 1 to 5 (Bagozzi & Yi, 1988; Hair et al., 1999; Tabachnick & Fidell, 2007), NFI value is greater than 0.90 (Hu & Bentler, 1999), SRMS is less than 0.08 (Hair et al., 1999; Hu & Bentler, 1999) and CFI - recommended for samples greater than 100 observations (Levy & Varela, 2003) - is above 0.9 (Bentler, 1989). All meet or exceed the recommended cut-off criteria (Bagozzi & Yi, 1988).

As mentioned above, a PLS model consists of a structural part, which reflects the relationships between the latent variables, and a measurement component, which shows how the latent variables and their indicators are related and it also has an another component, the weight relations, which are used to estimate case values for the latent variables (Chin & Newsted, 1999). The explanatory power is examined by looking at the squared multiple correlations (R^2) of the main dependents variable. The model was tested by examining the magnitude of the standardized parameter estimates between constructs together with the corresponding t-values that indicate the level of significance. T-values were obtained through the bootstrapping and PLS algorithm. The findings provided considerable support for the conceptualization of Switching Barriers as a second order variable and allow its use as such in the remaining of the analysis. The examination of the switching barriers construct showed the expected positive relationships (significant at the 0.01 level) between to e-evaluation cost (path coefficient 0.815, p-value 0.000, e-economic cost (path coefficient 0.917, p-value 0.000, e-learning cost (path coefficient 0.809, p-value 0.000, e-switching cost (path coefficient 0.794, p-value 0.000) and switching barriers construct.

Evaluating the general proposed model by estimating the standardized path coefficient, website quality (path coefficient 0.402, p-value 0.000) and e-perceived value (path coefficient 0.462, p-value 0.000) explain 65% of the e-satisfaction's variance. The customers' e-perceived value (path coefficient 0.448, p-value 0.000), e-satisfaction (path coefficient 0.214, p-value 0.000), switching barriers (path coefficient 0.228, p-value 0.000) and e-trust (path coefficient 0.120, p-value 0.006) explain 70.7% of e-WOM variance. Moreover, 53.3% of e-loyalty variable is explained by e-satisfaction (path coefficient 0.336, p-value 0.000), direct path of website quality (path coefficient 0.212, p-value 0.000) and switching barriers (path coefficient 0.300, p-value 0.000), having as moderation effect the e-trust (path coefficient 0.034, p-value 0.015). The direct effect of e-Trust (path coefficient 0.098, p-value 0.000) to e-loyalty is not significant. For this reason it is concluded that e-trust is pure moderator between the relationship of switching barriers and e-loyalty. Furthermore, the direct paths from the website quality to e-loyalty and the e-perceived value to e-WOM are significant but they are not conversely. The effect of e-perceived value to e-loyalty and website quality to e-WOM has indirect influence, through e-satisfaction variable. An overview of the results can be inferred from Figure 1, which shows the path coefficients and R^2 .

Figure 1. Structural Model (effects, significance and adjusted R^2)

Table 1. Confirmation of hypotheses

No	Result	No	Result
H1	Supported	H4a	Not Supported
H2	Supported	H4b	Supported
H3a	Supported	H5a	Supported
H3b	Supported	H5b	Supported

5. Conclusions

5.1 Discussion

Concerning that the e-loyalty and e-WOM are one of the most important issue in online tourism and hospitality agencies' website, due to the e-competitors are a click away, the linkages among e-loyalty, e-WOM, website quality, e-perceived value, e-satisfaction, switching barriers and e-trust have been investigated. The results showed that e-satisfaction and switching barriers have a positive and direct impact on the dependent variables, e-loyalty and e-WOM. From these two, the e-satisfaction has the greatest impact on the customers' e-loyalty that means the higher satisfied customers have the higher possibilities to become loyal, as mentioned to the literature review (Pitta, Veloutsou & McAlonan, 2012; Fournier & Mick, 1999; Zaki & Abuzied, 2017). However, satisfaction is affected by a cognitive and affective dimension, the website quality and e-perceived value respectively. These two variables have a strong indirect impact on both e-loyalty and e-WOM, as well as they have a strong direct effect in each of them. This result is somehow confirmed by the Hutchinson, Lai and Wang (2009) study which examined the relationship between perceived quality, perceived value, satisfaction and behavioral variables such as the decision to re-visit destination, and WOM. Their findings showed that perceived value was positively associated with the satisfaction variable, and both perceived value and satisfaction variables were in the positive relationship with e-WOM, as this study concluded. However, the Hutchinson, Lai and Wang (2009) survey showed that service quality had no significant direct effect on any of the behavioral variables (eWOM and re-purchase). This is justified by the fact that the quality of the website is only one part of the service quality; therefore, the above research has included more parameters that are beyond the limits of this study and this study link the website quality with e-loyalty.

So, an additional contribution of this research is the influence of e-perceived value to e-WOM and website quality to e-loyalty. Consumers, who perceived that they get value from their shopping experience and their final purchases, are likely to speak for this platform to their friends or write a positive review for this platform on evaluation forms. Despite the fact that the negative consumers' evaluation has been dramatically increased, it is assumed that the perceived value convert the potential disappointed users to satisfied and, hence, in turn loyal. Moreover, survey showed that e-perceived quality has the greatest impact on the customer loyalty electronic behavior among the customers of the tourism companies, confirming the finding of this research. These outcomes could help managers to design a strategic plan for their website context, which have to include an attractive, informative and easy for usage environment, irrespective of the tourism service they offer. As a website with quality elements has a positive effect to e-loyalty, they should follow the same pattern, thus, the consumers will know that they will be able to find easily what they are searching and to feel convenient without confusion when they will visit this website.

Despite the fact that the consumers have many factors to change an online tourism and hospitality agent, in some cases users cannot change the service provider due to economic, social, learning costs or even the psychological burden that will occurred from that change (Fornell, 1992; Kim et al., 2004). The results confirmed the switching barriers categories as described on Jones et al. (2000) study. The minimize of this costs could be the key elements of a website which would make the customers to feel grateful and familiar and return back for their future shopping when they feel safe and trust the specific online tourism and hospitality agent. Thus, a significant finding of this study is the verification of the positive moderation effect of e-trust to the relationship of switching barriers and e-loyalty. Furthermore, the moderation effect of e-trust and the no significant impact on e-loyalty was mentioned by Srinivasan and Anderson (2002) study. E-trust has a direct impact on e-WOM. E-Trust is an affective and psychological concept that leads the consumer to feel the need to share the source that adds it. Managers should build trustworthy relationships and engage the costumers to their website in order to have a positive WOM promotion.

The majority of the sample is included in millennials consumers' demographic categorization, a target group that has special characteristics. This consumers' category invest to trips and, especially, they are considered as savvy users on tourism and hospitality online services, focusing on new experiences. Online tourism and hospitality agents should evaluate the results of this survey in order to design their digital presence and integrate information technology professionals with marketing and tourism professionals. A well designed website, an trustworthy web presence, an fruitful experience which perceived as valuable prior and after the purchase and personalized environment according to customers' needs are the key factors for satisfied and loyal customers.

5.2 Implications

The study shows that various factors prompt consumers for visiting and using tourism and hospitality agents' website. The findings will help online tourism and hospitality providers to better understand their online customers' behaviour. The results of the present study could provide marketing managers of online tourism and hospitality agents' valuable information for designing their digital appearance. The findings show that consumers have various factors for revisiting a website or talk for it and those factors are not only price related but convenience and security driven. Thus, knowing the driving forces that determine travellers' e-loyalty and e-WOM is paramount for the successful implementation of online marketing strategies and to convert potential customers to actual ones and retain them.

Digital marketers should give the ability to users to create personalized environment in order to increase the switching barriers. More feasible are investments to help enrich the tourism and hospitality agent web site through graphics, colors and layout. Making the site more personalized and interactive can also pay dividends by enticing the consumer to become more involved in product and brand promotion. A customer who invests his time to design an entire profile according to his preferences has many possibilities to re-visit the website or to recommend it. Furthermore, if the digital marketing manager of online travel agent manages strategically the combination of the personalization of the website environment with the e-trust, the customer will engage with it. The customer who trusts the online travel agent, in addition to personal information can also provide sensitive personal data (such as passport or credit card details) to take advantage of fast transactions. In this case the customer is almost certain to re-visit the site, when he has the same product need. Using the profile information managers should personalize the messages too. Such a strategy is also a way of increasing customer loyalty levels.

Online tourism and hospitality agents must find ways to pull customers to their websites and into a relationship. By taking into consideration the preferences of them, the effectiveness of WOM and digital marketing aimed at the target group can be increased. Millennials have grown up in a digital world and frequently use the internet for all their shopping activities. They in addition seek news, information, entertainment, experiences and engage with website and digital platforms. With their disposable income set to keep increasing, many analysts predict that Millennials will continue to be mainstays of e-commerce. Thus, digital marketing is regarded as the most appropriate means of connecting with this group of consumers.

5.3 Limitations & Future research

Even though the research has been developed on a rich theoretical background, as in any research project, this study has several limitations that need to be mentioned. Limitations have been identified and can serve as a point of reference for future studies. The size and origin of the sample constitute a major limitation. Studies of larger samples and in other countries are needed in order to validate the present findings and generalize the results. More research is needed, to examine the complexity and the customers' involvement. Some studies (Kamarulzaman, 2007) have found that travelers' behavior could change according to trip complexity and usually purchase less complex

travel online and prefer booking complex travel from a traditional travel agent. Therefore, future research should investigate more factors as well as the results obtained in this study may differ if applied only to low complexity travel or to high complexity travel.

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