

## The Role of Trustworthiness in Achieving Customers' Loyalty in Tourism and Hotel Sectors

Mohammed N. Elziny

Jermien H. Abd El-Kafy

Faculty of Tourism and Hotel Management, Helwan University, Cairo

### Abstract

Recently, many tourist companies and hotels have lost its credibility which adversely affects customer's confidence, trust, experience, satisfaction, preference, and choice of a tourist company or hotel. Moreover, the term trustworthiness was discussed in some studies to clarify its impact on customers' attitudes and their purchasing decisions, but this is not sufficient, as this topic needs more extensive studies to fill this scientific gap. Therefore, there is an urgent need to conduct extensive studies investigating the effect of trustworthiness on customers' choices, preferences, satisfaction, and loyalty. From this perspective, the study seeks to measure the role of trustworthiness in achieving customers' loyalty in the tourism and hotel sectors. This research reports the findings of a questionnaire from 369 customers (188 hotel customers and 181 tourist company customers). This survey consisted of 16 items based on a five-point Likert scale technique ranging from: "strongly disagree" (1); to "strongly agree" (5) was used to measure trustworthiness drivers and customer loyalty factors. Data were analyzed using SPSS. Six hypotheses were verified, and all of them were supported by hotel customers' perspectives, but regarding the perspectives of tourist companies' customers, only four of them were supported. The results reveal that all dimensions of trustworthiness have a significant impact on customers' loyalty in the hotel sector. Meanwhile, two drivers of trustworthiness (expertise and competence; and benevolence) have a significant impact on customers' loyalty in tourist companies.

**Keywords:** Trustworthiness, Customers' Loyalty, Tourism, Hotel Sectors.

### Introduction

Trustworthiness is very important in tourism and hospitality as the transactions in these sectors require presenting products and services of high quality. Trustworthiness can be explained as integrity, confidence, honesty, acceptance, and believability the customer has towards the organization (Jolly, 2018). 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). Trustworthiness has an obvious role in achieving customer loyalty and creating a competitive advantage for the hotel or tourist company. Accordingly, there is an urgent need for tourist companies and hotels to effectively display trustworthiness attributes (expertise and competence, integrity, and benevolence) to their customers to gain their loyalty (attitudinal and behavioral) and build long-term relationships with them, by focusing on good reputation and quality services as key factors to be trustworthy (Sekhon et al., 2014; Wan-Ruzanna et al., 2015). It can be revealed that tourist companies and hotels that can present services in a benevolent and honest way have a great opportunity to achieve customers' loyalty.

This study aims at defining the term trustworthiness, explaining the essential role of trustworthiness in tourism and hotel sectors. To achieve this aim, the research examines the relationship between trustworthiness dimensions and customers' loyalty.

### Literature Review

#### *Trustworthiness*

To explain the concept of trustworthiness, related terms should be first illustrated such as the word trustor means the person who decides to trust or not, while the trustee can be seen as the person who hopes to be trusted by other person or persons in the relationship through integrity, sincerity, honesty, and benevolence (Hassan and Semerciöz, 2010). Trustworthiness is an

attribute of the party (i.e. the tourism company or the hotel) involved in the exchange (i.e. ideas, services, product...etc.), it is also an attribute of trust by trustees (Sekhon et al., 2014). A trustworthy partner should not take advantage of or benefit from the other partner's weaknesses. Trustworthiness is based on the partner's good characteristics or attributes that motivate him/ her to work for the benefit of the other partner. The essential characteristics of trustworthiness have been explained as the ability to find solutions, good performance, reliability, ethics, principles, competence, empathy and accuracy (Mayer et al., 1995). Moreover, trustworthiness is considered an essential characteristic of the trustee who worthy to trust and has qualities and qualifications that enable him/her to retain persons' trust, as well as the need for the trustee's behavior to conform to the trustor's expectations (Sekhon et al., 2014; Winnie, 2014).

### ***Trustworthiness in Tourism and Hotel Sectors***

Trustworthiness accumulates over time, it can be affected by the actions of the organization hoping to be trusted; as well as it is considered the result of repeated experience and it finally leads customers to trust a service provider (i.e., tourist company, airline company, hotel, restaurant...etc.). Typically, in the tourism and hospitality sectors, the trustor is the customer, and the trustee is the service provider (Sekhon et al., 2014). From the opinion of customers, trustworthiness is based on his or her belief that an organization such as a hotel or tourist company will deliver services at the same quality level as promised and remain trustworthy. Accordingly, the hotel or tourist company should put customers first, design products or services from a customer's perspective, and continue offering quality services over time (Roy et al., 2011). Customer satisfaction and loyalty, high spending power, and profit maximizations are the basic behavioral outcomes that tourism and hotel sectors should achieve through their trustworthy image (Caldwell and Hayes, 2007; Sannasse and Seetanah, 2015). Trust levels have elevated in the relationship between tourism and hotel sectors and their customers as a direct result of these trustworthy behaviors (Coulter and Coulter, 2003). Several researchers have identified three primary drivers that contribute to shaping trustworthiness roles (Sirdeshmukh et al., 2002; Mayer and Gavin, 2005; Hong and Cho, 2011; Roy et al., 2011). Expertise and competence, integrity, and benevolence are the basic drivers of trustworthiness (Kharouf et al., 2019). Accordingly, this research is based on the same approach. The three basic drivers will be explained as follows:

#### ***1. Expertise and Competence***

The trustee may be expert and competent in a specific area and may not be in another, but this person can be trusted in that specific domain. In this context, tourist companies and hotels need to have various skills, knowledge, competencies, expertise, and advantages to have a significant and clear impact in hospitality and tourism fields as well as to produce services in an effective way for their customers (Hong and Cho, 2011; Lee and Liang, 2019).

From previous studies, it can be noticed that several synonyms have been used to describe the term expertise and competence such as ability, interpersonal skill, business sense, and judgment (Mayer et al., 2007; Tomlinson and Mayer, 2009). Therefore, it can be perceived that the attribute of expertise and competence is the first driver of trustworthiness as it has a positive impact on it.

#### ***2. Integrity***

Integrity is an essential factor for successful relationships, especially in the tourism and hospitality sectors as it includes consistency, fairness, confidentiality, openness, justice, honesty, and truthfulness (Hassan and Semerciöz, 2010; Murthy et al., 2017) in providing services to customers (i.e., transparent pricing policies, treating customers with respect...etc.) (Janowicz-Panjaitanand Krishnan, 2009).

Integrity is an important element in building trustworthiness; as customers expect tourist companies and hotels to adhere to their promises and commitments not to act immorally or unfairly (Bowen and Shoemaker, 2003; Leela, 2014). According to previous studies, it is believed that trustworthiness in the tourism and hotel sectors cannot be achieved without the key element of integrity (Morgan and Hunt, 1994; Del Chiappa et al., 2018). Therefore, it can be perceived that the attribute of integrity has a positive impact on trustworthiness and it can be seen as the second driver.

### *3. Benevolence*

Benevolence is considered as a basic factor of any relationship; it includes caring, support, good and kind behavior, it can be explained as the extent of doing well by an organization towards its customers without any intention of harming them, regardless of the profit motivation (Mayer et al., 1995; Skard, 2017). Benevolence is an attribute of goodwill; for example caring, supporting, and helping customers can make them believe that a tourist company or hotel is competent, likable, and trustworthy (Urbano et al., 2013 and; Lee and Liang, 2016). Benevolence is regarded also as the positive actions of tourist companies and hotels for the benefit of their customers regardless of their benefit, which means putting their customers' best interest first (Sirdeshmukh et al., 2002).

Within this context, benevolence is a significant element in indicating trustworthiness; it has a positive effect on customers' perceptions and loyalty towards a specific tourist company or hotel (Mayer et al., 2007). Therefore, it can be perceived that the attribute of benevolence has a positive influence on trustworthiness, and it can be the third driver.

From the previous literature, trustworthiness can be seen as a multidimensional concept that includes three drivers which are: expertise and competence, integrity, and benevolence. Concerning the first driver, tourist companies and hotels seem to be able, expert and competent; as for integrity, the second driver, they are expected to be honest and keep promises; and according to benevolence, the third driver, they are believed to be willing to help the customer (Dickinger, 2011).

### ***Customer Loyalty: Behavioral and Attitudinal***

Loyalty refers to people who try not to take advantage of others (Goodman and Dingli, 2017). Customer loyalty can be explained as a commitment and defense in depth by the customer to buy a specific product, service or brand consistently with immunity against competitors; The customers intend to purchase products, services, and brands of a certain organization over a long time, regardless of other organizations and their new products and innovations; as these customers are not willing to switch (Leninkumar, 2017).

Within the context of tourism and hotel sectors, the importance of customer loyalty to the hotel or tourist company can be detailed as follows: Spreading positive recommendations about the tourist company and hotel (positive Word of Mouth); providing a fixed income for them; Additionally, customer retention is less expensive than attracting new customers (Utami, 2015; Najdić et al., 2016; Ryglová et al., 2018; Cossío-Silva et al., 2019).

Loyalty can be seen as one of the most important intangible assets for tourist companies and hotels; it is more related to customers' attitudes and behavior (Kumar and Shah, 2004). From the first perspective, attitudinal loyalty can be explained as the customers' positive emotions, preferences and confidence in specific services or products compared with other competitors' services or products as well as their recommendations for new customers and this type of loyalty is important for the company to overcome obstacles that may be faced by customers, while behavioral loyalty is perceived as transactions that include purchasing services or products

frequently from the same organizations which are important to increase their profits (Utami, 2015; Chenini and Touaiti, 2018; Cossío-Silva et al., 2019).

***Relationship between Trustworthiness and Customer Loyalty***

Creating loyalty is a pivotal point for tourist companies and hotels, it can't be measured, predicted, or bought; it is the result of great strides for building trust and achieving customer loyalty (Najdić et al., 2016). Drivers of trustworthiness such as expertise, competence, integrity, and benevolence are of central importance in loyalty formation. For example, the tourist company and hotel should be a commitment with customers, surpass their expectations, help and support them, be honest with them, solve their problems, behave with them ethically, provide unique experiences, quality services, lower prices and better offers than competitors and finally, these will increase the level of trust, alter prospective customers to become loyal customers with a long-term relationship (Utami 2015; Balaji, 2015; Najdić et al., 2016; Chenini and Touaiti, 2018).

Based on the literature review, researchers consider trustworthiness drivers: expertise and competence, integrity, and benevolence to be the infrastructure for customers' loyalty in commercial businesses (Kharouf et al., 2019). Therefore, the study examines the relationship between trustworthiness drivers and customer loyalty to add new knowledge of trustworthiness research in various fields. To explore the role of trustworthiness in achieving customers' loyalty in the tourism and hotel sector, this study proposed six hypotheses shown below (see figure1).

The perception of trustworthiness positively influences customers' attitudinal loyalty.

H1a. The perception of expertise and competence positively influences attitudinal loyalty.

H1b. The perception of integrity positively influences attitudinal loyalty.

H1c. The perception of benevolence positively influences attitudinal loyalty

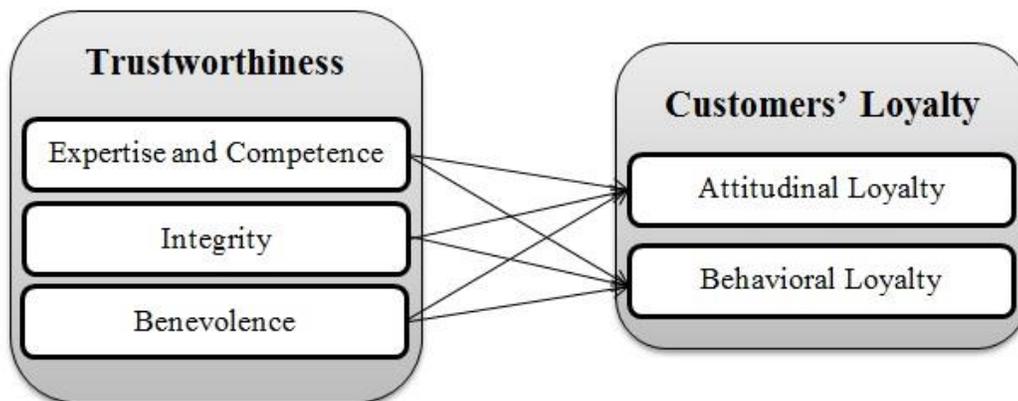
The perception of trustworthiness positively influences customers' behavioral loyalty.

H2a. The perception of expertise and competence positively influences behavioral loyalty.

H2b. The perception of integrity positively influences behavioral loyalty.

H2c. The perception of benevolence positively influences behavioral loyalty.

Figure1: Research model of the relationship between the trustworthiness and customers' loyalty (Adapted from, Kharouf et al., 2019).



**Research Methodology**

This study was devoted to exploring the role of trustworthiness in determining customers' loyalty in the tourism and hotel sector. For data collection, a questionnaire survey was distributed to sample of customers in both hotels and tourist companies. The target population for this study was customers in Cairo five-star hotels and class A tourist companies. A convenience sampling

technique has been adapted to select both hotels and tourist companies which participated in questionnaire forms. On the other hand, customers who participated in this study were selected using random sampling technique. Paper-based survey was developed and distributed. One hundred and eighty-eight (n 188) valid questionnaires were collected with a total of 200 questionnaires were distributed, achieving a 94% response rate from hotels customers. On the other hand, one hundred and eighty-one (n 181) valid questionnaires were collected with a total of 200 questionnaires were distributed, achieving a 90.5% response rate from tourist companies' customers.

The questionnaire measurements were adapted and revised from previously validated scale items (Kharouf et al., 2019), these measurements are appropriate to the characteristics of the tourism and hotel sector. The first part asked customers for profiling information (e.g., gender, age, nationality, and traveling reason or staying in a hotel). In the second and third parts, participants were asked to rate 16 items on a five-point Likert scaling technique ranging from: “strongly disagree” (1); to “strongly agree” (5) about their opinions regarding the trustworthiness drivers (expertise and competence, integrity, and benevolence). Customers' loyalty measures were the third and final part of the research questionnaire survey (behavioral and attitudinal loyalty). SPSS version 20 was used to analyze the relationship between trustworthiness drivers and customer loyalty. This is to assess the role of trustworthiness in determining customers' loyalty.

**Survey Validity and Reliability**

This study adapted a lot of strategies to ensure the validity of the questionnaire survey. The first strategy included a content validity; the questionnaire form was adapted and revised in another research by Kharouf et al. (2019). The second strategy was a rich description of the survey issues to participants. Moreover, the voluntary and confidential nature of the survey has been explained to reduce an intercept approach. The third strategy was discussing and reviewing the research methods with many academic consultants studying in the same field.

Furthermore, table 1 showed the KMO value of the hotels' questionnaire scales were 0.861 and 0.818, and for both the trustworthiness drivers and customer loyalty sub-variables, values were greater than 0.70 and significant at 0.01 levels, indicating a good level of questionnaire validity. Moreover, the factor loadings for the independent variables were 57.633%, 59.496% and 56.393%, and for the dependent variables were 58.392% and 55.278%, indicating the consistency of the items and survey can be analyzed.

Table 1: Validity test and cumulative variance of the formal hotel questionnaire

Factor	Variables Name	KMO	Bartlett	Df	Sig.	Cumulative factor loading
<b>Trustworthiness</b>						
F1	Expertise and competence	.736	70.743	3	.000	57.633%
F2	Integrity	.742	80.774	3	.000	59.496%
F3	Benevolence	.740	60.535	3	.000	56.393%
<b>Total</b>		.861	414.154	36	.000	-----
<b>Customer Loyalty</b>						
F1	Attitudinal loyalty	.747	71.915	3	.000	58.392%
F2	Behavioral loyalty	.738	150.406	6	.000	55.278%
<b>Total</b>		.850	332.884	21	.000	-----

On the other hand, table 2 showed the KMO value of the tourist companies' questionnaire was 0.896 and 0.839 for both the trustworthiness drivers and customer loyalty sub-variables, values were greater than 0.70 and significant at 0.01 levels, indicating a good level of questionnaire validity. Moreover, the factor loadings for the independent variables were 77.271%, 70.986%, and 69.225%, and for the dependent variables were 89.163% and 71.200%, indicating the consistency of the items and survey can be analyzed.

Table 2: Validity test and cumulative variance of the formal tourist companies' questionnaire

Factor	Variables Name	KMO	Bartlett	Df	Sig.	Cumulative factor loading
<b>Trustworthiness (Independent)</b>						
F1	Expertise and competence	.705	244.34	3	.000	77.271%
F2	Integrity	.751	180.22	3	.000	70.986%
F3	Benevolence	.790	149.259	3	.000	69.225%
<b>Total</b>		.896	937.451	36	.000	-----
<b>Customer Loyalty (Dependent)</b>						
F1	Attitudinal loyalty	.766	467.713	3	.000	89.163%
F2	Behavioral loyalty	.790	388.362	6	.000	71.200%
<b>Total</b>		.839	804.077	120	.000	-----

Table 3 showed that the coefficient alpha in both hotels' and tourist companies' questionnaires for the overall research scale and the extracted dimensions were greater than the value of 0.7 proving that data are considered to be reliable (Pallant, 2005).

Table 3: Reliability Analysis using Cronbach's Alpha test for the two questionnaires

Dimensions	Hotels	Tourist Companies
Expertise and competence	.726	.847
Integrity	.759	.792
Benevolence	.708	.773
Attitudinal loyalty	.741	.939
Behavioral loyalty	.730	.849
<b>The Total Questionnaire</b>	<b>.893</b>	<b>.950</b>

## Research Findings

### *Descriptive Analysis of Customers' Profile*

#### 1. Hotels' Participants

The responses of the participants regarding their profiles (as presented in table 4) showed that customers comprised 58.5 percent males and 41.5 percent females. Also, customers were from various age groups, with the largest group (i.e., 39.9 percent) aged from 31 up to 40 years old. Regarding their nationality, the nationalities of the participants differed between Egyptians and foreigners, and the majority of the participants are Egyptian with a percentage of 69.1. In terms of the reasons for staying in hotels, the majority of customers stayed in the hotel as a reason for traveling for a business or a recreation with a percentage of 46.3 and 30.3 respectively.

#### 2. Tourist Companies' Participants

The responses of the tourism companies' participants regarding their profiles (See Table 4) showed that customers comprised 44.2 percent males and 55.8 percent females. Also, customers were from various age groups, with the largest group (i.e., 39.2 percent) aged from 20 up to 30 years old. Regarding their nationality, the nationalities of the participants differed between Egyptians and foreigners, and all most all of the participants are Egyptian with a percentage of 96.7. In terms of the reason for traveling, 64.1% of participants travel to entertain.

Table 4: Profile of respondents

Demographic Data		Hotels (N=188)		Tourist Companies (N=188)	
		Frequency	%	Frequency	%
<b>Gender</b>	Male	110	58.5	80	44.2
	Female	78	41.5	101	55.8
<b>Age</b>	20 to 30	73	38.8	71	39.2
	31 to 40	75	39.9	69	38.1
	More Than 40	40	21.3	41	22.7
<b>Nationality</b>	Egyptian	130	69.1	175	96.7

Demographic Data		Hotels (N=188)		Tourist Companies (N=188)	
		Frequency	%	Frequency	%
	Foreigner	58	30.9	6	3.3
Reason of travel	Recreation	57	30.3	116	64.1
	Business	87	46.3	24	13.3
	Study/Scientific Conference	33	17.6	34	18.8
	Other	11	5.9	7	3.9

**Correlation Analysis**

Table (5) indicated the correlation of the three independent variables (Expertise and competence, Integrity, and Benevolence) and the dependent variables (Attitudinal loyalty and Behavioral loyalty). The correlation coefficient between each of the three independent variables and the two dependent variables in hotel industry ranged from 0.531 to 0.618, which were significant at 0.01 levels. On the other hand, the correlation coefficient between each of the three independent variables and the two dependent variables in tourist companies ranged from 0.619 to 0.779, which were significant at 0.01 levels. This indicates that there is a strong correlation between trustworthiness’s dimensions and customers' loyalty in hotels and tourist companies.

Table 5: Correlation analysis of the trustworthiness drivers with customers' loyalty

Model		Expertise and competence	Integrity	Benevolence
<b>Hotels</b>				
Attitudinal loyalty	Spearman	.585**	.559**	.563**
	Sig.	.000	.000	.000
	N.	188	188	188
Behavioral loyalty	Spearman	.531**	.618**	.537**
	Sig.	.000	.000	.000
	N.	188	188	188
<b>Tourist Companies</b>				
Attitudinal loyalty	Spearman	.658**	.619**	.779**
	Sig.	.000	.000	.000
	N.	181	181	181
Behavioral loyalty	Spearman	.663**	.661**	.721**
	Sig.	.000	.000	.000
	N.	181	181	181

\*\* Significant at the 0.01 level (1-tailed).

**Regression Analysis**

The regression analysis was conducted between the three drivers of trustworthiness (expertise and competence, integrity, and benevolence) as the independent variables; and customers' loyalty as the dependent variable. To complete the analysis of this study, two liner regression analyses were performed. Investigation of the first regression incorporates both the three factors of trustworthiness with (attitudinal loyalty) as the 1st factor of customers' loyalty, while the subsequent regression likewise incorporates both factors of trustworthiness drivers with (behavioral loyalty) as the second factor of customers' loyalty.

**1. Liner Regression 1**

The hotel section in table (6) indicated that R is equivalent to 0.684 (68.4%). Meanwhile, the tourist companies’ section in the same table shows that R is equivalent to 0.787 (78.7%). This value demonstrates the regression model of the three dimensions of trustworthiness and attitudinal loyalty, indicating a good fitting degree. "R square" is another significant outcome, which demonstrates the level of determination between the three dimensions (expertise and

competence, integrity, and benevolence), indicating the degree to which (attitudinal loyalty) as the dependent variable can be clarified and determined by the independent variables. Hence, R square is equivalent to 0.468 (48.8%) and 0.619 (61.9%) in hotels and tourist companies, respectively.

Table 6: The fitting degree of trustworthiness drivers and attitudinal loyalty

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
<b>Hotels</b>				
1	.684 <sup>a</sup>	.468	.459	.43411
<b>Tourist Companies</b>				
1	.787	.619	.616	.60899

a. Predictors: (Constant), Expertise, Integrity, Benevolence.

As shown in table (7), the regression model showed that the result variable is highly significant. In addition, it was shown that the significance value (Sig.) in the regression row is 0.000. This value means that the model is highly significant. "F" value (53.959 in hotels and 95.859 in tourist companies) is considered to be another important outcome, indicating the strength of the relationship between variables.

Table 7: Variance of trustworthiness drivers and attitudinal loyalty

Model	Sum of Squares	Df	Mean Square	F	Sig.
<b>Hotels</b>					
Regression	30.505	3	10.168	53.959	.000
Residual	34.674	184	.188		
Total	65.180	187			
<b>Tourist Companies</b>					
Regression	106.655	3	35.552	95.859	.000
Residual	65.645	177	.371		
Total	172.300	180			

From the result of table 8, expertise and competence, integrity, and benevolence have proved to be significant predictors of attitudinal loyalty among hotel customers. These provide strong support to the hypotheses H1a, H1b, and H1c (H1) that a relatively positive relationship exists between trustworthiness drivers and customers' attitudinal loyalty in hotels.

On the other hand, the same table showed that the only dimensions of trustworthiness have proved to be significant predictors of attitudinal loyalty among tourist companies' customers. These provide strong support to the hypotheses H1a and H1c that a relatively positive relationship exists between expertise and competence, and benevolence and customers' attitudinal loyalty in tourist companies. Meanwhile, the second dimension of trustworthiness (integrity) does not have a significant relationship with attitudinal loyalty, reject H1b.

Table 8: Regression analysis of trustworthiness drivers and attitudinal loyalty

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Hypotheses Test
	B	Std. Error	Beta			
<b>Hotels</b>						
(Constant)	.631	.287		2.198	.029	
Expertise and competence	.247	.070	.247	3.525	.001**	H1a= Supported
Integrity	.235	.070	.232	3.349	.001**	H1b= Supported
Benevolence	.351	.073	.333	4.794	.000**	H1c= Supported
<b>Tourist Companies</b>						
(Constant)	-.839-	.273		3.076-	.002	
Expertise and competence	.283	.093	.212	3.036	.003**	H1a= Supported

Integrity	.063	.104	.047	.611	.542	H1b= Rejected
Benevolence	.801	.106	.585	7.587	.000	H1c= Supported

\*\* Significant at the 0.01 level (2-tailed).

2. *Liner Regression 2*

The hotel section in table (9) indicated that R is equivalent to 0.718 (71.8%). Meanwhile, the tourist companies' section in the same table shows that R is equivalent to 0.792 (79.2%). This value demonstrates the regression model of the three dimensions of trustworthiness and behavioral loyalty, indicating a good fitting degree. "R" square" is another significant outcome, which demonstrates the level of determination between the three dimensions, indicating the degree to which (behavioral loyalty) as the dependent variable can be clarified and determined by the independent variables. Hence, R square is equivalent to 0.515 (51.5%) and 0.621 (62.1%) in hotels and tourist companies, respectively.

Table 9: The fitting degree of trustworthiness drivers and behavioral loyalty

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
<b>Hotels</b>				
2	.718 <sup>a</sup>	.515	.508	.40857
<b>Tourist Companies</b>				
2	.792 <sup>a</sup>	.628	.621	.52417

a. Predictors: (Constant), Expertise, Integrity, Benevolence.

As shown in table (10), the regression model showed that the result variable is significant. Also, it was shown that the significance value (Sig.) in the regression row is 0.000. This value means that the model is highly significant. "F" value (62.245 in hotels and 99.417 in tourist companies) is considered to be another important outcome, indicating the strength of the relationship between variables.

Table 10: Variance of trustworthiness drivers and behavioral loyalty

Model	Sum of Squares	Df	Mean Square	F	Sig.
<b>Hotels</b>					
Regression	32.674	3	10.891	65.245	.000
Residual	30.715	184	.167		
Total	63.388	187			
<b>Tourist Companies</b>					
Regression	81.94	3	27.315	99.417	.000
Residual	48.632	177	.274		
Total	130.579	180			

From the result of table 11, expertise and competence, integrity, and benevolence have proved to be significant predictors of behavioral loyalty among hotel customers. These provide strong support to the hypotheses H2a, H2b, and H2c (H2) that a relatively positive correlation between trustworthiness drivers and customers' behavioral loyalty in hotels.

Table 11: Regression analysis of trustworthiness drivers and behavioral loyalty

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Hypotheses Test
	B	Std. Error	Beta			
<b>Hotels</b>						
(Constant)	.602	.270		2.226	.027	
Expertise and competence	.179	.066	.181	2.771	.007**	H2a= Supported
Integrity	.382	.066	.381	5.773	.000**	H2b= Supported
Benevolence	.296	.069	.285	4.299	.000**	H2c= Supported
<b>Tourist Companies</b>						

(Constant)	-.227-	.234			-.970-	
Expertise and competence	.336	.080	.289	4.197	.000**	H2a= Supported
Integrity	.102	.089	.087	1.145	.253	H2b= Rejected
Benevolence	.581	.090	.487	6.396	.000**	H2c= Supported

\*\* Significant at the 0.01 level (2-tailed).

On the other hand, the same table showed that the only dimensions of trustworthiness have proved to be significant predictors of behavioral loyalty among tourist companies' customers. These provide strong support to the hypotheses H2a and H2c that a relatively positive relationship exists between expertise and competence, and benevolence and customers' behavioral loyalty in tourist companies. Meanwhile, the second dimension of trustworthiness (integrity) does not have a significant relationship with behavioral loyalty, reject H1b.

In summary, the previous two regression analysis showed that firstly in the hotel industry there was a strong positive relation between trustworthiness dimensions and customer loyalty (both attitudinal and behavioral). Secondly, in tourist companies there was only a positive relationship between expertise and competence, and benevolence with customer loyalty. Meanwhile, integrity does not have any role in determining customer loyalty in tourist companies.

### Discussion and Conclusions

This research contributes to an empirically testing of an integrated model of the impact of tourist companies' and hotels' trustworthiness on their customers' loyalty. Data collected from both tourist companies and five-star hotels in Cairo. This research findings report that trustworthiness plays an important role in achieving customer loyalty in the tourism and hotel sectors. Although the research results are generally consistent with the literature, some specific results warrant more discussion from the tourism and hotel sectors context.

In the hotel sector, the results indicated that all dimensions of trustworthiness have a significant effect on attitudinal and behavioral loyalty. Numerous studies have confirmed the important role of trustworthiness to determine hotel customers' loyalty (i.e., Sirdeshmukh et al., 2002; Drennan et al., 2015; Kharouf et al., 2019). These results suggested that hotels should establish their image as an entity that is viewed as competent, benevolent, and that has integrity, to win customers' loyalty. In another meaning, loyal customers would not prefer incompetent hotels, which lacks integrity and non-benevolent. In general, these findings emphasized the interrelation between trustworthiness and customer loyalty, where hotel experiences help to improve customers' perceptions towards all provided services and facilities. In this regard, this interpretation is consistent with McKnight and her any (2001) and Tomlinson and Mayer (2009) researches, when they found that, hotels offer honest and benevolent skills and expertise will attract customers to place their trust in.

On the other hand, in tourist companies, the results indicated that two dimensions of trustworthiness have a significant effect on attitudinal and behavioral loyalty. However, the results found rejected H1b and H2b which posit that integrity plays a positive role in determining customer loyalty in tourist companies. The first part of the results (supported hypotheses) supported researches which confirmed that there was a strong correlation between companies' trustworthiness and its capacity to improve its competence to its customers and the positive orientation demonstrated toward its customers (Mayer et al., 2007; Barkiest al., 2015). Moreover, Vázquez-Casielles et al. (2013) illustrated that service provider affected by the level of competence and expertise recognized by customers. The second part of the results (rejected hypothesis) inconsistent with most recent studies (i.e., Sparks et al., 2013; Del Chiappaet al., 2018; Kharouf et al., 2019) that the customers' perception of integrity positively influences their loyalty toward tourist companies.

In conclusion, trustworthiness appeared to have a strong positive influence on customers' loyalty in the tourism and hotel sectors. Looking for the dimensions of trustworthiness which determine the customers' loyalty, it was found that there are three dimensions in the literature review. In the hotel sector context, the research indicated that the three trustworthiness dimensions have an effective role in determining its customer's loyalty. From this perspective, hotel managers should focus on the perceptions of trustworthiness to control how to communicate with customers to gain their loyalty. In the context of tourist companies, the research indicated that only expertise and competence and benevolence actions should be demonstrated by working in customer's interests. Meanwhile, the research has found a lack of integrity role in determining customers' loyalty. From this perspective, tourist company managers should follow an efficient approach by focusing on expertise and competence and benevolence perceptions to provide a unique perspective on the role of trustworthiness in supporting customers' loyalty.

From the previous, it is recommended for tourist companies and hotels to adhere to the following to be trustworthy:

1. The advantages and special offers presented to permanent customers should be based on clear and announced policies by the tourist companies and hotels.
2. A good follow-up and evaluation for the employees and their performance by the tourist company or hotel as well as the customers to continue the work in the same level of experience, integrity, and benevolence.
3. The commitment of tourist companies and hotels to provide high-quality services to keep their promises and to meet customers' expectations.
4. Displaying trustworthiness attributes of tourist companies or hotels in a clear way to achieve customers' loyalty and benefit from their positive Word of Mouth.

### **Limitations and Future Research**

Some limitations were found to accomplish this research successfully. One of these limitations is sampling. This study used a sample of customers in several hotels and tourist companies, as a complete population cannot be accessed. Further research could include another mediator factor (e.g., customer satisfaction) and another dependent variable (e.g., purchasing decision) to the model which increases its explanatory power.

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