THE ROLE OF TRUST AND GENDER ON THE INFLUENCE OF SOCIAL MEDIA AND EWOM ON MILLENIALS' LOYALTY TO ONLINE TRAVEL AGENT: A MODERATED MEDIATION ANALYSIS

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Abstract

Purpose - study aims to analyze the role of trust and gender on the indirect effect of social media and EWOM on millennials' loyalty to OTA.

Design/Methodology/Approach - The research method used was a survey with the google form as its research instrument - a total sample of 465 millennials selected through the purposive sampling technique. The collected data were then analyzed using the macro process for SPSS model 14.

Findings-results show a direct effect of social media, EWOM, and trust on millennials' loyalty to OTA. Likewise, there is a direct influence of social media and EWOM on trust. Furthermore, the indirect effect of social media and EWOM on millennials' loyalty to OTA was mediated by trust. Finally, gender didn't moderate the indirect influence of social media and EWOM on millennials' loyalty to OTA through trust.

Novelty/Value- Previous studies have analyzed the effect of indirect social media and EWOM on customer loyalty and purchase-decision involvement through trust. The current research seeks to deepen the analysis of these studies by including gender as a moderator of the indirect effect of social media and EWOM on customer loyalty through trust, so this research tries to integrate moderation analysis and mediation analysis into one research model.

Abstract

Tujuan - penelitian bertujuan untuk menganalisis peran kepercayaan dan gender pada pengaruh tidak langsung media sosial dan EWOM terhadap loyalitas milenial terhadap OTA.

Desain/Metodologi/Pendekatan - penelitian yang digunakan adalah survei dengan instrumen penelitian google form - total sampel 465 milenial yang dipilih melalui teknik purposive sampling. Data yang terkumpul kemudian dianalisis menggunakan proses makro untuk SPSS model 14.

Hasil temuan - menunjukkan pengaruh langsung media sosial, EWOM, dan kepercayaan terhadap loyalitas milenial terhadap OTA. Demikian juga, ada pengaruh langsung media sosial dan EWOM terhadap kepercayaan. Selanjutnya, pengaruh tidak langsung media sosial dan EWOM terhadap loyalitas milenial terhadap OTA dimediasi oleh kepercayaan. Terakhir, gender tidak memoderasi pengaruh tidak langsung media sosial dan EWOM terhadap loyalitas milenial terhadap OTA melalui kepercayaan.

Novelty/Value - Penelitian-penelitian terdahulu telah menganalisis pengaruh tidak langsung social media dan EWOM terhadap customer loyalty dan purchase-decision involvement melalui trust. Penelitian saat ini berusaha memperdalam analisis penelitian-penelitian tersebut dengan memasukan variabel gender sebagai moderator pada pengaruh tidak langsung social media dan EWOM terhadap customer loyalty melalui trust, sehingga penelitian ini mencoba untuk mengintegrasikan analisis moderasi dan analisis mediasi ke dalam satu model penelitian.

Keywords : e-commerce; EWOM; millennial; loyalty; social media usage; trust.

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PENDAHULUAN

Along with the advancement of internet technology, people's behaviors and lifestyles change to demand instant things. The existence of these immediate demands provides an opportunity for e-commerce platforms to offer online shopping solutions. According to CNN Indonesia (2020), changes in behavior are shown by the size of an average Indonesian consumer who can shop online, which spends up to 15 percent of monthly income. The results of this internet user survey, according to Islahudin (2020) that the millennial generation dominates e-commerce players by 17 percent of the 46.7 million total internet users in Indonesia.

Millennials tend to use the money to buy experiences such as traveling rather than other needs because traveling is a way to find identity (Futurecast, 2017). With the nature of being constantly connected, attachment in social media is reflected in their behaviors. For example, they used social media to capture tourist moments with photos and videos, find inspiration for unique travel experiences, share experiences in exciting locations, and even rely on this media as a tourist reference (Alvara, 2017).

Millennial behavior provides opportunities for travel platforms or online travel agents to offer tourism access. The results of Katadata's research (2019) show that online travel transactions in Indonesia grew by 20 percent from the first half of 2018 to the first half of 2019, with a transaction value of 10 billion dollars. Likewise, the support provided by the government through Tourism 4.0 with many programs to boost tourism and involve influencers to increase millennial interest is expected to publish travel experiences through social media as a reference.

Although attachment to social media and looking for references leads to making choices in shopping (Zhang & Li, 2019), including using and making choices in online travel (Hamdani et al., 2019), Stuth & Mancuso's (2010) research shows the influence of social media. This reference leads to trust before customers can finally make choices in shopping. However, there are differences in decision-making in terms of gender. For example, men are more loyal than women in the retail sector (Xiaoli, 2008) and supermarkets (Audrain-Pontevia & Vanhuele, 2016). Women are more reliable than men in banking (Ndubisi, 2006) and grocery stores (Audrain-Pontevia & Vanhuele, 2016).

Therefore, this research will examine how consumer behavior in using digital platforms is influenced by social media usage (social media usage) and reviews (EWOM) with millennials as the majority users of customer loyalty. In previous studies, the trust variable and gender were considered independent variables that affect customer loyalty to a particular brand choice. Still, in this study, the trust variable will be the mediating variable, and the gender variable will be the moderating variable in deciding on customer loyalty.

LITERATURE REVIEW

Social media usage

The use of social media in a company refers to the use of social media tools to increase customer engagement and create value from interactions with customers (Trainor, 2012). For example, a quick response from a seller on social media can help buyers communicate, thereby creating a trust (Bansal & Chen, 2010). Communication on social media can reduce information inequality and provide understanding to customers, leading to bargaining or buying and selling strategies that benefit both parties, thus increasing trust (Bilgihan, 2016). Jami Pour & Taheri's (2019) research states that social media content. Meanwhile, the relationship of social media to customer loyalty shows that the company's social media

content is a means of communication in marketing products to customers to directly interact with customers (Yadav & Rahman, 2018). Based on this literature review, we formulate the following hypotheses:

H1: There is a direct effect of social media on customer loyalty

E-WOM

Research by Kim & Park (2013) shows that the internet allows customers to use online platforms to share reviews with other users. Marketing researchers use this to refer to these online reviews as recommendations about products or companies that include purchasing information about online stores (Chatterjee, 2001), including maximizing the use of this emerging platform for online marketing strategies of business people. The definition of online reviews is the primary source of electronic word of mouth (EWOM) communication, which has become an important marketing tool in the digital era (Park et al., 2011).

This EWOM or review feature is the first key to the amount of information available where internet users can find many reviews about products or services. This EWOM plays a vital role in e-commerce (Chevalier & Mayzlin, 2006). The number of EWOM refers to the number of comments published through the website (Sicilia & Ruiz, 2010). The ability of EWOM to generate trust has a significant positive effect because it affects the reader and is considered the informal communication that has the most impact on actual and potential consumers (Gharib et al. 2020). Similarly, the effect of EWOM on customer loyalty is evident in the research conducted by Park (2020) that EWOM as a reference written by customers as their experience in conducting transactions provides information and attitudes as the key to loyalty to a particular brand. Based on this literature review, we formulate the following hypotheses:

H₂: There is a direct effect of ewom on customer loyalty

Trust

Trust in a particular brand has been studied extensively in the marketing field, particularly concerning favorable customer responses, such as brand loyalty (Chaudhuri and Holbrook, 2001). In the previous literature, trust in a particular brand was defined as "a feeling of security held by consumers in their interaction with that brand which is based on the perception that the brand is reliable and responsible for the interests and well-being of consumers" (Delgado-Ballester et al., 2003). Trust is related to brand associations because the more customers have a good experience in transactions, it will lead to loyalty (Ngoc Phan & Ghantous, 2013) because, in marketing, trust is the most substantial influence in long-term relationships (Eisignerich & Bell, 2007). Previous studies have found that social media and EWOM are significant predictors of trust (Prasad et al., 2017, Prasad et al., 2019). Therefore, we formulate the following hypotheses:

- H₃: There is a direct effect of social media on trust
- H₄: There is a direct effect of ewom on trust
- H₅: There is a direct effect of trust on customer loyalty

Customer loyalty

Customer loyalty is one of the main factors that provide a competitive advantage (Prentice & Loureiro, 2017). It is an important asset that helps companies secure future sales from customers and increase profitability (Kamran-Disfani et al., 2017). Customers' loyalty is a positive attitude towards certain products or service providers that result in repeat purchase behavior (Anderson and Srinivasan, 2003). Several factors influence customer loyalty, including customer satisfaction (Hallowell, 1996) and customer trust, which, according to Pan et al. (2012), have a relatively high level of predictive power to achieve customer loyalty. Studies conducted by several researchers (Anggraeni et al., 2019; Ebrahim, 2021, Prasad et al., 2019) show that social media and electronic word of mouth have a significant indirect effect on customer loyalty through trust. Therefore, we formulate the following hypotheses:

- H₆: There is an indirect effect of social media on customer loyalty through trust
- H₇: There is an indirect effect of ewom on customer loyalty through trust

Gender

Gender differences can be classified into biological or social concepts. According to Hong et al. (1998), there are gender differences in physical characteristics such as gender differences, chromosomes, and brain differences such as intelligence, spatial and temporal abilities. In addition, different ways of behaving between the sexes can affect the ability of each individual to choose preferences (Rudman, 1998). Some show differences between genders in purchasing decisions (Park, 2010). Concerning consumer behavior, several studies have been conducted related to gender differences, such as the relationship between gender identity and consumer perceptions of masculinity and femininity in a product (Allison et al., 1980).

The previous section explains that some researchers have conducted a mediation analysis on trust as a mediator in the relationship between social media and EWOM with customer loyalty. The result is that the mediating effect of trust is significant. The current study would like to enrich the analysis of these studies by adding a moderation analysis to their mediation analysis. This combined moderation-mediation analysis is known in the literature as moderated mediation analysis or mediated moderation analysis (Hayes, 2017). The author applies a moderated mediation analysis with gender as a moderator in this study, considering that men and women respond differently to marketing stimuli.

Based on the literature review above, we formulate the following hypotheses:

- $H_8: \quad \mbox{The indirect effect of social media on customer loyalty through trust is} \\ moderated by gender$
- H₉: The indirect effect of ewom on customer loyalty through trust is moderated by gender

RESEARCH METHODS

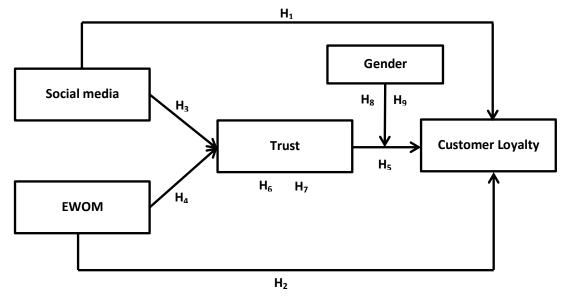


Figure 1. Research Model

The population of this study is the millennial generation who live around Jabodetabek. A sample of 465 millennials from this population was taken who had used online travel agent services at least once through the purposive sampling technique. To measure social media usage, we used the research instrument of Tapscott & Williams (2006). Measurements of EWOM, trust, and customer loyalty were respectively carried out using research instruments Kim & Park (2013), Ballester et al. (2003), and Anderson and Srinivasan (2003). All question items in the research instruments were measured using a Likert scale format: 1 (strongly disagree) and 5 (strongly agree). The results of the validity and reliability test showed that all indicators and variables of this study were valid (significant correlation coefficient at p < 0.01) and reliable (Cronbach's alpha value > 0.70). To analyze the moderated mediation effects, we use the PROCESS macro for SPSS model 14.

RESULTS AND DISCUSSION

Of the 465 respondents who participated in this study, most respondents were aged between 20 – 24 years (82.2%). The percentage of female respondents was double the percentage of men (69.3%, 30.7%). Generally, respondents have expenses between Rp. 1,000,000 to Rp. 3,000,000 (52.3%), have high school education (60.4%) and have student status (62.9%). In terms of tourist behavior, generally, respondents (65.1%) travel less than three times a year; the Online Travel Agents they use are Traveloka.Com (91.4%) and Tiket.Com (50.1) for hotel booking purposes (78.7%) and flight ticket bookings (71.4%).

Table 1 presents the results of testing Hypotheses 1 - 7. As can be seen in the table, social media (β = 0.091, t = 2.436; p = 0.015) and EWOM (β = 0.244, t = 5.432; p = 0.000) has a direct influence on customer loyalty. Thus, H₁ and H₂ are supported. Likewise, social media (β = 0.232, t = 5.601; p = 0.000) and EWOM (β = 0.319, t = 6.475; p = 0.000) have a direct effect on trust. Thus, H₃ and H₄ are supported. The results of the analysis also show that H₅ is supported, which means that there is a direct effect of trust (β = 0.513, t = 12.610; p = 0.000) on customer loyalty.

	Estimation of structural model parameter	rs and met	hodology	for mediating eff	ect tests
Нуро	thesized path	В			Results
H ₁ :	Social media \rightarrow Customer loyalty	0.091*			Supported
H ₂ :	EWOM \rightarrow Customer loyalty	0,244***			Supported
H ₃ :	Social media → Trust	0.232***			Supported
H4:	EWOM → Trust	0,319***			Supported
H5:	Trust \rightarrow Customer loyalty	0.513***			Suported
Mediating effetcs		В	SE_{Boot}	95% CI	
H6:	Social media \rightarrow Trust \rightarrow Customer loyalty	0.119	0.027	0.066, 0.173	Supported
H7:	EWOM \rightarrow Trust \rightarrow Customer loyalty	0.163	0.036	0.096, 0.239	Supported

Tabel 1. Estimation of structural model parameters and methodology for mediating effect test

*p < 0.05; **p < 0.01; ***p < 0.001

To test the indirect effect of social media and EWOM on customer loyalty, we used bootstrapping method with a 95% confidence interval and 5,000 resample. From table 1, it can be seen that social media (β = 0.119, SE_{Boot} = 0.027, 95% CI: 0.066 - 0.173) and EWOM (β = 0.163, SE_{Boot} = 0.036, 95% CI: 0.096 - 0.239) have an indirect effect on customers' loyalty via trust because the 95% confidence interval does not include zero. Thus, H₆ and H₇ are supported.

Tabel 2. Unstandardized OLS Regression Coefficient Test for the conditional indirect effect of Social Media on customer lovalty by gender

		custo	mer loyalty by ge	nder				
		Consequent						
		T (Trust)			Y (Customer loyalty)			
Antecedent		Coeff. (SE)	95% CI	-	Coeff. (SE)	95% CI		
SM (X)	$a \rightarrow$	0.367***(0.037)	0.294, 0.440	$c' \rightarrow$	0.169***(0.036)	0.099, 0.239		
T (M)		-	-	$b1 \rightarrow$	0.564***(0.047)	0.471, 0.657		
Gender (W)		-	-	$b2 \rightarrow$	-0.045(0.053)	-0.149, 0.059		
(M*W) Int_1		-	-	$b3 \rightarrow$	-0.033(0.078)	-0.121, 0.189		
Constant	$iM \rightarrow$	-1.457***(0.151)	-1.754, -1.161	$iY \rightarrow$	3.214***(0.145)	2.929, 3.499		
$R^2 = 0.173$		3		$R^2 = 0.43$	$R^2 = 0.431$			
F _(1; 463) = 96.959; p < 0.001		$F_{(4; 460)} = 87.036; p < 0.001$						
			Conditional indirect effects					
Moderator		Gender	Eff.	SE_{Boot}		Boot 95% CI		
Trust		Female	0.207	0	0.033	0.146, 0.274		
		Male	0.219	0	0.037	0.149, 0.292		
			Index	S	EBoot	Boot 95% CI		
Index of moderated mediation			0.012	0	.032	-0.055, 0.072		

Note: Coeff. = coefficient, SE = standard error, CI = confidence interval; SM social media, T trust, PR.; 95% confidence interval for conditional direct and indirect effect using bootstrap. Bias corrected (BC); *p < 0.05; **p < 0.01; ***p < 0.001

Hypothesis 8 and 9 test results can be seen in tables 2 and 3. Based on table 2, the overall model test is statistically significant, $F_{(4, 460)} = 87,036$, p < 0.001, $R^2 = 0.431$, while the effect of interaction between social media (b3) and gender were not significant (b3= -0.033, SE = 0.078, p <0.05, 95% CI = -0.121 to 0.189). The results of the conditional indirect effect calculation show that the indirect effect between social media and customer loyalty through trust is significant for both male and female groups. This indirect effect is greater for the male group ($\beta = 0.219$, SE_{Boot} = 0.037, 95 % CI = 0.149 to 0.292), than the female group ($\beta = 0.207$, SE_{Boot} = 0.033, 95% CI = 0.146 to 0.274). However, the confidence interval for the index of moderated mediation related to conditional indirect effects through trust includes zero ($\beta = 0.012$, SE_{Boot} = 0.032, 95% CI = -0.055 to 0.072). Thus, it

can be concluded that the indirect effect of social media on customer loyalty through trust is not moderated by gender, which means that H_8 is not supported.

The next moderated mediation analysis procedure was performed on EWOM to test Hypothesis 9 (Table 3). Based on table 3, the overall model test is statistically significant, $(F_{(4, 460)} = 97,510, p < 0.001, R^2 = 0.459)$. However, the interaction effect between EWOM (b3) and gender (b3 = 0.015, SE = 0.076, p > 0.05, 95% CI = -0.135 to 0.165) was not significant, because the confidence interval includes zero. Next, the calculation results of the conditional indirect effect found that the indirect effect of EWOM on customer loyalty through the trust was significant for both male and female groups. From the results of this calculation, it appears that the indirect effect of EWOM on customer loyalty through trust is greater in the male group ($\beta = 0.249$, SE_{Boot} = 0.043, 95% CI = 0.170 to 0.339), than the female group ($\beta = 0.243$, SE_{Boot} = 0.038, 95% CI = 0.172 to 0.321). However, the index of moderated mediation includes zero at the 95% confidence interval ($\beta = 0.007$, SE_{Boot} = 0.035, 95% CI = -0.064 to 0.074), which indicates that the indirect effect of EWOM on customer loyalty through trust is not significant and does not depend on gender. Thus, H₉ is not supported.

Tabel 3.					
Unstandardized OLS Regression Coefficient Test for the conditional indirect effect of EWOM on customer					
loyalty by gender					

			C	onsequen	t		
		T (Trust)			Y (Custon	(Customer loyalty)	
Antecedent		Coeff. (SE)	95% CI	_	Coeff. (SE)	95% CI	
EWOM (X)	$a \rightarrow$	0.458***(0.044)	0.372, 0.545	$c' \rightarrow$	0.287***(0.042)	0.206, 0.369	
Т (М)		-	-	$b1 \rightarrow$	0.529***(0.046)	0.438, 0.620	
Gender (W)		-	-	$b2 \rightarrow$	-0.062(0.052)	-0,164, 0.039	
(M*W) Int_1		-	-	$b3 \rightarrow$	0.015(0.076)	-0.135, 0.165	
constant	$iM \rightarrow$	-1.770***(0.172)	-2.108, -1.432	$iY \rightarrow$	2.780***(0.163)	2.459, 3.101	
	R2 = 0.191		R2 = 0.459				
		F(1; 463) = 108.949; p < 0.001		F(4; 460) = 97.510; p < 0.001			
			Conditional indirect effects				
Moderator		Gender	Eff.	SI	E _{Boot}	Boot 95% CI	
Trust		Female	0.243	0.	038	0.172, 0.321	
		Male	0.249	0.	043	0.170, 0.339	
			Index	SI	E _{Boot}	Boot 95% CI	
Index of moderated mediation		tion	0.007	0.	035	-0.064, 0.074	
Note: Coeff. = co	oefficient. S	E = standard error. CI =	confidence interval	: SM soca	il media. T trust. PR.	: 95% confidence	

Note: Coeff. = coefficient, SE = standard error, CI = confidence interval; SM socail media, T trust, PR.; 95% confidence interval for conditional direct and indirect effect using bootstrap. Bias corrected (BC); *p < 0.05; **p < 0.01; ***p < 0.001

DISCUSSION

This study aims to analyze: 1) the direct effect of social media, EWOM, and trust on customer loyalty, 2) the direct influence of social media and EWOM on trust, 3) the indirect effect of social media and EWOM on customer loyalty through trust, and 4) whether gender acts as a moderator on the indirect effect of social media and EWOM on customer loyalty through trust.

The results of multiple regression analysis revealed that social media and EWOM directly influence customer loyalty. Thus, the higher the social media and EWOM scores, the higher the customer loyalty score. This finding is consistent with hypotheses 1 and 2

of this study and the results of previous studies. For example, Zoubi & Al-Harazneh (2019) found that the higher the use of social media, the higher the loyalty of consumers and marketing managers to Five-Star Hotels in Jordan. Other research (Anggraeni, Layaman, & Djuwita, 2019; Delafrooz, Zendehdel, & Fathipoor, 2017) shows that if the use of social media is low, consumer loyalty will also be low. The findings of the Tweephoncharoen and Vongurai (2019) study show that eWOM increases the loyalty of Thai and Chinese people to the hotel industry in Bangkok, Thailand. Likewise, the results of the Perera, Nayak, and Long (2019) study found that EWOM plays a vital role in developing consumer loyalty in the context of e-commerce.

Consistent with hypotheses 3 and 4, this study shows a direct influence of social media and EWOM on trust. Thus, the higher the use of social media and EWOM, the higher the consumer trust. The findings of this study support the research of Prasad, Gupta, and Totala (2017), which shows that the use of social media and EWOM increases the millennial generation's trust in online purchases. Likewise, the findings of this study support the research of Abubakar and Ikan (2015), which shows that online EWOM plays an essential role in increasing consumer confidence in medical tourism destinations in Turkey.

Another finding of this study shows that trust has a direct effect on customer loyalty. Thus, the higher the millennial trust in the Online Travel Agent, the higher the loyalty to the Online Travel Agent. The findings of this study are consistent with hypothesis 5 and previous studies. For example, Osman and Sentosa (2013) found that trust increases the loyalty of both local and foreign tourists to rural tourism in Malaysia. Other researchers (Bulut & Karabulut, 2017; Brilliant & Achyar) show that e-customer trust has a direct and positive effect on e-commerce customer loyalty.

Although research analyzing the mediating effect of trust on the relationship between social media and EWOM with customer loyalty is still rarely done, several studies (Ebrahim, 2019; Anggraeni, Layaman, & Djuwita, 2019) show that the influence of social media marketing on customer loyalty is mediated by trust. Consistent with previous studies, this study shows that trust mediates the effect of media and EWOM on customer loyalty. Thus, if the use of social media and EWOM is high, customer loyalty will be high through high trust. The findings of this study are consistent with hypotheses 6 and 7.

This study shows that the indirect effect of social media and EWOM on customer loyalty through trust is not moderated by gender. In other words, the impact of social media and EWOM on customer loyalty mediated by trust does not differ between men and women. Thus, the findings of this study do not support hypotheses 8 and 9. So far, previous studies have tried to analyze the causal relationship between the variables of social media usage, EWOM, trust (conviction) with customer loyalty, and purchasedecision involvement. However, the authors have not found studies that analyze the role of gender as a moderator on the indirect effect of social media usage and EWOM on customer loyalty through trust. For example, the results of a study by Prasad, Garg, and Prasad (2019) found that trust mediates the effect of social media usage and EWOM on customer loyalty. Meanwhile, Prasad, Gupta, and Totala's research (2017) found that the impact of social media usage and EWOM on purchase-decision involvement is mediated by trust. Thus, this research can enrich the analysis of previous studies by integrating moderation analysis and mediation analysis into one research model. Borau et al. (2015) revealed that currently, marketing researchers are encouraged to no longer analyze separately mediating and moderating effects, but simultaneously understand the mechanisms underlying these effects ("how") and the conditions that limit these effects ("when" or "under what conditions"). Although the results of the moderated mediation analysis of this study are not significant, at least this research can contribute to the marketing literature.

CONCLUSION

The findings of this study indicate that social media, EWOM, and trust are the determinants of millennials' loyalty to Online Travel Agents (OTA). Likewise, social media and EWOM are determinants of trust. Furthermore, trust mediates the indirect effect of social media and EWOM on millennials' loyalty to OTA. Finally, we found that gender does not moderate the indirect effect of social media and EWOM on millennials' loyalty to OTA through trust.

The managerial implication is that OTAs can show that customers can trust them to maintain customer loyalty, whether male or female, and commit to serving, communicating effectively, and handling conflicts well. Although the study results show the mediating effect of trust on the relationship between social media, ewom, and consumer loyalty did not differentiate between men and women, OTAs can increase their loyalty by a loyalty program to feel trust in e-commerce sites. Either through social media that contains educative content to customer reviews is considered effective and efficient promotions.

LIMITATIONS AND FUTURE RESEARCH

This study has several limitations that need to be considered for future research. First, most of the study sample was millennials who came from among students, so this study sample did not describe the characteristics of the actual target population. Therefore, future research should use a more varied sample of millennials, from among workers, homemakers, etc. Second, in this study, the number of female samples was much more than the male sample, so that female data were much more varied than male data. Future research should use a balanced sample of women and men to confirm this study, which found that gender did not moderate the indirect effect of social media and EWOM on customer loyalty via trust. Third, this study used a non-probability sampling method to choose a sample so that the results of this study have low external validity. Future research should use the probability sampling method to select a sample. Fourth, this study only uses social media, EWOM, and trust as factors related to customer loyalty. Future research should include other factors in building customer loyalty research models, such as satisfaction, perceived quality, perceived value, and trust (Abu-Alhaija, Yusof, Hashim & Jaharuddin, 2018). Finally, the object of research in this study is online travel agents in general. Future research should make specific online travel agents the object of research.

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