DOES TRUSTWORTHINESS INFLUENCE TRAVEL SERVICE USE INTENTIONS AT AN ONLINE TRAVEL AGENCY? A STUDY ON THE DIGITALIZATION OF THE TOURISM SECTOR IN BANGLADESH

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Abstract: The use of online travel agency (OTA) in the sphere of tourism and hospitality industry is steadily rising along with digitalization. The aim of the investigation is to explore the relationship between the elements of trustworthiness (perceived ability, perceived benevolence, and perceived integrity) and the use of online travel agencies. In this study, a purposive sampling technique was used to collect data from the 292 clients of online travel agencies in Bangladesh. With the application of SPSS version 24 and AMOS version 26, structural equation modeling (SEM) was used to examine the research model. The findings indicate that all three elements of trustworthiness - perceived ability, perceived benevolence, and perceived integrity positively influence tourists to use online travel agencies. It scaled a new development in social exchange theory (SET) by introducing the elements of trustworthiness in the context of online travel agencies (OTAs). The present study's findings have important and useful ramifications for online travel service providers, online service agents, and managers of various tourism platforms. They should develop and put into practice strategies to manage trustworthiness across various levels of online travel services to achieve improved responses from travelers.

Key words: online travel agency, digitalization of tourism, trustworthiness, use intention, structural equation modeling

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INTRODUCTION

With the advancement of information technology, people increasingly depend on it for their daily activities. Due to smart devices such as mobile phones, tablets, etc., engaging with digital services has become much easier than before (Min and Lee, 2020). All these devices have accelerated the customer's easy, interactive, and low-effort service delivery (Lee and Lee, 2020). The use of information technology in the tourism sector has given it a new dimension (Fan et al., 2022; Sun, 2021; Bayram, 2020). According to a market study by Ireland-based market research firm Research and Markets, the present size of the Internet travel industry is close to USD 450 billion, and by 2026, it is predicted to reach USD 700 billion (Hasan, 2021). Thus, the demand for a structured online travel industry is evident. Online travel agencies are intermediaries in the tourism sector that bring all tourism services to travelers' fingertips through the use of applications and web portals. Travelers can now perform things like ticket booking, hotel booking, payment negotiation, comparing tour plans, etc. through OTAs (Merkert and Hakim, 2022; Andriotis and Paraskevaidis, 2021; Jo et al., 2022).

Tech-based travel business is the demand of the era nowadays, it is predicted that Asian nations' tourism sectors will expand over the coming years (Wah et al., 2022). The tourism industry in Bangladesh has limitless growth potential. Currently, people are increasingly traveling through online services (Hasan, 2021). As a result, the number of online travel

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service providers and online travel agencies is constantly increasing. The industry analyst claimed that there are already more than 50 OTAs functioning in the nation. By 2025, OTAs are anticipated to hold a market share of more than 45% (The Business Standard, 2021). Despite the popularity of traveling through online travel agencies, some factors are hindering the growth of this sector. Among the inhibiting factors a lack of consumer trust and confidence in online travel agencies are major factors (Chen et al., 2022). Deliberate fraud, failure to deliver promised services, ambiguity in financial matters, unclear business terms, ultra-profiteering tendencies, presence of unscrupulous travel agencies, exaggerated campaigns, etc., have questioned the credibility and trust of Bangladeshi online travel agencies in the minds of travelers (Uddin, 2020). This is why it is essential to know the impact of the trustworthiness of online tourists on their intention to use OTAs.

The usage of OTA is significantly influenced by trustworthiness (Setiawan and Widanta, 2021; Uddin, 2020). Some recent researches were done to explain the relationship of trustworthiness with e-commerce applications (Casare et al., 2022; Wang et al., 2021), mobile banking (Khan et al., 2021; Almarashdeh et al., 2019), e-ticketing (Mellani et al., 2019), online hotel booking (Baki, 2020; Gao and Bi, 2021), online banking (Murthy and Varalakshmi, 2021). The majority of research discovered a strong, favorable association between trust and intention to utilize these online services. As a result, it is plausible to deduce that there may be an association between trust and OTAs usage intention in the context of Bangladesh.

Setiawan and Widanta (2021) discovered a favorable association between trust and OTA use intention. The Technology Acceptance Model (TAM) (Davis et al., 1989) was employed in that study to unravel the connection between trust and OTA usage intentions. It was shown that ease of use, usefulness, and attitude all favorably affect OTA adoption. However, travelers trust OTAs not only for ease of use and usefulness but also for their continuous and constant benefits. It is a reciprocal process. Because of trust, people share sensitive information with OTAs and use them without hesitation. So, it is more logical to explain the relationship between trustworthiness and OTA usage with the elements of trustworthiness like perceived ability, perceived benevolence, and perceived integrity because ability, integrity, and benevolence were recognized as the three main elements of perceived trustworthiness by Mayer et al. (1995). Travelers are more likely to trust OTAs if they ensure these features. Therefore, this mutual exchange process between travelers and OTAs can better be analyzed with the help of Social Exchange Theory (SET) (Homans, 1958). Thus, this study uses SET to explain the relationship between trust and OTA use intention by travelers.

Many theories and models were used to explain the impact of trustworthiness; for example, Amaro and Duarte (2016) utilized the theory of planned behavior (TPB), (Brandão et al., 2021) used the theory of rational action (TRA), and Setiawan and Widanta (2021) utilized the technology adoption model (TAM), have been used to explain how trustworthiness affects the usage of online travel agencies. However, to date, no research study has been found using the social exchange theory to clarify the involvement between trustworthiness and the usage of OTA.

Trustworthiness has been explained with so many elements in order to explore its relationship with use intention. The components of trustworthiness - ability, benevolence, and integrity - have been studied in the past to ascertain how they relate to use intentions in various contexts such as e-commerce (Abdullah and Saleh, 2019; Setyoparwati, 2019), mobile banking Lin (2011), e-governance (Janssen et al., 2017), mobile banking app (Khan et al., 2021) but none of these studies took perceived ability, benevolence, and integrity into account to explain how trustworthiness relates to online travel agencies. Therefore, this fact makes the research unique and important.

Some research (Setiawan and Widanta, 2021; Zahidah and Rostiani, 2021; Kim et al., 2018; Rakhmada and Hati, 2019) discovered a positive association between trust and OTAs usage. However, none of the studies have been identified in the Bangladeshi context. Bangladeshi visitors have different sociopsychological, behavioral, and cultural challenges than tourists from other nations (Bernard et al., 2022). As a result, it is imperative to conduct research in the context of Bangladesh. Therefore, the study's aims are to determine the components of trustworthiness that influence online travel agency usage, as well as the most essential elements of trustworthiness that constitute the factors responsible for OTAs usage.

Objectives:
- To identify the elements of trustworthiness that affect tourists' intention to use online travel agency.
- To investigate the degree to which trustworthiness affects Bangladeshi tourists' intentions to use OTA.

LITERATURE REVIEW
Theoretical Background

The social exchange theory (SET) was first proposed by Homans (1958) to understand human actions. It is a theory founded on the proposition that social conduct results from an exchange mechanism. According to the social exchange theory, people make social decisions based on logical calculations of the benefits and burdens associated with performing so (Enayat et al., 2022). The idea suggests that when using an online travel agency, tourists evaluate the firm's trustworthiness and decide based on the perceived advantages and hazards (Wei, 2021). In the interaction between travelers and online travel agents, trustworthiness is a key component. In this case, trust plays a crucial part in influencing people's decision-making (Datta, 2021).

The perceived ability, benevolence, dependability, credibility, and integrity of an online travel agency are referred to as the elements of trustworthiness (Sadiq et al., 2022). Individuals assess the possible benefits they anticipate obtaining from utilizing an online travel agency against the expenses and potential hazards connected with it in the framework of the social exchange theory. Trustworthiness becomes an important criterion in this evaluation since it has a direct impact on perceived advantages and potential threats (Khan et al., 2021). Individuals are more inclined to utilize an online travel firm that is

seen as trustworthy. Users feel more secure and assured when they trust the agency will keep its commitments, offer truthful data, and preserve their confidential data (Choi et al., 2021). This trust strengthens the positive aspects of utilizing an online travel agency, such as convenience, access to a wide range of choices, affordable pricing, and dependable customer assistance (Setiawan and Widanta, 2021; Çiftçi and Çizel, 2019). On the contrary, tourists are less inclined to utilize an online travel agency if they judge it to be untrustworthy. The absence of trust increases fears of potential hazards and adverse consequences. Uddin (2020) mentioned that the dangers encompass fraudulent behavior, deceptive facts, poor customer service, and illegal use of confidential information. With these considerations in mind, people are more likely to avoid using a shady online travel agency, even if it provides upfront advantages like reduced rates or appealing discounts.

Therefore, trustworthiness has an important role in the perceived benefits and risks of utilizing an online travel agency. Visitors have a higher inclination to utilize a trustworthy service due to increased rewards and lower potential risks. The social exchange theory emphasizes the significance of trustworthiness in influencing tourists' decisions to use online travel firms.

Trustworthiness

Trustworthiness is a multidimensional concept that encircles the ability, benevolence, and integrity of the trustee (Mayer et al., 1995; Svare et al., 2020). To comprehend trust in different circumstances, it is vital to consider variables like ability, benevolence, and integrity (Hallikainen and Laukkanen, 2021). In this era of social media, trustworthiness is difficult to achieve (Aziz, 2023; Khoa and Huynh, 2023; Yen et al., 2022). The existence of trust in an e-commerce platform boosts consumer confidence and lowers anxiety about risk, increasing purchase intentions and online buying (Wong et al., 2019). It also triggers customers' engagement and brand loyalty toward market offerings (Firmansyah et al., 2019; Kosiba et al., 2018). Kharouf et al. (2019) added that trustworthiness implies the feature of a person - a trustee who may or may not be believed. Since purchasing any product or service online is deemed to be highly risky (Jain et al., 2017) elements of trustworthiness need to be considered while dealing with any online transaction (Ma, 2021).

Trustworthiness has emerged as one way of determining whether anybody has a larger or lower level of trust in online purchasing, thereby driving customers' plans to buy (George, 2023). Numerous academics have studied the effects of trustworthiness on various aspects of e-commerce, including online banking (Adityawan et al., 2023), e-commerce (Givan et al., 2021), online shopping (Mosunmola et al., 2018), fashion industry (Hang et al., 2023), and e-purchasing (Cerdeira, 2020) but there is still a paucity of studies especially on the relationship of trustworthiness and online travel agency. Therefore, the researchers assume that trustworthiness favorably impacts the use behavior of OTAs.

Intention to use

Intention to use is the likelihood that a customer will actually be inclined to the purchase of a good or service from a business (Srivastava and Gupta, 2023). Trustworthiness significantly creates the intention to buy online in the minds of customers (Mbete and Tanamal, 2020; Osei-Frimpong et al., 2019). Trustworthiness and Intention to buy are closely related to each other (Li et al., 2023). Perceived ability, benevolence, and integrity create intentions to avail e-commerce services among buyers (Özdemir and Sonmezay, 2020). Tourists are motivated to avail of tourism services when they find trustworthiness variables in the service offerings (Su et al., 2020). Eventually, in this study, the authors assume that visitors' intentions to utilize online travel agencies (OTAs) will be positively impacted by OTA trustworthiness factors.

Perceived Ability

Ability implies a trustee's capacity to meet the trustor's requirements (Mayer et al., 1995). Additionally, Deljoo et al. (2018) allude that the ability refers to the trustee (service provider) is competent enough to satisfy the trustor (service receiver or customer). Although a company may be extremely skilled in the field in which it specializes, it may be less skilled in other areas. Ability in e-commerce involves the conviction that a web-based business is competent in its field, which lessens the sense of insecurity around online purchasing (Hallikainen and Laukkanen, 2021). The Previous study divided ability into two parts, namely professional and relational (Khan et al., 2021) that trigger a guarantee of a high level of skill, expertise, and capability (Mcknight et al., 1998). Trust, encompassing perceived skill, has been proven to positively influence purchasing motives (Setiawan and Widanta, 2021). Perceived ability is a component of trustworthiness that affects online travel businesses. The likelihood that a customer would use an online travel agency's offering correlates strongly with the site's trust, suggesting that the portal's trust increases their willingness to buy (Brandão et al., 2021). Consequently, the study assumes that if the users believe that the OTAs will provide them with the required services with perfection in the cases of competence, skills, and expertise, then they will be interested enough to consume online travel services through OTAs. Therefore, the study posits that:

H1: Perceived ability has a positive relationship with the intention to use online travel agency.

Perceived Benevolence

Benevolence depicts that a trustee considers the trustor's interests and cares for them highly (Mayer et al., 1995; Zhang and Li, 2019). It is the conviction that the service provider will act honestly, with commitment, and without regard to personal gain. In addition to that, benevolence denotes the perception that the trustee will act on behalf of the trustor and/or place the trustor's interests before his/her own, along with thinking of the trustor's wellbeing (Choi et al., 2019). The trustors or users of any product or service tend to receive cooperation, reciprocity, and loyalty in the light of benevolence (Nguyen, 2016; Mayer et al., 1995). Client trust in the backdrop of selling products via the Internet is

impacted by the vendor's credibility, encompassing their competence, benevolence, and integrity (Hallikainen and Laukkanen, 2021). In e-commerce, it has also been discovered that perceived trustworthiness, especially benevolence, influences buyer preferences (Khan et al., 2021). As per Choi et al. (2019), if the users of online tourism find that online travel agencies are considerably benevolent, they will necessarily generate interest to take online travel services. In light of this consideration, the study proposes that:

H2: Perceived benevolence has a positive relationship with the intention to use online travel agency.

Perceived Integrity

Integrity pertains that the trustee will have honesty and promise-keeping attitudes toward trustors (Zhang and Li, 2019). It ensures that the trustee or service provider will be more reliable, trade fairly, and will not make any false claims (Dowell et al., 2015). Integrity is the conviction that a seller would uphold a set of values that are trustworthy and suitable to the clients (Mayer et al., 1995). Integrity relates to ensuring consistency, fairness, and satisfaction while providing services to customers (Gong et al., 2015; Amatulli et al., 2021). In the case of travel services, the customers feel angry and become disappointed while experiencing dissatisfaction with integrity issues (Gong et al., 2015). When customers are satisfied with the integrity of the firms, they might exert positive reactions (Amatulli et al., 2021). In line with these findings, the researchers in this study have considered that if the customers discover integrity in the services of the online travel agencies, then they might accept the offerings jubilantly. Hence, the study assumes that:

H3: Perceived integrity has a positive relationship with the intention to use online travel agency.

Overview of the Proposed Model

In considering the literature mentioned above, this study suggests a model that assesses the relationship between perceived ability, perceived benevolence, and perceived integrity (independent variables) with usage (dependent variables) of online travel agencies by Bangladeshi tourists (Figure 1). The suggested model was modified from the research project "Impact of trustworthiness on the usage of m-banking apps: A study on Bangladeshi consumers" (Khan et al., 2021: 234-250).
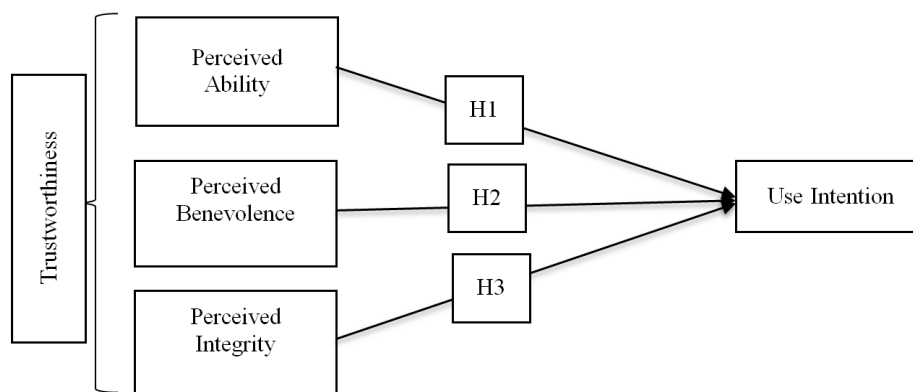

Figure 1. Proposed model of trustworthiness and OTA use intention (Source: Adapted from Khan et al., 2021)

METHODOLOGY
Sample and Data Analysis

Data collection has been done through in-person survey using structured questionnaires (printed) from three famous travel spots in Bangladesh. Visitors to these sites are considered representative visitors for this study. The sites are Cox's Bazar Sea Beach, Kuakata Sea Beach, and Koromjol tourist point (Sundarban). These tourist spots are some of the most popular tourist spots in Bangladesh. Data was collected directly from the visitors present on these sites. Nine trained students took part in the data collection process. The survey was done from 12th January to 15th May 2023 (four months) by confirming the privacy of data and usage only for academic purposes. All participants had to answer a screening question to rule out the possibility that they had used an online travel agency at least once. "Have you ever traveled using an online travel agency?" They were considered if they responded in the affirmative.

Therefore, purposive sampling techniques were utilized for this study. Prior to beginning the major data collection, a pilot survey was carried out with 30 samples. Considering the evaluation of the survey's findings and the recommendations of the experts, 14 items were kept out of 20 initial items. A total of 321 respondents were used in the data-gathering process. After eliminating the incorrect replies through verification, the 292 respondents' responses were ultimately considered for the study. Table 1 displays the demographic data of the respondents. In this study, the hypothesis is tested using structural equation modeling according to the approach recommended by Anderson and Gerbing (1988). For data analysis, SP. SS version 25 and Amos version 26 were utilized. Since an unknown number of people use OTA, therefore, to get a sufficient sample size, we followed Alshibly (2020) by multiplying the number of measurement items by 10, which yields a total sample size. Our sample size is, therefore, 292, which is more than the advised number (10*14 = 140). Again, 292 is a sufficient sample size for this study utilizing structural equation modeling (SEM) (Comrey and Lee, 2013). We used factor analysis to assess validity and reliability in the initial phase. After that, a structural model analysis was carried out to clarify the causes of the correlations between the constructs.

Table 1. Demographic data of the sample (Source: Own Survey, 2023)

Variables	Variables Categories	Frequency	%
Gender	Male	175	59.93
	Female	117	40.07
Age	18-35	181	61.99
	36-50	87	29.79
	51 and above	24	8.22
Education	Secondary level	66	22.60
	Higher secondary level	74	25.34
	Graduates and above	152	52.05
Monthly Income (Taka)	5000-20000	52	17.81
	20001-40000	111	38.01
	40001 and above	129	44.18
Online Traveling Frequency (per year)	Once in a year	201	68.84
	More than one	91	31.16

Instrument development

For this study, a wide range of well-known scientific publications were reviewed. The review states that the following characteristics of trustworthiness have been found by recent research. In light of the prior literature, the present research only took into account items that have been assessed using procedures that are recognized academically (Table 2). All the items of perceived ability, perceived benevolence, perceived integrity, and usage was adapted from Khan et al. (2021). One item of perceived ability (PA 4) was adapted from Özdemir and Sonmezay (2020), and another item of perceived benevolence (PB 4) was adapted from Hsiao et al. (2010) (Table 2). The items were slightly edited to fit the framework of the study. A 5-point Likert scale is used to evaluate the items, where 1 = "strongly disagree," 2 = "disagree," 3 = "neutral," 4 = "agree," and 5 = "strongly agree." Since the five-point Likert scale seems to be less ambiguous and boosts response rates (Babakus and Mangold, 1992), it has been adopted.

Table 2. Source of measurement items and factor Cronbach's alpha (Source: Own Survey, 2023)

Constructs	Code	Source	Cronbach's Alpha (from source study)
Perceived ability	PA 1	Khan et al., (2021)	0.72
	PA 2		
	PA 3		
	PA 4	Özdemir and Sonmezay, (2020)	0.86
Perceived benevolence	PB 1	Khan et al., (2021)	0.80
	PB 2		
	PB 3		
	PB 4	Hsiao et al., (2010)	0.86
Perceived integrity	PI 1	Khan et al., (2021)	0.83
	PI 2		
	PI 3		
Use Intention	UI 1		0.79
	UI 2		
	UI 3		

Table 3. Validity and reliability test results of the measurement model (Source: Own Survey, 2023)

Constructs	Code	Factor Loading	Cronbach's Alpha	CR	AVE
Perceived ability	PA 1	0.752	0.856	0.857	0.599
	PA 2	0.792			
	PA 3	0.802			
	PA 4	0.749			
Perceived benevolence	PB 1	0.887	0.931	0.931	0.773
	PB 2	0.873			
	PB 3	0.922			
	PB 4	0.832			
Perceived integrity	PI 1	0.865	0.852	0.856	0.667
	PI 2	0.865			
	PI 3	0.711			
Use Intention	UI 1	0.870	0.911	0.911	0.773
	UI 2	0.864			
	UI 3	0.903			

RESULTS AND DISCUSSION
Measurement Model

A suitable measurement model fit was confirmed before assessing the structural model. Testing the factor loading,

composite reliability (CR), and average variance extracted (AVE) led to the model's convergent validity and reliability. According to Hair et al. (2016), the threshold values for factor loading, CR, and AVE are 0.7, 0.7, and 0.5, respectively (Table 3). According to the results of the aforementioned values (shown in Table 1), convergent validity was attained since all the values were at an acceptable level (Henseler et al., 2015). The measurement model's AMOS fit indices are as follows: CMIN/df = 2.047, CFI = 0.972, RAMSE = 0.60, GFI = 0.939, AGFI = 0.910, RMR = 0.040, NFI = 0.947, TLI = 0.964, (Table 6). According to (Byrne, 2001; Hair et al., 2016), these values demonstrate a satisfactory model match. According to Fornell and Larcker (1981), the AVE (bold diagonal) (Table 4) of each construct in this investigation was higher than the inter-construct correlations, indicating the discriminant validity of the scale.
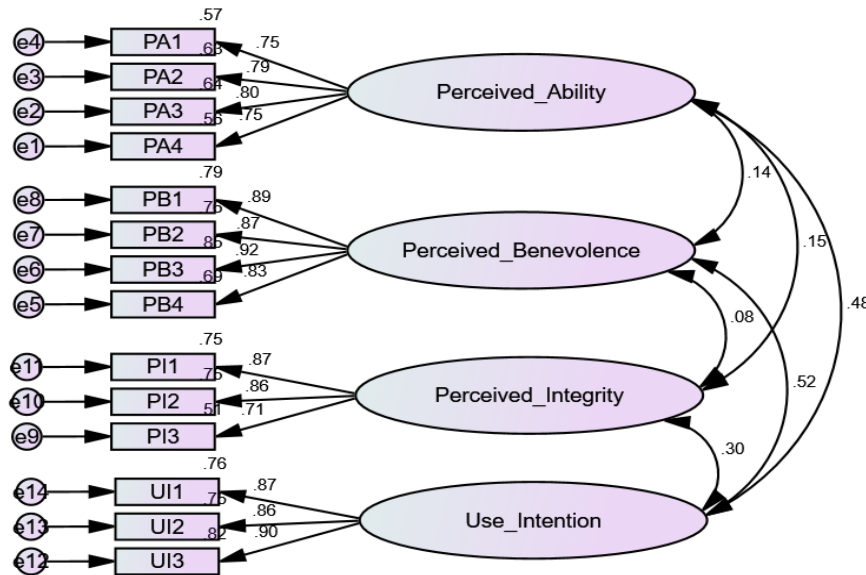

Figure 2. Confirmatory factor analysis diagram (Source: researcher's own creation 2023)

Table 4. Discriminant validity–Fornell–Larcker criterion (Source: Own Survey, 2023)

Constructs	MSV	MaxR(H)	Perceived ability	Perceived benevolence	Perceived integrity	Usage
Perceived ability	0.233	0.858	**0.774**	-	-	-
Perceived benevolence	0.270	0.937	0.140	**0.879**	-	-
Perceived integrity	0.089	0.874	0.150	0.085	**0.817**	-
Usage	0.270	0.913	0.482	0.520	0.298	**0.879**

HTMT analysis

HTMT ratio was used to assess discriminant validity in light of Fornell and Larcker's (1981) criteria provided by Henseler et al. (2015). HTMT analysis was conducted in this study using the "Master Validity Tool" AMOS Plugin provided by Gaskin and Lim (2019), as the AMOS package does not include the HTMT test. When the HTMT ratios are 0.85 or 0.90 or below, the measurements can be separated. Otherwise, if the HTMT rates above the cut-off values, the measurements become incoherent. The fact that none of the HTMT ratios are higher than 0.85 (Table 5) showing that the respondents understood that four separate constructs were used in the study. When taking into account the aforementioned, it can be said that the measurement model demonstrated acceptable levels of validity and reliability.

Table 5. HTMT analysis (Source: Own Survey, 2023)

Constructs	1	2	3	4
Perceived ability		-	-	-
Perceived benevolence	0.144		-	-
Perceived integrity	0.174	0.108		-
Use Intention	0.486	0.531	0.332	

Structural Model

The necessary indices were adequately attained, as stated by (Jain and Chetty, 2022; Byrne, 2001 and Hair et al. 2016), and the data fit the path model well. The model fit indices include CMIN/df = 2.107, CFI = 0.969, RAMSE = 0.62, GFI = 0.934, AGFI = 0.906, RMR = 0.077, NFI = 0.944, and TLI = 0.962, (Table 6). This indicates that perceived ability, perceived benevolence, and perceived integrity had a significant positive impact on the usage of online travel agencies. (βPA→UI = 0.410, p < 0.001; βPB→UI = 0.474, p < 0.001; βPI→UI = 0.220, p < 0.001) supporting H1, H2 and H3. An R^2 value of 0.67 is considered significant, 0.33 is considered moderate, and 0.19 is considered weak, according to Chin (1998). The statistical analysis of this research revealed an R^2 value of 0.44, confirming the study's moderate explanatory strength. The findings are reported in Table 7, and the path coefficients are displayed in Figure 3.

Table 6. Goodness of fit indices of both measurement and structural model
(Source: Thresholds adapted from Jain and Chetty, 2022; Byrne, 2001)

Fitness indices		Thresholds	Model	
			Measurement	Structural
Absolute Fit values:	CMIN/DF	1-3	2.047	2.107
GFI		> 0.90	0.939	0.934
RMR		< 0.05, <0.08	0.040	.077
RMSEA		< 0.05, <0.08	0.60	0.62
AGFI		> 0.90	0.910	0.906
Comparative/incremental Fit values:	CFI	> 0.90	0.972	0.969
NFI		> 0.90	0.947	0.944
IFI		> 0.90	0.972	0.970
RFI		> 0.90	0.933	0.931
TLI		> 0.90	0.964	0.962
Parsimonious Fit values:	PGFI	> 0.50	0.635	0.658
PNFI		> 0.50	0.739	0.767
PCFI		> 0.50	0.759	0.788

DISCUSSION

The study's goal was to investigate how trustworthiness affects Bangladeshi tourists' intentions to utilize OTA. This study also sought to ascertain the degree to which factors related to trustworthiness influence how Bangladeshi tourists utilize online travel firms. The empirical findings indicate that trustworthiness significantly impacts tourists' intentions to use OTA and that all its components favor OTA use intentions (Table 7 and Figure 3). Some past studies conducted on trustworthiness and found that perceived ability, perceived benevolence, and perceived integrity have a positive influence on e-commerce (Khan et al., 2021; Hallikainen and Laukkanen, 2021). In this study, it was discovered that perceived ability was positively correlated with OTA usage intention. Therefore, H1 is supported. The reason behind such result is that the majority of respondents are young and technologically savvy, which is why they trust OTAs that provide them with expert services. The faith and trust of passengers in a travel agency increases with the degree of competence, expertise, and efficiency of the agency since a competent and professional agency can offer the finest service. Their abilities allow them to produce and provide better services more quickly and affordably
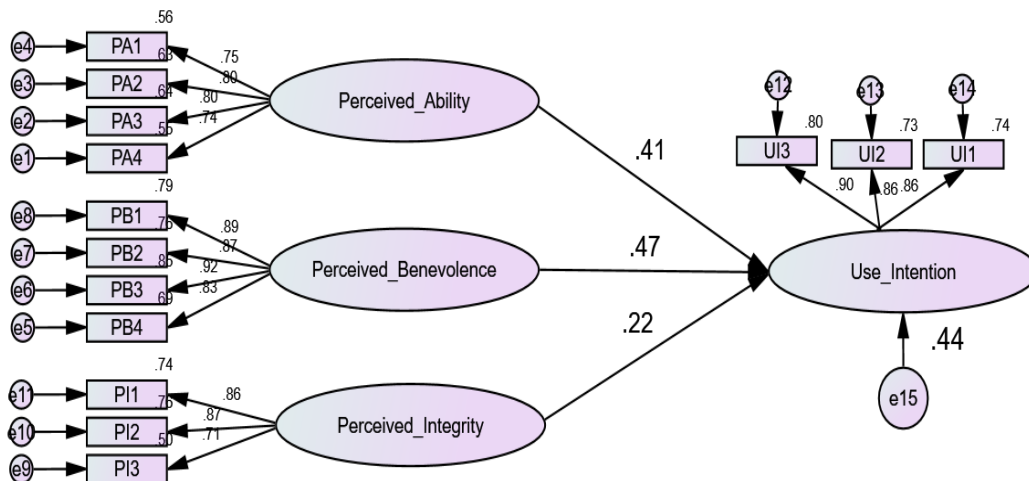

Figure 3. Trustworthiness and purchase intention model (Source: Own development based on survey 2023)

. Some previous studies support this result (Khan et al., 2021; Özdemir and Sonmezay, 2020; Lin, 2011).

Additionally, it was discovered that the desire to utilize OTA was positively correlated with perceived benevolence. Thus, H2 is accepted. Since there are more travel agencies in Bangladesh than ever before and as a result, the competition is getting fiercer. Consequently, OTAs are striving to attract customers by offering exceptional value in an effort to establish a reputation (Laboni and Abdullah, 2019). Travelers choose travel companies that prioritize delivering excellent customer care over maximizing profits. Travel agencies may win consumers' hearts if they adhere to the reciprocity principle, which states that if they offer outstanding service, customers will prefer their agency. The conviction that a travel firm will always offer suitable perks if travelers spend money with them fostering loyalty.

This finding is supported by the outcomes of some recent studies in mobile banking (Hallikainen and Laukkanen, 2021; Khan et al., 2021; Setyoparwati, 2019). Although some previous studies found the opposite of these results (Özdemir and Sonmezay, 2020) in e-commerce context. The study's findings show that perceived integrity and OTA usage are highly connected which indicating that the H3 is accepted. Perceived integrity implies that the online travel service will supply consumers with exactly what it claims. It is the online travel agency's own principles and ethics that

will create a certain standard of service for consumers and continue to deliver service in accordance with those standards. Customers clearly feel that if a travel firm maintains its standards, follows ethics, and defends fairness, then travelers boost that travel agency's trust. The outcome indicates that, despite the existence of certain dishonest OTAs in the market, the majority of OTA companies are making an effort to uphold their commitment to their clients because they understand that, in the absence of truthfulness and fairness, clients would shun them.

As a result, the perception of integrity among tourists favors OTA use. Some previous study supports these results (Khan et al., 2021; Setyoparwati, 2019; Özdemir and Sonmezay, 2020; Lin, 2011).

Table 7. Hypothesis Statements (Note: H=Hypothesis; P= Probability, ***<0.001) (Source: Own Survey, 2023)

Hypo-thesis	Dependent variable	Independent variable	Estimates	Std. Estimates	Standard Error (SE)	Critical Ratio (CR)	P	Results
H1	Usage	Perceived ability	.478	.410	.068	7.002	***	Supported
H2	Usage	Perceived benevolence	.477	.474	.056	8.574	***	Supported
H3	Usage	Perceived integrity	.292	.220	.073	4.024	***	Supported

CONCLUSION AND IMPLICATIONS

This study demonstrates the implication of SET theory in understanding the link between trustworthiness and OTA usage behavior based on Bangladeshi travelers. All three trustworthiness factors- perceived ability, perceived benevolence, and perceived integrity strongly impact visitors to use online travel agencies. This discovery will be useful for academics in the field of e-tourism, particularly online travel agencies, because it empirically explains SET theory with trustworthiness dimensions for the first time ever. Online travel agency operators will get essential insights into developing suitable services in order to make clients more trustworthy.

Theoretical Implications

A growing number of tourists are turning to online platforms to buy travel-related services. As a result, online travel agencies are multiplying and, at the same time, heightening the rivalry between them. In these conditions, OTAs' ability to win over tourists' trust is crucial. In this study, it was discovered that trustworthiness and OTA purchase intention have a favorable association. However, specific management applications may be drawn from the paper's findings. Firstly, the link between trustworthiness and the use intentions of online travel agencies has yet to be adequately studied. This study will fill the knowledge gap for researchers in this field. Secondly, a positive impact of trustworthiness and OTA use intention was found, which includes new knowledge in the area. Thirdly, the implications of perceived ability, benevolence, and integrity on social exchange theory have been described and empirically proven. Lastly, the Social Exchange Theory's application described in this paper can further be applied in developing countries context.

Managerial Implications

The results of the investigation demonstrated a favorable relationship between trustworthiness and Bangladeshi visitors' use of online travel companies. This finding directs online travel firms, service providers, marketers, and intermediaries to focus on strengthening tourist trustworthiness. When supplying their clients with the promised services, online travel service providers should understand the importance of trust and the reciprocal advantages of being trustworthy. To provide travelers smooth online experience businesses should develop their skills and expertise. OTA must hire qualified staff, offer training, and professionally conduct its operations while dealing with visitors. When offering travel services to customers, never make the same mistakes repeatedly. OTAs should pay close attention to customer complaints and work to resolve them as fast and effectively as they can. While developing and providing services to its customers, the online travel agency should uphold an appropriate standard of service, a code of ethics, and fairness. OTAs should not compromise on providing the promised service or benefits that were advertised earlier. Additionally, OTAs must continually prioritize treating customers fairly and honestly, and they must be wholly consumer centered.

Limitations and Future Research Directions

There are several shortcomings in the current research. Future studies must address some of this study's weaknesses. The impact of trustworthiness might be better understood using a longitudinal study, as this study is cross-sectional in nature. This study mainly gathered data only from three selected spots in Bangladesh and the sample size of this study was relatively small. This prevents the results from being applied generally. Further studies need to be conducted in a wider context to generalize the result. The limited involvement of the older participants was due to their low frequency of visits and hesitation to participate in the survey. Possible explanations for the elderly population's fewer visits include a lack of amenities, insufficient accessibility, and a lack of marketing efforts aimed at them. As a result, extreme caution should be exercised while generalizing the research findings. To understand the impact of trustworthiness in a comprehensive manner, some other determinants of trustworthiness, like communication, shared values, complaint management, emergency management, and privacy management, should be included in future research. Further studies may include gender as a moderator to observe if there is any gender-specific impact on the result.

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C.U.K; Data curation, M.S.M. and R.R; Original draft preparation, M.S.M. and S.A.M.S.; Review and editing, S.K. and M.R; Visualization, S.M, C.U.K and K.H.; Supervision, M.S.M. All authors have read and agreed to the published version of the manuscript.

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