

# A Study of Factors Affecting Service Quality and its Impact on Trust in Travel Affiliate Websites

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## Abstract

*Affiliate marketing is a promotional technique where affiliates promote a business's products through an online link attached to websites. The business reimburses the affiliates with various commission models (pay-per-lead, pay-per-mile, pay-per-sales). Affiliate focuses on generating more and more traffic on the business's website, which increases the risk of fraudulent and restricted ways to build traffic. Thus, this research analyzed a framework of factors affecting the service quality of travel affiliate websites and its impact on perceived trust. An extensive literature review identified four variables impacting the service quality of travel affiliate websites: Reliability, website design, responsiveness, and personalization. Data were collected from 150 users to gain insights from actual users of travel affiliate websites. Identified four variables have shown an influence over service quality. Service quality also indicates a positive relationship with perceived trust. The research will help the affiliates to invest more resources in trust-building factors.*

**Keywords:** Affiliate Marketing; Travel Affiliate Website; Consumers' Trust; Service Quality

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## 1. INTRODUCTION

The internet is a 24\*7 accessible platform to get information in realtime. Over the course of the past decade, the internet has transformed into a vital element in the field of marketing, owing to its numerous advantages, especially in the seamless promotion and distribution of products and services. Numerous businesses now offer electronic services, commonly referred to as e-service, both during and after sales (Demir et al., 2021). The rise in the number of e-retailers eliminates the initial price advantage and prompts the search for alternative strategic approaches to remain competitive in the market (Dhingra et al., 2020). From a number of promotional tools, Affiliate Marketing has emerged as one of the best and fastest-growing online promotional tools for customer acquisition (Daniele et al., 2009; Prussakov, 2007; Mohamed & Fahmy, 2013; Slivar, 2008; Fox & Wareham, 2010)

Affiliate marketing is an advertising approach wherein a company rewards third-party publishers for generating traffic or leads to their products and services. These third-party publishers, known as affiliates, are incentivized through commission fees to actively promote the company and drive customer engagement (Narayan & Singh, 2022).

Sharma et al. (2022) mentioned that the affiliate marketing industry in India is predicted to experience substantial growth, reaching \$835 million by 2025, a significant increase from \$96 million in 2016. The white paper "Affiliate Marketing in India – The Next Frontier", authored by the Tata Strategic Management Group (TSMG), attributes this growth to several factors. These include the rise in digital marketing spending, the expansion of affiliate marketing into industries beyond e-commerce, and the development of a more favourable ecosystem for affiliate marketing on mobile platforms.

Affiliate marketing operates through web infrastructure, comprising the inherent limitation of cyber security. Globally, affiliates are connected with merchants on the internet platform in Affiliate marketing programs. So, they have minimal knowledge about their businesses. Affiliates are more focused on increasing the traffic on the advertiser's website to increase merchants' sales.

Affiliates can use unfair means to earn more commission. This increases the risk of fraud among merchants and consumers. There is less physical interaction between them for B2B & B2C transactions. Amarasekara & Mathrani (2015) has identified potential risks associated with affiliate marketing from the merchant's viewpoint. In such scenarios, trust can play a crucial role in mitigating the uncertainty in customers' minds and encouraging them to perform actions on affiliate websites. Dasgupta (1988) has reported trust as a decisive element that positively influences customers' purchasing behaviour. Without trust, individuals are less likely to engage in affiliate marketing activities, impacting many businesses' growth opportunities.

In today's world, where people want everything on the go, travel affiliate websites can help them to plan their holidays and book travel packages at competitive prices. However, the acceptance and use of this promotional tool do not merely depend on its benefits but call for service quality of these websites and consumer trust in online transactions, affiliates, and merchants. Given the significance of trust in online platforms, researchers have turned their attention to examining the antecedents of trust in the tourism sector (Gregori et al., 2014), social commerce (Leong et al., 2020), E-commerce (Cheung & Lee, 2011) and mobile banking services (Zhou, 2011). Nonetheless, to the best of authors' knowledge, no study has examined the antecedents of trust in the context of travel affiliate websites. Accordingly, this study intends to identify the factors impacting the service quality of travel affiliate websites and study its impact on consumer trust.

This paper is organized as follows: the introduction of relevant research to the study is preceded, with a literature review section presented next to discuss prior research on service quality, affiliate marketing and trust. The next section outlines conceptual model, followed by a conclusion and discussion. Finally, the paper concluded with theoretical and practical implications.

## 2. LITERATURE REVIEW

After conducting a thorough examination of relevant literature, Zhang et al. (2023) pinpointed five crucial dimensions of m-shopping service quality:

responsiveness, personalization, ease of use, aesthetics, and perceived risk. To determine the impact of these dimensions on customer loyalty, they used a statistical method called structural equation modeling (SEM) and found that all five dimensions had a significant effect, either directly or indirectly. In addition, the study discovered that trust acted as a partial mediator in the association between responsiveness and personalization and customer loyalty. It fully mediated the influence of aesthetics and perceived risk on loyalty, but it did not mediate the effect of ease of use on loyalty.

Outcomes of the research by Venkatakrishnan et al. (2023) suggest a positive correlation between e-service quality and customer satisfaction and loyalty. Additionally, the results indicate that price perception and trust play a crucial role in boosting customer satisfaction. The significance of e-service quality, web design, and trust in impacting customer satisfaction is emphasized in the study.

Masoumi et al. (2022) investigated how affiliate marketing, a component of digital marketing, affects customers' purchase intentions. They did this by studying 385 users of food ordering apps and using a technique called structural modeling to analyze how customer trust acts as a mediator in this relationship. The study found that affiliate marketing had a significant impact on customer trust, which in turn influenced purchase intentions. The study also confirmed that the level of customer involvement and perception has a moderating effect on the relationship between customer trust and purchase intentions.

According to Gheorghe et al. (2022), it is essential to investigate the factors contributing to a consumer's trust in an affiliate in healthcare, particularly in an ophthalmologic setting. This investigation should be based on various criteria that pertain to the affiliate's credibility and the design elements of a website. The antecedents of an affiliate's credibility consist of traits such as benevolence, integrity, openness, and competence. The design elements of a website encompass the reputation of the website as well as the partnership agreement between the seller and the affiliates.

Gregori et al. (2014) employed qualitative and

quantitative approaches to identify the variables that influence consumer trust in tourism-based affiliate marketing. The first data set involved an online survey from affiliate practitioners, while the second phase involved cross-checking with consumers through focus group interviews. The authors distinguished between the fundamental factors influencing trust and the elements strengthening it. The primary determinants of trust consist of a website's interface, the company's reputation, the user's trusting beliefs, and credit card verification symbols. On the other hand, trust-enhancing factors encompass feedback and reviews, business-specific data, tourism-related details, and search engine outcomes. The structural assurances provided by the companies and the availability of required information on the website can reduce the uncertainties of the consumers and build confidence among the customers.

Corbitt et al. (2003), in their manuscript, identified the factors that influence consumers' trust in e-commerce activities. The authors highlighted the significance of website quality, perceived market orientation, users' experience and perceived market orientation in determining the consumers' trust level while purchasing online. In addition, they proposed that offering a cash-back guarantee, generating word-of-mouth publicity, & going along with reputable companies could reduce the perceived risk for internet users in New Zealand.

Abdelhady et al. (2020) investigated consumer loyalty toward affiliate travel website (booking.com). Data was collected from 301 users using booking.com to book their travel needs. Customers who have booked through booking.com have stronger opinions on the "privacy & security factor". Consumer loyalty towards affiliate websites is influenced by perceived value, word-of-mouth, quality of website design and trust.

Daniele et al. (2009) focused on Affiliate Marketing Business Model used in the travel and tourism industry and the affiliate typologies used by the merchants to advertise their goods & services to the target consumer.

According to Duffy (2005), Affiliate Marketing has more potential than other online marketing activities.

Affiliate Marketing will become the primary promotional strategy for online ventures in future. Successful Affiliate marketing lies in creating a synergic association between the merchant and the affiliate.

Haq (2012) surveyed 300 Indian internet users and discovered that incentives, perceived usefulness, informativeness and perceived trust are strong predictors of consumer attitude towards affiliate marketing. The study recommended the development of creative affiliate links that can generate a positive response from consumers.

Edelman & Brandi (2015) discussed the use of in-house working affiliates to decrease the chances of fraudulent activities performed by the affiliates. Cookie stuffing is one of the major activities performed by affiliates to earn commissions from merchants. Adware, typosquatting, and loyalty software are other felonious tactics affiliates use to generate incentives through affiliate marketing.

Mariussen et al. (2010) have employed unintended consequences as a variable of complexity theory by

performing in-depth interviews and qualitative content analysis in painting the transformation of affiliate practice and should not be underestimated by practitioners.

Agag & El-Masry (2017) applied a structural equation modelling technique to analyze the data of 1431 users of online travel websites to test a model proposed for the antecedents and consequences of trust towards these websites. The authors categorized the factors that contribute to trust into three distinct groups: those that pertain to the company (such as its perceived size and reputation), those that relate to the consumer (such as their inclination to trust and personal experience), and those that involve website-specific variables (such as ease of use, overall website quality, and perceived usefulness). They also examined the influence of consumers' trusting belief on their attitude, perceived risk, and intention to purchase. As mentioned earlier, the results exhibited the influence of all variables on consumers' trust except consumer experience. Trust also influenced consumers' attitude, perceived risk, and intention to purchase from these websites. Table 1 outlines the dimensions of e-service quality in different contexts.

**Table 1: Dimensions of e-Service Quality**

Author (s)	Dimensions of service quality	Context
Venkatakrishnan et al. (2023)	Responsiveness, ease of use, credibility, accessibility, personalization, assurance	e-retailers
Zhang et al. (2023)	Responsiveness, personalization, ease of use, aesthetics and perceived risk	M-shopping
Teeroovengadam (2022)	Environment, interaction, Reliability	Banking industry
Miao et al. (2022)	Website design, information quality, delivery service	B2C e-commerce
Al-Shorman et al. (2022)	Ease of use, usefulness, cost of use, website design, privacy/ security, accessibility	Commercial Banks
Ayodele et al. (2022)	Website design, Reliability, responsiveness, ease of use, personalization	Fin-Tech

Demir et al. (2021)	Efficiency, system availability, fulfillment, and privacy	Online Meeting Platforms
Dhingra et al. (2020)	Website design, Reliability, responsiveness, trust, personalization	E-commerce
Tzavlopoulos et al. (2019)	Usability, design, responsiveness, personalization, security, perceived quality, Efficiency	Education services
Sharma (2018)	Website design, informative, ease of use, Reliability, responsiveness, empathy, security and system availability	Tourism sector

Based on above literature, it can be observed that only a few studies have identified the factors affecting service quality and consumers' trust in affiliate marketing with reference to the online travel industry.

### 3. RESEARCH METHODOLOGY

The current research employed an descriptive research approach to empirically test the research framework and corresponding hypothesis. With the help of extant literature available on SCOPUS and WEB of SCIENCE database, the authors retrieved research papers focused on service quality, trust, and affiliate websites. Research manuscripts included in Computer science subject were excluded from the present study. Research papers published in Management and Social Science subjects were considered for the study. While reading the articles, the authors list the factors affecting service quality in the Excel sheet. Then the authors used the Delphi technique and discussed the factors with the experts of affiliate websites (working in corporates) to finalize the variables. Based on the relevance and discussion with experts, the factors affecting the service quality and consumer trust in the context of affiliate websites are identified, and hypotheses were framed, as illustrated in figure 1. Questionnaire was prepared using standardized literature scale. 25 items were used to check the proposed hypotheses. Every item was assessed on a five-point Likert scale that ranged from 1 (strongly disagree) to 5 (strongly agree). Purposive sampling approach was used to collect data from 150 users of travel affiliate websites

Regression analysis was performed on the data through SPSS software.

### 4. CONCEPTUAL FRAMEWORK

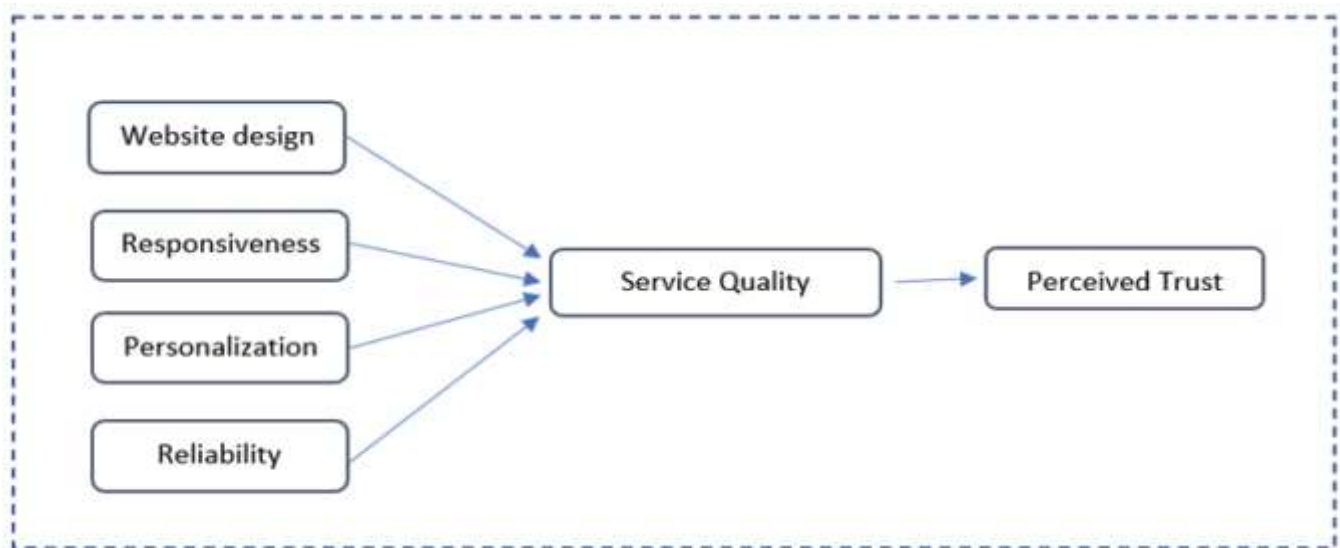
The following section explores the factors that are proposed to impact the consumers' trust towards travel affiliate websites. Figure 1 illustrates the proposed research model. The present research analyses the relationship between service quality and perceived trust.

#### Website design– Service Quality

The design of a website involves various components of the user's experience on the site (excluding customer service), such as navigation, searching for information, processing orders, providing suitable personalization, and selecting products (Wolfenbarger & Gilly, 2003). Website design is a crucial variable in online buying and selling relationships, and its structure and essence can vary globally. Previous studies have demonstrated a considerable impact of website design on shaping customers' perception of the quality of service (Blut et al., 2015; Zeithaml et al., 2002; Ataburo et al., 2017; Li et al., 2009). The website design feature of an e-commerce platform play a significant role in influencing the Service Quality (SQ) of that platform (Salamah et al., 2022; Sharma, 2018).

H<sub>1</sub>: Website design of travel affiliate websites influences the service quality of travel affiliate websites.

*Figure 1: Research Model*



### **Responsiveness – Service Quality**

Responsiveness refers to the willingness and ability of a business or organization to handle customer complaints promptly and effectively (Salameh et al., 2018; Hsu et al., 2017). Responsiveness illustrates the time an online store takes to give voluntary services, viz., consumer inquiries and complaints for unsatisfactory goods and services, which influences the satisfaction of customers. Being responsive has a positive impact on both the overall quality of service and customer satisfaction (Lee & Lin, 2005). However, it has a negative effect on the likelihood of customers switching to another service provider and also leads to negative word-of-mouth (Swaid & Wigand, 2009). Certain customers reach out to online retailers prior to making a purchase to seek clarification on their concerns. The degree of satisfaction they experience from contacting customer support can impact their intention to buy (Dhingra et al., 2020).

H<sub>2</sub>: Responsiveness of travel affiliate websites influences service quality of travel affiliate websites.

### **Personalization – Service Quality**

It refers to the extent to which a website makes changes to the information provided to the website visitor tailored to the individual requirements of the visitor. The idea of personalization in an e-commerce website revolves around four elements: providing personal attention, catering to customer preferences,

understanding their specific needs, and offering information on how to customize the product (Kassim & Abdullah, 2010). Previous studies have investigated the dominance of personalization on overall service quality (Kassim & Asiah Abdullah, 2010; Nusair & Kandampully, 2008; Lee & Lin, 2005), considering the relevance of service customization on an online service platform.

H<sub>3</sub>: Personalization among travel affiliate websites influences the service quality of travel affiliate websites.

### **Reliability – Service Quality**

Reliability pertains to the capacity to consistently and flawlessly execute a task or function without any failures or errors (Raza et al., 2020).

Reliability holds the utmost significance in gauging the quality of e-commerce services (Gajewska et al., 2019; Wolfenbarger & Gilly, 2003; Parasuraman et al., 1985). Lee and Lin (2005) supported this notion by confirming that the degree of Reliability exhibited by an online vendor is a strong predictor of the quality of service, customer satisfaction, and likelihood of repeat business. Parasuraman et al. (1985) proposed Reliability as a company's ability to provide a service accurately the first time and fulfil its responsibilities towards consumers.

H<sub>4</sub>: Reliability of travel affiliate websites influences service quality of travel affiliate websites.

## Service Quality - Perceived Trust

According to Zeithaml et al. (2000), e-service quality (e-SQ) is “the extent to which a website facilitates efficient and effective shopping, purchasing, and delivery” (p. 11). Substantial growth in the e-commerce marketplace has induced service quality as a significant factor in the failure or success of an online business by controlling consumers’ e-shopping (Yang, 2001). High service quality will bring frequent visitors to the online seller platform and the companies’ financial success (Kim & Lee, 2002; Fang & Holsapple, 2007). Perceived trust is the conviction that the other person will act in a manner that benefits the individual and follows the anticipated norms. In the digital age, trust plays a crucial role due to the limited face-to-face interaction between buyers and sellers.

Gefen & Straub (2004) examined how various factors that determine e-service impact perceived trust. Al-Dwairi & Kamala (2009) proposed service quality and integrity as attributes of e-vendor and also expressed that these variables influence customer trust. Jin-Xiang et al. (2006) found that the dimensions of e-service quality are highly indicative of customer satisfaction and trust. In the context of affiliate travel websites, people are unaware of the merchants’ services, the quality of the services they

provide and how they can avail of these services. Therefore, service providers and businesses need to build trust among their customers to maintain long-lasting relationships. This gives customers a sense of control and guarantees a pleasant experience.

H<sub>5</sub>: Service quality of travel affiliate websites influences trust in travel affiliate websites.

## 5. ANALYSIS AND FINDINGS

Regression analysis was performed through SPSS on the data collected from the users of travel affiliate websites to check the influence of variables (Reliability, personalization, website design, responsiveness) on service quality and the impact of service quality on perceived trust. The results of hypothesized relationship are presented in Table 2. The results show that website design (H<sub>1</sub>), responsiveness (H<sub>2</sub>), personalization (H<sub>3</sub>), and Reliability (H<sub>4</sub>) have a significant impact on service quality ( $p < 0.05$ ). Responsiveness was found to be the most influential variable for service quality, with a standardized beta coefficient of 0.284, followed by Reliability, with a standardized beta coefficient of 0.281. Table 3 portrays a significant relationship between service quality and perceived trust (H<sub>5</sub>) ( $P < 0.05$ ).

**Table 2: Hypotheses Testing**

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
Website Design	.265	.084	.231	3.167	.002
Responsiveness	.304	.069	.284	4.417	.000
Personalization	.156	.076	.153	2.034	.044
Reliability	.301	.076	.281	3.958	.000
a. Dependent Variable: Service Quality					

**Table 3: Hypothesis Testing**

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
	Service Quality	.664	.062	.660	10.683	.000
a. Dependent Variable: Perceived Trust						

## 6. CONCLUSION AND DISCUSSION

The present research intends to identify the factors impacting the service quality of travel affiliate websites and its impact on consumer trust. Based on an extensive literature review, the authors identified website design, responsiveness, personalization and Reliability as the antecedents of e-service quality and proposed a positive relationship between service quality and consumer trust.

The website designs reflecting high-quality graphics, user-friendly interface, convenience, and ease of transactions are believed to have a high impact on user perception on the service quality of the websites (Dhingra et al., 2020; Zhang et al., 2023). Moreover, the degree to which these websites can handle consumers' queries and provide solutions to their problems plays a significant role when individuals evaluate a website (Zhang et al., 2023; Venkatakrishnan et al., 2023). When consumers are provided with services according to their tastes and preferences, they tend to put more weightage on these websites (Venkatakrishnan et al., 2023; Zhang et al., 2023). In addition, the extent to which these services are offered as promised accurately predicts a website's service quality (Dhingra et al., 2020). Collectively, the service quality of a website plays a huge role in influencing consumers' trust towards these platforms (Li et al., 2009; Zhang et al., 2023).

## 7. IMPLICATIONS

The study will help affiliate practitioners and merchants to know about the perception of consumers and employ the resources in the concerned area. For example: focusing on a secured

online interface will encourage the users of the affiliate website towards word-of-mouth promotion of the website. Affiliate travel websites can mitigate unpleasant experiences by promptly responding to consumers' inquiries and providing customized solutions for their needs and preferences. Working on the overall service quality of travel affiliate websites can significantly influence consumers' trust towards these platforms.

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