Relationship Quality and E-Loyalty towards Online Travel Agency (OTA): Social Exchange Theory Perspective

(Kualiti Hubungan dan E-Kesetiaan terhadap Agensi Perjalanan dalam Talian (OTA): Perspektif Teori Pertukaran Sosial)

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ABSTRACT

Drawing from the social exchange theory, the study extends the merits model of ICTR and examine the correlation of communication, transaction, and relational on relationship quality and e-loyalty towards the online travel agency (OTA). The data for the present study were collected from 190 tourists in Sabah, Malaysia. For our data purification and paths analysis, we employed structural equation modeling using PLS-SEM. The initial analysis of the current framework produces strong nomological validity. The path-coefficient analysis indicates that all dimensions of communication, transaction and relational have strong correlations as reliable antecedents for both trust and satisfaction. Correspondingly, the findings indicate that both of our latent constructs of relationship quality positively influence consumers' sense of e-loyalty towards OTA. The bootstrapping analysis also offers credence on the relationship quality of trust and satisfaction as a significant mediator for e-loyalty. Limitations and recommendations for future research are also discussed and noted.

Keywords: Social exchange theory; communication; transaction; relationship quality; e-loyalty; online travel agency

ABSTRAK

Dengan mengunakan teori pertukaran sosial sebagai dasar, kajian ini memperluaskan model merit ICTR dan mengkaji korelasi komunikasi, urus niaga, dan hubungan terhadap kualiti hubungan dan e-kesetiaan terhadap agensi pelancongan dalam talian (OTA). Data untuk kajian ini dikumpulkan dengan menggunakan seramai 190 orang pelancong di Sabah, Malaysia. Bagi tujuan pemurnian dan analisis data, kami menggunakan analisis pemodelan persamaan struktur dengan menggunakan PLS-SEM. Analisis awal rangka kerja semasa menghasilkan kesahan nominal yang kuat. Analisis koefisien membuktikan kesemua dimensi yang dikaji yang meliputi komunikasi, transaksi dan hubungan mempunyai korelasi yang kuat sebagai pendahuluan yang boleh dipercayai untuk kedua-dua konsep kepercayaan dan kepuasan. Sejajar dengan itu, penemuan daripada kajian ini turut menunjukkan bahawa kedua-dua pembolehubah laten bagi kualiti hubungan secara positif mempengaruhi e-kesetiaan pengguna terhadap OTA. Analisis bootstrapping turut menawarkan kesahihan terhadap konstruk kualiti hubungan yang terdiri daripada kepercayaan dan kepuasan sebagai mediator penting kepada e-kesetiaan. Batasan-batasan dan cadangan untuk penyelidikan masa depan juga turut dibincangkan.

Kata kunci: Teori pertukaran social; komunikasi; transaksi; kualiti hubungan; e-kesetiaan; agensi pelancongan dalam talian

INTRODUCTION

The online travel agency (OTA) has become a pivotal part of the travel industry. The online travel websites such as agoda.com, booking.com, and expedia.com are few of the many examples of OTAs' that presence in the virtual market. Frequently used for travel booking purposes, the OTAs are easily accessible via the websites or mobile applications, and these OTAs distinguished themselves by offering discounted deals as a promotional strategy and often would entice travelers with lower prices in comparison with the brick-and-mortar vendors (Ling, Guo & Yang 2014). The advancement of Internet connectivity and apps development has further driven the rate of acceptance and recognition of OTAs (Buhalis & Law 2008). From the consumer perspective, online travel websites empower them with a sense of control and better accessibility for their travel arrangements (Xiang, Magnini & Fesenmaier 2015). According to the CNBC report (Nasr 2015), 180 million people visited

online travel sites in a month that translated into US$35.1 billion of sales and booking. The prospect was also very encouraging with the expected growth of 3.8% annually. In Malaysia, there is a growing recognition of OTAs. For instance, the total sales volumes of Malaysian travelers on OTAs have reported reaching US$ 1 billion (Statista 2016).

However, the explosive impact of OTAs that has saturated the online market may have also created new challenges for marketers. Since the majority of consumers are being exposed to the myriad of choices, retaining them has been an overwhelming task. Consumers' retention of loyalty henceforth has become paramount for OTAs marketers. Anderson and Srinivasan (2011) point-out e-loyalty as favorable attitudes that stimulate the probability of repeat purchases towards electronic business, to stay devoted and create positive word-of-mouth (Johnson, Herrmann & Huber 2006). The extend studies in tourism marketing have also suggested that loyalty may transpire when the firm successfully foster positive relationship quality with the consumers (Hyun 2010; Kim & Han 2008). But, how these two dimensions compare in the OTAs context, has not been well answered. On the contrary, prior research on OTAs has predominantly focused on superfluous factors that influence individual intentions rather than loyalty. For instance, Casaló, Flavián and Guinalíu (2010) on recommendations and comments on purchasing behavior, pricing structure (Kim, Kim & Han 2007), and role of contents and sources (Sparks, Perkins & Buckley 2013). Studies have also highlighted the contradictory nature of consumers' technology-related experiences towards OTAs, which produce feelings of stress, frustrations, and anxiety. Kim et al. (2007) for instance indicate that security on privacy issues and fear of fraud are primary obstacles that refrain travelers from making online transactions (Park, Gretzel, & Sirakaya 2007).

Despite the number of empirical studies that have been conducted, little however has been paid to explicate and develop a theoretical understanding of consumers' perception of e-loyalty towards OTAs. Reviews on the literature may further suggest that there are scarce research endeavors on OTAs that examine the linkage between relationship quality and e-loyalty. Building on this void, the present study draws from social exchange theory and we extend Li and Wang's (2010) merits model to develop a theoretical framework to explain travelers' behavioral dispositions towards the electronic medium of the online travel agency. More specifically, the objectives of the present study are threefold. First, we intend to examine the role of communication, transaction and relational towards relationship quality of satisfaction and trust. The study also aims to investigate and shed better insights between relationship quality and e-loyalty towards OTA. Thirdly, we examine the mediating effect of trust and satisfaction towards e-loyalty.

THEORETICAL BACKGROUND AND DEVELOPMENT OF HYPOTHESES

SOCIAL EXCHANGE THEORY, RELATIONSHIP QUALITY AND E-LOYALTY

The foundational core of social exchange theory (SET) focuses on relationship that inherently involves an exchange between providers and consumers (Lee et al. 2014). Borrowing its roots from social psychology and behavioral economic paradigm, the premise of SET asserts that, when ones are being presented with choices, individuals will undergo subjective cost-benefit analysis and weight available alternatives before making the final decision. Following the SET principle, it would also be reasonable to assume that when consumers are contemplating and weighting to make their choices, series of exchanges may ensue between the users and providers, and we presumed that these exchanges would create an opportunity for relationship building. For example, consumers may interact with the OTAs interface to search for better travel deals, reading reviews and comments of previous users provided in the OTAs, and voluntarily partake to input their information when registering or making a booking. Similar rationale has also been suggested by Grissemann and Stokburger (2012), asserting that the majority of consumers that make online travel arrangements would participate in the exchange process where they co-create to develop a service and such interactivity would subsequently foster a sense of relationships. The relationship quality has been described as experiences where the consequences of favorable relationships would promote loyalty, recommendation, and (unfavorable) leads to complaint behavior (Moliner et al. 2007). Although most of the earlier works indicate that relationship quality comprises three key dimensions of trust, satisfaction and commitment (Rauyruen & Miller 2007), the conceptualization of relationship quality is contextual and may differ from one research domain to another. For instance, a study by Andreu et al. (2010) on travel agency and supplier collaboration describe relationship quality as both trust and commitment. And since most services are characterized by inseparability, relationship quality has also been suggested to mitigate perceived uncertainty of interpersonal dyads in personnel selling through trust and satisfaction (Crosby, Evans & Cowles 1990). For the context of the present study, we conceptualize relationship quality as two dimensions of trust and satisfaction.

The notion of e-loyalty describes favorable attitudes that induce repeat purchases towards electronic business (Anderson & Srinivasan 2003), and nurturing loyalty among consumers in online medium has the same amount of importance as in traditional businesses. Moreover, with the innovation of communication and the rise of many online travel portals may not only changing the traditional ways of the tourism industry but also making the role of e-loyalty becoming more prominence

(Ribbink et al. 2004; Rizal et al. 2018). The application of SET is also relevance to explicate consumers' sense of e-loyalty. The exchanges concept which played as an integral part of SET may also suggest that the theoretical foundation share many subtleties with the notion of fairness and mutual reciprocity (Grissemann & Stokburger 2012). Reciprocity would only be considered when interaction parties are interdependent with one another, instead, reciprocity may cease to exist when one party is fully dependent from another party. The fairness ideals embedded in reciprocity allows for the simple rule of positive actions would lead to positive actions and negative actions create negative actions (Bolton & Ockenfels 2000). By using the same principle for the OTA context, it is plausible to posit that favorable relationship quality would also motivate favorable behavioral dispositions of e-loyalty.

Basing on the preceding explications, the study further draws on the merits model of information, communication, transaction, and relational (ICTR). The ICTR model was originally developed to evaluate the effectiveness of destination marketing organizations (DMO) that belong and maintain by national tourism authority (Li & Wang 2010). The model proposes that an effective website needs to integrate both the technological aspects and traditional marketing functionality. Wang and Russo (2007) further assert that applying the ICTR dimensions for benchmarking would greatly benefit tourism portals. As for the present study, we extend the application of ICTR and posit that three dimensions of communication, transaction, and relational would significantly influence the relationship quality of trust and satisfaction; that in turn would also influence consumers' perception of e-loyalty towards OTAs. The following section discusses the theoretical linkages between these reflective constructs and proposes the research hypotheses.

COMMUNICATION

Wang and Russo (2007) assert that communication lays the foundation that would allow for marketing efforts to be targeted. Marketers have been using communication not only to disseminate information but also as a medium of interaction with the consumers (Sook Harn, et al. 2014). For instance, Menon et al. (1999) suggest that communication permits collaborative exchanges among parties that would allow the reproduction of informal and formal communications during the strategy-making process. Fundamentally, communication would promote means to maintain and develop resilient relationships (Chang, Rizal & Amin 2013; Ismail 2016). Study by Chung and Shin (2010) indicates that communication strongly predicts consumers' perception of relationship quality of trust and satisfaction. Similar study by Park, Lee and Lee (2014) on IT related services also found that the respondents reacted favorably to form a sense of trust when the communication is considered to be

credible. From the OTAs context, communication may comprise many forms of online interactivity such as instant messaging, e-mail, and text messaging. Some of these OTAs are even using blogs and social networking to communicate with customers. Essentially, utilizing these various online communications would allow OTAs marketers to become more resourceful and responsive. Similarly, we posit that customers would become satisfied towards the OTA when their responses are treated with utmost priority and handled attentively (Aziz et al. 2012), and would likely to develop a sense of trustworthiness when the information that has been communicated is reliable. Based on the discussion, therefore, H_1 and H_2 are hypothesized as:

H_1 Communication positively influences the relationship quality of trust.
H_2 Communication positively influences the relationship quality of satisfaction.

TRANSACTION

Li and Wang (2010) argue that once the communication has been effectively implemented, a critical factor for measuring websites' effectiveness moves to the next hierarchical level of the transaction. Transaction describes the ability of Internet technology as a platform to perform transactions between entities (Yu & Chen 2018). These include placing orders, checking status, and monitoring the profile of previous activities (Hamid 2005). To promote transactions, there are two primary encouragements that in principle, need to be present. The first encouragement is website safety that refers to the security features to instill trust among customers (Cui, Lin & Qu 2018). The second encouragement entails the website designs, for a good design would inherently influence consumers' emotional assessment of satisfaction and purchase intentions (Wang & Fesenmaier 2006). Studies have offered strong vindication on the importance of embedding both characteristics of security and design to encourage transactions in online commerce (Jeon & Jeong 2017; Yu & Chen 2018). Moreover, website security and design quality have also been suggested as drivers of satisfaction (Szymanski & Hise 2000) and trust (Cyr, Head & Larios 2010). Anderson and Srinivasan (2003) suggest that website security is a feature through which online customers may build online trust, and consumers who have this trust will eventually make additional transactions (Chang et al. 2013; Kaynama & Black 2000). We posit that most online transactions through OTA are more likely influenced by consumers' sense of convenience offered by these portals. However, the present study also posits that trust and satisfaction may follow when the online travel portals allow consumers to search and to make comparisons between these offers, and also when payment procedures are seamless and hassle-free. Thus, the following hypotheses:

H[3]   Transaction positively influences the relationship quality of trust.

H[4]   Transaction positively influences the relationship quality of satisfaction.

RELATIONAL

According to Wang and Russo (2007), the core of successful tourism portals is relational, where communication and commitment are essential for 'marriage'. For the online marketers, relational would entail dynamic exchanges with consumers at all levels through establishing, maintaining, enhancing and commercializing relationships. From the online commerce context, relational quality has also been described as customization and personalization of services and recommendations, all of which is a value-added feature (Hamid 2005). And customization has been suggested as an essential feature that helps to build better relationships in the dyad exchange between providers and customers. Customization saves customer's time and raises their sense of trustworthy towards website service quality and makes them feel confident and emotionally satisfied (Čater & Čater 2010; Ho & Lee 2007); which in turn can influence consumers desire to return to the same website for future purchases (Park et al. 2014; Rizal, Yussof, Amin & Chen-Jung 2018). Since relational would ensue consumers' sense of trust and satisfaction, many of the OTAs have developed databases to store information on customers' needs and preferences as a means to build closer relationships. Simply put, the stored information would allow these OTAs to create better customization for future promotional campaigns. We therefore posit:

H[5]   Relational positively influences the relationship quality of trust.

H[6]   Relational positively influences the relationship quality of satisfaction.

RELATIONSHIP QUALITY OF TRUST

The marketing literature describes trust as an inclination for one to depend on an exchange partner with whom one has assurance (Moorman, Zaltman, & Deshpande 1992). Chu (2009) asserts a similar notion by redefining trust as a human characteristic that is based on the assessment of another's personality traits. Since most of the earlier works predominantly focus on exchanges between individuals, explication on trust would often relate with one's confidence in another partner's reliability and integrity (Morgan & Hunt 1994). In the online environment, the concept of trust has been described as multi-facets, including trust as a set of distinct beliefs that comprises notion of integrity, benevolence, and competence (Bart et al. 2005; Oliveira et al. 2017). The thing about online trust is that customers would often hesitate to provide personal data online, but to complete a transaction, such sensitive information is often required (Jarvenpaa,

Tractinsky & Saarinen 2006). Previous empirical works offer strong justification for the role of trust on e-loyalty. For instance, work by Oliveira et al. (2017) indicates that the majority of their respondents highlighted trust as an integral factor of online loyalty and purchases. More recently, Kim and Peterson (2017) conducted a meta-analysis using 150 empirical studies on e-commerce, and they work suggests that online trust exhibit significant relationships with consumers' behavioral dispositions of e-loyalty. Several studies also claim that trust does not only has a direct impact on e-loyalty but may also act as indirect and significant role of mediator (Mabkhot, Shaari & Md. Salleh 2017; Ribbink et al. 2004) For instance, Chou, Chen, and Lin, (2015) research work on female online shopping behavior discovered that trust significantly mediates between the predictor of privacy and security and the criterion of e-loyalty. Study by Cui et al. (2018) on online travel shopping also shares similar inference on the indirect effect of trust between website image and loyalty. Hence, we proposed the following:

H[7]   Trust positively influences e-loyalty towards OTA.

H[8]   Trust is a significant mediator for e-loyalty towards OTA.

RELATIONSHIP QUALITY OF SATISFACTION

Ribbink et al. (2004) argue that satisfaction helped to usher ones towards sense of e-loyalty. By drawing on extended valence framework as a theoretical foundation, Kim, Ferrin and Rao (2009) further explicate that satisfaction is also an essential component that would promote long-term relationships in the e-commerce context. For the majority of online consumers, satisfaction would often be derived as a result of favorable experiences from the previous purchasing on the Internet (Anderson & Srinivasan 2011). Online marketers are aware of the importance to create positive experiences for the consumers—for the underlying basic reason—satisfied customers are more likely to return for repeat purchases from the same e-commerce company (Chang, Wang & Yang 2009). Furthermore, chances of switching behaviors would also be remote when customers are satisfied with the online providers (Saumi & Zolkepli 2017; Sook Harn et al. 2014). The extend studies have demonstrated that there are significant and positive correlations between satisfaction and consumers' e-loyalty. For instance, a study on online banking users in Spain by López-Miguens and Vázquez (2017) discover that favorable affective assessment would increase consumers' conative intentions of e-loyalty. Similar results are also reported by Pereira, Salgueiro and Rita (2017) that investigate behavioral phases of online travel booking users. The study indicates that a majority of respondents who are satisfied may also likely to make repeat purchases and would stay loyal with the same online travel providers. The extend studies in marketing and tourism literature have also suggested the notion of

satisfaction as a reliable mediator for loyalty. Su, Hsu, and Swanson (2017) investigation on domestic tourists at the World Heritage Site in China identify that satisfaction significantly mediates between service fairness and loyalty. Satisfaction has also produced similar mediating effects on e-loyalty for airline e-ticketing consumers. Specifically, the study by Elkhani, Soltani and Jamshidi (2014) on consumers in Malaysia that uses the online platform to make airline booking indicates that satisfaction has indirect effects between e-loyalty and quality of information, service and system. Thus, the following hypothesis is proposed:

H$_9$ Satisfaction positively influences e-loyalty towards OTA.
H$_{10}$ Satisfaction is a significant mediator for e-loyalty towards OTA.

METHODOLOGY

The study uses a quantitative approach to test the developed hypotheses. Specifically, the present study investigates the relationship between the antecedent of communication, transaction and relational (independent), satisfaction and trust (mediator), and e-loyalty (dependent) towards online travel agency (Figure 1). The survey questionnaire contains twenty-eight instruments that were drawn from earlier works, and we modified these items to fit with the study context. These instruments were measured using a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree).

Table 1 shows the list of instruments that the study used to measure these observed variables.

TABLE 1. Measurement instruments

No	Construct	Sources
1	Communication *(5 items)*	Aune, Hunter, Kim, and Kim (2001)
2	Transaction *(6 items)*	Bart et al. (2005)
3	Relational *(7 items)*	Lee-Kelley, Gilbert, and Mannicom (2003)
4	Satisfaction *(3 items)*	Ribbink et al. (2004)
5	Trust *(4 items)*	Ribbink et al. (2004)
6	*e*-Loyalty *(3 Items)*	Anderson & Srinivasan (2003)

DATA COLLECTION PROCEDURE

The study employed heterogenous purposive sampling for data collection. This sampling method is a form of non-probability procedure that would allow researchers to be selective when choosing respondents that would be considered appropriate for the study context. Basic questions were initially asked as qualification in the selection of respondents: (1) these respondents must use the OTA when making the current travel booking, and (2) they had also used the OTA in their last travel visit elsewhere. The size of our sample follows Hair, Black, Babin, and Anderson (2010) that suggest a sample size should be ten times the number of structural paths
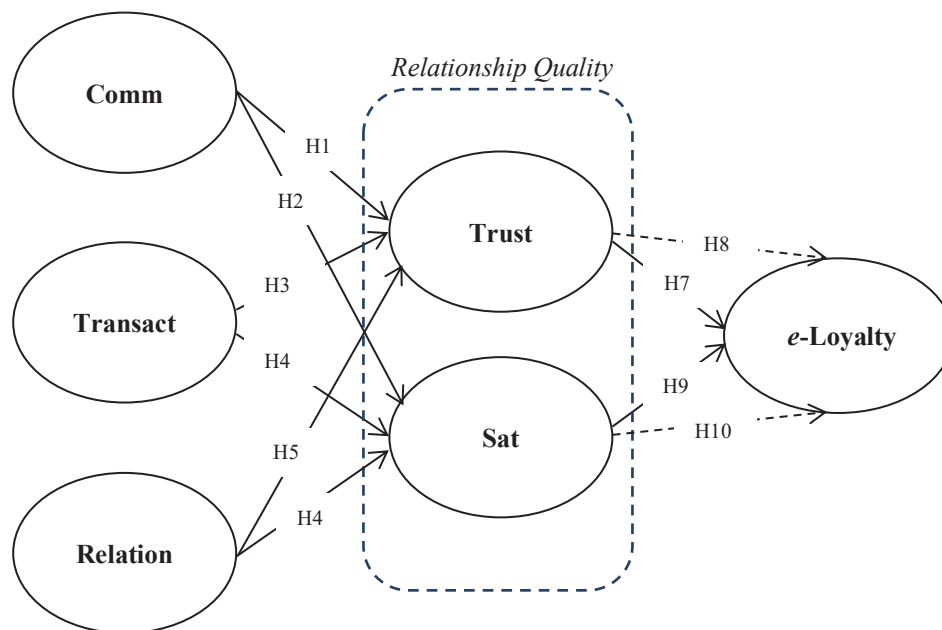

FIGURE 1. Research framework

Note: (1) Comm: Communication; (2) Transact: Transaction, (3) Relation: Relational, (4) Sat: Satisfaction, (5) Trust: Trust, (6) e-Loyalty: Electronic Loyalty

directed at a construct in the structural model. As for the present study, a total of 190 questionnaires that we distributed and collected to measure the ten research paths had sufficiently met the suggested requirement.

The surveys were distributed to tourists in Sabah, Malaysia. The state of Sabah was chosen for its high-traffic of visitors' arrival. According to the most recent statistical report, 4 million tourists have visited Sabah in 2019 (Thien 2019). To control for the potential of common method bias, we employed the procedural remedies as suggested by Podsakoff et al. (2003). The researchers administered each of the distributed surveys

and different formats were used to collect the responses. The procedure required that each respondent to self-report when rating the predictors, and the researchers afterward asked the same respondents to record their answers for the criterion variables. Based on the responses collected, 52% of respondents were male, and the remaining 48% were female. The majority of the respondents were from the moderate-income bracket, with more than 70% of our respondents earning more than USD25000 per annum. The majority of these respondents are Malaysian (72%), and most of them traveled with someone else, either with another partner or group of family (85%). All our

TABLE 2. Common method bias

	Total Variance Explained					
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	12.259	38.310	38.310	12.259	*38.310*	*38.310*
2	2.910	9.094	47.404	2.910	9.094	47.404
3	2.434	7.607	55.011	2.434	7.607	55.011
4	1.478	4.617	59.629	1.478	4.617	59.629
5	1.384	4.324	63.953	1.384	4.324	63.953
6	1.160	3.624	67.577	1.160	3.624	67.577
7	1.090	3.405	70.982	1.090	3.405	70.982
8	.921	2.878	73.860			
9	.826	2.581	76.441			
10	.815	2.547	78.988			
11	.747	2.335	81.323			
12	.733	2.291	83.614			
13	.664	2.074	85.688			
14	.502	1.567	87.255			
15	.461	1.441	88.696			
16	.412	1.286	89.983			
17	.387	1.210	91.193			
18	.352	1.099	92.292			
19	.340	1.063	93.354			
20	.280	.875	94.230			
21	.256	.799	95.029			
22	.240	.751	95.780			
23	.227	.711	96.490			
24	.182	.568	97.059			
25	.168	.526	97.584			
26	.153	.479	98.063			
27	.144	.450	98.514			
28	.136	.424	98.938			
29	.117	.365	99.303			
30	.103	.321	99.624			
31	.072	.224	99.848			
32	.049	.152	100.000			

Note: Extraction Method: Principal Component Analysis

respondents stated that they made the travel booking via the OTA.

RESEARCH ANALYSIS & RESULTS

DATA ANALYSIS

The study uses Anderson and Gerbing's (1988) two-stage approach to analyze the data: (i) the first stage involves the measurement model, and (ii) the analysis of the structural model. Chin (1998) confirms similar approach as a valid methodological procedure for the partial least squares analysis. Before examining the measurement model, the study initially performed the common method bias analysis. The un-rotated factor analysis shows that the cumulative percentage of initial eigenvalues is

38.31%, which is less than 50%, implying no obvious common method bias (see Table 2). The result indicates no perceived issues of common method bias with the data (Podsakoff & Organ 1986).

PURIFICATION OF MEASUREMENT MODEL

Data purification and measurement model analysis were performed to examine the constructs' validity of the model framework. The procedure comprises several stages of assessment that entail the analysis of factor, convergent and discriminant validity (Hair et al. 2010). The initial purification of data was measured by assessing the factor loadings and correlation coefficient. For the present study, loadings with values of higher than 0.70 are retained and included for subsequent analysis (Hair, Ringle & Sarstedt 2011). The analysis

TABLE 3. Measurement model

Constructs	Loadings	Coefficient α	CR	AVE
Communication		.773	.834	.506
COM3:This OTA website has a customer support icon available as a platform to launch	.825			
COM4:This OTA is responsive to any problems I encounter	.776			
COM5:My complaints are reviewed	.753			
Transaction		.897	.919	.657
TF2:This OTA provides me with clear directions	.857			
TF3:I found it easy to navigate on this OTA	.786			
TF4:I found this OTA to be convenient for making reservations	.863			
TF5:I feel the information regarding security of payments is clearly stated	.848			
TF6:I feel secure about making reservations online at this OTA	.836			
Relational		.766	.919	.619
REL1:The advertisement this OTA sends me are tailored to my needs	.819			
REL2:The promotions this OTA sends me are tailored to my needs	.862			
REL3:This OTA website gives me the impression that I am a special customer	.791			
REL4:This OTA website is customized to my needs	.827			
REL5:If possible, my needs are reviewed and responded to on an individual basis	.815			
Satisfaction		.834	.919	.791
SAT1:I am generally pleased with this OTA website service	.912			
SAT2:I am satisfied with this OTA website services	.887			
SAT3:I am happy with this OTA website	.869			
Trust		.823	.850	.588
TR2:I am willing to give my credit card number at this OTA websites	.835			
TR3:I trust what this OTA website says about its products and services	.766			
TR4:This OTA website is reliable	.797			
e-Loyalty		.789	.828	.619
LOY1:When I need to make a room reservation, this OTA website is my first choice	.758			
LOY2:I will make reservations via this OTA website in the future	.883			
LOY3:I seldom consider switching to another OTA website	.717			

resulted in the deletion of six measurement instruments. For instance, two battery-item for communication, one for the dimension of transaction, two instruments for relational, and one for trust. The reliability coefficient of factor structures was also assessed using Cronbach's alpha. The value for the six constructs ranges from 0.76 to 0.89; exceeded the recommended threshold of 0.70 (Hair et al. 2010). The constructs' validity was further examined using the convergent analysis. The convergent validity measures the degree of confidence that a trait is well measured by its indicators. The following indices were set as a criterion for analysis of convergent validity: (i) average variance extracted (AVE) higher than 0.50 and (ii) composite reliability (CR) of more than 0.7 (Fornell & Larcker 1981; Hair et al. 2010). The results suggest strong convergent validity and provide strong support for the soundness of our scale structures (see Table 3).

DISCRIMINANT ANALYSIS

The discriminant validity was performed to assess the degree to which measures of different traits are unrelated. The table below reports the results of the correlation between the constructs with the square root of average variance extracted (AVE). The diagonal values are superior compared with the inter-construct correlations, meeting the discriminant validity testing. The results also indicate that the diagonal values exceeded the threshold value of 0.70, demonstrating a satisfying degree of discriminant validity (Fornell & Larcker 1981) (see Table 4).

TABLE 4. Discriminant validity

	Constructs	1	2	3	4	5	6
1	Communication	.711					
2	e-Loyalty	.446	.787				
3	Satisfaction	.666	.478	.889			
4	Trust	.588	.532	.563	.767		
5	Relational	.641	.389	.636	.587	.787	
6	Transaction	.688	.556	.774	.654	.698	.811

The discriminant analysis was also measured using the Heterotrait-Monotrait (HTMT) ratio of correlations (see Table 5). The result indicates that all values for each construct were below the threshold value of 0.90, confirming that nomological and discriminant validity has been established (Hair et al. 2016).

TABLE 5. Heterotrait-Monotrait

	Constructs	1	2	3	4	5	6
1	Communication						
2	e-Loyalty	.612					
3	Satisfaction	.836	.578				
4	Trust	.748	.702	.675			
5	Relational	.746	.472	.701	.688		
6	Transaction	.839	.673	.877	.775	.769	

STRUCTURAL PATHS ANALYSIS

The hypotheses are tested by examining the corresponding path coefficients and percentile of confidence interval, using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) bootstrapping sample (Hair et al. 2016). Table 6 shows the results of hypotheses relationships. The analysis suggests strong support for all our posited hypotheses.

MEDIATING EFFECTS

As suggested by Preacher and Hayes (2004), the mediation testing used the resampling with replacement or bootstrapping technique. Chin's (2010) two-step procedure is employed to test the mediation effects: (i) performing bootstrapping procedure with 5,000 samples and computing both direct and indirect effects (Hair et al. 2012), and (ii) estimating the significance using percentile bootstrap. The mediator is considered significant if the 95% confidence interval (CI) for the estimation of the "indirect effect" does not include zero (Preacher & Hayes 2004). The bootstrapping analysis in Table 7 suggests that both H_8 and H_{10} produce reliable results to support

TABLE 6. Path-correlation

Relationship	Std. beta	Std. error	t-value	p-value	Supported
H1: Comm → Sat	0.217	0.091	2.399	0.008	Yes
H2: Comm → Trust	0.205	0.126	2.635	0.005	Yes
H3: Transact → Sat	0.542	0.074	7.725	0.000	Yes
H4: Transact → Trust	0.384	0.097	4.213	0.000	Yes
H5: Relation → Sat	0.218	0.082	3.443	0.007	Yes
H6: Relation → Trust	0.292	0.073	2.616	0.004	Yes
H7: Trust → e-Loyalty	0.384	0.077	5.011	0.000	Yes
H8: Sat → e-Loyalty	0.262	0.081	3.234	0.001	Yes

Note: Comm = Communication, Transact = Transaction, Relation = Relational, Sat = Satisfaction, e-Loyalty = Electronic Loyalty.

indirect relationships. Further examination suggests that the CI for estimation of indirect effects does not include zero, suggesting the mediation effects.

DISCUSSION AND CONCLUSION

The present study recognizes a need for a theoretical framework to serve as a foundation for the development of better assessment to explicate the complexity of attitudinal-behavioral dispositions towards OTA. The main purpose of this article is to systematically investigate the role of communication, transaction, relational, and to examine the influence of relationship quality towards e-loyalty in OTA. By basing our theoretical exposition on social exchange theory to extend the ICTR merits model, the results suggest that communication, transaction, and relational are significant predictors of relationship quality of satisfaction and trust. Specifically, our respondents highlighted that providing quick responses of communication, ease during the transaction, and the ability of OTA to provide customization to customer needs is critical for their ensuring trust and satisfaction. These results corroborate with earlier empirical studies. For instance, the finding supports the notion that communication played an important role in fostering a prosperous relationship and conveying accurate information will lead to favorable dispositions (Calantone & Schatzel 2000). The communication which entails customization also played an essential factor in developing customers' confidence in revisiting (Omar et al. 2015), which eventually would lead them to make an actual purchase. Similarly, both dimensions of transaction and relational further substantiate the earlier notion that website performance and security, interface design, and personalization have a significant influence on the perception of trust and satisfaction (Čater & Čater 2010; Kim et al. 2009).

The results also suggest that both relationship quality of trust and satisfaction have significant and positive influence on consumers' e-loyalty towards OTAs. Simply put, the analysis implies that customers who trusted and had favorable experiences with the OTAs may not only make them loyal customers but will also influence their tendency of repurchase in the future and to act as a recommender to others (Anderson & Srinivasan 2011, 2003; Evanschitzky et al. 2004). Moreover, the analysis of our study also identifies that relationship quality of satisfaction and trust significantly mediate between communication, transaction, and relational and e-loyalty. The results are justifiable considering that most consumers are initially using the OTAs because these online portals are giving them better prices, experiences and also the freedom of one's time. Most consumers indeed value the role of communication, transaction, and relational, but only when they are considering making a one-time purchase. Many consumers are already accustomed with the bombardment of communications that aim to entice, promotions that claim to provide ease of transaction or even persuasive messages that give the impression of better customization, but none of these tactics may have successful translated into consumers retention or increase the potential of repeat purchases. On the other hand, the results imply that communication, transaction, and relational would be of value and influence towards e-loyalty only when these variables are considered to be favorable and trustworthy by the customers.

IMPLICATIONS

MANAGERIAL IMPLICATIONS

Although providing sufficient information has been documented as an integral for e-commerce operation, the present study suggests that the majority of travelers are keen to put greater emphasis on communication, transaction, and relational dimensions. Therefore, marketing managers should attempt to incorporate these elements as merits in the OTAs operation. Trying to understand what triggers the behavioral towards e-loyalty would become very handy in today's highly competitive and saturated online industry because most travelers who made purchases online are also one that would make repeats purchases in the future. Online marketers should also consider placing more emphasis on transaction, since attributes of these dimensions are found to exert greater influence on individuals' perception of trust and satisfaction towards the OTAs. For instance, by incorporating simplicity, intuitive,

TABLE 7. Mediated analysis

	Relationship	Indirect effect	SE	t-value	*95% Lower*	*95% Upper*
	Comm → Sat → e-Loyalty	0.131	0.023	2.34	0.015	0.177
H_8	Transact → Sat → e-Loyalty	0.297	0.032	2.81	0.075	0.119
	Relation → Sat → e-Loyalty	0.142	0.050	2.84	0.044	0.240
	Comm → Trust → e-Loyalty	0.073	0.034	2.14	0.046	0.140
H_{10}	Transact → Trust → e-Loyalty	0.179	0.048	3.66	0.015	0.172
	Relation → Trust → e-Loyalty	0.146	0.052	2.83	0.045	0.247

Note: Comm = Communication, Transact = Transaction, Relation = Relational, Sat = Satisfaction, e-Loyalty = Electronic Loyalty.

and guaranteeing users with a sense of security would create better acceptance and induce customers to continue engaging with the OTAs. Besides, the study indicates that trust and satisfaction are both essential for e-loyalty; OTAs marketers therefore should strive to create a service that highlights the values of assurance and favorable experiences. For example, providing a prompt response in online reviews would allow a sense of responsibility and induce trust for users of OTAs. Likewise, by effectively managing reviews and offering explanations for disgruntled comments may also provide comfort and pleasant experience for the customers. Finally, because of the relationship quality of satisfaction and trust is also a significant mediator on e-loyalty, OTAs marketers should consider improving the delivery of communication, transaction, and relational values. For instance, OTAs marketers may want to inform the customers that online supports are readily available should there be a need for further inquiry or when they facing issues related to service failures. Since consumers may also have accumulated points from the previous purchases, marketers may want to infuse confidence that there will be no hassle when these customers intend to exchange their points for a better offer.

THEORETICAL IMPLICATIONS

The present study offers several important theoretical implications. Although the relationships among loyalty and its antecedents have previously been well-established, these relationships are likely to be affected by contextual factors such as the business landscape and environment, types of services, and consumer characteristics. Most notably, this paper draws on social exchange theory to extend the theoretical merits model of ICTR, and we provide empirical evidence supporting the relationships between antecedents of communication, transaction, and relational on relationship quality of satisfaction and trust and e-loyalty in the context of OTA. Second, the simultaneous examination of both trust and satisfaction added critical theoretical insights and contributed to the scarce literature on attitudinal-behavioral related to e-loyalty. The majority of earlier e-commerce studies tend to explicate the quality of relationships as either trust or commitment (Andreu et al. 2010; Čater & Čater, 2010). The present study also offers crucial theoretical rebuttal for the direction of transaction. Contrary to our findings, several earlier studies initially reported that transactional dimensions as insignificant and produce negative influence in online commerce (Srinivasan, Anderson & Ponnavolu 2002; Chau & Kao 2009). Finally, the results of the study provide strong theoretical credentials for earlier findings on the mediating effects of relationship quality of satisfaction and trust in the tourism industry (Liang, Choi & Joppe 2018; Su et al. 2017). Following the social exchange theory, this means that consumers did subjectively evaluate the values of different factors when they are engaging with the OTAs.

More specifically, we believe that the predictors of e-loyalty would be further enhanced when consumers formulate favorable impressions and trusted the values of communication, transaction, and relational offered by the OTAs.

LIMITATIONS & FUTURE RESEARCH

Several caveats for the study should also be noted. First, the study used only 190 respondents, and the data were collected using tourists that were located in Sabah, Malaysia. For that reason, generalizing the results should be used with caution. Future study, therefore, needs to extend the present investigation to other geographical tourist locations and to use a larger data sample to further validate our theoretical model. Second, we did not include commitment as part of relationship quality. Since several tourism studies have suggested that commitment may also influence loyalty (He et al. 2018; Prayag et al. 2019), the future works may want to consider improving the current model by adding and testing the correlation between commitment and e-loyalty. Finally, studies have also suggested that cultural backgrounds may have a significant influence on consumers perception and behavioral dispositions (Alcántara-Pilar et al. 2017; Rizal, Jeng, & Chang 2016). This void warrants a further explanation and we propose for future works to investigate whether tourists' cultural backgrounds and ethnicity played any role towards the OTAs.

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