



Mansoura University
Faculty of Tourism and Hotels

**THE CULTURE OF CUSTOMERS BETWEEN THE ELECTRONIC TRUST
AND THE PURCHASE INTENTION**
"AN ANALYTICAL STUDY ON FIVE STAR HOTELS IN THE GREATER CAIRO"

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RESEARCH JOURNAL OF THE FACULTY OF TOURISM AND HOTELS
MANSOURA UNIVERSITY
ISSUE NO. 11, JUNE 2022 PART 6

**The Culture of Customers between the Electronic Trust and
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ثقافة العملاء بين الثقة الإلكترونية ونية الشراء

(دراسة تحليلية علي فنادق الخمس نجوم بمحافظة القاهرة الكبرى)

ملخص

تتبع أهمية هذا البحث من حاجة الفنادق إلى الثقة الإلكترونية لزيادة نية الشراء. لذلك يجب على إدارة الفنادق أن تولي الثقة الإلكترونية اهتماما مميزا. سيساعد هذا البحث الفنادق على الوصول إلى الوسائل التي تمكنها من إنشاء الثقة الإلكترونية وتحديد نقاط القوة والضعف ، ومن ثم توسيع حصتها السوقية وتؤدي إلى تدويل هذه الفنادق. تم تطوير استمارة استبيان لجمع البيانات المطلوبة لهذه الدراسة.

تم توزيع ما مجموعه ٤٧٨ استمارة بشكل عشوائي على عينة من نزلاء الفنادق. لذلك ، يجب أن يهتم مديرو التسويق في فنادق الخمس نجوم بتحسين وتطوير أساليب الثقة الإلكترونية لتحقيق تطلعات العملاء وتحقيق رضاهم ومساعدة الفنادق على زيادة حصتها السوقية وتعزيز قدرتها التنافسية محليا وعالميا.

الكلمات الدالة: ثقافة العملاء، الثقة الإلكترونية، نية الشراء، فنادق خمس نجوم، القاهرة الكبرى

Abstract

Hence the importance of this research stems from the hotels' need of the E-Trust to increase the Purchase Intention. So, the hotels management must give the E-Trust a distinctive attention. This research will help hotels to access to the means that able them to create E-Trust and determine strength and weakness points, and then broaden its market share and lead to the internationalization of these hotels. A questionnaire form was developed to collect the required data for this study. A total of 478 forms were randomly distributed to a sample of hotels' guests. Therefore, the marketing managers of the five-star hotels should be interested in improving and developing E-Trust methods to achieve the aspirations of customers and achieve their satisfaction and help the hotels to increase their

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market share and enhance their competitiveness locally and globally.

Key words: *The Culture of Customers, Electronic Trust, the Purchase Intention, Five Star Hotels, Greater Cairo*

Introduction

The spread of the Internet and other modern technology has helped many companies to use technology in marketing and trade, as this development has provided the opportunity for service institutions to have wider and new options in the field of electronic services where customers can communicate with service institutions and other customers through websites (**Bilal et al., 2021**). So the use of the Internet has led to providing more information about products, services and customers can evaluate alternatives and then take a purchase decision electronically (**Bourzak, 2019**).

The Internet has been widely used in the marketing of hospitality services, such as hotel accommodation, and due to the intangible nature of the service, customers are forced to make their decision based on relatively reliable information such as customer reviews available through hotel websites or reservation websites (**Kamalasena & Sirisena, 2021**).

Trust is a complex phenomenon where there is no agreement among researchers about a specific definition of it (**Ashraf et al., 2015**), despite the great importance of trust, there is no universally accepted scientific definition of it (**Chen & Dhillon, 2003**), and there are many attempts to define trust; there is no agreed definition of this concept (**Welter, 2012**).

Electronic trust is one of the important factors for successful marketing in virtual communities, the electronic purchase process depends on customer confidence, unlike traditional

transactions, trust depends on the personal relationships that occur face to face between the merchant and the customer (**Kim et al., 2009**), E-Trust is more important than in traditional transactions. E-trust means that there is mutual trust between customers that takes place through websites, and electronic trust is more credible between customers because there are no personal interests (**Kim et al., 2012**).

Hansen & Lee (2013) confirm that people find people similar to themselves more trustful and this can be examined by people of their age, gender groups and having the same interest.

Thus, it is clear to us that the importance of E-Trust is determined by the proper handling of technical factors, which needs great confidence by recipients and service providers within ethical controls and global laws; everyone wants to maintain the confidentiality of his information and to be a high degree of security and credibility (**Najm, 2010**).

Building E-Trust takes time, and once it is established, an individual's behavior intention is influenced, which leads to a specific decision (**Nawi et al., 2019**).

Review of Literature

The customers are the key people in any business organization. It is essential to know the customer well through the analysis of the factors that have a direct impact on customer behavior that it is possible to innovate and meet their expectations (**Varadarajan, 2020**).

A customer is an individual who purchases goods or services from the businesses. They are individuals who buy products and services for personal consumption. The customer is considered as the king of the business. All the decisions taken by the business are customer centric. Customers are the

prime force that drives revenue into the business. Without the customers, businesses do not exist. A customer is a person or a business that purchases other businesses' offerings. Every business designs its products or services based on the needs and wants of the customers. When customers purchase the products, the sales numbers increase for the business. The business thus spends a lot of advertising dollars in order to attract customers towards their products/services. You need to make your customers happy and satisfied throughout the journey to increase the customer life cycle value (**Will Kenton, 2021**).

In recent years, the study of customer behavior has been marked by significant changes, mainly in decision-making process and consequently in the influences of purchase intention (**Stankevich, 2017**).

From the perspective of marketing, trust is seen as an important factor to establish relationships for long-term success orientation (**Lee et al., 2015**). It is the degree to which the customer perceives that an organization provides experiences, services, and products that match with his/her requirements (**Wan-Ruzanna et al., 2015**).

Thus, E-trust can be described as the degree of conviction that customers have in online exchanges or online exchange channels (**Al-Bourini, 2021**).

Alhidari & Almeshal (2017) confirmed that trust is regarded as a powerful indication of online purchases because of its high impact on product purchase intention and potential to improve behavior when purchasing things online.

Purchase intention develops from customer's perception of the product/service from the peers or social media cues (**Binwani & Ho, 2019**). After collecting a certain amount of

data, customers start to evaluate, consider, and compare, ending in purchase behavior (**Chen & Lin, 2019**). Purchase intentions refer to a customer's possibility or likelihood to purchase a certain product (**Lou & Yuan, 2019**).

The Study Problem

Some hotels can use online fraudulent means to obtain unauthorized information about their customers, and the websites can complete fraudulent operations on their customers' funds by manipulating the prices of their products displayed through their websites which contradicts reality and causes the customer to fall victim to these fraudulent operations (**Luca & Zervas, 2016**).

In addition, some hotels place fake reviews on their websites that are full of fake pictures, phrases, and surprises about all the wonderful features of the hotel's services to deceive the readers of these reviews to increase their occupancy rate (**Schuckert et al., 2015**).

So, some customers are hesitant to send credit cards and other personal information over the Internet, they believe that the Internet payment channels are not secure and can be intercepted, which reduces the customers' trust level (**Zhengwei & Jinkun 2012**). So, the customer needs to be confirmed that the information he provides will be protected and used only in an appropriate way and thus lead to increased purchase intention (**Mansoorian, 2006**).

Research Questions

The study problem can be identified with a basic question: What is the impact of the customer culture of e-trust on their purchasing intention?

This is divided into the following questions:

- (1) What policies and procedures do hotels take to build E-Trust and enhance their security among their customers when their relationships with them are virtual?
- (2) How does the Internet environment achieve security for its customers in hotels?
- (3) What are the benefits of having E-Trust on the purchase intention of hotel customers?
- (4) What are the challenges that prevent applying E-Trust for hotel customers?

Aim and objectives of the Study

The main object is to identify the impact of the customer culture of e-trust on their purchasing intention.

Based on the problem of the study, the research aims to:

- (1) Standing on policies and procedures that hotels take to build E-Trust and enhance their security among their customers.
- (2) Identify how the Internet environment achieves security for its customers in hotels.
- (3) Explore the benefits of having E-Trust on the purchase intention of hotel customers.
- (4) Identify the challenges that prevent the existence of E-Trust between hotel customers.

The Importance of the Study

Extracted results from the study can be useful in three aspects as following:

Academic Significance

- Adding new data and providing a literature base and data for any researcher who tends to search for the

mediating role of customers' culture between E-Trust and purchase intention.

- Identifying modern means and methods to strengthen the E-Trust for hotel customers.

Practical Significance

- Identifying the most important means to secure hotel websites and maintain the confidentiality of customers' personal and financial data.
- Recommendations at the end of the study could be helpful to increase purchase intention for hotel customers by enhancing E-Trust.
- **From the Researcher's Point of View**

The results of the study can be used to provide the hotel sector with additional information on the mechanisms followed by hotels to increase E-Trust among customers, as well as identify the basic dimensions that affect building E-Trust and their impact on the behavioral intention of customers.

Hypotheses of the Study

There is no statistically significant relationship on 0.05 degree for the mediating role of customer culture between E-trust and purchase intention.

The Methodology of the Study

The researcher has used the qualitative and quantitative approach in the study methodology as follows:

▪ Qualitative Approach

The qualitative approach was used in the study methodology to achieve the aims of the study as follows:

- This approach is based on the comprehensive coverage of previous studies that dealt with the research and study of the subject of E-Trust and its impact on the purchasing decision of hotel customers. As well as the mechanisms followed by hotels to increase E-Trust through references, periodicals, reports, and Arab and foreign Internet sites, in addition to previous research.

▪ Quantitative Approach

The quantitative approach was used in the study methodology to be appropriate to numerical analysis through SPSS program version 22 as follows:

- Questionnaire forms directed to the guests in Five Star Hotels in Greater Cairo.

Research Limitations

A number of limitations should be acknowledged here as a reference for future research.

- **Time limitation**

The questionnaire was distributed and directed to the sample of customers of Five Star Hotels in Greater Cairo from May to July 202۳. Thus, the whole field study was organized during its period.

- Place limitation

The field study was conducted in the Five Star Hotels in Greater Cairo.

- Human limitation

The study sample was limited to customers of Five Star Hotels in Greater Cairo.

- Subject limitation

The researcher set subject limits for the study to identify the mediating role of customer culture between E-Trust and increasing the purchase intention for customers of Five Star Hotels in Greater Cairo.

Research Methodology

In order to identify the mediating role of customer culture between E-Trust and increasing the purchase intention for customers of Five Star Hotels in Greater Cairo were surveyed. The data collection process was conducted over a three month period from May to July 202۳. A total of 478 questionnaire forms were randomly distributed to guests. The guests' questionnaire consisted of seven sections. The first section collects the demographic data of the respondents. The second section intended to clarify the culture of customers. The third section illustrates E-Trust. The fourth section clarifies the purchasing intention. The fifth section illustrates hotel booking websites. The sixth section clarifies E-WOM and online

reviews. The seventh section illustrates E-loyalty and customer satisfaction.

The respondents were asked to determine their levels of agreement with each statement using a five-point Likert-type scale (Strongly agree = 5, agree = 4, neutral = 3, disagree = 2 and strongly disagree = 1). The Statistical Package for the Social Sciences (SPSS) version 22 was used to analyze and compute the collected data.

Results and Discussion

Guests' Questionnaire Analysis

Table (1) shows the demographic profile of the respondents. As it can be observed from table (1), the average ages of the guests that their ages range from 20 - 30 years represents 49.8%, the ages from 30 - 40 years represent 28.2%, the ages from 40-50 years represent 16.9% and the ages above 50 years represent 5.0%.The majority of the sample is "male" represent 53.9%, while the numbers of female guests represent 32.6% .The numbers of Egyptian guests represent 79.7%, while the numbers of foreign guests represent 20.3%.Their educational level was university Degree 45.2%, 1.0% had average education and 53.8% had Post Graduate Degree.

Table No. (1)Demographic data for the guests

Demographic Data	Attribute	Statistics	
		Freq	%
Age	From 20-30 years	238	49.8
	More than30-40 years	135	28.2
	More than 40-50 years	81	16.9
	More than 50 years	24	5.0
Total		478	100.0

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Gender	Male	322	67.4
	Female	156	32.6
Total		478	100.0
Nationality	381	79.7	29.5
	97	20.3	70.5
Total		478	100.0
Education Level	University Degree	216	45.2
	Average Education	5	1.0
	Post Graduate Degree	257	53.8
Total		478	100.0

Table (2) shows the results obtained from the questionnaire distributed to guests in five star Hotels in Greater Cairo, the analysis shows the statements along with the mean and standard divisions.

Table 2: Mean and standard deviations of guests' opinions.

Terms		Mean	Std. Dev.
The Culture of Customers			
1	I trust reviews written of a hotel by someone the same age as me.	3.46	0.995
2	I trust a review of a hotel written by a person who has the same cultural background as me.	3.79	1.048
3	I trust a review of a hotel written by someone who shares the same interests as me.	3.89	1.076
4	I hesitate to buy a product if my friends have a bad experience with the hotel.	4.03	1.245
5	I won't repeat the purchase if I displayed any kind of deception.	4.26	1.252

E-Trust			
6	This hotel is always keen to communicate with customers and build strong relationships with them.	3.63	1.108
7	I believe that the risk of purchasing online from hotels' websites is very high.	3.19	1.128
8	Online payments by credit card/ debit card /net banking are secure.	3.35	1.149
9	The process of online purchase and payment process is complex.	2.56	1.216
10	I think the payment system is reliable and I feel safe in my transactions with the hotel.	3.32	1.070
Purchasing Intention			
11	I intend to continue purchasing from online hotel booking websites.	3.29	1.158
12	I would like to purchase those products, services in hotels based on online reviews or posts by customers on social networks.	3.64	0.980
13	I tend to purchase from websites where there is a secured online payment gateway.	3.50	1.063
14	Prior online purchase experience reduces uncertainties and leads to an increase in my purchase intention.	3.35	1.090
15	The number of positive product or service reviews online affects my purchase intention.	3.86	0.959
16	The number of negative product or service reviews online affects my	3.94	1.057

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	purchase intention.		
Hotel Booking Websites			
17	Online hotel booking websites are well organized.	3.41	1.007
18	Online hotel booking websites enable me to complete a transaction quickly.	3.62	1.016
19	Online hotel booking websites do not share my personal information with other sites and protect my personal information.	3.50	1.025
20	I think that interaction with online travel websites does not require a lot of mental effort.	3.66	1.032
21	I have confidence in online hotel booking websites.	3.42	1.010
E-WOM and Online Reviews			
22	E-WOM convinces me to buy products and services in hotels.	3.06	1.025
23	I read online reviews before purchasing any of the products and services in hotels.	3.92	1.054
24	I think the hotel review site was realistic and accurate.	3.47	0.970
25	There is a high possibility for me to buy the products or services in the hotels after I read reviews or posts from social media networking.	3.89	1.062
E-loyalty and Customer Satisfaction			
26	I will continue using this hotel's services in the coming years.	3.48	0.988

27	I would strongly recommend others to purchase hotel services online.	3.44	0.975
28	The service I received in this hotel makes me feel happy.	3.68	0.985
29	I would warn others against dealing with this hotel.	2.92	1.249
30	I would say positive word of mouth about this hotel to other people.	3.79	1.016

(1) The Culture of Customers

The survey results showed that that potential customers are interested in the recommendations of other users instead of relying on just the information provided by companies, and then the interactions provided through Social media help to increase the level of customer Trust and reduce the potential risks (Alhasan, 2019).

This is consistent with the opinion of (Chen & Shen, 2015) who mentioned that, individuals have the willingness to seek advice from social networks and members whom they trust to provide reliable information about their experience purchasing a product or using an online service. As a result, online shopping environments need a high level of trust.

(2) E-Trust

The results showed that the customers tend to have less trust in the website if they believe that Internet payment channels are not secure and that their information has the potential to be compromised. This status reduces the likelihood of booking through the hotel's website. The importance of security, which is a fundamental concept in online shopping, is increasing in OHBW usage (Rahmi, 2020).

(3) Purchasing Intention

The survey results showed that positive reviews show a significant direct or indirect impact on customers' purchase

intention as a result, and it has implications for persuasion or promotion through E-WOM. E-WOM is one of the information sources for travelers making purchasing decisions, and it can help attract visitors. Some travelers who are more familiar with E-WOM consider the information they receive to be more credible, reliable, and trustworthy (**Abubakar & Ilkan 2016**).

(4) Hotel Booking Websites

The results showed that Customers' perception of an OHBW as easy to use increases their confidence in the site. Customers expect their interaction with the website to be clear and understandable. Users want to easily find information about the extra services the hotel offers. Complex or difficult-to-understand information reduces the user's trust in the website (**Abdullah, 2017**).

(5) E-WOM and Online Reviews

Moro et al., (2017) emphasized that the popularity and impact of online reviews in the tourism and hospitality sector have increased considerably over the last few years. This form of media facilitates customers seeking and sharing experiences. They use online media to search for information, plan their trips, compare product and service prices, and make decisions on other activities.

Experts find that online reviews are the most important kind of E-WOM for booking a hotel and indirectly experiencing the service (**Hu & Kim, 2018**).

(6) E-loyalty and Customer Satisfaction

Successful special events or customized services can contribute to the reinforcement of customer trust since customers feel satisfied when being treated sincerely and specially. Those events can be for example the wedding anniversary celebration, customized dinner or gift, and so on (**Yi-Ping, 2020**).

Conclusions

The researcher studied the Culture of Customers between the Electronic Trust and the Purchase Intention on Five-Star Hotels in the Greater Cairo from the guests' perspective to identify the mediating role of customer culture between E-Trust and increasing the purchase intention for customers of Five Star Hotels in Greater Cairo. And the below mentioned points represent the key results:

- Online reviews are perceived as a credible source of pre-purchase information.
- 34.3% of customers of hotels "Always" read online customer reviews before making the purchase.
- Customers of hotels read and watch review before purchasing any products or services in hotels.
- Customers' online reviews make consumer convinced in purchasing the products when buying products or services in hotels.
- Customers of hotels frequently gather information online about different products or services in hotels to enrich their knowledge.
- Customers' knowledge improves on hotel products and services after reading online reviews.
- Product reviews of hotels on the Internet are true and accurate.
- Members of social networks trust each other and share their information regarding product or service of hotels with each other.

- After purchasing and using product or service in hotels, customers will also leave review and feedback online.
- The positive or negative reviews online affect purchase intention, while buying a product or service in hotels.
- There is a significant influence of E-WOM on purchase intention in hotels.
- There is a significant influence of trust on purchase intention in hotels.

Recommendations

Based upon both the literature reviewed and the field study findings, the following recommendations could be suggested:

1. Hotels should pay attention to have a positive reputation and fulfill their obligations to customers.
2. Considering E-WOM is deemed one of the most important channels of communication to exchange information between consumers, which affects consumer's Purchase intention of hotels.
3. Hotels' managers should create their own profiles on social media communication channels and develop activities that will engage customers with content sharing such as online product information, discounts, and promotions.
4. The necessity of improving hotels trust is an important determinant of purchase intentions in social media.
5. Paying attention to trust is important in social media transactions, since a large number of people are present on social media and frequently offer their opinions about products and services in hotels.
6. Working to stimulate and manage E-WOM activity. In addition, special attention needs to be devoted to customer satisfaction and complaints.

7. Concentrating on online communication channels to affect consumers' purchasing intention.
8. The necessity of stimulating purchase intentions by providing an easy access to the search engines, channels of information, and information exchange processes in the embedded contents.
9. Loyal customers should be encouraged to publish their personal posts on their personal pages using the link of the hotels official websites to redirect visitors to it.
10. Guests should post their own vacation photos on both the hotels' website, pages and their own pages spreading the positive E-WOM.

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