

The effects of web quality, perceived benefits, security and data privacy on behavioral intention and e-WOM of online travel agencies

Dadang Hermawan^{a*}

^a*ITB STIKOM BALI, Indonesia*

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ABSTRACT

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This study seeks to empirically examine the effect of Perceived web quality (PWQ), Perceived Benefits (PB), Security and Privacy (SP), Behavioral Intention (BI) and electronic Word-of-mouth (e-WOM) among online travel agency users in Indonesia. In this study, the behavioral intention variable is the mediating variable, and e-WOM is the dependent variable. The study was conducted on 150 online shopping users in Indonesia using the PLS analysis tool. The test results show that the variables Perceived web quality (PWQ), Perceived Benefits (PB), Security and Privacy (SP) have a significant influence on Behavioral intention (BI) and on electronic Word-of-mouth (e-WOM). The results of the mediation test showed that Behavioral intention (BI) was able to strengthen the influence of the independent variable on electronic word-of-mouth (e-WOM). This study practically underscores the importance of website quality and security and privacy aspects as factors that influence user intentions of online travel agencies in Indonesia. The push for online service providers and sellers to improve services and shopping security in the digital age is a practical implication of this finding.

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1. Introduction

The rapid development of an electronic-based economy has high economic potential for Indonesia. The digital era with the use of the internet and smartphones has brought many changes to people's behavior in shopping. This is supported by the presence of various online sales media sites that are easily accessible so that buying and selling transactions can be carried out in a practical, fast, and efficient manner. From the business side, the presence of online sales media is an opportunity to increase profits and expand the target market in cyberspace. Furthermore, according to a 2020 survey from the Central Statistics Agency (Kusumatriana et al., 2020) which states that almost half of all e-commerce businesses in Indonesia are businesses in the wholesale and retail trade and automotive repair sectors. In terms of products, food, beverages, and groceries, fashion, and cosmetics, are the three largest groups of goods sold through e-commerce transactions (Kusumatriana et al., 2020). Electronic Commerce (E-Commerce) based on the Organization for Economic Co-Operation and Development (OECD) is the sale or purchase of goods/services, which are carried out through computer networks with methods specifically designed for the purpose of receiving or placing orders, but payment and delivery the main goods/services can be not done online (Avery, 2009). E-commerce opportunities in the world will be even greater along with the increasing number of internet users. The development of the e-commerce web in Indonesia is also growing rapidly, marked by the emergence of a large e-commerce

* Corresponding author.

E-mail address: dhermawan.stikombali@gmail.com (D. Hermawan)

web. One of the supporting factors that encourage consumers to do e-commerce is a website that has grown rapidly in the last decade with the support of mobile phones and tablet computers supported by wireless internet (Rahmawanti, 2017).

Previous research revealed a positive relationship between website quality, security and privacy as well as perceived benefits on behavioral intentions such as purchase decisions and repurchase intentions (Punyatoya, 2019; Forsythe et al., 2006; McKnight et al., 2002; Dabholkar & Bagozzi, 2002). Lee et al. (2020) also stated that the quality of the system and content has a positive influence on customer attitudes, which leads to behavioral intentions. Another study highlighted information privacy as the main consideration of users in using a channel for online shopping purposes (Yang & Wang, 2009). In this context, this study attempts to empirically examine the effect of Perceived web quality (PWQ), Perceived Benefits (PB), Security and Privacy (SP), Behavioral intention (BI) and electronic Word-of-mouth (e-WOM) among users of online travel agencies in Indonesia. In this study, the behavioral intention variable is the mediating variable, and e-WOM is the dependent variable. Theoretically, this study adopts the Technology Acceptance Model (TAM) framework as the conceptual basis for developing empirical relationships between the variables tested.

2. Literature Review and Hypothesis

2.1. Perceived web quality (PWQ), Behavioral intention (BI) and electronic Word-of-mouth (e-WOM)

In general, website quality is defined as the overall perception of the quality of the internet shopping center site according to the customer's point of view, with respect to the function of the website as an information system in the marketing channel. Specifically, indicators of perceived web quality include information, friendliness, responsiveness and reliability of a website. Website quality can significantly impact e-commerce success. The higher the quality of a website, the more users will access it. Bavarsad et al. (2013) explained that a good website has operational qualities that allow buyers to carry out their e-shopping activities with ease and efficiency. In the context of behavioral intention, there is an empirical relationship with a positive influence between website quality, repurchase intention, and service quality perceived by users (Jeon & Jeong, 2017). Likewise, declining web quality is more likely to reduce users' positive perceptions of the ease and usability of the web, which, in turn, has a negative impact on users' behavioral intentions (Chang et al. 2012; Nugroho et al., 2017). In the context of the influence of perceived web quality on behavioral intention, Chen et al. (2014) stated that website content and quality have a positive impact on user behavior interest. Similarly, Jeon et al. (2017), Lee et al. (2020) found that there was a significant relationship of websites with purchase intention from users. Regarding the effect of the perceived web on electronic word-of-mouth, previous findings reveal a positive influence on the quality of the electronic word-of-mouth website system. In the context of this relationship, several determinants are also analyzed, including customer satisfaction, loyalty and purchasing decisions, as well as the quality of the website itself. Balaji et al. (2016) stated that the development of the effectiveness and quality of websites and managerial interventions helped companies' efforts to connect with consumers to use them as a means of communication to improve word-of-mouth on social networking sites. In relation to website quality, Erkan & Evans (2018) stated that the factors that increase the superiority of shopping sites in terms of the impact of electronic word of mouth (eWOM) are, information readiness, quantity of specific and detailed information. Based on this, this study proposes the following hypotheses:

H_{1a}: *Perceived web quality (PWQ) has a positive and significant effect on Behavioral Intention (BI).*

H_{1b}: *Perceived web quality (PWQ) has a positive and significant effect on electronic word-of-mouth (e-WOM).*

2.2. Perceived Benefits (PB), Behavioral intention (BI) and electronic Word-of-mouth (e-WOM)

In the theoretical conception of TAM, perceived usefulness (PB) is one of the antecedents most widely examined in various studies. This shows the strength of PB in influencing behavioral intentions to use a website's systems and services (Calisir et al., 2014). In addition, PB is related to the psychological aspect of consumers to seek adjustment, consumers will judge instantly between their suitability with the websites they visit to access information or get services. According to Cho and Yoon-Kyung (2012), a positive consequence of this conformity is its effect on purchase intention by users. In relation to the relationship between Perceived Benefits and Behavioral Intention, Kim et al. (2020) shows a positive relationship between perceived benefits and behavioral intention. Similarly, Lee & Heo (2020) state that there is a positive relationship between behavioral intentions and perceived benefits. Furthermore, empirical findings also show the effect of perceived benefits on electronic word-of-mouth (e-WOM). Uslu & Karabulut (2018) also found a significant impact between perceived benefits on eWOM deployment intentions. Pourabedin & Migin (2015) show that there is a close relationship between the perceived comfort and the user's decision to refer to a service or product through electronic means. Chatterjee (2020) also presents that there is a positive relationship between perceived benefits and behavioral intentions of internet device users. Based on this, following hypotheses were proposed:

H_{2a}: *Perceived Benefits (PB) has a positive and significant effect on Behavioral Intention (BI).*

H_{2b}: *Perceived Benefits (PB) has a positive and significant effect on electronic Word-of-mouth (e-WOM).*

2.3. Security and Privacy (SP), Behavioral intention (BI) and electronic Word-of-mouth (e-WOM)

In their study, Liu et al. (2005) stated that in conducting online transactions, individuals tend to consider aspects of privacy with their behavioral intentions. In the context of use for commercial purposes, users will be very concerned about security and privacy issues (Chatterjee, 2020). There is an era link between web security and the network, because to access a website, a network connection is definitely needed. One of the main determinants of users to choose a product or service online is related to security and privacy. Popular companies that are used by both service providers, online sellers and users or buyers usually provide the main value in the form of key service information supported by adequate privacy and security. Several studies show that the use of the website will be related to website services, updating information, accessing information on the website and guaranteeing the security of user data. This is related to user psychology to avoid the risks that may arise from accessing or using website services that are considered less secure. Several findings demonstrate that online business consumer satisfaction and trust have a positive relationship with shopping convenience, site design, information, security and communication. Roca et al. (2009) stated that users will tend to trust a website service when they perceive that its security can be confirmed. Website security and user data privacy are related to user trust that data is protected by service providers through reliable security and privacy guarantees (Luarn & Lin, 2005). According to Faqih (2016), perceived risk, security guarantees and user privacy protection affect behavioral intentions to adopt an online service (Yang & Wang, 2009).

In relation to e-WOM, Liu et al. (2005) found that user privacy and security, and access, choice are important aspects considered in the use of online media. The provision of an appropriate and focused platform to protect the privacy of online service users can encourage users to recommend online services through electronic word of mouth which in turn helps customer and online service provider relationships (Hussain et al., 2018). In this case, security or privacy is a critical factor of risk perceived by consumers which shows that in today's world of social networking, data security and privacy issues are a significant factor in increasing eWOM (Park & Kim, 2020; Jalilvand & Heidari, 2017). Based on this, this study proposes the following hypotheses:

H_{3a}: Security and Privacy (SP) has a positive and significant effect on Behavioral Intention (BI)

H_{3b}: Security and Privacy (SP) has a positive and significant effect on electronic Word-of-mouth (e-WOM)

2.4. Mediating Effect of Behavioral intention

Handi et al. (2018) shows that in the context of purchasing decisions by users using online applications, users will project perceived benefits with behavioral intentions and decisions to recommend services or products when shopping online through electronic word of mouth. Previous studies suggest the crucial position of behavioral intentions in bridging the adoption of services or products on a website by users by considering factors such as privacy and security and perceived risk (Faqih, 2016). Choi et al. (2013) found that behavioral intentions and perceived benefits of attitudes are connected with attitudes. Furthermore, the findings also underscore the mediating effect in the relationship between risk perception and behavioral intention. Dinev & Hu (2007) stated that behavioral intentions play a role in bridging commercial relationships in website services by considering information security, design, focused website information and protective technology for users at large. Several previous studies have also underlined the important function of behavioral intention in online shopping (Wibowo et al., 2020). Furthermore, Kitcharoen (2019) stated the effect of perceived benefits on booking intentions of online travel agencies in Thailand. Roca et al. (2009), stated that intention is connected with its important antecedent, namely ease of use and perceived usefulness. Several studies (Vijayarathy, 2004; Ha & Stoel, 2009) show empirical evidence of a positive correlation between behavioral intentions and actual behavior of users (Dabholkar & Bagozzi, 2002). Based on this, this study proposes the following hypothesis:

H₄: Behavioral intention (BI) is able to strengthen the influence of the independent variables on electronic word-of-mouth (e-WOM)

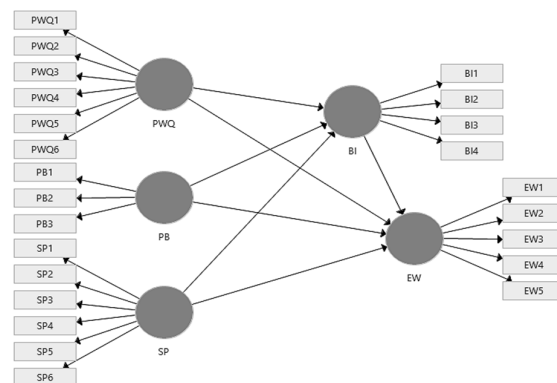


Fig. 1. Theoretical Framework

3. Method

This study was conducted to examine the effect of perceived web quality, perceived benefits, security and privacy on behavioral intention and Electronic Word of mouth (e-WOM). In this study, the independent variables consist of perceived web quality (X1), perceived benefits (X2), security and privacy (X3), while the dependent variable is behavioral intention (BI) (Y1), and e-WOM (Y2). To test the ability of the mediating effect, this study proposes behavioral intention as an intervening variable. This study was conducted on 150 respondents who are users of online travel agencies in Indonesia, using a random sampling technique. Research questions were given to respondents in the form of a questionnaire. In this study, Perceived web quality/PWQ was measured by 6 items referring to Al-Debei et al. (2015), McKnight et al. (2002) and Constantinides et al. (2010). For the Perceived Benefits/PB variable, the items used are 3 items adopted from Al-Debei et al. (2015) and Forsythe et al. (2006). Finally, for the independent variable security and privacy (SP), this study uses 6 measuring items referring to Tsai & Yeh (2010). Furthermore, for the Behavioral intention/BI variable, this study uses 4 items adopted from Cheung et al. (2009), such as purchase propensity and intention to use. For the e-WOM variable, 5 items referring to Al-Debei et al. (2015) was adopted in this study. This study uses a seven-point Likert scale. The data analysis technique in this study used Warp-PLS by considering the normality of the data.

4. Results

The results of the validity test show that all items for the independent variables (PWQ, PB, and SP), as well as the intervening variable of BI, and the e-WOM variable have values above 0.7. This indicates that all items in this study are valid (Table 1). Likewise, the results of statistical tests show that all variables in this study are reliable, as indicated by Cronbach's Alpha values of 0.866, 0.786, 0.938, 0.963, and 0.861 for PWQ, PB, SP, BI, and E-WOM, respectively. This is supported by the value of rho_A and Composite Reliability (C.R) for each variable. The test results also show the Average Variance Extracted (AVE) values of 0.595, 0.681, 0.764, 0.901, and 0.644 for the PWQ, PB, SP, BI, and E-WOM variables, respectively. This shows that all variables in this study are valid and reliable.

Table 1
Validity and Reliability

Item	PWQ	PB	SP	BI	EW
PWQ1	0.798				
PWQ2	0.771				
PWQ3	0.752				
PWQ4	0.724				
PWQ5	0.813				
PWQ6	0.767				
PB1		0.707			
PB2		0.869			
PB3		0.889			
SP1			0.837		
SP2			0.86		
SP3			0.86		
SP4			0.877		
SP5			0.917		
SP6			0.89		
BI1				0.898	
BI2				0.99	
BI3				0.987	
BI4				0.918	
EW1					0.86
EW2					0.767
EW3					0.82
EW4					0.726
EW5					0.834
Cronbach's Alpha	0.866	0.786	0.938	0.963	0.861
rho_A	0.886	0.867	0.942	0.972	0.869
Composite Reliability	0.898	0.864	0.951	0.973	0.9
Average Variance Extracted (AVE)	0.595	0.681	0.764	0.901	0.644

Furthermore, Table 2 shows the Fix indices values. The model estimation results show the SRMR value of 0.116, d_ULS of 4.068, d_G of 2.755, Chi-Square of 1690.169 and NFI of 0.621. Furthermore, the statistical results also show the Adjusted R-square value of 0.373 for the influence of the independent variables of PWQ, PB, SP, on BI and the Adjusted R-square value of 0.732 for the influence of the independent variables of PWQ, PB, SP, on e-WOM. The next analysis is to present statistical results regarding hypothesis testing by analyzing the results of significance with acceptance <0.05 with a significance level of 95%. The first hypothesis is to examine the effect of Perceived web quality (PWQ) on (H1a) Behavioral intention (BI) and (H1b) electronic word-of-mouth (e-WOM). The test results show the value of T Statistics (O/STDEV) of 3.759 and p-value of $0.000 < 0.05$. This shows that the hypothesis that states the positive and significant effect of Perceived web quality (PWQ) on Behavioral intention is accepted. The statistical test also shows that the hypothesis that tests the positive and significant

effect of Perceived web quality (PWQ) on electronic Word-of-mouth (e-WOM) is accepted, which is indicated by the T Statistics (O/STDEV) value of 3.759 and the p-value of $0.000 < 0.05$ (Table 3).

Table 2

Fit Model and R-Square

Indicators of Fit	Saturated Model	Estimated Model
SRMR	0.116	0.116
d_ULS	4.068	4.068
d_G	2.755	2.755
Chi-Square	1690.169	1690.169
NFI	0.621	0.621
Independent variable:	Behavioral intention	e-WOM
R-Square	0.385	0.739
R-Square (Adjusted)	0.373	0.732

Table 3

Path Coefficient and Significance Test Results

Hypotheses	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T ((O/STDEV))	Statistics	p-values
H1a PWQ → BI	0.259	0.266	0.069	3.759		0.000
H1b PWQ → EW	0.375	0.377	0.056	6.729		0.000
H2a PB → BI	0.273	0.275	0.084	3.248		0.001
H2b PB → EW	0.307	0.307	0.047	6.499		0.000
H3a SP → BI	0.353	0.355	0.072	4.892		0.000
H3b SP → EW	0.239	0.234	0.062	3.855		0.000
H4 BI → EW	0.307	0.305	0.06	5.108		0.000

The second hypothesis states that there is a positive and significant effect of Perceived Benefits (PB) on (H2a) Behavioral intention (BI), and (H2b) electronic word-of-mouth (e-WOM). The test results show the value of T Statistics (O/STDEV) of 3.248 and p-value of $0.001 < 0.05$. This shows that the hypothesis that states the positive and significant effect of Perceived Benefits (PB) on Behavioral intention is accepted. The statistical test also shows that the hypothesis that tests the positive and significant effect of Perceived Benefits (PB) on electronic Word-of-mouth (e-WOM) is accepted, which is indicated by the T Statistics (O/STDEV) value of 6.499 and p-value of $0.000 < 0.05$. Furthermore, the output presents empirical results regarding the effect of Security and Privacy (SP) on Behavioral Intention (BI) (H3a), and on Electronic Word-of-mouth (e-WOM) (H3b). The test results show the T Statistics (O/STDEV) value of 4.892 and p-value of $0.001 < 0.05$. This shows that the hypothesis that states the positive and significant effect of Security and Privacy (SP) on Behavioral intention is accepted. The statistical test also shows that the hypothesis that tests the positive and significant effect of Security and Privacy (SP) on electronic Word-of-mouth (e-WOM) is accepted, which is indicated by the T Statistics (O/STDEV) value of 3,855 and the p-value of $0.000 < 0.05$ (Fig. 2).

Table 4

Indirect and Total Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T ((O/STDEV))	Statistics	p-values
Indirect effect						
PWQ → BI → EW	0.079	0.082	0.028	2.809		0.005
PB → BI → EW	0.084	0.085	0.034	2.475		0.014
SP → BI → EW	0.108	0.108	0.028	3.819		0.00
Total Effect						
PWQ → BI	0.259	0.266	0.069	3.759		0.00
PB → BI	0.273	0.275	0.084	3.248		0.001
SP → BI	0.353	0.355	0.072	4.892		0.00
PWQ → EW	0.455	0.459	0.053	8.632		0.00
PB → EW	0.391	0.392	0.039	9.979		0.00
SP → EW	0.239	0.234	0.062	7.674		0.000
BI → EW	0.307	0.305	0.06	5.108		0.00

Finally, hypothesis testing is used to analyze the hypothesis regarding the mediating role of behavioral intention (BI) which theoretically strengthens the influence of the independent variables of PWQ, PB, and SP on electronic word-of-mouth (e-WOM) (Table 4). The empirical test results show the T Statistics (O/STDEV) value of 5.108 and p-value of $0.000 < 0.05$ for the direct influence of behavioral intention (BI) on electronic word-of-mouth (e-WOM). Also, to determine the magnitude of the effect of the mediating effect, an analysis to determine the direct and indirect effects is presented. The results show that for the relationship between $PWQ \rightarrow BI \rightarrow EW$, the value of the indirect effect indicated by T Statistics (O/STDEV) is 2.809 with a p-value of 0.005, which in turn strengthens the total effect of $PWQ \rightarrow EW$ to 5,108 (T Statistics (O/STDEV); p-value 0.00). For the indirect relationship between $PB \rightarrow BI \rightarrow EW$, the empirical test produces an indirect effect value indicated by T Statistics (O/STDEV) of 2.475 with a p-value of 0.014. This further strengthens the direct effect of $PWQ \rightarrow EW$, bringing the total effect to 9,979 (T Statistics (O/STDEV); p-value 0.00). Finally, the indirect effect resulting from the empirical

relationship $SP \rightarrow BI \rightarrow EW$ shows the value of T Statistics (O/STDEV) of 3,819 with a p-value of 0.00. This result strengthens the total effect of $SP \rightarrow EW$, so that the total effect becomes 7,674 (T Statistics (O/STDEV); p-value 0.00). This result indicates the mediating effect of behavioral intention variables in strengthening the relationship between Perceived web quality (PWQ), Perceived Benefits (PB), Security and Privacy (SP) and electronic Word-of-mouth (e-WOM) among online travel agency users in Indonesia. Overall, the results of this study are in accordance with previous findings demonstrating the technology acceptance model of online business (Forsythe et al., 2006; McKnight et al., 2002; Dabholkar & Bagozzi, 2002).

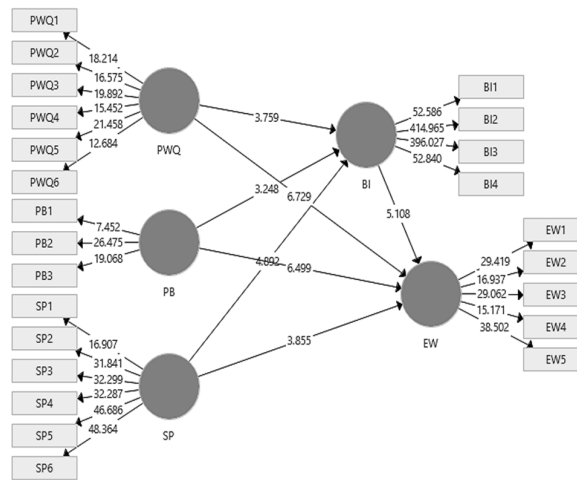


Fig. 2. Model Estimation Results

5. Conclusion

In the current digital era, the role of internet technology is felt to be even greater because almost all business and organizational activities are carried out through cyberspace which has influenced the rapid increase in lifestyle through online shopping, including in meeting tourist needs through the use of online travel agency websites to book hotels, restaurants, and other travel information. This study formulates the empirical influence of Perceived web quality (PWQ), Perceived Benefits (PB), Security and Privacy (SP), Behavioral intention (BI) and electronic Word-of-mouth (e-WOM) among online travel agency users in Indonesia. The findings show that Perceived web quality (PWQ), Perceived Benefits (PB), Security and Privacy (SP) have a positive and significant effect on behavioral intention (BI). Likewise, the results of the analysis show a positive and significant effect of Perceived web quality (PWQ), Perceived Benefits (PB), Security and Privacy (SP) on electronic Word-of-mouth (e-WOM). Finally, the findings demonstrate the mediating effect of behavioral intention in strengthening the relationship between the independent variables of Perceived web quality (PWQ), Perceived Benefits (PB), Security and Privacy (SP) on electronic Word-of-mouth (e-WOM) on website users, online travel agency in Indonesia. Theoretically, this study extends the Technology Acceptance Model (TAM) in the context of the relationship between website quality and security with intentions to buy and recommend products to other users. Practically, this study underlines that users are aware of the importance of protective technology provided by a website or application in shopping online for tourist destinations. This encourages agency service providers to provide comprehensive insight into the security guarantees provided while improving the quality of the website or application, and informing the benefits of using websites and applications, which can also serve as an effective means of promotion to users.

A limitation of this study is that the analysis is limited to specifically analyzing the empirical relationships of the TAM theory. The number of respondents in this study is also still limited, and the area studied is still limited. Future studies are expected to analyze more complex empirical relationships in technology acceptance in the context of online travel agencies, consider user demographic characteristics and their influence on the level of use of websites and applications, as well as expand the number of respondents and the scope of the research area.

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