Examining the Effects of E-Service Quality and Brand Image on E-Trust, E-Satisfaction, and E-Loyalty for Online Travel Agencies

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Abstract

Nowadays, e-commerce is ubiquitous across various industries, encompassing the marketing of numerous products and services, including tourism services. Global travel agencies have embraced the provision of personalized customer service online. In this context, the aim of the study is to examine the effect of e-service quality and brand image for online travel agencies (OTA) on e-trust, e-satisfaction and e-loyalty. Data were collected through an online survey method from a sample of 1176 respondents. The collected data were analyzed employing confirmatory factor analysis and path analysis using the AMOS program. The findings of the conducted analyses unveiled that e-service quality exhibited a negative impact on e-trust, e-satisfaction, and e-loyalty for online travel agencies, whereas the brand image exerted a positive influence on e-trust, e-satisfaction, and e-loyalty. Consequently, it can be inferred that customer services delivered via electronic platforms should be prominently positioned in the travel market, with particular emphasis on brand image.

INTRODUCTION

A travel agency is a commercial enterprise that is established as a business entity and holds a specific license, engaging in professional and commercial mediation or organizational activities in the provision of tourism services (Rodríguez Zulaica, 2016). A travel agency acts as an intermediary on behalf of the customer, and one of its fundamental functions is to negotiate agreements with travel providers. These suppliers may include airlines, hotels, railways, and so forth, enabling travel agencies to offer customer service products (Reino Viñansaca, 2015). The internet has had a significant impact on businesses since the mid-1990s (Dlamini & Johnston, 2016), and its widespread use has greatly contributed to its development of new technology (Baran, 2023). Particularly, the emergence of social media platforms (such as Facebook, Instagram, Twitter, etc.) with the advancement of Web 2.0 has provided individuals with the opportunity to engage and collaborate with one another (Jones et al., 2015). The proliferation of internet users has led to a corresponding increase in the number of businesses conducting their operations in the virtual environment (Barwise & Watkins, 2018). Consequently, these developments have facilitated the emergence of online travel agencies (OTA) (Kourtesopoulou & Kehagias, 2019). According to Ortega (2018), OTAs refer to web-based reservation platforms that primarily specialize in selling various travel products, including hotel rooms, flights, cruise trips, and car rentals. Notably, these travel agencies exclusively operate in the online domain and do not have physical branches or offices.

OTA is a term used to describe an online travel agency that offers not only travel information but also the ability to make reservations for various products and services (Kim et al., 2007). OTA websites, such as Microsoft Expedia, Travelocity, and Priceline, as well as search engine websites and company-owned websites (such as those of airlines and hotels), are widely utilized in the online travel industry. The primary focus of OTAs is typically on providing hotel room bookings, and they employ one of two business models: the commercial model or the agency model (Law et al., 2007; Toh et al., 2011). Under the commercial model, OTAs purchase hotel rooms at discounted rates and resell them at a profit, thereby assuming the risk of unsold inventory and generating revenue even when rooms remain unreserved. On the other hand, the agency model involves OTAs receiving a commission for each transaction and facilitating reservations for hotel inventory based on agreed-upon prices (Sahli, 2010). In today's technological landscape, OTAs strive to create a competitive market among service providers by offering customers a wider range of choices and aiming to achieve a high level of customer satisfaction through their online reservation systems (Al-dweeri et al., 2017).

However, online travel agencies (OTAs) face numerous uncertainties related to various features of their online reservation systems, which can have an impact on customer satisfaction and loyalty. These features include e-service quality, brand image, pricing, e-satisfaction, e-loyalty, and e-trust (Hahn et al., 2017; Octavia & Tamerlane, 2017). Despite the growing usage of online travel reservation systems among digital customers, there is a lack of established frameworks or standards specifically designed for OTAs. OTAs often rely on customer satisfaction or service deliverability as the sole framework for evaluating their websites, which presents challenges in objectively assessing the quality of services within the travel industry (Barwise & Watkins, 2018). Consequently, online travel agencies need to enhance their competitive strength and aim for higher levels of consumer satisfaction in order to meet the anticipated surge in demand for internet-based services in the future (Tandon et al., 2019).

The literature on e-service quality reveals two main research themes. In general, the research conducted in this area focuses on developing scales to measure e-service quality across different contexts and dimensions, as well as exploring the effects of e-service quality on various variables (Al-dweeri et al., 2017). Notably, trust (Beneke et al., 2011), satisfaction, and loyalty Chen et al., 2013; (Cristóbal et al., 2007; Swaid & Wigand, 2009; Kassim & Asiah Abdullah, 2010; Wali & Opara, 2012; Prougestaporn et al., 2015) have been the primary variables of interest in these studies. However, despite the valuable insights provided by these studies, there is a limited body of research that examines e-service quality in novel contexts. Additionally, none of these studies have investigated the behavioral and attitudinal impact of e-service quality in conjunction with brand image, as mediated by e-trust, e-satisfaction, and e-loyalty. Therefore, the purpose of this study is to explore the effects of e-service quality and brand image on e-trust, e-satisfaction, and e-loyalty specifically in the context of online travel agencies. Given the lack of research on the impact of e-service practices in OTAs, it is anticipated that this study will contribute to the existing literature.

2. CONCEPTUAL FRAMEWORK

The rise in social media users can be attributed to technological advancements, widespread usage of smart mobile devices, and increased interest in digital technologies (Atıgan, 2020; Akıskalı & Kitapçı). As a result, the utilization of online travel agencies (OTAs) is becoming more prevalent and is now an integral part of the tourism industry. In light of these developments, it is believed that the combined influence of e-service quality and brand image plays a crucial role in establishing customer trust and influencing customer loyalty and satisfaction. This study offers a

comprehensive investigation into the relationship between service quality and brand image within online travel agencies, as well as their associations with e-trust, e-satisfaction, and e-loyalty.

2.1. The Relationship Between E-Service Quality and E-Trust for Online Travel Agencies (OTAs)

Trust is an ethical behavior expectation related to the desire to rely on the trusted party based on the expectation that they will act correctly. In the business environment, trust is one of the most crucial criteria for developing long-term relationships. The level at which a customer perceives the quality of a commercial action is highly important in the formation of perceived trust (Sevim, 2018). E-service quality for OTAs encompasses the efficient and effective completion of travel reservations, products, and services. This definition is employed to evaluate customer satisfaction and success levels throughout processes such as travel planning, hotel bookings, flight ticket purchases, and addressing other travel requirements through the website (Waluya et al., 2019). Online customer trust emerges as a consequence of post-purchase evaluation decisions concerning specific online products/services (Da Silva & Syed Alwi, 2008; Lam et al., 2014; Oni et al., 2016; Kourtesopoulou et al., 2019). Every business should possess the capability to establish customer trust, particularly in relation to online services. Fu Tsang et al. (2010) and Bernardo et al. (2012) indicated in their studies that enhancing e-service quality can contribute to overall customer satisfaction and trust. Moreover, existing literature demonstrates a positive relationship between e-service quality and customer trust (Oni et al., 2016; Al-dweeri et al., 2017; Hahn et al., 2017; Oktavia et al., 2018). Based on these considerations, the following hypothesis is developed:

H_1: E-service quality has a positive impact on e-trust for online travel agencies.

2.2. The Relationship Between Brand Image and E-Trust for Online Travel Agencies (OTAs)

E-service quality for OTAs encompasses the efficient and effective completion of travel reservations, Brand image is a crucial aspect of marketing (Mohammed & Rashid, 2018). The importance placed on brand image is considered a reflection of consumers being influenced by their own perceptions, regardless of the type of brand or the specific product or service, thus suggesting that consumer perception can be regarded as a reality. Brand image is commonly viewed as a significant driver of customer trust (Kwon & Lennon, 2009). Consumers desire to place trust in brands. Particularly, the element of trust in the online sphere is of utmost significance for businesses and brands. Establishing online e-trust in brands among consumers can yield a substantial competitive edge. Therefore, when constructing a brand e-trust, it is imperative to inevitably consider the influence of brand image (Hacıefendioğlu & Fırat, 2014). A strong brand image can foster customer trust and, consequently, increase business profitability. In their study, Asencio Cristóbal et al. (2017) indicated that online service quality and brand image have a positive impact on online satisfaction and, therefore, company profitability. Based on these considerations, the following hypothesis is developed:

H_2: Brand image has a positive impact on e-trust for online travel agencies.

2.3. The Relationship Between E-Service Quality and E-Satisfaction for Online Travel Agencies (OTAs)

Kotler & Keller (2008) defines customer satisfaction as the result of company performance aligning with consumer expectations. The relationship between service quality and customer e-satisfaction is a frequently researched topic, typically resulting in positive relation at literature. (Durmuş et al., 2015). Studies investigating the relationship between e-service quality and e-satisfaction (Alnaim et al., 2022) have shown that the dimensions of e-service quality positively influence customer e-satisfaction. Satisfaction in the virtual environment (e-satisfaction) has become a crucial factor in competing and achieving success in the market (Cox & Dale, 2001; Anderson & Srinivasan, 2003; Zeglat et al., 2016). Hsu & Hsu (2008), Shahabuddin (2014), and Zeglat et al. (2016) emphasize the significant relationship between service quality and customer satisfaction. It has been argued that enhancing e-service quality not only makes the service more appealing but also increases customer satisfaction (Fu Tsang et al., 2010; Bernardo et al., 2012). A study conducted by Kundu and Datta (2015) on internet banking customers demonstrated a strong relationship between e-service quality and e-satisfaction. Furthermore, Kassim and Asiah Abdullah (2010) found that service quality has a significant impact on e-commerce satisfaction in two countries with different cultures (Malaysia and Qatar) (Alnaim et al., 2022). Based on these considerations, the following hypothesis is developed:

H_3: E-service quality has a positive impact on e-satisfaction online travel agencies.

2.4. The Relationship Between Brand Image and E-Satisfaction for Online Travel Agencies (OTAs)

Hellier et al. (2003) provided a definition of customer satisfaction as the overall positive emotional response and contentment experienced by consumers as a result of a company's ability to fulfill their desires, expectations, and needs in relation to its services. In the realm of online companies, reliable online agencies exert a positive influence on consumers' levels of satisfaction. This is a widely recognized phenomenon in academic literature, where the trustworthiness of online travel agencies plays a crucial role in enhancing customer satisfaction (Yıldız, 2018). The emergence of e-commerce has given rise to the term "e-satisfaction" to describe the concept of customer satisfaction

in the online domain. The impact of brand image and customer satisfaction on overall customer satisfaction has garnered extensive recognition among researchers. (Jamaluddin & Riyadi, 2018; Jamaluddin et al., 2018; Oktavia et al., 2018). Numerous studies have emphasized the pivotal role of brand image as a primary factor impacting customer satisfaction, including the satisfaction derived from online shopping experiences. Furthermore, considering brand image as a critical determinant in establishing a favorable reputation for an organization, it is argued that brand image could represent one of the most significant factors influencing customer satisfaction (Mohammed & Rashid, 2018). Based on these considerations, the following hypothesis is developed:

H_4: Brand image has a positive impact on e-satisfaction for online travel agencies.

2.5. The Relationship Between E-Service Quality and E-Loyalty for Online Travel Agencies (OTAs)

Online loyalty, referred to as e-loyalty, is closely aligned with organizational loyalty and is evidenced by consistent purchasing behavior and recurring visits (Gommans et al., 2001; Anderson & Srinivasan, 2003). The success of an OTA website relies on increasing customer loyalty by providing consumers with reliability and satisfaction. This necessitates a combination of factors such as strong security measures and privacy policies, a user-friendly interface, competitive pricing and flexible booking options, effective customer service, review systems, a wide range of choices, loyalty programs, and responses to negative reviews (Akın & Toksarı, 2017). Extensive research exists demonstrating the impact of e-service quality on e-loyalty (Flavián et al., 2006; Prougestaporn et al., 2015; Srinivasan et al., 2002). To attain e-loyalty, it is imperative to prioritize the provision of high-quality e-services as a means to cultivate customer loyalty (Cristóbal et al., 2007). Notably, customer loyalty cannot be established without service quality engendering trust. Dunn et al.(2009) have examined service quality and established a positive association between service quality and loyalty, which has been further supported by Leninkumar (2017). Cristóbal et al. (2007) assert that e-service quality acts as a precursor to trust, thereby fostering loyalty. Additionally, Kassim & Asiah Abdullah (2010) have discovered a significant relationship between service quality and loyalty. Based on these considerations, the following hypothesis is developed:

H_5: E-service quality has a positive impact on e-loyalty online travel agencies.

2.6. The Relationship Between Brand Image and E-Loyalty for Online Travel Agencies (OTAs)

Contemporary enterprises express growing concerns regarding the declining allegiance of customers towards particular brands (Kwon & Lennon, 2009). Brand image greatly impacts customer satisfaction in areas such as the security and service quality of online travel platforms, helping to build customer loyalty (Gülbaşı, 2021). These companies face the challenge of product differentiation within a marketplace characterized by customer indecisiveness, influenced by factors such as price, product quality, and features. As a result, the significance of brand image becomes paramount. Brand image assumes a critical role in marketing endeavors (Mohammed & Rashid, 2018) and wields a substantial impact on brand loyalty by empowering companies to establish a unique standing for their brands in consumers' minds (Chiang & Jang, 2007). Brand image encompasses the assessment of customer perceptions as a marketing reality and is generally recognized as a significant driver of customer loyalty (Kwon & Lennon, 2009). Companies acknowledge that establishing a robust brand image can enhance customer loyalty and business profitability. Furthermore, a brand's perceived value, propelled by a heightened level of societal self-confidence (Jiang et al., 2016), exerts a positive influence on customer loyalty through the formation of the product image (Rahi et al., 2017). Similarly, within the realm of Online Travel Agencies (OTA), the impact of brand image on customer loyalty is regarded as a pivotal factor. It is contended that when customers exhibit a preference for the image of an OTA, their levels of loyalty are likely to increase (Octavia & Tamerlane, 2017; Xiang et al., 2017; Kourtesopoulou et al., 2019). Based on these considerations, the following hypothesis is developed:

H_6: Brand image has a positive impact on e-loyalty for online travel agencies.

3. METHODOLOGY

The research population includes individuals who have reached the age of 18 or above and are currently residing within the borders of Türkiye. The sample of the study consists of customers aged 18 and above who utilize online travel agencies for travel bookings. A measurement instrument consisting of a five-point Likert scale (1-Strongly Disagree...3-Neutral...5-Strongly Agree) comprising a total of 27 statements was employed in the study. The scale utilized in the study for the variables of service quality and brand image was derived from Wan Jasni et al.'s (2020) research. The study by Kim et al. (2009) was employed to measure e-trust, Fan et al. (2013) for e-satisfaction, and Srinivasan et al. (2002) for e-loyalty. Furthermore, the measurement instrument encompasses six statements measuring participants' demographic characteristics. Ethical permission was obtained from the Social Sciences Ethics Committee of Sivas Cumhuriyet University for the research.

In the context of this study, data utilized in the study were collected within between June to September 2022, ensuring the inclusion of information from that specific period, resulting in 1176 surveys. The survey was shared

through social media and mobile applications, and participants were asked to fill it out. To ensure that each participant could only complete the survey once, a login requirement was imposed, and it was mandatory to answer all questions. Consequently, there were no invalid surveys. Then, the SPSS software was used to perform frequency analysis and uncover the participants' demographic characteristics. Subsequently, the data were analyzed using the AMOS program, specifically employing confirmatory factor analysis and path analysis as part of the structural equation modeling framework.

4. ANALYSIS AND FINDINGS

Table 1 presents descriptive statistical information pertaining to the demographic characteristics of the study participants:

Table 1: Demographic Characteristics of the Participants

Gender	f	%	Marital status	f	%
Woman	619	52.6	Married	314	26.7
Male	557	47.4	Single	862	73.3
Age	f	%	Income	f	%
18-26	652	55.4	4500 TL and below	582	49.5
27-35	213	18.1	4501-6000 TL	151	12.8
36-44	159	13.5	6001-7500 TL	157	13.4
45-53	106	9	7501- 9000 TL	136	11.6
54-62	36	3.1	9001-10500 TL	77	6.5
63 years and older	10	,9	10501 TL and over	73	6.2
Education	f	%	Job		
Primary education	108	9.1	Public sector	90	7.7
High school	237	20.2	Private sector	245	20.8
Associate Degree	414	35.2	Merchant/Trader	113	9.6
Bachelor's Degree	334	28.4	Self-employment	143	12.2
Graduate Degree	83	7.1	Student	514	43.7
			Housewife	37	3.1
			Retired	18	1.5
			Other	16	1.4
Total	1176	100	Total	1176	100

In relation to the distribution of gender, 52.6% of the participants were identified as female, while 47.4% were identified as male. Concerning marital status, 26.7% of the participants reported being married, whereas 73.3% reported being single. The age distribution revealed that 55.4% of the participants fell within the 18-26 age range. With regard to educational attainment, 35.2% held an associate degree, 28.4% held a bachelor's degree, 20.2% held a high school diploma, 9.1% had completed primary education, and 7.1% possessed a graduate degree. Among the participants, 43.7% were classified as students, 20.8% as employed in the private sector, 12.2% as self-employed, 9.6% as tradesmen/merchants, 7.7% as public sector employees, 3.1% as housewives, 1.5% as retired individuals, and 1.4% belonged to other occupational categories. Lastly, in terms of income distribution, 49.5% of the participants reported an income of 4500 TL or lower, 13.4% reported an income ranging between 6001-7500 TL, 12.8% reported an income between 4501-6000 TL, 11.6% reported an income between 7501-9000 TL, 6.5% reported an income ranging from 9001-10500 TL, and 6.2% reported an income of 10501 TL or higher.

4.1. Validity and Reliability Analysis of the Scale

Table 2 presents the findings of the initial factor analysis conducted to assess the validity and reliability of the scale used in the research model:

Table 2: Reliability and Validity Analysis

Factors	Expressions	Factor Loads	Cronbach Alpha	AVE	CR
E-Service Quality	EHK3	,881	,929	,739	,980
	EHK4	,879			
	EHK2	,876			
	EHK6	,866			
	EHK5	,852			
	EHK1	,802			
Brand Image	MI5	,868	,935	,722	,984
	MI4	,866			
	MI6	,864			

	MI2	,850			
	MI1	,840			
	MI3	,833			
	MI7	,830			
E-Trust	EG2	,939	,911	,849	,944
	EG1	,926			
	EG3	,900			
E-Satisfaction	ET3	,895	,944	,780	,955
	ET1	,889			
	ET5	,888			
	ET2	,884			
	ET4	,875			
	ET6	,868			
E-Loyalty	ES2	,911	,946	,822	,958
	ES3	,910			
	ES5	,909			
	ES4	,902			
	ES1	,902			

Internal consistency reliability and convergent validity were examined to test the reliability and validity of all factors in the table. According to Hair et al. (2010), it is generally preferred that Cronbach's Alpha coefficient is above 0.70. In this study, Cronbach's Alpha coefficient for all factors exceeded this threshold. To assess the construct validity, the convergent validity method was employed. Validity was established by ensuring that the AVE values were above 0.5, the CR values were above 0.7, and the CR values were higher than the AVE values. As indicated in Table 3, all factors met these criteria, indicating that they demonstrate construct validity.

4.2. Normality Test Results

A normality test was conducted to assess the normal distribution of the scales used in the study. This test was employed to examine whether the data follows a normal distribution. The examination of Skewness and Kurtosis values was undertaken to identify the distribution characteristics of the data. Table 3 presents the results of the Skewness and Kurtosis values for the scale utilized in the study, providing insights into the distribution characteristics of the data:

Table 3: Skewness and Kurtosis Values of the Factors

Factors	Skewness	Kurtosis	Min	Max
E-Service Quality	-,681	,029	1.00	5.00
Brand Image	-,695	,043	1.00	5.00
E-Trust	-,850	,304	1.00	5.00
E-Satisfaction	-,793	,250	1.00	5.00
E-Loyalty	-,716	-,118	1.00	5.00

4.3. Confirmatory Factor Analysis Results

In order to conduct path analysis and test the research model, it is essential to validate the factor structures of all factors in the model using Confirmatory Factor Analysis (CFA). The goodness-of-fit indices resulting from CFA for the factors of e-service quality, brand image, e-trust, e-satisfaction, and e-loyalty are presented in Table 4:

Table 4: Confirmatory Factor Analysis (CFA) Results

Goodness of Fit Values	Good Fit	Acceptable Fit	Scales				
			E-Service Quality	Brand Image	E-Trust	E-Satisfaction	E-Loyalty
X2 /sd	$\chi2/ sd \leq 3$	$\chi2/ sd \leq 5$	2,344	4,307	-	4,067	2,708
GFI	$0.90 \leq GFI$	$0.85 \leq GFI$	,995	,987	1,000	,990	,996
CFI	$0.97 \leq CFI$	$0.95 \leq CFI$	,998	,994	1,000	,995	.999
TLI (NNFI)	$0.95 \leq TLI$	$0.90 \leq TLI$	,996	,989	-	,992	,997
RMSEA	$RMSEA \leq 0.05$	$RMSEA \leq 0.08$	,034	,053	-	,051	,038

Based on Table 4, the goodness-of-fit indices for all scales utilized in the study fall within the range of good and acceptable fit.

4.4. Path Analysis Results

Path analysis was used to test the strength and significance of the relationships between the variables in the research model. Table 5 presents the results of the path analysis, displaying the goodness-of-fit values for the research model. These findings provide an assessment of how well the model fits the observed data:

Table 5: Goodness-of-fit indices of the initial version of the research model

Fit Measures	Good Fit	Acceptable Fit	Research Model
x2/sd	≤3	≤5	**5,050**
GFI	≥0.90	≥0.85	**,911**
CFI	≥0.97	≥0.95	**,963**
TLI (NNFI)	≥0.95	≥0.90	**,959**
RMSEA	≤0.05	≤0.08	**,059**
SRMR	≤0.05	≤0.08	**,019**

After carefully examining the goodness-of-fit indices of the initial iteration of the research model, it is evident that the X^2/sd value does not fall within the acceptable range as per standard criteria. Table 6 presents the significance values of the regression relationships corresponding to the paths in the initial version of the research model. These values indicate the statistical significance of the relationships between variables in the model:

Table 6: Regression Coefficients of the Variables

| Roads	Standardized Regression Coefficients	S.E.	C.R.	P
ETR<---ESQ	-1,354	,205	-7,131	***
EST<---ESQ	-1,030	,155	-6,656	***
ELY<---ESQ	-1,434	,205	-7.384	***
ETR<---BIM	2,284	,224	11,779	***
EST<---BIM	1,995	,172	12,463	***
ELY<---BIM	2,358	,224	11,860	***

Based on Table 5, it is evident that all paths indicating the regression relationships are statistically significant. However, upon evaluating the goodness-of-fit indices of the initial version of the research model, it was determined that the X^2/sd value did not meet the acceptable range. Table 7 presents the modifications made to the model as a result of the analysis. These modifications, which were made based on the findings, are presented to illustrate the updated version of the research model:

Table 7: Goodness-of-fit indices of the finial version of the research model

Fit Measures	Good Fit	Acceptable Fit	Research Model
x2/sd	≤3	≤5	**4,231**
GFI	≥0.90	≥0.85	**,923**
CFI	≥0.97	≥0.95	**,971**
TLI (NNFI)	≥0.95	≥0.90	**,967**
RMSEA	≤0.05	≤0.08	**,052**
SRMR	≤0.05	≤0.08	**,017**

Following the modifications, all goodness-of-fit indices are within an acceptable range. Moreover, upon scrutinizing the outcomes of the path analysis, it was ascertained that e-service quality towards online travel agencies exerts a negative influence on e-trust, e-satisfaction, and e-loyalty, thus resulting in the rejection of hypotheses H_2, H_4, and H_6. Conversely, it was discovered that the brand image of online travel agencies has a positive impact on e-trust, e-satisfaction, and e-loyalty, leading to the acceptance of hypotheses H_1, H_3, and H_5. The AMOS diagram and goodness-of-fit indices of the model obtained after the modifications are presented in Figure 1:

Figure 1: AMOS Diagram of the Research Model
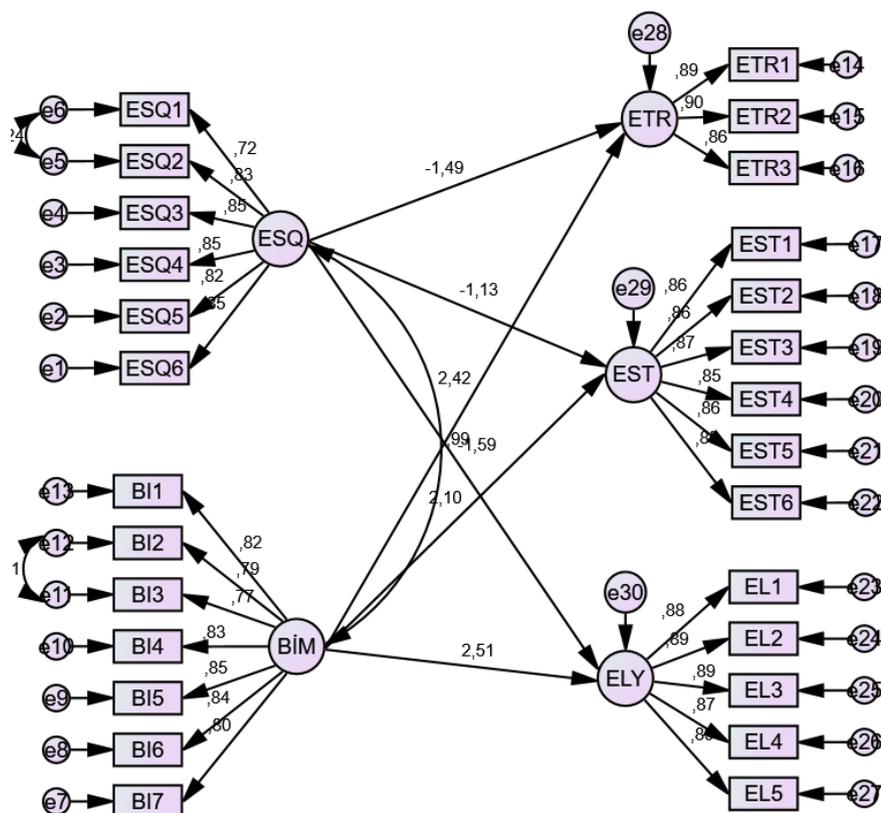
CONCLUSION

This study investigates the impact of e-service quality and brand image on e-trust, e-satisfaction, and e-loyalty in the context of online travel agencies. The primary objective is to comprehend how online travel agencies can optimize their e-service quality and brand image to establish customer trust, enhance satisfaction, and foster loyalty. E-service quality pertains to the conformity of services provided by online travel agencies with the quality standards prevailing in the online domain. Factors such as user experience, prompt responsiveness, provision of accurate information, and ease of use fall within the purview of evaluation within this context. Brand image denotes the perception and image of the online travel agency among its clientele. Crucial constituents of brand image encompass reliability, quality, professionalism, and customer orientation.

The primary hypothesis of the study aims to investigate the impact of e-service quality and brand image on customers' levels of e-trust, e-satisfaction, and e-loyalty. Specifically, it examines how customers' trust, satisfaction, and loyalty are associated with the e-service quality and brand image provided by online travel agencies. The study initially employed structural equation modeling to assess the normal distribution of the data, which was found to be normal. Subsequently, reliability and validity analyses were conducted for the scales used in the study. The Cronbach's alpha values for the scales exceeded 0.70, indicating satisfactory internal consistency. The convergent validity method was applied to test the construct validity, and it was confirmed that all factor composite reliability (CR) values surpassed 0.70, average variance extracted (AVE) values exceeded 0.50, and all CR values were greater than the corresponding AVE values, thus establishing convergent validity. Next, the research model underwent path analysis to examine the relationships and test the hypotheses. The path analysis results indicated that e-service quality provided by online travel agencies had a negative effect on e-trust, e-satisfaction, and e-loyalty.

This finding contradicts the existing literature. Fu Tsang et al. (2010) and Bernardo et al. (2012) found in their studies that enhancing e-service quality improves customer trust. Moreover, Fu Tsang et al. (2010) and Bernardo et al. (2012) concluded that improving e-service quality also increases customer satisfaction. Kassim & Asiah Abdullah (2010) identified a significant relationship between service quality and loyalty in their study. Considering the contradiction found in this study, online travel agencies should strive to enhance their e-service quality. They can achieve this by focusing on factors such as a user-friendly interface, prompt and effective response times, and secure payment options. Online travel agencies can enhance customer trust and satisfaction by giving special attention to reliability, privacy, and security aspects. For example, measures can be implemented, including transparent

presentation of data protection policies, utilization of security certificates, and ensuring the confidentiality of customer information.

Online travel agencies (OTAs) can employ various strategies to enhance customer satisfaction, including personalization, timely issue resolution, and prioritization of customer feedback, aiming to improve service attractiveness and customer experience. Moreover, nurturing and strengthening customer relationships assume critical significance. Understanding customer needs, offering customized promotions, and delivering tailored services can cultivate loyalty. Additionally, providing exclusive privileges to customers can heighten their levels of loyalty. It is essential to establish regular feedback collection and evaluation processes to comprehend customer expectations and provide an improved experience. Valuing customer feedback and continuously enhancing services based on such feedback represent effective means to augment customer loyalty. By implementing these recommendations, online travel agencies can gain a competitive edge, foster customer trust, and bolster customer loyalty.

Another finding of the study pertains to the positive impact of brand image on e-trust, e-satisfaction, and e-loyalty for online travel agencies (OTAs). These findings are supported by existing literature. Asencio Cristóbal et al. (2017) found that brand image has a positive influence on online satisfaction. Similarly, Octavia and Tamerlane (2017) and Kourtesopoulou et al. (2019) emphasized the significance of website brand image in driving customer loyalty. These outcomes underscore the importance of considering brand image as a prioritized factor when formulating business strategies for OTAs. Therefore, this research offers valuable insights into the tourism sector, specifically for online travel agencies. By presenting a comprehensive understanding of factors affecting customer satisfaction and loyalty, this study serves as a guiding resource for organizations aiming to enhance and uphold the quality of their online services. In conclusion, the study highlights the crucial role of brand image for online travel agencies. By focusing on strengthening their brand image, businesses can cultivate customer trust and foster loyalty, thus improving the overall customer experience.

Moreover, it is believed that this research will provide significant benefits as a new reading material and reference source for other researchers in future studies. In this regard, some suggestions are offered to researchers for their future work on online travel agencies and other online service providers. Firstly, there is a need to increase the interactions between online travel agencies and their customers. This entails creating opportunities to gather more customer feedback and improve service quality. Furthermore, it is important for online travel agencies to offer innovative services to create more value for their customers. This can present a significant opportunity to enhance customer trust, satisfaction, and loyalty. For instance, travel agencies can provide customers with exclusive prices, package tours, or specialized travel insurance. Additionally, as innovative ideas, new technologies such as virtual reality or augmented reality can be utilized to enhance the customer experience. These technologies can assist customers in planning their travels by virtually visiting travel destinations or hotels. Corporate social responsibility projects have become increasingly important in recent years and are among the significant factors that can attract customers' interest. Examples include offering eco-friendly travel packages and initiatives focused on preserving local cultures, which can effectively capture customers' attention and positively impact the brand image of travel agencies. Moreover, to enhance customer trust, satisfaction, and loyalty, travel agencies can offer tailored travel programs. This can be achieved by designing personalized travel packages that take into account customers' travel preferences and past experiences. By further personalizing the travel experiences of customers in terms of trust, satisfaction, and loyalty, the quality of e-service can be improved. The implementation of these innovative ideas can provide online service providers with a competitive edge in the industry, leading to increased customer satisfaction and higher levels of trust, satisfaction, and loyalty.

This study carries significant strategic implications for online travel agencies. Enhancing e-service quality and brand image can result in heightened customer trust and satisfaction, ultimately fostering loyalty, repeat purchases, and positive word-of-mouth marketing outcomes. Consequently, online travel agencies should prioritize the improvement of their brand image by implementing superior advertising campaigns, digital marketing strategies, and innovative approaches to enhance the customer experience. As a result, bolstered customer trust in the brand will lead to elevated levels of customer loyalty. In conclusion, developing improved advertising campaigns and digital marketing strategies, offering creative solutions for enhancing the customer experience, emphasizing reliability, and implementing loyalty-enhancing programs are crucial steps for online travel agencies to increase customer satisfaction, encourage repeat purchases, and generate positive word-of-mouth marketing effects. Implementing these recommendations can help online travel agencies gain a competitive advantage and stand out successfully. Future researchers are encouraged to conduct more detailed and comprehensive studies in this field, examining the impact of service quality, brand image, and customer loyalty of online travel agencies from a broader perspective.

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Ethical Approval

This article is completed with the ethics committee approval of the Social Sciences Ethics Committee of Sivas Cumhuriyet University (Decision No. 43).

Researchers' Contribution Rate

The authors contributed equally to the study.

Conflict of Interest

There is no potential conflict of interest in this study.