

# The Impact of E-Satisfaction and Confidence Aspects on Web Site Loyalty in Terms of Online Shopping in Tourism: A Study on Domestic Tourists in Turkey

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## Abstract

The objective of this study is to determine the e-satisfaction of local tourists in terms of on-line tourism and manifest its impact on overall satisfaction and furthermore, to establish the affiliation between satisfaction, trust and loyalty. The study population is comprised of local tourists accommodated in hotels who have purchased holidays in Antalya over the internet. A survey measuring e-satisfaction, trust and loyalty has been used as a data collection tool and data has been obtained from 348 participants in total. Descriptive analyses such as percentage, frequency were used to analyze the obtained data and statistical tests such as Confirmatory factor analysis (CFA) and reliability analysis were applied. Furthermore, Structural Equation Modeling (SEM) was used to analyze the association of e-satisfaction, trust and loyalty. The study results reveal that there is a positive association between e-satisfaction with trust and loyalty while trust and loyalty have a strong and positive association. In addition the e-satisfaction scales developed by Szymanski and Hise (2000), Mohamed and Moradi (2011) and Chung and Shin (2008) were ascertained in 6 dimensions. These dimensions are convenience, site design, service quality, security, product selection and informativeness to total 6 dimensions.

**Keywords:** E-Satisfaction, Loyalty, Trust, Online Shopping, Tourism, Turkey

## 1. Introduction

Internet technology is one of the most innovations in recent years (Nunkoo, & Ramkissoon, 2013). Internet retailing is one of the fastest growing distribution channels in trade (Ramayah, & Ignatius, 2005; Mandilas, Karasavoglou, Nikolaidis, & Tsourgiannis, 2013). By eliminating geographical restraints, electronic shopping enables users to access more information with much lesser cost and time (Guritno, & Siringoringo, 2013; Turan, 2008). In the present day companies prefer that individual customers have direct access to products and/or services in the desired time and place. This type of service is called “Business to Consumer E-Trade (B2C)” (İşler, 2008). In today’s competitive environment customers turn to online shopping environments in addition to traditional shopping. Competition between companies has diversified and increased with the introduction of online shopping. Online sales stores are able to present company customers with a wider variety of products more economically (Bal, 2014).

The tourism sector is one of the most important economic resources in Turkey. According to data for 2015 Turkey hosted approximately 36 million tourists and revenue averaging 31 billion USD in foreign exchange was generated. When the domestic tourists in the country and abroad are included this figure reaches 43 million and 35 billion USD. The multiplier effect in the tourism sector from an economic aspect also has a direct and indirect positive impact on many side industries.

Information communication technology and tourism are the most significant dynamics of global economy. Both tourism movements as well as information communication technology continue to grow and ensure strategic opportunities on a world wide basis, powerful tools for economic growth, a new distribution of wealth and equal development (Kim, Chung & Lee, 2011). At the same time in the present day information technology has become a powerful strategic tool for tourism operations to establish a sustainable competitive advantage to define touristic products, their introduction, dissemination and organize them in a collective way and present them to the consumer (Yüksek, 2013).

Electronic Commerce (E-Commerce) is described as “the capability of buying and selling products on the Internet and other online services” (Davis, 1989). E-customer is an individual or corporate one who are using e-portals to purchase, ordering, receiving information and paying price / charges of services/product purchased through various types of e-channels” i.e. internet, e-mail, personal computer, ATM, POS, credit cards, debit cards, cell phone, fax, phone and other electronic devices (Kumbhar, 2012). Online portals have begun to play a major role in filling the gap between an overwhelming amount of information and a trustworthy source of products and services (Wood, & Heerden, 2007). In this day and age online tourism sector is one of the most successful e-commerce applications and therefore researchers continue to investigate the success factors which enhance its ongoing importance (Moharrer, Tahayori, & Sadeghian, 2013).

According to the ‘Turkey e-commerce market 2014’ report prepared by Informatics Industry Association (TÜBİSAD) the total size of the e-commerce market in Turkey is 18,9 billion TL with a growth rate

of 35%. The market size of the holiday-travel segment in this market is 6,5 billion TL (TÜBİSAD, 2015). 83 percent of those who travel for holiday purposes and 76 percent of those travelling for work plan their trips on the internet (Tuvay, 2014).

Unlike durable industrial goods due to the nature of the goods and services offered in tourism (e.g., intangibility, complexity, diversity, and interdependence) consumers are more than willing to gather all information about the product to decrease the difference between expectations and holiday experiences and minimize the purchase risk (Moharrer, Tahayori, & Sadeghian, 2013; O'Connor, & Frew, 2002). Nowadays potential tourists are able to benefit from many services through the internet such as reservation procedures and payments, touristic product catalogues, frequently asked questions, updated information and the like. Online tourism services which have been adopted in many developed countries have been a subject of study also from the academic aspect for the past few years. Although online tourism services have demonstrated their benefits the assessment of customer requirements, tourism web sites and online services have not been studied sufficiently (Razak, Marimuthu, Omar, & Mamat, 2014).

The two consumer groups of the major online travel agencies in Turkey have been studied. The objective of this study was to determine the determinants of the e-satisfaction of domestic tourists in terms of online tourism manifest and its impact on overall satisfaction as well as to determine the affiliation of satisfaction, trust and loyalty as a result of online shopping. No studies have been encountered which deal with the assessment of customer satisfaction of those who have purchased online holidays in Turkey or their impact on brand loyalty. This study will contribute to literature dealing with national and international tourism marketing as well as the marketing administrators of travel agencies selling online holidays.

## 2. Literature Review

### 2.1. E-Satisfaction

Many studies have been carried out in terms of customer satisfaction from a traditional as well as online aspect in service marketing literature (Tse, & Wilton, 1988; Labarbera, & Mazursky, 1983; Oliver, 1997). Oliver (1997) defines satisfaction as “a perception of gratification to the service provider generated by the fulfillment of a service that is manifested in the form of loyalty as a deep commitment”. Anderson and Srinivasan (2003) describe e-satisfaction as “customer satisfaction for an experience generated by a previous purchase from an electronic trade company”.

Although electronic customer satisfaction has been handled in many sectors in Turkey no studies in the tourism sector have been encountered. However, there are numerous studies available in international literature. The dimensions of electronic customer satisfaction in studies carried out in both the tourism sectors as well as other sectors have indicated that their direct and indirect impact on (Moharrer, Tahayori, & Sadeghian, 2013; Nikhashemi, Paim, Yasmin, & Yousefi, 2013; Azam, Qiang, & Abdullah, 2012; Haghtalab, Tarzeh, & Nabizadeh, 2012; Ranjbarian, Fathi, & Rezaei, 2012; Pritwani, & Sharma, 2011; Mohamed, & Moradi, 2011; Çallı, Sütütemiz, & Yılmaz, 2010; Chung and Shin, 2008; Evanschitzky, Iyer, Hesse, & Ahlert, 2004; Szymanski, & Hise, 2000) loyalty (Cheng, Liu, Chiu, Huang, Li, & Chen, 2014; Ltifi, 2012; Taleghani, Choobeh, & Mousavian, 2011; Ghane, Fathian, & Gholamian, 2011; Christodoulides, & Michaelidou, 2011; Eid, 2011; Wu, 2011; Wood, & Heerden, 2007; Anderson, & Srinivasan, 2003) and trust (Cheng, Liu, Chiu, Huang, Li, & Chen, 2014; Eid, 2011; Taleghani, Choobeh, & Mousavian, (2011) are significant determinants.

In their studies Szymanski, & Hise (2000), Evanschitzky, Iyer, Hesse, & Ahlert (2004), Pritwani, & Sharma, (2011) and Moharrer, Tahayori, & Sadeghian (2013) have determined the dimensions of e-satisfaction as convenience, product offerings, product information, site design and financial security. Moharrer, Tahayori, & Sadeghian (2013) in particular have compared the dimensions of e-satisfaction in different sectors and have indicated that the determined dimensions in different sectors vary in terms of both variety as well as significance. Haghtalab, Tarzeh, & Nabizadeh (2012) have determined the dimensions of e-satisfaction in the tourism sector as convenience, order, product information, design and safety in their study. In their study Kao, Louvieris, Perry, & Buhalis (2005) measured the satisfaction of Taiwanese consumers on the Web page of the National Tourism Organization. They assessed e-satisfaction in two basic dimensions and determined that with the increase of perception in terms of the information quality of the consumers as well as system quality their increase in satisfaction would also incur. In the same way Azam, Qiang, & Abdullah (2012) have designed e-satisfaction in two basic groups as system and information satisfaction. System satisfaction is comprised of sub-dimensions such as relevancy, understandability, consistency and currency while information satisfaction consists of users', interface security, tele-presence, navigability and personalization. In Iran Ranjbarian, Fathi, & Rezaei (2012) determined the basic dimensions of the e-satisfaction of internet shoppers as convenience, merchandising, site design, security and serviceability. It was determined that out of these basic dimensions convenience, merchandising, security and serviceability had an impact on the establishment of customer e-satisfaction yet they did not have a significant impact on the dimension of site design. Mohamed, & Moradi (2011) studied e-satisfaction for foreign tourists and determined the dimensions of e-tourism as convenience, site design, facilities,

service quality and e-security.

*H1: The convenience of using a holiday web site has a positive impact on the level of e-satisfaction perceived by customers.*

*H2: The site design of a holiday web site has a positive impact on the level of e-satisfaction perceived by customers.*

*H3: The informativeness of a holiday web site has a positive impact on the level of e-satisfaction perceived by customers.*

*H4: The product offerings of a holiday web site has a positive impact on the level of e-satisfaction perceived by customers.*

*H5: The service quality of a holiday web site has a positive impact on the level of e-satisfaction perceived by customers.*

*H6: The e-security of a holiday web site has a positive impact on the level of e-satisfaction perceived by customers.*

Haghtalab, Tarzeh, & Nabizadeh (2012) studied the impact of the dimensions of e-satisfaction in the determination of e-satisfaction regarding the web site services of the tourism industry. The study revealed that in terms of convenience, safety, website design and product information the web site had a significant association with the establishment of e-satisfaction with customers while no association was determined between product orders and e-satisfaction. The study carried out by Pritwani, & Sharma (2011) regarding online satisfaction revealed that the quality of information and financial trust have an important impact on e-satisfaction. The study carried out by Chung & Shin (2008) regarding e-retail stores indicated that the dimensions of informativeness and shopping convenience had a significant impact on customer satisfaction however, product selection, price and customization dimensions did not have any kind of impact on satisfaction. Asgari, Hamid, Asgari, & Mousavipour (2012) Malezya carried out a study on the web pages of hotels and determined a positive and significant association between quality and e-satisfaction. However, the study made by Chinomona, Masinge, & Sandada (2014) in South Africa about customer satisfaction, loyalty and e-service quality that e-service quality had no impact on customer satisfaction.

## 2.2. Trust & Loyalty

In his study Wu (2011) reported that customer satisfaction had a direct impact on the behavioral intentions of consumers. Consumers reject sellers that they do not trust in Online procedures (Kim, Ferrin, & Rao, 2007). Chung, & Kwon (2009) define trust as good intentions and a feeling of safety with something or someone. Rousseau, Sitkin, Burt, & Camerer (1998) explain trust as a psychological situation in which the positive intentions and expectations of one person for another is honored. According to Fam, Foscht, & Collins (2004) trust is a dynamic process structured over a certain time period with customer satisfaction and economic results which contribute to satisfaction. The trust levels of consumers regarding a web shopping site are reflected in their positive or negative consumer behavior (Wang, 2003).

Consumer satisfaction is not only the result of a critical performance, it is also the first determinant of customer loyalty (Ghane, Fathian, & Gholamian, 2011; Eid, 2011; Moharrer, Tahayori, & Sadeghian, 2010). Marketing researchers conceptualize loyalty as a behavioral response generated through the measuring of ratios such as purchase frequency, purchase sequence and manifested in time (Cunningham, 1966; Brody, & Cunningham, 1968; Kahn, Kalwani, & Morrison, 1986; Olsen, 2002; Kumar, & Shah, 2004). Customer loyalty is the awareness of a customer of the price/quality association or being prepared to pay a high price voluntarily or continuously shopping from the same place without looking at alternative prices (Wu, 2011; Zeithaml, Berry, & Parasuraman, 1996). Anderson & Srinivasan (2003) have defined e-loyalty as the favorite attitude of a customer for an electronic commercial business which results in the repeated purchase of the customer. Koleser, & Galbraith (2000) ascertain that the level of satisfaction and dissatisfaction of a customer's choice of product will determine whether he will purchase the product again, if the customer is dissatisfied he will go looking for alternatives. When expectations are not fulfilled this results in dissatisfaction while satisfaction is achieved when the expectations of customers are fulfilled.

In their study Eid (2011), Chiu (2009) and Boora, & Singh (2011) indicated that satisfaction and trust were significant determinants in the establishment of customer loyalty. Studies by Chinomona, Masinge, & Sandada (2014), Hur, Ko, & Valacich (2011), Christodoulides, & Michaelidou (2011), Anderson, & Srinivasan (2003) and Wood, & Heerden (2007) attested that e-satisfaction had a positive impact on customer loyalty. In fact in their studies regarding the impact of satisfaction on loyalty Shankar, Smith, & Rangaswamy (2003) said that online had more impact than offline. In their study about e-retail stores Chung and Shin (2008) indicated that e-satisfaction was a significant factor in the establishment of customer loyalty. Zins (2001) purported that the more customer satisfaction was ensured the more loyalty would be established. The study carried out by Taleghani, Choobeh, & Mousavian (2011) was about the factors which had an impact on customer satisfaction and trust as well as loyalty in the electronic services of the tourism industry in Iran. They ascertained that

customer satisfaction and customer trust in the online shopping of tourism products and services had a positive impact on customer loyalty. Furthermore they indicated that customer satisfaction had a positive impact on trust. Cheng, Liu, Chiu, Huang, Li, & Chen (2014) carried out a study regarding e-tourism and reported that satisfaction and trust had a positive impact on loyalty and furthermore that satisfaction had a positive impact on trust.

*H7: The level of e-satisfaction perceived from holiday web sites by customers has a positive impact on trust for the web site.*

*H8: The level of e-satisfaction perceived from holiday web sites by customers has a positive impact on the e-loyalty for the web site.*

*H9: The level of trust perceived from holiday web sites by customers has a positive impact on the e-loyalty for the web site.*

### 3. Methodology

#### 3.1. Research Model and Hypothesis

Furthermore, in order to achieve the objectives of the study, some hypotheses and a research model established in light of the data obtained from international literature have been identified. These are:

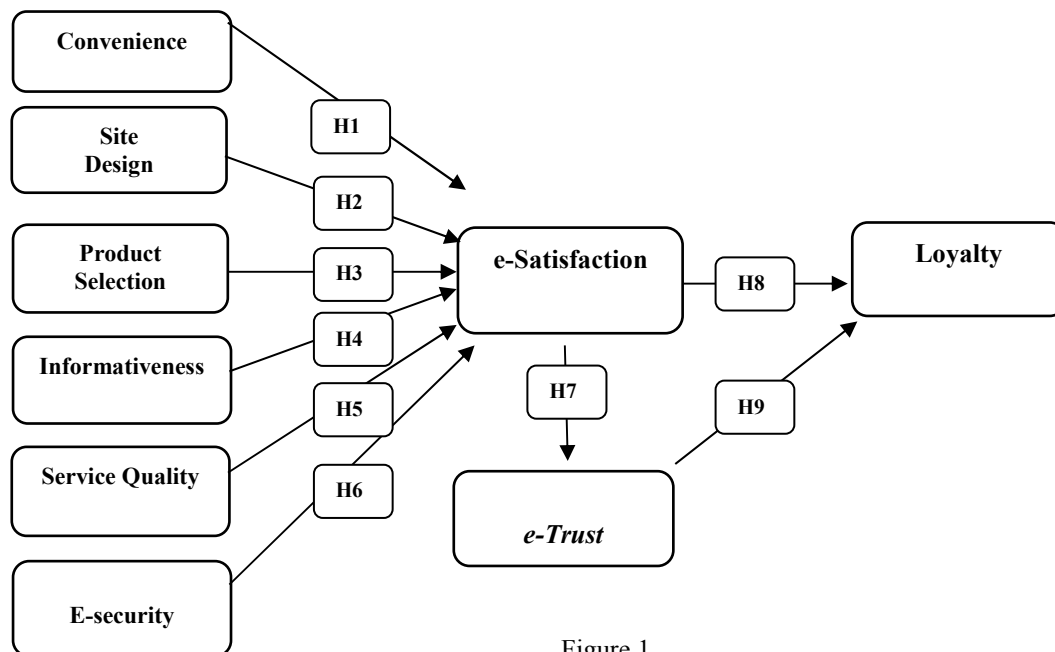


Figure 1  
 Hypothesised Framework of This Study

The objective of this study is to determine the e-satisfaction of local tourists in terms of on-line tourism and manifest its impact on overall satisfaction and furthermore, to establish the affiliation between satisfaction, trust and loyalty.

The study population was comprised of the local tourists who purchased holidays over the internet in Antalya and were accommodated at local hotels. According to data for 2014 a total of 70.895.000 local tourists in Turkey travelled for various reasons and an assessment of the annual departure purposes of the tourists the leading reason is 'visiting relatives' with 65,7%, 'touring, entertainment, holiday' ranks second with 19% and the third reason for travelling was 'health' with 8,4%. The total traveling expenses for domestic travel in comparison with the previous year had increased 22,7% to total 22 billion 601 million 201 thousand TL (TUİK, 2015). There are 326 online holiday & travel web sites in Turkey in total and the total market share is 6.8 billion TL and the market share of online holiday and travel in the e-commerce market is 36% (TÜBİSAD, 2015). However, no data is accessible regarding the number of domestic tourists who holiday through the internet. The study has been carried out with the customers of ETS Tur ve tatil.com which has a significant online market share in Turkey. ETS Tur is the first travel agency in Turkey to apply customer satisfaction and online reservation in 2003. The number of hotels with which ETS Tur has contracted for marketing online is 268 while Tatil.com markets 440 hotels.

Convenience sampling in which an individual who is willing can be sampled instead of all the individuals comprising the population was used as the sampling method for the surveys to be carried out regarding the facilities and guests of all the tourism centers that the two travel agencies in Antalya have a

contract with (Altunışık, Coşkun, Bayraktaroğlu, & Yıldırım, 2005:132; Ural, & Kılıç, 2006:44). Accordingly the formula  $n = \sigma^2 \cdot Z_{\alpha}^2 / d^2$  which is recommended for the sampling size, large populations and quantitative studies was used for the calculation (NEA, 1965; Sekaran, 2003). The following parameters were used in the pilot application for 30 individuals in the formula: standard deviation  $\sigma=1$ ; maximum difference in the impact size between the population and sampling  $d=0,10$  and  $\alpha=0,05$  theoretical value corresponding to a significance level of  $Z_{0,05}=1,96$  and the minimum sampling size was calculated as 385 with the formula. Within this framework the survey which was used as a data collection technique was applied on 400 individuals and taking into consideration survey forms which were incomplete, erroneous or not returned a total of 348 survey forms were evaluated.

The survey technique has been applied on domestic tourists purchasing holidays only through these two holiday web sites in the study. The survey which was as a data collection tool in the study has been designed in four parts. The first part is comprised of the personal details of the responders (gender, age, marital status, education level, frequency of visiting holiday web sites, travel agency) while the second part is comprised of convenience, site design, service quality and security developed by Szymanski, & Hise (2000) and Mohamed, & Moradi (2011) which are the most widely accepted dimensions of e-satisfaction in literature as well as the dimensions of product selection, informativeness developed by Chung, & Shin (2008) to total 6 dimensions and 31 items (determinants). In the third part the loyalty scale with 5 variables developed by Zeithaml, Berry, & Parasuraman (1996) and the security scale developed by Anderson and Srinivasan (2003) and Eid (2011) with 4 variables has been benefited from. The respondents were asked to rate the importance of each determinant using a 5-point Likert scale (1=least important ... 5=most important).

### 3.2. Study Sample and Data Collection

In order to achieve a more significant and interpretable resolution it is necessary to delete the low load factor (less than 0.40) or statements loading more than one factor at the same time (Hair, Anderson, Tatham, & Black, 2009:116). Therefore, after the pilot study 1 variable and 9 statements with low loads or more than one factor were removed from the e-satisfaction scale. The preliminary test was applied on 30 people who holidayed in Mersin and purchased their holiday on line. The survey forms acquired after the pilot application were distributed to hotel guides of Tatil.com and ETS Tur in 4 and 5 star hotels in the tourism centers within Antalya province. The study surveys were filled during June and September 2015 which is accepted as the high season in the tourism sector.

Cronbach's Alpha coefficients were calculated to test the reliability of the internal consistency in the study. Confirmatory Factor Analysis (CFA) was used to determine the dimensions manifesting e-satisfaction and the impact of e-satisfaction and trust on customer loyalty and other hypotheses were measured by testing them with structural equivalence modeling (SEM). Structural Equation Model (SEM) is a comprehensive statistical approach used for testing models which combine mutual and causal associations between observed and latent variables (Çelik, & Yılmaz, 2013:5).

## 4. Study Findings

52% of the domestic tourists purchasing holidays over the internet were male, 49,7% were in the 25-40 age group and 26,7% were in the 41-55 age group. 60% of the responders were married and 35,4% was comprised of laborers. 48% of the responders had bachelor's degrees and 29% were high school graduates. Furthermore 37,6% of the responders visited e-holiday web sites 4 times on average per year while 40% visited these web sites 5-8 times per year.

**Table 1. Demographic Profile of Respondents (n=348)**

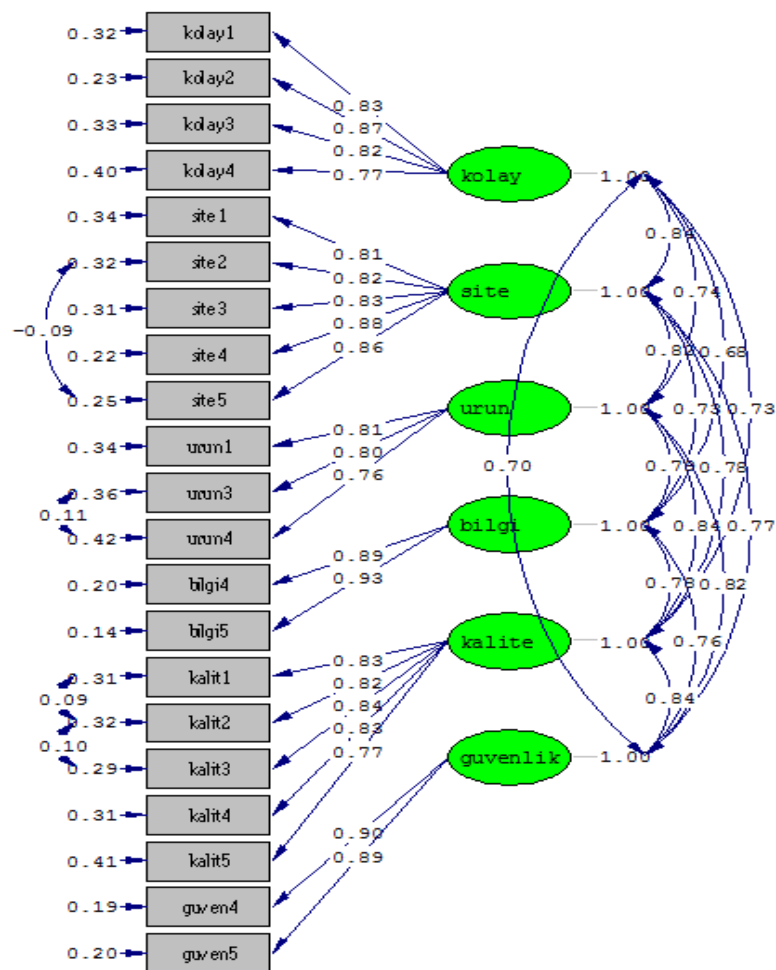
Variable	Categories	Frequency	Percentage
Gender	Female	181	48,0
	Male	167	52,0
Marital Status	Married	212	60,9
	Single	136	39,1
Age	25 and below	70	20,1
	25-40	173	49,7
	41-55	93	26,7
	56 or above	12	3,4
Education Level	Primary Graduate	10	2,9
	High School	101	29,0
	Vocational High School	59	17,0
	Bachelor's degree	167	48,0
	Master's degree / Doctorate	11	3,2
Job	Worker	139	35,4
	Self-employed person (lawyer, pharmacist, Engineer etc.)	80	20,4
	Civil servant	31	7,8
	Retired	37	9,4
	Student	47	12,0
	Other (housewife, unemployed etc.)	59	15,0
	Missing	4	1,1
Number of website visits in a year?	4 and below	131	37,6
	5 - 8	139	39,9
	9 - 12	39	11,2
	Over 13	35	10,1
	Missing	4	1,1
	<b>Total</b>	<b>348</b>	<b>100,0</b>

The data collected with a survey method for the study were analyzed with IBM SPSS Statistics 23 and LISREL 8.72 software package programs developed for social sciences. Statistically the data was discussed in terms of descriptive and inferential statistics. Therefore, initially finding regarding demographic questions were found and the results were determined with frequency distribution. In the second phase the reliability of the data was tested (Cronbach Alpha). In order to obtain structural validity of the e-satisfaction scale in the study, confirmatory factor analysis (CFA) was carried out through the LISREL 8.72 program and the hypotheses foreseen in the study model were tested.

The hypotheses in the study were analyzed with structural equation modeling which is a multi-variable statistics method. Structural equation model (SEM) is a statistics technique which executes a hypothesis test approach on multi-variable analyses and its basic feature is that it is wholly based on theory. The importance of SEM in terms of studies is to reveal whether the possible affiliation pattern / patterns between previously determined variables is verified by the data in the theoretical framework. For this reason SEM studies are used to test very specific hypotheses (Şimşek, 2007:1).

The study model was adapted to the Structural equation modeling-SEM and tested. The objective of the SEM study is to test the model which comprises an essentially solid theoretical study. It is the initial phase of testing the model. The testing of multiple models may become an issue in confirmatory factor analysis (CFA) used in scale studies and path analysis studies in which cause and effect affiliation are tested (Şimşek, 2007:422). Validity & Reliability Analysis

Cronbach alpha values were calculated to measure the reliability of the scales. The alpha value determining E-satisfaction turned out to be 0,95 while the alpha value for the loyalty scale was 0,95. It is possible to say that these reliability values are within acceptable limits, in fact they are within rather high limits. This indicates that the scales used in the study fulfill the criteria for reliability and validity.



Chi-Square=442.58, df=170, P-value=0.00000, RMSEA=0.068

**Note:** kolay: Convenience; site: Site Design; urun: Product Selection; bilgi: Informativeness; kalite: Service Quality; guvenlik: E-Security

Figure 2 E-Satisfaction Confirmatory Factor Analysis

Confirmatory factor analysis was applied to study the structural validity of the e-satisfaction scale. The result of the CFA indicated that the value was significant (442,58,  $p < .000$ ). In large sampling groups chi-square value is mainly manifested on a significant level. For this reason it is recommended that the ratio of  $\chi^2 / sd$  is taken into consideration (Kavas, 2012). Accordingly the rate of  $\chi^2 / sd$  ( $442,58 / 170 = 2.60$ ) was observed to be less than 3 and therefore indicates an acceptable compliance. Therefore, the adjustment indexes of previous tests were visited and 9 statements in the e-satisfaction scale with low loads or loading more than one factor in the scale at the initial phase were eliminated. Furthermore recommendations were made regarding the co-variance definitions of errors among the variables observed in the adjustment index of the second group. It was observed that there was an affiliation between the errors of variable 'site2' and variable 'site5' in the initial Site Design dimensions, errors between variables "urun3" and "urun4" in the Product Selection dimension, errors between variables "kalit2", "kalit1" and "kalit3" in the Service Quality dimension. When these items are examined they are close in terms of significance and therefore the co-variances for these items have been added into the model (Kavas, 2012). Furthermore the goodness to fit indexes indicate a sufficient level of compliance (RMSEA=.06, CFI=.99, NFI=.98, GFI=.89, AGFI=.85). The standardized regression weights of the model ( $R^2$ ) are statistically significant and the main e-satisfaction basic factor variable has been manifested with "bilgi5" ( $R^2=0.85$ ) and the least with "kalit5" ( $R^2=0.55$ ). At the end of the confirmatory factor analysis which was repeated according to proposed changes the six factored e-satisfaction scale for the scale was verified.

**Table 2. e-Satisfaction Confirmatory Factor Analysis**

Factor/Item	Standard Loadings	t-value	R <sup>2</sup>
<b>Convenience (Cronbach Alfa=:0.89) <math>\bar{X}</math>=4.04</b>			
I can answers to my questions from Kolay1-E-holiday web site.	0,83	18.40	0.68
Total shopping time on Kolay2-E-holiday web site is sufficient.	0,87	20.13	0.76
The menus on Kolay3-E-holiday web site are easy to peruse.	0,82	18.15	0.67
Kolay4-E-holiday web site enables saving time and money.	0,77	16,67	0.60
<b>Site Design (Cronbach Alfa=:0.92) <math>\bar{X}</math>=4.01</b>			
The services presented by Site1-E-holiday web site are adequate.	0,81	18.14	0.67
Site2-E-holiday web site is easy to use.	0,82	18.37	0.64
Site3-E-holiday web site does not contain incomprehensible menus.	0,83	18.70	0.70
Switching between menus on Site4-E-holiday web site is clear and comprehensive.	0,88	20.65	0.77
Site5-E-holiday web site is legible, logically arranged with a satisfactory screen display.	0,86	19.92	0.72
<b>Product Selection (Cronbach Alfa=:0.85) <math>\bar{X}</math>=4,06</b>			
Urun1- E-holiday web site presents a comprehensive selection in product variety.	0.81	17.46	0.63
Urun3- E-holiday web site product presentation is facilitated compared to other web sites.	0.80	16.98	0.71
Urun4-E-tatil web site allows the preparation of a tailor-made holiday package (accommodation+transport+transfer etc.)	0.76	15.75	0.66
<b>Informativeness (Cronbach Alfa=:0.90) <math>\bar{X}</math>=4,13</b>			
Bilgi4- E-holiday web site enabled facilitated money transfer or purchase opportunity with a credit card.	0.89	20.65	0.81
Bilgi5- E-holiday web site offers online payment opportunity.	0.93	21.79	0.85
<b>Service Quality (Cronbach Alfa=:0,91) <math>\bar{X}</math>=4,05</b>			
Kalit1-E-holiday web site enabled facilitated communication with the customer.	0.83	18.52	0.73
Kalit2-E-holiday web site fulfills expectations.	0.82	18.19	0.77
Kalit3-E-holiday web site provides general information about the hotel.	0.84	19.03	0.76
Kalit4-E-holiday web site provides adequate information about transport.	0.83	18.65	0.65
Kalit5-E-holiday web site serves in more than one language.	0.77	16.46	0.55
<b>E-Security (Cronbach Alfa=:0,89) <math>\bar{X}</math>=4,07</b>			
Guven4-E-holiday web site ensures confidentiality of personal information.	0.90	20.88	0.81
Guven5-E-holiday web site ensures financial security.	0.89	20.65	0.80
<b>Goodness-of-fit statistics</b>			
$\chi^2$ = 442,58			
df = 170			
$\chi^2/df$ = 2,60			
RMSEA = 0,068			
CFI = 0,99			
NFI = 0,98			
GFI = 0,89			
AGFI = 0,85			

**Note** :\* CFA=Confirmatory Factor Analysis; EFA= Explanatory Factor Analysis;  $\chi^2$ =Chi-Square Value; df=Degrees of Freedom; RMSEA= Root Mean Square Error of Approximation.; CFI=Comparative Fit Index; NFI=Normed Fit Index ;GFI=Goodness of Fit Index; AGFI=Adjusted Goodness of Fit Index

1) These are standardized loading estimates from CFA using the LISREL 8.72 software package.

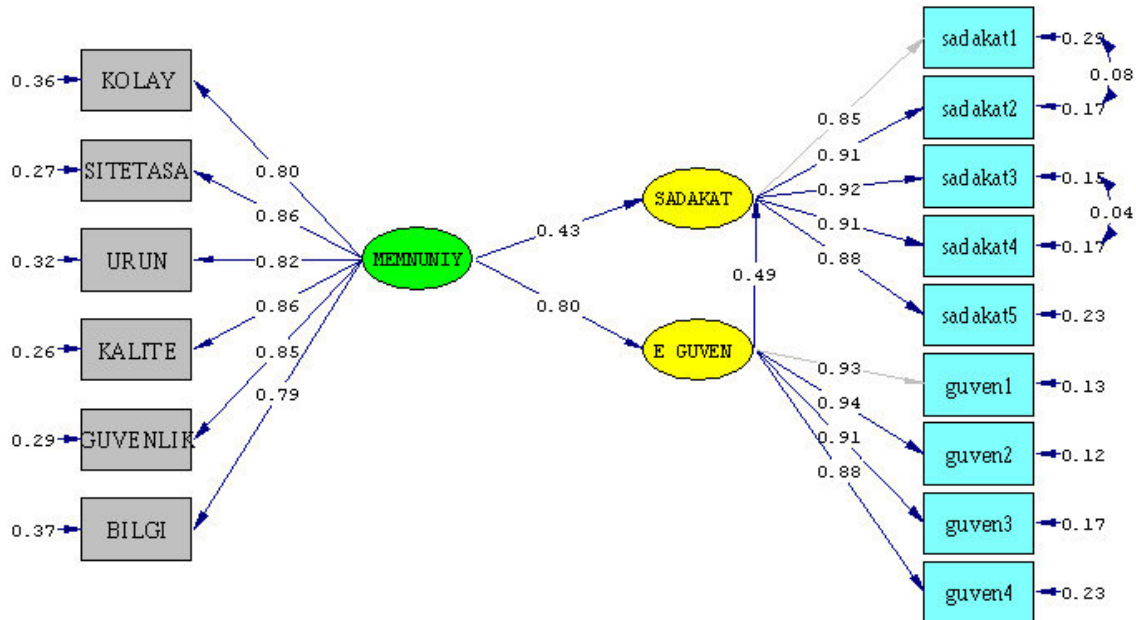
2) T values are at least 1.96 (0.05 level).

A path diagram was drawn with LISREL 8.72 packaged program to study the associations foreseen with the hypotheses and the Maximum Likelihood method was used in the estimation of structural parameters. The path diagram of the model is given in Figure 3. The LISREL packaged program provides the analysis results as standardized and non-standardized coefficients. Standardized coefficients were used in this study to facilitate interpretation.

The model indicated in Figure 3 portrays the satisfaction of domestic tourists who bought holidays on



an electronic environment and explains the impact of this satisfaction on their trust and loyalty. The chi-square test statistics acquired for the measuring model and P value indicate that the structural equivalency for sub-sampling has been achieved,  $\chi^2 / sd = 2.83 < 3.00$ ,  $p > 0.005$ . It is evident that the structural part of the theoretical model recommended in the study is comprised of three structures. One of these variables is an independent latent variable and two are dependent latent variables. The independent latent variable is e-satisfaction while the dependent latent variables are loyalty and trust. The independent latent variable is comprised of 6 associated factor components. Loyalty and e-trust which are the dependent latent variables are comprised of 9 observed variables together with associated measurement error terms.



Chi-Square=240.62, df=85, P-value=0.00000, RMSEA=0.073

**Note:**KOLAY: Convenience; SITETASA:Site Design; URUN: Product Selection; KALITE: Service Quality; GUVENLIK: E-Security; BILGI: Informativeness; MEMNUNİY:e-Satisfaction; SADAKAT: Loyalty; E GUVEN: Trust

Figure 3 Hypothesized Model of Relationships

An association between the errors of variables observed for the loyalty dimensions as “sadakat1” and “sadakat2”, “sadakat3” and “sadakat4” have been noted. A review of these items shows that in terms of semantics they are close so the error co-variances for these items have been added into the model and the analysis was repeated (Kavas, 2012).

The fact that all t values of the measurement model, in other words all parameter values are significant is not singlehandedly sufficient to make the model correct or acceptable. To enable the measurement model to be accepted as a whole the Goodness-of-fit statistics must also comply with the desired level (Küçükusta, 2007:175). Furthermore, the acquired goodness-to-fit indexes indicate a sufficient level of compliance (RMSEA=.07, CFI=.99, NFI=.98, GFI=.92, AGFI=.88).

Table 3. Standard Values of Fitness Measures and Results for the Model

Fit Index	Goodness of Fit	Acceptance of Fit	Measurement Model
$\chi^2 / sd$	$0 < \chi^2 / sd < 2$	$2 \leq \chi^2 / sd \leq 3$	240.62(sd=85,p<0,000) 2.83
RMSEA	$0 < RMSEA < 0.05$	$0.05 \leq RMSEA \leq 0.10$	0,073
NFI	$0.95 \leq NFI \leq 1$	$0.90 \leq NFI \leq 0.95$	0,98
NNFI	$0.97 \leq NNFI \leq 1$	$0.95 \leq NNFI \leq 0.97$	0,99
CFI	$0.97 \leq CFI \leq 1$	$0.95 \leq CFI \leq 0.97$	0,99
GFI	$0.95 \leq GFI \leq 1$	$0.90 \leq GFI \leq 0.95$	0,92
AGFI	$0.90 \leq AGFI \leq 1$	$0.85 \leq AGFI \leq 0.90$	0,88

AGFI (Adjusted Goodness-of-Fit-Index), CFI (Comparative Fit Index ), GFI (Goodness-of-Fit Index), NFI (Normed Fit Index), NNFI (Non-normed Fit Index), RMSEA ( Root Mean Square Error of Approximation). All hypotheses recommended in the study model have been accepted on a significance level of  $p < 0,05$ .

Table 4. Standardized Parameter Estimates of the Hypothesized Paths

Hypothesis			Standard.Loads	T-values	Results
H1: Convenience	→	e-Satisfaction	0.80	17.76*	Supported
H2: Site Design	→	e-Satisfaction	0.86	19.70*	Supported
H3: Product Selection	→	e-Satisfaction	0.82	18.55*	Supported
H4: Informativeness	→	e-Satisfaction	0.86	19.87*	Supported
H5: Service Quality	→	e-Satisfaction	0.85	19.29*	Supported
H6: e-Security	→	e-Satisfaction	0.79	17.51*	Supported
H7: e-Satisfaction	→	e-Trust	0.80	16.29*	Supported
H8: e-Satisfaction	→	Loyalty	0.43	7.14*	Supported
H9: e-Trust	→	Loyalty	0.49	8.23*	Supported

\* p< 0,05; \*\* p< 0,01; \*\*\* p< 0,001; n=348

#### 4. Conclusions

The determinants of e-satisfaction, their impact on overall e-satisfaction and furthermore their association with the satisfaction of online shopping, trust and loyalty have been tested in this study. There are a total of 326 web sites in Turkey providing holiday & travel services with a total market share of 6.8 billion TL and the share of online holiday and travel in the e-market is 36% (TÜBİSAD, 2015). Provided online holiday web sites take the determinants of electronic customer satisfaction into consideration they can expand their current market share even further by making holiday purchasing on the internet more attractive.

The findings of this study have restricting elements. The study has been carried out only in an major tourism center in Antalya Turkey. The study can also be applied on other tourism centers in Turkey and the web pages of e-holiday agencies. The sampling group of the study consisted only of the customers of two travel agencies with a large market share selling holidays. However there are 326 holiday & travel web sites in Turkey in total providing online service (TÜBİSAD, 2015).

This study contributes to the determination of the determinants of customer loyalty, satisfaction and trust in online holiday shopping. The fundamental determinants of e-satisfaction were determined in six dimensions in the study. These have been determined as convenience, site design, product selection, informativeness, service quality and security. These dimensions which have also been determined by many studies in literature are significant determinants of e-satisfaction (Moharrer, Tahayori, & Sadeghian, 2013; Ranjbarian, Fathi, & Rezaei, 2012; Mohamed, & Moradi, 2011; Pritwani, & Sharma, 2011; Chung, & Shin, 2008; Evanschitzky, Iyer, Hesse, & Ahlert, 2004; Szymanski, & Hise, 2000).

Nine hypotheses determined on the study model were accepted. The levels of satisfaction perceived by domestic tourists by their e-holiday shopping on an internet website had a positive impact on their trust and loyalty to web sites in the study. In most of the previous studies a significant and positive association has been observed between the satisfaction levels perceived by consumers and trust and loyalty (Cheng, Liu, Chiu, Huang, Li, & Chen, 2014; Chinomona, Masinge, & Sandada, 2014; Taleghani, Choobeh, & Mousavian, 2011; Eid, 2011; Boora and Singh, 2011; Hur, Ko, & Valacich, 2011; Christodoulides, & Michaelidou, 2011; Chiu, 2009; Chung, & Shin, 2008; Wood, & Heerden, 2007; Anderson, & Srinivasan, 2003; Zins, 2001). Due to the structural properties of the tourism product these dimensions determining customer satisfaction in the sales of e-holidays over the internet need to be assessed by e-holiday agencies to establish their marketing strategies accordingly. Otherwise this situation will reflect negatively on the loyalty and trust of customers.

It is recommended that with the support of holiday agencies the times, menus visited on the web sites are obtained and future studies are focused on demographic characteristics and furthermore that customers of other online travel agencies other than these two online travel agencies are studied.

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