

## PURCHASING TOURISM SERVICES THROUGH ONLINE TRAVEL AGENCY: DOES ELECTRONIC WORD-OF-MOUTH HAVE INFLUENCE? AN EMPIRICAL STUDY ON BANGLADESHI TOURISTS

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**Abstract:** Tourists nowadays are more dependent on online reviews to make different travel decisions. Electronic word of mouth has been playing a key role in influencing the purchase intention of tourists who travel through an online travel agency. In this context, the study aims to explore how electronic word-of-mouth determinants influence travellers' intention to purchase tourism services from online travel agencies in Bangladesh. Based on Social Exchange Theory information quantity, information quality, information credibility, and information usefulness of electronic word of mouth are identified as the four factors determining the purchase intentions toward buying services through an online travel agency. A total of 302 people participated and replied to the questionnaire, making up the sample. For the analysis, SPSS version 25 integrated with AMOS version 26 was employed. Structural equation modeling was used to test the hypothesis. The analysis revealed that, except for information quantity, the three other independent variables that determine e-WOM - information quality, information credibility, and information usefulness significantly affect tourists' service purchasing intentions from OTAs. The current research findings provide meaningful, practical implications for online travel service providers, online service agents, and managers of different tourism platforms to develop and implement strategies to manage online reviews across different online platforms to generate better responses from travelers.

**Keywords:** Online Travel Agency, Social Exchange Theory, Purchase Intention, Electronic Word of Mouth, Online Tourism, Information Quantity, Information Quality, Information Usefulness

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### INTRODUCTION

Nowadays, to ensure a smooth transaction online, customers depend more on online reviews (Fachrurazi et al., 2022). Consequently, customers' buying habits are influenced by the reviews of other customers (Kuppelwieser et al., 2021). Users of electronic platforms have grown significantly, and this has given them more freedom to engage with one another, express themselves honestly, and spread the word about their experiences online (Khasawneh et al., 2021). Buyers' inclinations to purchase are strongly affected by electronic word of mouth (e-WOM) in virtual communities (Akbari et al., 2022). Thus, to create better relationships with existing and prospective customers, tourism-related service companies have started interacting on social media platforms (Thaothampitak and Wongsuwatt, 2022). Some contemporary research was conducted on the effect of e-WOM determinants on different behavioral aspects. Moreover, the findings of most of the studies are not consistent. Therefore, this research will add a substantial knowledge resource to the current literature in the fields of e-WOM and OTA. OTA is an intermediary organization that arranges attractive travel packages for tourists through its website or applications (Talwar et al., 2020). There has been a sharp increase in online customer reviews of travel-related services on social sites (Salminen et al., 2020; Hossain et al., 2023). Past studies regarding OTA were concentrated on different issues other than e-WOM. However, there is a lack of studies on the impact of online reviews on OTA. Therefore, this research will add fresh knowledge to the literature from the perspective of OTA. Bangladeshi people are looking to adopt different services online. According to The Business Standard (2021), Bangladesh, with a population

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of 164.5 million, 58% internet penetration, and an e-commerce market worth \$2 billion. OTAs occupy about 05% of the total travel market in Bangladesh, which is expected to rise to 45% by 2025. Since the 1990s, Bangladesh's tourism and hospitality industries have proliferated while remaining relatively small (Sardar et al., 2020). Existing customers share their travel experiences with those companies on different social platforms without hesitation, and potential customers evaluate the reviews before planning a trip (Ahani et al., 2019). So, it is necessary to understand the customer's review pattern and its impact on customer behavior. Most of the studies were carried out by researchers in this area on customers outside Bangladesh, but to the knowledge of the authors of this research, no prominent study has been found on Bangladeshi tourists' behavioral intention to purchase services through online travel agencies about the determinants of e-WOM. So, it is essential to critically investigate the elements of e-WOM that have a major impact on Bangladeshi customers' travel service purchase intentions. Therefore, this study is significant for online travel agencies, social media managers, travel service planners, and providers seeking to market their travel-related goods and services online in Bangladesh. Objectives of the study:

- To identify the determinants of e-WOM that affect travel service purchase intention through OTA.
- To investigate the impact of e-WOM determinants on the purchase intention through OTA by Bangladeshi tourists.

## LITERATURE REVIEW

### Theoretical Background

Electronic word-of-mouth has been studied through relevant theories and models to investigate different aspects of consumer behavior towards online reviews, including the influence of tourism service purchase intentions from OTA. The social exchange theory (SET) (Homans, 1958) is a widely used one that describes a person's actions as the final result of an exchange process designed to maximize gains while minimizing expenditures. By providing information on various aspects of the travel services offered by the OTA, EWOM determinants aid visitors by enabling them to make informed decisions about whether or not to purchase the OTA. According to this procedure, if they receive favorable feedback, they purchase, and if they do not, they refrain from doing so. According to SET theory, this is a reciprocal process. Therefore, information quality, innovativeness, information quantity, social influence, information usefulness, attitude towards information, and information credibility of e-WOM have been identified as predictors of tourism service purchase intention through online travel agencies.

### Online Travel Agency (OTA)

In the tourism industry, OTA has become a part and parcel for both tourists and service providers. Online travel agencies (OTAs) are intermediaries who provide targeted customers with travel-related products online. Travel-related items, including travel arrangements such as flights, voyages, cruises, vacation packages, and hotel rooms, are included in this category (Talwar et al., 2020). Online travel agency (OTA) promotes and sells lodging in exchange for transaction commissions as their primary duty. They frequently offer other services connected to travel, such as airlines and car rentals. According to Talwar et al. (2020), utilizing OTAs for service enables customers to cut expenses while saving time and physical work on their purchases. Additionally, it offers consumers services by doing informational searches and previewing travel-related goods proposed by Vila et al. (2021). Since they guarantee consumer value by offering good usability, readily available information, financial security, and transaction security, online travel firms have already established themselves as a handy method for arranging and reserving tours. Pinto and Castro (2019) assert that the travel business is becoming more competitive, so OTAs are attempting to stand out by utilizing strategies that cater to customer tastes and their multi-criteria choice. According to Guillet et al. (2019), reserving hotel rooms online has grown in popularity. OTA is not an exception here. Tourists who have already taken services from online platforms leave their positive and negative opinions on social sites. The planning procedure for the potential consumer is more heavily influenced by this review (Aisha et al., 2024; Pop et al., 2021). As an emerging industry, Bangladeshi OTAs are also very keen to exercise strategies that improve the quality, credibility, usefulness, and quantity of e-WOM to influence repurchase intention (Kalam et al., 2022).

### Electronic Word-of-Mouth (E-WOM)

Since the inception of social media, people have started interacting with each other to share their views. E-WOM refers to the interactive and ongoing process of exchanging information about goods, services, brands, and enterprises with potential, current, or previous customers that is available to a vast users online (Ismagilova et al., 2020). It is the information that customers share online with one another regarding their interactions with a company. When consumers are happy with the services provided by an online travel agency, they may recommend their goods, which encourage them to stay loyal and spread the word about the company's products by encouraging favorable word-of-mouth about their interests through different types of online platforms like Facebook, Twitter, LinkedIn, etc. According to Seo and Park (2018), users can exchange views and opinions about items they bought online through websites and social media. Any information that clients who traveled earlier published online about a product or business was highlighted as e-WOM (Hung and Khoa, 2022; Zhai et al., 2022). Happy customers may provide a good review, whereas dissatisfied customers may do the opposite (Li et al., 2020). In contrast to what companies advertise about them, e-WOM serves customers by offering explicit information about other consumers' viewpoints and experiences (Akbari et al., 2022). Customers can now post good brand recommendations on Facebook and other social sites (Alrwashdeh et al., 2019). Researchers have investigated the effects of e-WOM determinants on purchase intention from different perspectives like information quantity (Hung et al., 2023; Ilhamalimy et al., 2021), information quality (Filieri, 2015), information credibility (Siddiqui et al., 2021), and information usefulness (Leong et al., 2021).

Consumers can learn about the quality of goods and services through e-WOM messages, which are an effective tool in this regard, as proposed by Jain et al. (2022). Agag et al. (2016) stated that positive word of mouth about an online travel

community directly and efficiently influences consumers' feelings. Numerous studies have demonstrated the direct impact that e-WOM has on buyer intentions. Ladhari and Michaud (2015) stated that positive and negative internet comments help consumers learn more about a hotel's status. Still, negative reviews will likely change their opinions of that hotel undesirably. Cheng et al. (2021) indicated that e-WOM was discovered to be extremely influential in customers' purchasing intentions. Direct e-WOM between consumers might alter consumer preferences and real purchasing behavior; hence, more research into linked market effects is required (Rosario et al., 2020). Since there is increase in the number of e-WOM users, the influence of e-WOM has consequently become a crucial issue to be researched (Díaz et al., 2017).

### **Information Quantity (IQN)**

Information quantity is regarded as one of the significant resources in the service industry. The volume of online opinions that customers expose on social media platforms is called information quantity (Reyes-Menendez et al., 2019). According to Chakraborty (2019), customers evaluate internet reviews as more knowledgeable and informative as they get them in numbers. One of the important e-WOM communication elements is the number of online opinions (Mainolfi and Vergura, 2021). It has been shown that the volume of e-WOM increases product recognition, popularity, and sales (Hung et al., 2023). Additionally, Ilhamalimy et al. (2021) discovered that buyers' opinions of a product's trustworthiness are positively impacted by the amount of e-WOM since a vast amount of e-WOM indicates that many individuals bought the goods and showed interest in the products. Consumers usually prefer to assume that products with many internet reviews are more preferred than those with few, even though the study in e-WOM has produced contradictory results about the effect of multiple reviews on customers' buying intentions (Zahratu and Hurriyati, 2020). The variety of research to date indicates that as online review volume rises, so does positive e-WOM (Sun and Zhang, 2024; Sijoria et al., 2018). Some notable earlier studies (Filieri et al., 2014) showed a strong correlation between the volume of e-WOM and its impact on customer behavior. Therefore, we can hypothesize that the information quantity of the e-WOM may predict the purchase intention of services through an online travel agency.

**H1.** Information quantity of e-WOM significantly affects the tourism service purchase intention through the online travel agency.

### **Information Quality (IQ)**

The standard of the review content that creates real interest for the customers is regarded as information quality (Guo et al., 2020). In this research, we have adopted the definition of information quality from Cao et al. (2020). According to them, the reflection of value and the reflection of utility constitute information quality in e-WOM. Additionally, information quality facilitates data transfer and is a crucial factor in user confidence in commercial websites. Information quality is shown to predict e-WOM information acceptance, adoption, and purchase intentions, as claimed by Filieri (2015). From a tourism perspective, the decision of where to go might be a little difficult because travel involves a variety of goods and services, including - hotels, transportation, attractions, and auto rentals. As a result, consumers must gather a great deal of data before making a purchase. Furthermore, each customer has individual travel requirements and preferences, and they might have different interests. Kabadayi et al. (2019) demonstrated that visitors frequently think about the information at hand before making decisions. So, the quality of the reviews is an indicator of how well or poorly the services, goods, or locations are rated by previous customers. If they discover that the review quality is good, they feel interested to buy, visit, or spread the information, they will neglect it, if the review quality is below standard (Wong et al., 2020). Information quality greatly affected by many factors, one of them is the quality-of-service system. System quality also influences buyer satisfaction, ultimately impacting a social commerce web's desire to purchase (Filieri et al., 2017). Thus, it can be hypothesized that the information quality of the e-WOM may predict the purchase intention of online travel agencies.

**H2.** Information quality of e-WOM significantly affects the tourism service purchase intention through the online travel agency.

### **Information Credibility (IC)**

Information credibility is the level of a person's feelings that the information being presented is reliable and trustworthy (Rieh et al., 2017). Prospective customers are increasingly using online customer reviews as a quality measure. Therefore, a higher percentage of favorable reviews suggest a more objective assessment and a wider audience's acquaintance with the items, raising its perceived credibility (Siddiqui et al., 2021). The caliber of the materials may influence a customer's evaluation of a source's reliability in a consumer review (Torabi and Bélanger, 2022). In reality, the information quality level indicates the information source's knowledge and reliability. A reviewer's source of data that offers precise, factual, and thorough information on the pertinent characteristics of the travel services can be viewed as much more trustworthy than one that provides a condensed, shallow, and opinionated account of the same (Ali et al., 2019). Many prior literatures acknowledged the quality of e-WOM, particularly in the tourism industry; several factors affect tourists' acceptance of e-WOM, but information credibility is the most crucial of them (Reyes-Menendez et al., 2019). The information source's credibility is a critical aspect in assisting customers in appraising web data. Credibility can be ensured by source credibility (Zahratu and Hurriyati, 2020). So, a hypothesis can be made as follows:

**H3.** Information credibility of e-WOM significantly affects the tourism service purchase intention through the online travel agency.

### **Information Usefulness (IU)**

Information usefulness is another e-WOM feature influencing consumers' purchasing intentions (Zarifah and Hafiz,

2020). It is a useful assessment of the accuracy of the information that determines whether or not customers want to embrace the information after reading comments or reviews posted online. Information adoption is a process that involves providing consumers with relevant information and inviting their suggestions for words and thoughts (Hussain et al., 2017). In this paper, information usefulness is considered as the applicability of the information with a simpler and easier way to plan a tour. If people consider the information useful, they will be highly interested in interacting with it. Cheng et al. (2021) stated that it is the level to which travelers feel that information offered in the customer opinion is beneficial, and thereby assisting them in making the trip decision (Che et al., 2017). Pinto and Castro (2019) found that information usefulness in customer reviews might help clients gain confidence in the sources. When customers receive reliable data, their likelihood of committing to purchase might improve since it will raise their trust in their capacity to make the decision. Meanwhile, Lăzăroiu et al. (2020) identified that the applicability of the material in the online assessment could help customers develop confidence in the sources. Also, e-WOM information's usability significantly impacted passengers' behavioral intentions (Zarifah and Hafiz, 2020). Information usefulness has been identified as one of the greatest elements of purchase intention (Leong et al., 2021). Therefore, the following hypothesis can be formulated:

**H4.** The information usefulness of e-WOM significantly affects the tourism service purchase intention through the online travel agency.

### E-WOM Determinants and Purchase Intention

Purchase intention generally refers to people's likelihood of buying goods or services (Tien et al., 2019). The buying intention of the customers is greatly influenced by the opinion of the other customers online (Ghimire et al., 2023; Sutanto and Apriansih, 2016). When the review contents on the different digital platforms are robust and favorable, there is a strong possibility that purchase intention will result (Evans and Erkan, 2015). Therefore, when e-WOM information is reliable and helpful, it is embraced by consumers (Poturak and Softić, 2019). The intent to buy is a crucial component of consumer behavior. E-WOM elements like the quantity of the opinions (Hung et al., 2023), the applicability of the information (Al-Haddad et al., 2022), and the trustworthiness of the online opinion (Hossain, 2023; Yusuf et al., 2018) have proven impacts on purchase decisions. It is clear from the abovementioned study that e-WOM elements are thought to be significant determinants of buying intention. In light of the literature review, this research proposes a theoretical structure as a research model to answer the research questions (Figure 1).

### Overview of the Proposed Research Model

The researchers propose a theoretical framework for this study in the context of the previously mentioned literature. Through integrating "The frameworks of the effectiveness of electronic word of mouth (e-WOM) on consumer purchase intention among generation-y" (Zulkifli et al., 2017:18–26) and "Impact of electronic word of mouth to the purchase intention – the case of Instagram" (Ho et al., 2021:1019–1033), the authors propose the framework of e-WOM influenced tourism service purchase intention through OTA purchase intention (Figure 1). The conceptual model foresees how various independent factors will affect the dependent variable. The suggested model below attempts to establish the causal link among the study factors to explore the impact of e-WOM's information quantity, information quality, information credibility, and information usefulness on Bangladeshi tourists' intention to purchase tourism services.

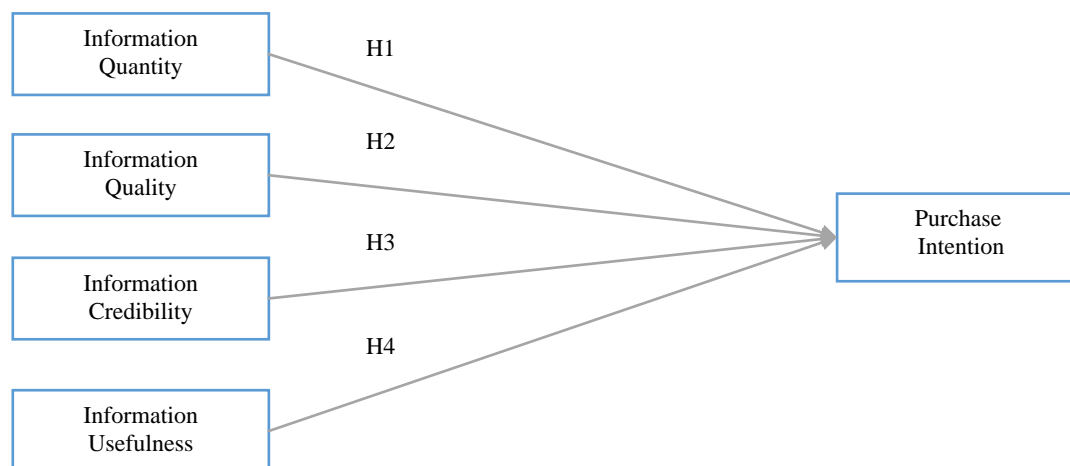


Figure 1. Proposed model of e-WOM effect on the tourism service purchase intention through an online travel agency (OTA) (Source: Authors' creation based on Zulkifli et al., 2017; Ho et al., 2021)

## METHODOLOGY

### Data Collection and Survey Administration

The researchers have employed both qualitative and quantitative approaches in conducting this investigation. The authors gathered secondary data from numerous prominent nationally and internationally published research papers and authentic website sources. On the other hand, to get the primary data from the respondents, Bangladeshi tourists who evaluate e-WOM in order to interact with an online travel agency have been selected. For this study, judgmental sampling

was utilized, as the respondents were chosen based on their e-WOM involvement (Etikan and Bala, 2017). Data collected from both online and offline sources. Printed questionnaire was distributed to the personally available respondents. Again, some travel-related Facebook groups and pages have been selected as advised by several researchers who have conducted similar studies (Troise et al., 2020) to identify the target responders who go online. Initially, the respondents were asked one filtering question: "Do you evaluate online reviews for traveling online? The study continued with the respondents who gave positive answers. A Google form has been sent through Facebook to gather primary data. A 5-point Likert scale questionnaire was sent on October 5th, 2023, and it remained open until December 20th, 2023. Informed consent was obtained from all participants for the study. Before diving into extensive data collection, a pilot survey was conducted with 50 samples, including 25 items from prior studies. 22 items were retained based on the survey result analysis and opinions from the experts. A total of 339 responses from Facebook page visitors were obtained. Data is collected, filtered, coded, and revised before being reviewed. Following the elimination of the inaccurate and unusual replies, 302 correct and usable data were selected for the research. A countless number of people use online reviews to interact with OTAs. Hence, to arrive at a decent sample size, we have used a method similar to that of Alshibly (2020) where the total sample will be 10 multiplied by the number of measurement items. So, our sample size is 302, which exceeds the recommended number ( $10 \times 22 = 220$ ). Again, a sample size of 302 is adequate to conduct this research using SEM (structural equation modeling) (Hair, 2017).

### Measurement and Scaling

The final questionnaire contains 22 items which were used to assess travelers' intentions to purchase tourism services and e-WOM, of which 18 items of information quality, information credibility, information usefulness, and purchase intention were adopted from Zarifah and Hafiz (2020) and 4 items on Information Quantity construct were adopted from (Sutanto and Aprianingsih, 2016; Seo and Park, 2018; Bataineh, 2015) (Table 1). 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."

Table 1. Sources of Items

Constructs	Code	Source	Cronbach's Alpha
Information Quantity	IQN1	(Sutanto and Aprianingsih, 2016)	0.832
	IQN2		
	IQN3	(Seo and Park, 2018)	0.88
	IQN4	(Bataineh, 2015)	0.73
Information Quality	IQ1	(Zarifah and Hafiz, 2020)	0.952
	IQ2		
	IQ3		
Information Credibility	IC1		0.969
	IC2		
	IC3		
	IC4		
	IC5		
Information Usefulness	IU1		0.970
	IU2		
	IU3		
	IU4		
	IU5		
Purchase Intention	PINT1		0.962
	PINT2		
	PINT3		
	PINT4		
	PINT5		

### Data Analysis Procedure

A two-step data analysis method was followed, as advised by Anderson and Gerbing (1988). Initially, exploratory factor analysis (EFA) was done via the principal components analysis (PCA). Sampling sufficiency and data normality were examined during the EFA through KMO (Kaiser- Meyer- Olkin) and Bartlett's tests; confirmatory factor analysis (CFA) was employed to judge the validity and reliability of the variables. Second, path analysis was conducted using SEM (structural equation modeling) by utilizing SPSS 25 integrated with AMOS 24 to test the proposed theoretical framework by confirming the goodness of fit metrics.

### Data Analysis and Findings

Data analysis was conducted in two phases as suggested by Anderson and Gerbing (1988), initially confirmatory factor analysis was conducted then structural equation modeling (SEM) utilized to test the causal relationships of the variables.

### Analysis of Descriptive Statistics

In this section, researchers looked at the demographics of the chosen sample. The descriptive data of sample by age, gender, education, monthly income, and past online shopping experience are exhibited in Table 2 and Figure 2.

Table 2. Demographic data of the sample (Source: Survey data, 2023)

Variables	Variables Categories	Frequency	%
Type of Gender	Male	187	61.92
	Female	115	38.08
Level of Age	18-40	265	87.75
	41-60	37	12.25
Education	Secondary level	41	13.58
	Higher secondary level	67	22.19
	Graduates and above	194	64.24
Monthly Income (Taka)	5000-10000	64	21.19
	10001-20000	82	27.15
	20001 and above	156	51.66

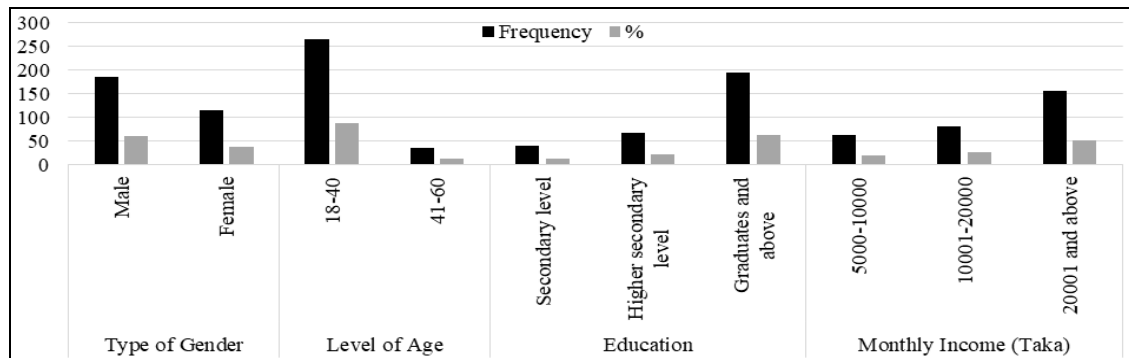


Figure 2. Demographic data (Source: Survey data, 2023)

### Exploratory Factor Analysis

To conduct EFA, principal component analysis was used with varimax rotation to confirm loading maximum items on distinct constructs. Factors having an Eigenvalue of 1 or more than 1 were extracted. Cronbach's alpha was used to judge the reliability. The parameters for determining the internal consistency reliability according to Cronbach's alpha indicates that the value more than 0.9 is excellent, more than 0.7 but less than 0.9 is Good, more than 0.6 but less than 0.7 is acceptable, more than 0.5 but less than 0.6 is Poor and below 0.5 is unacceptable (George and Mallery, 2016) in this study Cronbach's alpha ranging from 0.856 to 0.951 which is falling in the 'Good' range. The reliability of the survey data is displayed in Table 3, which shows that Cronbach's alpha of all the variables is above 0.80, proving acceptable internal consistency of the variables. Additionally, KMO and Bartlett's tests indicated the sufficiency and normality of the sample of the research for factor analysis (Kaiser, 1974), since the value of 0.890 was above the threshold value (>0.50) to determine whether the sample was adequate (Nunnally, 1978).

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

Principal component analysis (PCA). Rotation method: Varimax with Kaiser Normalization. IQN = Information quantity, IQ = Information quality, IC = Information credibility, IU = Information usefulness, PINT = Purchase intention

Constructs	Code	Factor Loading	Cronbach's Alpha	CR	AVE	Eigen value	Total variance explained
Information Quantity	IQN1	0.860	0.891	0.893	0.676	3.04	13.82
	IQN2	0.860					
	IQN3	0.891					
	IQN4	0.840					
Information Quality	IQ1	0.890	0.856	0.860	0.674	2.37	10.75
	IQ2	0.897					
	IQ3	0.799					
Information Credibility	IC1	0.835	0.912	0.914	0.680	3.79	17.23
	IC2	0.897					
	IC3	0.815					
	IC4	0.852					
	IC5	0.795					
Information Usefulness	IU1	0.889	0.951	0.951	0.796	4.29	19.49
	IU2	0.884					
	IU3	0.894					
	IU4	0.906					
	IU5	0.852					
Purchase Intention	PINT1	0.808	0.944	0.945	0.774	3.95	17.97
	PINT2	0.831					
	PINT3	0.829					
	PINT4	0.820					
	PINT5	0.865					



### Confirmatory Factor Analysis (CFA)

The validity and reliability of the construct were evaluated using CFA. Additionally, to ensure the fitness of the measurement model, the study has looked at the values of CMIN/df = 1.701, CFI = 0.974, RAMSE = 0.48, GFI = 0.910, and RMR = 0.038, (Table 6) which indicate a satisfactory fit suggested by (Hair, 2017), NFI = 0.939, TLI = 0.969, and the other indices are within the threshold according to Jain and Chetty (2022); Byrne (2001) to determine the fitness to develop a measurement model. Figure 3 displays the CFA diagram.

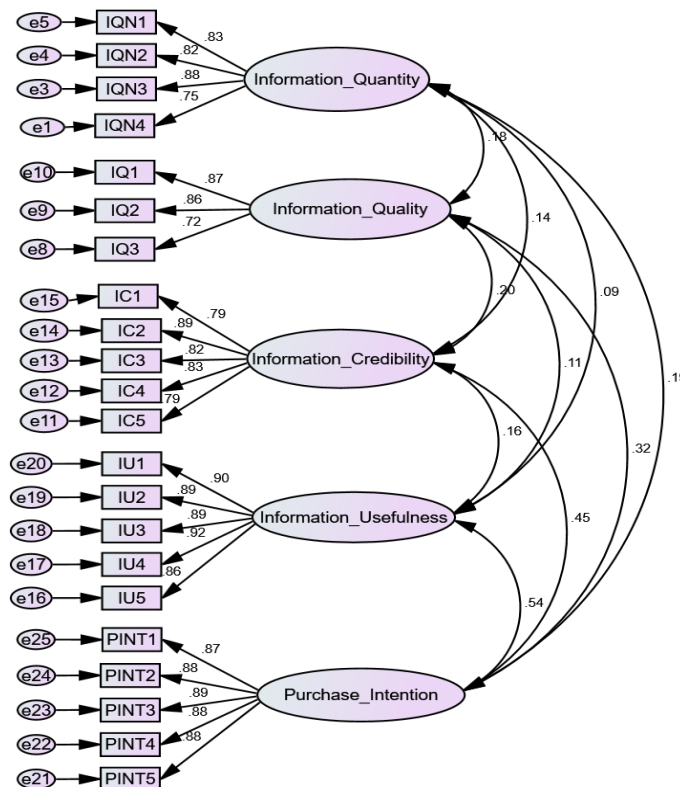


Figure 3. Confirmatory factor analysis (Source: Own survey, 2022; Note:  $\chi^2/df=1.764$ ; GFI=0.905; AGFI=0.882; RAMSE=0.050, RMR=0.074; NFI=0.935; IFI=0.971; TLI=0.967; PCFI=0.853; PNFI=0.822)

### Convergent Validity and Discriminant Validity

Factor loading was employed to assess convergent validity, while average variance extracted (AVE) was used to judge discriminant validity. To hold a specific item, the factor loading advised by Hair (2017) needs to be greater than 0.7, and the AVE value needs to be greater than 0.05. In this study, the mentioned values have been achieved. Composite reliability (CR) has been incorporated in the evaluation of construct reliability. The composite reliability is assessed by the degree to which the construct's elements capture the latent concept. As proposed by Hair (2017), the CR estimates, that quantify the level of variance that can be attributed to the construct, ought to be higher than 0.60. So, the finding shown in Table 3 proves that the measurement model is satisfactory in relation to composite reliability.

For determining the discriminant validity, Fornell and Larcker's (1981) criteria were used for evaluation. The criteria stated that to confirm discriminant validity, the AVE value of a factor necessarily be greater than the corresponding MSVs. MaxR (H) values are also larger than 0.80. Again, the square root of AVE ought to be higher than the inter-variable correlation. The bold components in Table 4 represent the square root of AVE having a larger value than the correlation across variables; all indicators meet the empirical requirements, providing additional support for the discriminant validity.

Table 4. Discriminant validity–Fornell–Larcker criterion (Source: Survey data, 2023; Note: CR = Composite Reliability; AVE = Average Variance Extracted; MSV = Maximum Shared Variance; MaxR (H) = Maximum Reliability; Significance of Correlations: \*p < 0.05, \*\*p < 0.01)

Constructs	MSV	MaxR(H)	Information Quantity	Information Quality	Information Credibility	Information Usefulness	Purchase Intention
Information Quantity	0.037	0.901	<b>0.822</b>				
Information Quality	0.100	0.877	0.185**	<b>0.821</b>			
Information Credibility	0.205	0.920	0.144*	0.198**	<b>0.825</b>		
Information Usefulness	0.290	0.953	0.091	0.112	0.159*	<b>0.892</b>	
Purchase Intention	0.290	0.945	0.192	0.317	0.453	0.538	<b>0.880</b>

Again, the HTMT ratio was evaluated to judge discriminant validity, advised by Franke and Sarstedt (2019) in light of new critiques of Fornell and Larcker's (1981) criterion given by Henseler et al. (2015). We applied the plugin supplied by Gaskin et al. (2019), the "Master Validity Tool" AMOS Plugin, to conduct the study because the AMOS package lacks the HTMT test.

The measurements can be distinct when the HTMT ratios are less than or equal to 0.85 or 0.90. Otherwise, the measures become inconsistent if the HTMT rates are higher than the cut-off figures. None of the HTMT ratios is greater than 0.85, (see table 5) indicating that the respondents effectively recognized that five different constructs were used. Considering the aforementioned, it can be claimed that the measurement model showed satisfactory levels of validity and reliability.

Table 5. HTMT analysis (Note: HTMT analysis using Gaskin et al., 2019, tools)

	1	2	3	4	5
1. Information Quantity					
2. Information Quality	0.188				
3. Information Credibility	0.151	0.218			
4. Information Usefulness	0.088	0.123	0.163		
5. Purchase Intention	0.185	0.344	0.464	0.542	

### Structural Equation Modeling (SEM) and Hypothesis Testing

SEM was used to test the hypothesis. Figure 4 discovers the structural model to ensure model fitness: Chi-square and the degree of freedom were 358.050 and 203, respectively, CMIN is 1.764 ( $p < 0.001$ ), CFI= 0.971, GFI= 0.905, TLI= 0.967, RMR= 0.74, RMSEA= 0.50. To take the model into consideration, the Cmin/df number must be lower than 3. In this study, it is 1.764, indicating a satisfactory fit, according to Hair, 2017. Figure 4 displays the structural model of the research. In the structural model, AMOS suggested modification indices have been utilized in similar constructs. The model modification was utilized within the residual errors related to identical factors. We find a plausible justification for the residual error correlations within a component (Gerbing and Anderson, 1984; Hermida, 2015). Table 6 displays all the model fit values that justify the model's fitness since all the values are above the threshold suggested by Jain and Chetty (2022); Byrne (2001). Only the AGFI value is approaching 0.90, which is just below the standard, although Hu and Bentler (1999) considered the AGFI value in some cases acceptable at 0.80 to 0.90. The  $R^2$  value indicates the strength of the structural model, which displays the total variations of independent constructs (Barclay and Smith, 1995). In this study, the analysis showed an  $R^2$  value of 0.44, which confirms moderate explanatory strength.

### Hypothesis Testing

On achieving satisfactory model fitness of the measurement model, a structural model was approached and also found good model fit as well (Table 6). SEM was utilized to evaluate the causal association between the dependent variable and the four independent variables. The result found from the SEM analysis shows that the information quantity has no significant influence on purchase intention, but the other independent variables—information quality, information credibility, and information usefulness have a substantial influence on the tourism service purchase intention through OTA. Table 7 displays a summary of the hypotheses testing.

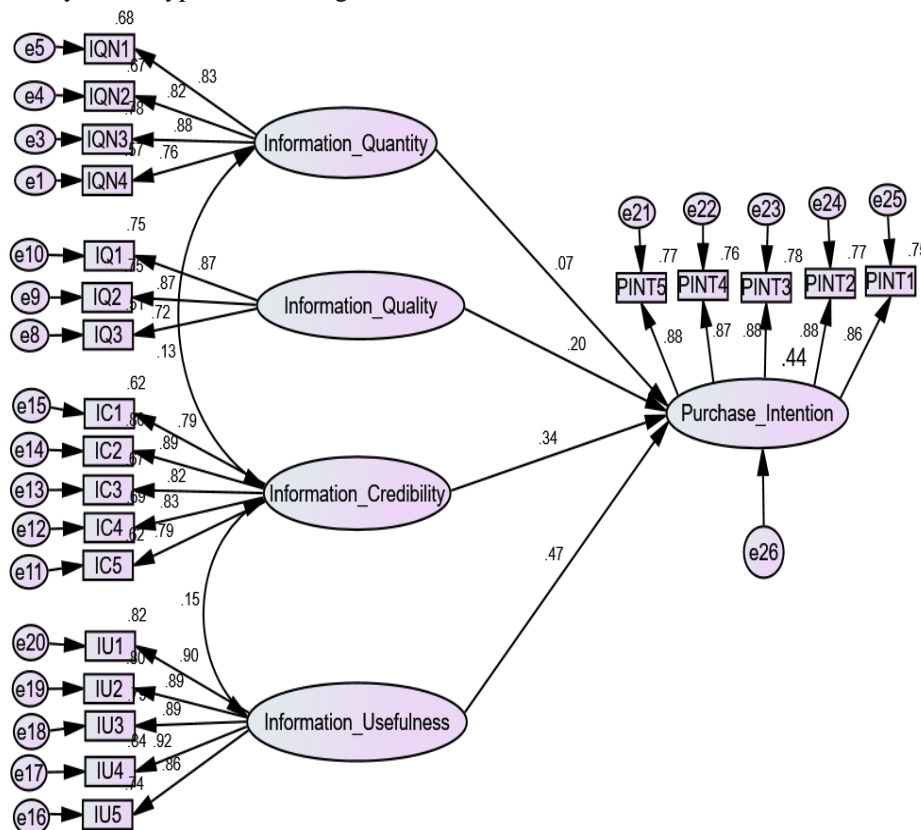


Figure 4. Tourism service purchase intention model (Source: Survey data, 2023)



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	1.701	1.764
	GFI	> 0.90	0.910	0.905
	RMR	< 0.05, <0.08	0.038	.074
	RMSEA	< 0.05, <0.08	0.48	0.50
	AGFI	> 0.90	0.886	0.882
Comparative/incremental Fit values:	CFI	> 0.90	0.974	0.971
	NFI	> 0.90	0.939	0.935
	IFI	> 0.90	0.974	0.971
	RFI	> 0.90	0.929	0.926
	TLI	> 0.90	0.969	0.967
Parsimonious Fit values:	PGFI	> 0.50	0.716	0.726
	PNFI	> 0.50	0.809	0.822
	PCFI	> 0.50	0.839	0.853

## DISCUSSION

This research aimed to answer two research questions. First, to find out which e-WOM factors substantially influenced tourism service purchase intention from the online travel agency, and second, to look into how e-WOM affects tourism service purchase intention through the OTA. SEM analysis was utilized to examine the significance level of all variables of e-WOM in this research, findings showing that except information quantity (H1), all the other variables—information quality (H2), information credibility (H3), and information usefulness (H4)—of e-WOM showed a profound effect on travel service purchase intention through OTA and thereby rejected all the null hypotheses but H1 (see table 7). From the findings, it is evident that if tourists find quality online reviews that are credible and equally useful to their decision-making, they become motivated to purchase travel services from travel agencies.

According to the findings, information quantity (H1) and the traveler's purchase intention from OTA show no significant relationship since information quantity has a p-value (.137) which exceeds the threshold value (0.05). This is an interesting finding because many research conducted in the recent past (Hung, 2023; Ali and Cai, 2022; Sijoria et al., 2018) contradicts the result. In this research, the reason behind such a finding may be that the Bangladeshi social media platforms are overwhelmed by unverified information, misinformation, and self-promotion (Islam et al., 2020).

Hence, some of the studies (Miah et al., 2017) based in Bangladesh have suggested minimizing fraudulent reviews on websites like TripAdvisor. Since most of the respondents to this research are young and educated, they probably understand that a self-generated or uncensored countless number of firm-generated reviews may contribute to increasing the e-WOM information quantity. As a result, they are not motivated by the countless number of reviews. So, the e-WOM quantity does not always reflect the actual scenario of the tourists' experience. Although, this result is supported by Filieri, 2015; Zahratu and Hurriyati, 2020.

Information quality (H2) witnessed a significant influence on tourists' desire to purchase travel services from OTAs since the factor information quality (.198) has a significance value less than (<) (.001). This is quite understandable because the availability of factual, valid, trustworthy information is what potential travellers seek from different social platforms. So that they can confidently and reliably make their purchase decision online, this result aligns with the studies of some other prominent researchers (Wong et al., 2020; Chen et al., 2021; Ali and Cai, 2022) but this finding is opposite to the findings of Zahratu and Hurriyati, 2020; Al-Haddad et al., 2022. This outcome indicates that the quality of online comments is a better predictor of OTA service purchase intention. In order to boost the quality of e-WOM that finally results in consumer recommendations and buying intentions, it is crucial to supply and sustain the promised services by OTA.

In this research, the factor information credibility (H3) (.345) also has a significance value less than (<) (.001), which specifies that information credibility influences tourism service purchase intention from OTAs significantly. This result also signifies the result of Chen et al., 2021; Zhang and Watts, 2008; Yusuf et al., 2018. This indicates that Bangladeshi travelers are more sensitive to an online review's trustworthiness and source credibility. Because the demand for credible information is so important to Bangladeshi tourists because a number of infamous media present false, distorted, and partial information. But authentic and factual information is so essential to a smooth tour experience. OTA needs to monitor the reviews for authenticity, as credibility also contributes to the firm's reputation (Reyes-Menendez et al., 2019). However, the result contrasts with Al-Haddad et al., 2022; Zahratu and Hurriyati, 2020.

Finally, information usefulness (H4) was also discovered to have a substantial favorable effect on purchase intention from OTA because information usefulness (.473) has a significance value less than (<) (.001). The reason behind this finding is that the tourists always seek information which is practically usable and truly contribute to decision making. Informative, factual and updated information substantially improve the usefulness. This finding is similar to other studies (Al-Haddad et al., 2022; Zarifah and Hafiz, 2020; Leong et al., 2021). This finding indicates that travelers feel information from online reviews containing real applicability and usability as per their necessity tends to influence their purchasing decision from OTA positively. It also signifies that the information must be pertinent to the purposes of the users. Participants are more inclined to engage with the information they see as valuable.

Table 7. Hypothesis Statements (Note: H=Hypothesis; P= Probability, \*\*\*<0.001)

	Dependent variable	Independent variable	Estimates	Std. Estimates	Standard Error (SE)	Critical Ratio (CR)	P value	Results
H1	Purchase Intention	Information Quantity	.062	.750	.042	1.486	.137	Rejected
H2	Purchase Intention	Information Quality	.238	.198	.063	3.792	***	Supported
H3	Purchase Intention	Information Credibility	.352	.345	.054	6.489	***	Supported
H4	Purchase Intention	Information Usefulness	.417	.473	.046	9.026	***	Supported

## CONCLUSION

### Theoretical Contribution

An increasing number of travelers are using Internet marketplaces to purchase travel-related services. As a result, the number of online travel agents is growing while their competition is intensifying. In these circumstances, OTA assessment from online reviews is important. This study found a positive correlation between the OTA purchase intention and the e-WOM components. The paper's conclusions, however, may be applied specifically to management.

First of all, the relationship between E-WOM components and the use intentions of online travel agencies has not yet been well investigated. For researchers in this subject, this work will close a knowledge gap.

Secondly, a positive impact of information quality, information usefulness, information credibility and OTA use intention was found, which includes new knowledge in the area of tourism research. Additionally, the insignificant relationship between information quantity with OTA purchase intention is a unique finding of this study. Thirdly, no other studies in the field of e-tourism have integrated SET theory and investigated the influence of e-WOM elements. Second, it was discovered that information quality, information usefulness, information credibility, and desire to use an online travel agency (OTA) had a favorable influence, including new information in the field of tourism research. A unique result of this study is the lack of significance between the quantity of information and OTA purchasing intention. Thirdly, SET theory integration and e-WOM element investigation have not been done in any previous e-tourism research.

### Managerial Implications

This study has significant managerial implications. Bangladeshi travelers are new to the world of online tourism, but their interest in involving themselves with this outstanding digital service has been increasing day by day. However, online travelers in Bangladesh have credibility issues because it is common to get defrauded by unethical online sellers. As a result, OTA service providers may make several attempts to influence users to spread more credible, useful, and quality reviews online. Some recommendations based on the research findings are presented here. First, OTA operators should present information on their website based on its significance, such as showing product ratings given by customers that would influence the online review's usefulness and credibility. If the reviews are provided by customer category, such as male travelers, female travelers, solo travelers, family travelers, etc., the usefulness of the reviews can be boosted. Second, instead of displaying self-ratings of their services, OTAs can proactively make an effort to display reviews of satisfied existing and previous customers in front of potential customers who are inclined to read online reviews on their website and social media handles. That will greatly contribute to improve credibility. Third, online travel agencies might offer alternatives or the most relevant services near the requested service on the website homepage to increase user usability. The information presented by companies must be accurate, complete, and updated to improve services and, consequently, their usefulness. Fourth, a more realistic and less ostentatious promotion style is recommended while advertising travel services. A significant difference between what is presented in brand communications and what customers experience may lead more customers to give poor ratings. Fifth, OTA can publish guest reviews on its website to increase credibility.

Again, managers should remember the importance of many positive reviews online. So, marketers should encourage past and present travelers to post more authentic and positive reviews online. The results of our study also point to another management application that managers should not only actively work to improve the quality of reviews but also concentrate on the authenticity and usability of the same. Companies ought to be aware that online reviews significantly influence customer behavior and work to promote and control e-WOM activities. Customer compliments and criticisms need further consideration. Customer satisfaction must be closely assessed to spot issues and implement the required changes. Managers of OTA and hotels ought to carefully evaluate e-WOM determinants and be cognizant of how users interpret pertinent information if they want to improve the quality, credibility, and usefulness of reviews regarding their travel services on online platforms and ultimately influence purchase intention.

### Future Research Directions

This research found that service purchase intention through OTA is greatly influenced by e-WOM determinants. Findings reveal that all the determinants of e-WOM except information quantity have a substantial direct influence on tourism-related services purchase intention through OTA. The present research makes some significant contributions. First, by investigating how e-WOM variables affect OTA service purchase intention, this study offers companies helpful guidance for designing effective marketing plans and creating services that will help customers who are guided toward making a purchase intention through positive e-WOM. Second, this research is a forerunner in the field of OTA in Bangladesh because few studies were conducted on the e-WOM's influence on purchase intention in different fields other than OTA, but this investigation tested the impact of online reviews on travel service purchasing intentions through online travel agencies on Bangladeshi tourists for the first time. Third, this finding of the direct relationship of

e-WOM with OTA service purchase intention is bringing fresh knowledge to the body of literature in the area of online tourism, especially OTA. Future studies can be conducted on the other e-WOM elements that have an impact on OTA service purchase intention. The researcher can further enrich the literature on OTA adoption by applying theories and models like the technology acceptance model (TAM) (Davis, 1989).

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