What Factors Influence Consumers' Trust in Travel Affiliate Websites?  
An Exploratory Study  
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Abstract  
This paper develops and tests the interrelationship that links consumer trust, travel affiliate websites and e-loyalty. The study seeks to examine the influence of some factors on the degree of consumer trust for affiliate travel websites. Moreover, the study goes further to measure the impact of overall trust on e-loyalty. The question of how to win consumer trust is an urgent matter for practitioners eager to harness the new capabilities enabled by the internet. There is a strong evidence of direct effects of trust on loyalty. Consumer trust in the website is fundamental to e-loyalty. Affiliate marketing is likely to become the principal mainstream marketing strategy for e-commerce businesses in the future. The specific setting for the study; a travel affiliate website (skyscanner.net), is devised for testing the interrelationship for the required variables. Five constructs are proposed for building consumer trust in affiliate website (disposition to trust; navigation; social cues; brand strength and structural assurances). The key findings reveal that the influences of factors affecting consumer trust in travel affiliate website are different. The study confirmed that disposition to trust, navigation and social cues have a significant effect on trust in affiliate travel websites. The study will help affiliate websites managers to better understand consumers trust perspective, thereby gaining more loyal consumers.  
Keywords: consumer trust; affiliate marketing; e-loyalty; travel affiliate websites.

Introduction  
Nowadays the field of internet advertising has witnessed very rapid fundamental changes (Haq 2012) such as affiliate marketing which can be defined as an agreement between a merchant and content providers to promote merchants'products or services at their websites. Content providers get paid only if the visitors from their website execute a specified action (Benediktova,2008). Affiliate marketing. Affiliate marketing has emerged as one of the choicest promotional tools for lead generation of the digital promotion, it was Amazon.com’ launch of its “Associate Program” in 1996 that popularized and was used as a model for subsequent programs (Collins 2005). Many online merchants use affiliate marketing (Oberndorf 1999; Fox 2000; Dysart 2002), and industry observers expect it to become a major source of customer acquisition (Fox 2000; Helmstetter & Pamela 2000; Libai et al. 2003; Gregori & Daniele 2011). Affiliate marketing offers a number of advantages, including a relatively low cost and the ability to accurately track the actions of website visitors and their responses to targeted promotional activities (Fox & Wareham 2007). In exploring the question of ‘What keeps lookers from becoming bookers?’ Tarasofsky (2003) observes that trust is the barrier that users must cross on their road to making online reservations. In an electronic commerce environment, trust is more difficult to build and even more critical for success than in traditional commerce (Hoffman et al. 1999: Head & Hassanein 2002). Trust allows consumers to overcome perceptions of risk and uncertainty, and to engage in the following three behaviors: following advice offered by the web vendor, sharing personal information with the vendor, and purchasing from the vendor’s website. Trust is critical to both researchers and practitioners (Sisson 2000; McKnight et al. 2002). Moreover, trust is an essential prerequisite for establishing and maintaining customer relationships (Papadopoulou et al. 2001; Chen 2006).
Trust leads to customer loyalty and commitment (Morgan & Hunt 1994; Bowen & Shoemaker 1998; Garbarino & Johnson 1999). It is regarded as a central construct to the development of successful service relationships in B2B markets and for the achievement of customer loyalty (Rauyruen et al. 2007). Online loyalty has been described as an enduring psychological attachment by a customer to a particular online vendor or service provider (Butcher et al. 2001). A large number of different studies sought to explore and verify influencing factors as well as implications and consequences of online trust among visitors. However, there is a gap in the literature of trust in the context of affiliate websites. This study is complementary to other studies in online trust and affiliate marketing.

Our research makes important contributions in the following ways: First, it contributes to the growing literature on trust by examining theoretically sound and managerially relevant variables that might affect online trust in travel affiliate websites. Second, it investigates the relationship between consumer trust in affiliates and e-loyalty. Third, to our knowledge, it is the first quantitative, empirical study linking significant topics; consumer trust, affiliate marketing and e-loyalty in tourism industry.

This study is complement with that of Chen (2006) in multiple ways. First, Chen's work only identified significant factors affecting consumer's overall trust in travel websites, whereas our work investigates inter-correlated relationships. Second, Chen's study did not focus on affiliate travel websites, whereas our work focuses on travel affiliate websites.

Our study also extends that of Gregori and Daniele (2011), their work verifies determinants of trust in travel related affiliate websites from a dual perspective of consumers and affiliate marketing (AM) practitioners. In contrast, our study concerns with a (skyscanner.net) as a case study. Gregori and Daniele (2011) concerned with only determinants of online trust, whereas our study extends to the consequences of online trust; as it sheds light on e-loyalty. Finally, the work of Gregori and Daniele (2011) employed descriptive statistics in the analysis of findings; our recent study depends on inferential statistics in the analysis.

The paper has certain objectives to achieve:

1- Provide a broad theoretical background of affiliate marketing and trust.
2- Explore the key factors affecting consumer trust in travel affiliate websites.
3- Examine the impact of trust in affiliate websites on e-loyalty of consumers.

In the next section, we review literature on affiliate marketing, trust and present a research model and hypotheses. The third section outlines the research methodology, the fourth section reports the research results, and the final section discusses the limitations and implications of the research.

**Theoretical Framework and Hypotheses**

Online users like to join large communities and visit the most viable sites such as Amazon.com and eBay because those sites are more reliable, can provide more benefits due to economies of scale, and offer more customized services due to better techniques of collecting preferences (Gallaugher 1999). Hence, AM is becoming more important in the strategic marketing of tourism businesses (Daniele et al. 2009; Mariussen et al. 2010). Keen (1997) notes that the most significant long-term barrier for considering the potential of Internet marketing to consumers will be the lack of consumer trust, both in the merchant’s honesty and in the merchant’s competence to fill internet' orders. Consumer trust may be even more important in electronic, “cyber” transactions than it is in traditional, “real world” transactions, due to some of the characteristics of Internet cyber transactions — they are blind, borderless, can occur 24 hours a day and 7 days a
week, and are non-instantaneous (payment may occur days or weeks before delivery is completed) (Kim et al. 2008).

**An Overview of Affiliate Marketing**

Wallington and Redfearn (2007:3) define affiliate marketing as: “a working relationship whereby a merchant (online shop or advertiser) has consumers driven to it by adverts on an affiliate (website). If a consumer visiting the affiliate’s site clicks on an advertisement and goes on to perform a predetermined action (usually a purchase) on the advertisers site then the affiliate receives a payment. The predetermined action can range from a sale to a referral, a newsletter sign up to a click. It is this cost per action that distinguishes affiliate marketing and sets it apart from other channels. It is important to note that in the literature, merchants are interchangeably referred to as “advertisers/sponsors” and affiliates as “publishers/content providers” (Benediktova & Nevosad 2008; Daniele et al. 2009).

An affiliate marketing program consists of an on-line retailer (sponsor) who places a link on a third-party website (affiliate). If a visitor to the affiliate site clicks on the link and performs a specified action (e.g. visits the sponsor’s website, fills out a form, purchases a product, etc.), the affiliate receives a commission (Gallaugher et al. 2001; Goldschmidt 2003; Duffy 2005; Fox & Wareham 2007; Brear & Barns 2008). Amazon.com is widely credited with creating the first affiliate program on the Internet in 1996 (Dysart 2002; Libai et al. 2003). Since 1996, Amazon has gone on to develop one of the largest and most successful affiliate programs in the world. According to their website, they currently have over 1,000,000 members worldwide. Many others have followed Amazon’s example, making affiliate marketing an important source of customer acquisition (Hoffman and Novak 2000; Libai et al. 2003). The following table illustrates the advantages and disadvantage for both affiliate and merchant.

**Table 1: Advantages and Disadvantages of Affiliate Marketing**

<table>
<thead>
<tr>
<th>Advantages for Affiliate</th>
<th>Advantages for Merchant</th>
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<tbody>
<tr>
<td>Potential for revenue generation;</td>
<td>Potential for incremental revenue generation;</td>
</tr>
<tr>
<td>No need to develop and or deliver any products or services;</td>
<td>Little or no risk as cost (usually in the form of commissions) are only incurred if affiliate generates a sale;</td>
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<tr>
<td>No need to create or hold inventory;</td>
<td>Increased brand exposure.</td>
</tr>
<tr>
<td>No need to take, process and ship orders;</td>
<td>Potential exposure to new markets;</td>
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<tr>
<td>Possible to start with very little capital and as a part-time or second job;</td>
<td>Increased website ranking in search engines due to number of external links to site;</td>
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<td>No cost to join affiliate programs;</td>
<td>Leveraging Search Engine Marketing (SEM) expertise of multiple affiliates at no direct cost.</td>
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<tr>
<td>Allows for very flexible working patterns.</td>
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**Disadvantages for Affiliate**

- Difficulties in creating adequate traffic particularly in competitive product categories;
- Commissions can be low or lowered by merchant after initial sign up period and paid sporadically;
- Fraud e.g. link hijacking;
- Cost of generating traffic to website through pay-per-click activities.

**Disadvantages for Merchant**

- Brand control;
- Fraud e.g. false advertising, unlawful use of trade names, logos, or brands, pay per click fraud etc;
- High commissions or overrides;
- Cost of setting up program (i.e. affiliate network costs).

Source: Daniele et al. 2009:347
Trust: Definitions, Antecedents and Consequences

While previous academic studies have emphasized the importance of trust in Internet business (e.g., Hoffman et al. 1999; Urban et al. 2000) and suggested potential determinants and consequences of online trust (e.g., Shankar et al. 2002; Yoon 2002), there has not been a systematic large-scale empirical investigation of the role of trust in e-business across industries. Trust has been extensively studied in accounting, communication, computer science, information systems, management, marketing, philosophy, psychology, and political science since the 1950s (Blomqvist 1997; Shanker et al. 2002; Garbarino & Lee 2003) and there is no universally acceptable definition (Sultan et al. 2002). In the management literature, trust is considered important because it is a good predictor of satisfaction (Driscoll 1978), it reduces uncertainty (Mayer et al. 1995), it is a form of organization control (Creed & Miles 1996), and it is a transaction cost reduction mechanism (Wicks et al. 1999). The marketing literature has focused on trust primarily in the relationship marketing context because trust has been perceived to be important to a firm’s relationship marketing strategy (Dwyer et al. 1987; Ganesan 1994; Morgan & Hunt 1994; Doney & Cannon 1997).

Trust has been defined as the willingness to rely on an exchange partner in whom the buyer has confidence (Moorman et al. 1992; Morgan & Hunt 1994). Trust, according to the Oxford English Dictionary (1971:3432), is defined as “confidence in or reliance on some quality or attribute of a person or thing, or the truth of a statement”. Trust can also be defined as “the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party” (Mayer et al. 1995:712). In simple terms, trust is the belief by one party about another party that the other party will behave in a predictable manner (Luhmann 1979). Overall trust refers to a general trust not related to either a specific behavior of the other party or any dimensions of trust, but rather to a person’s overall conception of various dimensions of another’s trustworthiness (Chen & Dhillon 2003).

The various definitions in the literature can in fact be grouped into two schools. One school regards trust as confidence, attitude, or expectation about another party’s trustworthiness. The other school defines trust as a behavioral intention or that reflects a reliance on a partner and involves company will place the consumer’s vulnerability and uncertainty on the part of the person who trust. These two groups of definitions of trust have led to two streams of insights into the dimensionality of trust (i.e., how trust should be measured). One group of scholars believes that the trust construct can be measured by a single dimension, such as reliability (Selnes 1998) or motivation (Anderson & Narus 1990; Crosby et al. 1990). The other group advocates that the trust construct is multidimensional. Trust can be viewed both as a belief in the trustworthiness of a partner and a behavioral intention to rely on a partner in a situation of vulnerability. Credibility and benevolence have been proposed as the underlying dimensions of trust (Doney & Cannon 1997; Ganesan 1994; Ganesan & Hess 1997). Credibility refers to the buyer’s belief in the seller’s expertise to do the job effectively, while benevolence is based on the buyer’s belief in the positive intention of the seller (Ganesan 1994).

In the context of e-commerce, consumer trust can be defined as the willingness of the consumer (trustor) to be vulnerable to the actions of an online party (trustee) by engaging in online relationship exchanges with the party (Nah & Davis 2002:105). Literature concerning consumer trust in e-commerce treats trust as a multidimensional construct including three elements; 1) institutional, 2) interpersonal, and 3) dispositional trust (Tan & Sutherland 2004). Institutional trust refers to an individual’s trust in institutions, like the laws in a society or in the case of e-
commerce, the technology itself (McKnight et al. 2002). Interpersonal trust refers to an individual’s trust in another specific party or the trustworthiness of a third party, like an e-vendor, a newspaper publishing an article concerning an e-vendor, or a friend who gives recommendations about an e-vendor (Tan & Thoen 2000; Lee & Turban 2001; Tan & Sutherland 2004).

Several studies have examined antecedents and consequences of online trust. Trust is driven by past experiences; long-term orientation, positive trusting stance, and feeling of control (Jarvenpaa et al. 1999). Dayal et al. (1999) propose a trust pyramid in which security, merchant legitimacy, and fulfillment are the core drivers of online trust while customer control, tone and ambience and consumer collaboration are the differentiating drivers. Other potential drivers of online trust include site longevity, selection of items, online community, links to and from other sites, search engine on the site, and privacy (Smith et al. 2000). Hoffman et al. (1999) focus on security and privacy as the key drivers of online trust. Jarvenpaa et al. (2000) found that perceived size and perceived reputation determined trust in an electronic store. Sultan et al. (2002) found that customer perceptions of trust are determined by Web site and consumer characteristics. Lee and Turban (2001) propose that consumer trust in Internet shopping is driven by trustworthiness of Internet merchant, trustworthiness of Internet shopping medium and contextual factors and that individual trust propensity moderated each of the relationships between the antecedents of trust and trust. Trustworthiness is driven by seals of approval (logos of security firms), branding, fulfillment, navigation, presentation and technology (Cheskin/Sapient Report 1999). Gefen (2002) examined trust from a multi-dimensional perspective. According Gefen (2002), the specific beliefs of integrity, ability, and benevolence were seen as antecedents to overall trust. In the case of e-commerce, integrity was the belief that the online merchant adhered to stated rules or kept promises. Ability was the belief about the skills and competence of the online merchant to provide good quality products and services. Benevolence was the belief that the online merchant, aside from wanting to make legitimate profits, wanted to do good to the customer without regard to making a sale. According to Shankar et al. (2002), consequences of online trust can be grouped into three broad categories: (1) intent to act, (2) stakeholder satisfaction and loyalty, and (3) firm performance.

In our study, we focus on disposition to trust and website characteristics as the antecedents and e-loyalty as a key consequence of online trust in travel affiliate website.

Consumer Characteristics Affecting Trust

Disposition to Trust

The concept of dispositional trust is based on research in the area of psychology (Rotter 1971). Dispositional trust means an individual’s ability to trust in general, and is based on an individual’s belief that other people are well-meaning and reliable (Gefen 2000; Gefen et al. 2003; Tan & Sutherland 2004). Disposition to trust has two sub constructs, faith in humanity and trusting stance. Faith in humanity is about attributes of general others; trusting stance is a personal approach to dealing with others (McKnight et al. 2002). Faith in humanity also means that one assumes others are usually competent, benevolent, honest, and predictable (Wrightsman 1991). Trusting stance means that, regardless of what one believes about peoples’ attributes, one assumes better outcomes result from dealing with people as though they are well meaning and reliable (McKnight et al. 1998). Thus, this study presents its first hypothesis.

Disposition to trust is positively influencing the overall trust in travel affiliate website.
Web site Characteristics Affecting Trust

It is reasonable to expect that consumer trust will depend on the levels of security and privacy provided by a Web site. Additionally, Web site characteristics such as navigation, depth of information and advice, and brand may affect consumer perception of trust in a Web site. Consumers may prefer a Web site with a good navigation scheme, or a site that offers correct advice in the choice of a product or for consumer support, or one supported by a reputed brand name (Sultan et al. 2002). On the basis of pilot studies, we chose navigation, brand strength, structural assurances, and social cues, as Web site characteristics.

Navigation

This construct refers to the appearance, layout, and possible sequence of clicks, images, and paths on a Web site. Factors such as navigation and presentation, convenience, and ease of use enhance trustworthiness (Neilsen 1998; Cheskin/Sapient Report 1999; Belanger et al. 2002). Navigation and presentation are particularly important for Web sites with high information content, such as community, e-tailer, portal, and sports Web sites. When consumers visit Web sites with high information content, they may perceive that the Web sites that have good appearance and layout and that are capable of taking visitors to their desired destination with a minimum number of clicks are trustworthy (Bart et al. 2005). Consumers of a product or service who are familiar with the product or service and who may be repeat users of the product or service and repeat visitors to its Web site may want a site design that is spontaneous and easy to click on to get to their desired locations (Palmer et al. 2000). Such a Web site can enhance trust and help ensure that consumers stick with that product or service. For example, Amazon.com offers “one click” ordering of books or videos or other products sold at its Web site for those who have registered and have bought from its Web site once or more. Similarly, many Web sites of service companies such as financial services and airlines allow frequent users to access their desired information with minimum number of clicks.(Sultan et al. 2002). This study forms its second hypothesis.

Navigation is positively influencing the overall trust in travel affiliate website.

Brand Strength. A brand is a trust mark for all intangible trust-generating activity, and absent human touch, it can be a symbol of quality and assurance in building trust (Keller 1993). In the absence of all relevant information for comparison, brands can provide greater comfort online than offline in customer choice (Degeratu et al. 2000; Yoon 2002). For example, Amazon.com has high brand strength and enjoys a greater level of trust than rival book e-tailers (Pan et al. 2001). Brand strength is also expected to be a more influential determinant of online trust for high-search goods or services Web sites than for other Web sites. When consumers undertake a high degree of search for an item on a Web site, they may rely more on the brand behind the Web site to be able to trust the information, item quality, and performance (Bart et al. 2005). Several researchers stress the importance of “branding” in e-commerce, which is to promote the brand reputation of a company online (Davis 2000; De Groote& Egger 2000). Egger (2001) suggested two ways to do so: (1) displaying a prominent logo and slogan to facilitate the easy identification of the company, and (2) presenting the company's main selling point to arouse people's curiosity. Brands are also important to the development of trust in Web based relationship marketing (Davis et al. 1999). Therefore, the recent study formulates its third hypothesis.

Brand strength is positively influencing the overall trust in travel affiliate websites.
Structural Assurance

Structural assurance means that one believes that protective structures—guarantees, contracts, regulations, promises, legal recourse, processes, or procedures—are in place that are conducive to situational success (Zucker 1986; Shapiro 1987). Regulations such as contracts or company policies regarding privacy and security enable people to feel assured about their expectations of the other party’s future behavior (Sitkin 1995). In the context of e-commerce, a “professional” look of a website will provide consumers with a sense of normality. For example, users of the Internet have structural assurance to the extent to which they believe that legal and technological Internet safeguards (e.g., encryption) protect them from privacy loss, identity loss, or credit card fraud generally (Hoffman et al. 1999). The endorsement of seals of approval or third-party certificates into content design has been widely accepted as a strategy to assure consumers that the web sites are trustworthy. These assurance symbols, whether in the form of a logo or statement, have been proven to be useful in establishing online consumer trust through trusted third parties (TTPs), such as BBBOnLine, TRUSTe, and VeriSign (Wang & Emurian 2005). Hu et al. (2001) classified the trusted seals into five types based on their functionality, namely protecting privacy, providing security, demonstrating consumer satisfaction, providing reliability, and providing assurance or guarantee. This study posits its fourth hypothesis. Structural assurance is positively influencing the overall trust in travel affiliate website.

Social Cues

This dimension relates to embedding social cues, such as face-to-face interaction and social presence, into web site interfaces via different communication media (Wang & Emurian 2005). Because a lack of the “human touch” or presence may constitute a barrier for at least some consumers to trust online merchants (Riegelsberger & Sasse 2002), several researchers have investigated the possibility of bringing consumer online experiences closer to interpersonal, face-to-face level interactions. This approach has been referred to as “virtual re-embedding”. Social cues that were functional, such as chat and call-back opportunities were valued highest (Riegelsberger & Sasse 2002). This construct also refers to the opportunities available to visitors to a Web site to interact with other visitors to the same Web site by participating in a bulletin board, chat group, or similar online forum. These community features promote information exchange and knowledge sharing and offer a supportive environment for the consumer, thus increasing consumer trust in the site (Bart et al. 2005). Thus, this study presents its fifth hypothesis. Social cues are positively influencing the overall trust in travel affiliate website.

E-Loyalty

In order to reap the benefits of loyal customer base, e-vendors need to develop a deep understanding of the antecedents of e-loyalty, that is, customer loyalty to a business that sells online. Jacoby (1971) expressed the view that loyalty is a biased behavioral purchase process that results from a psychological process. For example, Brown (1952) classified loyalty into four categories, (1) Undivided loyalty, (2) Divided loyalty, (3) Unstable loyalty, and (4) No loyalty, based on the purchase patterns of consumers. According to Zeithaml et al. (1996), loyal customers create bonds with the company and behave differently from non-loyal customers. Customer loyalty impacts behavioral outcomes and, specifically, the profitability of a company (Srinivasan et al. 2002). Anderson and Srinivasan (2003) define e-loyalty as a favorable customer attitude toward the e-store that encourages the customer to repeat buying behavior.
Although online loyalty is often measured using behavioral indices such as the amount of time a visitor spends on the site or frequency of return visits to a website, it is difficult to determine if Web visitors are actually loyal to a site or not (Cyr et al. 2007). Cyr et al. (2004, 2005) defined e-Loyalty as intention to revisit a website or to purchase from it in the future. Online loyalty, or e-loyalty, has been also conceived as a “consumer’s intention to buy” from a website, and that consumers will not change to another website (Flavian et al. 2006). Srinivasan et al. (2002) identified eight e-business factors that appeared to impact e-loyalty: (1) customization, (2) contact interactivity, (3) cultivation, (4) care, (5) community, (6) choice, (7) convenience, and (8) character. Customization is the ability of an e-retailer to tailor products, services, and the transactional environment to individual customers. Contact interactivity refers to the dynamic nature of the engagement that occurs between an e-retailer and its customers through its web site. Cultivation is the extent to which an e-retailer provides relevant information and incentives to its customers in order to extend the breadth and depth of their purchases over time. Care refers to the attention that an e-retailer pays to all the pre- and post-purchase customer interface activities designed to facilitate both immediate transactions and long term customer relationships. A virtual community can be described as an online social entity comprised of existing and potential customers that is organized and maintained by an e-retailer to facilitate the exchange of opinions and information regarding offered products and services. Choice, compared with a conventional retailer, an e-retailer is typically able to offer a wider range of product categories and a greater variety of products within any given category. Convenience refers to the extent to which a customer feels that the web site is simple, intuitive, and user friendly. Character can be defined as an overall image or personality that the e-retailer projects to consumers through the use of inputs such as text, style, graphics, colors, logos, and slogans or themes on the website. In relation to customer loyalty, Reichheld and Schefter (2000:107) highlight the importance of trust in that “to gain loyalty of customers, you must first gain trust”. Consumer trust in the website is fundamental to e-loyalty including online purchase intentions (Gefen 2000; Flavian et al. 2006) and willingness by consumers to buy from an online vendor (Gefen et al. 2003; Pavlou 2003; Flavian et al. 2006). This study forms its sixth hypothesis. Overall trust in travel affiliate website will positively influence customers’ e-loyalty.

**Conceptual Model**

Based on previous literature, a model has been developed (figure 1). In this model, the trust on affiliate travel affiliate website construct was used as a mediating variable between the trust determinants (five interrelated variables) and the e-loyalty construct.
Figure 1: The proposed conceptual model of trust in travel affiliate website

Methodology
Participants and Procedures
A total of 250 subjects successfully completed the survey. All participants were recruited from faculty of tourism and hotel management- Menofia University, and consisted of undergraduate students, graduate students, and faculty staff. Participants were asked to navigate to a skyscanner.net website as an affiliate web site and had to perform several predefined tasks (e.g. to surf through the Web-page, perform a product search and afterwards report on their impressions by filling out a self administrated questionnaire.)
Instrument and Measures
A questionnaire form was used as a tool to investigate the respondents. The questionnaire form was divided into two main sections: The 1st Section has questions regarding the respondents' demographic profile. In the 2nd Section, respondents were requested to give their feedback on the study constructs for Skyscanner.net website. The constructs used in the study and indicators are presented in table (2) (Chen, 2006; Grabner-Kräuter & Kalusch, 2003 Corritore & Wiedenbeck 2003; Sultan et al., 2002; Wang and Emurian, 2005). A Likert scale from 1 (strongly disagree) to 5 (strongly agree) was used to measure the participants' response.
Table 2: Representation of items developed for each construct

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<tr>
<th>No</th>
<th>Construct</th>
<th>Indicator</th>
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| 1  | Overall trust in travel affiliate website | - Skyscanner.net visually conveys a sense of honesty.  
- Skyscanner.net feels warm and comforting.  
- Skyscanner.net represents a quality company or organization.  
- Skyscanner.net enhanced how I feel about the company whose site this is.  
- I believe the company sponsoring in Skyscanner.net will not use cookies to invade my privacy in any way.  
- I enjoyed the overall experience of Skyscanner.net  
- Skyscanner.net appears to be trust worthier than other sites I have visited.  
- Skyscanner.net represents a company or organization that will deliver on promises made.  
- My overall confidence in the recommendations on this site is.  
- My overall trust in this site is.  
- My overall believability of the information on this site is. |
| 2  | Disposition to trust               | - In general, people really do care about the well-being of others  
- The typical person is sincerely concerned about the problems of others  
- Most of the time, people care enough to try to be helpful, rather than just looking out for themselves  
- In general, most folks keep their promises  
- I think people generally try to back-up their words with their actions  
- Most people are honest in their dealings with others  
- I usually trust people until they give me a reason not to trust them  
- I generally give people the benefit of the doubt when I first meet them  
- My typical approach is to trust new acquaintances until they prove I should not trust them  
- My tendency to trust a person/thing is high.  
- I tend to trust a person/thing, even though I have little knowledge of it.  
- Trusting someone or something is not difficult. |
| 3  | Navigation                         | - The site is easy to use.  
- Overall layout of the site is clear.  
- The site layout is consistent across all pages.  
- The process for browsing is clear.  
- The site has legible images, colors, and text.  
- The site uses simple language.  
- The site uses a layout that is familiar.  
- There are useful links to other sites that aid the primary purpose of coming to this site.  
- The site is visually appealing.  
- The visual appearance and manner of the site is professional (not amateur looking).  
- The site displays a high level of artistic sophistication/creativity.  
- This site features are state-of-the-art, better than most sites in this industry.  
- The site visually conveys a sense of honesty.  
- The site feels warm and comforting.  
- The site is engaging and captures attention.  
- The site is entertaining.  
- Information on the site can be obtained quickly. |
| 4  | Brand Strength                     | - I am familiar with the site of skyscanner.net  
- The site carries products and services with reputable brand names.  
- I am generally familiar with other brands (products and services) being advertised on the site.  
- The quality of the brands being advertised on this site is consistent with the quality of the site’s sponsoring company. |
| 5  | Structural Assurances              | - Skyscanner.net has enough safeguards to make me feel comfortable using it to transact |
To verify how closely the survey measurements met the objectives of this study, before testing the proposed model, a reliability analysis was performed for the constructs composed by many items. One type of diagnostic measure that is widely used and employed here is the Cronbach’s alpha. The generally agreed upon lower limit for Cronbach’s alpha is \(0.70\). The results of the reliability analysis are presented in Table (3). As the table shows, the reliability analysis gave alpha coefficients exceeding \(0.70\), which are regarded as acceptable reliability coefficients. Hence, the results demonstrate that the questionnaire is a reliable measurement instrument.

As for the construct validity which ensures that construct questions (items) are representative and drawn from a universal pool. In this research, definitions for overall trust, social cues, navigation, brand strength, structural assurances and e-loyalty came from existing literature(Chen,2006;Grabner-Kräuter& Kaluscha ,2003;Corritore & Wiedenbeck,2003; Sultan etal.,2002; Wang and Emurian, 2005), where they had been shown to exhibit strong content validity. Also, the questionnaire was reviewed for clarity and content validity by a select group of four academics in the field of tourism education (two professors and two associate professors in faculty of tourism and hotels Menoufia University) and five professionals in the field of tourism industry.

### Data Analysis

As regression analysis is widely used to find the relationship between a set of independent variables and a dependent variable, it was used to investigate the relationships among the study constructs. A regression analysis was used to test the model and to look at the effects of independent variables on the trust in affiliate marketing.

The structure of the sample by gender was 63% males and 37% females, All members of the sample had access to and habitually used the Internet The majority of participants (82%) were undergraduate students, the graduate students represent (10%), and the faculty staff were (8%). This study involves a sample of 250 respondents and therefore, the Central Limit Theorem could be applied and hence there is no question on normality of the data. The impact of multicollinearity is a concern for interpreting the regression variate. Highly collinear variables can distort the results substantially and thus not generalisable. Two common measures for
assessing the multicollinearity are the tolerance and variance inflation factor (VIF) values. A common cut-off threshold is a tolerance value of 0.10, which corresponds to a VIF value above 10 (Durbin, and Watson, 1950). In the current study, the tolerance values of all variables are above 0.10. Likewise the VIF value is less than 10, thus further confirming that multicollinearity problem is not a concern (see Table 4). The acceptable Durbin - Watson range is between 1.5 and 2.5.

In this analysis, the Durbin - Watson value of 1.905, this is within the acceptable range. Table (4) presents results of a multiple regression analysis used to evaluate the strength of the proposed relationship. Five hypotheses were formulated and were tested using a multiple regression prediction model to test the factors that affect the trust in affiliate websites as the dependent variable. The results obtained, as shown in Table (4) revealed that H1, H2and H5 were found to be positive and significant in the prediction model. Effects of brand strength and structural assurances were tested by H3and H4which were rejected by this test.

This result indicates that Brand strength and Structural assurance of the web would not affect trust in affiliate travel websites. The results provide support for hypotheses H1, H2 and H5 that is, the disposition to trust is positively influencing the overall trust in travel affiliate website (β =.213; p<0.01), there is a relationship between Navigation and trust in affiliate websites (β =.196; p<0.01), social cues is positively influencing the trust in travel affiliate website (β =.283; p<0.01).

| Table 4: Coefficients of multiple regression model for trust in affiliate travel websites |
|----------------------------------------------|--------------|----------------|-----------------|-----------------|
| (Constant) | Beta | T value | P value | Collinearity Statistics |
| | | | | Tolerance | VIF |
| Disposition to trust | .213 | 3.518 | .001 | .932 | 1.073 |
| Navigation | .196 | 3.218 | .001 | .925 | 1.081 |
| Brand Strength | .063 | 1.032 | .254 | .982 | 1.002 |
| Structural Assurances | .075 | 1.275 | .203 | .992 | 1.008 |
| Social Cues | .283 | 4.539 | .000 | .880 | 1.137 |

Table 5 indicates the results of (f ) test the value of( f )is 13.17 with p value of .000 which means that the model is fit.

| Table 5: F test results |
|------------------------|-----------------|-----------------|-----------------|
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| Regression | 2.940 | 4 | .735 | 13.171 | .000 |
| Residual | 13.672 | 245 | .056 |
| Total | 16.612 | 249 |

By looking at value of $R^2$ it can be observed that this model explains 17.7% of trust on affiliate websites variability. Therefore, these explanatory independent variables represent little portion of the factors influencing consumer trust in travel affiliate websites.

As regression analysis is used to find the relationship between a trust in affiliate travel websites as an independent variable and e-loyalty as a dependent variable. The analysis proved that the trust in affiliate travel web site has a significant effect on e-loyalty (β =.230; p<0.01). Adjusted $R^2$ for this model is 0.418, which indicates that 42% of the consumers' e-loyalty can occur due to
travel affiliate websites (dependent variable) can be occurred due to overall trust in those sites (the independent variable).

**Conclusion and Implications**

This study was carried out to investigate the factors that influence trust in affiliate travel websites. The study confirmed that disposition to trust, navigation and social cues have a significant effect on trust in affiliate travel websites.

The significant effect of social cues on trust in affiliate travel websites result supports the earlier findings by Bart *et al.*, that the community features which promote information exchange and knowledge sharing and offer a supportive environment for the consumer, thus increasing consumer trust in the site (Bart *et al.* 2005).

However, the study findings reject H3, to indicate that there is no significant relationship between brand strength and trust in affiliate travel websites. This is not aligned with a number of studies (e.g., Davis 2000; de Groote and Egger 2000) who confirmed that online consumers heavily rely on brands, which are symbols of quality that can evoke trust. The acceptance of H6 is in agreement with a wide range of previous findings such as Reichheld and Schefter (2000) that highlight the importance of trust in that “to gain loyalty of customers, you must first gain trust”.

Moreover, a direct link between trust and loyalty has been demonstrated by the studies of (Flavian *et al.* 2006; Gefen 2000) that agreed that the consumer trust in the website is fundamental to e-loyalty including online purchase.

Companies wishing to get involved in affiliate marketing activities should undertake initiatives to enhance the trust of affiliate websites. Based on the results of the current study enhancing trust of affiliate websites from a customer orientation is to use the following approach: Maximize social cues that build affiliate Web-site trust such as face-to-face interaction and social presence, into web site interfaces via different communication media. Affiliate websites trust can be enhanced by the improvement of its appearance, layout, and possible sequence of clicks, images, and paths.

**References**


