

Repositório ISCTE-IUL

Deposited in *Repositório ISCTE-IUL*:

2019-03-28

Deposited version:

Post-print

Peer-review status of attached file:

Peer-reviewed

Citation for published item:

Pereira, H., Salgueiro, M. F. & Rita, P. (2016). Online purchase determinants of loyalty: the mediating effect of satisfaction in tourism. *Journal of Retailing and Consumer Services*. 30, 279-291

Further information on publisher's website:

10.1016/j.jretconser.2016.01.003

Publisher's copyright statement:

This is the peer reviewed version of the following article: Pereira, H., Salgueiro, M. F. & Rita, P. (2016). Online purchase determinants of loyalty: the mediating effect of satisfaction in tourism. *Journal of Retailing and Consumer Services*. 30, 279-291, which has been published in final form at <https://dx.doi.org/10.1016/j.jretconser.2016.01.003>. This article may be used for non-commercial purposes in accordance with the Publisher's Terms and Conditions for self-archiving.

Use policy

Creative Commons CC BY 4.0

The full-text may be used and/or reproduced, and given to third parties in any format or medium, without prior permission or charge, for personal research or study, educational, or not-for-profit purposes provided that:

- a full bibliographic reference is made to the original source
- a link is made to the metadata record in the Repository
- the full-text is not changed in any way

The full-text must not be sold in any format or medium without the formal permission of the copyright holders.

Online Purchase Determinants of Loyalty: The Mediating Effect of Satisfaction in Tourism

Hélia Gonçalves Pereira*; Maria de Fátima Salgueiro; Paulo Rita

Instituto Universitário de Lisboa (ISCTE-IUL)

BRU-UNIDE

Avenida das Forças Armadas, 1649-026 Lisbon, Portugal

(+351) 217903004

{[helia.pereira](mailto:helia.pereira@iscte.pt), [fatima.salgueiro](mailto:fatima.salgueiro@iscte.pt), [paulo.rita](mailto:paulo.rita@iscte.pt)}@iscte.pt

***Corresponding author:**

helia.pereira@iscte.pt

(+351)217903431

Abstract

The purpose of this research is to investigate the impact of four online purchase determinants (website image perceptions, routine, website knowledge and innovativeness) on customer loyalty and the mediating effect of customer satisfaction within the context of e-commerce. The research model is tested using data collected from 3188 regular buyers of the national leader in the sector being studied. The statistical analyses were conducted within the Structural Equation Modelling framework. Results show that there is a complete mediating effect of e-customer satisfaction in the relationship between three online purchase determinants – website image perceptions online routine and website knowledge - and e-customer loyalty. The research results provide an important insight into how e-companies can pursuit and use delight to highlight customers' loyalty. These results allow for a better understanding of customer specificities, with practical actions aimed at their real needs and expectations.

Keywords: E-commerce, Online Loyalty, Online Customer Satisfaction, Perceived Website Image, Routine, Knowledge, Innovativeness, Structural Equation Modeling

BIOGRAPHICAL NOTES:

Hélia Gonçalves Pereira

Hélia Gonçalves Pereira is an Assistant Professor of the Marketing, Operations and General Management Department at Instituto Universitário de Lisboa – ISCTE-IUL. She is also Director of the Marketing FutureCast Lab, an applied research lab in new trends in marketing. Her background is interdisciplinary, combining a BSc in Economics, a post Degree in European Studies, a MSc in Management and a PhD in Marketing and several years as senior consultant in Price Waterhouse and Coopers. She has interests in consumer behaviour, internet marketing and social media and, as well, tourism marketing. She has published her research in scientific journals such as *Journal of Marketing Education* and *Business Horizons*.

Maria de Fátima Salgueiro

Maria de Fátima Salgueiro is an Associate Professor of the Department of Quantitative Methods for Management and Economics at Instituto Universitário de Lisboa (ISCTE-IUL). She holds a PhD in Social Statistics from the University of Southampton, UK. Her research areas include structural equation models, graphical models and modelling longitudinal survey data. She has published her research in scientific journals such as *Psychometrika*, *Biometrika*, *Multivariate Behavioural Research*, *Journal of Multivariate Analysis*, *Quality and Quantity* and *British Journal of Health Psychology*.

Paulo Rita

Paulo Rita is Full Professor of Marketing, School of Management, Department of Marketing, Operations and General Management at Instituto Universitário de Lisboa – ISCTE-IUL (Portugal). He received his Doctoral Degree in Marketing at Cardiff Business School – University of Wales (United Kingdom). His research has appeared in many academic journals including: *European Journal of Marketing*, *International Journal of Contemporary Hospitality*, *Marketing for Hospitality and Tourism*, *Service Industries Journal*. Professor Rita's major research area is in consumer behaviour, tourism marketing and e-commerce and business intelligence.

Online Purchase Determinants of Loyalty: The Mediating Effect of Satisfaction

HIGHLIGHTS

- 1)** We model the influence of image, routine, knowledge and innovativeness in loyalty;
- 2)** We discuss the mediator role of satisfaction in these relationships;
- 3)** A questionnaire was applied to a sample of 3188 regular online buyers;
- 4)** Results show that there is a complete mediating effect of e-customer satisfaction in the relationship between three online purchase determinants – website image perceptions, online routine and website knowledge - and e-customer loyalty;
- 5)** The research results provide an important insight into how e-companies can pursuit and use delight to highlight customers' loyalty.

Online Purchase Determinants of Loyalty:

The Mediating Effect of Satisfaction in Tourism

Abstract

The purpose of this research is to investigate the impact of four online purchase determinants (website image, routine, website knowledge and innovativeness) on customer loyalty and the mediating effect of customer satisfaction within the context of e-commerce. The research model is tested using data collected from 3188 regular buyers of the national leader in the sector being studied. The statistical analyses were conducted within the Structural Equation Modelling framework. Results show that there is a complete mediating effect of e-customer satisfaction in the relationship between three online purchase determinants (website image, online routine and website knowledge) and e-customer loyalty. The research results provide an important insight into how e-companies can pursuit and use delight to highlight customers’ loyalty. These results allow for a better understanding of customer specificities, with practical actions aimed at their real needs and expectations.

Keywords: E-commerce, Online Loyalty, Online Customer Satisfaction, Website Image, Online Routine, Website Knowledge, Innovativeness, Structural Equation Modeling

1. Introduction

In the past years, the Internet has moved from being just a new technology to a normal channel for information, communication, and shopping (Brashear *et al.*, 2009). This means that, nowadays, to use the internet as a source of information and communication is almost as usual – or even more – as using those sources that, less than two decades ago, were the only ones available: reading books or magazines or making phone calls. This new vehicle for communication and transactions has introduced significant changes in our daily lives, creating new opportunities and challenges in a world that is constantly and rapidly changing, as well as for the companies that operate in it.

The online world is full of possibilities, and from a commercial point of view both customers and companies are becoming more and more aware of this new promising and challenging world.

For customers, the Internet advantages consist mostly of a new way of searching and comparing information on products and services, as well as a new, easy and time saving way of buying them. For example, online reviews have an increasingly important role in the consumers' path to purchase (69% of global consumer) and these consumers are influenced by online reviews when choosing which product to purchase (Deloitte, 2013). Nowadays, in a global world context, 46% of the population uses social media to help make purchase decisions (Nielsen, 2012). The exponential growth of smartphones and tablet users (46% and 98% respectively from 2011-2013), the rise in social media and the need to be connected at all times are only a few signs of the major digital revolution we are currently experiencing (Deloitte, 2013). According to Eurostat, 61% of the population read online news, 54% used online services to manage and use bank services, 52% posted messages to social media and 50% used online services to travel and choose trips (Eurostat, 2012, 2013).

The primary motivation for tourism providers to ensure customer satisfaction is the assumption that such efforts will lead to a higher level of repurchase intention, repeat attendance behaviour, and customer loyalty (Yoon and Uysal, 2005; Oliver and Burke, 1999). High customer satisfaction has been linked to customer retention, market share, loyalty, and

consequently higher company profits (Szymanski and Henard, 2001, Tarasi *et al.*, 2013).

Customer satisfaction and loyalty have become one of the main objectives in all areas of business, especially in tourism due to the higher level of expectations regarding the experience, more than in other industries like banking or other financial sectors, where customers are looking for more functional advantages (Aminu, 2012). One of the most difficult problems is learning how to obtain either satisfaction or loyalty, which involves identifying customers' needs and desires, and transferring them to the product or service specifications offered.

Currently, tourism is one of the most important sectors in major world economies. Despite the crisis, “world tourism continued to rebound from the setbacks” of the past (UNWTO, 2012: 3). In 2012, international tourist arrivals (overnight visitors) worldwide exceed the 1 billion mark for the first time ever” (1,035 million, compared to 955 million in 2011). International tourism receipts reached US \$ 1,075 worldwide (UNWTO, 2013: 3).

The importance of understanding what drives customer loyalty within the Internet ecosystem, in particular regarding the purchase of tourist products, creates the need for thorough research on this topic.

Despite previous studies, there is still a clear gap in the literature regarding the identification and assessment of antecedents influencing e-customer loyalty in tourism and, more specifically, regarding e-travel agencies, from the customer point of view and taking customer profile into consideration. There have been a few studies looking at the tourism industry but, mainly concerning traditional products like hotels, restaurants, theme parks, airline business, particular variables regarding service quality, among others. For example, Bowen and Chen (2001), developed and implemented a method to identify attributes that will increase customer loyalty, but particularly in the hotel industry. Also addressing the hospitality industry, Kandampully and Suhartanto (2000) hypothesised how image and satisfaction can improve loyalty, which is particularly interesting in the hospitality management field, and concluded that these two constructs, supported by resource determinants as housekeeping, reception, F&B and price are positive related with loyalty in the hotel industry. In other context, Ho and Lee (2007)

1 developed a study in order to predict the capability to guarantee satisfaction and loyalty
2 intention but only using an independent variable, e-travel service quality (assuming a full
3 concept approach where information quality, security, website functionality and responsiveness
4 are included). Huang (2008), identified determinants of e-loyalty in a different context than
5 ours, a B2B context (the one related with wholesaler and retailer travel agencies).
6
7
8
9

10
11 Furthermore, other researchers have presented different models of customer loyalty. The
12 review of these articles shows that diversity, if not divergence, exists regarding the
13 measurement and conceptualization of online loyalty. Toufaily et al. (2013) developed a
14 descriptive meta-analysis of the empirical literature among the determinants of e-loyalty. They
15 concluded that a single study can analyse more than one relationship; however, no studies were
16 found to simultaneously link psychological characteristics, such as inertia and/or innovativeness
17 (Ponnavolu, 2000), with website characteristics, such as website image and familiarity (Horn,
18 2004). A complementary perspective is the one presented by Floh and Treiblmaier (2006), who
19 reinforced that a model explaining antecedents of loyalty in an industry has to incorporate
20 factors which take into account the characteristics of that specific industry (in that case, the
21 banking industry).
22
23
24
25
26
27
28
29
30
31
32
33
34
35

36
37 Hence, typically a model trying to explain antecedents of loyalty in the online context has to
38 incorporate factors that take into account the characteristics of the industry being studied as well
39 as those of the medium. In this study we believed it is also important to incorporate some of the
40 customer personal/psychological characteristics when interacting with the industry, tourism, in
41 this medium, online. Thus, the current paper addresses for the first time the study of a set of four
42 online determinants - website image (WI), online routine (OR), website knowledge (WK), and
43 innovativeness (INOV) and their impact on e-loyalty – from the tourism e-customer perspective
44 (in the case of WI, WK) and taking into consideration the personal and specific e-customer
45 profile (concerning OR, INOV) -, mediated by satisfaction, another critical relationship
46 marketing construct most of the times seen as an independent variable and not as a link to join
47 specific e-relationship determinants to loyalty.
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65

1 Additionally, not only does e-Commerce have its own determinants and defining elements,
2 but also these elements change regarding the specific product category we are considering.
3
4 Tourism, in this case, is directly associated with individual taste, preferences and lifestyle and,
5
6 therefore, represents a bigger challenge for online vendors, when satisfying their customer
7
8 needs.
9

10
11 To accomplish the research aims, a questionnaire was applied to regular online customers of
12
13 the Portuguese national leader in the studied sector, and a sample of 3188 individuals was
14
15 analysed. The research hypotheses were tested and the proposed model was validated using
16
17 Structural Equation Modelling.
18

19
20 The research offers theoretical contributions and expands the understanding of consumer
21
22 loyalty. Moreover, practical insights are given to the online tourism providers.
23
24

25 **2. Literature review and research hypotheses**

26

27
28 Customer expectations rapidly changed, powered by new technology and the growing
29
30 availability of cutting-edge features and services (Sheth *et al*, 2012). This enabled companies to
31
32 quickly answer to competitors' innovations, lowering the impact that product differentiation had
33
34 on markets. Given this, products became considerably homogeneous and competition increased.
35
36 Only collaborative relationships with customers proved to be a wise way of distinguishing
37
38 organizations from their competitors, at a superior level: the augmented product level
39
40 (Taleghani *et al*, 2011).
41
42

43
44 The perceptions that induce consumers in this buying process aren't linear and that is why it
45
46 is so important to understand and characterize consumers' online behavior. Hernández *et al*.
47
48 (2010), for example, found that the perceptions that induce individuals to shop online for the
49
50 first time are not the same that create repurchasing behavior. According to these authors,
51
52 customer behavior doesn't remain the same, because past experience creates an evolving
53
54 perception.
55

56
57 The rapid growth of e-commerce reflects the compelling advantages that it offers over
58
59 traditional commerce, to both retailers and customers. More specifically, and within the context
60
61

of online tourism products and online purchase experience, huge information is generated electronically that can be stored in data-warehouses and further explored by using big data analytics software. Nowadays Starwood and Hilton hotel chains have guests' check in via mobile phone (Rauch, 2014). Indeed, the tourist experience is being transformed by mobile technology. Both smartphones and tablets have changed the way tourists process information and conduct transactions (Diener, 2015). Furthermore, Motorola has developed a comprehensive mobile hospitality solutions' portfolio, with the aim of transforming the guest experience from check-in to check-out with mobility. The range of applications includes mobile check-in, mobile concierge, mobile restaurant and food services, mobile ticketing, as well as mobile loyalty programs, among others (Motorola, 2011).

The above studies point critical success factors regarding an effective strategic management of the digital approach, namely: image and direction of the company, content and design, service quality, communication, maintenance and monitoring. Each of these categories includes a number of relevant items that, if taken into account, ensure the company's success in this virtual context.

Loyalty is nowadays seen as a critical determinant of long term financial performance in competitive markets (Lai *et al.*, 2009; Reichheld, 1996). This research examines an integrated model of loyalty. Studies found in the literature often focus on goods producing firms and on retail stores (e.g. Bloemer and Ruyter, 1997) and little work reports on customers' satisfaction and loyalty in the context of service firms (and the few ones that have done it usually study the relationships between customers and brands in USA). Nevertheless, there is limited evidence suggesting that consumers do not become loyal the same way in different cultures (Lai *et al.*, 2009). Thus, consumers' reactions to service providers and loyalty formation may be unique and it is important to test that in different cultures. However, the core constructs of the proposed model are likely universal and the relationship among them can be reasonably consistent across cultural and structural contexts.

1 The model proposed in this paper examines the joint impact of a set of four online
2 determinants (website image, online routine, website knowledge, and innovativeness) on e-
3 loyalty, mediated by e-customer satisfaction.
4
5

6 7 **2.1. Website image**

8
9 The website image is an important dimension of the online relationship, and presents itself
10 as a key element with the ability to influence customer satisfaction, customer loyalty and brand
11 image (Doyle and Fenwick, 1974; James *et al.*, 1976; Bloomer *et al.*, 1998; Sanchez-Franco and
12 Rondan-Cataluña, 2010). In the context of electronic marketing, where the exchange process
13 takes place in a virtual space characterized by greater uncertainty and risk, and where
14 opportunistic behavior provides more room for maneuver than in a physical market
15 environment, image becomes even more important for the success of the relationship (Mostafa
16 *et al* 2006; Oh *et al.*, 2008).
17
18
19
20
21
22
23
24
25

26
27 In the online context, consumers measure their Internet shopping experiences in terms of
28 perception of evaluation of the online service quality. According to Kim and Lennon (2006)
29 retailers must take into consideration certain dimensions of the online service that affect
30 customers' perceptions of service quality, which, among other things, has to provide
31 information. This dimension is considered critical regarding apparel retailers since customers
32 can't feel or examine the product, and therefore need an adequate amount of information to
33 make a purchase decision. The *graphic style*, like zoom functions and video content, is also
34 crucial (Kim *et al.*, 2009).
35
36
37
38
39
40
41
42
43

44
45 Some research has also focused on hedonic elements of a website, as they contribute to the
46 user's experience (e.g., Cyr *et al.* 2006). Regardless of the focus being considered, it addresses
47 visual design and usability as a means to drive customer engagement. Hence, it is paramount to
48 understand the impact of the website image on customer loyalty.
49
50
51
52

53
54 A website must be usable, and at the same time engage users. Given the millions of sites
55 available, online vendors must try to understand ways to attract users, retain them, and keep
56 them coming back for more. Switching costs have been studied broadly in the service sectors;
57
58
59
60
61
62
63
64
65

1 however, there are some major differences in nature between online services and offline
2 services, such as the restrictions of operation time and its location (Yen, 2010). According to
3 Pandir and Knight (2006), a key way of achieving that is through the homepage design. In fact,
4 previous studies have suggested that visual appearance is extremely important in users'
5 preferences (Shenkman and Jonsson, 2000; Kim and Niehm, 2009), and that consumers prefer
6 beautiful websites, perceiving them even as more usable. This is critical in order to create a
7 global experience and an overall and complete website image.

8 According to Oh *et al.* (2008), images also contribute to create a feeling of convenience, as well
9 as to a perception of higher quality merchandise. Regarding online storefront designs,
10 designation given by Oh *et al.* (2008) to the Website's page, it was found that a thematic
11 storefront, with a design that reflects a store's identity and presents products in a lifestyle type
12 atmosphere, will be more appealing and entertaining to costumers, communicating a safer
13 environment.

14 Other elements like close-up pictures and zoom functions, 3D virtual product presentation,
15 and video content improve consumer's perceptions, enjoyment and involvement (Kim *et al.*,
16 2009). According to Koo and Ju (2010), graphics, color and links also have a positive impact on
17 intention while menus have a negative impact on arousing and pleasure of shopping online.
18 Furthermore, the presentation of the products - website layout, and design - significantly
19 increases customer loyalty. Danaher *et al.* (2006) used a nice set of features (such as graphics,
20 text, and advertising content) included in websites to try to explain the duration of the visit to a
21 store. There seems to exist a strong correlation between image and environment that fuels the
22 customer's willingness to repeat purchases on the Internet, contributing positively to the overall
23 impression and satisfaction generated by the organization (Bloomer *et al.*, 1998; Cyr, 2008).

24 The website image is likely to have an impact on e-customer satisfaction and loyalty
25 regarding online purchases. Therefore, we propose:

26 **H1:** Website image positively influences e-customer satisfaction regarding the purchase of a
27 touristic experience.

2.2. *Online routine*

Motives underlying loyalty behavior can help distinguish between spurious loyalty, which can be described as inertia, and true loyalty, which signifies a commitment to the brand or company. Inertia may be rather durable since it is formed based on habits or routines that enable consumers to cope effectively with time pressures and search efforts (Pitta, Franzak and Fowler 2006).

Consumer loyalty and satisfaction are linked inextricably. Satisfaction is a necessary step in loyalty formation. If the transaction is routine, so that satisfaction is not processed, the depth of loyalty is no deeper than mere performance (Oliver 1999). According to an expansion of the theory of reasoned action (Ajzen 2001; Bentler and Speckart 1979; Eagly and Chaiken 1993), a person's former behavior can explain his or her current behavior. In a similar fashion, a considerable proportion of customers bookmarks their favorite electronic commerce Websites, and is more likely to visit them than other sites. These customers visit the sites out of habit rather than by conscious determination on the basis of perceived benefits and costs offered by electronic businesses.

As in the case of traditional procurement, Foster and Cadogan (2000) argue that online shopping behavior becomes routine after a certain time. These authors consider routine as the condition where a repeat purchase occurs based on situational reasons, which become comfortable and increase customer satisfaction and customer loyalty, rather than due to a high commitment between the parties. Several empirical studies (e.g., Murray and Haubl, 2005) show that retention can be achieved indirectly when a habit exists. Habit is considered as an important factor in explaining repeated purchases (Quinn and Wood 2005). Nevertheless, most previous research on habit focuses on the temporal dimension (i.e. frequency) of the construct, only with little consideration to the effort of the context in which a habit occurs. Some researchers suggest that a weak habit may lower the sensitivity of consumer retention to satisfaction (Anderson and Srinivasan 2003).

Consumers past repeated behavior (i.e. habit) may contribute to continuance behavior. When behavior is repeated and becomes a habit, it is guided by automated cognitive processes,

rather than by elaborate decision processes (Aarts, Verplanken, Knippenberg 1998). Thus, examining the effect of habit on behavioral continuance can improve our understanding of e-customer satisfaction and loyalty.

Corstjens and Lal (2000) explain that this phenomenon is due to a psychological commitment to prior choices and to a customers' desire to minimize their cost of thinking. This so-called inertia effect is rational because it helps consumers achieve satisfactory outcomes by simplifying the decision-making process, while saving decision making costs (Vogel, Evanschitzky and Ramaseshan 2008; Wong, 2011). This takes place automatically and without a conscious thought. Many studies give empirical evidence for habitual behavior (Anderson and Srinivasan 2003; Rust, Lemon and Zeithaml 2004).

To summarize, there is large evidence suggesting that inertia plays a very important role in consumer choice and satisfaction (Polites and Karahanna, 2012). Online routine is likely to take place due to inertia, since consumers are prone to behave based on habits, convenience, and time saving. The arguments presented lead to the formulation of the second research hypothesis: **H2:** Online routine has a positive effect on e-customer satisfaction regarding the purchase of a touristic experience.

2.3. Website knowledge

Bettman and Park (1980) understand product knowledge as the amount of information stored by a specific individual regarding his or her possible buying alternatives, as well as the perception the individual has about his or her own level of knowledge. Customer experiences with a particular website and the search for information, as well as brand familiarity, have been researched as antecedents of customer satisfaction and brand loyalty (Ha and Perks, 2005).

Content availability and depth are often mentioned as the most important reasons for online shopping (Hoffman and Novak, 2009), as well as the quality of information that, coupled with the ability and ease to search for products and prices, increases satisfaction, the intention to visit the web site again, and the willingness to re-purchase (Zeithaml *et al.*, 2002).

1 With the purpose of contributing to the consumer's knowledge of the site, online vendors
2 have been concerned about developing the online shopping experience. Several studies have
3 also been conducted in order to find how social presence can be induced on online sites
4 (Hassanein and Head, 2007; Cyr et al., 2007). Besides sociability, other dimensions influencing
5 website knowledge have been researched. According to Childers *et al.* (2005), both utilitarian
6 benefits (efficiency, speed, lack of irritation) and hedonic benefits (fun, playfulness and
7 entertainment) positively influence the online buying experience and website patronage.
8 Additionally, if e-retailers maintain shopping situations where transactions are secure, private,
9 and certain, e-shoppers are more likely to be inspired to repurchase from the same vendors (Lu
10 *et al.*, 2013).

21 The knowledge of the website must include different aspects of the physical environment.
22 For instance, the market space will be characterized by greater frequency and regularity in
23 interaction and communication activities, and in greater information sharing and, for that to be
24 possible, "convenience" is critical, which can be defined as the set of customer perceptions
25 regarding the time and effort spent in the utilization or exchange process (Berry *et al.*, 2002).

33 There are several reasons to expect that knowledge of and experience with the site may
34 contribute to customer satisfaction and loyalty (Casalo *et al.*, 2008), specifically concerning
35 online tourism products. On the one hand, it increases the level of familiarity and comfort of the
36 potential buyer, which encourages positive feelings. Moreover, empirical studies have shown
37 that consumers will more easily access a site they already know and are familiar with than
38 undergo a new search process each time they want to make an online purchase (Smith, 2002;
39 Urban *et al.*, 2009), preferring the prospect of one-stop shop (Narayandas *et al.*, 2002).
40 Familiarity with the website increases the ability to bring forward the website behavior in the
41 future (Casaló, Flávia and Guinaliu, 2008). Nielsen (2000) suggests that most visitors visit
42 websites with specific goals and objectives in mind, and with repeated visits, their familiarity
43 with the website grows. Moreover, consumers cannot be faithful to a site unless they have
44 information about it that goes well beyond what one learns from a simple display.

Knowledge of the site contributes to customer satisfaction, especially in online tourism products, due to the increased level of familiarity and comfort of the potential buyer with the site (Smith, 2002; Urban *et al.*, 2009). Website knowledge involves experience and consumer familiarity with the site. Therefore, the following research hypothesis is established:

H3: Website knowledge has a positive effect on e-customer satisfaction regarding the purchase of a touristic experience.

2.4. *Innovativeness*

Innovativeness is defined as the predisposition to buy new products and brands at an early stage, rather than to remain with previous choices and consumption patterns, across a variety of goods and services (Steenkamp *et al.* 1999). Due to consumers' intrinsic need for change, the ones high on innovativeness have a decreased tendency to stick to the same purchase response over time (Baumgartner and Steenkamp, 1996). Innovativeness is the degree to which an individual is receptive to new ideas and is regarded as a personality trait.

The establishment of a long term relationship varies with the degree of appetite for innovation shown by customers (Midgley and Dowling, 1978). High long term relationships will generate an attempt to acquire something "unique" (McAlister and Pessemier, 1982). Steenkamp *et al.* (1999, p.56) define consumers' appetite for innovation as "a predisposition to buy new and different products/brands over previous choices and traditional standards".

Goldsmith (2001) used the Domain Specific Innovativeness Scale to measure how innovative survey participants were with regard to buying online. The author found that an innovative predisposition towards online buying is positively associated with more hours of Internet use, greater Internet purchasing, and higher likelihood of future Internet purchase, but not necessarily in the same website or concerning the same products.

Vandecasteele and Geuens (2010) incorporate different motivations into a multi-dimensional innovativeness scale to better account for the consumer–product relationship. Four types of motivation underlie consumer innovativeness: functional, hedonic, social, and cognitive.

Understanding the effect of innovativeness on adopting an online shopping behavior is important for targeting the right customers (Coward *et al.*, 2008, Hirunyawipad and Paswan, 2006). In this study, the appetite for innovativeness is understood as the virtual affinity customers have for new products and services (Burns and Krampf, 1992), which means that an online customer with a desire for innovative products tends to be more unsatisfied with and less loyal to one site (Lassar, Manolis and Lassar, 2005).

Other authors, such as Burns and Krampf (1992), have concluded that innovative customers are more involved and have greater knowledge about online products and services, compared with the non-innovative ones. As a result, they first evaluate more alternatives. Innovative consumers tend to get bored more easily with the new product and move forward to explore newer launches. Consequently, the effect of innovativeness will diminish over time, leading to a negative effect on the purchase trend and then, on satisfaction and loyalty.

Customer innovativeness is therefore seen as a predisposition for change. In the current research it might involve receptiveness to consider other websites within the consumer decision making process. Hence, the following research hypothesis is formulated:

H4: Consumer appetite for innovativeness has a negative effect on e-customer satisfaction regarding the purchase of a touristic experience.

2.5. E-customer satisfaction

Website satisfaction refers to a positive navigation experience and perception of a well-designed website (Balasubramanian *et al.*, 2003). Nevertheless, several researchers have focused on the experimental aspect, along with other important elements, to better investigate customer satisfaction (Chancellor, 2009; Jin *et al.*, 2015).

Customer satisfaction is an effective response to a certain purchase; determining its causes and consequences is an important goal in consumer marketing (Chang and Chen, 2009). Satisfaction represents an essential ingredient for a successful business relationship, not only in the context of traditional commerce, but also within business-to-consumer electronic commerce, (Kim *et al.*, 2009). According to Anderson and Srinivasan (2003), a dissatisfied customer is more likely to

search for alternative information and change to a competitor than a satisfied customer. Also, according to these authors a dissatisfied customer is more likely to resist the efforts of the current retailer to develop a closer relationship, and is more likely to take steps to reduce dependence from that retailer.

In traditional commerce, salespeople are the ones responsible for influencing customer satisfaction, but in the context of e-commerce, it is the customer interface that provides information to potential customers and helps to overcome the disadvantages of impersonal sites. According to Chang and Chen (2009), online retailers must focus on assuring interface's quality, since it positively affects customer satisfaction and consequently customer loyalty.

However, Jiang and Rosenbloom (2004) claim that the influence of satisfaction on customers' retention isn't asymmetrical, changing with the purchase stage of the consumer. According to these authors, *after-delivery* satisfaction has a much stronger influence on both overall customer satisfaction and intention to return than *at-checkout* satisfaction, and price perception has a direct and positive impact on both variables. That is why online vendors must develop measures to assure the quality of customer service and take advantage of every contact point with the client, especially regarding after-delivery service (Jiang and Rosenbloom, 2004).

To build and maintain customer trust and loyalty, online vendors must focus on e-service quality before, during and after the transactions assuring, in that way, their satisfaction (Wang, 2003). Hence, hypothesis 5 is proposed:

H5: E-customer satisfaction has a positive influence on e-customer loyalty.

2.6. E-customer loyalty

Being the main purpose of Relationship Marketing, loyalty is a bidimensional construct that results from the assembly of all marketing efforts to retain existing customers (Trif, 2013).

With e-Commerce growing rapidly and online shopping becoming a trend, the importance of building and maintaining customer loyalty in electronic marketplaces has become an important topic for marketing researchers and practitioners (Gommans *et al.* 2001; Santouridis

and Trivellas, 2010).

As stated by Srinivasan *et al.* (2002), competing businesses are only a few clicks away, which result in a minimal personal effort for the consumer when comparing online competing products and services. Therefore, retaining customers is a financial imperative for e-vendors, since attracting new customers is more expensive, especially in comparison to traditional stores (Luarn and Lin, 2003). Despite that, proving to customers that the company cares about them and wants to assist them regardless of the short-run profit consequences, helps to create/ strengthen the kind of relationship that gains customer loyalty (Anderson and Srinivasan, 2003). In the current research it is assumed that e-loyalty represents online repeat purchase intention or return visits to a website (Cyr and Trevor-Smith 2004). In the end, loyalty is not won by technology but through the delivery of a consistently superior customer experience (Reichheld and Schefter, 2000). Another important consequence of e-loyalty is word-of-mouth, where the customers recommend and share experiences regarding a certain online store (Palvia, 2009; Srinivasan *et al.*, 2002).

Figure 1 displays the path diagram of the proposed research model, with the five postulated research hypotheses **concerning direct effects.**

INSERT FIGURE 1

2.7. Mediating role of E-customer Satisfaction on E-customer Loyalty

Satisfaction has played a mediating role between a number of antecedents (such as website image, online routine, website knowledge, innovativeness) and customer loyalty. Satisfaction with travel experiences contributes to destination loyalty. Yoon and Uysal (2003) studied tourist motivation and extended the theoretical and empirical evidence on the causal relationships among the push and pull motivations, satisfaction and destination loyalty. Johnson and Auh (1998) extended the conceptualization of the satisfaction-loyalty relationship to encompass a trust environment.

1 Martenson (2007) studied the impact of the corporate store image on customer satisfaction and
2 store loyalty in grocery retailing and found that satisfied customers are loyal to the store. In
3 another study, Bloemer *et al.* (1998) investigated how image, perceived service quality and
4 satisfaction determine loyalty in a retail bank setting. Image was indirectly related to bank
5 loyalty via perceived quality. In turn, service quality was both directly and indirectly related to
6 bank loyalty via satisfaction. The latter had a direct effect on bank loyalty.
7

8 Chi and Qu (2008) sought to understand destination loyalty by examining the
9 theoretical and empirical evidence on the causal relationships among destination image, overall
10 satisfaction, and destination loyalty. The results supported the proposed destination loyalty
11 model: destination image was a direct antecedent of overall satisfaction, and satisfaction in turn
12 had direct and positive impact on destination loyalty.
13

14 Lai *et al.* (2009) examined the relations among service quality, value, image,
15 satisfaction and loyalty in China. Their research findings revealed that image influence
16 satisfaction and customer satisfaction is a significant determinant of loyalty. Also, Abdullah *et*
17 *al.* (2000) studied the role that both image of a product or service and customer satisfaction play
18 in determining whether a customer becomes (or remains) a loyal patron.
19

20 Hernandez-Lobato *et al.* (2006) analyzed the causal relationships among three key
21 variables in tourism marketing: image, satisfaction and loyalty. Their study confirmed the
22 strong relationship among the cognitive image service quality, satisfaction and loyalty – related
23 with website knowledge.
24

25 Flavian *et al.* (2006) conducted a study to determine the influence that perceived
26 usability – perceived as website knowledge - has on the user's loyalty to the websites they visit.
27 Greater usability was found to have a positive influence on user's satisfaction, and this also
28 generated greater website loyalty.
29

30 Khalifa and Liu (2007) developed the information systems continuance model in the
31 context on online shopping, using a contingency theory that accounts for the roles of online
32 shopping habit and online shopping experience. They formed online shopping habit as mediated
33 through satisfaction on repurchase intention.
34

Hence, in the current study, we postulate that:

H6: There is a mediation effect of e-customer satisfaction in the relationship between the online purchase determinants (website image, online routine, website knowledge, and innovativeness) and e-customer loyalty.

The proposed mediation effect is tested in Section 3.4.

3. Research method

3.1. Research design and data collection

A partnership was established with the Portuguese market leader in the online tourism sector in order to use its customer database, which includes 140 000 registered clients. This is an online operator, in a very competitive market, offering several different kinds of tourism products – flights, hotels, holiday packages, experiences ... - all over the world, either separately or in bundling. The 40 000 clients that can be considered regular online buyers (customers that make purchases at least twice per year) composed the target population of this study. The company placed a banner with a direct link to a web-based questionnaire, both in its website home page and newsletter. Additionally, the company also sent an institutional e-mail to the 40 000 regular buyers, reinforcing the importance of the study and offering a discount voucher of 10 Euros to be used in a future purchase. A sample of 3188 voluntary respondents was obtained within the time limit of one month allowed for data collection. Westland (2010) provides formulas, as well as a history of rules of thumb that can be used for determining the appropriate sample size for structural equation models. In our case, the obtained sample size is large enough to allow using asymptotically distribution free estimation methods.

Regarding methodology, in a first stage, an exploratory study has been developed – using focus groups, with 3 discussions in three different time and space conditions - where the participants were usual customers of online tourism products. Results from the focus group helped the construction of the preliminary version of the questionnaire. Following the recommendations of Bosch and Torrente (1993), the preliminary version of the questionnaire

was than subject to a pre-test in order to identify potential gaps in the construction of the instrument and problems in the understanding of the questions. Both focus group and the pre-test were very important in order to gain confidence about the scales to be used and the required adaptations that had to be made, thus trying to ensure the adequacy of the questionnaire to the problem under research. Minor changes were then made in order to obtain the final version of the instrument.

Besides socio-demographic information, the final version of the questionnaire asked for information on customer satisfaction and loyalty regarding their experiences purchasing online tourism products, as well as information on customers' opinions concerning website image, online routine, website knowledge and innovativeness.

3.2. Data analysis

Descriptive statistics. In terms of profile, 51.4% of the respondents are female. Concerning age, 44.5% of the respondents are between 25 and 34 years old. Regarding academic background and internet use, 50% of the respondents have higher education levels and live in urban areas; 51.1% of the respondents use the Internet preferably at home and 46% do it in the workplace. In terms of income, 38% of the respondents have a monthly family income above 2500 Euros, and only around 4% of the respondents belong to a family with an income lower than 750 Euros.

94% of the respondents consider recreational opportunities as the main reason to visit the company's website. However, despite making purchases on this site, 79.8% of the respondents usually visit other sites related to tourism, national or international, which may be stated as a kind of polygamous loyalty that can be found in other studies. Regarding the use of the internet, 99% of the respondents use the Internet for other purposes rather than just buying tourism products: 27% see the internet only as an information search engine, while 22% use it to search for information and to acquire services. 35% also use it to purchase products online other than tourism ones. 30% of the respondents have been clients of the company for at least one year, and 60% of them for more than one year but less than two.

Concerning the initiative to visit tourism websites, 64% of the respondents made a personal decision to visit sites related to tourism, whereas 22.6% followed the recommendation of friends, colleagues or family. Mass media has a crucial importance for 3.5% of the respondents. There is a strong link between those who purchase airline tickets and those that use the site to make hotel reservations, purchase holiday packages, or simply look for a "getaway."

Measure development. Based on the literature review conducted regarding e-customer satisfaction, e-loyalty and their possible determinants, measurement scales were developed for the six latent constructs in the proposed model: website image, online routine, website knowledge, innovativeness, e-customer satisfaction and e-customer loyalty. Following the recommendation of Churchill (1979), several items were used to measure each construct. Used items were mostly adapted from published scientific papers. However, some minor changes had to be made to accommodate the online context of the current research.

The construct *website image* was measured using four items adapted from Likert scales proposed by Parasuraman, Berry and Zeithaml (1991), Dodds, Kent and Grewal (1991), Doney and Cannon (1997) and Ribbink et al (2004). The construct *online routine* was measured using three items, adapted from Gremler (1995). *Website knowledge* was measured using five items adapted from Smith and Park (1992). *Innovativeness* was measured by four items adapted from a scale by Steenkamp, Hofsted and Wedel (1999) – this one previously adapted from Baumgartner and Steenkamp (1996) – and another scale by Yi, Fielder and Park (2006). *E-customer satisfaction* was adapted from scales proposed by Bloemer and Ruyter (1998), Garbarino and Johnson (1999), Macintosh and Lockshin (1997), Reichheld (2001), Oliver (1981), and Caprano, Broniarczyk and Srivastava (2003), where four items were considered. Finally, *e-loyalty* was adapted from scales proposed in several studies like Garbarino and Johnson (1999), Caprano *et al.* (2003) and Srinivasan *et al.* (2002).

Table 1 displays the complete wording of each scale item present in the final model, as well as some measurement properties of the scales used. All the items were measured against seven-point Likert-type scales, ranging from (1) strongly disagree to (7) strongly agree. This type of scale has been increasingly used in studies regarding relationship marketing, in particular

Morgan and Hunt (1994), Kumar *et al.* (1995), Siguaw *et al.* (1998) and Foster and Cadogan (2000). The three items measuring innovativeness were reverse scored.

Model estimation and goodness of fit measures. Since the aim of the paper is to simultaneously estimate a set of multiple linear regressions among variables that are latent, thus accounting for measurement error, and to validate the proposed research model, structural equation modeling (the AMOS-LISREL approach) was chosen as the statistical modeling framework.

A Confirmatory Factor Analysis (CFA) was conducted to validate the measurement model using LISREL 8.80 (Jöreskog and Sörbom, 1996). Structural Equation Modeling (SEM) was later adopted to test the research hypotheses and to validate the proposed model. Since the observed variables were measured on ordinal scales, polychoric correlations were computed, with listwise deletion of missing data. In order to minimize the assumptions concerning the joint distribution of the observed variables, the decision was made to choose an asymptotically distribution free (ADF) estimation method. Thus, the Robust Maximum Likelihood (RML) estimation procedure, proposed by Satorra and Bentler (1998) and implemented in LISREL, was used to estimate all models. This is considered in literature as a consistent estimator, asymptotically unbiased and efficient, scale invariant and scale free, i.e., not affected by changes in measurement units of the manifest variables (Hair *et al.*, 2010). In this robust estimation procedure model estimation is performed using maximum likelihood and estimated standard errors, while the t-values and the χ^2 test statistic are subsequently adjusted.

In order to assess model-data fit, the following goodness of fit measures were used: Satorra-Bentler scaled corrected chi-square (χ^2) and corresponding degrees of freedom (df), Comparative Fit Index (CFI), Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Root-Mean-Square Error of Approximation (RMSEA) and corresponding 90% confidence interval and Standardized Root-Mean-Square Residual (SRMR). For comparing the fit of non-nested, competing models, the Akaike Information Criterion (AIC) was used.

Composite reliability was assessed following Bagozzi and Yi (1988). In line with the recommendations in Fornell and Larcker (1981), the average variance extracted (AVE) was

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65

computed for each construct and discriminant validity was assessed by comparing AVE values with the squared correlation between each pair of constructs.

The traditional approach to test for mediation was proposed by Baron and Kenny (1986) (see also Hair et al, 2010). Since in this paper the aim is to investigate the mediating effect of e-customer satisfaction in a model that includes the relationships between four independent variables (the four online determinants of tourism purchase) and one dependent variable (e-customer loyalty), the approach followed by Chen *et al* (2013) was adopted. For a better understanding of the constructs and the measurement model results see table 1.

INSERT TABLE 1

3.3. Confirmatory factor analysis.

CFA was used to construct a measurement model for the six latent variables, measured by 22 indicators. Table 1 displays the complete wording of the 22 items that were used. The chosen CFA model showed an adequate model-data fit: $\chi^2=709.33$, $df=194$, $CFI=0.99$, $GFI=0.87$, $AGFI=0.83$, $RMSEA=0.034$; 90% CI for $RMSEA=(0.031, 0.036)$ and $SRMR=0.052$. The estimated (standardized) factor loadings that were obtained are displayed in Table 1, with the corresponding t-values.

The convergent validity of the indicators is corroborated since all obtained t-values are high (the smallest t-value equals 18.7). Also, all standardized factor loadings are above 0.6 (in line with the recommended in the literature) and the R^2 values range from 0.40 to 0.83.

It is possible to conclude that the indicators measuring each construct have internal consistency, since the obtained Composite Reliability values (CR) range from 0.81 to 0.93, all above the minimum value of 0.70 recommended in the literature (Fornell and Larcker, 1981). Obtained Average Variance Extracted (AVE) values are all above the minimum recommended value of 0.5, and range from 0.58 to 0.77, implying that for each construct in the model the amount of variance captured by the construct is higher than the variability due to measurement error. In brief, there is statistical evidence that the scale items used provide a good representation of the constructs in the model.

1 The estimated correlations between the six latent dimensions are presented in Table 2, and
2 range from - 0.46 (between website knowledge and innovativeness) to 0.86 (between e-
3 customer satisfaction and e-customer loyalty). The diagonal elements in table 2 are the square
4 root AVE values for each construct.
5
6
7
8
9

10 **INSERT TABLE 2**

11
12
13
14 There is discriminant validity of the constructs since, for each of the six latent variables, the
15 square root of AVE is larger than the estimated correlation coefficients with all other latent
16 variables (each diagonal element in table 2 is larger than the remaining elements in the same
17 row/column).
18
19
20
21
22
23
24

25 **3.4. Structural Equation Modeling.**

26
27 In a second stage, Structural Equation Modeling (SEM) was used to test the research
28 hypotheses and to validate the proposed model. Recall that H1 to H4 postulate a direct
29 relationship between each of the independent variables (website image; online routine; website
30 knowledge and innovativeness) and the dependent variable e-customer satisfaction. H5
31 postulates a direct effect of e-customer satisfaction on e-customer loyalty.
32
33
34
35
36
37
38

39 The path diagram of the global SEM tested, with the estimates that were obtained in a
40 completely standardized solution (and t-values) is displayed in Figure 2.
41
42
43
44

45 **INSERT FIGURE 2**

46
47
48 The obtained goodness of fit measures indicate that the proposed SEM has an
49 acceptable model-data fit, since the obtained values are higher than the minimum recommended
50 values: Satorra-Bentler scaled corrected Chi-Square=690.5; df=198; SRMR=0.053; CFI=0.99;
51 GFI=0.87; AGFI=0.83; RMSEA=0.033 and 90% CI for RMSEA = (0.030, 0.035).
52
53
54
55
56

57 From Figure 2 it is possible to conclude that website image, online routine and website
58 knowledge have significant impacts on e-customer satisfaction, with standardized regression
59
60
61
62
63
64
65

coefficients of 0.50, 0.35 and 0.12, respectively (and *t-values* of 8.68, 11.38 and 2.46, respectively). Thus, research hypotheses H1, H2 and H3 are supported and hypothesis H4 is not supported. Regarding H5, which postulates an impact of e-customer satisfaction on e-customer loyalty, there is strong evidence of a significant positive effect and, therefore, this hypothesis is also supported (standardized regression coefficient of 0.93 and a *t-value* of 15.24).

In order to further investigate the mediating effect of e-customer satisfaction and test H6, the proposed model (that assumes a complete mediation effect of e-customer satisfaction on e-customer loyalty) presented in Figure 2 was compared to two competing models. The first competing model is presented in Figure 3 and assumes a partial mediation effect of e-customer satisfaction on e-customer loyalty. The second competing model, presented in Figure 4, does not include the construct e-customer satisfaction and postulates direct effects from website image, online routine, website knowledge and innovativeness on e-customer loyalty. The path diagrams of the two competing models follow, with the obtained estimates (in a completely standardized solution) and *t-values*.

INSERT FIGURE 3

INSERT FIGURE 4

From Figure 3 it is possible to conclude that all direct effects from website image, online routine, website knowledge and innovativeness on e-customer loyalty are non-significant. The direct relationship between e-customer satisfaction and e-customer loyalty remains significant, thus favoring the model with a complete mediation effect of e-customer satisfaction on e-customer loyalty (in Figure 2) rather than the model with partial mediation (in Figure 3).

From the model with direct effects presented in Figure 4 it is possible to conclude that only website image and online routine have significant effects on e-customer loyalty. The model explains 67% of the variability of e-customer loyalty, which is lower than the value of 86% that

was obtained for the proposed model with complete mediation (in Figure 2). Table 3 displays the values of the goodness of fit measures that were obtained for the three competing models.

INSERT TABLE 3

From table 3 it is possible to conclude that the model with a complete mediation effect of e-customer satisfaction on e-customer loyalty should be chosen, since in comparison with the other two competing models it has the best fit measures: the lowest ratio chi-square / df and the lowest AIC value.

In brief: e-customer satisfaction exerts a complete mediation effect in the relationship between website image (online routine and website knowledge) and e-customer loyalty. Hence, once controlling for the impact of e-customer satisfaction on e-customer loyalty, website image, online routine and website knowledge no longer have significant impacts on e-customer loyalty.

4. Discussion

The key objective of this study is to simultaneously examine the relationships among website image, routine, website knowledge, innovativeness, customer satisfaction and customer loyalty in an online context. In addition, the study tests the applicability of the proposed model to Portuguese consumers and extends the proposed loyalty model to the service sector, and to tourism in particular.

In general, results support the proposed model: e-customer satisfaction has a full mediating effect in the relationship between three of the so-called online determinants of tourism purchase and e-customer loyalty. In this context, e-customer satisfaction is considered as an antecedent of loyalty, in line with studies by Kim *et al.* (2009) and Anderson and Srinivasan (2003).

Findings provide both theoretical and managerial insights. Indeed, this study strengthens the idea that the relationship between companies and their customers should be treated, both by academics and managers, as a process of mutual value development and a new strategic

marketing orientation. What is more, technology should not be seen as just another element to take into account in business development, but should increasingly be considered as a major factor in companies' strategic orientation (Srinivasan et al, 2002), in particular towards their customers.

4.1. *Theoretical Implications*

The basic aim of this study is the development and validation of a model that helps increasing scientific knowledge in the marketing area, while being applicable in the world of business management. Since the study intends to contribute to the development of theoretical knowledge, an attempt was made in order to systematize relationship marketing determinants, as well as their relation with loyalty – through satisfaction - within an online context.

This study intends to explain the antecedents of e-loyalty incorporating factors that take into account tourism characteristics. The main theoretical contributions of this research is testing the role of customer personal and psychological characteristics when interacting with a travel agency in an online context, simultaneously involving website characteristics and their joint impact on e-loyalty. Authors like Toufaily et al. (2013) showed that many relationships with e-loyalty can be analysed at the same time but also showed that no studies have linked both psychological characteristics (such as inertia and innovativeness – part of the customer profile) and website characteristics (such as website image and knowledge).

In this study, website image, routine when using the website and website knowledge play a significant role in e-customer satisfaction and, indirectly, in enhancing loyalty. Indeed, the study examines the mediating effect of e-customer satisfaction in a global model where the impacts of four online purchase determinants of e-customer loyalty are investigated. Research findings suggest that the relationship between website image (and online routine and knowledge of the website) and e-customer loyalty is fully mediated by e-customer satisfaction. This conclusion is in line with studies developed by Lai *et al.* (2009) and Chi and Qu (2008).

Also, customer innovativeness has no significant effects on both e-customer satisfaction and e-customer loyalty. Long term relationships depend on the innovation level of each customer (Midgley and Dowling, 1978), translated by the desire to try to get something “unique” (Burns and Krampf, 1992). Steenkamp *et al.* (1999) argued that a customer with a desire for unique products and relationships tends to search more and be less resigned, and therefore less satisfied with a website, which was not confirmed by this study since a non-significant effect was obtained. One of the reasons for this, to be tested in future research, may be the fact that this study was applied in an offline context. Online customers are, from the beginning, more innovative persons than the ones that prefer a traditional approach, less risky and more conservative. So, they are in a more challenging environment, where the levels of engagement and satisfaction can be higher. Also, Steenkamp *et al.* (1999) study was done in a cross-national context, in 11 different European countries and the differences obtained taking into consideration national cultural variables were very significant.

This finding constitutes a research contribution since it offers a new perspective regarding which customer characteristics are critical in achieving loyal relationships. We should have in mind that the notion of “uniqueness” can be considered differently in an online context, namely among website image perceptions and knowledge (indeed, significant effects were obtained in H1 and H3). Koivumaki *et al.* (2002) stated that the online presentation of products had a high influence on customer satisfaction. Furthermore, a retailer’s website is the primary point of contact for an online transaction as it is where customers can learn about the organization’s attention to details and the importance given to customer satisfaction. Moreover, website knowledge is rooted in the concept of convenience – the perception of the time and effort it takes to buy a product or service (Berry *et al.*, 2002) - and it reduces uncertainty. This makes it an important determinant for online customer satisfaction and loyalty, which is also reinforced in our study.

The link between customer satisfaction and company success has historically been a matter of faith, and numerous satisfaction studies have also supported the case. Customer satisfaction has always been considered an essential business goal because it was assumed that satisfied customers

would buy more. This study has an important role to better understand the role of satisfaction on different relations among the online context.

Hence, a serious contribution of this study is the development of a deeper understanding regarding online consumer behaviour and the purchase decision process in the digital context, bearing in mind the importance of e-customer satisfaction on the purchase of online tourism products and, more, on e-customer loyalty. Several previous studies found in the literature were based on empirical work conducted with students, within laboratory conditions, as is the case of Baker *et al.* (2002). The present study considers the views of end customers, individuals who are actual buyers of online tourism products of an online company, the country market leader in the sector. A sample of 3188 real customers of a real company provides additional knowledge about consumers (Zao *et al.*, 2006), building a knowledge base regarding the Portuguese market is certainly a challenge for marketing academicians to which we are contributing.

These theoretical implications are relevant both for internet and tourism research and are particular important since online tourism has recently undergone major developments, both from a scientific point of view and concerning managerial implications.

4.2. *Managerial Implications*

This study should help marketing practitioners to better understand the inter-relationships between website image, online routine, website knowledge, customer innovativeness, e-customer satisfaction and e-customer loyalty, as well as the mechanism for enhancing loyalty. The results generally reinforce previous research involving goods and services in other industries.

A first practical contribution of this research for the online business tourism sector lies on the data pool, a large sample composed of clients of the national market leader, which can lead to a customer profile and corresponding purchasing behaviour regarding online tourism products, potentially extendable to the sector.

This research, highlighting the impact of customer relation activities, such as ensuring the quality of the website image, intended to represent a contribution to the sector, alerting

managers with the need to overcome this weakness. Also, it allows managers to better understand that developing actions to assure delighted customers is critical to ensure their loyalty and that the impact of online determinants is also significant when using satisfaction as a mediator.

This research brought important insights for a better understanding of the customer profile for online tourism products. It grouped purchase loyalty determinants in this digital context using a satisfaction construct as a mediator of these relations, in order to ensure a more precise relationship marketing approach, and the definition of specific actions based on the profile of each customer. For example, by having each customer registered in the website, the company is able to track his/her consultation (information search stage in the consumer decision making process) and buying (purchase stage) behavior and, based on this, to propose specific and unique products/services/experiences adapted to each profile. This could be extended by allowing customers to leave in the website their testimonials after experiencing the service (post-purchase stage), with the identification of the “cluster” where they belong. Hence, firms can personalize the website, as well as provide customized service recommendations to different kind of tourists.

Market research from clickstream data can also be enhanced by stimulating users to sign in using their Facebook account, since that will allow the provider to collect further information about the consumer and thus fine tuning services to be offered to the tourist.

This segments’ diversity, evident in the conceptual model, allowed us to capture the behavioral complexity of the individuals, as well as the dynamics of the various influences.

Another contribution of this study is to reinforce the idea that marketers should pay more attention to website image since these influence customer satisfaction for online tourists. This is in line with Berry *et al.* (2002), which argues that it is important for organizations to make real efforts towards facilitating access to content and making it easily available, offering automation of payment (no need to resort to call-centers), providing variety and innovation in tourism products offered, and guaranteeing delivery on time. Also, from a technological standpoint, it is

essential to ensure easy navigation with speed and ease of use, as concluded by Turban *et al.* (2002).

Routine purchases increase the satisfaction of the customer (Gefen, 2003), and in the online context inexperience in the decision making process (Einwiller *et al.*, 2003) makes navigation routine seem more comfortable. Thus, based on our study one can suggest to organizations that operate in this context to avoid taking this behavior for granted, since these individuals are at the same time curious and demanding in the relationship they have with the organization, and a quality loss may lead to abandonment by many previously satisfied customers. The organization should have these values under control in order to improve their site and offer a better personalization level for each customer as a way to guarantee satisfaction maintenance. Clearly, customers prefer to buy from the same retailer from previous purchase occasions, even though they might perceive other retailers as providing the same or better benefits (Vogel *et al.*, 2008).

Hence, a tourism website ought to give customers a comfortable and easy experience, which is reinforced by the fact that website knowledge also plays a significant role in e-customer satisfaction and, in the end, in e-customer loyalty. Indeed, friendly interfaces are more and more important to capture clients and make them loyal.

4.3. Limitations and indications for further research

This study has some limitations that also provide important insights and opportunities for future research. A first limitation is related to the sample that is used. The sample includes volunteers, which are regular clients of just one company, which raises issues concerning the representativeness of the target population, and therefore conditions generalizing results to other sectors and even to other companies within the same sector.

Also, further exploring the proposed model in terms of multi-group comparisons (taking into account socio-demographic characteristics) could possibly provide some extra insight and is a topic for future research.

Another limitation concerning the generalization of the conclusions is related to the cultural context: this study only includes Portuguese customers, who may clearly differ from customers from other cultures. Thus, additional research should be conducted using our proposed conceptual model in other cultural contexts.

Future research should also examine the proposed conceptual model by using different data, from different sectors, to generalize the research findings. A further possibility is to conduct a longitudinal study in order to improve the current understanding of the effects of online purchase determinants on e-customers satisfaction and loyalty.

References

- Aarts, H., Verplanken, B., & Knippenberg, A. (1998), "Predicting behavior from actions in the past: Repeated decision making or a matter of habit?", *Journal of Applied Social Psychology*, 28(15), 1355-1374
- Abdullah, M., Al-Nasser, A.N. and Husain, N. (2000) "Evaluating functional relationship between image, customer satisfaction and customer loyalty using general maximum entropy", *Total Quality Management*, 11:4-6, 826-829
- Aminu, S. A. (2012). "Empirical Investigation of the effect of Relationship Marketing on Banks' Customer Loyalty in Nigeria", *Interdisciplinary Journal of Contemporary Research in Business*, 4(6): 1249-1267
- Anderson, R. E. and Srinivasan, S. S. (2003), "E-Satisfaction and E-Loyalty: A Contingency Framework," *Psychology & Marketing*, 20 (2), 123–38.
- Bagozzi, R. P. and Yi, Y. (1988), "On the evaluation of structural equation models", *Journal of the Academy of Marketing Science*, 16 (1), 74-94.
- Baker, J., Parasuraman, A., Grewal, D. and Voss, G. (2002) "The influence of multiple store environment cues on perceived merchandise value and patronage intentions", *Journal of Marketing*, 66 (April), 120-141.
- Balasubramanian, S., Konana, P., and Menon, N. M. (2003), "Customer satisfaction in virtual environments: A study of online investing", *Management Science*, 49(7), 871-889.
- Baron, R. and Kenny, D. (1986), "The Moderator-Mediator Variable Distinction in Social Psychological Research: Conceptual, Strategic, and Statistical Considerations", *Journal of Personality and Social Psychology* 51(6), 1173-1182.
- Baumgartner, H., Steemkamp, J.B. (1996), "Exploratory consumer buying behavior: Conceptualization and measurement", *International Journal of Research in Marketing*, 13, 121-137.

- Berry, L., Seiders, K. and Grewal, D. (2002), "Understanding Service Convenience", *Journal of Marketing*, 66, July, 1-17.
- Bettman, J. R., and Park, C. W. (1980), "Effects of prior knowledge and experience and phase of the choice process on consumer decision process: a protocol analysis", *Journal of Consumer Research*, 7, pp.234-248.
- Bloemer, J., Ruyter, K. de, and Peeters, P. (1998), "Investigating drivers of bank loyalty: the complex relationship between image, service quality and satisfaction", *International Journal of Bank Marketing*, Vol. 16 Iss: 7, pp.276 – 286
- Brashear T., Vishal K., Musante M. and Naveen D., (2009), "A profile of the Internet shopper: evidence from six countries", *Journal of Marketing Theory and Practice*, 7 (3), 267-281
- Bowen, J. and Chen, S.-L., (2001), "The relationship between customer loyalty and customer satisfaction", *International Journal of Contemporary Hospitality Management*, 13 (5), 213– 217
- Burns, D. J. and Krampf, R.F. (1992), "Explaining Innovative Behavior: Uniqueness-Seeking and Sensation-Seeking", *International Journal of Advertising*, 11 (3), 227-238.
- Capraro, A., Broniarczyk, S. and Srivastava, R. (2003), "Factors influencing the likelihood of customer defection: The role of consumer knowledge", *Journal of the Academy of Marketing Science*, Vol.31(2), 164-175
- Casalo, L., Flavian, C. and Guinaliu, M. (2008), "The role of perceived usability, reputation, satisfaction and consumer familiarity on the website loyalty formation process", *Computers in Human Behavior*, 24(2), 324-45
- Chang, H. H., and Chen, S. W. (2009), "Consumer perception of interface quality, security, and loyalty in electronic commerce", *Information & Management*, 46, 411–417.
- Chen, Y., Wu, J.J. and Chang, H.T. (2013), "Examining the mediating effect of positive moods on trust repair in e-commerce", *Internet Research*, 23 (3), 355-371

- Chi, C., and Qu, H. (2008) "Examining the structural relationships of destination image, tourist satisfaction and destination loyalty: an integrated approach", *Tourism Management*, 29: 624-636
- Childers, T. L., Carr, C. L., Peck, J. and Carson, S. (2001), "Hedonic and utilitarian motivations for online retail shopping behavior", *Journal of Retailing*, 77 (4), 511-35.
- Churchill, G. A. (1979), "A Paradigm for Developing Better Measures of Marketing Constructs", *Journal of Marketing Research*, 16 (1), 64-73.
- Cowart, K. O., Fox, G. L., and Wilson, A. E. (2008), "A structural look at consumer innovativeness and self-congruence in new product purchases", *Psychology and Marketing*, 25(12), 1111-1130
- Cronin, J.J., Brady, M.K., and Hult, G. (2000), "Assessing the effects of quality, value and customer satisfaction on consumer behavioral intentions in service environments", *Journal of Retailing*, 76(2), 193-218.
- Cyr D., Hassanein K., Milena H. and Ivanov A., (2007), "The role of social presence in establishing loyalty in e-Service environments", *Interacting with Computers*, 19, 43-56.
- Cyr, D. (2008), Modeling web site design across cultures: relationships to trust, satisfaction, and e-loyalty, *Journal of Management Information Systems*, 24(4), 47-72
- Cyr, D., & Trevor-Smith, H. (2004). "Localization of Web design: An empirical comparison of German, Japanese, and United States Web site characteristics", *Journal of the American Society for Information Science and Technology*, 55(13), 1199-1208
- Cyr, D., Head, M., and Ivanov, A. 2006. "Design Aesthetics Leading to M-Loyalty in Mobile Commerce", *Information and Management* (43:8), pp. 950-963
- Danaher, P. J., Mullarkey, G.W. and Essegaiar, S. (2006), "Factors Affecting web site duration: A cross-domain analysis", *Journal of Marketing Research*, Vol.43, pp.182-194.

Deloitte. (2013). Global Powers of Consumer Products 2013 Engaging the connected consumer. Retrieved 2013, from Deloitte: <http://www2.deloitte.com/global/en/pages/consumer-business/articles/global-powers-consumer-products.html>

Diener, B., 2015. 2015 Hotel Industry Trends - from Mobile to Niche Markets. Hotel Online, http://www.hotel-online.com/press_releases/release/2015-hotel-industry-trends-from-mobile-to-niche-markets

Dodds, W. B., Monroe, K. and Grewal, D. (1991), "Effects of Price, Brand and Store Information on Buyers' Product Evaluations", *Journal of Marketing Research*, 28 (3), 307-319.

Doney, P., and Cannon, J. (1997), "An Examination of the Nature of Trust in Buyer-Seller Relationships", *Journal of Marketing*, Vol. 61, N°2, pp.35-51.

Doyle, P., and Fenwick, I. (1974), "Shopping habits in grocery chains", *Journal of Retailing*, Vol.50, pp. 39-52.

Eurostat. (2012, September). Tourism trends. Retrieved from European Commission - Eurostat: http://epp.eurostat.ec.europa.eu/statistics_explained/index.php/Tourism_trends

Eurostat. (2013), Internet use statistics - individuals. Retrieved from European Commission Eurostat: http://epp.eurostat.ec.europa.eu/portal/page/portal/product_details/publication?p_product_code=KS-SF-12-050

Flavián, C., Guinalíu, M., and Gurrea, R. (2006), "The role played by perceived usability, satisfaction and consumer trust on website loyalty", *Information & Management*, 43(1), 1-14.

Fornell, C., and Larcker, D.L. (1981), "Evaluating structural equation models with unobservable variables and measurement error", *Journal of Marketing Research*, 18 (1), pp.39-50.

Foster, B., and Cadogan, J.W. (2000), "Relationship Selling and customer loyalty: an empirical investigation", *Marketing Intelligence & Planning*, 18 (4).

1 Garbarino, E., and Johnson, M. (1999), "The Different Roles of Satisfaction, Trust and
2 Commitment in Customer Relationships", *Journal of Marketing*, Vol.63, April, 70-87.

3
4 Gefen, D., Karahanna, E. and Straub, D.W. (2003), "Trust and TAM in Online Shopping: An
5 Integrated Model", *MIS Quarterly*, 27 (1), 51-90.

6
7 Goldsmith, R (2001) "Using the Domain Specific Innovativeness Scale to identify innovative
8 Internet consumers", *Internet Research*, Vol. 11 Iss: 2, pp.149 – 158

9
10 Gommans, M., Krishnan, K.S. and Scheffold, K. B. (2001), "From brand loyalty to e-loyalty: a
11 conceptual framework", *Journal of Economic & Social Research*, vol. 3(1), 43-58

12
13 Ha, H. Y., & Perks, H. (2005). "Effects of consumer perceptions of brand experience on the
14 web: Brand familiarity, satisfaction and brand trust", *Journal of Consumer Behavior*, 4(6), 438-
15 452

16
17 Hair, J. F., Anderson, R.E., Tatham, R.L., and Black, W.C. (2010), *Multivariate Data Analysis*,
18 Upper Saddle River, NJ: Prentice Hall International.

19
20 Hassanein K. and Head M., (2007), "Manipulating perceived social presence through the web
21 interface and its impact on attitude towards online shopping", *International Journal of Human-
22 Computer Studies*, pg. 689-708

23
24 Hernandez, B., Jimenez, J. and Martin, M. J. (2010), "Customer behavior in electronic
25 commerce: The moderating effect of e-purchasing experience", *Journal of Business Research*,
26 63, 964-971

27
28 Hernandez-Lobato, L., Solis-Radilla, M.M., Moliner-Tena, M.A., and Sanchez-Garca, J. (2006)
29 "Tourism Destination Image, Satisfaction and Loyalty: A Study in Ixtapa-Zihuatanejo,
30 Mexico", *Tourism Geographies: An International Journal of Tourism Space, Place and
31 Environment*, 8:4, 343-358

32
33 Hirunyawipada T. and Paswan A. (2006), "Consumer innovativeness and perceived risk:
34 implications for high technology product adoption", *The Journal of Consumer Marketing*, 23(4),
35 182

1 Ho, C-I and Lee, Y-L, "The development of an e-travel service quality scale", *Tourism*
2 *Management*, 28(6), 1434-1449.

3
4
5 Hoffman, D. and Novak, T. (2009), "Flow Online: Lessons Learned and Future Prospects",
6
7 *Journal of Interactive Marketing*, 23 (1), 23-34.

8
9
10 Horn, E. (2004). *Loyalty and stickiness in a virtual environment: Parameters of a website's*
11
12 *homepage and consumers' responses to different e-retailing strategies*, Master's thesis,
13
14 Concordia University, Canada.

15
16
17 Huang, (2008), "Exploring the determinants of E-loyalty among travel agencies", *The Service*
18
19 *Industries Journal*, 28(2), 239-254.

20
21
22 James, D.L., Durand, R.M. and Dreves, R.A. (1976), "The use of a multi-attributes attitudes
23
24 model in a store image study", *Journal of Retailing*, 52, 23-32

25
26
27 Jiang P. and Rosenbloom B., (2004), "Customer intention to return online: price perception,
28
29 attribute-level performance, and satisfaction unfolding over time", *European Journal of*
30
31 *Marketing*, 39 (1/2), 150-174.

32
33
34 Jin, N.P., Lee S. and Lee H. (2015), "The effect of experience quality on perceived value,
35
36 satisfaction, image and behavioral intention of water park patrons: new versus repeat visitors",
37
38 *International Journal of Tourism Research*, 17, 82-95

39
40
41 Johnson, M., and Auh, S. (1998) "Customer Satisfaction, Loyalty, and the Trust Environment",
42
43 *Advances in Consumer Research*, Volume 25, 15-20

44
45
46 Jöreskog, K. G. and Sörbom, D. (1996), *LISREL 8: Structural Equation Modelling*, Chicago:
47
48 Scientific Software International

49
50
51
52 Kandampully, J. and Suhartanto, D. (2000), "Customer loyalty in the hotel industry: The role of
53
54 customer satisfaction and image", *International Journal of Contemporary Hospitality*
55
56 *Management*, 12, 346-351.

1 Khalifa, M., & Liu, V. (2007). Online consumer retention: contingent effects of online shopping
2 habit and online shopping experience. *European Journal of Information Systems*, 16(6), 780-
3
4 792.
5

6
7 Kim, H., and Niehm, LS (2009), The impact of website quality on information quality, value,
8
9 and loyalty intentions in apparel retailing, *Journal of Interactive Marketing*, 23(3), 221-233.
10

11
12 Kim, D., Ferrin D.L., and H.Raghav Rao (2009), “Trust and Satisfaction, Two Stepping Stones
13
14 for Successful E-Commerce Relationships: A Longitudinal Exploration”, *Information Systems*
15
16 *Research*, 20(2), 237-257.
17

18
19 Koo, D-M., and Ju, S-H., “The interactional effects of atmospherics and perceptual curiosity on
20
21 emotions and online shopping intention”, *Computers in Human Behavior*, 26, 377-388.
22

23
24 Lai, F., Griffin, M. and Babin, B. (2009) “How quality value, image, and satisfaction create
25
26 loyalty at a Chinese telecom”, *Journal of Business Research*, 62, 980-986.
27

28
29 Lassar, W.M., Manolis, C., and Lassar, S.S. (2005), “The Relationship between Consumer
30
31 Innovativeness, Personal Characteristics, and Online Banking Adoption”, *International Journal*
32
33 *of Bank Marketing*, 23(2), 176-199.
34

35
36 Lu, L-C, Chang, H-H, and Yu, S-T. (2013), “Online shoppers’ perceptions of e-retailers’ ethics,
37
38 cultural orientation, and loyalty: An exploratory study in Taiwan”, *Internet Research*, 23
39

40
41 Luarn, P., and Lin, H., (2003), “A customer loyalty model for e-serve context”, *Journal of*
42
43 *Electronic Commerce Research* 4, 156–167.
44

45
46 Macintosh, G., and Lockshin, L. (1997) “Retail Relationships and Store Loyalty: A Multi-Level
47
48 Perspective, *International Journal of Research in Marketing*, 14 (5), 487-97.
49

50
51 Martenson, R. (2007) “Corporate brand image, satisfaction and store loyalty: A study of the
52
53 store as a brand, store brands and manufacturer brands”, *International Journal of Retail &*
54
55 *Distribution Management*, 35(7), 544 – 555.
56
57
58
59
60
61
62
63
64
65

1 Midgley, D. F. and Dowling, G.R. (1978), "Innovativeness: the Concept and its Measurement",
2 *Journal of Consumer Research*, 4 (4), 229-242.
3
4 Morgan, R. M., and Hunt, S.D. (1994), "The Commitment-Trust Theory of Relationship
5 Marketing", *Journal of Marketing*, 58 (3), 20-38.
6
7 Mostafa R., Wheeler C. and Jones M. (2006), "Entrepreneurial orientation, commitment to the
8 Internet and export performance in small and medium sized exporting firms", *Journal of*
9 *International Entrepreneurship*, 3, 291-302
10
11 Motorola, 2011. Mobility in Hospitality: Achieving Peak Efficiency and Teamwork to
12 Transform the Guest Experience
13
14 Murray, K. B., & Haubl, G. (2005), "Skill-Based Habits of Use and Consumer Choice",
15 *Advances in Consumer Research*, 32, 36
16
17 Narayandas, D., Caravella, M. and Deighton, J. (2002), "The Impact of Internet Business-to-
18 Business Distribution", *Journal of the Academy of Marketing Science*, 30, 4, 500-505.
19
20 Nielsen. (2012, August). *How digital influences how we shop around the world*. Retrieved from
21 Nielsen: [http://www.nielsen.com/us/en/reports/2012/how-digital-influences-how-we-shop-](http://www.nielsen.com/us/en/reports/2012/how-digital-influences-how-we-shop-around-the-world.html)
22 [around-the-world.html](http://www.nielsen.com/us/en/reports/2012/how-digital-influences-how-we-shop-around-the-world.html)
23
24 Oh J., Fiorito, S.S., Cho H., and Hofacker, C.F. (2008), "Effects of design factors on store
25 image and expectation of merchandise quality on web-based stores, *Journal of Retailing and*
26 *Consumer Services*, 15, 237-249.
27
28 Oliver, R. (1981), "Measurement and Evaluation of Satisfaction Processes in Retail Settings",
29 *Journal of Retailing*, 57 (3).
30
31 Oliver, R. L. (1997). Satisfaction: A behavioral perspective on the customer. McGraw-Hill,
32 New York
33
34 Oliver, R. L. (1999), "Whence consumer loyalty?", *Journal of Marketing*, 33-44.
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65

1 Oliver, R. L. and Burke, R.R. (1999), "Expectation Processes in Satisfaction Formation: A Field
2 Study", *Journal of Service Research*, 16, 196-208.

3
4 Palvia P. (2009), The role of trust in e-commerce relational exchange: A unified model,
5
6
7 *Information & Management*, 46, 213-220.

8
9 Pandir M., and Knight, J. (2006), "Homepage aesthetics: the search for preference factors and
10 the challenges of subjectivity", *Interacting with computers*, 18, 1351-1370.

11
12
13 Parasarman, A., Berry, L. and Zeithaml, V. (1991), "Understanding customer expectations of
14 service", *Sloan Management Review*, 32 (3).

15
16
17
18 Pitta, D., Franzak, F., & Fowler, D. (2006), "A strategic approach to building online customer
19 loyalty: integrating customer profitability tiers, *Journal of Consumer Marketing*", 23(7), 421-
20
21
22
23
24
25
26 429.

27 Polites, G. L., and Karahanna, E. (2012), "Shackled to the Status Quo: The Inhibiting Effects of
28 Incumbent System Habit, Switching Costs, and Inertia on New System Acceptance", *MIS*
29
30
31
32
33 *Quarterly*, 36(1), 21-42.

34 Ponnnavolu, K. (2000), *Customer loyalty in interactive media: An exploration of its antecedents*
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207
208
209
210
211
212
213
214
215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247
248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275
276
277
278
279
280
281
282
283
284
285
286
287
288
289
290
291
292
293
294
295
296
297
298
299
300
301
302
303
304
305
306
307
308
309
310
311
312
313
314
315
316
317
318
319
320
321
322
323
324
325
326
327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347
348
349
350
351
352
353
354
355
356
357
358
359
360
361
362
363
364
365
366
367
368
369
370
371
372
373
374
375
376
377
378
379
380
381
382
383
384
385
386
387
388
389
390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427
428
429
430
431
432
433
434
435
436
437
438
439
440
441
442
443
444
445
446
447
448
449
450
451
452
453
454
455
456
457
458
459
460
461
462
463
464
465
466
467
468
469
470
471
472
473
474
475
476
477
478
479
480
481
482
483
484
485
486
487
488
489
490
491
492
493
494
495
496
497
498
499
500
501
502
503
504
505
506
507
508
509
510
511
512
513
514
515
516
517
518
519
520
521
522
523
524
525
526
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542
543
544
545
546
547
548
549
550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568
569
570
571
572
573
574
575
576
577
578
579
580
581
582
583
584
585
586
587
588
589
590
591
592
593
594
595
596
597
598
599
600
601
602
603
604
605
606
607
608
609
610
611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644
645
646
647
648
649
650
651
652
653
654
655
656
657
658
659
660
661
662
663
664
665
666
667
668
669
670
671
672
673
674
675
676
677
678
679
680
681
682
683
684
685
686
687
688
689
690
691
692
693
694
695
696
697
698
699
700
701
702
703
704
705
706
707
708
709
710
711
712
713
714
715
716
717
718
719
720
721
722
723
724
725
726
727
728
729
730
731
732
733
734
735
736
737
738
739
740
741
742
743
744
745
746
747
748
749
750
751
752
753
754
755
756
757
758
759
760
761
762
763
764
765
766
767
768
769
770
771
772
773
774
775
776
777
778
779
780
781
782
783
784
785
786
787
788
789
790
791
792
793
794
795
796
797
798
799
800
801
802
803
804
805
806
807
808
809
810
811
812
813
814
815
816
817
818
819
820
821
822
823
824
825
826
827
828
829
830
831
832
833
834
835
836
837
838
839
840
841
842
843
844
845
846
847
848
849
850
851
852
853
854
855
856
857
858
859
860
861
862
863
864
865
866
867
868
869
870
871
872
873
874
875
876
877
878
879
880
881
882
883
884
885
886
887
888
889
890
891
892
893
894
895
896
897
898
899
900
901
902
903
904
905
906
907
908
909
910
911
912
913
914
915
916
917
918
919
920
921
922
923
924
925
926
927
928
929
930
931
932
933
934
935
936
937
938
939
940
941
942
943
944
945
946
947
948
949
950
951
952
953
954
955
956
957
958
959
960
961
962
963
964
965
966
967
968
969
970
971
972
973
974
975
976
977
978
979
980
981
982
983
984
985
986
987
988
989
990
991
992
993
994
995
996
997
998
999
1000

Quinn, J. and N. Wood (2005) "Everyday habits and self-regulation", *Advances in Consumer Research*, 32: 34-35.

Rauch, R., 2014. Top 10 Hospitality Industry Trends in 2015, Hotel, Travel & Hospitality News, <http://www.4hoteliers.com/features/article/8736>

Reibstein, D. J. (2002), "What attracts customers to online stores, and what keeps them coming back?", *Journal of the academy of Marketing Science*, 30(4), 465-473.

Reichheld, F. F. (2001), Lead for Loyalty, *Harvard Business Review*, 76-84.

Ribbink, D., Van Riel, A., Liljander, V. and Streukens, S. (2004), "Confort your online customer: quality, trust and loyalty on the internet", *Managing Service Quality*, 14 (6), 446-456.

- 1
2 Rust, R. T., Moorman, C. and Bhalla, G. (2010), "Rethinking Marketing", *Harvard Business*
3 *Review*, January-February, 94-101.
- 4
5 Sanchez-Franco, M.J., and Rondan-Cataluña, F.J. (2010), "Virtual travel communities and
6 customer loyalty: Customer purchase involvement and web site design", *Electronic Commerce*
7 *Research and Applications*, 9, 171–182.
- 8
9
10
11 Santouridis I., and Trivellas P. (2010), "Investigating the impact of service quality and customer
12 satisfaction on customer loyalty in mobile telephony in Greece", *Total Quality Management*,
13 22(3), 330-343.
- 14
15
16
17 Satorra, A., and Bentler, P.M. (1990), "Model Condition for Asymptotic Robustness in the
18 Analysis of Linear Relations", *Computational Statistics and Data Analysis*, 10, 235-249.
- 19
20
21
22 Shang, R.A., Yu-Chen Chen, Y.C., Liao, H.J. (2006), "The value of participation in virtual
23 consumer communities on brand loyalty", *Internet Research*, 16(4).
- 24
25
26
27 Shenkman, B. N., and Jonsson, F. (2000), "Aesthetics and preferences of web pages",
28 *Behaviour & Information Technology*, 19 (5), 367–377.
- 29
30
31
32 Sheth, J., Parvatiyar, A. and Sinha, M. (2012), "The conceptual foundations of relationship
33 marketing: Review and synthesis. Economic sociology", *The European electronic news letter*,
34 13, 4-26.
- 35
36
37
38 Siguaw, J. A., Simpson, P.M. and Baker, T.L. (1998), "Effects of supplier market orientation on
39 distributor marketing orientation and the channel relationship: The distributor perspective",
40 *Journal of Marketing*, 62, 3.
- 41
42
43
44 Smith, D, and Park, C. (1992), "The effects of brand extensions on market share and advertising
45 efficiency", *Journal of Marketing Research*, 29, August, 296-313.
- 46
47
48
49 Smith, M. D. (2002), "The impact of Shopbots on Electronic Markets", *Journal of the Academy*
50 *of Marketing Science*, 30 (4), 446-454.
- 51
52
53
54 Srinivasan, S. S., Anderson, R., and Ponnnavolu, K. (2002), "Customer Loyalty in e-commerce:
55 an exploration of its antecedents and consequences", *Journal of Retailing*, 78 (1), 41-50.
- 56
57
58
59
60
61
62
63
64
65

1 Steenkamp, J. E.M., Hofstede, F. and Wedel, M (1999), "A Cross-National Investigation into
2 the Individual and National Cultural Antecedents of Consumer Innovativeness", *Journal of*
3 *Marketing*, 63, 2, 55-70.

4
5
6
7 Szymanski, D. M., and Hise, R.T. (2000), "E-Satisfaction: An Initial Examination", *Journal of*
8 *Retailing*, 76 (3), 309-22.

9
10
11 Taleghani, M., Gilaninia, S. and Mousavian, S. J. (2011), "The Role of Relationship Marketing
12 in Customer Orientation Process in the Banking Industry with focus on Loyalty", *International*
13 *Journal of Business and Social Science*, 2, 155-166

14
15
16
17 Tarasi, C., Bolton, R.N., Gustafsson, A., and Walker, B.A. (2013), Relationship Characteristics
18 and Cash Flow Variability: Implications for Satisfaction, Loyalty, and Customer Portfolio
19 Management, *Journal of Service Research*, 1-17

20
21
22
23
24
25
26 Toufaily, E., Ricard, L., and Perrier, J. (2013), Customer loyalty to a commercial website:
27 Descriptive meta-analysis of the empirical literature and proposal of an integrative model,
28
29
30
31 *Journal of Business Research*, 66, 1436-1447

32
33
34 Trif, S.-M. (2013), The influence of overall satisfaction and trust on customer loyalty,
35
36
37 *Management & Marketing*, 8.

38
39 Turban, E., Chung, J.L. Warkentin, M., and King, D. (2002), *Electronic Commerce: A*
40
41
42 *Managerial Perspective*, Upper Saddle River, Prentice Hall.

43
44 UNWTO. (2012) Tourism Highlights, Retrieved from
45
46 <http://mkt.unwto.org/sites/all/files/docpdf/unwtohighlights12enhr.pdf>

47
48
49 UNWTO. (2013) Tourism Highlights, Retrieved from [http://mkt.unwto.org/publication/unwto-](http://mkt.unwto.org/publication/unwto-tourism-highlights-2013-edition)
50
51
52 [tourism-highlights-2013-edition](http://mkt.unwto.org/publication/unwto-tourism-highlights-2013-edition)

53
54 Urban, G., Amyx, C. and Lorenzon, A. (2009), "Online Trust: State of the Art, New Frontiers,
55
56
57 and Research Potential" *Journal of Interactive Marketing*, 23 (2), 179-90.

- 1 Vandecasteele, B., & Geuens, M. (2010), "Motivated consumer innovativeness: Concept,
2 measurement, and validation", *International Journal of Research in Marketing*, 27(4), 308-318.
3
4 Venkatesh, V., and Ramesh, V. 2006. "Web and Wireless Site Usability: Understanding
5 Differences and Modeling Use," *MIS Quarterly* (30:1), 181-206.
6
7 Wang, Y.D., Emurian, H.H., (2005). An overview of online trust: concepts, elements, and
8 implications, *Computers in Human Behavior*, 21, 105–125.
9
10 Westland, J.C. (2010). Lower Bounds on Sample Size in Structural Equation Modeling,
11 *Electronic Commerce Research and Applications*, 9(6), 476-487.
12
13 Wong, C. B. (2011), "The Influence of customer satisfaction and switching costs on customer
14 retention: retail internet banking services", *Global Economy and Finance Journal*, 4(1), 1-18.
15
16 Yen, Y.S. (2010), "Can perceived risks affect the relationship of switching costs and customer
17 loyalty in e-commerce?", *Internet Research*, 20(2), 210-224.
18
19 Yi, M. Y., Fiedler, K. and Park, J. (2006), "Understanding the role of individual innovativeness
20 in the acceptance of IT-based innovations: Compare analyses of models and measures",
21 *Decision Sciences*, Vol.37, N°3, 393-426.
22
23 Yoon, Y., and Uysal, M. (2005), "An Examination of the Effects of Motivation and Satisfaction
24 on Destination Loyalty: A Structural Model", *Tourism Management*, 26, 45-56.
25
26 Zeithaml, V. A., Parasuraman, A., and Malhotra, A. (2002), "Service Quality Delivery Through
27 Web Sites. A Critical Review of Extant Knowledge", *Journal of the Academy of Marketing
28 Science*, 30(4), 362-75.
29
30 Zineldin, M. and Philipson, S. (2007), "Kotler and Borden are not dead: myth of relationship
31 marketing and truth of the 4Ps", *Journal of Consumer Marketing*, 24, 229-241
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65

Online Purchase Determinants of Loyalty:

The Mediating Effect of Satisfaction in Tourism

Figure 1 – The proposed research model

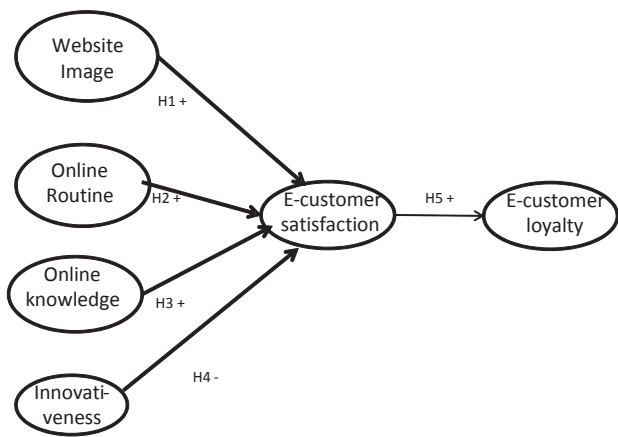


Figure 2 – Model with a complete mediation effect of e-customer satisfaction on e-customer loyalty (standardized estimates and t-values)

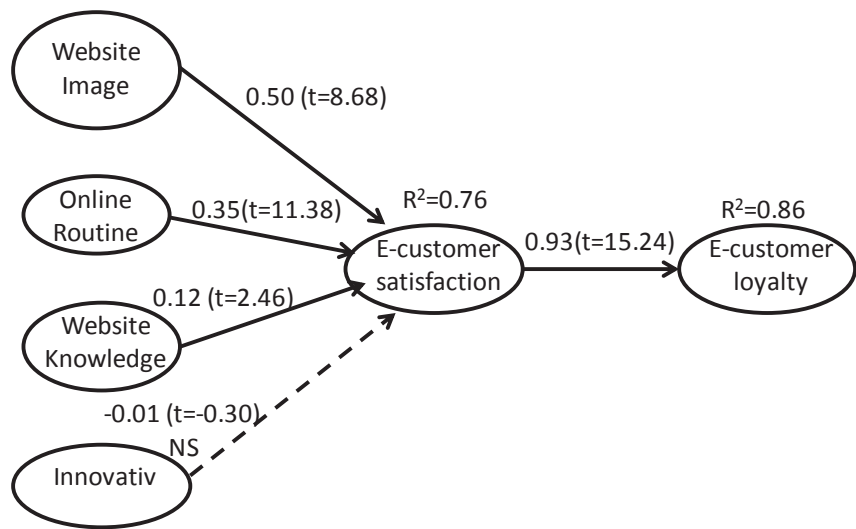


Figure 3 – Model with a partial mediation effect of e-customer satisfaction on e-customer loyalty (standardized estimates and t-values)

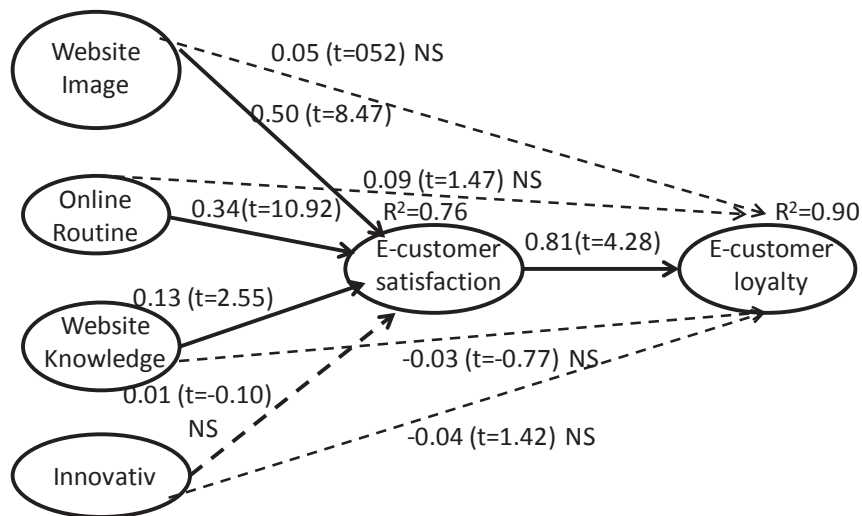


Figure 4. – Model with direct effects on e-customer loyalty (standardized estimates and t-values)

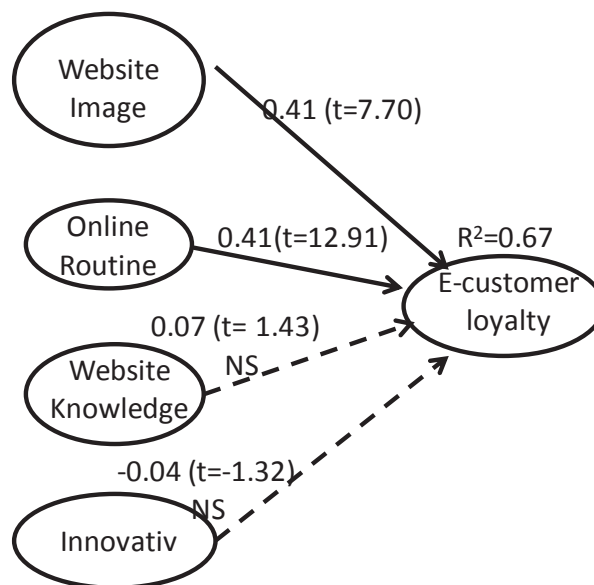


Table 1 - Constructs, question wording for each item and measurement model results (standardized factor loadings, t-values, AVE and CR)

Constructs and Items	Standard. Factor Loading	t- value	Composite Reliability	Average Variance Extracted	Previous Research	
<p>Website Image Perceptions</p> <p>The site is technologically advanced</p> <p>The site information is presented in an appealing way</p> <p>The site is easily accessed</p> <p>It's easy to find what I'm looking for in this site</p>	<p>0.83</p> <p>0.83</p> <p>0.85</p> <p>0.84</p>	<p>43.4</p> <p>32.1</p> <p>66.6</p> <p>71.9</p>	0.90	0.70	Parasuraman, Berry and Zeithaml (1991), Dodds, Kent and Grewal (1991), Doney and Cannon (1997) and Ribbink et al (2004)	
<p>Online Routine</p> <p>Unless I start having reasons to be unhappy with the website I will not bother to change</p> <p>I think it will be difficult to be disappointed by this website</p> <p>For me, the cost of time and effort to change to another website is very high</p>	<p>0.85</p> <p>0.90</p> <p>0.63</p>	<p>78.2</p> <p>77.6</p> <p>36.8</p>	0.84	0.64	Gremler (1995)	
<p>Website Knowledge</p> <p>I feel very familiar with this website's functionalities</p> <p>If I have to make any purchase on this website I don't have to gather much information to make the right choice</p> <p>I feel very confident about my ability to see the difference between this website and others</p> <p>I can navigate on this website easily and find the products and services I am</p>	<p>0.71</p> <p>0.71</p> <p>0.67</p> <p>0.86</p>	<p>40.4</p> <p>38.4</p> <p>36.8</p> <p>31.0</p>	0.87	0.58	Smith and Park (1992)	

looking for I am very familiar with the design and layout of this website	0.85	27.8				
Innovativeness I am very cautious regarding using new websites to make any purchase I prefer to visit a website I already know than one I have no familiarity with If I like a website I rarely leave it only to experience something different	0.73 0.88 0.67	41.6 66.2 37.5	0.81	0.59	Steenkamp, Hofsted and Wedel (1999), Baumgartner and Steenkamp (1996), Yi, Fielder and Park (2006)	
E-customer Satisfaction I am very satisfied with this website's services My choice for this website was correct Purchasing through this website exceeded my expectations I believe this website has many desirable characteristics	0.89 0.91 0.83 0.86	18.7 21.3 54.6 39.7	0.93	0.77	Bloemer and Ruyter (1998), Garbarino and Johnson (1999), Macintosh and Lockshin (1997), Reichheld (2001), Oliver (1981), and Caprano, Broniarczyk and Srivastava (2003)	
E-customer Loyalty I have no doubts to recommend this website to friends and relatives This website is my first choice when I intend to purchase tourism products I clearly have a preference for this website over others in the same business area	0.90 0.85 0.85	105.4 88.1 90.9	0.90	0.75	Garbarino and Johnson (1999), Capraro <i>et al.</i> (2003) and Srinivasan <i>et al.</i> (2002)	

Table 2 - Estimated correlations between the latent variables, as derived from the measurement model (with the square root of AVE on the diagonal)

Dimensions	1)	2)	3)	4)	5)	6)
1) Website image perceptions	0.84					
2) Online routine	0.63	0.80				
3) Website knowledge	0.76	0.59	0.76			
4) Innovativeness	- 0.50	- 0.63	- 0.46	0.77		
5) E-customer satisfaction	0.82	0.73	0.75	- 0.52	0.88	
6) E-customer loyalty	0.79	0.74	0.71	- 0.54	0.86	0.87

Table 3 – Goodness of fit measures for the three competing models

Measures of fit	Proposed model with complete mediation of satisfaction on loyalty (in Figure 2)	Model with partial mediation of satisfaction on loyalty (in Figure 3)	Model with direct effects on e-customer loyalty (in Figure 4)
Chi-square / df	3.49	3.66	7.80
RMSEA 90% CI	0.033 (0.030, 0.035)	0.034 (0.031, 0.036)	0.054 (0.051, 0.057)
SMRM	0.053	0.052	0.059
GFI	0.87	0.87	0.88
AGFI	0.83	0.83	0.84
CFI	0.99	0.99	0.98
AIC	800.50	827.33	1067.32

Reviewer #2: The authors have done substantial improvements to the paper. However there are still shortcomings that need further revision. Especially the introduction as well as discussion sections need to be significantly improved.

Major issues:

1) The most important shortcoming still is **that there is not provided sufficiently strong arguments for the existence of the alleged research gap(s), which this paper strives to fulfil.**

1.1. The authors state in the last part of introduction section, that "Despite previous studies, there is still a clear gap in the literature regarding the identification and assessment of antecedents influencing e-customer loyalty in tourism." However, **no specific references about those previous studies are** shown or clearly demonstrated how this gap is found from those studies. Please **be specific in demonstrating what is known and what is not known at the moment.** This is the correct way to show that a research gap(s) exists.

Answer 1.1. As suggested, we introduced specific references about previous studies and we think, now, it is clearly demonstrated what is known and what is not known in this field. So, the authors clarified what the research gap is. (see Introduction section, highlighted in yellow in the revised manuscript).

1.2. Therefore, first, briefly show the current knowledge (and the most important studies that have contributed to this knowledge) and then clearly depict on which aspects this knowledge is inadequate in order to justify the need for this present study. This thorough justification of the research need is especially important as the paper studies issues that have been covered in numerous studies during the past decade.

Answer 1.2. There have been numerous studies on loyalty and a few looking at the tourism industry (Bowen & Chen, 2001; Ho & Lee, 2007; Huang, 2008, Kandampully & Suhartanto, 2000). Furthermore, other researchers have presented different models of customer loyalty, some of which have been cited in the paper (Anderson and Srinivasan, 2003; Srinivasan, Anderson and Ponnayolu, 2002; Luarn and Lin, 2003; Floh and Treiblmaier, 2006, Toufaily et al., 2013.) The authors think they elaborated on how this paper add to the body of knowledge specifically from a theoretical perspective in this field of service marketing. We believe this strengthens the originality/ value of the paper. (see Introduction section, highlighted in yellow in the revised manuscript).

1.3. On page 5 is stated e.g. "There are clear gaps in the knowledge concerning the antecedents of loyalty..." and "... little work reports on customers' satisfaction and loyalty in the context of service firms...". Again, be more specific in your argumentation. What are these gaps and how these gaps are discovered? Because otherwise, I would argue that there exists a rather decent body of knowledge about the antecedents of loyalty and satisfaction also in the services context.

Answer 1.3. We think it is properly specified in the introduction section, now. So, we decided to eliminate this statement from the literature review to overcome potential duplication of the argumentation.

1.4. Although the mediating role of satisfaction seems to be key issue of the present study, there is no hypothesis concerning this mediation effect. Why haven't your constructed a hypothesis based on the discussion in section 2.7?

Answer 1.4. Authors agree the mediating role of satisfaction is a key issue for the current study. Following your suggestion, a mediation effect of e-customer satisfaction in the relationship between the online purchase determinants and e-customer loyalty is now explicitly stated as a research hypothesis (H6) in Section 2.7. Also, Section 3.4 of the revised paper was updated accordingly. (highlighted in yellow in the revised manuscript)

1.5. In table 2 there are depicted correlations. The between-factor correlations are rather high, over 0.7 in many cases. Please discuss and argue why it's not a concern for discriminant validity? On other parts, the analyses seem to be well done and well reported.

Answer 1.5. Authors are aware of the fact that in some cases correlations between factors can be considered reasonably high. However, and as stated in the last paragraph of Section 3.3, for all 6 latent variables in the model, the square root of AVE is larger than the estimated correlation coefficients, following the recommendations in Fornell and Larcker (1981) for assessing discriminant validity (as stated in Section 3.2 of the paper).

1.6. Discussion section still needs revision. The section is still rather scattered and theoretical implications are too vaguely presented. This is mainly caused by the problems in the presentation of research gaps in the beginning of the paper. Please clearly show how exactly this study contributes to the current knowledge / earlier studies.

Answer 1.6. With the improvement of the introduction section – with a better definition of the research gaps -, we think we properly revised the discussion section from a theoretical point of view (See Discussion section, highlighted in yellow in the revised manuscript).

1.7. On page 24, the authors discuss the results related to the effects of innovativeness on satisfaction. You compare the results with the results of Steenkamp et al. (1999) and state for example that "Steenkamp et al. argued that an online customer with a desire for unique products...". How would you explain the differences? E.g. different scales or that the Steenkamp et al. study didn't concern online commerce might have been causes for differences?

Answer 1.7. The authors introduced several justifications for this, in the revised manuscript (see Discussion section, just below Steenkamp et al. reference, highlighted in yellow in the revised manuscript)

Minor issues:

1.8. The first paragraph of introduction could be left out and start directly discussing online context.

Answer 1.8. Done, as suggested.

1.9. First paragraph on page 10 ("Developing the online shopping has been...") seems separate from other text.

Answer 1.9. This paragraph has been rewritten so that it strengthens its connection with other text. (highlighted in yellow in the revised manuscript)

1.10. The paragraph on pages 24 and 25 (starting, "This is a contribution because...") needs to be revised as it is now rather opaque. (highlighted in yellow in the revised manuscript)

Answer 1.10. The paragraph has been revised in order to become clearer with regard to one of the research contributions of our study. (highlighted in yellow in the revised manuscript)

1.11. Page 27, sentence "Thus, another contribution of this study is the suggestion to organizations..." is also rather difficult to understand. Also, difficult see how this conclusion was drawn from the results?

Answer 1.11. The sentence has been improved with the objective of having a better fit within the managerial implications section of the paper. (highlighted in yellow in the revised manuscript)