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Perceptions of Trust and Purchase Decisions in Tourism E-Commerce Platforms

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Abstract

Global e-commerce continues to expand, presenting opportunities and challenges for the tourism industry, where consumer trust is pivotal. This study investigates the trust factors influencing tourists' engagement with tourism e-commerce platforms in South Africa, addressing a notable research gap. A cross-sectional survey of 164 respondents at the National Zoological Gardens in Pretoria gathered data on perceived security, ease of use, perceived risk, assurance, platform reputation, and user-generated feedback. The results highlight that secure payment methods, transparent pricing, and brand perception strongly determine online trust, while user reviews, platform usability, and responsive customer service also significantly influence consumer confidence. Product quality and overall platform reputation also emerged as critical factors shaping purchasing decisions. These findings confirm that trust directly drives consumer behaviour, offering practical insights for e-commerce platforms aiming to enhance user adoption. Tourism e-commerce providers can cultivate heightened consumer trust and bolster sustainable growth in the digital travel marketplace by implementing robust security measures, transparent transactions, and intuitive user interfaces. This research contributes to the limited literature on tourism e-commerce within South Africa, underscoring the imperative of fostering consumer confidence for broader industry adoption and expansion.

Keywords Tourism ecommerce, trust factors, perceived ease of use, security concerns, user perceptions

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Introduction

Global e-commerce continues its rapid expansion, with international online retail sales reaching $5.8 trillion in 2023 and projected to surpass $6 trillion in 2024 (Statista, 2023). This growth underscores the importance of trust, especially in tourism, where consumer decisions are strongly shaped by platform trustworthiness. Trust, anchored in ability, benevolence, and integrity, significantly influences online purchase intentions (Özdemir & Sonmezay, 2020). In tourism, perceived trust boosts platform engagement, as outlined by the Technology Acceptance Model (Davis, 1989), with trust mediating the link between information quality and travel intent. Notably, trust accounts for 43.5% of the effect of information quality on booking decisions (Wang & Yan, 2022), highlighting its central role (Kim & Issayeva, 2024). The digital shift in travel commerce has exceeded forecasts. By 2022–2023, 65–68% of tourism sales were online, well above early projections of 40% (Euromonitor International, 2023a; Phocuswright, 2023). Mobile now generates about a third of booking revenue, marking a shift from physical agencies to mobile-first platforms (TravelPerk, 2023). As platforms like Booking.com, TripAdvisor, Uber, and Airbnb transform travel (Umarov, 2023; Royson, 2020), consumers increasingly prefer online over traditional booking methods (Bansal & Srivastava, 2021). This study examines key trust factors that influence engagement, aiming to support tourism e-commerce's sustainable growth. South Africa's e-commerce sector has grown rapidly, with online retail hitting R71 billion in 2023, 6% of total sales (Goldstuck, 2024; TechCentral, 2024; IT-Online, 2025). This surge reflects improved internet access, payment security, and adoption of mobile commerce (Goga & Paelo, 2019). However, trust concerns persist, limiting uptake. TAM (Davis, 1989) remains a key framework, linking technology use to perceived usefulness and ease of use (Sana et al., 2019), but trust remains a critical missing link. Consumer distrust, centred on fraud, data breaches, and service reliability, continues to deter online transactions (Singh et al., 2024). Trust deficits are particularly damaging in tourism, where personal and financial data are involved. The Chubb E-Consumer Report (2024) notes that 75% of online shoppers experienced financial fraud, 61% faced delivery delays, 55% lost payments to system glitches, and 42% received damaged goods, undermining trust in digital platforms. Addressing these concerns through better security, transparency, and consumer protection is essential. Payment security remains a core barrier. Chubb (2024) reports persistent fraud risks, with 85% of social commerce users expressing trust, compared to 48% for traditional e-commerce. For tourism, where large transactions are common, platform reliability is crucial. Without trust, users may abandon purchases or revert to offline options. Stronger cybersecurity, refund systems, and policy transparency are needed to close the trust gap. Although e-commerce offers benefits, global reach, cost savings, supplier integration, and better information flow (Mishra & Gupta, 2020), many travellers still prefer in-person bookings due to security concerns (Florido-Benítez, 2024). Platforms must, therefore, ensure a secure and trustworthy environment to convert hesitant users. E-commerce simplifies access to travel options and reduces costs (Henama & Apleni, 2020), but sustained growth depends on building consumer confidence. This study explores how perceived usefulness, ease of use, security, and satisfaction influence trust and engagement with tourism e-commerce platforms. Identifying these drivers aims to guide strategies that enhance trust, improve user experience, and support wider adoption of digital travel services (Gregori et al., 2014).

Literature review

Trust in e-commerce is not merely a preference but a necessity in today's digital landscape, where the success of tourism platforms hinges on their ability to foster consumer confidence and mitigate perceived risks (Zhang et al., 2022; Lv et al., 2022). Trust is a crucial factor in e-commerce, influencing customer decisions and satisfaction. It involves believing a business will act in the customer's best interest, ensure secure transactions, and protect personal information. Trust can be built through transparency, reliability, and positive customer experiences (Yuniar & Fibrianto, 2021). Understanding the complex interplay between technology, user perceptions, and trust is essential for ensuring the sustained growth of tourism e-commerce platforms in an era where online transactions dominate global travel planning (Liu et al., 2022; Dong et al., 2022).

The tourism industry

South Africa is a renowned tourist destination for its diverse and authentic natural and cultural experiences. It is the leading tourism destination in Sub-Saharan Africa, contributing 70% of the region's travel and tourism GDP, making it the most competitive and economically significant player (Matiza & Slabbert, 2020). The tourism industry is crucial to South Africa's economy, serving as a key driver of economic growth and employment generation (Meyer, 2021). Notably, the sector provides job opportunities across a broad spectrum of skill levels, encompassing highly skilled professionals and low-skilled workers in areas such as hospitality, transport, and tour operations (WTTC, 2023). Research by Vieira et al. (2020) highlights that tourism fosters global microeconomic and macroeconomic development. However, South Africa continues to grapple with significant socio-economic challenges, including poverty, unemployment, and inequality, which constrain the sector's potential for sustainable growth (Mhlanga & Moloi, 2021). Nevertheless, tourism remains a viable mechanism for alleviating poverty and stimulating economic development (Huseynli, 2022). According to Statista (2020), the tourism sector contributes 3.7% to the nation's GDP and is recognised as a significant employment provider. In 2018, South Africa's travel and tourism sector indirectly contributed R425.5 billion (US$32.1 billion) to the economy. It accounted for 9.2% of total employment, supporting 1.5 million jobs. By 2022, the tourism sector had directly accounted for 733,385 jobs (Department of Tourism Annual Performance Plan, 2022). These figures underscore the substantial role of tourism in South Africa's socio-economic landscape, reinforcing the need to support and expand the industry while addressing key challenges that hinder its growth.

Importance of e-commerce in tourism

E-commerce enables global expansion, cost reduction, seamless supplier integration, and efficient information management (Mishra & Gupta, 2020). In tourism, it plays a central role in automating services across accommodation, transport, attractions, tour operators, and travel agencies (Pathmanathan et al., 2021). Streamlining these operations supports better resource management and investment in service improvements, strengthening competitiveness. Tourism e-commerce typically operates through three models: Business-to-Business (B2B), Business-to-Consumer (B2C), and Business-to-Government (B2G). Each model reflects distinct transaction types and stakeholder interactions. B2B involves transactions between enterprises, such as travel agencies purchasing hotel room blocks to resell to clients (Chang et al., 2015). In 2018, global B2B sales reached $21 trillion, dwarfing B2C's $4.4 trillion (UNCTAD, 2020). B2C e-commerce entails direct transactions between businesses and consumers. Airline reservation systems and online travel agencies exemplify this model, offering streamlined access and direct engagement between companies and travellers (Nathaniela et al., 2022). B2G e-commerce involves transactions with government entities and is key in improving public procurement through digitisation and enhanced transparency (Morcov & Puiu, 2023). Understanding these models allows tourism stakeholders to leverage digital platforms for operational efficiency, stronger customer engagement, and sustainable growth. E-commerce offers key advantages to the tourism sector, including cost reduction, enhanced accessibility, 24/7 availability, global reach, and improved competitiveness. It enables businesses to streamline operations and cut expenses related to physical infrastructure, third-party commissions, and administrative inefficiencies. By automating supply chains, marketing, and customer management, e-commerce significantly lowers operational costs and improves profit margins (Taneja, 2021). This allows for more effective resource allocation, competitive pricing, and reinvestment in service improvements (Burhanuddin et al., 2022). Digital platforms also broaden accessibility, reaching consumers in remote areas or with disabilities. Mobile-friendly and accessible website designs expand market reach. In the UK, 69% of consumers with accessibility needs abandon online purchases due to website barriers, resulting in estimated annual losses of £11.75–£17 billion (Freeney Williams Ltd., 2020). Ensuring digital accessibility is an ethical obligation and a business strategy that enhances customer retention and revenue (Acosta-Vargas et al., 2022). Round-the-clock availability is another core benefit. Unlike traditional agencies, e-commerce platforms allow users to browse and book anytime. A Statista (2023) survey found that 61% of global consumers prefer online shopping due to convenience. Features like instant confirmations, digital tickets, and real-time support enhance the booking experience. AI further improves efficiency, with chatbots now handling 60–75% of routine queries, reducing costs and improving response times (Davenport et al., 2024).

E-commerce enables tourism enterprises, including small businesses, to reach global markets through digital marketing and booking platforms. McKinsey (2021) reports that 65% of travel and tourism sales occur via digital platforms, with adoption expected to rise alongside mobile and AI-assisted bookings. Over 80% of travellers consider the ability to complete bookings entirely online essential (Statista, 2023). In a digital economy, e-commerce is vital for competitiveness. Businesses slow to adopt risk are falling behind. In 2023, 57% of global travel bookings were online, with projections of 63% by 2026 (Statista, 2023). AI-powered personalisation allows firms to tailor offers and enhance user experience. Rosário and Raimundo (2021) highlight this as a key driver of customer engagement. McKinsey (2021) suggests AI personalisation can raise e-commerce revenues by up to 25%, depending on platform and data sophistication. In summary, e-commerce adoption

in tourism brings measurable benefits across cost efficiency, accessibility, service availability, global outreach, and competitive positioning (Kalıpçı et al., 2024). To remain competitive, tourism businesses must embrace digital strategies, prioritise accessibility, harness AI, and engage in targeted marketing to meet evolving consumer expectations (Kalıpçı et al., 2024).

Challenges of using e-commerce for purchasing tourism products and services

Despite its benefits, e-commerce in tourism faces several challenges, including information overload, time consumption, security concerns, perceived risks, lack of assurance, and platform reputation. Information overload arises when excessive online content overwhelms users, causing confusion and missed opportunities (Kemppainen et al., 2022). Disorganised information increases anxiety, as travellers must extensively verify details (Lv & Liu, 2022). About 73% of online consumers report feeling overwhelmed, and 74% abandon purchases due to decision fatigue (Accenture, 2024). Interface issues, such as unclear instructions, further aggravate users' cognitive load; 71% of consumers find varied website terms confusing (Accenture, 2024). Time consumption is another significant issue. Comparing online travel options and reading numerous reviews is often laborious (Yuniar & Fibrianto, 2021). More than 40% of consumers believe online purchase decisions require more effort than before (Accenture, 2024). Statista (2024) notes that only 11–16% of travellers report no frustration with online booking processes. Security concerns substantially hinder online tourism transactions. Payment security and data protection breaches frequently deter online purchases (Tang & Zeng, 2021). Despite technological advancements, fears of fraud persist (Paraschiv et al., 2022). Around 25% of online shoppers abandon carts over payment security fears (Statista, 2024). Globally, 45.1% of consumers are concerned about personal data misuse, with only 23.1% feeling in control of their information (Euromonitor International, 2023b). Perceived risks about authenticity and quality also impede e-commerce. Consumers often doubt online product accuracy, particularly with intangible tourism services like hotel bookings (Hatamifar et al., 2021). About 76% of consumers find it difficult to trust online product quality (Accenture, 2024). Performance and fraud risks notably deter online bookings (Paraschiv et al., 2022). Lack of assurance exacerbates perceived risks. The inability to physically verify products and seek immediate reassurance contributes to hesitation (Hatamifar et al., 2021). Platforms increasingly offer detailed FAQs, chat support, and flexible refund policies. Nearly half of the surveyed travellers in South Africa demand guarantees or no-fee cancellations (Hoss & Akinyele, 2022). Platform reputation critically influences consumer trust. Positive user experiences, robust security, and online reviews build trust, significantly impacting booking decisions. Approximately 90% of travellers rely on reviews, with 72% needing reviews before booking (TrustYou, 2024). A negative reputation or unresolved complaints strongly deters customers; about 86% avoid companies with negative reviews, preferring trusted platforms (TrustYou, 2024). To overcome these barriers, providers employ recommender systems for personalised content, improved website usability, and robust security measures to enhance consumer trust and simplify decision-making (Accenture, 2024; Huseynov, 2020). These strategies help mitigate challenges and improve the overall user experience.

Literature gap

Despite extensive research on e-commerce and consumer trust, a gap remains in identifying the specific trust factors influencing tourism e-commerce platforms in South Africa (Zhang et al., 2022; Liu et al., 2022). Prior studies primarily address general online retail and the sharing economy, such as Airbnb and Uber (Henama, 2021), or broader online retail trends (Goga & Paelo, 2019), but overlook trust determinants in tourism-specific e-commerce. Although South Africa's online retail grew 29% in 2023 to R71 billion (Goldstuck, 2024), academic work on trust in tourism e-commerce has not kept pace. Most local literature highlights general adoption patterns and challenges (Goga & Paelo, 2019; Henama, 2021), leaving a significant gap in understanding trust in online tourism transactions. This gap is critical, given tourism's economic role and the limited research on how domestic and international tourists build trust in local booking platforms and online agencies. While some South African studies examine perceptions of online travel services (Henama & Apleni, 2020) and e-commerce adoption (Chang et al., 2015), they do not address trust explicitly. Trust-focused tourism studies are concentrated in Asia and Europe, where trust is proven to influence booking intentions (Kim & Issayeva, 2024; Datta, 2021), with little equivalent research in Africa. Key questions remain: how do South African consumers perceive trust in tourism e-commerce? Which factors, perceived security, usability, reputation, third-party endorsements, are most influential? Without answers, trust may become a barrier to growth despite expanding digital access. This study addresses the lack of empirical research into trust in South African tourism e-commerce by examining core trust drivers, security, usability, information quality, social influence, and their impact on consumer behaviour. The findings aim to close the academic gap and inform strategies to build trust in local tourism platforms.

Methodological approach for assessing perception in e-commerce

Using Saunders et al. (2012)'s "research onion" framework, this study addressed each methodological layer from philosophical stance to research techniques. It adopted a positivist research philosophy, which relies on observable and measurable facts and aims for objective, generalisable findings. Positivism aligns with the intention to quantify e-commerce trust factors in tourism, ensuring results that can apply to a broader population. Consistent with this philosophy, a deductive approach was employed, beginning with existing theories on trust and then collecting data. This top-down approach allows for systematic examination of relationships between variables and is well-suited to a positivist paradigm (Melnikovas, 2018). The study followed a quantitative research design focused on collecting and analysing numerical data. A survey strategy was chosen as the primary data collection method, using structured questionnaires to gather respondents' attitudes and behaviours. A survey was selected for its practicality and cost-effectiveness in reaching many people and generating statistically analysable data. The research employed a cross-sectional design, meaning data were collected from a broad sample of participants at a single point in time

(Creswell & Creswell, 2018). This design provides a snapshot of the phenomenon under investigation and efficiently understands the current perceptions of trust in tourism e-commerce. Collecting all responses within the same timeframe allows external factors to be held constant, allowing for more precise comparisons across respondents (Turner, 2013). Data were collected through self-administered questionnaires distributed in person to tourists at the National Zoological Gardens (NZG) in Pretoria, South Africa. A non-probability convenience sampling technique was used to approach respondents on-site, as it allowed efficient gathering of data from willing participants among the zoo visitors. The survey instrument was a structured questionnaire adapted from Baki (2020), who developed and validated measures of online trust in a tourism context. The questionnaire consisted of Likert-scale items assessing key trust-related constructs: perceived security, perceived ease of use, perceived risk, assurance (e.g., presence of guarantees or policies), platform reputation, overall trust, and customer loyalty. Utilising a previously validated instrument from the literature helped ensure the validity of the survey's content. Before the main study, a pilot test with 20 tourism e-commerce users was conducted to refine the questionnaire. Based on pilot feedback, several questions were reworded for clarity and better alignment with the research objectives, enhancing the instrument's reliability. Data was collected primarily on weekends (between 10:00 and 17:00) at various high-traffic points in the NZG, such as entry/exit points, eateries, and recreational areas, to capture diverse visitors. Participants were informed about the study and verbally consented before completing the questionnaire. Completed paper surveys were collected on the spot. This approach to timing and location was intended to maximise response rates and gather a broad cross-section of tourist opinions.

All responses were coded and analysed using IBM SPSS Statistics (Version 29) for Windows. The use of SPSS facilitated rigorous statistical analysis and accurate interpretation of the data, including the calculation of descriptive statistics and inferential tests as appropriate. To ensure the validity of the measurements and the degree to which the survey items accurately captured the intended trust constructs. The study relied on established survey questions and the preliminary pilot testing phase (Middleton, 2023). By using well-founded constructs from Baki (2020) and refining them through the pilot, the instrument aimed to measure precisely what it purports to measure, thus strengthening construct validity. The reliability of the instrument (the consistency of results it produces) was addressed through standard techniques. The questionnaire demonstrated high internal consistency (Neuman, 2012; Middleton, 2023). These steps ensured that the data collected was dependable and could be used confidently in subsequent analysis. The research design and implementation adhered to all relevant ethical guidelines. Ethical clearance was obtained through the Tshwane University of Technology's research ethics committee, and the study complied with South Africa's Protection of Personal Information (POPI) Act for handling respondents' data. Participation in the survey was voluntary and based on informed consent: respondents were briefed on the study's purpose, participation, and right to withdraw at any time. To protect participants, no identifying personal information was collected on the survey, ensuring anonymity of responses. All data were kept confidential, accessible only to the researcher and used solely for academic purposes. The questionnaire and procedure were designed to minimise any risk or discomfort to participants, which aligns with the principle of non-maleficence in research ethics. By following the guidelines of Barrow et al. (2022) regarding research ethics, the study ensured that participants' rights and well-being were safeguarded throughout the process. Overall, this methodology provided a comprehensive and robust framework for analysing trust factors in tourism e-commerce, allowing the researchers to effectively address the research objectives with rigour and integrity.

Results

The data was collected using physical face-to-face completion of questionnaires. Statistical analysis was conducted by a statistician at TUT using SPSS software. To interpret the results effectively, frequency tables and graphical representations were generated. The data analysis primarily concentrated on respondents' demographic profiles, their usage of online services, and key factors influencing trust and purchasing decisions on tourism e-commerce platforms.

Demographic profile of respondents

The final sample comprised 164 respondents who completed the questionnaires physically. The age of participants ranged from under 20 to over 60 years. Most respondents (40.4%) fell within the 31-40 age bracket, while 21.1% were between 41-50 years old and 28.9% were between 21-30 years old. The remaining respondents comprised smaller groups, with 1.2% under 20 and 8.4% above 50.

Use of online services

Respondents were asked to indicate their frequency of online bookings for tourism-related products or services. The results indicate diverse patterns of usage: 19.9% rarely booked online (fewer than once per year), while 34.3% booked occasionally (between one and three times per year). Furthermore, 22.3% booked regularly (four to six times annually), and 22.9% frequently engaged in online bookings (more than six times yearly).

Factors influencing trust in e-commerce

The survey examined several factors influencing trust when respondents booked tourism-related products or services online. Respondents evaluated each factor using a 5-point Likert scale, and the results are illustrated in Figure 1. Among respondents, 72.7% highlighted trust as a critical component affecting their decision-making and overall confidence in an online tourism platform. A large proportion (79.4%) underscored secure payment methods, such as trusted payment gateways or digital wallets, as fundamental in establishing platform trustworthiness. The availability of user reviews and ratings was significant for 81.7% of respondents, providing valuable insights into other customers' experiences and satisfaction. Ease of navigation was also

highly valued, with 81.2% of respondents indicating that a user-friendly interface, clearly presented information, and straightforward booking procedures significantly influenced their trust. Additionally, 65.5% emphasised price transparency, including clear price indications and the absence of hidden fees, as a crucial determinant of trust. Effective and responsive customer service was considered necessary by 82.4% of respondents, reflecting the role customer support plays in addressing concerns and enhancing satisfaction. Brand perception, including public recognition and awards, influenced trust levels for 78.7% of respondents, reinforcing the importance of a positive brand reputation. Lastly, personal recommendations from family or friends significantly influenced trust for 76.2% of respondents, further affirming the importance of social credibility in shaping consumer confidence.

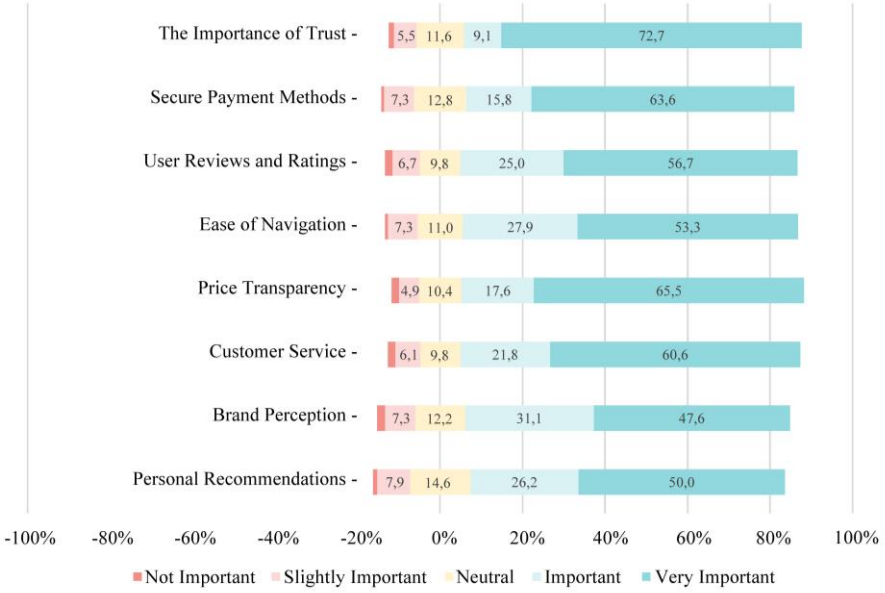

Figure 1: Factors influencing trust in e-commerce

Factors influencing purchase decisions on tourism e-commerce platforms

The study also evaluated the factors influencing respondents' purchase decisions on tourism e-commerce platforms. Respondents used a 5-point Likert scale to express their views, and the findings are summarised in Figure 2. The quality of products or services offered was identified as critical by 56.0% of respondents, indicating the essential role that quality plays in driving customer choices. Price emerged as a significant factor, with 79.5% of respondents indicating its importance, reflecting the influence of competitive pricing on purchasing behaviour and satisfaction. Availability of reviews and ratings again proved influential, with 81.3% of respondents emphasising the impact these reviews had on their purchase decisions. Ease of use significantly affected purchasing decisions for 86.2% of respondents, underscoring the necessity of intuitive and seamless platform interactions. Furthermore, 82.5% of respondents stated that the platform's overall reputation notably influenced their decisions to make online purchases. Security remained the most critical concern, with 84.3% of respondents emphasising secure transaction processes as a primary influence on their decisions to complete online transactions.

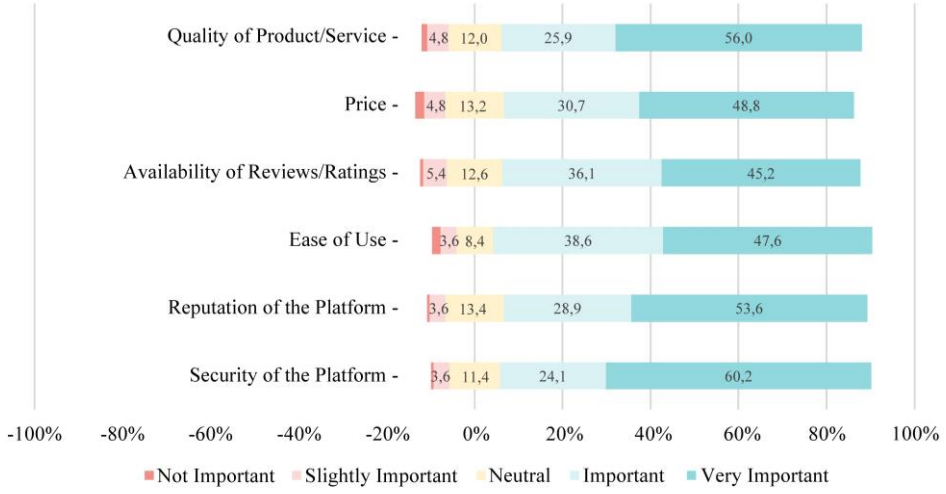

Figure 2: Factors influencing purchase decisions in e-commerce

Reliability of results

To evaluate the reliability of the data collected, the eight factors influencing trust in e-commerce and the six factors influencing purchase decisions in e-commerce were subjected to a reliability analysis. The results, summarised in Tables 1 and 2, demonstrated a high level of reliability, with the overall Cronbach's alpha calculated at $\alpha = 0.9597$ and $\alpha = 0.9168$, respectively, indicating excellent internal consistency across the survey. In practice, Cronbach's Alpha was implemented by calculating the average covariance among the items and comparing it to the total variance, adjusted for the number of items in the scale. A high Cronbach's Alpha value (typically above 0.7) suggests that the items measure the same underlying construct and have good internal consistency. In addition to the overall reliability, the reliability of each factor was independently assessed. As detailed in Tables 1 and 2, all factors achieved Cronbach's alpha values above 0.8 and 0.9, which signifies good to excellent reliability across the factors influencing trust and purchase decisions.

Table 1: Reliability of the results for the factors influencing trust in e-commerce.

Item	Sign	Item Test Correlation	Item Rest Correlation	Average Interitem Correlation	Cronbach Alpha	Reliability
The Importance of Trust	+	0.8691	0.8318	0.7259	0.9549	Excellent
Secure Payment Methods	+	0.8621	0.8231	0.7282	0.9554	Excellent
User Reviews and Ratings	+	0.8580	0.8175	0.7284	0.9555	Excellent
Ease of Navigation	+	0.8535	0.8122	0.7304	0.9559	Excellent
Price Transparency	+	0.9042	0.8760	0.7162	0.9528	Excellent
Customer Services	+	0.9166	0.8915	0.7125	0.9520	Excellent
Brand Perception	+	0.8862	0.8533	0.7207	0.9538	Excellent
Personal Recommendation	+	0.8333	0.7860	0.7368	0.9573	Excellent
Test Scale				0.7258	0.9597	Excellent

Table 2: Reliability of the results for the factors influencing purchase decisions in e-commerce.

Item	Sign	Item Test Correlation	Item Rest Correlation	Average Interitem Correlation	Cronbach Alpha	Reliability
Quality of Product/Services	+	0.8533	0.7823	0.6411	0.8993	Good
Price	+	0.8001	0.7082	0.6679	0.9095	Excellent
Availability of Review/Ratings	+	0.8118	0.7243	0.6620	0.9073	Excellent
Ease of Use	+	0.7943	0.7003	0.6708	0.9106	Excellent
Reputation of the Platform	+	0.8827	0.8244	0.6262	0.8934	Good
Security of the Platform	+	0.9003	0.8499	0.6173	0.8897	Good
Test Scale				0.6475	0.9168	Excellent

Descriptive findings

The findings indicate that trust significantly influences tourists' engagement with e-commerce platforms. A considerable majority emphasised trust as crucial in shaping their decision-making and confidence in tourism e-commerce platforms. Specific elements that significantly bolster this trust included secure payment methods, user-generated content such as reviews and ratings, and ease of navigation and usability of e-commerce platforms, demonstrating the critical roles of security assurances, social proof, and intuitive platform design in enhancing consumer trust. Price transparency and responsive customer service were significant determinants, emphasising that unclear pricing or hidden fees and immediate customer support are crucial to maintaining consumer confidence. Brand perception, driven by public recognition and industry awards, further influenced trust, underscoring the importance of brand reputation in consumers' online booking choices. Personal recommendations from family or friends also significantly shaped perceptions of reliability and safety in e-commerce contexts. The analysis of purchase decisions revealed parallel trends, with the platform's security being paramount, closely followed by ease of use, availability of reliable reviews, price competitiveness, and overall platform reputation. Product or service quality was also a central factor, reinforcing its importance in consumer decision-making. Reliability analysis confirmed the robustness of these results, demonstrating high internal consistency for trust and purchase decision factors.

Conclusion and recommendations

This study confirms that trust is fundamental to engagement and purchase decisions on tourism e-commerce platforms. Critical factors identified include secure payment methods, user-generated content, ease of navigation, responsive customer service, price transparency, and strong brand reputation. Tourism e-commerce platforms should prioritise implementing robust security measures, transparent pricing strategies, and responsive customer support systems to enhance consumer trust. Given the weight users place on social proof, platforms should actively encourage user-generated reviews and ratings, providing reliable and transparent feedback mechanisms. Additionally, e-commerce providers are recommended to streamline their interfaces to ensure intuitive and user-friendly navigation, reducing information overload and enhancing overall user experience. Establishing clear, transparent, and customer-centric refund and cancellation policies can also significantly alleviate perceived risks associated with online transactions. Finally, tourism e-commerce platforms must continuously invest in brand-building initiatives to sustain and enhance their market reputation. Leveraging technology advancements, such as AI-driven personalisation and recommendation systems, can mitigate information overload and optimise consumer decision-making. These strategic interventions will collectively build a more trustworthy e-commerce environment, driving increased consumer confidence, sustained engagement, and growth in the tourism e-commerce sector.

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