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Does Online Travel & Retail Distribution Agency's e-Service Quality Improve Customer Satisfaction, Trust, and Loyalty?

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Abstract

Purpose: This study explores the impact of e-service quality (e-SQ) on satisfaction, trust, and loyalty within Chinese online travel retail distribution agencies (OTRDAs) using the SOR (stimulus-organism-response) model. In addition, this research examines the mediating roles of satisfaction and trust in the relationship between e-SQ and loyalty. In the model, e-SQ encompasses four sub-dimensions, such as information, efficiency, reliability, and security. **Research design, data, and methodology:** Data were collected from 401 respondents through an online survey. The data were analyzed using SPSS 25.0 and SmartPLS 4.1 to test the relationships among the variables. **Results:** The findings reveal that information, efficiency, reliability, and security positively influence satisfaction and trust. Both satisfaction and trust, in turn, significantly enhance loyalty. Mediation analysis indicates that satisfaction and trust partially mediate the relationship between e-SQ and loyalty. **Conclusions:** The study highlights the direct effects of e-SQ components on satisfaction and trust, as well as their indirect effects on loyalty within the OTRDA framework. Notably, trust exerts a stronger influence on loyalty than satisfaction, underscoring the importance of trust as a mediator in the satisfaction-loyalty relationship. Consequently, customer loyalty programs for OTRDAs should prioritize trust evaluations alongside satisfaction measures.

Keywords : Online Travel Retail Distribution Agency, e-Service Quality, Satisfaction, Trust, Loyalty, SOR model

JEL Classification Code: E44, F31, F37, G15

1. Introduction

With the rapid expansion of the Internet market driven by advances in information technology and the growing number of Internet users, China has experienced a significant increase in both Internet penetration and the number of Internet users (Yoon et al., 2011; Copeland et al.,

2023). Consequently, while the number of offline stores and offline retail & distribution travel agencies (OTRDAs) has declined, online retail travel agencies have surged, a trend further accelerated by the impact of COVID-19 (Gao et al., 2024). OTRDAs offer consumers a wide range of services, including travel information and products, surpassing what offline retail travel agencies provide. These services offer

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travelers the benefit of saving time by eliminating the need for in-person visits for travel consultations. In China, a country with a population of 1.4 billion, the number of online retail travel businesses has grown rapidly in the past two years following the pandemic, intensifying competition (Yuan et al., 2022). According to statistics, the number of domestic tourists in China reached 4.891 billion in 2023, an increase of 2.361 billion (93.3%) compared to the previous year. Additionally, total domestic tourism expenditure in 2023 amounted to 4.91 billion yuan, a rise of 2.870 billion yuan, representing a 140.3% increase from the previous year (MOCPRC, 2024). Therefore, it is crucial for Chinese OTRDAs to continue developing key strategies to manage online consumer loyalty and use it to gain a competitive edge. In other words, efforts to enhance the service quality of Chinese OTRDAs are essential for strengthening the competitiveness of China's online travel industry (Wei et al., 2023).

As China's tourism industry continues to grow, Chinese travelers increasingly prioritize travel experiences and highly value the superior service provided by OTRDAs to ensure quality travel experiences (Gao & Bai, 2014). Delivering high-quality service is a crucial factor in boosting consumer satisfaction, which in turn contributes to the success of travel companies (Fu Tsang et al., 2010; Wan Jasni et al., 2020). Consequently, the quality of an OTRDA's website is seen as a key stimulus or cue that significantly influences the travel experience. Therefore, understanding what motivates travelers to embark on trips must start with examining their perception of website quality on OTRDAs, using the SOR (Stimulus-Organism-Responses) framework. The SOR model is commonly used by scholars to explain the stimuli (or causes) behind consumers' travel experiences, as well as their evaluations and behaviors related to travel (Chen et al., 2022).

Previous research has divided e-service quality into website design, fulfilment, and customer service (Theodosiou et al., 2019; Rita et al., 2019; Camilleri, M., 2021). Other research has shown that online travel retail & distribution agency should prioritize reputation and security, while suppliers should focus on website structure and user experience (Kim & Lee, 2005; Talwar et al., 2020; Phonthanakitithaworn et al., 2021). Although tourism scholars and researchers have examined online travel decision-making (Wong et al., 2020), there is no consensus on OTRDAs' standards or measures of website quality.

Simultaneously, researchers argue that when applying the SOR model, the relationship between travelers' satisfaction, trust, and loyalty should be included in the scope of understanding traveler decision-making or behavior. Satisfaction and trust help to understand or explore the quality of the relationship between travel agencies and travelers. Therefore, this study examines the service quality

of OTRDAs and the results on travelers' satisfaction and trust. Furthermore, this study attempts to explore whether travelers with high levels of satisfaction and trust become more loyal. From this perspective, this research proposes a predictive model that explores travelers' perceptions of service quality of OTRDAs and examines their impact on satisfaction, trust, and loyalty. More specifically, based on online retail tourism, environmental psychology, and e-service quality concepts, the model integrates hypotheses related to the impact of OTRDAs' service quality on traveler loyalty while examining the mediating effects of satisfaction and trust. Understanding OTRDAs' service quality levels and travelers' evaluations and behavior helps OTRDAs' resource managers in resource allocation and marketing mix through service quality in the context of online retail travel.

Many research have sought to identify key factors influencing consumer behavior (ex. website quality and user experience or trust and security) within the OTRDAs context (Delgado-Ballester et al., 2008; Tam et al., 2024). However, there remains a limited understanding of how specific service qualities of OTRDAs impact consumer satisfaction and trust, and subsequently, their loyalty to the platform. While prior research (Rita et al., 2019; Pasaribu et al., 2022) has investigated the relationship between service quality and consumer trust, these studies frequently lacked a comprehensive framework, thereby overlooking the intricate mechanisms through which service quality impacts overall consumer behavior.

To address this gap in the literature, our research proposes a novel framework grounded in the well-established Stimulus-Organism-Response (SOR) model (Mehrabian & Russell, 1974; Boonlertvanich, 2019). This study, based on the SOR model, posits that the quality of e-Service (e-SQ), defined by its dimensions of information accuracy, efficiency, reliability, and security, serves as the primary stimulus. These dimensions collectively influence consumers' cognitive and affective evaluations, leading to heightened satisfaction and trust in the OTRDA. Consequently, these psychological responses drive consumer loyalty, with trust emerging as a more significant predictor than satisfaction.

The findings of this study suggest that enhancing e-SQ is crucial for fostering consumer loyalty in the increasingly competitive Chinese OTRDA market. Moreover, the research highlights the strategic importance of trust as a more powerful determinant of loyalty compared to satisfaction. This study offers valuable insights for OTRDA operators aiming to strengthen consumer relationships and gain a competitive edge. Furthermore, the implications extend to policymakers and industry regulators seeking to enhance the overall service quality within the digital travel sector.

2. Literature Review

2.1. Travel Retail & Distribution Agency's e-service quality and SOR paradigm

e-SQ is critical to assessing the standards of e-retailers and ensuring competitiveness and success (Kalia & Paul, 2021), and its importance is no exception in online travel retailing. Additionally, it is important in that it allows e-retailers to understand what buyers want and provide methods or guidelines to meet them. Some researchers (e.g., Fan et al., 2022) argue that e-SQ is an important factor when evaluating service companies as well as the service itself. According to the SOR paradigm (Mehrabian & Russell, 1974; Jain et al., 2023), e-SQ is a factor that constitutes the e-retailscape in the e-retailing context and is regarded as a stimulus that influences the cognitive and affective responses of buyers, leading to customer satisfaction, trust and loyalty. e-SQ can be regarded as a cue that induces consumer participation in online experiences (Elsharnouby & Mahrous, 2015) and influences behavioral intention (Tran & Vu, 2019). Although many researchers have proposed different dimensions of e-SQ, this study measures e-SQ in four dimensions: informativeness, efficiency, reliability, and security.

2.1.1. Information

In the information age, tourists can find a lot of information through the Internet and various other methods, so OTRDA and offline Travel Retail Distribution Agency (OffTRDA) must provide more professional services and high-quality information to tourists (Dolnicar & Laesser, 2007). This is because information on the website provided by OTRDA influences consumer perception or evaluation of online stores and, as a result, leads to online buyers' decision-making (Tzeng et al., 2021). Meanwhile, the information provided by OTRDA has limitations in that consumers cannot directly hear explanations about travel products. However, by providing information that allows consumers to gain added value, OTRDA can use this as an opportunity to become a successful online retail company (Talwar et al., 2020).

Due to the intangibility of travel products, it is difficult to be sure of their quality before purchasing them, so travelers may be anxious about travel products and services provided online (Shin et al., 2015). Accordingly, the quality of information provided by OTRDA including reviews from users with experience in online travel products, is an important factor in determining travelers' purchase intentions. Therefore, in this study, informativeness was defined as an attribute that not only provides the most diverse and new information to consumers, but also properly conveys ongoing events and obtains useful information from

reviews. In this context, Talwar et al. (2020) reported that the information provided by OTRDAs influences consumers' consumption value perspectives. And researchers have shown that information affects consumer trust (Choi et al., 2018) and satisfaction (Huang & Mou, 2021). In addition, other studies have found that information affects satisfaction and trust (Shen et al., 2020; VO & Tri, 2020). Based on previous studies, we propose the following hypothesis.

H1-1: Information of e-SQ positively influences satisfaction.

H2-1: Information of e-SQ positively influences trust.

2.1.2. Efficiency

Efficiency is considered an essential requirement of users in a mobile environment as the desire to use services at high speeds, such as service access speed and updates (Jha & Saha, 2022). How quickly one can use an online space at the desired time can affect purchasing decisions (Urama & Ogbu, 2018). Efficiency is the readiness and willingness to provide customer service to consumer needs, the willingness to help customers with serious attention and response when problems arise, and the willingness to provide services quickly (Cristoba et al., 2007). Efficiency is also understood as the consideration in handling customer requests, questions, complaints, and problems (Qalati et al., 2021). Therefore, OTRDA must provide the value of saving time and effort by allowing consumers to purchase products conveniently and quickly on the website compared to offline (Kim et al., 2018). Therefore, in this study, efficiency was defined as an attribute that makes it easy to use the site, allows you to quickly move to the desired page, and immediately handles problems that arise during the order and transaction process.

Based on previous studies, the efficiency of e-SQ influences satisfaction (Park et al., 2021) and trust (Fu Tsang et al., 2010). Therefore, we propose the following hypothesis.

H1-2: Efficiency of e-SQ positively influences satisfaction.

H2-2: Efficiency of e-SQ positively influences trust.

2.1.3. Reliability

In general, accurately describing products and services and ensuring that consumers receive the purchased products and services at the promised time can build consumers' trust (Vos et al., 2014). Accuracy of product information is one of the key elements of e-SQ. Because product information and order status are provided to consumers through the web, if consumers discover that the purchased product does not meet their expectations, they may request a return (Ho & Lee, 2015; Perwira et al., 2024). In other words, the

accuracy of information is one of the criteria for judging the information quality of online services, and complete and accurate information satisfies visitors and increases their intention to purchase. The accuracy of information affects consumers' awareness of the service quality of online shopping mall sites and has a significant impact on customer satisfaction (Nguyen et al., 2023). If an online shopping mall delivers incorrect information and does not meet the customer's expectations, the customer's satisfaction with the online shopping mall decreases (Dai & Lee, 2018; Amsl et al., 2023).

Meanwhile, most online travel-related products or services are experience goods without physical substance, so it can be concluded that consumers will place more importance on the accuracy of information than other online products, and the information provided must be truthful and consistent across all channels. It will help reduce the discrepancy between consumers' expectations and experiences of e-service quality. Therefore, information accuracy is a major factor that constitutes the e-service quality of OTRDAs sites (Niu & Lee, 2018). Therefore, in this study, reliability was defined as the attribute that OTRDAs faithfully provide accurate travel product information and deliver products on time.

Nguyen et al. (2023) conducted a study on the impact of OTRDAs' e-service quality factors on relationship quality (satisfaction, trust) and found that all factors such as convenience, individuality, accuracy, and price attractiveness of e-service quality affect satisfaction and trust and the accuracy of information had the greatest impact. Some researchers have found that privacy and security are significantly related to trust and purchase intention in booking online travel products (Agag & El-Masry, 2016; Ponte et al., 2015). In addition, G Abd et al. (2018) reported that the higher the consumer's perception of OTRDA's reliability, the higher the degree of e-trust. Based on previous studies, we propose the following hypothesis.

H1-3: Reliability of e-SQ positively influences satisfaction.

H2-3: Reliability of e-SQ positively influences trust.

2.1.4. Security

With the development of the Internet, consumers' dependence on the Internet is increasing, while concerns about its risks are also increasing (Tran & Nguyen, 2022). Website security includes system safety and consumer protection items. The stability of an online shopping mall means that payment or payment methods are safe, users' personal information is well protected, and the shopping mall system is operated stably (Strzelecki & Rizun 2020). Measures must be put in place to provide trust and safety in relation to the transaction details of consumers using online shopping malls, and the establishment of an internet

shopping mall and operational security system should be the top priority so that transactions can proceed better by gaining consumer trust (Al-Debei et al., 2015). In other words, it must be taken into account that the mutual relationship between online companies and consumers may be broken due to risk factors such as exposure of customer information or economic loss. Therefore, in this study, safety is defined as various efforts to protect personal information and ensure transaction stability.

Security plays a crucial role in online banking services and significantly influences user satisfaction (Li et al., 2021). Similarly, the quality of a website, along with its security and privacy features, are key factors affecting user intentions in online travel retail distribution agencies (Hermawan, 2022). Thus, if travelers face issues related to personal information authentication, protection, or security while making reservations or purchases through OTRDAs, their satisfaction is likely to diminish due to their heightened perception of risk (Ponte et al., 2015; Talwar et al., 2020).

The quality of information, along with perceived security and privacy on travel websites, almost certainly influences consumer trust (Escobar & Carvajal, 2014). Reputation and security are key dimensions that significantly impact overall customer satisfaction with the web service quality of online travel retail distribution agencies (Kim & Lee, 2005). Perceptions of security positively and significantly affect e-satisfaction when using online travel agents (Dewi, 2020).

Based on previous studies, we propose the following hypothesis.

H1-4: Security of e-SQ positively influences satisfaction.

H2-4: Security of e-SQ positively influences trust.

2.2. Satisfaction, Trust, Loyalty

In online shopping, satisfaction refers to the positive feelings experienced during and after the information search and product purchase process (Rahman et al., 2022; Lee et al., 2014). In contrast, trust is the belief in the other party and is a key criterion for building long-term relationships (Karaca & Baran, 2023). Kuo et al. (2013) noted that satisfaction with an OTRDA's e-service quality (e-SQ) is gauged by consumers' positive reactions to their online travel product purchases, which in turn influences trust. Additionally, several researchers (Waluya et al., 2019; Alnaim et al., 2022) have found that when consumers are satisfied with online travel retail, it positively impacts trust and supports their purchasing decisions.

Meanwhile, loyalty is a very important variable in consumer decision-making because it means that there is a high possibility of future repurchase (Lee et al., 2014). The success of the OTRDAs website depends on how and how

it provides satisfaction (Kim & Li, 2009) and trust (Cui et al., 2018) to consumers, which leads customer loyalty. Accordingly, many researchers suggest trust and satisfaction as important variables explaining customer loyalty such as repurchase intention and word-of-mouth in off-line (Yang et al., 2023) and online setting (Agag & El-Masry, 2017). Therefore, we propose the following hypotheses.

H3: Satisfaction positively influences trust.

H4: Satisfaction positively influences loyalty.

H5: Trust positively influences loyalty.

Based on the hypotheses, we propose the model in Figure 1.

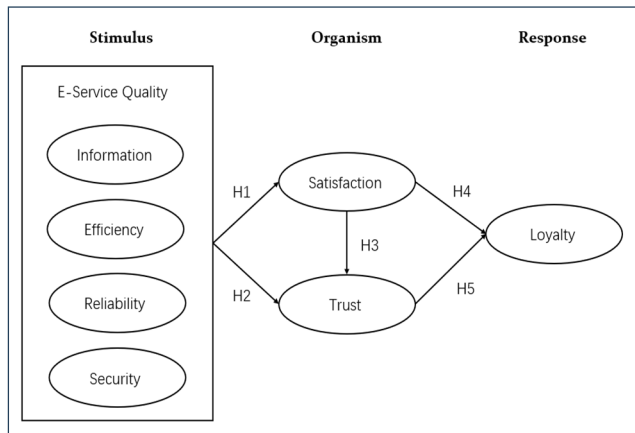


Figure 1: Proposed Model

3. Research Methods and Materials

3.1. Sampling and Data Collection

The survey was conducted with the help of a Chinese online survey company (www.wjx.cn) on people who have traveled with. Simple random sampling methods was used by the research company. According to Kim et al. (2019), online surveys are popular due to their benefits, including low management costs, ease of reaching large samples, well-organized sampling, simple follow-up, and reduced social desirability bias. The questionnaire translation process involved: 1) researcher-centered translation using prior research, 2) review by a bilingual individual fluent in Chinese and English, and 3) final confirmation by two scholars reviewing the translated survey tool.

A total of 401 questionnaires were collected. After removing 81 questionnaires with insincere responses, 320 were used for the final analysis. This sample size is sufficient, as it exceeds the recommended threshold of being

more than 10 times the number of structural paths of a specific latent construct in the structural model.

3.2. Measures

All constructs were measured using multi-items that had been validated and used in previous studies using 5-point Likert scales anchored by “1 = strongly disagree” and “5 = strongly agree”.

OTRDAs’ service quality consists of five sub-dimensions; information (five items, Choi et al., 2018), efficiency (four items, Kim et al., 2018), reliability (five items, Nguyen et al., 2023; Talwar et al., 2020), and security (five items, Tran & Nguyen, 2022). Satisfaction was measured using four items based on Lee et al. (2014)’s study. Trust was measured using four items based on Lee et al. (2014)’s study. Lastly, loyalty was measured using four items based on Albayrak et al. (2020) and Lee et al. (2014)’s study.

4. Data Analysis

4.1. Demographic Profile of the Respondents

Table 1 shows the demographic characteristics of the 320 respondents. First, regarding gender, there are slightly more women (53.1%) than men (46.9%). The largest age group is 21-30 years old (37.5%), followed by those under 20 years old (28.7%), and 31-40 years old (20.3%), with those in their 20s accounting for the largest proportion. The most common occupation was student (35.3%), followed by housewife (24.7%), civil servant and office worker (24.3%). The average monthly income is over 20,000 yuan and 10,000-15,000 yuan (17.8%), followed by less than 2,000 yuan (16.6%) and 2,000-4,000 yuan (11.6%). The number of uses in the past year using OTRDA was 5-6 times (47.5%).

Table 1: Demographic Profiles of Respondents

Category		Frequency	Percentage (%)
Gender	Mean	150	46.9
	Women	170	53.1
Age	10~20	92	28.7
	21~30	119	37.2
	31~40	66	20.6
	41~50	39	12.2
	51 years or older	4	1.3
Job	Professional	34	10.6
	Public officer	43	13.4
	Self-employment	16	5.0
	Officer	35	10.9
	Housewife	79	24.7
	Students	113	35.3

Category		Frequency	Percentage (%)
Monthly average income (Unit: Yuan)	<2,000	55	17.2
	2,000-<4,000	37	11.6
	4,000-<6,000	33	10.3
	6,000-<8,000	22	6.9
	8,000-<10,000	34	10.6
	10,000-<15,000	56	17.5
	15,000-<20,000	26	8.1
Number of uses in the past year	≥20,000	57	17.8
	1~2	55	17.2
	3~4	59	18.4
	5~6	152	47.5
	7~8	54	16.9

4.2. Measurement Model

To verify the convergent and discriminant validity of the constructs measured using multiple items, a measurement model analysis was conducted with SmartPLS 4.1 (Kim et al., 2019). Table 2 indicates that both Cronbach's alpha and composite reliability (CR) values surpassed the recommended threshold of 0.7, confirming convergent validity. Additionally, the average variance extracted (AVE) values were above the recommended level of 0.5, confirming central validity. Furthermore, Table 3 shows that there were no issues with discriminant validity, as the square root of the AVE was greater than the correlation coefficients between latent constructs, and the heterotrait-monotrait (HTMT) ratio was below 0.09 (Hu & Bentler, 1998; Fornell & Larcker, 1981).

Table 2: Measurement Model Analysis

Constructs and items	Standardized factor loadings	Cronbach's alpha	Composite reliability	AVE ^a
Information		0.864	0.917	0.787
Online travel retail distribution agency provides more detail information.	0.898	-		
Online travel retail distribution agency provides latest information.	0.891			
Online travel retail distribution agency provides more information. #	-			
Online travel retail distribution agency informs me with latest discount information in time.	0.872			
Efficiency		0.873	0.922	0.797
It's quick to get to the page I want on this online website. #				
Transactions can be completed quickly on this online website.	0.883			
You can get quick feedback of your transactions from this online website.	0.905			
At this online website, you can get prompt resolution for any problems that arise during and after the transaction.	0.890			
Reliability		0.903	0.932	0.774
You can purchase products at any time on this online website.	0.877			
This online website provides accurate product information.	0.875			
Online travel agency provide ordered products timely.	0.897			
Online travel agency do not change content of ordered products	-			
Other people's comments are trustworthy on this online website.	0.869			
Security		0.884	0.928	0.812
Credit cards information are well protected. #	-			
Ordering procedures are safe.	0.870			
Website is only requiring few personal information	0.924			
Personal information will not be used on illegal business.	0.908			
Personal information will not be shared among other websites. #	-			
Satisfaction		0.857	0.933	0.875
I am satisfied with my decision to use online travel agency. #	-			
I am satisfied with products provided by online travel agency. #	-			
Shopping in online travel retail distribution agency is making me happy.	0.934			
I am satisfied with online travel retail distribution agency in total.	0.937			
Trust		0.898	0.937	0.832
Quality of online travel retail distribution agency is very good. #	-			

Constructs and items	Standardized factor loadings	Cronbach's alpha	Composite reliability	AVE ^a
I trust online travel retail distribution agency's capability of handling orders.	0.878			
I generally trust online travel retail distribution agency.	0.918			
I rely on online travel retail distribution agency.	0.938			
Loyalty		0.877	0.924	0.802
Comparing to offline travel retailing agency, I prefer to collect information by online agency.	0.888			
I will use online this travel retailing agency again. [#]	-			
I will recommend online travel retail distribution agency to my friends.	0.890			
I would spread positive word-of-mouth about the online travel retail distribution agency to other people.	0.909			
^a Average variance extracted				
[#] Items are deleted during the measurement model analysis.				

Table 3: Fornell-Larcker criterion/HTMT

Constructs	1	2	3	4	5	6	7
1. Information	0.887						
2. Efficiency	0.694/0.798	0.893					
3. Credibility	0.774/0.875	0.682/0.766	0.880				
4. security	0.697/0.798	0.772/0.878	0.692/0.772	0.901			
5. Satisfaction	0.727/0.844	0.722/0.834	0.7071/0.801	0.734/0.843	0.905		
6. Trust	0.710/0.805	0.719/0.812	0.726/0.805	0.716/0.804	0.7258/0.827	0.912	
7. loyalty	0.618/0.708	0.680/0.775	0.626/0.701	0.656/0.743	0.683/0.786	0.740/0.832	0.896
Mean	2.915	2.862	2.896	2.890	3.109	2.962	2.993
SD	0.886	0.913	0.877	0.865	0.911	0.956	0.919

The diagonal elements (in bold) represent the square root of the variance shared between the constructs and their measures (AVE). The off-diagonal elements indicate the correlations among the constructs. For discriminant validity, the diagonal elements should be greater than the off-diagonal ones. All coefficients are significant at the $p = 0.001$ level.

4.3. Common Method Bias Test

Procedural and statistical approaches were employed to assess and reduce common method bias, following Kang et al. (2021). Procedurally, the questionnaire's wording and sentences were checked through a pretest. Respondents were provided with an explanation of the research purpose and response method to obtain accurate responses. Additionally, independent and dependent variables were not presented in the same order as in the research model on the online survey screen. Statistically, a check was performed to ensure that the VIF value was below 3.3. As shown in Table 2, several variables were removed during this process.

4.4. Assessment of the Model

The structural model was evaluated using SmartPLS 4.1 (Hair et al., 2017) based on several criteria (see Figure 1). Partial Least Squares (PLS) is a suitable analytical method for maximizing the explanatory power of endogenous variables by either maximizing variance explained or minimizing structural errors (Chin, 1998; Kim et al., 2019). First, the VIF values ranged from 2.110 to 3.153, well below

the common cut-off threshold of 10 (Hair et al., 2017), indicating that multicollinearity is not an issue. Second, the model's predictive power was assessed by examining the variance explained (R^2) in endogenous constructs. Table 4 shows R^2 values for the dependent variables ranging from 0.593 to 0.668, indicating moderate to substantial explanatory power. According to Chin (1998), R^2 values of 0.67, 0.33, and 0.19 are considered substantial, moderate, and weak, respectively, placing our results above moderate. Third, Table 4 shows the cross-validated redundancy Q^2 values using the Stone–Geisser test are greater than zero, indicating the model achieves predictive relevance within the reflective measurement model. Finally, the standardized root mean square residual (SRMR) value is 0.044, which is considered a good overall model fit, as it is less than the acceptable level of 0.08 (Hu & Bentler, 1998).

5. Hypotheses Testing

H1 posits that four service qualities (information, efficiency, reliability, and security) influence directly satisfaction. Table 4 shows that information ($\beta = 0.250$, $t =$

4.512, $p < 0.01$), efficiency ($\beta = 0.223$, $t = 3.309$, $p < 0.01$), reliability ($\beta = 0.180$, $t = 3.056$, $p < 0.01$), and security ($\beta = 0.263$, $t = 3.796$, $p < 0.01$) significantly influence satisfaction. Therefore, H1-1 – H1-4 were supported.

H2 addresses that that four service qualities (information, efficiency, reliability, and security) influence directly trust. The findings show that information ($\beta = 0.130$, $t = 2.500$, $p < 0.05$), efficiency ($\beta = 0.197$, $t = 3.283$, $p < 0.01$), reliability ($\beta = 0.236$, $t = 4.344$, $p < 0.01$), and security ($\beta = 0.160$, $t = 2.613$, $p < 0.01$) significantly influence trust. Thus, H2-1 – H2-4 were supported.

H3 and H4 state that satisfaction influence directly trust and loyalty. The results show that satisfaction significantly influence trust ($\beta = 0.204$, $t = 3.405$, $p < 0.01$) and loyalty ($\beta = 0.309$, $t = 5.641$, $p < 0.01$). Lastly, trust significantly influence loyalty ($\beta = 0.516$, $t = 9.800$, $p < 0.01$), indicating H5 was supported.

Table 4: Structural Estimates (PLS)

	Paths	Estimate	t	p	Results	f ²
H1-1	Information → Satisfaction	0.250	4.512	0.000	Supported	0.065
H1-2	Efficiency → Satisfaction	0.223	3.309	0.001	Supported	0.081
H1-3	Reliability → Satisfaction	0.180	3.056	0.002	Supported	0.039
H1-4	Security → Satisfaction	0.263	3.796	0.000	Supported	0.099
H2-1	Information → Trust	0.130	2.500	0.012	Supported	0.016
H2-2	Efficiency → Trust	0.197	3.283	0.001	Supported	0.033
H2-3	Reliability → Trust	0.236	4.344	0.000	Supported	0.054
H2-4	Security → Trust	0.160	2.613	0.009	Supported	0.021
H3	Satisfaction → Trust	0.204	3.405	0.001	Supported	0.044
H4	Satisfaction → Loyalty	0.309	5.641	0.000	Supported	0.126
H5	Trust → Loyalty	0.516	9.800	0.000	Supported	0.260
	R ²	Q ²				
	Satisfaction	0.663	0.652			
	Trust	0.668	0.646			
	Loyalty	0.593	0.521			

4.6. Mediating Test

The mediating test of satisfaction and trust in the relationship between service quality and loyalty was conducted using the confidence interval values. As shown in Table 5, The direct and indirect effects of the four service qualities on trust are significant, and the CI value does not include 0. This shows that satisfaction is a partial mediator

in the relationship between service quality and trust. Additionally, the direct and indirect effects of satisfaction on loyalty are also significant and do not include 0. Therefore, trust plays a partial mediating role in the relationship between satisfaction and loyalty.

Table 5: Mediating Test (PLS)

Paths	Direct effect	Indirect effect	CI [LLCI, ULCI]
Information → Satisfaction → Trust	0.128 *	0.051 **	[0.019, 0.098]
Efficiency → Satisfaction → Trust	0.184 **	0.046 **	[0.017, 0.094]
Reliability → Satisfaction → Trust	0.232 **	0.037 *	[0.012, 0.075]
Security → Satisfaction → Trust	0.149 *	0.054 *	[0.018, 0.105]
Satisfaction → Trust → Loyalty	0.339 **	0.105 **	[0.046, 0.172]

Note: ** $p < 0.05$, *** $p < 0.01$, CI: Confidence interval, LLCI: Lower limit confidence interval, ULCI: upper limit confidence interval

5. Discussion and Implications

This study shows that OTRDAs' four service qualities have a significant positive impact on satisfaction, trust, and loyalty. Also, this research identifies that satisfaction and trust play a partial mediating role in the relationship between OTRDAs' service quality and loyalty.

The results of testing the hypothesis of H1, which states that information, efficiency, reliability, and security all have a positive influence on satisfaction, are consistent with previous studies (Alnaim et al., 2022; Hussain et al., 2023). The relative impact of OTRDAs' website quality on satisfaction was in the following order: security (0.286), efficiency (0.256), information (0.234), and reliability (0.178). This means that consumers consider the safety of their property or personal information the most important when purchasing from OTRDA. Although consumers feel comfortable purchasing travel products online, they also face risks such as personal information leaks, Internet fraud, and data leaks. Therefore, OTRDA must ensure that consumers feel safe when purchasing on the website, while ensuring that consumers feel that their purchases are efficient, that accurate information is provided, and that their purchases are being made truthfully.

The findings of testing the hypothesis of H2, which states that information, efficiency, reliability, and security all have a positive influence on trust, are consistent with previous studies (Kim et al., 2009; Karaca & Baran, 2023; Perwira et al., 2024). Among OTRDAs' website qualities, reliability (0.232) has the greatest relative impact on trust, followed by efficiency (0.184), security (0.149), and

Information (0.128). These results mean that consumers prioritize OTRDA posting accurate product information on the website and providing accurate products within the promised time so that they can receive the products they want. In other words, when consumers have faith in purchasing from OTRDA, they perceive the risk they will bear as low, and as a result, they form high trust in OTRDA.

The verification results for H3 and H4 showed that satisfaction had a significant positive (+) effect on both trust and loyalty. This result is consistent with previous studies (Lee et al., 2014; Kuo et al., 2013) that suggest that trust and loyalty increase as satisfaction increases. Satisfaction also has a significant effect on trust (0.228), but its relative impact on loyalty (0.339) is stronger. This shows that satisfaction is an important factor in determining loyalty. However, when considering both the effects of satisfaction and trust on loyalty, it can be seen that trust has a relatively greater impact on loyalty than satisfaction. Therefore, OTRDA must strive to improve consumer satisfaction and increase loyalty through consumers' trust in OTRDA.

5.1. Theoretical Implications

This study categorizes e-SQ into four subdimensions (information, efficiency, reliability, and security) within the context of OTRDA and considers satisfaction and trust as mediators to examine their impact on loyalty using the SQ-satisfaction-trust-loyalty framework.

The findings of this study validate the SOR paradigm by demonstrating that e-SQ is a crucial variable explaining satisfaction, trust, and loyalty in the OTRDA industry. Based on the SOR model, this research proposed various e-SQs as stimuli that enhance customer satisfaction and trust in OTRDA. By investigating the proposed model, we identified the relative direct effect of the four e-SQs on satisfaction and trust, as well as their indirect effect on loyalty in the OTRDA setting.

Another important theoretical contribution of this study is providing evidence that satisfaction and trust act as partial mediators in the relationships between the four e-SQs and loyalty. Furthermore, the study found that trust has a stronger effect on loyalty than satisfaction. This indicates that while satisfaction is a critical determinant of loyalty, trust serves as a pivotal mediator in the satisfaction-loyalty relationship. Therefore, OTRDA's customer loyalty improvement programs should evaluate trust in addition to satisfaction.

5.2. Managerial Implications

First, the informativeness of OTRDA's e-SQs has a positive effect on the satisfaction and trust perceived by Chinese consumers. It can be seen that the better the

information of e-service quality, the more favorable consumer satisfaction and trust appear. Accordingly, OTRDA managers need to further strengthen the transparency of information so that consumers can be satisfied and trustworthy. For example, as a service provider, it is helpful to ensure information transparency by disclosing service details in detail.

Second, the efficiency of OTRDA's e-SQs has a positive effect on Chinese consumers' perceived satisfaction and trust. Accordingly, OTRDA managers need to first establish the latest information and communication technology base and innovate the overall business process in accordance with this new technology base to establish a technical foundation that can quickly process services. For example, OTRDA managers attempt to utilize the latest technology to quickly handle consumers' problems by utilizing artificial intelligence (AI) technology that can communicate with inquiring consumers.

Third, the reliability of OTRDA's SQs has a positive effect on Chinese consumers' perceived satisfaction and trust. Online retail travel agencies should provide truthful product information, meet customer needs in a timely manner, and effectively resolve problems. For example, they should attach a legal contract to each order form, promise to properly provide the products and services purchased by customers, and build a good brand reputation by relieving customers' worries. Long-term and stable service quality and good image can win consumers' trust and recognition.

Fourth, the security of OTRDA's SQs has a positive effect on Chinese consumers' perceived satisfaction and trust. Therefore, in order to improve the safety of online retail travel agency services, various measures should be implemented to protect the rights and interests of consumers. For example, when collecting personal information of customers, the purpose and use of information collection should be clearly disclosed and the information should be protected from leaks. In addition, identity verification should be required to prevent theft of customer cards during the payment process, and at the same time, consumers should be cautioned not to make online payments using public Wi-Fi to ensure the safety of personal information and property of consumers.

Fifth, the satisfaction perceived by Chinese consumers was found to have a positive effect on trust. In other words, the more customers are satisfied, the higher the reliability. Therefore, Chinese OTRDA managers must understand consumer psychology well, conduct regular customer satisfaction surveys to satisfy reasonable demands, and understand what each market segment wants.

Lastly, trust and satisfaction were found to have a positive direct effect on loyalty. In other words, loyalty can only be shown to be favorable when consumers satisfy both

trust and satisfaction. Accordingly, OTRDA managers should develop applied marketing strategies to improve consumer trust and satisfaction with the goal of maintaining loyal customers, rather than only considering immediate profits.

5.3. Limitations and Further Research Directions

The limitations and further research directions are as follows. First, this study measured only the attributes of OTRDAs e-service quality such as informativeness, efficiency, truthfulness, and safety, but future research needs to add other attributes such as website screen design and usefulness. Second, this study considered only satisfaction and trust as mediators, but future research needs to add various variables such as attitude and flow. Third, the proportion of students among respondents (35.3%) is relatively high, which limits the generalizability of the results of this study. Future research needs to collect data from respondents considering the characteristics of Chinese OTRDA users from the perspective of their occupation.

[Conflicts of Interest Statement]

The authors declare no conflict of interest.

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