# THE UNIVERSITY OF HULL

| <b>Perceptions of Airline</b> | Website Credibility: An | Egyptian perspective |
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|                               |                         |                      |

Being a Thesis submitted for the Degree of Doctor of Philosophy in the University of Hull

By

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#### **Abstract**

A website's perceived credibility is a critical issue for consumers when making an online purchase. In general, customers prefer not to purchase items on websites until they feel confident in their credibility. This is critical for Egyptian users as they perceive a high level of risk when internet shopping in Egypt. Perceptions of the credibility of websites vary based on an individual's unique attributes and experiences (Lazar, Meiselwitz & Feng, 2007), and thus it seems logical that factors derived from one context might not be equally important for users in other contexts. Credibility is a crucial especially for airlines because booking airline ticket entails the disclosure of more personal and financial information than any other online transaction. Airline companies need to consider how they should improve the websites to make them credible for consumers.

This study sought to develop an integrated model for the credibility of airline websites. The study had several aims. First, it aimed to explore the antecedents of airline website credibility as perceived by Egyptian online users. Second, it aimed to explore the extent to which users' perceptions of website credibility is affected by their residence in an online-based country such as the UK compared with a face-to-face-based country such as Egypt. Third, it aimed to explore the relative importance of the antecedents of airline website credibility for Egyptian users and determine the relationship between Egyptian users' demographics and perceptions of these antecedents. Fourth, by combining study finding, the study aimed to conceptualize a framework linking the antecedents of airline website credibility in the Egyptian context with the relationship between users' perceptions of these antecedents and their demographics.

To achieve the above objectives, this qualitative study adopts an interpretive approach mixed methods under the interpretive approach. An exploratory sequential

strategy, in which 20 semi-structured interviews preceded a survey phase involving 200 respondents, was conducted to achieve the research objectives.

The antecedents affecting perceptions of the credibility of airline websites were identified as a combination of factors related to the online presence of the airline company, factors related to the physical presence of the airline company and infrastructure factors in Egypt. The findings also highlighted the fact that credibility antecedents are not all of equal importance for Egyptians. The findings also revealed that Egyptians who reside in Egypt perceive the credibility of airline websites differently from Egyptians who reside in the UK. The age, gender, income, education and internet experience of users was found to impact on perceptions of the credibility of airline websites.

The main contribution of this study is to enhance the understanding of the credibility of airline websites. This is important because there is inconclusive evidence about website credibility, especially with regard to airline websites.

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#### **Authors' Declaration**

The results and conclusions embodied in this thesis are the work of the named researcher and have not been submitted for any other academic award. Some of the material presented within this thesis has previously been published or accepted for publishing in the following papers and conferences:

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#### **Dedication**

I've lost your Earthly presence,

but you live hugely in my Heart, Spirit and Soul.

For all the times you stood by me

For all the life and love, you gave me

To my father: Dr. Gouda Elsantiel

To my mother: Sawsan Tageldeen

To my beloved brother: Mohamed

Whom I miss very much each single day

May Allah bless your souls and rest you in peace.

To my Husband: Dr. Eid Hamza

Who means more to me than any other achievement

You are the one who never let me fall

You are the one who saw me through it all

Thank you for everything

To my Son: Mohamed

You brighten my life with your lovely smile

The magic of your smile gave me the power to continue my research

Thanks for just being there

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Chapter 1

Introduction

#### 1.1 Introduction

The aim of this chapter is to provide a holistic overview of this study.

The main purpose of this introductory chapter is to provide an overview of the importance of the study, its contribution and implementation. At the end of the chapter, the structure of the thesis is described. The chapter is divided into four main parts: the importance of this research, the research objectives, the research contribution, and finally the main structure of the research.

## 1.2 Background to the Study

However online consumers share some characteristics of offline ones, they have unique need and concerns that reflect their online environment (Koufaris, 2002). The online consumer completes all processes of a traditional consumer while interacting with a system including paying pills (Koufaris, 2002). When consumers, anywhere in the world, access a website, they must make judgments related to the credibility of that website (Fallows, 2005). Determinations of website credibility are especially important when financial transactions, such as the purchase of airline tickets, are being considered by users (Fogg, 2003b). The success of most websites today depends on whether users perceive these sites to be credible. If users believe that a site lacks credibility, they will abandon the site and seek to fulfill their needs in other ways (Fogg, 2003b).

Several challenges exist in examining the concept of credibility across disciplines. Fogg (1999) and Fogg and Tseng (1999) have defined website credibility as "believability". O'Keefe (2002) has defined credibility as "judgments made by a perceiver concerning the believability of a communicator" (p.181). However for the purpose of this study, website credibility is defined simply as perceived believability of the website based on multiple factors as according to Fogg and Tseng (1999).

According to Metzger (2007), in the past, "the costs of information production and dissemination on a mass scale limited the number of information sources to established

businesses with enough capital to justify and sell an information product" (p. 17). This is no longer happening, because anyone with moderate technological skills can become an internet user or vendor. There are no universal standards for posting information online, and even if such standards existed, there is no way to ensure author compliance (Lazar et al., 2007; Metzger, 2007; Metzger, Flanagin, Eyal, Lemus & McCann, 2003). There are no effective methods to ensure that information is accurate or that a website is safe to use. Many websites operate without oversight or editorial review (Metzger, 2007). Thus, website information may easily be altered, plagiarized, misrepresented, or created anonymously under false pretences (Lazar et al., 2007; Metzger, 2007; Metzger et al., 2003). This makes website credibility an important issue, especially when considering research by Burbules (1998), which suggested that the similar design formats shared by many websites creates a "levelling effect" that gives all the information found online about the same level of accessibility and credibility. This has a great implication because being able to determine credibility is an important part of selfsufficiency. According to Lankes (2008), "Since information is the only evidence available to people when making an online transaction (e.g. buying something, talking to someone, learning about something, etc.), the credibility of that information is essential" (p. 670).

A website's perceived credibility is a crucial issue in a consumer's decision to make an online purchase (Fogg et al, 2003b; Robins & Holmes, 2008). When consumers trust online merchants and have confidence in their reliability, they are likely to feel more comfortable making online purchases and thereby disclose sensitive information online. The success of online merchants and the future of e-commerce depend heavily on users' positive beliefs toward websites (Wang & Emurian, 2005). According to Ang and Lee (2000), "If the website does not lead the consumer to believe that the merchant is trustworthy, no purchase decisions will result' (p. 3). There is a

great competition among goods, services and information on the web; therefore, it is crucial for companies to maintain credibility in a web presence if they need to survive (Robins & Holmes, 2008).

# 1.3 The Importance of the Research

Building website credibility for end users requires the identification of antecedents that make users believe that websites are credible. However, credibility assessment is not the same for all users. Credibility is seen as relative to the social and cultural context in which users seek information and judge its credibility (Hilligoss & Rieh, 2007). Factors derived from one context should not be generalized to other contexts with different users and a different infrastructure. Accordingly, when exploring the antecedents of user perceptions of website credibility, it is important to conduct the study in different contexts.

A study of website credibility in the Egyptian context is considered as timely and needed. Factors that affect website credibility have been well-researched in a western context (Fogg et al., 2001; Fogg et al., 2003a; Garnik, 2006). Scholars have identified factors that influence attitudes towards the internet in Egypt and the Middle East (El Said & Galal-Edeen, 2009; Mostafa, 2006). However, no studies have been targeted specifically at Egyptian internet users' perceptions of airline websites.

According to El Said and Galal-Edeen (2009), the high uncertainty avoidance characteristic displayed by Egyptian people has a significant effect on users' perceptions and attitudes towards technology in Egypt. Lack of protection against fraud and lack of online trust can limit the use of credit cards in conducting transactions over the internet in many developing countries (Shalhoub & Al Qasimi, 2006). Egyptian users prefer shopping from physical stores rather than exposing themselves to the risk entailed in online transactions.

A 2008 study by The Nielsen Company looked at trends in online shopping and found that Egypt had the lowest number of online shoppers; the results showed that 67% of internet users in Egypt have never made an online purchase. Enhancing Egyptian online users' perceptions of website credibility is expected to increase their intentions to buy online. According to Ohanian (1990), Cugelman, Thelwall and Dawes (2009), and Brown, Pope and Voges (2003) the more users believe in the credibility of websites, the higher their intention to purchase online and the more likely they are to continue to purchase online. This is an interesting finding, because if a website is believed to be a credible for Egyptian online users, this is expected to increase their online purchasing intentions.

Recent technological advances have opened a whole new area among scholars who considered the credibility of websites (Flanagin & Metzger, 2007; Fogg, 2003a; Metzger et al., 2003; Rains & Karmikel, 2009; Robins & Holmes, 2008). However previous studies have examined the role of the various features of websites that affect users' perceptions of the credibility of websites as shopping medium, the effect of the visual design attributes were the main focuses of previous research. In addition to the visual attributes of the website, other factors are interfering in shaping users' perceptions of the credibility of websites including the offline presence of the company (Fogg, Lee & Marshall, 2002; Kim & Park, 2005; Lazar et al., 2007), infrastructure factors in the context where users interact with the website (Shalhoub & Al Qasimi, 2006) and users' demographics and cultural issues (Hilligoss & Rieh, 2007; Jahng, Jain & Ramamurthy, 2006; Li & Zhang, 2002) However previous research failed to give a good understanding on the way previous factors shape users' perceptions of the credibility of websites and especially within some culture such as Egypt.

Researcher such as Robins and Holmes (2008) and Metzger (2007) are calling for further research on antecedents of the credibility of websites. They asset that future

research on website credibility needs to be much broader, including different research methods and encompassing different sectors to explore what antecedents affect users' perceptions of the credibility of websites. Metzger (2007) added that additional research also needs to be done to determine how user characteristics impact on the credibility evaluation process of websites.

#### **1.4 Research Context**

Airlines are shifting their customers from traditional booking channels to more cost-effective online channels (Lubbe, 2007). The airline industry has been transformed by the internet (Bakos, 1997). Internet sales offer consumers convenience, flexibility and choice and allow airlines to provide 24-hour access to their consumers, which is important in expanding the market and keeping the industry competitive (Bakos & Yannis, 1997; Economides & Apostolou, 2009). Consumers are free to choose the airline company with which they will book their tickets. Traditional shopping channels are no longer convenient for customers.

Consumers are being attracted by more and better travel options, and this means that airlines and other companies in the online travel market are not only competing amongst themselves, they are also competing with traditional off-line airline and travel channels (Chu, 2001). Many airlines offer well-designed online reservation systems, which provide consumers with useful information before purchasing and extra benefits when making reservations which helps to increase the number of e-tickets purchased and improve the reputation of the airline (Law & Leung, 2000). However, many airline companies still do not have the knowledge required to build a credible website. Many airline websites still lack the required information, include inappropriate information, and do not organize or update their content regularly (Law & Leung, 2000). Despite the fact that an increasing number of airline tickets are purchased online, there is limited information on how and why certain groups of consumers shop online while others do

not (Kamarulzaman, 2007). Airlines need to have sufficient information about their customers so that they are able to build unique websites that are perceived as credible by customers. Elements that represent credibility from a web designer's point of view, such as the citing of reputable sources, accuracy, timeliness, ease of use, and contact information can provide only limited guidance, because web designers typically do not notice what users might notice when assessing credibility.

Website credibility is considered a critical issue for airlines because users who book their airline tickets online are considered highly motivated users who are likely to take a more careful approach to the evaluation of the credibility of an airline's website (Metzger, 2007). Booking airline tickets online requires the disclosure of more personal and financial information than any other online transaction. This information could be manipulated or used for purposes other than the original transaction. For this reason, users need to be very careful when choosing an airline website specifically because airline tickets are very expensive, and secondly because they are usually non-refundable. Airline websites must be perceived as credible by their users in order to survive in such a competitive environment.

A critical evaluation of the factors that affect users' perceptions of the credibility of airline websites will help in providing guidelines for airline marketers and web designers to build credible airline websites.

#### 1.5 Research Objectives

According to previous gaps identified, the need for more research on website credibility derived to the formulation of the following objectives:

To identify and explore the antecedents of airline websites' credibility perceived by Egyptian online users.

- To explore the extent to which users' perceptions of website credibility is affected by their residence in an online-based country such as the UK compared to a face-to-face-based country such as Egypt.
- To explore the relative importance of the antecedents of airline website credibility for Egyptian users and determine the relationship between users' demographics and their perceptions of some of these antecedents.
- To conceptualize a framework linking the antecedents of airline website credibility in the Egyptian context with the relationship between users' demographics and their perceptions of these antecedents.

Figure 1 identifies the research objectives and the methods used to meet them.

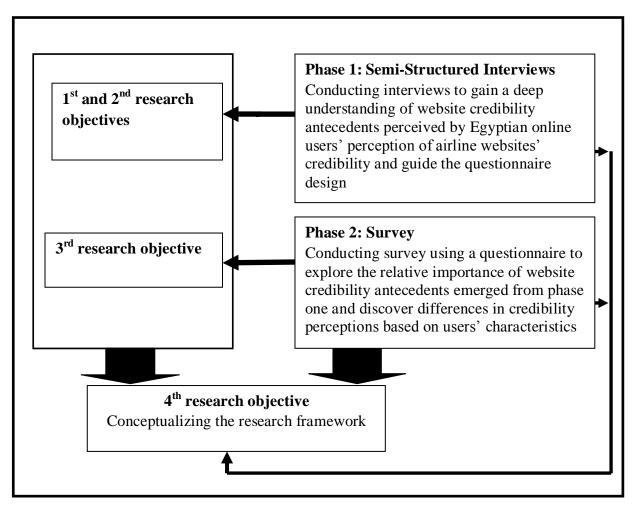


Figure 1. Research objectives and research methods

#### 1.6 Research Contribution

#### • The theoretical level

Firstly: Extant literature on website credibility has failed to provide an extensive understanding of the antecedents of website credibility. The defining factors related to websites such as design items are important but not enough. Other factors interfere in shaping users' perceptions of website credibility. This research is filling this theoretical gap by exploring those factors. This is accomplished through exploring factors related to the company itself, such as service quality, customer service, price and reputation, and infrastructure factors related specifically to the Egyptian context, such as internet speed, online fraud and the delivery and return of online purchases in addition to online factors related to the online presence of the company. An assessment of all of these factors in one research study has not been attempted before.

**Secondly**, this research will enrich the fields of online marketing and online consumer behaviour by providing an appropriate theoretical framework for factors affecting online users' perceptions of website credibility.

**The third contribution:** add a new understanding of a different and ignored cultural background to existing literature relating to website credibility.

*Finally*, this research will provide future researchers with an applicable extensive framework about websites' credibility to follow in their studies.

#### • The practical level

This research adds to the existing literature on website credibility a new understanding of a different cultural background. Egypt is a country that has largely been ignored in previous studies of online consumer behaviour (El Said, Hone & Ali, 2005). No targeted studies have been conducted to investigate the factors affecting Egyptian users' perceptions of website credibility, so it follows that no studies have been targeted specifically at Egyptian users' perceptions of the credibility of airline websites specifically. Such research will lay the foundations for future model testing,

and will also help designers to construct websites that encourage Egyptian online users to shop online.

Insight into factors affecting Egyptian users' perceptions of website credibility helps airline marketers and web designers to identify Egyptian online users' needs and, accordingly, design credible websites for this considerable number of users. Although the targeted websites are airline websites, factors generated by this study could be helpful to online marketers and web designers in other fields when structuring websites for Egyptian online users. Online factors generated by this research are helpful for web designers in creating effective websites and thereby improve perceptions of website credibility for Egyptian users and encouraging them to shop online. Also, the offline factors will provide online marketers with a good understanding of what Egyptian users need from an airline company, which in turn affects their perceptions of the airline's website. The more Egyptian users believe in the credibility of a website, the higher their intention to purchase online (Robins & Holmes, 2008).

#### 1.7 Thesis Outline

This thesis comprises nine chapters. The structure will be as follows:

#### **Chapter 1: Introduction**

Chapter 1 provides insights into the research background and definition of the problem and identifies issues surrounding the research objectives.

#### **Chapter 2: Literature review**

The goal of this chapter is to overview a conceptual background of this study.

Overview of the concept in credibility, definition and dimensions of website credibility, past research into website credibility and theoretical frameworks of credibility assessment are discussed. Following this discussion, factors affecting users' perceptions of the World Wide Web as a shopping venue is explained by highlighting the gaps in literature that led to the formulation of the research objectives. A summary of the

theoretical gaps in literature is provided at the end of the chapter. The literature included in this chapter is crucial because it illustrates the importance of the factors influencing users' perceptions of website credibility.

The chapter then continues to provide a theoretical background to the context of the research. It provides an overview of the importance of using the web in the airline industry and the challenges that arise from this use. The importance of credibility for airline websites is then justified. Additionally, the chapter illustrates the evolution of the internet and its impact on Egyptian society. The opportunities and challenges of e-commerce adoption in developing countries, specifically Egypt, will be reviewed. The chapter continues by reviewing e-commerce research conducted in Egypt and highlighting gaps in the literature that need to be filled. Finally, the importance of website credibility as perceived by Egyptian online users is provided.

#### **Chapter 3: Research Paradigm and methods**

Chapter 3 is concerned with determining the research paradigm most appropriate to achieve the research objectives. It gives a general ides about the ontological and epistemological beliefs adopted in this research. Then going more specifically, this chapter then highlights the research methods adopted in this research. This is done by discussing issues related to the two phases of data collection techniques employed, the sampling strategies implemented in both phases, and sample size.

# Chapter 4: Antecedents of Airline Website Credibility perceived by Egyptian Online Users: Findings from the interviews Data Analysis

Chapter 4 presents the findings revealed from the interviews data analysis, which consists of 20 semi-structured interviews with Egyptian online users in both the UK and Egypt. Factors affecting Egyptian users' perceptions of the credibility of airline websites emerged from the analysis and coding of data revealed from interviews with Egyptian online users in Egypt and the UK are discussed. Similarities and differences

between the two groups of respondents are also captured. These factors provide the basis for the design of the survey employed in the subsequent phase of the study.

## **Chapter 5: Analysis of survey results**

This chapter is concerned with describing the techniques that have been used to analyse the data retrieved from the second phase of the study in order to achieve the third objective by giving some interpretations from cultural perspectives.

## Chapter 6: Analysis of empirical results: Findings and interpretations

This chapter goes through achieving the research objectives and identifies how this relates to the theoretical and cultural background. This chapter will provide a bridge between the data analysis derived from the second phase of the research (survey data analysis), existing literature, and data derived from the first phase of the research (interviews data analysis).

#### **Chapter 7: Conclusion**

This chapter brings the study to a conclusion. This chapter summarizes the main steps undertaken to finalise the research. This is followed by a review of the key findings of the research. The chapter ends by reviewing the limitations of the framework and suggesting some future research directions.

A visualization of the structure of the thesis is provided in Figure 2.

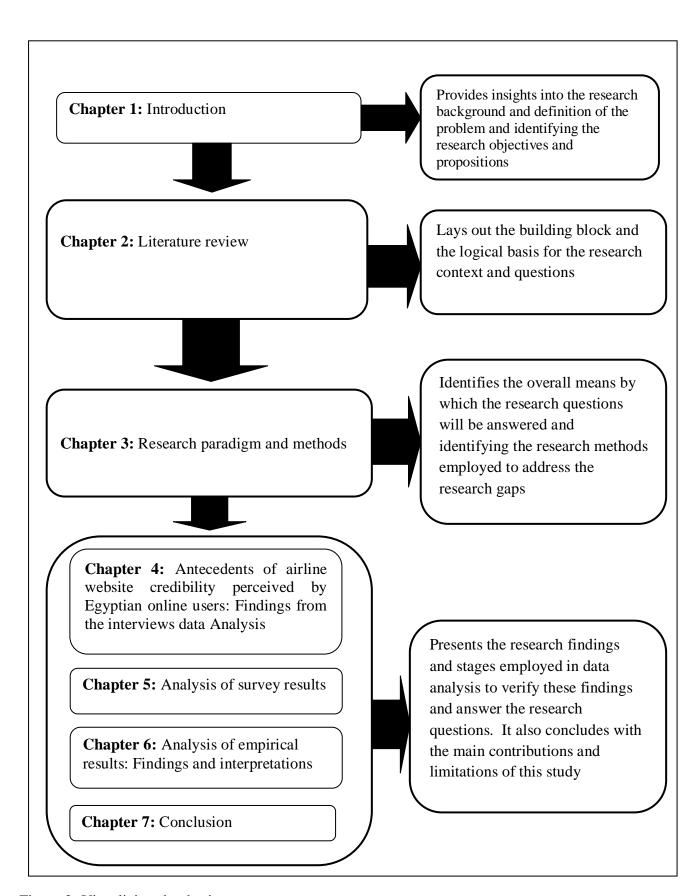


Figure 2. Visualizing the thesis structure

# 1.8 Conclusion

This chapter introduced the research context, contribution and objectives. In addition, the chapter reviewed the applicability of the airline sector for this research.

The next chapter reviews the literature in some of the areas relevant to this research.

Chapter 2

Literature review

#### 2.1 Introduction

Before attempting to identify factors affecting Egyptian online users' perceptions of website credibility, it is appropriate to consider exactly what the word "credibility" means. This chapter provides the theoretical basis for an understanding of website credibility. To accomplish this goal, this chapter reviews areas such as the concept of credibility, website credibility and its definition, dimensions, past research into website credibility and theoretical frameworks of credibility assessment. Following this discussion, a discussion of the factors affecting users' perceptions of websites as shopping venues is explained by highlighting the gaps in literature that resulted in the formulation of the research objectives.

In addition, this chapter outlines the main context of the research and to justify the choice of Egypt as the location in which to conduct this study. The importance and challenges of using the web in the airline sector are discussed, with emphasis on the importance for airline companies of ensuring that their websites are credible for customers. This chapter also addresses the internet evolution in Egypt and its impact on the Egyptian society. Additionally, E- commerce challenges and potentials in developing countries have been reviewed. Then the chapter scoops the discussion to Egypt. The development of using e-commerce in Egypt is explained followed by a critical review of e-commerce literature in Egypt to understand how e-commerce is formed within the Egyptian context and what is still needed to be done. A summary of the theoretical gaps in literature is provided at the end of the chapter.

# 2.2. Credibility

In general, credibility is defined as believability. People do not perceive information as credibility unless they believe it. The notion of credibility has been discussed at least since Aristotle's examination of *ethos* and his observations of speakers' relative abilities to persuade listeners. Aristotle defined *ethos* as the ability of

the speaker to convince other through his credibility (Rhys, 1924). He considered expertise, good will toward others and honesty among the main dimensions of credibility. These dimensions have not changed over time. Hovland and Weiss (1951) define credibility with very similar factors, listing trustworthiness, expertise, physical attractiveness, and power.

Credibility has been examined differently across a number of fields ranging from communication, information science, psychology, marketing, and the management sciences to human-computer interaction (HCI). Starting with the field of communication, Hovland and colleagues (Hovland & Weiss, 1951; Hovland, Jannis, & Kelley, 1953) asserted that the characteristics of a source are of a great influence on a recipient's message acceptance. This work was followed by several studies involved comparisons between newspapers, radio, television, and the Internet (Slater & Rouner, 1996; Newhagen & Nass, 1989; West, 1994). Communication researchers have considered credibility as a research agenda distinguishing message credibility, source credibility, and media credibility (Metzger et al., 2003). In information science, on the other hand, credibility has been understood as one of the criteria that people use when deciding whether to accept or reject information (Rieh & Danielson, 2007). Management Information Systems (MIS) researchers have examined credibility issues by checking whether or not users believe the advice these systems provide is credible.

Further, information technology has started to have a significant effect on credibility research. These definitions of speaker credibility provide a context for understanding how credibility applies to computers and information. However items that shape perceptions of a source credibility need to be re-examined as the focus turns to be on a device and online representation of a real world (Rieh & Danielson, 2007). Web-based information suffers from a lack of professional gatekeepers to check content, lacks established reputations for many information sites, and could be changed easily,

which may be difficult to monitor (Alexander & Tate, 1999; Flanagin & Metzger, 2000; Johnson & Kaye, 1998). These problems have placed the assessment of information on the shoulders of the online users and have derived a renewed scholarly interest in the credibility of sources and their messages (Johnson & Kaye, 1998; Flanagin & Metzger, 2000; Metzger et al., 2003).

## 2.3 Website credibility

The internet is fast becoming an essential feature in our day-to-day lives. Typing any word into a search engine results in thousands of websites related to the topic.

According to Netcraft (2012) there are about 193,533,000 websites in the world and many web pages associated with them. The large amount of product information on the web presents great challenges to users (Huang, Chung & Chen, 2003). This is due to the increased freedom to view, create and edit web content. The internet has created great potential to purchase goods and services (Cheung & Lee, 2009). Internet shopping allows users to make transactions 24 hours a day, anytime and anywhere. But all information is not necessarily of equal trustworthiness. In many cases, certain information appears to be better, or more trustworthy, than other information. This leads to rising uncertainty about the quality of product information on the web (Hilligoss & Rieh, 2008). As a result, online information tends to be inaccurate and uncomfortable for consumers compared with the reassurance and familiarity of traditional media sources.

Palmer (2002) asserted that users' believability and repeated use of a website is associated with ease of navigation and the content of the website. Thus there is a positive relationship between product information, ease of navigation and the perceived credibility of websites (Long & Chiagouris, 2006; Pornpitakpan, 2006). Elliott and Speck (2005) and Lazar et al. (2007) supported the same contention that consumer perceptions of website credibility are strengthened by ease of use and accessibility of

product information. However, Fogg (1999) has argued that although ease of navigation and the content of the website may have a positive correlation with perceptions of credibility, they are not important if the website is not believable. Websites are not perceived as credible by consumers when they are badly designed, fail to provide security information, charge hidden fees, are inconsistent, have broken links or are hard to navigate (Fogg et al., 2001; Fogg et al., 2002; Fogg & Tseng, 1999; Lazar et al., 2007; Long & Chiagouris, 2006; Palmer, 2002).

Studies about information credibility have tended to investigate credibility by relying on definitions and approaches that are field-specific (Flanagin & Metzger, 2007). Therefore, website credibility is perceived differently in different contexts, and these differences in perceptions need to be captured. However, researchers agree that perceptions of website credibility are based on two factors: trustworthiness and expertise (Figure 3). These two terms are defined as follows:

Trustworthiness refers to the goodness or morality of the source and can be described using terms such as well-intentioned, truthful and unbiased (Fogg et al., 2002). Websites display signs of trustworthiness when they give users a clear and immediate idea of their content and purpose and present themselves in a definite and transparent manner (Fogg, 2003b; Guido, Prete & Sammarco, 2010). Trustworthiness is determined also by information about the offline presence of the company such as addresses, e-mail addresses or telephone numbers that enable users to contact them without effort (Tombros, Ruthven & Jose, 2005; Guido et al., 2010), recommendation of the website by other media such as newspaper and magazines (Fogg et al., 2002) and the presence of help guides that provide users with adequate assistance (Fogg et al., 2002). Fogg (2003b) has added that perceived similarity leads to perceived trustworthiness; people tend to think that other people or online sources are more trustworthy and credible when they share the same background and opinions.

Expertise refers to perceived knowledge of the source and can be described using terms such as knowledgeable, reputable and competent (Fogg et al., 2002). A website can be considered expert when it facilitates simple interaction for both skilled users and novices and when it shows usefulness and user-friendliness (Guido et al., 2010).

Expertise is determined by the use of up-to-date, complete and accurate contents (Guido et al., 2010), opinions, ratings and reviews from users (Fogg et al., 2002; Tombros et al., 2005), the speed of response and providing users with adequate assistance (Jacko, Sears & Borella, 2000; Guido et al., 2010). Website expertise is also related to the reduction of errors, such as potential mistakes including typographical errors, technical problems and broken links (Tombros et al., 2005; Fogg et al., 2002).

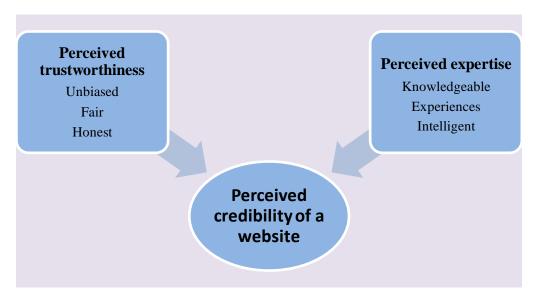


Figure 3. Dimensions of website credibility (Fogg, 2003b).

Credibility refers to both trustworthiness and expertise (Fogg et al., 2001). The absence of either factor will result in the perception that a website is not credible, and the consequences for the website will be a lack of consumer confidence. However, of these two dimensions, McGinnies and Ward (1980), Lazar et al. (2007) and Clewley, Chen and Liu (2009) suggested that trustworthiness is more impactful than expertise because web information is perceived as less reliable comparing with the familiarity of traditional media. Payne, Dozier and Nomai (2001) and McKnight and Kacmar (2007)

have confirmed that trustworthiness is important because users usually believe that the majority of information on the web is not trustworthy, and this information is judged the least credible among media sources. These low perceptions of the credibility of information retrieved online refer to users' beliefs that this information is less accurate and can be easily plagiarized or created under false pretences (Metzger, 2007; Lazar et al., 2007). These low perceptions of the credibility of information available on websites have been recognized as a major barrier to the adoption and growth of e-commerce (Egger, 2000). The findings of this study corroborate previous studies in their assertion that trustworthiness is more impactful than expertise however current research also stresses on the importance of both trustworthiness and expertise for achieving credible websites. Secure websites for example should be easy to be used. This is because, as website security increases, website complexity also increases, and this complexity makes users feel that websites are not secure (Lazar et al., 2007). Therefore ease of use should be considered while maintaining secure websites. As there is no face-to-face contact, unlike in traditional shopping, the credibility cues of internet shopping must be made available within a website's interface and content and the feeling of security when using the website. However, the cues that make users feel that websites are trustworthy and expert have not been clearly identified so far. This is critical because users perceive these cues differently across contexts, and therefore identifying these cues within each context is important.

Users evaluate the credibility of websites based on their assessment of several cues including website interface, content and features of security and privacy. Knowing this means companies should work harder to develop highly credible websites if they want to attract and retain customers and their business. It is important for businesses to take into account that a higher level of source credibility leads to more positive attitudes and is more convincing to users than a lower level of source credibility (Tormala, Brinol

& Petty, 2006). Unless users feel that a website is credible, they will not return to the website (Reibstein, 2002). However, evaluating website credibility is a continuous process, which starts before the website is accessed and continues throughout the visit. The types of website credibility discussed below explain the ways in which users assess the credibility of a website.

## 2.3.1 Types of Website Credibility

Fogg and Tseng (1999) and Fogg (2003b) have proposed four website credibility types. Two credibility types address perceptions of credibility before use of a specific website, and the other two types address perceptions of credibility found after use of the website. Credibility types found prior to website use are presumed credibility and reputed credibility:

Presumed credibility refers to a user's belief in something as a result of general assumptions. Users may rely on a website simply because they believe it is likely to be trustworthy. Researchers believe that users find computers more credible than humans (Andrews & Gutkin, 1991) which provides an advantage for web designers in attracting users. However, with the incredible number of websites available today and the difficulty in assessing website credibility, views on credibility have changed. Even if users hold a positive attitude towards the use of websites to transact online, these attitudes may change if users feel insecure, find that the website provides insufficient information or is difficult to use. Thus, designers need to work hard to convince users that websites are credible.

**Reputed credibility** is based on other people's experiences. Users might consider the website credible if it has been recommended by a friend whom they perceive to be credible (Fogg, 2003b). Users may also have heard about a website through the media, and therefore consider it trustworthy. Thus it can be concluded that

presumed and reputed credibility do not assume any personal experience or knowledge; users either assume something or hear from others about a website.

Credibility evaluation continues while interacting with websites. Types found after accessing a website are surface credibility and earned credibility:

Surface credibility describes user perceptions formed from superficial contact with a website. A website might be perceived as credible because it has a good interface design and it might lose its credibility if this design is poor (Fogg, 2003b). Surface credibility is critical because sometimes it represents the only opportunity to win users. As there are many web pages to choose from and there are no clear guidelines for choosing the best website, users may leave the website because of any negative perceptions of the design of the website (Fogg, 2003b). However, companies should consider that the indications that shape users' perceptions of website credibility differ according to a user's culture or purpose in surfing the website. Moreover, it is important for companies to note that design features do not make a website credible but rather gives it the appearance of credibility (Lazar et al., 2007) and other aspects need to be considered to complete the perception of website credibility in users' minds.

**Earned credibility** (sometimes called experienced credibility) forms on the basis of experience with a website. If a user navigates easily to a website and reaches the required information easily, this enhances the credibility perception. On the other hand, if the website suffers from broken links or takes a long time to download, this decreases users' perceptions of its credibility. The ability to assess earned credibility strengthens according to the time users spend on the website (Fogg, 2003b). If the information on a website seems to be accurate, users are likely to describe the website as high in earned credibility. While surface credibility is gained from superficial points, earned credibility is gained on a deeper level and involves an evaluation of the content of the website.

Lazar et al. (2007) have noted that presumed credibility, surface credibility and earned credibility are based on user assumptions. The only type that does not relate to individual user perceptions is reputed credibility, in which the impressions of users are based on third party reports of website credibility. These results indicate that users' perceptions of the credibility of websites are heavily dependent on their own perceptions and thus identifying the factors affecting these perceptions is crucial. Also it important to notice that to determine the level of credibility of web-based information, it is recommended that companies consider all of these types of credibility.

In a simple experiment aimed at providing a robust understanding of web credibility, Fogg (2003b) combined three categories of a website with the four types of credibility in a framework called the credibility grid (Table 1). Fogg (2003b) asserted that a website can be divided into three categories: website operator (the provider of the website), website content (information included in the website) and website design (aesthetic and technical design). These categories are helpful because they illustrate that, for example, a web designer should consider that only certain issues are under his control, such as the web design, while other issues are not. This framework is important as it highlights that the perceptions of a company are of the same importance as the content and design of its website in shaping users' perceptions of a website's credibility. The grid provides companies with a way to understand that to increase the credibility of a website, comprehensive efforts from all parts of the company are required. However, the main weakness of this framework is its failure to address security and privacy issues. A consideration of how these parts could work together to maintain online security and privacy for users is missing. This framework would be more comprehensive also if it added the role of the infrastructure in the context in which users interact with the website as another category.

Table 1. Web credibility grid (Fogg, 2003b)

|             |          | Operator                  | Content                  | Design                   |
|-------------|----------|---------------------------|--------------------------|--------------------------|
| Presumed    | Increase | The provider is a non-    | The site has ads from    | The site was created by  |
| Credibility |          | profit organization.      | reputable companies.     | an outside design firm.  |
|             | Decrease | The site tries to recruit | The site shows only a    | The site has no security |
|             |          | advertise but has none so | few on their Web         | protocol for             |
|             |          | far.                      | counter.                 | transactions.            |
| Reputed     | Increase | The provider is           | The content has been     | The site won an award    |
| Credibility |          | recognized by others as   | approved by an outside   | for technical            |
|             |          | an expert.                | agency.                  | achievement.             |
|             | Decrease | The provider was sued     | The content got bad      | The site has reported to |
|             |          | for patent infringement   | reviews from an outside  | have copied the design   |
|             |          | and lost.                 | agency.                  | of other site.           |
| Surface     | Increase | Users are familiar with   | The site appears to have | The site has a pleasing  |
| Credibility |          | the provider outside of   | lots of relevant         | visual design.           |
|             |          | the Web content.          | information.             |                          |
|             | Decrease | The site URL does not     | The site seems to have   | The text font is either  |
|             |          | match the provider's      | more ads than            | too small or too big to  |
|             |          | name.                     | information.             | read comfortably.        |
| Earned      | Increase | The site provides users   | The site content has     | The site is easy to      |
| Credibility |          | fast and helpful answers  | always been unbiased     | navigate.                |
| ·           |          | to their questions.       | and accurate.            |                          |
|             | Decrease | The site doesn't give     | The site has             | The site has linked to   |
|             |          | contact information       | typographical errors.    | pages that no longer     |
|             |          | anywhere.                 |                          | exist.                   |

# 2.3.2 Website Credibility Dimensions

Credibility is commonly attached to objects of assessment, reflecting the fact that assessments of these objects differ (Kiousis, 2001). Studies of the credibility of webbased information distinguish between source and message.

### Source Credibility

Source credibility refers to the message sender's positive characteristics, which influence the receiver's acceptance of the message (Ohanian, 1991). The message sender should have a deep knowledge of the topic (expertise) and should be reliable (trustworthiness) to be perceived as credible (Guido et al., 2010). Source credibility perceptions affect a user's evaluation, attitude toward the website and intention to buy

online: more credible sources have been found to produce positive attitudes and intentions to buy online than less credible sources (Ohanian, 1991).

The credibility of web-based information, compared with other sources of information, may be less reliable due to the unique quality of the web environment such as intangibility and the relative lack of professional monitoring of website content which threatens web users (Flanagin & Metzger, 2000). This is very critical for users because the assessment of source and message credibility rest on the shoulders of the user (Flanagin & Metzger, 2000; Johnson & Kaye, 1998; Metzger et al., 2003). The characteristics of the website can determine users' perceptions of website credibility (Hong, 2004). This is important for this study because source credibility is especially important for Egyptian online users. As noted by El Said and Galal-Edeen (2009), a website's perceived familiarity and the reputation of the information source is crucial in encouraging Egyptian online users to trust a website.

# Message credibility

Message credibility explores how the message or information characteristics influence perceptions of believability (Metzger, 2007). Message structure and content are the main dimensions of message credibility (Weingarten, 2007). Aspects of message content such as accuracy, comprehensiveness, and currency have been shown to have a great effect on users' perceptions of websites' credibility (Rieh & Belkin, 1998). Fogg (2003b) added navigability and organization as other characteristics that play a vital role in credibility assessments.

Credibility assessments of source and message are interlinked and influence each other. Credible sources are seen as likely to produce credible messages and credible messages are seen as likely to have originated from credible sources (Fragale & Heath, 2004). Therefore, it is not enough for any company to have a well-known or trusted website without considering the content of this website. This justifies the focus of this

study on both the offline and online presence of a company in determining the antecedents of website credibility.

Modifications in source characteristics may have an impact on people's motivation to perceive the credibility of certain themes. Source credibility has been shown to influence attitudes and behavioural intentions (Lafferty, Goldsmith & Newell, 2002). This study therefore suggests that companies should consider the fact that website credibility is affected not only by the credibility of the messages offered on the website itself but also by users' perceptions of the company. Hence it can be argued that the offline presence of the company participates in shaping users' perceptions of the credibility of the website.

## 2.3.3 Website Credibility Assessment

Several studies have attempted to identify the criteria used when judging website credibility. It is important to note that all of the studies focusing on this area up to this point have been conducted in western cultures; none have been aimed at Arab countries or Egypt.

Researchers at Stanford University (Fogg et al., 2001) were the first to study website credibility. They surveyed over 1,400 people and evaluated the effect of 51 website elements on web credibility. According to Fogg et al. (2001) some features such as the real-world feel, easy to use website, signs of the vendor's expertise, markers of trustworthiness and effort to tailor the site for user have a positive influence on credibility perception. The primary contribution of Fogg et al.'s (2001) study was the development of several guidelines, which have been further expanded into a comprehensive list to create the Stanford guidelines for web credibility by Fogg et al. (2002). These guidelines were used in their following study (Fogg et al., 2003), in which 2,600 participants were asked to compare two websites. Similar features to those highlighted in Fogg et al. (2002) guidelines were found to affect credibility, such as

design look, usefulness of information and information accuracy. Although these studies by Fogg and his colleges were the first real attempts to study website credibility, they offered only a limited understanding of the credibility of websites as they overlooked the effect of other factors in addition to the factors related to the online presence of the company on users' perceptions of credibility. Moreover, updating these studies is essential because technology changes over time, as do the factors that affect users' perceptions of website credibility.

In attempt to build a model for assessing the credibility of websites, Wathen and Burkell (2002) suggested that users rate the credibility of the medium based on visual characteristics such as appearance, interface design and organization of information, then rate its source and message credibility (Wathen & Burkell, 2002). According to Wathen and Burkell (2002), the evaluation of a source is often made in terms of its expertise and trustworthiness, and the message is then evaluated in terms of content, relevance, currency and accuracy. The last stage of the process involves the interaction between presentation and content. Wathen and Burkell's model is also iterative, given that users make judgments of the initial surface of web sites and source cues through interactions with websites. Fogg et al. (2002) agreed with Wathen and Burkell's (2002) results, which reported that design look is the most important factor contributing to website credibility perceptions. However, in reality, this is not the case. An assessment of the design of the website is not enough for users to feel that a website is credible. This is especially true for highly motivated users such as shoppers for online tickets, who care more about the content aspects and the security and privacy of the website. Thus, to avoid consumers misperceiving a website's credibility and leaving quickly, companies must ensure that they have included the correct design, layout and content elements, as well as indicators of security and privacy, which consumers want and

expect. If users feel that website is not secure or has insufficient content they will leave the website, even if they like its design.

Later on, prominence-interpretation theory was developed by Fogg (2003a) as another attempt to identify how people assess website credibility. The theory assumed that two things happen when individuals assess credibility online: people often recognize something at the beginning (prominence), then make a judgment about what they recognize (interpretation). Fogg (2003a) suggested that five factors affect prominence: involvement, topic of the website, task of the user, experience of the user, and individual differences between users. While users' assumptions, skills and context are examples of many factors that affect interpretation. Fogg (2003a) stated that users do not interpret the same website elements in the same way because users' characteristics play an important role in these judgments. Additionally, Fogg (2003a) acknowledged that different contexts lead to different perceptions of website credibility. The context in which users interact with websites is a crucial determinant of the way in which users asses the credibility of websites. This study is useful to the research at hand because it shows how user characteristics and the context in which they interact with the website affect assessments of web credibility, which is why factors that affect perceptions of web credibility are varied.

The social and cultural context in which users seek information has a great effect on their attitudes towards using the web as a shopping venue. This was the finding of Simon (2001) and Lightner, Yenisey, Ozok and Salvendy (2002) in their studies exploring factors affecting perceptions of online shopping. They concluded that cultural issues interfere with users' acceptance of using the internet to shop. Lightner et al. (2002) highlighted that Turkish respondents are more concerned about security issues than US respondents. They justified this by demonstrating the relative lack of experience in shopping online of Turkish students compared with American students.

These studies are further evidence that the antecedents of web credibility should take into account the context in which users interact with the website. Lightner et al.'s (2002) study is important for this study because it highlights that high uncertainty avoidance cultures like Turkey and Egypt are more concerned about credibility issues on the web than low uncertainty avoidance cultures. These cultures require some care to encourage them that shopping online is secure and private.

In another attempt to discover the way users assess the credibility of websites, Rieh (2002) examined two different types of website credibility judgments: predictive and evaluative. While Wathen and Burkell's (2002) model and Fogg's (2003a) theory described the credibility assessment process from the point when a user recognizes something in a website to the point when the user makes a judgment, Rieh's model started earlier, at the point when users make a predictive judgment about whether or not a website will contain credible information, and followed that with the evaluative judgments with which users express their opinions about the website. Rieh (2002) stated that users employ earlier knowledge in making predictive judgments, while evaluative judgments are based on the actual features of a website. This is especially important for this study because the collectivist nature of Egyptian online users, as recognized by Hoftede (2001), means that Egyptians have strong personal relationships and believe in the "we" notion. Egyptian online users tend to believe and trust in others' opinions.

In a similar way of Wathen and Burkell (2002), Everard and Galletta (2006) asserted that perceived credibility of websites is judged on three specific ways: website style issues, such as web page design and organization, incompleteness issues such as under development, or broken linked web pages and spelling and grammatical errors. Everard and Galletta (2006) analysed the impact of each type of websites' aspects on website credibility, website trust and likelihood to purchase online. Their results suggested that previous mentioned websites' aspects decrease user perceptions of

website quality, which negatively impact users' intentions to purchase from the website. Everard and Galletta's research is important for this study because the authors stressed the effect of the functional (or technical) characteristics on users' perceptions of the credibility of a website. However, they narrowed the effect of the functional characteristics of websites down to broken links and ignored other important functional characteristics such as loading time. Also, the authors overlooked the fact that factors revealed by the study are very limited in exploring users' intentions to purchase online and failed to address other factors of great importance, such as security and privacy.

Previous studies have not considered the purpose of surfing a website or the type of website when studying how users judge the website credibility. Thus, recently, Metzger (2007) proposed a new model of website credibility evaluation called the dual processing model, based on the dual processing theory by Chen and Chaiken (1999). In this model, users' needs may vary depending on whether they are more or less motivated to reach accurate judgments across different contexts. While online users are trying all the time to search for credible websites, this may vary from search to search. The dual processing model of credibility assessment proposed that to assess credibility, users assess different aspects of websites depending on their drive for seeking information. Users who are less motivated to find highly credible information, such as users who spend time online searching for entertainment, might not care about website credibility issues but rather consider other simple characteristics like website design. However, highly motivated users will take a more careful approach to the evaluation of website credibility (Metzger, 2007). A patient diagnosed with a serious disease and searching for a suitable medicine or a businessman analyzing the market are examples of users who adopt this approach when evaluating online credibility (Metzger, 2007). In these cases, users go beyond the design of the website to examine the content. Metzger's study has great implications for companies, especially for those companies

providing services that entail high risk perceptions for their users such as medical companies and airline companies. Metzger (2007) acknowledged that it is not sufficient for these companies to have a well-designed website. Instead, companies should make sure that they include the content elements required by users.

Metzger's research is important for this study as it provides evidence that the users of airline websites are categorized as highly motivated users, and are likely to take a more careful approach to evaluating a website's credibility. The content of the website as well as security and privacy issues are more important than design for users searching for airline tickets, which is consistent with the findings of this study.

## 2.3.4 Factors Affecting Users' Perceptions of Websites as Shopping Venues

The credibility judgment of a website is a critical issue for companies that present information or sell products online (Robins & Holmes, 2008). The success of a website today depends on whether users perceive the site to be credible. If users think a site lacks credibility and the information cannot be trusted, they will try to get the information they need in other ways (Fogg, 2003b).

Airline companies with an online presence need a means of ensuring that consumers perceive their websites as credible in order to increase the likelihood of generating sales (Shchiglik & Barnes, 2004). Koppius, Speelman, Stulp, Verhoef and Van Heck (2005) acknowledged that airline customers repeatedly purchase online tickets primarily when they feel satisfied with the online booking process, which creates a positive attitude towards using the online booking system. As air transportation is a homogeneous service, airlines try to differentiate their services (Ruiz-Mafe, Sanz-Blas & Alda's-Manzano, 2009). The consumer has the responsibility for choosing from a large number of flights, obtaining the best price and making the reservation without errors, all within a shopping environment that requires the user to have particular skills

(Ruiz-Mafe et al., 2009). In such a complicated environment, the credibility of airline websites is a crucial requirement.

A number of studies have been conducted to identify the factors that affect users' perception towards websites in general and the credibility of websites specifically. Those factors can be grouped in three main groups as following:

# I. Factors related to the online presence of the company

Understanding the credibility of the website is largely involved looking at more specific characteristics within the website itself. For the web, features which may be easier to find in traditional information sources such as owners' name and credentials do not always exist on websites. When a consumer accesses a company's website, many features, including the web design, structure and the content of the message provided by the website, influence the consumer's perceptions of the transaction experience and the company itself (Kim, Shaw & Schneider, 2003). However the rapid evolution of technologies and internet use in recent years has revealed different behaviour in users (Gefen, Karahanna & Straub, 2003). This has changed the effect of some of the features that were thought to be important and provided insight into new aspects that were not previously recognised. Antecedents related to the online presence of the company are those related to the company's website.

Several online antecedents were studied in previous research as affect users' perceptions towards a website. The website design is one of the main antecedents that have been considered in previous studies as including all of the visible aspects of websites and related design, such as colour, layout and the number of photographs and graphics (Simon, 2001; Galitz, 2002). A website's visual design plays a role by influencing usage frequency as well as consumer intentions to buy online. Visual representation not only affects users' access to information but also their perceptions of this information (Kostelnick, 1989; Kim et al., 2003). An attractive design creates a

more favourable attitude towards online purchasing than an unattractive design (Veryzer & Hutchinson, 1998). The presentation of information in a way that does not elicit a negative judgment is important online, because the longer a user views a particular website, the more likely they are to find the content credible (Stone, Jarrett, Woodruff & Minocha, 2005). Veryzer & Hutchinson (1998) argued that if users believe that a website is aesthetically acceptable, the more likely it is that they will develop positive beliefs about its products. Fogg et al. (2003b) argued that visual design contributed to 46.1% of respondents' perceptions of website credibility. Design has a significant impact on how people evaluate website credibility (Lazar et al., 2007). A good visual design encourages easy interaction between users and websites. Robins and Holmes (2008) suggested that, as the web is a visual medium, judgments of credibility based on visual design elements are made first.

Ranganathan and Ganapathy (2002) considered website design as a main factor contributing to a user's intention to buy online. They suggested that poorly designed websites have a negative impact on purchase intentions. In agreement, Jahng et al. (2006) confirmed that a website's interface determines how users will behave when making an online transaction and therefore how this behaviour affects users' decisions to purchase online. However, contrary to previous studies, Zhang and von Dran (2000) suggested that website design features can be divided into two categories: hygiene factors, whose absence makes users dissatisfied with the website, and motivator factors, whose presence increases user satisfaction but whose absence does not affect user satisfaction. The authors considered website colour and screen layout as motivator factors, because their absence did not affect users' perceptions of the website. Previous mixed results, along with the fact that the importance of design features varies among different cultures and contexts (Cyr & Trevor-Smith, 2004) have led to a need to explore the effect of website design in different contexts.

Website content is another antecedent that contributes in shaping users' perception towards a website. Website content refers to information and products offered by a website, excluding the components of web design (Huizingh, 2000; Aladwani & Palvia, 2002). Web content plays an important role in supporting online customers' decision-making when purchasing online (Lohse & Spiller, 1998; Ranganathan & Ganapaty, 2002). In the online context, buyers perceive a benefit in obtaining the necessary information directly from a site rather than having to go through customer representatives in an offline store (Zeithaml, Parasuraman & Malhotra, 2002). Judgements about the credibility of a website's information and overall content are a critical issue for those presenting information or selling products online (Robins & Holmes, 2008).

Regarding airline websites, Chu (2001) and Beckendorff (2006) acknowledged that the content of the airline website is crucial for users. They acknowledged that destination-related information on the airline website, flight and route schedules, and prices should be clearly shown on the website. Moreover, other information, such as the availability of hotel bookings, car rentals, destination attractions, weather conditions, local tours and train passes are desirable (Chu, 2001; Beckendorff, 2006). Interactive seat maps show online that enable people to click to select seats, discount packages such as bonus mileage, gifts, and coupons should be offered on airline websites (Chu, 2001; Beckendorff, 2006). Beckendorff (2006) added that advanced booking features such as changing flight details online are important to be available on the airline website. However, both studies gave a very brief identification of passengers and their needs and expectations towards airline websites. Updating and giving a good understating of these needs is required. Also, research is needed to explore the content features of an airline website that affect users' perceptions of its credibility.

In addition, as there is no direct interaction between users and websites, easy navigation among and within websites is another important factor suggested by Koiso-Kanttila (2004) and Ranganathan and Ganapathy (2002) and promoting perceptions of website credibility and increasing the number and frequency of website visitors. Once the website is accessed there should be no broken links and it should be easy to return to the homepage from every page. Ntoulas, Cho and Olston (2004) considered broken links a major annoyance for users. They confirmed that identifying broken links and eliminating them would improve the quality of service provided to the user.

In a cross-cultural study into the differences between the online shopping preferences of Turkish and American university students conducted, Lightner et al. (2002) concluded that slow speed of data access was most frequently reported as a reason for disliking a website. In addition, they suggested that a good search engine accelerates the location of information. While previous studies have stressed the importance of the technical aspects of a website, this was one of many factors considered in each study. None of these studies gave a detailed understanding of the technical features that matter for users and how they affect a user's perception of the credibility of a website, especially for airline websites. Accordingly, further research needs to be conducted in this area. More research regarding the technical characteristics of an airline website and how they affect users' perceptions of credibility is needed.

Security and privacy concerns surrounding online transactions are also crucial for online users (Zeithaml et al., 2002). Keystone (2008) and Yousafzai, Pallister and Foxall (2009) have acknowledged that, amongst other variables, transaction privacy and payment safety are critical when choosing a purchasing method. Consumers are usually concerned about the security and privacy issues surrounding their personal and financial information and they prefer to choose the most secure and private way of shopping (Keystone, 2008). According to Ranganathan and Ganapathy (2002) and Zviran (2008),

information privacy concerns have a negative effect on users' perception regarding using websites to purchase online. As noted by Suh and Han (2003), online customers usually feel comfortable when providing general information to any website, but this is not the case for sensitive information such as personal information or credit card numbers. It has been argued that enhancing security and privacy perceptions is very important for sustained activity in the electronic business environment (Friedman, Kahn & Howe, 2000). Security, along with privacy, can help in building users' positive intentions toward online purchases (Bakke, Faley, Brandyberry & Troutt, 2005; Lee, 2002). Fogg et al. (2001) highlighted that users' may perceive a high level of credibility if the website provides a privacy policy.

However, in contrast with previous findings, Belanger, Hiller and Smith (2002) have found that privacy and security features are less important than other features, such as convenience and ease of use, when considering consumer intention to purchase.

Additionally, Wathen and Burkell (2002) suggested that the evaluation of a source is often made in terms of its design and if this evaluation fail the user is likely to leave the site and search for another one without evaluating the other aspects of the website such as content, relevance and security.

Previous mixed results regarding the importance of security and privacy calls for other research that deeply investigate the effect of security and privacy in shaping users' perceptions regarding the credibility of airline website. In addition, however security and privacy are especially important for airline websites because users insert their personal and financial information when booking an airline ticket than any other websites, the importance of security and privacy in shaping users' perceptions regarding the credibility of airline websites has not researched well, which calls for more research in this area.

# II. Factors related to the offline presence of the company

The discussion of offline marketplace characteristics is important, as these affect online credibility (Fogg et al., 2002). If a physical store is perceived as credible it is likely that this perception will carry over into its online marketplace. Kim and Park (2005) found that attitude toward a retailer's physical store had an impact on attitude towards its online store and a similar impact on users' intentions to purchase items via the online store. If an offline company has a poor reputation or high prices, users will not visit its website (Lazar et al., 2007; Tucker, 2008).

Offline shopping experiences elicit a wide range of emotions involving social interactions with humans when compared with online shopping, which is viewed as lacking in human interaction (Gefen & Straub, 2003). Literature stressed on the importance of social presence cues provided by websites. Hassanein & Head (2007) asserted that good shopping experiences have been linked to several important outcomes, such as increased time spent in a store, and have hence been shown to be a major contributor towards positive impressions of the online presence of an offline store. Stressing the importance of the human interaction, Gefen and Straub (2003) stated that websites increase their social presence by adding a personal touch, such as email addresses, pictures or text content. Furthermore, online consumers' perceptions of the online social presence of a company have been shown to positively influence their intention to purchase from a specific website (Gefen & Straub, 2003).

Most of the transactions that begin in an online environment are executed offline. In the civil aviation industry, for example, airlines serve passengers in the real environment after transacting in the virtual environment. Although users can make reservations online, they still can experience the service offline. Therefore, the actual service of the airline company is important when users judge the credibility of its website. The experience of these services offline is likely to influence passengers'

behaviour in the online environment (Forgas, Palau, Sánchez & García, 2012). Vara and Mangalindan (2006) highlighted that the physical presence associated with a retailer's website is a key success factor in enhancing customers' trust in the online operation.

The offline presence of the company is expected to affect Egyptian online users' perceptions of the credibility of its website. Egypt has a relatively high rate of corruption, being ranked 112<sup>th</sup> out of 182 countries in 2011. It scores 2.8 on 2011 corruption index (Transparency International Organization, 2011). This score points towards a high level of corruption in Egypt in relation to some other developing countries, including Saudi Arabia, Oman, Turkey and Jordon. Given the high level of risk-avoidance in Egypt, this corruption means that most Egyptians lack trust in people they encounter in their daily lives. It also means that Egyptians are more cautious about becoming involved in transactions and makes them uncomfortable about revealing their personal or financial information in any context, especially for online transactions.

Despite the importance of the offline presence of the airline company to users' perception of the credibility of its website, this has rarely been addressed.

While, for example, Fogg et al. (2001) have considered the effect of the offline presence of a company on users' perceptions of its website, they have been limited to some indicators such as email addresses, pictures or text content and contact numbers. The real physical presence of an airline company such as the quality of services provided by the company, customer service, price or reputation are expected to have a great effect on users' perceptions of the credibility of the company (Forgas et al., 2012; Horppu, Kuivalainen, Tarkiainen & Ellonen, 2008). This are of research still needs to be addressed.

#### **III.** Infrastructure factors

E-commerce cannot be accomplished by any one company working alone, whatever the quality of its technologies or strategies (Shalhoub & Al Qasimi, 2006).

The entire infrastructure in the country where the company is based and where consumers interact with the company's website is fundamental. Infrastructure problems in Egypt are considered one of the main reasons for the low level of internet shopping in Egypt (Shalhoub & Al Qasimi, 2006). The success of e-commerce evolution from the point of view of a developing country is dependent on the handling of a number of problems (Sleem, 2006).

The first and most obvious problem is limited internet use, arising from the fact that most of the Egyptian population does not have access to the internet. The World Bank indicators show that there were 21,691,776 internet users in Egypt in 2012, which is considered 26% of the Egyptian population (The World Bank, 2012). Since private computers are still rare, the main points of access to the internet are cybercafés. This makes further growth in the internet market difficult, because the public nature of cybercafés means that people are not comfortable participating in e-commerce transactions there. Instead, they are concerned about privacy, security and network reliability issues. This has a negative effect on online shopping trends in any country (Adeshina & Ayo, 2010). A global survey by The Nielsen Company in 2008 revealed that more than 85% of the world's internet users had purchased online. The report showed that 93% and 92% of internet users in Europe and North America respectively were using the internet to shop online, because shopping online had become a more convenient, safe and popular option in these contexts. On the other hand, the report uncovered that Egypt had the lowest number of online shoppers: 67% of internet users have never made a purchase online, meaning that just 33% had done so.

The lack of the banking card culture is another obstacle facing e-commerce use in Egypt (Abdulla, 2007). In 2001, the ITU stated that, while there were more than 100 banks in Egypt, there were fewer than 500,000 cards in use, which accounted for less than 0.75% of the population (ITU, 2001). In Egypt, only 10% of the population have

bank accounts and Egyptians instead open savings accounts with the country's post office (Axelrod, Brockman, Doumet, & Zahr, 2010). This phenomenon is exacerbated by the fact that 45% of the population is younger than 18 and so are not yet eligible for issuing bank cards and thus only 4% of Egyptians have debit cards and less than 2% have credit cards (Axelrod et al., 2010). Egypt is considered a cash-driven and bargaining-based society. Paying in cash is seen as an opportunity for customers to bargain with a vendor and receive a good discount. Although the number of Visa cards in Egypt (both credit and debit) has increased by 40% (The Ultimate Middle East Business Resource, 2007), it is still low when compared to the number of cardholders in the UK; the number of personal debit cardholders in the UK has increased to 41.7 million, representing 84% of the adult population in the UK in 2007 (Parliament of Australia, 2012). The low number of bank cards, which are considered the primary method of settling online transactions, in Egypt has been attributed to the lack of existing culture and awareness of the usage of Visa cards, which hinders the usage of e-commerce in Egypt (Kamel & Hussein, 2002).

Even Egyptians who have internet access and a visa card are exposing themselves to a number of problems in the Egyptian context, which discourage them from shopping online. Unreliable, expensive and time-consuming mail services make shipping and returning online purchases very difficult in Egypt (Shalhoub & Al Qasimi, 2006). Security issues are considered a fundamental reason for the avoidance of e-commerce in developing countries such as Egypt (Jennex, Amoroso & Adelakum, 2004). In addition, until recently, Egypt did not have a credit bureau, so there were no credit histories for consumers who defaulted on loans or wrote cheques that bounced, and therefore, to obtain a credit card in Egypt, the customer had to obtain a deposit of 150% of their credit limit, which presented a problem for users (Axelrod et al., 2010).

Due to poor internet access, lack of bank accounts, lack of structured e-payment systems, expensive and unreliable mail services and online security issues, the majority of Egyptians do not engage in transactions online. Most people would rather engage in face-to-face transactions than go through the trouble associated with online shopping (El Said &Galal-Edeen, 2009). The infrastructure problems mentioned above have a great effect on users' perceptions of shopping online in Egypt, and these perceptions are expected to reflect on their perceptions of the credibility of websites. However, only a few authors have conducted any structured research into these problems and therefore more research in this area is timely and important.

## IV. Users' characteristics and internet experience

Consumer characteristics are frequently studied in online shopping research as factors affecting users' attitudes towards using the internet to shop online. Li and Zhang (2002) and Jahng et al. (2006) suggested that user demographics and experience in using the internet have a significant effect on users' online behaviour, attitude and satisfaction. Venkatech and Agarwal (2006) added that demographics affect users' attitudes towards purchasing from airline websites. The effects of gender, age, income, education, and internet experience on online shopping perceptions have been examined (Dholakia & Uusitalo, 2002; Garbarino & Strahilevitz, 2004; Hui & Wan, 2006; Mahmood, Bagchi & Ford, 2004). However, research in the online shopping context has produced mixed findings about the effects of demographics, which limit their utility, and little has been done to consider their effect on user perceptions of the credibility of websites. Park, Robertson, and Wu (2004) suggested that future research should consider demographic variables such as gender, income, age, and education level with respect to airline services.

Although the number of individuals using the internet is no longer affected by gender, gender differences may still affect several internet-related attitudes and activities (Garbarino & Strahilevitz, 2004). Previous research has indicated that gender relates to users' perceptions of online shopping and, as a result, affects their preferences and purchase decisions online (Fischer & Arnold, 1994; Seock & Bailey, 2008).

Existing research suggests that women are less interested in using the internet than men (Schumacher & Morahan-Martin, 2001; Teo, 2001) and tend to be online less frequently than men (Ono & Zavodny, 2003; Sexton, Johnson& Hignite, 2002). Moreover, Rodgers and Harris (2003) asserted that men perceive shopping online as more trustworthy and convenient. Compared to men, women have been found to perceive a higher level of risk regarding online transaction issues such as privacy loss, online fraud and credit card misuse (Bartel-Sheehan, 1999; Garbarino & Strahilevitz, 2004).

Korgaonkar and Wolin (1999), Teo (2001), Slyke, Comunale & Belanger (2002) and Akhter (2003) have all suggested that men find online shopping more favourable and secured and make online purchases more readily than women. However, contrary to these results, Alreck and Settle (2002) highlighted that male online shoppers are less interested in the shopping experience and more concerned with finding the product or service they need in the simplest way and thus they are less interested of websites' attributes. On the other hand, other research has found no differences between male and female users regarding their perceptions regarding web usage (Zhang, 2005; Dholakia, 2006; Shin, 2009) and purchase activities (Alreck & Settle, 2002; Gehrt & Yan, 2004). Alternatively, other researchers have indicated that female consumers are more likely than males to buy specific items online, such as furniture, clothes and jewellery (Kim & Kim, 2004). These mixed findings regarding the effect of gender on perceptions of websites as a shopping medium, as well as the little research into perceptions of the credibility of airline websites specifically makes it important to conduct more research

that uncover the effect of users' gender on their perceptions of the credibility of airline websites.

In addition to gender, there are mixed findings on the relationship between age and online shopping behaviour. Some studies have indicated that older consumers are more likely to buy online than younger users (Donthu & Garcia, 1999; Joines, Scherer, & Scheufele, 2003), whereas others have reported a negative relationship (Dholakia & Uusitalo, 2002; Joines et al., 2003). Alternatively, other studies have found that there is no relationship between age and online shopping (Li, Kuo & Russell, 1999; Rohm & Swaminathan, 2004).

Flanagin and Metzger (2003) have indicated that gender is a significant factor when looking at website credibility perceptions. Kamal and Patil (2003) and Akhter (2003) have found that younger individuals are more likely to use computers than older users. Mostafa (2006) confirmed that in the Egyptian context, younger users of both genders are more likely to use the internet than older users. Younger users are more successful at internet searches (Weideman & Strumpfer, 2004) and make more online purchases (Akhter, 2003; Swinyard & Smith, 2003) as have been exposed to computers and the web at an earlier age and thereby have an advantage over older individuals. Older users therefore are more concerned with specific issues such as the website's content and ease of use (Venkatech & Agarwal, 2006) and the credibility of websites. However, contrary to previous results, it can be suggested that since younger users are more experienced in using the internet and more likely to use the internet to shop online, they might be more concerned about the different attributes surrounding online purchasing such as website content and security and privacy.

The above discussion has indicated that there are mixed results regarding the effect of age on perceptions of websites when purchasing online. Literature on website

credibility has not provided any evidence on the effect of users' age on their perceptions of the credibility of airline websites, and therefore more research is needed in this area.

Income is another users' characteristic that has attracted considerable research attention in the field of technology acceptance (Mahmood et al., 2004; Serenko, Turel & Yol, 2006; Shin, 2009; Susskind, 2004). Some authors have found that online shoppers tend to be wealthier than store shoppers (Mahmood et al., 2004; Susskind, 2004). They have suggested that, because most items purchased online are items such as books, travel tickets and PCs, demand increases as income increases. Therefore, wealthier people are more likely to buy online than people with lower incomes (Forsythe & Shi, 2003; Swinyard & Smith, 2003). Hernandez, Jimenez and Martin (2011) justified that higher income causes internet users to perceive lower implicit risks in undertaking online purchases and thereby they less care about products' prices and this increase their demand for online shopping.

User' income also found to affect the way in which they assess website credibility. In their survey regarding website credibility assessment and its relationship with income, Fogg et al. (2001) indicated that survey respondents whose income was less than \$20,000 USD yearly made credibility assessments that were related to design characteristics, and rarely evaluated websites for content. Wealthier users, on the other hand, including users with higher levels of education, were more concerned about website content as indicator of website credibility. Venkatech and Agarwal (2006) acknowledged that for higher income users, the content of the website is crucial, while concerns regarding ease of use were not differentiated by income.

However, Hernandez et al. (2011) highlighted that income only affects a user's first contact with the internet. Al-Somali, Gholami and Clegg (2009) supported this idea. They acknowledged that once users gain experience in using the internet, their online behaviour is no longer influenced by their income and thus income does not

affect perceptions of online shopping. These conflicted results show that further research is needed to explore the effect of users' income on their perceptions of airline website credibility.

There is a general consensus among researchers that better educated users are more likely to be exposed to internet technology than those with lower levels of education (Mahmood at al., 2004; Hui & Wan, 2006). As educated people have more uses for computers, they are expected to be more skilled in using them and more flexible in adopting new technologies (Hui & Wan, 2006; Mahmood at al., 2004). Ratchford, Lee and Talukdar (2001) have argued that better-educated users are more able to organize and integrate new information than less educated users. Education has been found to be positively related to online purchasing (Akhter, 2003).

Better educated users are more likely to be exposed to internet technology than those with lower levels of education, and therefore these users may have more confidence in using the internet as a medium for shopping (Hui & Wan, 2006).

Accordingly, Sheehan (2002) asserted that users with higher levels of education are more concerned with online privacy than those with lower levels of education. Thus users with higher levels of education are expected to be more concerned with the credibility of websites than less educated ones. However, other studies conflicted with these aforementioned. Other studies have concluded that education has little or no effect on users' online purchasing behaviour (Bellman, Lohse & Johnson, 1999; Lee, 2002; Gehrt & Yan, 2004). Other studies were unable to provide any positive significant impacts of education on users' perceptions of purchasing online and require further prove (Klein & Ford, 2003).

Thus after reviewing both arguments from both sides, more research on this is needed. The previous results indicated that users' perceptions of the different aspects of a website such as website design, content, technical characteristics and security and

privacy are expected to be different among users with different educational levels. However, research conducted up to this point has not given any evidence of the relationship between users' education and perceptions of the credibility of airline websites, and thus further research is needed.

When studying online shopping behaviour, it is important to consider users' familiarity the internet (Hui & Wan, 2006). Liang and Huang (1998) and Hui & Wan (2006) acknowledged that experienced and inexperienced internet users made different considerations when shopping online. Users' perceptions towards websites as shopping medium are positively affect by their experience in using the internet (Bruner & Kumar, 2000).

Bellman et al. (1999) acknowledged that past experience of using the internet is an important indicator of online shopping behaviour. As level of exposure to the internet increases, intentions of purchasing online also increase as users become more confident about using the internet as a medium for shopping (Bhatnagar, Misra & Rao, 2000; Corbitt, Thanasankit & Yi, 2003; George, 2004). Nysveen and Pedersen (2004) suggested that increasing user experience makes users more capable of benefitting from using information systems. Experience is assumed to increase users' confidence in their ability to control and use computers for online purposes (Nysveen & Pedersen, 2004).

This discussion has revealed that experience in using the internet is expected to affect perceptions of the credibility of a website. Users' experience in using the internet is therefore expected to affect their perceptions of the credibility of airline websites, specifically their perceptions of website features such as website design, content, technical characteristics and security and privacy.

### 2.4 Importance and Challenges of Web Use in the Airline Industry

Air transportation is considered a key component in supporting a nation's economic and cultural growth (Hassan, 2009). Approximately 735 million passengers

travelled by air in the United States between March 2007 and February 2008, and the value of domestic flights doubled between 1993 and 2002 (BTS, 2008). This growth reflects the evolution of the commercial airline industry over the last century. The growth in online airline booking has spread all over the world as airlines try to shift their customers from traditional booking channels to more cost-effective online channels (Lubbe, 2007). The internet is becoming an influential medium for the delivery and acquisition of information in the travel industry (Luo, Feng, & Cai, 2004). Using the internet and e-commerce technologies have provided good opportunities for airline companies to bypass travel agencies and transact directly with customers (Buhalis & Law, 2008; Tsai, Haung & Lin, 2005).

Certainly, the airline industry has been transformed by the internet (Bakos, 1998). Travel and airline services are thought to be well-suited to internet marketing because of the great discrepancies in prices and characteristics (Luo et al., 2004). Internet sales offer consumers convenience, flexibility, and choice. The internet allows airlines to provide their customers with 24-hour access, which is important in expanding the market and keeping the industry competitive (Bakos, 1998; Economides & Apostolou, 2009). The internet has changed the way in which travellers book their tickets. The growth and development of low-cost airlines has led to the increased utilization of the internet as a means of distributing airline tickets (Benckendorff, 2006). The purchase of airline tickets may involve extensive searches using multiple websites or it may be routine and require no extensive searching. This depends on the perception of options held by the consumer (Shoib & Jones, 2003).

The airline industry has the potential to benefit from the increased speed, quantity, and quality of the dissemination of information over the internet (Bakos, 1998). Transacting directly with customers and avoiding the travel agency costs (Golden, Higgins, Hughes, & Flynn, 2003) can contribute to saving distribution costs

(Tsai et al., 2005), reducing booking times and shorten check-in procedures (Jarach, 2002). The increased exchange of information is thought to allow consumers to act with a greater knowledge of the available choices than in more conventional marketplaces. The online consumer's capacity to find better deals elsewhere forces airlines to decrease prices and differentiate themselves from other airlines in some way in order to attract consumers (Bakos, 1998). While, Garrow (2010) stated that, in many ways, the internet has been both a blessing and a curse for airlines. On the one hand, they have benefited from lower distribution costs and the ability to interact directly with consumers instead of relying on travel agencies. On the other hand, the internet has not only increased the transparency of prices for consumers, but also for competitors. The online marketplace allows travellers to search for both price and desired service easily (Bakos, 1998). The result is a highly competitive market in which the ability to attract customers and discriminate between prices is becoming difficult and price changes are easily matched by competitors.

(Law & Leung, 2000), lowering uncertainty and creating efficiency channel marketing

#### 2.4.1 The Credibility of Airline Websites

To take full advantage of e-commerce, it is not enough for airline companies to maintain a website. Internet customers are only a click away from comparable offers. A poorly designed website, for example, results in a loss of sales because customers cannot easily find what they want (Shchiglik & Barnes, 2004). It also results in a probable loss of future visits because first-time visitors have had a negative experience. Customers are more likely to visit and purchase goods from websites that fulfil some quality standards (Shchiglik & Barnes, 2004). Online consumers are confronted with a high level of uncertainty, and they are unable to find anyone to answer their questions (Klein et al., 2004). Due to the high levels of perceived risk associated with the online nature and the intangible nature of the service involved, the perception of possible

losses associated with purchasing tickets online is greater than that associated with traditional channels (Ruiz-Mafe et al., 2009). Consequently, some users prefer to book their tickets through a travel agency or an airline company rather than booking online.

Searching for an airline ticket, travellers should be willing to accept the internet as a new medium to purchase tickets. Zhang, Driscoll, Lazarony, Lin and Zhang (2006) asserted that wide range of choices, good communication with users and easy to use websites are main factors that increase users' willingness to purchase online.

Additionally, low price was considered by Maltzler, Renzl, and Rothenberger (2005) as important attributes which affect users' choices. They asserted that the more price options are available, the more users satisfy with the website. Users prefer to book their tickets with airline agencies rather than websites because they provide them with special offers and prompt answers to their questions.

According to Klein et al. (2004) not all airline websites provide accurate information. Airline customers who book their tickets online may face different kinds of problems such as different prices for different destinations and sometimes for the same flight, difficulties in finding a suitable flight time or the airport due to the confusing use of airport names are other examples for problems facing airline customers when booking airline ticket (Klein et al., 2004). Law and Leung (2000) considered that customer needs are the most important factor affecting the success of hospitality and tourism websites. Website visitors will ultimately reward a company if the site can provide valuable services that benefit its visitors. Nevertheless, the complexity of online booking may constitute an obstacle for many consumers (Klein & Loebbecke, 2003). New airlines enter the market constantly, new services are offered, and new alliances between airlines are formed. This results in confusion for travellers when choosing the best prices or services (Klein & Loebbecke, 2003). While many companies have established dedicated websites to complement their business activities, but it is likely

that a significantly larger proportion has no clear knowledge of how successful their sites are (Lee & Kozar, 2006). Airline companies should consider how much effort should put into improving the websites in order to achieve their desired levels? This raises the critical issue of how airlines can effectively make their websites credible for consumers.

TAM is considered a useful model for the prediction of customers' perceptions of airline website credibility. This model proposed that two major factors are responsible for the acceptance of technology: perceived usefulness and perceived ease of use. Davis (1986) defined perceived usefulness as "the degree to which a person believes that using a particular system would enhance his or her job performance" (p.320). He defined perceived ease of use as "the degree to which a person believes that using a particular system would be free of effort" (p.320). When consumers perceive that adoption and use of a particular technology is highly beneficial to them and is easy to use, the likelihood that they will use that technology increases (Davis, Bagozzi & Warshaw, 1989).

Perceived ease of use for customers who book airline tickets online is important and represents the degree to which airline websites are perceived to be easy to understand and use (Kim, Kim & Shin, 2008). The development of easier-to-use websites that are associated with secure and private transactions should be the primary concern for airline companies (Alamdari, 2002; Shon, Chen & Chang, 2003). Internet will be viewed as a useful instrument for airline websites if the individual perceives that tickets can be bought faster and easier (Ruiz-Mafe et al., 2009). Additionally, the content of airlines' websites is a critical concern for customers in the area of perceived usefulness. Customers' positive feelings and intentions to use an airline website would be enhanced if websites could provide highly credible information such as details

regarding air schedules and fares and clear guides of various destinations than traditional agencies do (Ruiz-Mafe et al., 2009).

However, TAM has been criticized for ignoring other factors explaining consumer behaviour in an e-service context (Chen, Gillenson & Sherrell, 2002). Suh and Han (2002) have argued that TAM needs to be reviewed and expanded to reflect the importance of the user's environment, search target and the service features of the site more explicitly. This might help airline marketers to modify their current policies and tactics to increase user credibility perceptions. This is especially important for Egyptian users because infrastructure in Egypt is one of the main reasons for the avoidance of online purchasing in Egypt (Shalhoub & Al Qasimi, 2006). Thus even if a website is easy to use and is perceived to be useful for purchasing airline tickets by Egyptian users, their feeling that their financial and personal information is not safe online because of online hackers will negatively impact on their online purchase intentions. Factors related to websites as well as infrastructure in Egypt corroborate in shaping users' perceptions of the credibility of an airline website.

#### 2.5 The Research Context

This section deals with the use of the web in transacting online in Egypt which is the particular case under study in this research. Egypt is an interesting context because however it has the highest number of internet users and the greatest amount of data transferred across the internet in the Arab world (Abdulla, 2007), only a small number of internet users in Egypt conducted commercial transactions online (Axelrod, Brockman, Doumet & Zahr, 2010). This percentage indicates that online shopping is not preferred in Egypt and Egyptians prefer face-to-face transactions. The reasons for this are need to be explored.

This section starts with a discussion of the introduction of the Internet in Egypt in a general sense and the impact of its use on the Egyptian society. Use of the web in e-

commerce in developing countries and Egypt is then discussed. Challenges and potential in using e-commerce in developing countries is then provided. The chapter ends with an overview of e-commerce studies in Egypt and gaps highlighted in these studies with stressing on the importance of the credibility of websites for the Egyptian users.

# 2.5.1 Internet evolution in Egypt

The first use of internet services in Egypt was in October 1993 and was made by a link between the Egyptian Universities Network (EUN) of the Supreme Council of Egyptian Universities and France at a connectivity speed of 9.6 Kbps (Kamel, 1997). The number of Egyptian internet users at that time was estimated at 2000 (Kamel & Hussein, 2002). In 1994, the Egyptian domain was divided into three main subdomains: the academic sub-domains, which were served by EUN (eun.eg); the commercial sub-domain (com.eg); and the governmental sub-domain (gov.eg), which was served by a partnership between the Egyptian cabinet, information and decision support centre (IDSC) and the regional information technology and software engineering centre (RITSC) (Khosrowpour, 2001; Kamel, 1997). At this point, the internet was not suitable for commercial use in Egypt. The only internet service provider was in-touch, which made an international connection through a server in the United States. It could only provide email accounts for users for 300 Egyptian pounds.

At that time, slow connection made the internet unattractive to users. Therefore, Egypt hosted the international conference on population and development in 1994 with more than 15,000 participants (Abdulla, 2007) as an attempt to raise awareness about the internet and diffuse internet usage across society. After the conference was over, the cabinet of Egypt information and decision support centre, in collaboration with the regional information technology and software engineering centre, provided free internet access on a trial basis to public, private, government and non-government organizations

to attract potential users to venture into the new technology (Mostafa, 2006). This free access helped with the growth in internet users rates during the first years of its introduction in Egypt, and by June 2001 there were more than 600,000Egyptians using the internet.

The Egyptian government continued to encourage internet penetration in Egypt in many ways. Launched in early 2002, the "Free Internet Initiative" has increased internet usage in Egypt remarkably by enabling connection to the internet without the need to pay subscription fees. It is complemented by the "Affordable PC Initiative" launched in October 2002 by the ministry of communication and information technology, whose ambition is to boost Egypt's installed computer base from the current 1.5 million machines to 6.5 million PCs within five years (Mostafa, 2006). This initiative not only makes personal computers available at a price that is 10 per cent cheaper than the market cost, but, more importantly, means that buyers can pay in instalments for up to three years at a reduced rate of interest (El-Hage, Sabbagh & Daoud, 2003). According to the ministry of communication and information technology, in 2003, the internet community in Egypt consisted of around one million users. Internet access via the "IT club" was another initiative provided by the Egyptian government to encourage using the internet (Kamel, 2010). These clubs are government funded IT centres providing internet access and computer classes. The network formed by these clubs increased from 30 in 1999 to 1,751 in 2008 across the different provinces in Egypt (Kamel, 2010).

Internet penetration increased considerably from 11.53 million in 2006 to 21.68 million in 2009, although there was only a slight difference in internet penetration from 2008 to 2009. Despite the overall increase between 2006 and 2009, a figure of 21.68 million internet users in a population of 82 million is considered low when compared with other countries. World Bank indicators (The World Bank, 2012) reported that in

2010, there were about 21,691,776 million internet users in Egypt (26% of the Egyptian population compared with 83. 2% and 79.1% in the UK and USA respectively). Despite all of the initiatives launched by the Egyptian government, internet penetration in Egypt is still average when compared with previous mentioned countries. This raises an important question: what are the reasons for the low number of internet users in Egypt? Many factors might be responsible for the relatively poor penetration of the internet in Egypt, including the low rate of PC ownership, which is related to the high cost of purchasing PC (American Chamber of Commerce, Egypt, 2003). Other reasons might be the high level of illiteracy and low telephone density in rural areas compared to urban areas (The Information and Decision Support Centre, 2005). The next section identifies these factors and other factors that hinder internet usage in Egypt in details.

## 2.5.2 Internet use and impact on Egyptian society

Egypt has succeeded in achieving tangible technological development by making a huge jump forward in the field of communications. Now, even the standard demographic for internet users—young, wealthy, educated urban males—is changing to encompass a more diverse population. The significance of the challenges that used to be blamed, such as the lack of user awareness and education (El-Nawawy, 2000) or poverty and other economic problems (Kelly, Girardet & Ismail, 2001; Warschaur, 2003; Wheeler, 2004), have started to shrink as obstacles for internet use in Egypt. However, it can be argued that the challenges of internet use outlined by Kamel (1997) are still relevant, including the lack of content that responds to the everyday interests of the general public, such as ethics considerations, internet security and the protection of individual privacy.

Some studies have examined the uses of the internet and its impact on the Arab world and Egypt. In a study by Loch, Straub and Kamel (2003), they examined culturally specific incentives and barriers to internet usage in the Arab world. Using a

questionnaire filled out by 100 Arab internet users, 85% of whom were Egyptians, they found that the family-oriented nature of Arab culture could be a barrier to internet usage in Arab countries (Hofstede, 1997). The majority of the participants thought that the use of the internet may threaten, or negatively affect, community and family life (Loch et al., 2003). Other problems were raised such as the cost of computers, lack of education in their usage, language barriers and religious issues related to the users of unethical sites. Although these problems are important, and some of them are still exist in Egypt, such as the lack of education in using computers, the other problems have decreased in importance. Lifestyle in Egypt has changed over the past ten years. All family members are busy working or studying most of the time and gathering the whole family together might happen only on weekends. Thus using the internet is no longer threatening to the community of the family. Moreover, currently it is easy to buy a computer in Egypt at a low cost. So, lack of a computer is no longer a hindrance to internet usage in Egypt.

Wheeler (2004) has attributed the lack of internet usage in Egypt to the unwillingness of Egyptians to move towards the digital universe from the traditional one in which they used to live. Some feel that the internet lacks utility and reliability. Others just prefer to do things the way they have always been done. Most Egyptians are unfamiliar with computers and find the prospect of interacting with new information technology undesirable (Wheeler, 2004); more efficient forms of doing business and administration are not necessarily welcome. Wheeler (2004) adds that the philosophy in Egypt is "if it's not broken, don't fix it". Even if Egyptians perceive the need for change, things do not change quickly. While Wheeler's study has highlighted the attitude of Egyptians towards using the internet, it does not give a good understanding of the reasons for this attitude. It is more important to identify why Egyptian users do not like to use the internet in Egypt, especially while this is not the case for Egyptians who travel abroad.

In 2005, the Information and Decision Support Centre (IDSC) conducted a survey to examine to what extent, from a parent's point of view, the internet affects Egyptian youth. The study shows that from most parents' points of view (84%), the most positive impact of the internet on their children is easy access to information. The most negative effect of the internet on children is easy access to pornography sites and over-usage of the internet while neglecting their studies. In 2007, the IDSC conducted another survey questioning Egyptian internet users about different media (television, radio, newspapers, and the internet) with respect to how much they used them, their motivations in using them, and their credibility. The results showed that 24% of the sample considered the internet more credible than the other media because it provides free, live news and real events, numerous sites for news, and visual multimedia.

Shifting Egyptian users from the traditional universe in which they live to the digital one will require great effort on the part of marketers. A culture with such unique characteristics needs more effort to convince its members that e-commerce is a good way of shopping. As mentioned previously, the internet has captured popular attention as a communication and information medium, and the majority of researchers have examined how people use the internet and how it has affected their lives. However, researchers in the Arab world and Egypt have not considered the reasons behind the low penetration of the internet in Egypt. The studies mentioned earlier listed many reasons why Egyptian online users use the internet, such as access to information and communication, but it is interesting that online shopping was not on these lists. The reasons why Egyptians prefer face-to-face interaction rather than using the internet to shop online need to be addressed.

# 2.5.3 E-commerce in developing countries

At the beginning of the twenty first century, it was expected that the power of digital technology will positively shape countries' economic and human development.

However, there was a degree of uncertainty about how to manage such changes, especially when applied to developing countries, where 1.5 billion members of the world community live on less than one dollar a day (Wheeler, 2003). Ferran and Salim (2006) have stated that the internet and its innovations provide less benefit for developing countries than for developed ones. Even when the same network is accessed in both countries, it is easier to conduct the process in developed countries. Problems with infrastructure (for example efficient distribution networks and the information technology database) and superstructure (educational and economic problems) prevent the successful achievement of goals in developing countries that can be accomplished in developed countries with the same technologies (Ferran & Salim, 2006).

Developing countries are countries with a low standard of living, comprising the majority of the world population and represent many cultures and religious backgrounds (Ferran & Salim, 2006). Although the internet allows people from developed and developing countries to communicate, in developing countries, the infrastructure is poor and people do not have the same capacity to gather information, coordinate with each other and solve problems. Therefore, the need for the internet to communicate with people and broadcast information is more important in developing countries than in developed ones (Okoli & Mbarika, 2003).

Information on the internet can be classified as semantic information, such as advertisements and news, and pragmatic information, which includes all information exchanged during online transactions, such as bank card information (Ferran & Salim, 2006). The internet is no longer in the semantic stage, in that its current importance is based on its use as a medium for online transactions. Implementing the semantic internet does not require long periods of time and many developing countries have been able to build a semantic internet comparable to those in developed countries (Guillen & Suarez, 2001). On the other hand, the pragmatic internet requires a highly developed

infrastructure. Countries with a stable currency (such as US dollars, pounds sterling, Euro, etc.) are the best places to use the pragmatic internet, while countries with unstable currencies (mainly developing countries), where currencies are less valuable compared with others, have a weak or non-existent pragmatic internet, although they may have a very effective semantic internet (Ferran & Salim, 2004).

According to ITU statistics, in 2009, more than a quarter of the world's population were using the internet (ITU, 2009). However, internet users in developing countries constitute a very small percentage of the total global users. The global internet market today is estimated to have 1.6 billion users, of which only 18% come from developing countries. This indicates that the current distribution of internet access needs to be restructured so that members of different societies can benefit from the digital revolution (Kamel, 2010). According to ITU statistics, in 2012, the number of estimated internet users per 100 inhabitants was 73.8 in developed countries compared with 26.3 in developing countries (Figure 4). The lowest number of internet users per 100 inhabitants is in Africa (Figure 5).

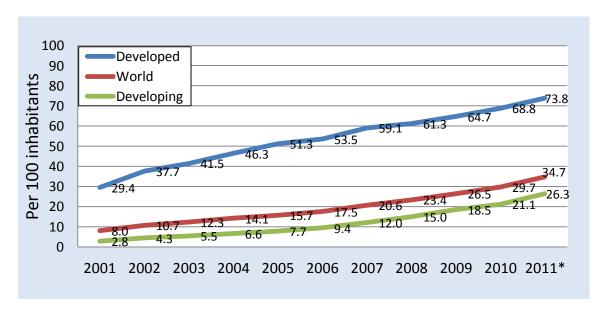


Figure 4. Internet users per 100 inhabitants in developed and developing countries, 2001-2011 (Source: ITU world telecommunication).

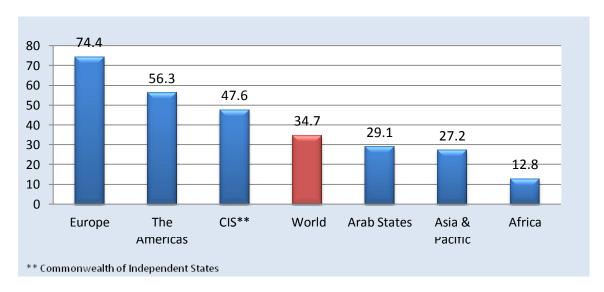


Figure 5. Internet users per 100 inhabitants, 2010 (Source: ITU world telecommunication).

## I. Challenges of e-commerce in developing countries

As e-commerce growth becomes more important, it is not enough for developing countries to understand its significance; they need also to engage in it (Sleem, 2006). This engagement is crucial not only for the growth of their industries but also to enable them to survive in the new world of e-commerce. However the ability of companies to do this is overshadowed by several factors, including physical issues related to telecommunication networks, problems with the financial infrastructure, the lack of efficient hardware and software as well as the reluctance of people to use the internet as a marketing tool (Sleem, 2006; Shalhoub & Al Qasimi, 2006).

Poor infrastructure services are considered a main challenge in the adoption of e-commerce in developing countries for many reasons. Despite attempts to support it, e-commerce will not succeed if the ways in which electronic content is delivered are not efficient and quick (Sleem, 2006). The benefits of e-commerce are distributed unevenly among developing and developed countries (Panagariya, 2000). Three quarters of the current e-commerce industry is concentrated within the United States. However many poor countries in Africa need long time to be able to benefit from e-commerce because of poor telecommunication infrastructure. The lack of an efficient telecommunications infrastructure results in underdeveloped internet service providers. Hawk (2004)

commented on the unavailability of high-speed internet access for non-business users in almost all developing countries. He added that the development of a fixed line infrastructure relying on wireless technologies in developing countries results in lower bandwidth; even computers that use fixed dial-up connections have low connection speeds and cannot be relied upon due to the poor quality of the fixed line infrastructure (Hawk, 2004). Therefore, designers of B2C e-commerce sites in developing countries need to ensure that web pages can work well in the slow-connection environments where their potential customers reside (Domeisen, 2001).

Slow connection speed is accompanied by other problems, such as frequent and long power interruptions, in many developing countries, which seriously interfere with data diffusion and system performance. Lack of protection against fraud and lack of online trust can limit the use of credit cards in conducting transactions over the internet and mail services are unreliable, expensive and time consuming in many developing countries (Shalhoub & Al Qasimi, 2006). The low average income of populations in developing countries is another severe problem for e-commerce development and limits the amount that people can spend on purchases over the web (Hawk, 2004). The majority of online shopping companies or stores such as e-bay and Amazon are outside Egypt and the prices of these products or services will be so expensive because of transportation and customs charges (Shaheen, Klimsa, & Auter, 2008).

Despite all of the benefits of e-commerce, for many developing countries like Egypt, the lack of electronic means of payment, such as visa and credit cards, means that payments will still have to be made by cash, and this limits electronic transactions (Panagariya, 2000). Many consumers in Arab countries such as Saudi Arabia, UAE, and Egypt are unwilling to purchase goods over the internet because banks will not compensate them for online loss. Some cultures do not accept e-commerce as a way of doing business (Bingi, Mir & Khamalah, 2000). In Egypt and India, for example,

shopping is a social activity requiring personal face-to-face contact with the seller and bargaining about the price.

#### II. The potential of e-commerce in developing countries

It has been suggested that e-commerce enables developing countries to overcome the limitations of traditional trading, which include restricted access to information, a high cost of market entry and isolation from potential markets (April & Cradock, 2000; Cohen, DeLong & Zysman, 2000). E-commerce also enables buyers and sellers across the world to build one-to-one trading relationships. It can provide the opportunity for suppliers from developing countries to obtain information about buyers' requirements in different cultures (Pare', 2001). While all countries benefit from using the internet, according to Panagariya (2000), developing countries might gain more than developed countries. Developing countries have poor information technology infrastructures compared with developed countries, which offers developing countries further potential benefits from using the internet. When considering cost saving and ease of online shopping, developing countries can skip many stages of technological development that developed countries had to go through (Panagariya, 2000).

Yet, the use of the internet for business is not widely understood in many developing countries. It is important that developing countries consider the cost involved in building a telecommunications infrastructure. In order to participate in global e-commerce processes they need to understand the complex requirements of e-commerce adoption including online promotion, international payments, and online shipping systems (Cohen et al., 2000). According to (Panagariya, 2000), developing countries must take actions to expand their e-commerce such as providing hardware and software service at reasonable prices and developing their financial infrastructure to facilitate conducting transactions over the internet. Cheap product choices, price

comparison opportunities and improved delivery processes are some of the benefits of B2C e-commerce to consumers as identified by Tassabehji (2003).

# 2.5.4 E-commerce Research in Egypt

While literature on the effect of culture, store reputation and familiarity in relation to e-commerce offers sufficient empirical evidence to support the theory that culture is a major factor affecting Egyptian online consumer behaviour, less empirical evidence is currently available to support other factors that can affect behaviour and perceptions of website credibility amongst Egyptian online users.

In an effort to determine the factors affecting Arab and Middle Eastern cultures, and Egypt specifically, Hasan and Ditsa (1999) performed a qualitative study taking into consideration Hofstede's (1991) uncertainty avoidance (UA) dimension. They interviewed representatives of the IT community in some Middle Eastern countries such as Egypt, Jordan and Turkey and compared their findings with Australia. They found that the avoidance of transactions with a high level of uncertainty amongst Middle Easterners was one reason for their resistance to IT (Hasan & Ditsa, 1999). For this reason, websites designed for low-context western cultures are not thought to be suited to the high-context culture of the Middle East (Hasan & Ditsa, 1999; Hofstede, 1991).

Research by Shoib and Jones (2003) analysed the aforementioned research study and a number of similar studies that discussed Egypt in the online context such as Rose and straub (1998), Straub, Loch and Hill (2000) and others in more depth. They concluded that previous work done before their study share a number of specific features. They all characterized by the positivistic and quantitative research methods that do not enable the research to understand the reasons behind Egyptian dislike using the internet in conducting transactions. Moreover, previous work tended to investigate the effect of culture on the adoption of e-commerce in Arab countries and in particular the role of uncertainty avoidance has been highlighted in most of these research studies

as having a significant effect the perception and attitude of Arabs towards technology (Shoib & Jones, 2003) while they ignored the effect of other factors such as key elements of websites and the infrastructure in the Egyptian context.

Following the same cultural trend El Said et al. (2005) conducted an intra-cultural research project to investigate whether uncertainty avoidance (the risk of taking actions with an uncertain outcome as defined by Hofstede, 2001) affects online trust and purchase decisions. They found that the perceived reputation and familiarity of an estore has a significant positive effect on trust. These findings have since been supported by El Said and Galal-Edeen (2009), who investigated the relationship between trust, uncertainty avoidance, internet store familiarity, and reputation as factors affecting the perceptions of customers in the Middle East towards e-commerce. Their findings were consistent with those of El Said et al. (2005); in that an internet site's perceived familiarity and reputation were found to be the main factors affecting online trust in this cultural context. They added that the high UA of the consumer has a positive relationship with the store's reputation and an even stronger relationship with the store's familiarity (El Said & Galal-Edeen, 2009). However, the two previous studies suffer from the same drawbacks, which have been identified by Shoib and Jones (2003). Both studies adopted the positivistic way of using surveys and were mainly concerned with the effect of culture on Egyptian users' attitudes towards e-commerce.

In another attempt to identify factors affecting e-commerce adoption in Egypt, Kamel and Hussein (2002) added further factors affecting e-commerce use in Egypt such as lack of awareness, lack of training, lack of trust, resistance to change and the language barrier. Lack of awareness of the benefits of using the internet is considered a major factor preventing the use of e-commerce in Egypt (Kamel & Hussein, 2002; El Gawady, 2005). Comparing mobile services in Egypt to internet usage, Kamel and Hussein (2002) acknowledged that the number of mobile users is increasing remarkably

despite of the fact that internet access is less costly and more reliable. Lack of training where people are not prepared to use the internet creates confusion for those people who are accustomed to using traditional ways of shopping when they are introduced to new technology. Lack of trust remains another great challenge for users in Egypt, especially in relation to the electronic payment system and the prospect of doing business with people who the user has never seen or met before (Kamel & Hussein, 2002; El Gawady, 2005). Resistance to change is another reason for the failure to embrace e-commerce in Egypt, because people find it so difficult to change their habits. El Gawady (2005) added that diffusion of the benefits and opportunities of e-commerce in Egypt is also limited by several factors such as the generation gap, credit card usage, the language barrier and security.

# 2.6 The Importance of Website Credibility Perceptions for Egyptian Online Users

Egypt, as a developing country with an economy in transition, has invested in building its information technology infrastructure (Kamel & Hussein, 2002). Egypt has the highest number of internet users and the greatest amount of data transferred across the internet in the Arab world (Abdulla, 2007). It was the leader of the Arab world in terms of internet use, and companies from within and outside Egypt increasingly takes up the opportunity to sell their goods online (El Said & Hone, 2005). However Egypt ranks among the top 10 countries for internet use in Africa, and there was a significant increase in the number of the internet users in Egypt between 2000 and 2010, it is still considered one of the medium penetration countries, as the internet usage rate stands at only 30.2% of the population (The World Bank, 2010). Although it was found that Egyptian online users spend almost 2.1 billion dollars on retail e-commerce in 2009, the number of Egypt internet users who utilize e-commerce is around 2.36 million which is around 3% of the total population in Egypt (Al Bawaba Business, 2010). This statistic is consistent with the low number of secure internet servers in Egypt as indicated by the

World Bank reports that in 2008, Egypt had 1.1 servers per million people, compared with an average of 1.8 servers per million people in middle income countries. This is maximizes the problem of the online fraud and decrease the security of online transactions in Egypt (Axelrod et al., 2010).

As a result of the low online security and privacy perceived by Egyptians, they do frequently use the internet for social and political communication in Egypt, despite the fact that e-commerce usage is still insignificant (Ramzy, Ogden & Ogden, 2011). El Said et al. (2005) have stated that the majority of Egyptian users perceive a high level of risk when internet shopping in Egypt. Egyptians prefer to receive items by hand and to pay cash on delivery, and many do not feel safe completing commercial transactions over the internet (El Said et al., 2005). Egyptians perceive too much uncertainty associated with shopping on the internet, and compared with other methods, buying from the internet seems more risky. Lack of trust is a problem in the online environment in Egypt. The majority of Egyptians do not feel safe conduct transactions with people they have never met before and thus it is difficult for Egyptians to purchase from companies online without personal interactions (El Said et al., 2005). Egyptians panic about using credit cards online because of concerns about personal data violation (Shoib & Jones, 2003). People in Egypt will not shop online unless they feel secure and private and are able to find websites that are easy to use.

Web designers need to identify the needs of this neglected culture. Research into factors affecting Egyptian users' perception of website credibility is timely and important. The more Egyptians believe about benefits of online shopping, the higher their intention to purchase online and the more likely to repeat purchasing online (Brown et al., 2003). Once Egyptian online users utilize e-commerce and purchase online, this helps in elevating Egyptian's standards of living and quality of life and helps them to perform transactions worldwide. E-commerce may help create new jobs;

an Egyptian software developer can work from home and design software for international customers (El Gawady, 2005). The web might provide Egyptian online users with many opportunities, but at the same time it presents challenges. If opportunities are captured and challenges are handled, the web can offer Egyptian users access to many new experiences.

# 2.7 Summary of the Theoretical Gaps in Literature

This chapter identifies some of the major problems encountered through the literature. After a thorough review of the literature, it can be noticed that visual items of a website were the main focus of the majority of studies on website credibility (Fogg et al., 2003; Fogg et al., 2001; Fogg et al., 2002; Rieh, 2002; Wathen & Burkell, 2002). Some other factors were slightly studies such as culture and social factors (Simon, 2001; Lightner et al., 2002) and website technical aspects (Everard & Galletta, 2006). However previous factors overlooked that fact that other factors other factors rather than the visual items of a website could interfere in shaping users' perceptions of the credibility of a website, and specifically for specific cultures. For example, while infrastructure problems are a major reason for Egyptian online users' dislike of shopping online and are expected to have a great impact on their perceptions of the credibility of websites, only a handful of studies have considered the effect of these factors. In addition, although Horppu et al. (2008) and Forgas et al. (2012) highlighted that the offline presence of an airline company such as the quality of its services, polite and helpful customer service representatives and the company's good reputation may positively influence passengers' attitudes towards the company and its website, no studies have addressed the effect of these factors on users' perceptions of the credibility of the company's website. Furthermore, price has not been well researched by previous research in relation to its effect on users' perceptions of a company's website.

- While studies that explored factors affect users' perceptions of websites in general (Dutta-Bergman, 2004; Fogg, et al. 2001; Fogg et al. 2003; Flanigan & Metzger, 2007; Johnson & Kaye, 2000) and airline websites specifically (Benckendorff, 2006; Forgas et al., 2012; Maltzler et al., 2005) has provided valuable insight into these particular dimensions, the majority of these studies have depended on survey questionnaires employing larger samples. Such research does not allow for understanding and provides little information as to the range of factors people actually use in determining the credibility of websites. The interpretive nature of this study will reveal how the factors mentioned above affect users' perceptions of website credibility.
- Reviewing the literature shows that no studies have targeted Egyptian online users' perceptions of the credibility of airline websites. The unique characteristics of Egyptian online users such as their high levels of uncertainty avoidance and low perceptions of security and privacy online highlight the fact that factors that affect Egyptian users' perceptions of the credibility of airline websites should be identified by studying Egyptian users themselves rather than adapting factors from other contexts. This is important also because credibility perceptions are relative to the social and cultural context in which users seek information and judge credibility and therefore these perceptions are different in different contexts (Rieh & Hilligoss, 2007).

#### 2.8 Conclusion

Credibility has received renewed attention in various research communities because there are increasing concerns about the credibility of information on the Web. Understanding how online users perceive websites credibility in a dynamic web environment is more important than ever. The more users perceive websites as credible, the more likelihood they will purchase online (Brown et al., 2003). Web credibility is of a great important in airlines (Dutta & Segev, 2001). The airline industry is increasing its reliance on the e-commerce that combined with its risk and opportunities when using

the internet as a medium (Garrow, 2010). Once airlines determine factors that affect travellers' perceptions of their websites, they will find the right way to success (Law & Leung, 2000). This is important in the context of this research as perceptions of risk are heightened in risk- averse cultures such as Egypt (Hofstede, 1997).

Antecedents related to the online presence of the company were dominant in the literature on users' attitudes towards websites. However there was no consensus about the features comprising these antecedents and their relative importance for users. In addition, although there is evidence that the physical presence of a company affects perceptions of its website (Forgas et al., 2012; Horppu et al., 2008), no studies have explored the relationship between users' perceptions of the physical aspects of a company such as service quality, customer service, reputation and price on users' perceptions of the credibility of the company's website.

The chapter revealed that developed countries are still behind developed countries in using e-commerce. Poor infrastructure services, slow internet service are examples for the challenge that hinder in the adoption of e-commerce in developing countries. Although internet users in Egypt are growing fast, the percentage of internet users who utilize e-commerce for the whole number of internet users is very tiny. The literature highlighted several obstacles that hinder the use of e-commerce in Arab countries and Egypt such as cultural beliefs, lack of trust, resistance to change. However, the use of e-commerce provides Egypt with many opportunities. If opportunities are captured and challenges are handled the web can take Egypt countries to new heights. This requires enhancing Egyptian users' utilizing of e-commerce by identifying factors that affect their perceptions towards websites' credibility.

It seems reasonable to assume, in light of the impact of culture on consumer behaviour, that the antecedents of website credibility in one culture may not be equally important in another. This makes it essential to identify and evaluate these antecedents influencing the formation of Egyptian users' perceptions of website credibility.

# Chapter 3

**Research Paradigm and Methods** 

#### 3.1 Introduction

The previous chapters established the need for a framework that captures factors affecting Egyptian users' perceptions of airline website credibility. At this stage, the researcher aims to go beyond this literature and explore the research methodology adopted in achieving the research objectives.

The chapter starts by explaining the methodology of this study. Assumptions underlying the two opposing paradigms—the positivistic and the interpretive paradigms—are then presented. This is followed by an explanation of the philosophical argument supporting the use of the interpretive approach for this kind of research.

This chapter continues by discussing the two phases of this qualitative research in detail. In doing so, the respective roles of the methods used in data collection are discussed. The chapter then provides a detailed explanation of the steps undertaken to conduct interviews, the sampling issues encountered and how the interviews were prepared for analysis. The survey design, sampling, and preparation for analysis are then explained.

#### 3.2 The Research Need

The literature review showed that research on websites' credibility in Egypt is important and timely. Although previous research in websites' credibility in western cultures has provided important insights, the interpretation of these insights should be adjusted according to the context investigated by the research. Perceptions of the credibility of websites vary based on an individual's unique attributes and experiences (Lazar et al., 2007), and thus it seems logical that factors derived from one context might not be equally impotent for users in other contexts. Factors affecting users' perceptions of website credibility in any context should originate from the way in which users interact in this context.

Although a number of studies have considered the issue of website credibility in western contexts (e.g. Fogg et al., 2001; Fogg et al., 2003; Garnik, 2006), no studies have been targeted specifically at Egyptian internet users' perceptions of airline websites. The exploratory nature of this study called for using semi-structured interviews to gain a deep understanding of the factors affecting Egyptian users' perceptions of airline website credibility and the effect of a user's context on their perception that have not been researched before.

To investigate further, a survey of Egyptian online users aimed at identifying the relative importance of antecedents revealed by the interviews data analysis for Egyptian users as well as investigating to what extent users' characteristics and internet experience affect their perceptions of website credibility. A survey questionnaire was found to be a useful tool in investigating the effect of users' demographics and internet experience on their online shopping habits (Hui & Wan, 2006; Sorce, Perotti & Widrick, 2005; Zhou Dai, & Zhang, 2007).

To conceptualize the framework, the research must go through several stages, starting with a review of relevant literature and going on to identify the epistemological and ontological beliefs of the researcher. The following pages explain the methodological standpoint of this study.

#### 3.3 Ontological/Epistemological Assumptions

The research process begins with a problem that needs to be solved. The next step involves the identification of several questions, which explain this problem and lead to the development of some objectives to address this problem and an appropriate methodology to achieve these aims and objectives (Crotty, 2003). The methodological approach is determined by the research aims, objectives and research questions (Van Maanen, Sorensen & Mitchell, 2007). The epistemology and ontology of the research explain how the researcher sees the subject of the study and fulfil its objectives. The

researcher must carefully choose the epistemological and ontological assumptions that fit with the research objectives because the choice of assumptions has an influence on the way in which the researcher thinks about the research methodology (Saunders, Lewis & Thornhill, 2007). Establishing the most suitable ontological and epistemological assumptions will help to clarify the research design and highlight the appropriate methods of data collection (Bryman & Bell, 2003). Ontological and epistemological considerations are integrated and considered in relation to gaps in literature supporting the research objectives (Bryman & Bell, 2003).

#### 3.3.1 Ontology

The research ontology answers the question of how the researcher views the nature of reality (Denzin & Lincoln, 2003). It is concerned with whether the social world is considered as something external to the research or as something attached to the researcher's beliefs (Bryman & Bell, 2007).

There are two opposite perspectives within ontology. The first is objectivism or realism, in which researchers view the social world as objective and existing independently of humans. Objectivism is an ontological position that implies that researchers are external facts that are beyond research (Bryman & Bell, 2007). The objectivist ontological position is mainly adopted by positivistic researchers.

The other perspective is subjectivism or constructivism. It asserts that social phenomena and their meanings are accomplished by social actors and exist through human interaction (Bryman & Bell, 2007; Orlikowski & Baroudi, 1991). This means that to understand social phenomena it is necessary to explore the understandings and beliefs of the people who shape such phenomena (Silverman, 2000). Goodall (2000) and Maitland-Gholson and Ettinger (1994) have argued that reality is socially constructed and suggest that there is no single objective reality. Goddard (1998) has suggested that meaning is subjective from person to person and cannot be considered

objectively. Each culture or society has its concepts, words and symbols which are unique from other contexts and therefore create subjective perceptions in a person's mind (Goddard, 1998). The subjective ontological position is mainly adopted by interpretive researchers.

In reviewing the literature on users' perceptions of airline websites (Benckendorff, 2006; Chu, 2001; Forgas et al., 2012; Maltzler et al., 2005; Zhang et al., 2006) it can be noticed that most existing studies are based on surveys. Since they have adopted positivist approaches and have therefore been unable to reveal the deeper issues identified by interpretive methods emerging from real interaction with users, gaps remain. Although many factors affecting users' airline website preferences have emerged from previous studies, they have not captured the reasons behind these factors. In other words, they have not justified the importance of these factors for users. The interpretive philosophy has been found to be a helpful tool within different areas of marketing research such as information systems (Walsham, 1995), consumer behaviour assessment (Szmigin & Foxall, 2000) and human computer interaction (Zhang & Li, 2004). These studies have argued that ignoring the social side and considering only the technical aspects of information systems will lead to false results. For these reasons, this study has a constructivist nature rather than an objective nature.

# 3.3.2 Epistemology

It is important to identify the epistemological position of the study.

Epistemology focuses on the relationship between the researcher and what is being researched (Saunders et al., 2007:108). Epistemological considerations are concerned with the questions: how can the researcher know the world, and what is considered acceptable knowledge from the view of the researcher? (Walliman, 2006: 15). The three most influential epistemological paradigms are positivism, interpretivism and critical realism. Some research philosophers consider epistemology as a continuum and hence

critical realism researchers can take positions between the extremes (Saunders et al., 2007). The different paradigmatic approaches represent different views about the way in which knowledge is developed and the appropriate function of researchers (Hesse-Biber & Leavy, 2006; Saunders, Lewis & Thornhill, 2003). The positivistic approach is usually associated with quantitative research, while the phenomenologist or interpretive approach is associated with qualitative research (Bryman & Bell, 2003; Collis & Hussey, 2003; Flick, 2002; Remenyi, Williams, Money & Swartz, 1998).

The positivist approach is the basis for quantitative research, and begins with the assumption that there is no real difference between studying human behaviour and studying other sciences (Collis & Hussey, 2003). A researcher who looks for concrete facts when determining the causes of social phenomena and who believes that theories need to be empirically tested is operating within a positivist paradigm (Collins & Hussey, 2003). The ontology of the positivist paradigm is that reality is external and objective while the epistemology of this paradigm is that the researcher should be independent of what is being researched in order to be objective in analysing it (Sale, Lohfeld & Brazil, 2002). The methodology of research adopting the positivist paradigm is based on the deductive logic of testing hypotheses. Large sample surveys are the main way of collecting data (Easterby-Smith, Thrope, & Lowe, 2002). While, the interpretive approach, also known as the qualitative paradigm, aims to understand human behaviour from the perspective of the research participants (Collis & Hussey, 2003). This means that the research takes into consideration the meanings that people attach to particular behaviours. The interpretive approach minimizes the distance between the researcher and what is being researched and works on the assumption that it is not possible to eliminate researcher bias, which makes it important to identify that bias (Collis & Hussey, 2003; Creswell, 1994; Hesse-Biber & Leavy, 2006).

This study's investigation is exploratory in nature. It seeks to provide an extensive explanation and analysis of the observed data. As mentioned previously, no studies have targeted Egyptian users in exploring factors that affect their perceptions of airline website credibility. Since it is inappropriate to depend on antecedents originating from western culture to explain those of Egyptian users, it was necessary to have a direct interaction with Egyptian users to gain deep understanding of airline website credibility from their point of view. Tashakkori and Teddlie (1998) and Gephart (2004) have argued that the interpretive approach enables researchers to gather rich information inductively. They suggest that this may deepen understanding of the subject area by taking into account the subjective or understood aspects of human behaviour and enabling research to focus on the meaning of particular human behaviours. Therefore, the internal validity of qualitative studies increases their ability to provide in-depth answers to questions explaining human behaviour in social settings (Bryman & Bell, 2003). Consequently, adopting an interpretive philosophy will help the researcher to offer a unique insight into the Egyptian cultural context that shapes users' perceptions of the credibility of websites.

#### 3.4 Research Methodology

Burns and Bush (2002) have stated that research methodology is a formalized plan that contains the goals and outlines the methods and actions necessary for collecting and analysing data. It refers to the general plan of how a researcher will achieve the research objectives (Saunders, Lewis & Thornhill., 2009). Research on methodological issues categorizes research methods mainly into quantitative and qualitative research (Bryman & Bell, 2007; Saunders et al., 2007).

While it seems that the difference between qualitative and quantitative research lies with the strategies employed in each one, researchers have suggested that the fundamental difference between them is the epistemological and ontological beliefs that

drive each kind of research and their connections to theory and practice (Bryman & Bell, 2007; Onwuegbuzie & Leech, 2005).

Quantitative research works with positivist objectivist foundations and is often linked with the deductive approach in that the aim of the research is to test existing theories. It argues that there is no real difference between studying human behaviour and studying other sciences (Collis & Hussey, 2003). Researchers pay attention to facts rather than feelings and try to achieve their research in a neutral environment away from their personal ideas (Saunders et al., 2007).

Conversely, qualitative research emphasizes words rather than numbers in data collection, and analyses data with an interpretive approach. This is often linked to the inductive approach and emphasizes the generation of theories, whereas quantitative research is based on a positivist approach and is often linked with the deductive approach in its emphasis on testing theories (Bryman & Bell, 2007). Qualitative research is useful at the early stages of an unknown research area, especially when the researcher does not have a solid background in the topic (Maxwell, 2005). Qualitative research enables researchers to gather rich information inductively to deepen understanding of the subject of the research by taking into consideration the subjective aspects of human behaviour (Gephart, 2004).

# 3.4.1 Rationale behind a qualitative strategy for this study

Along the lines of the interpretive epistemology and the subjective ontology, a qualitative research strategy is employed by this study. A major requirement when choosing between a qualitative and a quantitative approach in conducting the research was choosing the one which enables the construction of the research framework that identifies the unique characteristics of Egyptian online users. Interaction with Egyptian online users encourages the researcher to gain a deep understanding of their perceptions of the credibility of airline websites. Leedy and Ormod (2005) stated that "To answer

some research questions, we con not skim across the surface. We must dig deep to get complete understanding of the phenomenon we are studying. In qualitative research, we do indeed dig deep: We collect numerous forms of data and examine them from various angels to construct a rich meaningful picture of a campus, multifaceted situation" (p. 133).

A qualitative research strategy is adopted in this study for some reasons. The exploratory nature is the main reason for adopting a qualitative strategy in this study. Choosing the qualitative strategy was mainly oriented by the research objectives. The main objective of this study is to explore antecedents of the credibility of airline websites in the Egyptian context, where no previous studies conducted regarding the credibility of websites generally and specifically airline websites. The qualitative research is less structured than quantitative research (Easterby-Smith et al., 2002), which allows a degree of openness to explore the phenomenon under investigation. Qualitative methods are mainly used in exploring and discovering any phenomenon (Patton, 1990).

Additionally, as users' characteristics and the context where users act affect user perceptions of website credibility, antecedents of website credibility which have emerged from studies in western contexts cannot be generalized to the Egyptian context. The nature of the interaction between users and their context creates causal relationships, which are considered varied than fixed (Morgan & Smircich, 1980). This implies that context shapes study findings, making it difficult to generalize relationships and outcomes to different contexts (Morgan & Smircich, 1980; Easton, 2002). This led to the decision to explore the factors affecting Egyptian users' perceptions of airline website credibility by conducting semi-structured interviews. The qualitative strategy is argued to be helpful in this case as the researcher and the object of the study are mutually linked (Guba & Lincoln, 1994; Denzin & Lincoln, 2000).

In order to explore airline websites' credibility antecedents perceived by Egyptian online users, the researcher conducted two phases of data collection. Phase one involves conducting semi-structured interviews with Egyptian online users who booked, or tried to book, an airline ticket online. There is a shortage in literature investigating this phenomenon in certain cultures, such as the Egyptian culture. Shoib and Jones (2003) have stated that researchers who are interested in the study of e-commerce in Arab markets are conducting their research in a fragmented, complicated way, and there is therefore a lack of literature that gives a clear picture about these markets. An exploratory phase using semi-structured interviews is needed at the beginning of this research to generate in-depth information about the antecedents of airline website credibility in the Egyptian context because it was not appropriate to build the research framework on the available literature.

Antecedents of airline websites' credibility perceived by Egyptian online users retrieved from phase one was used to design the survey in phase two of the research. Collecting data from a large number of respondents was essential in exploring the relative importance of the antecedents that emerged from phase one and discovering differences in credibility perceptions based on users' characteristics. The following pages explain the two phases of the study in details.

#### 3.5 Phase one: Semi-Structured Interviews

In order to gain a deeper understanding of factors affecting user perceptions of airline website credibility, semi-structured interviews were conducted with Egyptian online users who had booked or tried to book airline tickets online. Semi-structured interviews involve the implementation of a number of predetermined questions. These questions are asked of each interviewee in a systematic and consistent order, but the interviewer is permitted to search beyond the answers (Berg, 2001). This type of interview was selected as a means of data collection in this research for two main

reasons. First, semi-structured interviews are well suited to the exploration of the perceptions of respondents where no sufficient literature is available. Second, the varied personal characteristics of respondents did not allow the use of a standardized interview questions but instead required the adjustment of some questions for different respondents. This proved useful for the research because respondents added thoughts that were not expected before the interviews were designed.

Interviews are also thought to be appropriate for oral-dominant societies such as the Arabic culture (Zaharna, 1995). Semi-structured interviews help researchers to acquire a detailed impression of a respondent's perceptions of a particular phenomenon (Smith, 1995). They are suitable for finding out further explanations to explore context-specific factors (Modell, 2009; Sobh & Perry 2006).

To get a good understanding about the process of conducting this phase of the research, the following steps are discussed below in details: choosing the sample size and type, how interviews were conducted, how interviews were prepared for the analysis process, the rationale behind using the manual approach rather than using NVIVO to analyse the data and an overview of the coding process.

#### 3.5.1 Sample size and type

Selecting the suitable settings, time and respondents is very important in qualitative research (Maxwell, 2005). King and Horrocks (2010) have reported that the key criterion for suitable sampling in qualitative research is diversity (p. 29).

There is no ideal number of interviews in qualitative research (Patton, 1990).

Onwuegbuzie and Leech (2007) have stated that sample sizes in qualitative research should not be so small that it is difficult to achieve information saturation, but it is also important that the sample is not be so large that it is difficult to analyse. Sample size in qualitative studies should generally follow the concept of saturation, which means that the researcher should stop collecting new data when it does not add any further

information to the issue under study (Mason, 2010). However, Guest, Bunce and Johnson (2006) have suggested that, although the idea of saturation is helpful to researchers in deciding when they should stop collecting data, it does not provide a guide for calculating sample sizes before collecting data.

Onwuegbuzie and Leech (2007) have asserted that the main determinants of the appropriate sample size are the availability of time and funds, the objective of conducting the interviews and the quality of data obtained from the existing sample before the decision is made to conduct more interviews. In an attempt to reach an appropriate sample size, twenty interviews were conducted, ten with Egyptian online users residing in Egypt at the time of the research and ten with Egyptian online users residing in England at the time of the research. Data collection stopped after the twentieth interview because it was found that the information generated was nearly the same in the last two or three interviews, so conducting more interviews would not add any further information. At this point saturation had been achieved and adding participants would not justify the time and effort taken to conduct the interview.

As mentioned earlier, the main goal of this study is to gain an initial understanding of the factors affecting Egyptian online users' perceptions of airline website credibility. Due to the limited time and funding of this study, non-random convenience sampling was adopted for the qualitative part. While non- random sampling is criticized for the high bias involved in choosing the sample, which decreases the generalizability of the results, it can be argued that in this study the goal is not to generalize the results but instead to develop a deep understanding of the phenomena. Onwuegbuzie and Leech (2007) have stated that "If the goal is not to generalize to a population but to obtain insights into a phenomenon, individuals, or events, as will typically be the case in qualitative research, then the researcher purposefully selects individuals, groups, and settings that maximize understanding of

the phenomenon" (p. 111). Employing convenience sampling in this study enables researchers to understand the phenomenon and gain insights through exploratory research (Remenyi et al., 1998). Convenience sampling enables the researcher to select a number of cases that are conveniently available (Zikmund, Babin, Carr & Griffin, 2010).

Interviewees residing in the UK at the time of the research were made up of PhD students in different universities in the UK and doctors working in the UK. All were associated with the researcher and met the criteria of the research. Interviewees residing in Egypt at the time of the research were made up of PhD students, university lecturers and one doctor. All of these were also were associated with the researcher and met the criteria of the research.

#### 3.5.2 Conducting the interviews

"A qualitative research interview is a shared journey. The resulting description is not simply the participant's elicited recall of past experiences but a co-created work emerging from the interaction of researcher and participant" (Donalek, 2005, p. 124). Because the setting of the interviews may affect the amount of data that revealed from the interviewees (Neuman, 2006), the majority of the interviews were conducted at the interviewees' houses at a suitable time for the interviewees. An audio recording was made of each participant's interview using a voice recorder.

For those interviews conducted online, the researcher was careful about selecting a suitable time for the interviewees. Online interviews were conducted using the interviewee's preferred internet voice call software (e.g. Skype or Yahoo messenger). The duration of the interviews ranged between 25 and 30 minutes. As the interviewing progressed, the duration of the main 20 interviews increased to 40-45 minutes, which has been suggested by Berg (2001) as the optimum length of time for interviews. Each interview was recorded using the researcher's laptop voice recorder. While conducting

interviews online lacks a real interaction between the researcher and the interviewees, for this study the physical presence of the interviewees was not necessary as reading their body language was not important. Moreover, the researcher contacted the interviewees before the time of the interview to build a good rapport with then and explain the goal of the research and the content of the interviews.

All interviews were conducted in Arabic. Sharing culture and language with the interviewees enabled the researcher to gain detailed information about their experiences more easily. The researcher showed interest, respect and understanding for what the interviewees said (Kvale & Brinkmann, 2009). At the beginning of each interview, respondents were notified about using the sound recorder, the interviewer asked them whether they had any questions before starting the interview, and requested that they gave as much data as they needed to. The interviews included two main sections. In the first section, the questions were general and aimed at obtaining some information from participants about how long they had been using the internet, types of internet use, online shopping habits and problems with making online purchases, whether interviewees purchased online from Egypt before or not and the language they use when they surf the internet. In the second section, the interview questions were designed to find out the factors affecting participants' perceptions of airline website credibility.

As the interviews were semi-structured, a guide was prepared for the interviewees included an outline of the topics that would be covered during the interview and some suggested questions. This guide included the general questions asked at the beginning of each interview. The suggested questions concerned factors that might affect interviewees' perceptions of the credibility of airline websites, were prepared in case the researcher needed the interviewee to go more deeply in these factors. However, when interviewees were asked about factors affecting their perceptions of airline website credibility, they were free to mention any factors affecting their perceptions.

Interviewees were also asked to describe any thoughts or experiences that might be useful to the research topic so that the researcher could learn more about participant experiences and perceptions. The researcher made sure at the beginning of the interviews that interviewees understood the meaning of the word 'credibility'. All interviewees expressed that they understood the word 'credibility' easily.

Literature relating to qualitative research has generally agreed on the importance of conducting some interviews as a pilot study for a final check before conducting the main interviews for the study. A pilot study helps researchers to refine the interview instrument and improve data collection procedures (Sampson, 2004; Yin, 2003). Therefore, before conducting the main interviews, six interviews were conducted and then excluded from the main study. Pilot studies are essential because they provide the researcher with practical training on how to conduct interviews. In this case, the pilot studies guided the researcher to make some modifications to the interview before producing the final version. For example, when interviewees were asked about the factors that affected their perceptions of the credibility of airline websites, some of them needed to be asked specific questions about these factors to disclose more information.

#### 3.5.3 Preparing interviews for analysis

Organizing and preparing the data is the first step of analysis (Creswell, 2003). All interviews were conducted in the interviewees' mother tongue, Arabic. Conducting interviews in the interviewees' primary language enhanced the interaction with the interviewees and facilitated the interaction between the researcher and the interviewee (Bryman & Bell, 2007). The researcher preferred to transcribe the interviews to ensure more familiarity with the data before the analysis process started. Researcher are always the best person to transcribe the data because they know better than anyone else about the research topic and therefore will be able to catch the important points and take notes that will be useful for the analysis process later. Interviews were transcribed in detail to

ensure that the richness of information generated during the interviews was fully captured.

After the interviews had been transcribed, the researcher spends some time organizing the data to prepare for the translation process. Temple & Young (2004) have indicated that translating data can be accomplished by the researcher or by a professional translator. However, Xian (2008) has argued that the translation of qualitative research by the researcher is hindered by three main problems. The first problem concerns the linguistic differences between languages, for example Arabic words for which there is no easy equivalent in English. The second problem lies with socio-cultural problems associated with the translation of Arabic idioms or proverbs, which originate from Arabic historic stories. Finally, there is a methodological problem that highlights the question of "whether translated data could actually produce a response in a reader in the targeted culture that is essentially like the response of a reader in the original culture is raised" (Xian, 2008, p. 236). Thus to avoid all of these problems, interviews were translated by a British woman living in Egypt, who is

#### 3.5.4 The rationale for using a manual approach in data analysis

The manual approach, rather than NVIVO software or other software packages was used in this research to analyse interviews. Researchers have disagreed about the importance of using NVIVO in analysing qualitative data. David and Sutton (2004) have asserted that software is unable to extract the meaning from qualitative data. Computer packages do not do the analysis for the researcher, and the researcher still needs to create categories, do coding, and decide what to retrieve and gather (Basit, 2003). Coffey and Atkinson (1996) added that no theoretical insights might be concluded from data without the application of the creative imagination of the researchers. Basit (2003) argued that although using electronic coding makes the

analysis process relatively easy, considerable time should be spent before the data is analysed to become familiar with the package. In Basit's study, the electronic approach enabled the analysis to be carried easier; however, coding was an intellectual exercise in both cases. The package did not eliminate the need to think and deliberate, generate codes, and reject and replace them with others that were more illuminating and which seemed to explain each phenomenon better (Basit, 2003).

# 3.5.5 The coding process

Coding involves attaching one or more keywords to a text in order to permit later identification of this text (Kvale & Brinkmann, 2009). Basit (2003) has defined codes as "Tags or labels for allocating units of meaning to the descriptive or inferential information compiled during a study" (p.144). Coding data is the formal representation of the analytic thinking. Auerbachand and Silverstein (2003) have stated that steps of coding can be seen as a staircase, moving the researcher from a lower to a higher (more abstract) level of understanding. The lowest level represents the raw text and the highest level is the main research concerns. Coding and analysis are not synonymous, although coding is a crucial aspect of analysis (Basit, 2003). Miles and Huberman (1994) have described data analysis as a process consisting of three activities, which occur concurrently. Firstly, data reduction refers to the process of selecting, simplifying, abstracting and transforming the raw case data. Secondly, data display refers to the organized assembly of information to enable the drawing of conclusions. The third activity, conclusion drawing, involves drawing meaning from data and building a logical chain of evidence.

## I. Open coding

Coding at this stage allows a researcher quickly to retrieve relevant parts of the data that serve the research purpose (Neuman, 2007). Open coding brings themes to the surface from deep inside the data. These themes are at a low level of abstraction and

come from the researcher's initial interview transcriptions. Codes resulting at this stage are referred to as descriptive codes (Neuman, 2007).

During open coding, a researcher focuses on the actual data and assigns code labels for themes. There is no concern about making connections among themes or elaborating the concepts that the themes represent. However, in the second review of the data, the axial codes are generated. A detailed explanation of the descriptive codes supported by interviewees' quotes is presented in the appendix 1

# II. Axial coding

Axial coding means identifying the relations between open codes to construct core categories or common themes that can be used to group open codes. In axial coding the researcher begins with an organized set of initial codes or descriptive concepts. At this stage, the researcher focuses on the initial coded themes more than on the data (Neuman, 2007). The codes that emerge at this stage are interpretative codes. In the present study, the emergent themes were contemplated again and these 49 categories were, again, found to be connected with each other and were further condensed, resulting in six decisive themes called the overarching themes (factors) that were later used in the questionnaire. These factors were then grouped in three major theoretical categories: factors related the airline company, factors related to the web and infrastructure problems in the Egypt context. Tables 2 and 3 illustrate the axial codes and the theoretical categories respectively.

Table 2. Axial codes resulting from open codes

| Axial codes   | Open codes                           |
|---------------|--------------------------------------|
|               |                                      |
|               |                                      |
| Visual design | Easy to use websites                 |
|               | Easy to read information on websites |
|               | Attractive appearance                |
|               | Pleasant colours                     |
|               | Easy to read font size               |

| Technical characteristics  | Easy to find the website using search engines         |
|----------------------------|---|
|                            | Loading time  |
|                            | Broken links  |
|                            | Easy return to home page                              |
|                            | The website does not freeze                           |
|                            | Easy access to the help page                          |
| Content design             | Services for special needs passengers                 |
|                            | Change flight time online                             |
|                            | Request meal online                                   |
|                            | Select seat online                                    |
|                            | Privileges for online buying of tickets               |
|                            | Different payment options                             |
| Security and Privacy       | Secure websites                                       |
|                            | Information reaches only the airline website          |
|                            | Inappropriate parties control my personal information |
|                            | The website will not disclose my information without  |
|                            | my consent  |
|                            | Information will only be used for booking the ticket  |
| Service quality            | Convenient flight scheduling                          |
| Service quanty             | On-time performance of flights                        |
|                            | Quick response to cancelled or delayed flights        |
|                            | Variety of food                                       |
|                            | •   |
|                            | Delivery of delayed luggage                           |
| Customer services          | Luggage allowance                                     |
| Customer services          | Help passengers and answer their questions            |
|                            | Friendly and polite customer services representative  |
|                            | Respond to customer requests quickly                  |
|                            | Honest attitude to passenger complaints               |
|                            | In-flight crew  |
| D                          | Short check in lines                                  |
| Reputation                 | Well-known company                                    |
|                            | Good reputation                                       |
|                            | Good experience with the airline company              |
|                            | Others' good experience with the airline company      |
|                            | Accidents   |
| Price                      | Cheap flight prices                                   |
|                            | Services worth their price                            |
|                            | Discounts and offers                                  |
|                            | Actual prices without any hidden fees                 |
|                            | Rewards for frequent flyers                           |
| Infrastructure problems in | Difficulty of online purchase delivery in Egypt       |
| Egypt                      | Difficulty of online purchase return in Egypt         |
|                            | Slow internet speed in Egypt                          |
|                            | Online fraud in Egypt                                 |
|                            | Banks in Egypt do not return stolen money online      |

Table 3. Axial codes grouping

| Theoretical categories                         | Axial codes  |
|--|--|
| Online factors related to the airline website  | <ul> <li>Visual design</li> <li>Technical characteristics</li> <li>Content design</li> <li>Security and privacy</li> </ul> |
| Offline factors related to the airline company | <ul> <li>Service quality</li> <li>Customer service</li> <li>Reputation</li> <li>Price</li> </ul>                           |
| Infrastructure problems in Egypt               | <ul><li>Online purchase delivery and return</li><li>Internet-related problems in Egypt</li></ul>                           |

#### 3.6 Phase two: Survey

Survey was used to explore the relative importance of the antecedents derived from phase one as well as discovering differences in credibility perceptions based on users' characteristics. The design of the survey was guided by the interviews analysis. All questions measuring antecedents of airline website credibility were developed from the open codes revealed by the interviews data analysis (Arnould & Price, 1993; McAlexander, Schouten & Koenig, 2002). To generate statements representing the entire survey, the 49 open codes developed from the qualitative data analysis (displayed in Table 5.1 earlier) were used to generate 49 statements of the antecedents of airline website credibility.

Table 4 provides an example of how survey items were developed from the interviews data analysis through the creation of open codes. The statement in the survey was guided by past research in the same area.

Table 4: Examples of developing the visual design items from open codes

| Open codes generated from interviews data analysis | Developing items in the survey                |
|--|---|
| Easy to use websites                               | The website is easy to use                    |
| Easy to read information on websites               | The website provides easy to read information |
| Attractive appearance                              | The website has an attractive appearance      |
| Pleasant colours                                   | The website has a pleasant colour             |

Respondents were also asked to answer another two sections in the survey comprising demographic questions (section 3) and other general questions about respondents (section 1). It was important to ask about users' demographics as credibility are not necessarily the same from one individual to another (Lazar et al., 2007). Each individual perceives the world slightly differently based on unique attributes and experiences. Age, gender, education and income were chosen in this study because they were considered good indicators of the Egyptian profile. Moreover, the other general questions such as respondents experience in using the internet and past experience of shopping online in Egypt were asked to identify and understand respondents' context, besides, discovering differences in credibility perceptions based on users' internet experience on their perceptions of airline website credibility was one of the objectives of the research.

#### 3.6.1 Scale used in the survey

There are a range of scales and response styles that may be used when developing a questionnaire (Rattray & Jones, 2007). However, in attitude research, Likert-type or frequency scales are most common (Rattray & Jones, 2007). A Likert scale is easy for the researcher to construct and administer and easy for the respondent to understand (Malhotra, 2006). These scales use fixed-choice response formats and are designed to measure attitudes or opinions for one factor in one group at a time (Oppenheim, 1992). Respondents may be offered a choice of five to seven or even nine pre-coded responses, ranging from extreme agreement to extreme disagreement, with the neutral point being 'neither agree nor disagree' (Rattray & Jones, 2007).

There is no an optimum number of scale points (Brace, 2004). However, Brace (2004) and Aaker, Kumar & Day (1998) have asserted that a five-point scale gives

sufficient discrimination for most purposes and is easily understood by respondents, which increases the response rate and reduces the non-response error, leading to reliable results. The decision about the number of points on the scale has to be made with consideration of the distinction between the points and the ability of respondents to discriminate between those points. This study employed a five-point Likert scale. Five-point Likert scale is sufficient for this study because the objective of the survey is to explore the importance/ agreement of users' towards the credibility items, thus great discrimination was not needed and therefore there was no need for more than five-point scale. A five-point scale is also sufficient for self-completion of the questionnaire, because it reduced the time that respondents would take to understand and complete the questionnaire.

For all items excluding infrastructure items, the scale used ranged from not important (1) to extremely important (5) to explore the significance of items in relation to perceptions of airline website credibility. For infrastructure items, the scale used ranged from strongly disagree (1) to strongly agree (5), because items relating to this factor tended to assess respondents' opinions regarding these items rather than their importance. The scale had a neutral point labelled as 'neither agree nor disagree' to give respondents the freedom to not to be completely positive or negative (Saris & Gallhofer, 2007).

#### 3.6.2 Survey translating and pretesting

In translating Surveys, it is crucial to achieve similarity between the source version and the target version of an instrument (Su & Parham, 2002). Researchers must consider not only the lingual but also the cultural concerns. Translation and back translation is a common technique in cross-cultural research (Malhotra, Agarwal, & Peterson, 1996).

This survey was translated into the participants' native language, Arabic, using the back translation method explained by Brislin (1976). Items were translated from English to Arabic by the researcher and then back-translated into English by a translator who was proficient in the two languages. The two English versions of items were compared with the help of some PhD students studying in the UK to make sure they matched. The Arabic version of the survey was reviewed by a professional in the Arabic language. The main point of these processes was to ensure that the Arabic and English versions of the survey captured the same meaning.

After finishing the translation process, the survey was pre-tested. The purpose of pre-testing a questionnaire is to evaluate how respondents understand and interpret a question's meaning (De Vaus, 2002). Bryman and Bell (2003) have acknowledged that pre-testing is more important when the questionnaire is self-completed without the presence of the researcher to clarify any ambiguous words or meanings within the questions. Eleven Egyptian students studying for PhDs in different areas of the UK and Egypt helped in pre-testing the Arabic version of the survey. They were asked to complete the questionnaire and evaluate it in terms of difficulty, length and wording. They were allowed to write their comments beside the questions in the survey. This process resulted in some useful comments, which covered issues such as the difficulty of some words within the questions.

Based on the comments made during pre-testing, the survey was thoroughly revised and changes were made accordingly. To deal with the issues raised, some of the questions were altered to make the wording simpler, and any questions that the interviewees found difficult to understand in the pre-test were changed.

# 3.6.3 Sampling strategy

The current research adopted non-probability sampling because of the difficulty in identifying and administering a probability sample in Egypt. The target

population was Egyptian online users who had booked or tried to book airline tickets online. There are two reasons for choosing non-probability sampling in this study. Firstly, the target population in this study was Egyptian online users who had booked, or tried to book, airline tickets online. The internet represents a unique problem for people wishing to conduct surveys in Arab countries because there is no central registry of internet users, who cover a large geographical area though they are small in number. In addition, although the number of internet users in Egypt is available, there are no records showing the number of Egyptian online users who book airline tickets online. Neuman (2007) acknowledged that non-probability samples are chosen when the researcher cannot determine the sample size in advance and have limited knowledge about the population from which the sample is taken. Secondly, it is difficult to conduct research using probability samples in the Egyptian context as it is not socially acceptable to ask people you do not know to participate in research. This meant that there had to be a mutual social relationship and some previous contact with respondents before the time of the research.

Convenience and snowballing non-probability sampling were adopted in this study. Convenience sampling enables the researcher to select a number of cases that are conveniently available (Zikmund et al., 2010). Weiss (1994) has acknowledged that convenience sampling should be used when it is difficult to gain access to the targeted population or when respondents are spread in a large area. Snowball sampling is used to discover members of a population who are not easy to identify, by starting with some initial known respondents and then obtaining information about other respondents from those initial respondents. Malhotra, et al. (1996) considered snowball sampling as a suitable way to collect data in developing countries, where respondents are difficult to reach and other methods would result in a large sample size and a high response rate.

Data collection started with this convenience sample. Respondents were selected providing that they met the required criteria and showed a willingness to cooperate and share their knowledge with the researcher. Subsequently, a snowballing sampling was developed. Respondents of the convenience sample were asked to identify any individuals they knew who met the research criteria. As the sample increased, each participant was asked to identify other potential participants.

# 3.6.4 Survey administration

There is no best way to administer a questionnaire. Each way has its benefits and disadvantages. Synodinos (2003) has argued that researchers should use the best way depending on their time, budget and the objectives of the survey. Although the number of internet users in Egypt is available, there are no records for number of Egyptian online users who book airline tickets online. Therefore, the researcher administered the survey within two stages as follows:

First, surveys were distributed personally by the researcher. The researcher had permission from the authorities in Heathrow airport to distribute questionnaires to Egyptian passengers on a flight from London to Cairo. Also the researcher asked for permission from the authorities in Cairo airport to distribute questionnaires to Egyptian passengers on the return flight from Cairo to London. Questionnaires were collected at the end of the flight from passengers. 47 questionnaires were completed out of 100.

Next, few questionnaires were distributed personally in Egypt due to the limited length of the stay in Egypt, difficulty in reaching respondents during the time when the data were collected (summer time) and the difficulty of reaching respondents who met the criteria of the research. Moreover, due to the limited time that the researcher was allowed to stay in Egypt, a complementary process for collecting data was conducted online. The researcher used Google Documents to distribute survey and respondents were informed by email or message. The researcher started with friends and relatives

who met the criteria of the research and they were asked to forward the questionnaire to any other people who met the criteria. Due to time constraints, the data collecting process stopped after three months. This process resulted in 153 completed questionnaires. At the end of the two stages of data collection, which continued for almost four months, the total number of questionnaires received from the two stages was 200.

## 3.6.5 Data analysis techniques

The software tool used was SPSS version 17, and methods of analysis followed those outlined in the accompanying text by Pallant (2010). The analysis of this phase was divided into two stages. Descriptive statistics such as frequency analysis were used to describe the demographic variables and internet usage patterns of the respondents. Descriptive statistics (using the mean scores) also aided in determining the most important attributes of website credibility antecedents for Egyptian online users. Crosstabulations were used to discover differences in credibility perceptions based on users' characteristics.

#### 3.7 Conclusion

This study is exploratory in nature. No studies have targeted Egyptian users in exploring the factors affecting perceptions of airline website credibility, and therefore this study seeks to provide an extensive explanation and analysis of website credibility in Egypt. Since it is inappropriate to depend on antecedents originating from western culture to explain the factors affecting Egyptian users, a direct interaction with Egyptian users was necessary to gain a deep understanding of airline website credibility from their point of view. Moreover, in Egypt, where a personal approach is highly valued, the qualitative approach elicits greater participant responses than a quantitative approach would.

This chapter has presented the ontological and epistemological stances of the interpretive approach chosen for this research. This concluded with the selection of the interpretive paradigm as the most appropriate in filling the gaps in knowledge captured by the literature review. This study, however, entails two phases of data collection. Phase one of this qualitative study included conducting 20 semi-structured interviews with Egyptian online to explore antecedents of website credibility perceived by Egyptian online users. 10 interviews were conducted with Egyptians who reside in Egypt and 10 interviews were conducted with Egyptians who reside in the UK to explore whether users' perceptions of website credibility is affected by their residence in an online-based country such as the UK compared to a face-to-face-based country such as Egypt.

Consequently, phase two of the research included collecting data from a large number of respondents using a survey to explore the relative importance of the antecedents that emerged from phase one and discovering differences in credibility perceptions based on users' characteristics. Both phases of the research were explained in details in this chapter.

# Chapter 4

Antecedents of Airline Website Credibility perceived by Egyptian Online Users: Findings from the interviews Data Analysis

## 4.1 Introduction

The purpose of this chapter is to introduce antecedents of airline website credibility perceived by Egyptian online users. These antecedents were identified by analysing and coding data gleaned from semi-structured interviews with Egyptian airline users. These antecedents provide the basis for designing the survey in the subsequent phase of this study.

The results of the analysis of data were collected from twenty interviews, ten with Egyptian online users residing in Egypt at the time of the research and ten with Egyptian online users residing in England at the time of the research. The reason for collecting the data from two different contexts was to identify the differences in credibility perceptions between the two groups of respondents.

This chapter starts with presenting the description of the sample employed in the current phase of the research. This will be followed by presenting the common factors that were highlighted by the two groups of respondents as shaping their perceptions of airline websites' credibility. Differences in credibility perceptions between the two groups of respondents will be explained at the end of the chapter.

# **4.2 Sample Description**

All interviewees were internet users and native Egyptian speakers. Interviewees were four females and 16 males. All of the interviewees used the internet; they reported between one and 15 years of experience. They were largely unanimous about the reasons for their internet use. The most common reason given was educational purposes (e.g. study, research, reading and downloading articles). Following this, email and online games were most often mentioned. When interviewees were asked about their reasons for using the internet, reasons included: to save time and money, to keep up-to-date with the recent news, and to read the newspaper, although the most common reason

was to stay in contact with friends and family all over the world. One interviewee confirmed this:

"I think the most important benefits are that it keeps me up-to-date with the most recent information about the situations going on around me, in the world, so I feel that I don't live alone in this world, that there is another world which I can see through this small monitor". (Male #6, England)

90% of interviewees both in England and Egypt purchased online. All stated that online shopping was limited to England, and never happened in Egypt. The other 10% of the 20 interviewees (two interviewees, one of whom resides in Egypt and the other in the UK) highlighted that they had never bought anything online before. One interviewee stated that:

"Really I do not like to shop online whether in Egypt or abroad.

Online shopping does not allow me to check the actual products

comparing with buying from the physical stores. Photos of products

that can be found on websites would not be the real one sometimes. It

is just standard photos". (Male #7, England)

The other interviewee gave a different reason for disliking online shopping:

"I enjoy going out for shopping. I like to go out with my family during the weekend to buy our needs. We like to do this together. Yes really we like to move through huge supermarkets such as Carrefour and check products on shelves even sometimes if we do not need to buy anything. We just enjoy doing that". (Male #1, Egypt)

Contrary to expectations, the English language was found to be the preferred language online for all interviewees in England and for the majority in Egypt. This

result contradicts El Nawawy and Ismail (1999) who have suggested that the shortage of Arabic language websites is one of the most significant reasons why the internet has not been adopted more widely in Egypt. Specifically, interviewees mentioned that Arabic sites may be more useful in social, religious and political contexts, but English sites were preferred in scientific, scholarly, and commercial contexts. The main reason for using English online was familiarity with the English language. The majority of interviewees cited that they mainly shopped online from secure international sites. A very small percentage used Egyptian sites, and in these cases they used Egyptian sites with an English interface. This confirms the extensive use of the English language for Egyptian users online as stated by El Said and Hone (2001). One interviewee explained this by saying:

"I do not trust Arabic sites, and also sometimes I cannot understand some expressions in Arabic. It confuses me. The majority of marketing websites are in the English language. I understand their terms in English. So, I feel that English is more convenient for me. Even if I am using an Egyptian website I would prefer to use the English version".

(Male #2, Egypt)

Poor translation was another reason why interviewees did not like to use the Arabic language online, as mentioned by one interviewee:

"Most Arabic websites are translated from English versions but this translation is very poor. They do not bring specialist translators to translate these websites. I prefer to use websites in Arabic if Arabic is its main language not the translated one". (Male #6, England; Female #9, England)

# 4.3 Findings

This section presents a detailed discussion of the findings of the key elements of airline website credibility from the interviewees' point of view, supported by quotes from the interviews. There was a general agreement between the two groups of interviewees in the UK and Egypt about the importance of the following antecedents in shaping their perceptions of airline websites' credibility.

## 4.3.1 Antecedents related to the airline company's website

When interviewees have been asked about antecedents related to the online presence of the company that affect their credibility perceptions towards airlines' websites, different antecedents have been given. However, these antecedents could be grouped into four main factors as following:

## I. Visual design

Interviewees defined visual design as the visual aspects of the website such as easy-to-use, easy-to-read information, page appearance and colours. The majority of interviewees stressed the importance of easy to use, easy to read information and readable font size rather than other factors such as design or colours when discussing the visual design of airline websites. There was a general agreement among interviewees about the importance of a website that is easy to use. They did not mean that in a technical way, rather they liked the website to be clear and easy to the extent that they could find what they wanted by looking at the website quickly. Ease of use was considered by interviewees as an element of the visual design of the airline website. They considered ease of use essential, especially for Egyptian users. Interviewees explained this:

"The website should be easy and clear. I need to find what I need very quickly with clear procedures. The context of our country may be a challenge for us. Egypt is very crowded. I live in Cairo

and it takes me hours to reach any airline office to book a ticket.

So, it much easier and less time-consuming to me to book the ticket online. But I need the website to be easy to use". (Female #7, Egypt).

"The website should be easy to use especially for new users. For me, and I think it is the same for all Egyptians; we are always worried about using anything for the first time. And this is especially when it relates to websites and online transactions.

Easy and clear websites may encourage us to buy online. Thus I feel that everything must be clear for me without any hidden tricks". (Female #9, England).

Interviewees added that it is essential for them to find the information presented on websites easy to read. Websites should use easy and clear words familiar to users from different cultures. They also considered this factor an important element of the visual design of the airline website. This is especially important for airline websites because the purchase of tickets involves a financial transaction and consumers need to understand what they are paying for before becoming involved in the transaction. This was explained by interviewees:

"Speed in receiving and understanding the information presented online depends on how easy this information is to read. For example, if I book my ticket online, I need to be able to read information smoothly and understand all words. Website designers should consider this point because some websites use words related to one culture without considering users from different cultures". (Male #3, Egypt & Male #4, England).

"The website should have easy language because the language sometimes is considered as a trap because they may give you something different than you need, which tells you that you did not understand what they provided. This is important for airline websites because booking airline tickets includes financial transactions; I need to be sure of all details before paying any money to avoid paying for something I do not need". (Female #7, Egypt).

Additionally, font size was considered important by the research interviewees.

They considered font size to be one of the main reasons for many users to leave the website in favour of another one. One interviewee highlighted this:

"Font size is very important also. I would prefer not to buy my ticket from a website if I cannot read all of the information well.

Actually it happens sometimes. Some websites do not care about font size and they do not realize that users might leave the website for this reason". (Female #7, Egypt).

There were mixed views about the effect of websites' appearance and colours on interviewees' credibility perceptions. The majority of interviewees highlighted that they did not care about an airline website's design or colours. They gave priority to other elements such as ticket price and security when choosing an airline website. They stated that the visual design of a website do not affect their judgments of credibility, especially concerning airline websites. One interviewee stated that:

"My concern is how good the content of the website is. As long as
I can find what I need, I do not care what this website looks like.
It is good when the website is well organized, contains different

colours or pictures. But mainly I do not care about these elements. I care more about the content of the site such as good ticket prices and the security and privacy of the site". (Male #10, England).

However, a few interviewees considered a website's appearance and colours to be important elements of website design. They stated that information presented in different colours was easier to understand. However they also stated that these elements did not affect their judgments of a website's credibility, but rather they feel more satisfied with websites that had an attractive appearance or used nice colours. One interviewee stated that:

"The website design should be eye-catching. The good design of a website encourages me to use it. This is a fact. I feel that the design of the website reflects the quality of the company. Some airline websites are attractive, well designed and you can find what you need easily. Also the colour is important. Some websites use very annoying colours such as yellow and red. I hate these colours. I prefer the site that has a dark background and white colour for words". (Male, #2, England).

#### II. Technical characteristics

Technical aspects of airline websites were mentioned by all interviewees as something that affect their perception of airline websites' credibility. They highlighted all of the technical aspects they might face while booking their tickets, such as the effort involved in finding the website, the loading time of the website and other problems that might arise during use of the website, such as broken links. Technical characteristics are especially important for Egyptian users because most of them are not professional in

using the internet; if they have a problem finding or navigating to a website they may reject it, as stated by interviewees.

Interviewees pointed out that if a website is easy to find using search engines, this is considered a good indicator that the website is commonly used and trusted. Other interviewees supported this opinion and added that Egyptians in general do not like to spend a long time searching for a specific website. If a website is hard to find, they might get bored and search for another one. Interviewee explained this:

"The website should be easy to find because I don't want to spend a lot of time searching for a web page among millions. I believe that when I find the page easily using Google for example, it means that a great number of people use it. This sometimes encourages me to use the website even if I have not used it before". (Male #8, Egypt).

"Of course, if I have a problem finding the website I would get annoyed and look for a different one. Why I should waste my time searching for a specific website if there are many alternatives? I think this is not only me but all Egyptians are the same. A good company should make its website easy to find; it is not my role to keep searching for it". (Male, #4, England & Male #7, England).

Broken links and loading time were the other two technical characteristics highlighted by the research interviewees. Broken links are links that lead to pages that do not exist, pages that are either closed or under construction, as explained by interviewees. They added that this problem should not exist, especially for airline websites. Users should find the airline website available whenever they need to book a ticket. The interviewees stated that they would not believe that a website was credible if

they could not purchase a ticket from the website when needed. This opinion was highlighted by one interviewee:

"There are so many similar websites available on the internet so why should I try in vain with a site that doesn't work? And this is mainly with the airline websites. Sometimes I need to book my ticket quickly in an emergency situation. So it is not good to find the website closed or under construction, especially in these situations. Honestly, I would not wait for one website to work again but I would search for another website". (Male #3, Egypt).

Interviewees complained about the long loading time of websites, and suggested that the immediate response to this kind of delay would be to leave the site in favour of another one. Interviewees thought that this problem was much more prevalent in Egypt because the internet speed in Egypt is slow most of time. Thus, if a website takes a long time to load in the UK for example, it would take longer to load in Egypt. This view was reflected by one interviewee:

"Loading time is another problem. It is especially with airline websites because these websites contain images and take a long time to load and move between pages. The internet in Egypt is slow and web pages take a long time to be downloaded in Egypt. So I will need hours to book my ticket". (Male #3, Egypt).

The sudden freezing of webpages was another technical problem highlighted by research interviewees. They mentioned that this problem was critical for airline websites because the page might freeze during the payment process. In this case the user might not know whether or not the payment process finished successfully. This might lead to users paying twice for the same ticket. This was explained by one interviewee:

"Sometimes while booking my ticket the site freezes without any reason and I have to restart my booking. However the problem is worse if the website freezes while paying for the ticket. It would not be good to lose connection while my personal and financial information are online and I would not know if booking the ticket was successfully finished or I should restart". (Female #4, Egypt).

Other technical concerns identified by interviewees were easy access to the help page and an easy way to return to the home page. Booking airline tickets online is still new in the Egyptian context and online bookers still need sufficient help when needed, as highlighted by one interviewee:

"Even if we can say that the internet is not new in Egypt, shopping online or booking airline tickets online are very new and not common. Therefore, when an online user in Egypt tries to book airline ticket online he needs all possible help when needed. Sometimes users need to understand something while booking the ticket and thus easy access to help pages is very important". (Female, #7, Egypt).

Returning the homepage easily was also important for the research interviewees.

Reaching the home page from any page within the website makes the booking process much easier. This was clearly expressed by one interviewee:

"The website should allow me to reach the home page from every page. This is easier than going back several pages to reach it.

Especially when I book my ticket and I need to go to the home page to get any information. There should be an icon to go directly to the home page". (Male #7, England).

## III. Content design

The third online factor affecting interviewees' perceptions of airline website credibility was website content. Interviewees defined content design as all the information offered by the website. There was a general consensus among interviewees that the content of an airline website is more important than its design.

Services for special needs passengers were highlighted by some interviewees as an important web content element. Interviewees described special needs services as the ability to book specific services online for wheelchairs, elderly passengers and women with children. An example of these services was given by interviewees as the ability to mention while booking the ticket that a passenger is elderly and will need some help in the airport. Interviewees who had used these services online before explained that the availability of these services online is essential. One interviewee explained this:

"When my parents came to the UK to visit me, I was very worried about them because they are very old. After I booked the tickets online for them, I had to call the airline company and ask them for help for my parents in the airport and during the flight. It would be easier if I could do this online". (Male #7, England).

Other interviewees acknowledged that these services do not have a great impact on their perceptions of website credibility, but suggested that the availability of these services on an airline website would give them a good impression about the website. One interviewee explained this:

"Also I like when I find that the airline website offers services for different passengers. I will give you an example: some websites provide services for special needs passengers. Although I do not need these services, I like to find them online. It gives the chance for those

people to travel like normal people. Actually this gives me a good impression of the airline company". (Male #6, England).

Analysis of the research results revealed also that interviewees preferred airline websites that allowed them to change flight times online. This need was highlighted by all interviewees. The ability to change flight times online makes them feel relaxed when booking their tickets because they know that they can change the booking if needed just by returning to the site. Interviewees stated that, as long as they had chosen to book their ticket online and avoid contacting the airline company, they should also be able to change the flight time online without the need to contact the airline company:

"I feel tension while booking my ticket online because I know that if I need to change the flight time I will need to call the airline company and go through a complicated process to do this and sometimes I will have to go to the airline office to do that. I would feel more relaxed if I could do this online". (Male #4, England).

"Because I am online user, I should complete the whole booking process online. Also I should be able to change my flight time if I need to do so online. I do not like to contact the airline company by phone for any reason because if I have to do this, it would be easier for me to conduct the whole booking process by phone". (Female. #6, England).

The ability to request a meal and select a seat online was highly important for all interviewees. Interviewees seemed to be more comfortable with airline websites that provided the facility to book services such as in-flight meals and seating arrangements in advance. They like to spend the flight time in the way they want to. Passengers should be able to choose the food they like in advance to enable the airline company to prepare it before the flight. Passengers

are different in their religious and cultures and this is result in a great variation in their needs. Interviewees also highlighted that they like when they able to choose the seat they prefer in the plane online without the need to do this at the airport before the flight because they complained that when they do this in the airport, they never site in the place they choose:

"Also I like to choose my meal online. Some people are vegetarian and others prefer diet food. I am Muslim and I need a specific food. I like the airline company that gives me the option to choose the food that I like". (Male #3, Egypt).

"Especially if I have children with me I will need to select my seat in the plane in advance. I like to choose our seats near the toilets rather then moving along the plane many times during the flight".

(Male #1, England).

"I like to select my seat online. This is to avoid having to do this at the airport because sometime I do not have the time to do this before the flight and every time I do this at the airport I sit in a different place". (Male #3, Egypt).

The acceptance of a variety of payment methods was also mentioned as an important web content element. Providing different payment methods allows more flexibility and makes it easier for users to select the most suitable way to pay.

Interviewees justified that as they will not buy a new card for example for purchasing the ticket from a specific website but rather they will try to find the website that suits their situation. Interviewees confirmed this by saying:

"Airline websites should accept many ways to pay such as Master

Card, Visa card and American Express. I say that because I was

booking a ticket one day but the website required a Visa card to pay. I

did not have a Visa card at this time. Of course I would not seek to get a Visa card just to pay for them. In the end I booked my ticket through an airline agency". (Male #6, England).

The last content element highlighted by interviewees was privileges for the online user. They stressed that they needed to feel rewarded for being online users. This not only increases their satisfaction with the airline company, but also might encourage other users who do not book online to benefit from online user rewards. One interviewee stated this opinion as follows:

"Airline companies should reward passengers who book their tickets online and give them benefits that they do not give to the passengers who do not book their tickets online. I need to feel when I book my ticket online that the airline company considers me as an online user. It should give me a discount. I think that this would also encourage others to book online. Egyptians seek the cheapest way to book airline tickets; and if this is the online way they will use it". (Male #3, England).

# IV. Security and privacy

There was a general consensus among interviewees that they avoid shopping online in Egypt due to the lack of security and privacy issues online. They acknowledged the need to ensure that a website is secure and private enough before making any transactions with this website. Interviewees defined perceived security as a user's perception of the degree of protection against online fraud and information abuse. They defined perceived privacy as users' perceptions of their ability to control the use and disclosure of the personal information given to the airline website during the online transaction.

All interviewees raised the issue of online security when asked about factors affecting their perceptions towards airline websites. They stated that they feel worried while booking tickets online because this is require inserting their personal and financial information and this is not widely accepted in Egypt due to the uncertainty avoidance characterized by Egyptians. They do not feel comfortable to reveal their personal or financial information especially online. One interviewee confirmed this:

"I do not like to insert my Visa card information online; there is a very high probability that it will be stolen. Thinking about inserting my personal data online worries me. Even here in the UKI do not buy anything online. I always ask a friend of mine to do this for me. I cannot feel secure in making transactions online". (Male #7, England).

Another interviewee explained that he never shopped online in Egypt and he had started to shop online when he travelled to the UK. He pointed out that he did this because he never felt safe shopping online in Egypt, but in the UK he did. He expressed that he do not mind booking online as long as he believed that the website was secure enough. He explained this by saying:

"I do not mind using my Visa card online but I like to be very careful when I insert my personal and financial information. I only purchase from secure websites, even if the prices are higher than other unsecured ones. But to be honest this happens only in the UK because I know that online users there are safe. I do not shop online in Egypt, even from websites in the UK, because the problem here is not the website itself but the security of the whole transaction". (Male #8, Egypt).

The research interviewees were very worried about sharing financial information such as their credit card number. They were concerned about inserting data online because anyone from anywhere around the world may be able to access this information. They were concerned with to making sure that this information would reach only the airline website. One interviewee expressed this as follows:

"I do not like to book my ticket online because I cannot even guarantee that my information will only reach the airline website.

Other parties might interfere and reach my information. This is especially important for my financial information because my money might be stolen. My privacy is my priority when choosing to buy online". (Female #7, Egypt).

Moreover, interviewees complained that sometimes after they book their ticket online, other companies, such as hotels or car rental agencies, call them to promote their services. They were not happy that the airline company had shared their information with other parties without their consent. Another interviewee highlighted the same comment and added that when he had booked an airline ticket with an unknown airline website in the past, he received many phone calls from unknown persons and had to change his telephone number . This was illustrated by interviewees by saying:

"I feel angry if the airline company allows other companies to access to my e-mails or mobile numbers. Sometimes after I book my airline ticket online I got calls or emails from other companies to offer me services such as hotels or car rental. Airline companies should keep my information private. They should ask for my permission before doing this. I give them my personal information for the purpose of the

booking only, not for distributing it without even asking me". (Male #8, Egypt).

"Because I give the airline website very private information such as my name and address, I need to make sure that the airline website will use this information only for the booking process. I have experienced that before and I had unacceptable phone calls from unknown persons just after I booked an airline ticket with an unknown website". (Male #1, England).

## 4.3.2 Antecedents related to the offline presence of the airline company

When interviewees were asked about antecedents of airline website credibility, they mentioned some offline issues such as service quality and customer services.

Interviewees clarified that they referred to the offline versions of these services. There was a general agreement among interviewees that the offline presence of the airline company affect their perceptions of the credibility of the online presence of the airline company.

Interviewees justified this by saying that Egyptians prefer face-to-face transactions as opposed to internet activities. Buying from the internet is considered more risky. They felt that the perception of a high risk associated with e-commerce among Egyptian users was due to the high uncertainty avoidance characterizing Egyptians users. Therefore, Egyptians are highly concerned with the offline presence of the airline company before utilizing its website. Even if this was not the case for other websites, and they might shop online from a site like Amazon without any offline presence, interviewees stressed that the offline presence of an airline company specifically is important. For example, interviewees mentioned that they might travel with an unknown airline if it offers cheaper prices, but they would never book their ticket from an unknown website. The website should be for a company that is well

known, has a high quality of service and customer service and offers cheap prices. All of these offline factors affect perceptions of the credibility of the online presence. Good experience with an airline company for example encourages passengers to utilize its website. Egyptian users prefer an airline company that offers lower prices, and this is perceived as a positive indicator about the company, as stated by interviewees. This positive attitude towards a specific airline company creates a positive attitude towards its website, but not vice versa. This was expressed clearly by interviewees:

"Actually the quality of the offline existence of any airline company is an indicator of whether the airline company is good or bad; if the company is bad of course I will not use its website. For example, if the ticket prices offered by any airline company are much higher than those of others, I would not fly with this company and thus I will not buy my ticket from its website". (Male #1, England).

"At the beginning the preference is for the company itself, and if I decide to fly with it, I will use its website to book the ticket. Even if I do not like their website I can book the ticket with them personally.

However, if I do not like the company I will never use the website even if it is a well-designed one. It is not enough for the airline company to have a good website. The most important thing is whether passengers like the airline itself or not". (Male #4, England).

The role of the offline presence of an airline company in shaping interviewees' perceptions of airline website credibility was highlighted through the following four main factors: quality of airline services, customer service, reputation and price.

#### I. Service quality

The quality of services provided by an airline company was important in shaping interviewees' perceptions of the airline company and, by association, the

credibility of its website. Interviewees acknowledged that the quality of service offered by an airline influenced their choice of the airline company. They added that as long as all airline companies provide the same services, the quality of the service provided by an airline company differentiates it from the other competitors.

A convenient flight schedule was one of the indicators of the quality of airline services as identified by interviewees. They expressed that they might not fly with a specific airline company if it did not provide suitable flight times. In fact, interviewees seemed to be more comfortable with airline companies that provide different departure times for the same destination. For example, one interviewee complained about the inconvenient flight schedules for Egypt Air. For some destinations like USA, Egypt airlines provide only one flight per day, which is not suitable for all passengers:

"I will give you an example, I like to travel with Egypt Air but their flight schedules need to be more flexible. I cannot find a good time for the flight. For example, there is just one flight to New York daily. Also for London, there was only one flight that departed at 5 a.m. and to catch this flight I would need to stay awake all night because I need more than 3 hours to get to the airport. This makes me exhausted even before my trip begins". (Male, #2, Egypt).

Another service quality indicator mentioned by interviewees was on time flight departures. Flight delays discouraged interviewees to fly with some airlines. They explained that sometimes flight monitors at check-in gates show the wrong times. Flights may be delayed because no planes are ready at the gate. Interviewees complained that it was not desirable to wait for the plane to be ready. Flights should fly at the time shown on the ticket. At the very least, customer service representatives should inform passengers about this delay early to enable them to manage their time. Interviewees added that this on-time departure is especially important for Egyptians

because Egyptians in general do not like to wait, especially with airline services because they pay a lot of money to buy the airline ticket and therefore should be served perfectly. One interviewee explained this:

"The airline company should commit to its flight schedules. I need to know exactly when the flight will depart. I hate to travel with Egypt Air because each time I wait one or two hours after the actual time of the flight. I think such an attitude from the airline company reflects that it does not respect travellers". (Male #3, England).

Another interviewee supported the same opinion by saying:

"I pay a lot of money to buy the airline ticket. I expect for that to have the best service ever. When the airline tells me that the flight time is a specific time, it should be. I do not like to wait for hours in the airport. This is especially true if I have booked another mode of transportation at my destination such as a taxi. Then I have to pay for the waiting time or it might leave if I do not reach my destination on time". (Male #1, England).

Research results revealed that a quick response to cancelled or delayed flights was considered an indicator of the quality of an airline's service, as perceived by the research interviewees. Airlines should provide proper accommodation for travellers in case of long-term delay or cancellation of flights. Remedial procedures in these emergency cases affect travellers' perceptions of the airline. This was clearly mentioned by one interviewee:

"Good service quality differentiates the airline company from others. I remember that when I travelled once to USA with KLM, I stayed one night in New York because they cancelled the trip due to the bad weather conditions. They booked a nice room in a hotel for me and

picked me up from the hotel the next day. This made me happy and therefore I prefer to travel with them all the time". (Male #5, Egypt).

Other service quality indicators identified by the research interviewees were luggage allowance and the delivery of delayed luggage. Interviewees stated that luggage allowance is very important and sometimes is their priority when they choose an airline company. They explained that Egyptians like to take many clothes with them even if they travel for a short period. One interviewee explained this:

"It is important for me to check the luggage weight allowed and how many bags I can take before I book my ticket. I prefer the airline that gives me a free bag without paying anything because I like to take a lot of clothes with me. Also when I travel abroad with my family, we like to go shopping and bring souvenirs to our family and friends and therefore I choose the airline that gives a higher luggage allowance". (Male #2, Egypt).

Interviewees considered delivery procedures for delayed or missing baggage as an important indicator of the quality of services provided by the airline company. For example, some interviewees complained of discrimination regarding the delivery policy for delayed or missing luggage in Egypt. They were upset that because they are Egyptian, they have to collect their delayed luggage themselves from the airport. However, for American passengers, for example, airport authorities deliver their luggage anywhere. An interviewee explicitly mentioned this:

"One more thing is the delivery of missed or delayed luggage. I hate to go back to the airport again to collect my luggage. I do not live in Cairo, for example, and I have to travel for two hours to get to Cairo airport. If my bag is delayed I have to go and pick it up personally from the airport because I am Egyptian. However, in case of

American passengers, for example, airport authorities deliver their bags to their houses. Although it is an Egyptian airline company; it treats foreigners better than Egyptians". (Male #2, Egypt).

Another interviewee shared this opinion by saying:

"Luggage delay or loss is not my responsibility; it is the airline company's responsibility. They should deliver my luggage for me wherever I like. It is not my concern to pay money and go to great effort to go and collect it. Actually this point is really important to me. This gives me the impression that the airline company does not respect me. And of course I will not travel with a company like that". (Male #3, Egypt).

The availability of different food was also considered an important service quality issue by Egyptian passengers. Different kinds of food should be available for different travellers' needs. The interviewees felt that travellers who have particular dietary or religious needs such as kosher or halal food need to be catered for. This is especially important for Egyptian travellers because nearly 93% of the Egyptian population are Muslims and require halal food to be available on board. One interviewee confirmed this:

"The availability of different food is important because there are people who are sick, have diabetes or have high blood pressure, and people of a certain religion. For example, for me as Muslim, I should eat Halal food. The airline provides only chicken and meat. It does not consider vegetarian people. So I had to spend the whole flight without eating anything". (Male #6, Egypt).

Although all interviewees stressed the importance of airline service quality in affecting their perceptions of the airline company and its website, two interviewees

argued that the way in which customer service representatives treat them is more important than the quality of their services. They highlighted that they might accept a low quality of services sometimes but they never accept unacceptable attitudes from airlines' representatives. This was explained by one interviewee:

"The priority for me is to feel respected by the service representatives. I would prefer to fly with the airline company that cares about me, even if its services are not the best. The way customer service representatives treat me is the most important. All airlines provide the same services; the differences between these services are not important for me as long as I feel respected". (Male #2, Egypt).

#### II. Customer service

The behaviour of customer service representatives has a great influence on interviewees' perceptions of an airline company and its website. Service representatives' behaviour was found to highly affect Egyptian travellers' perceptions of the airline company. Interviewees considered friendly and polite customer service representatives highly important when choosing the airline company. They highlighted that they pay a lot of money to purchase the airline company and thus at least they need to feel respected. For example, one interviewee stated that:

"Well, it is the actual experience with the customer service that matters. If I like the way they treat me and if they help me and are friendly, for sure I will like to deal with them. I prefer to be treated politely than have a good service. I do not like to fly with Egypt Air. Although the quality of its services is high, I hate to fly with them because of the rude service representatives working there. They are very rude and impolite". (Male, #3, Egypt).

Interviewees highlighted their need for someone to help them and answer their questions during and after booking the ticket and at the airport. Although the preferred language for almost all interviewees was English, it is not their native tongue. They need to find suitable help while booking tickets to avoid problems, especially because airline tickets are an expensive purchase. One interviewee explained this:

"For me, it is important to find that customer service representatives are ready to help me anytime I need them. Although I can read and write English effectively, sometimes, especially when booking airline tickets, I need some clarification about price, offers and especially the payment process. I pay a lot of money to buy airline tickets therefore I need to make sure that everything is accurate". (Male #1, England).

A swift response to customer requests and an honest attitude towards passenger complaints were two other factors affecting the interviewees' perceptions of airline companies and their websites. Interviewees confirmed that they prefer to book their ticket with an airline agency rather than an airline company because of the service representatives. They mentioned that if they feel that their needs and complaints are ignored they will not fly with the airline again. Interviewee explained this:

"I prefer to deal with an airline agency rather than the airline company to book my ticket. Airline agencies provide me with what I need whenever I need it. This is not the case with some airline companies. I can reach the airline agency easily. However, I hate it when I need to call the airline company for any reason. Sometimes they put me on hold for ages. Other times I have to speak with more than one representative and every time I need to tell them the story from the beginning. Really I hate this". (Male #3, Egypt).

Interviewees complained about long check-in queues and waiting for a long time to be served. They stated that long waiting queues for check-in indicate the inability of the airline company to manage its services, and might indicate poor customer service performance. The culture of waiting in queues is not acceptable in Egypt, as mentioned by interviewees. People hate to wait for a service and everyone likes to be first. One interviewee stated that:

"I hate to wait for a long time to check in. I stopped using Iberia Airlines despite the fact that it is cheap because every time I wait hours to check in". (Male #5, Egypt).

Additionally, customer services inside the airports are necessary for providing passengers with assistance such as guidance about check-in gates and information about how to use check in machines, baggage delivery and baggage claim. Interviewees stated that baggage is sometimes the main cause of passengers' stresses and results in postponed flights. It takes lots of time for passengers to look for their luggage at airports without any assistance. Customer services should assist passengers in finding their bags and solve other problems such as lost baggage.

Moreover, the most common reason for all interviewees to avoid travelling with Egypt Air was the bad attitude of the in-flight crew. The way in which the in-flight crew treats passengers was found to have a great influence on interviewees' perceptions of the airline company and its website. How professionally the in-flight crew behaves during the flight affects how comfortable passengers feel during the hours of a flight. In-flight crew should also offer special services especially for situations such as assisting parents with children and elderly or disabled passengers. Interviewee stated that:

"With any airline company I will reach my destination, the preference of a specific airline depends on how good a time I have

during the flight. And this depends completely on the cabin crew. I hate to travel with Egypt Air for this reason. They never care about travellers' needs. If you need something you might ask them for it several times and every time they neglect it. They are very rude and not organized". (Male #2, England).

"The way the cabin crew treat passengers is very important. It is more important for me because I have a child. Last time I travelled from London to Egypt with Egypt Air, my son was two years old. He was very nervous and crying most of the time because of the pressure inside the plane. I received very rude comments from some passengers because they could not sleep. I was alone and no one from the crew helped me. They were very rude and kept asking me to make my son be quiet. They were even shouting at me because my son left some trash on the floor. They made my flight very exhausting. I hate them and will never fly with them again". (Female # 9, England).

## III. Reputation

In the context of web interaction in Egypt, high uncertainty avoidance might be the reason why Egyptians prefer the websites of known companies to new alternatives. High uncertainty avoidance perceived by Egyptian consumers (Hasan & Ditsa, 1999; Shoib & Jones, 2003) has been found to be associated with the stronger influence of perceived reputation on their perceptions of airline website credibility. Egyptians are not only affected by their experiences with a company but also the experiences of others.

The effect of high uncertainty avoidance was exhibited by all interviewees.

They stated that it was important for them to fly with a well-known airline company.

Interviewees acknowledged that when they buy airline ticket online, they prefer a well-known website for a well-known company. While they might travel with an unknown airline if it offered cheap prices, they would never book through an unknown website. They would never trust to insert their personal information in an unknown website. This was explained by interviewees:

"I never fly with an unknown airline company. For example, if the airline company is a star alliance member, I will feel safe and I will choose to fly with it. I will be sure that if any problem happens, it will be solved". (Male #2, England).

"I never like to book a ticket on an unknown airline website because they may steal my money. I pay a lot of money to buy the airline ticket. I need to make sure that the company is known and credible". (Female #7, Egypt).

Good reputation was highlighted by interviewees as important when choosing the airline company. They explained that it is not enough for the airline company to be well-known, but it is important for it to have a good reputation. Positive perceptions of a company's reputation might come through a person's own experience or through those of friends. Consumers in a culture of collectivism and high uncertainty avoidance like Egypt are more likely to form their credibility perceptions through third parties such as friends and family members. This was explained by interviewees:

"Even if Maldives airline's prices are very low, I never travel with it because of its bad reputation. It is known for bad service during flights and also long delays before flights". (Male #5, Egypt).

"I like to travel with Etihad airways. There are some cheaper airlines, but I do not like to travel with them. Because, for example, one of my friends told me that with a specific airline, but I cannot remember its name, I would have to pay for food or drink on board.

Also another friend travelled with Egypt Air but he hates the way
they treated him on board. Honestly, I haven't tried any of these
airlines before and I will not because I trust my friends' opinions".

(Male #6, Egypt).

Interviewees expressed a preference not to fly with an airline company that has experienced recent accidents, even if the airline's overall safety record is better than those of its competitors. Interviewees highlighted that they preferred to fly with an airline without a recent history of accidents. The following statements illustrate this opinion:

"I prefer the airline company that has a good reputation and has not faced any problems such as plane crashes. I already have phobia of flying. So I need to double check that the airline has not experienced any accidents before. (Female #4, Egypt).

For sure life and death depend on God's will... but if I compare two airlines, for example Air France and Air Canada, I haven't heard of such terrible accidents happening with Air Canada as with Air France, or Egypt Air for example... you know what I mean? Whilst it is not a main priority to check the accident record of the airline company, I think I would choose the one that did not have recent accidents". (Male #5, Egypt).

However, other interviewees highlighted different opinion regarding accidents. They expressed that they do not care whether airlines experience accidents or not because it is a matter of destiny and they will face it anyway. But rather they might prefer the airline company that

provide a good life insurance. This was highlighted by one interviewee by saying:

"It does not matter for me if the airline has recent accidents or not because it is destiny and I will face it anyway. But when I choose an airline company I will choose the one that offers good life insurance in case of accidents. For example, with Air Canada it may reach about 50,000 dollars while with Egypt Air it is about 30,000 or 40,000 Egyptian pounds. So I think it is better to fly with Air Canada if I do have an accident". (Male, #2, Egypt).

#### IV. Price

Price plays an important role in interviewees' choice of the airline company. Higher prices negatively affect purchase intentions to buy. The price of tickets with airline companies was another important factor for almost all interviewees when choosing the airline company. One interviewee explained this:

"Actually, the price of the airline ticket is the first issue I check when booking my ticket. I always choose the airline that gives me the cheapest ticket. I do not fly with Egypt Air because its ticket prices are always higher than those of other airlines. I prefer to fly with KLM for this reason. I think that all airlines provide the same services for a specific class; even the ones with the highest prices". (Male #2, Egypt).

Interviewees highlighted their concern about the quality of an airline's service in relation to its price. They need to feel that the quality of service is worth the money paid for it. This is especially important for expensive services such as air travel. This was highlighted by one interviewee:

"I will tell you something. I need to feel that the quality of service provided by the airline company is worth the money I pay for the ticket. Sometimes I prefer to book my ticket with a specific airline that is more expensive than the others. This happens especially when I travel for long periods because I need to have a unique service such as the in-flight meal. But in this case I need to feel that I really have unique services that I would not get if I booked my ticket with another, cheaper airline". (Male #4, England).

Offers provided by the airline company were an important price issue for all interviewees. They explained that they preferred airline companies that gave good offers. Egyptians in general, as stated by interviewees, prefer to buy from airlines with good offers such as discounts and mileage programmes (frequent flyer programmes). This was confirmed by one interviewee, who highlighted that he preferred to book his ticket with an airline agency because it has access to good offers. While one interviewee stated that a frequent flyer programme is not a main consideration for him when choosing an airline company, he did have a preference for airline companies that provide these programmes. Interviewees highlighted these needs as following:

"I prefer to book my ticket with an airline agency because agencies provide better offers than the airline companies do. The agency gives good offers such as discounts on the ticket price, discounts on the hotel if I am booking the hotel with the ticket. I like this and sometimes they encourage me to book the hotel and the car with them. I wish airline companies would do the same". (Male #3, Egypt).

"Although it is not the main priority for me when booking my ticket, I would prefer the airline company that provides it. This makes you feel that the airline company cares about passengers and rewards its frequent flyers. I travelled many times with Delta airlines to the USA. When they calculated my mileages as a frequent flyer, I had a free trip with them and I had to pay only the tax for this trip". (Male #8, England).

Interviewees complained about the hidden fees that arise when they start to book the ticket. They explained that the price of the ticket seemed to change completely when they started booking the ticket. They complained that airlines provide a ticket price without adding other fees such as tax, which makes the price when booking a ticket completely different from the one provided online. This is found to have a bad impression on interviewees' perceptions towards the airline company. One interviewee explained this:

"I need to find the last price of the ticket shown on the website to be able to make my decision. Anytime I book airline tickets I need to compare prices before I do that. It is insane to have to go through the whole booking process for each ticket to find out its actual price. This is because some websites give you the price of the ticket without tax and at the end of your booking you find that it is at least 20% more than the original price". (Male #3, Egypt).

## **4.3.3** Infrastructure in Egypt

Infrastructure in Egypt, as identified by interviewees, comprised two main areas: online purchase delivery and return and internet-related problems. These problems were highlighted by all interviewees.

Online purchase delivery and return is a complicated process in Egypt.

While this is not related to the online purchase of airline tickets because tickets are delivered electronically and do not need to be returned, interviewees considered these problems the main reason for not shopping online in Egypt in general, and therefore it can be assumed that this also affects their willingness to book tickets online. In situations where an online shopper orders the wrong item, as well as situations where the online retailer mistakenly ships the wrong item, there may be a difficulty in returning it.

Interviewees complained about the delivery system for online purchases in Egypt. They asserted that they could not guarantee that they would receive items bought online. The majority of houses in Egypt, especially in small cities, do not have numbers and it is difficult for postal workers to reach a specific address. This might discourage people in Egypt from shopping online, even if they are happy to conduct financial transactions online. One interviewee explained this:

"It is rare that I receive any mail in Egypt. Houses do not have numbers and that is why it is very difficult to reach any address in Egypt. Once, I bought a shirt online and the post man could not reach my house and they returned the items to the main post office which I need to travel to reach. I paid more for transportation than I paid for the shirt, which is insane". (Male #6, Egypt).

Similarly, interviewees complained about the system for returning items in Egypt. They confirmed that once they buy something they cannot return it, even on the same day. All buyers in offline markets have the policy that sold items cannot be returned or replaced. One interviewee stated that:

"It is very hard to return items you bought in Egypt. It is not just the case for online products; but even if you go to buy from the store, they always have the policy that once customers buy items, they cannot return them, even on the same day". (Male, #4, Egypt).

This problem is worse in an online context, as explained by interviewees. The usual process of returning items purchased online to the online retailer in Egypt involves taking the item to a post office personally, because services that pick up items from the customer's home are not widely available. Depending on a customer's hours of work, it may be difficult for them to get to a post office during regular business hours and may require them to take time off work or lose sleep to return the product to the retailer. The interviewees also highlighted the problem of unsecured post services:

"I will tell you something, although I do not like to buy online in Egypt, I found a great offer for Nikon cameras on Amazon and I bought one. But after two months I found that it had a problem and I needed to return it. The problem for me is that the post office is too far from my house and my work and I need to go during working hours, which are the same hours as my work. I would have had to take a day off to do that, which is very difficult. Do you know, at the end I decided that I would keep it as it was. Now, I think I will never repeat this experience". (Male #5, Egypt).

"To be honest, I do not like to buy anything online in Egypt because I do not trust the mail system there. They might steal my stuff, especially expensive items such as electronics. My friend once bought a kitchen machine through Amazon and he never received it. It was lost and he never knew where it had gone". (Male #3, Egypt).

Internet-related problems highlighted by interviewees were slow internet connections, online fraud and returning money stolen online. These problems were found to be related to interviewees' reluctance to buy airline tickets online. Although the speed of the internet has improved over the past few years, it is still slow compared with the internet in developed countries such as the UK, and unfortunately not everyone can get the speed they require because of the high price of internet subscriptions. This opinion was held by one interviewee:

"The problem in Egypt is that the speed is not very fast, therefore logging in and out of any website is very boring. With airline websites it is especially slow because these websites include images. If you do not have a high speed internet connection it takes a long time to move from one page to another and if you need a high speed internet connection, it would be very expensive and not everyone in Egypt can afford it". (Male #2, Egypt).

There was general agreement among interviewees about the online fraud problem in Egypt. They never feel safe shopping online in Egypt. They expressed an awareness of the severity of the dilemma surrounding hacking in Egypt. The interviewees expressed a belief that hackers could interfere in any online transaction and steal money or reveal personal information. Interviewees highlighted their readiness to purchase online in Egypt but explained that they would like an alternative way to pay rather than paying online:

"Yes indeed! Especially here in Egypt, I don't trust online purchasing; hackers have the capability to hack your private information and control everything you are doing. That is especially true because most versions of Windows here in Egypt are not original. I do not mind

shopping online in Egypt but companies should allow alternative payment options such as paying cash on delivery or paying by phone". (Male #3, Egypt).

Another interviewee highlighted the same problem by adding:

"To be honest, I would like to book my ticket online but I never trust using my Visa card online in Egypt. I check all the information about prices and dates and when I need to buy the ticket I call a friend of mine in Canada and ask him to book it for me. That is because... there are terrible hackers here in Egypt". (Male #2, Egypt).

Finally, interviewees complained that if money has been stolen online in Egypt, the bank will not return this money. This discourages people in Egypt from shopping online because if online shoppers have their money stolen online, their banks will not be responsible for refunding the money. This was reflected by one interviewee:

"Hackers are everywhere; in Egypt, the USA and Europe as well. The big difference is if my credit card has been hacked in the USA or Europe, once the bank makes sure that it is online fraud it will give me my money back. But unfortunately this will not happen in Egypt. I think this discourages people from shopping online in Egypt". (Male #5, Egypt).

# 4.4 Differences in Credibility Perceptions between the Two Groups of Respondents

During the interviews data analysis process, the credibility perceptions of respondents in the UK and Egypt were compared and differences were identified in order to answer the second research question. Interviewees agreed about the majority of the factors that affected their perceptions of airlines websites credibility. However, clear differences between interviewees in Egypt and UK were captured by the interviewer.

The main discrepancy between the two groups related to the security and privacy concerns expressed by interviewees. All interviewees in Egypt highlighted that they would never shop online in Egypt. The lack of security and privacy issues highlighted by interviewees in Egypt was their main reason for avoiding online shopping:

"I do not mind using my Visa card online but I like to be very careful when I insert my personal and financial information. I only purchase from secure websites, even if the prices are higher than other unsecured ones. But to be honest this happens only in the UK because I know that online users there are safe. I do not shop online in Egypt, even from websites in the UK, because the problem here is not the website itself but the security of the whole transaction". (Male #8, Egypt).

"I do not like to book my ticket online because I cannot even guarantee that my information will only reach the airline website. Other parties might interfere and reach my information. This is especially important for my financial information because my money might be stolen. My privacy is my priority when choosing to buy online". (Female #7, Egypt).

However, interviewees in the UK highlighted a different point of view from those in Egypt. They asserted that they never worried about their security and privacy online in the UK:

"I do not mind inserting all my personal information online here in the UK because I am sure that the company will not reveal my personal information without telling me first. Even if they use any of my information, they will call me to ask my permission first". (Female #5, England).

"I do not have any problems with shopping online here in the UK. I shop for everything online, even my groceries. I feel safe inserting all my information, including personal or financial information. I even give my mobile number and my address. I give some companies my financial information to set up a direct debit, which means they withdraw money every month from my account. I do that because I am confident that they will not take any extra money from my account". (Male #1, England).

Interviewees in Egypt were more concerned about the technical aspects of websites such as loading time, broken links, the sudden freezing of websites and easy access to help pages than interviewees in the UK. During the interviews, the researcher noticed that previous problems related to the technical aspects of websites were mainly highlighted by interviewees in Egypt:

"Loading time is another problem. It is especially with airline websites because these websites contain images and take a long time to load and move between pages. The internet in Egypt is slow and web pages take a long time to be downloaded in Egypt. So I will need hours to book my ticket". (Male #3, Egypt).

"There are so many similar websites available on the internet so why should I try in vain with a site that doesn't work? And this is mainly with the airline websites. Sometimes I need to book my ticket quickly in an emergency situation. So it is not good to find the website closed or under construction, especially in these situations. Honestly, I would not wait for one website to work again but I would search for another website". (Male #3, Egypt).

"Sometimes while booking my ticket the site freezes without any reason and I have to restart my booking. However the problem is worse if the website freezes while paying for the ticket. It would not be good to lose connection while my personal and financial information are online and I would not know if booking the ticket was successfully finished or I should restart". (Female #4, Egypt)

When these problems were mentioned by interviewees in the UK, they compared the extent of these problems in the two contexts. They agreed that these problems are a major concern in Egypt but not in the UK:

"Loading time is also a big issue. I hate to wait for a long time for the website to download. I remember when I was in Egypt; sometimes the loading of websites was very slow, to the extent that I had to find something else to do while the website finished downloading. To be honest I never face this problem here in the UK. Even airline websites that contain images do not take more than a second to download". (Male #6, England).

"I hate it when a website disconnects suddenly or when I move from one page to another within the website and it stops and tells me that there is a problem with the page, even though the main website is working. What if I need important information from this page? But actually I have never faced this problem in the UK". (Male #6, England).

Infrastructure factors highlighted by interviewees were also highlighted differently by interviewees in Egypt and the UK. The Egyptian infrastructure discourages people from shopping online in Egypt. Interviewees in Egypt highlighted this:

"To be honest, I do not like to buy anything online in Egypt because I do not trust the mail system there. They might steal my stuff, especially expensive items such as electronics. My friend once bought a kitchen machine through Amazon and he never received it. It was lost and he never knew where it had gone". (Male #3, Egypt).

"The problem in Egypt is that the speed is not very fast, therefore logging in and out of any website is very boring. With airline websites it is especially slow because these websites include images. If you do not have a high speed internet connection it takes a long time to move from one page to another and if you need a high speed internet connection, it would be very expensive and not everyone in Egypt can afford It". (Male #2, Egypt).

However, interviewees expressed a different point of view in relation to the UK:

"It was completely different when I was in the UK. I never had any problem with receiving items bought online. Even if the courier came to my house and I was not there, I could reschedule another appointment to receive my items. It is very easy and smooth. The same applies to returning items". (Male #3, Egypt).

"I think that the infrastructure in the UK encourages people to shop online. High internet speed is available all the time, and it is easy to receive and return items bought online. I never faced any problems when shopping online in the UK". (Female # 9, England).

## 4.5 Conclusion

This chapter presented antecedents of airline website credibility perceived by Egyptian online users. These antecedents resulted from the process of coding data derived from semi-structured interviews with Egyptian online users who had booked or tried to book airline tickets online. The results identified several antecedents, which were grouped in three main groups. The first group is made up of online antecedents. This covers four main factors: visual design, website content, technical characteristics and security and privacy. These antecedents highlight the importance of the online presence of the airline company. The second group is made up of the offline antecedents. This group encompasses four main factors: service quality, customer service, reputation and price. These antecedents highlight the importance of the offline presence of the airline company and show how it affects the online perception of airline websites and shapes Egyptian online users perceptions of website credibility. The third group is antecedents related to the infrastructure in Egypt. This highlights the effect of infrastructure problems in the Egyptian context on users' perceptions of airline website credibility. All interviewees both in Egypt and the UK highlighted the importance of these antecedents when assessing the credibility of airline websites.

The credibility perceptions of interviewees in the UK and Egypt were compared and differences were identified in order to answer the second research question. These differences included interviewees' concerns regarding security and privacy issues, their concerns regarding the technical aspects of websites and the effect of the infrastructure in the context in which they interact with the website on their perceptions of the credibility of airline websites.

Proposed antecedents affecting Egyptian online users' perceptions of airline websites and differences in the credibility perceptions of interviewees in Egypt and the UK are presented in Figure 6.2.

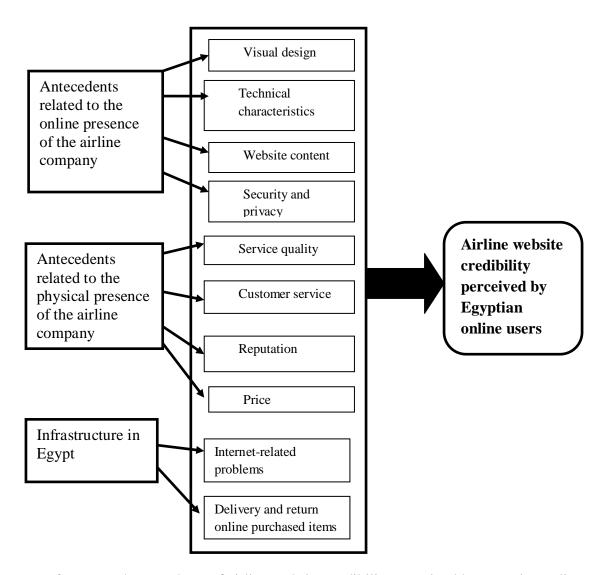


Figure 6. Proposed antecedents of airline website credibility perceived by Egyptian online users

# Chapter 5

**Analysis of Survey Results** 

## 5.1 Introduction

The previous chapter has presented antecedents of airlines websites credibility perceived by Egyptian online users derived from the interviews analysis. All items revealed from the analysis of the interviews data were used to design the survey for the second phase of the study. The purpose of the second phase of the study is twofold: First: it examines the relevant importance of airline website credibility antecedents revealed from the interviews data analysis, Second: it explores the relationship between users' demographics and their perceptions of some of airline website credibility antecedents.

The chapter starts by an explanation of the method used to check for sample error. A summary of the sample profile is then reviewed. Accordingly, the chapter proceeds to accomplish the main objective of this phase. The relative importance of airline website credibility antecedents for Egyptian online users were explained in details followed by a detailed discussion that captures differences in credibility perceptions based on users' characteristics.

## 5.2 Checking for Sample Error

As mentioned in Chapter 3, data collected for this phase of the study came from two main sources. Firstly, questionnaires were distributed personally by the researcher in Egypt. The researcher had permission from the authorities in Heathrow airport to distribute some questionnaires to Egyptian passengers on a flight from London to Cairo. The researcher also asked for the permission of the authorities in Cairo airport to distribute some questionnaires to Egyptian passengers on board the return flight from Cairo to London. In addition, a few questionnaires were distributed personally in Egypt. Secondly, a complementary process for collecting more data was conducted online using Google Documents.

Field (2009) has stated that "If we were to take several samples from the same population, then each sample has its own mean, and some of these sample means will be different" (p.41). T-tests were conducted to determine the mean differences between the two groups that filled in the questionnaire (respondents who filled in paper questionnaires and respondents who filled in online questionnaires) in their patterns of answering the 49 items in the questionnaire. The test showed some significant differences between the two groups. The first group of respondents, who filled in the paper questionnaires, demonstrated more concern about the majority of items in the questionnaire than the group who filled in the online questionnaires.

The first group showed more concern about the online attributes of airlines such as suitable font size, easy to find and use websites, easy to find help page and a mechanism to return to the home page, as well as other issues such as privileges for online users and online privacy. Moreover, the group who filled in the paper questionnaires showed more concern regarding specific offline attributes of airlines such as convenient flight schedules, on-time performance of flights, prompt responses to cancelled or delayed fights and the availability of different kinds of food on board, as well as issues such as price, customer service and the reputation of the airline company. The second group of respondents, however, showed more concern about infrastructure problems in Egypt than the first group.

These differences between the two groups' perceptions of factors affecting airline website credibility could be explained by differences in their travel behaviour. The majority of respondents in the group who filled in paper questionnaires were frequent flyers as they mentioned during the introductory conversation with the researcher. Respondents mentioned that they travelled a lot between Egypt and the UK for study and business purposes. They all acknowledged that they preferred to book their tickets online, although they mentioned that they would never do this in Egypt.

They would usually book return tickets in London and, if travelling from Egypt, they would book their tickets through an airline office. They gave some reasons for not booking tickets online in Egypt, such as slow internet connections and online fraud, which were consistent with the interviews data analysis.

On the other hand, the second group of respondents, who filled in questionnaires online, were residing in Egypt at the time of the research. Users in Egypt perceive internet shopping as less credible, including purchasing airline tickets online, due to the relatively high rate of cyber-crime in the country and the relatively low levels of online security and privacy. This was a key factor preventing their use of the internet for shopping, including the booking of airline tickets online.

To sum up, as the first group of respondents travelled a lot and tended to book their tickets online, they cared more about the attributes of the airline websites that helped them to go through the booking process smoothly and the offline attributes that made the flight convenient for them. On the other hand, as the second group of respondents was residing in Egypt at the time of the study and might not shop online in Egypt due to the problems mentioned above, they cared less about the online or offline attributes of airlines and more about infrastructure problems in Egypt such as internet speed and online fraud.

# **5.3 Overview of the Sample Profile**

The respondents' answers to the profile questions revealed information on subjects ranging from gender to preferred language when surfing the internet. An overview of the sample profile helps in understanding the research context. The respondents' demographics and internet usage patterns are discussed below.

## Respondents' demographics

In this study, 200 participants responded to the survey. The majority of respondents were male (66.5%), with 66.5% within the age range 21-39. Age categories started from

21 years, which is the minimum legal age to have a bank account in Egypt and hence to have a visa card to shop online. In 2011, 62.8% of the Egyptian population was in the category of 15-64 years, with 26,187,921 male and 25,353,947 female. This difference between the actual numbers and the sample profile is justified by two factors: first, the identification of the most convenient way of selecting the research respondents; second, according to Mostafa (2006), younger people and males use the internet in the Egyptian context more than older people and females. Major family decisions in Egypt that involve high financial costs such as online shopping are still monopolized by men (Hamdy, 2004). Therefore, as the criteria of choosing the respondents was the experience in booking or trying to book airline ticket online, the majority of respondents were young male users.

In Egypt, the average gross national income per capita reported by the World Bank in 2011 was 2600 US dollars (The World Bank, 2011), which is equal to 17160 Egyptian pounds (L.E) annually with nearly 1430 L.E monthly. In the present study, the majority of respondents' monthly income fell into the second category (1001-3000 L.E) which is considered representative of the Egyptian population.

Results also showed that the educational category best represented by the respondents was Master's or PhD level (48.5%), while the category with the lowest representation was technical certificate holders (6%). In the Egyptian context, high school graduates are more educated than technical certificate holders. High school graduates are eligible to continue their education by joining one of the universities; however, technical certificates are 3 or 5 year certificates and the majority of technical certificate holders stop at this point. Table 5 presents the respondents' demographic information. Figures 7 and 8 present pie charts of respondents' demographic.

Table 5. Sample profile

| Gender         |               | <b>Education</b> l   | evel                |                       |                 |
|----------------|---------------|----------------------|---------------------|-----------------------|-----------------|
| Male           | Female        | High school graduate | University graduate | Technical certificate | Master's or PhD |
| 133<br>(66.5%) | 67<br>(33.5%) | 13<br>(6.5%)         | 78<br>(39%)         | 12<br>(6%)            | 97<br>(48.5%)   |

| Age of respondents |          | Income level (L.E.) |                |             |             |                |
|--------------------|----------|---------------------|----------------|-------------|-------------|----------------|
| 21-39              | 40-59    | 60 and over         | Less than 1000 | 1001-3000   | 3001-7000   | More than 7000 |
| 133<br>(66.5%)     | 44 (22%) | 23<br>(11.5%)       | 62<br>(31%)    | 68<br>(34%) | 40<br>(20%) | 30<br>(15%)    |

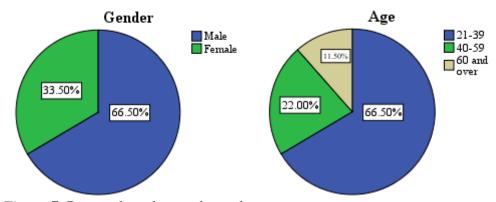


Figure 7: Respondents by gender and age.

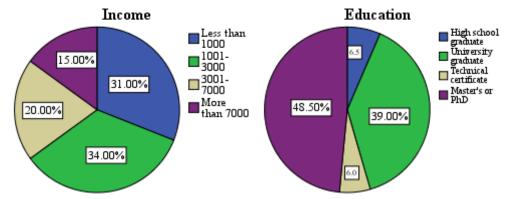


Figure 8. Respondents by income and education.

# Respondents' internet usage Patterns

Respondents were also asked to answer questions related to internet usage, online purchases in Egypt and preferred language when using the internet. Overall, 42.5% of the participants had used the internet for 8 years or more. The majority of respondents (59%) indicated that they used the internet for study purposes. The majority of the respondents (73.5%) never shopped online in Egypt, which is corroborated by the

interviews data analysis. The survey also revealed that English was the preferred language for surfing the internet for 58.5% of respondents, which also fits with the interviews data analysis and confirms that use of the English language is no longer the reason for avoiding purchasing online in Egypt. Table 6 presents some general information regarding the respondents' internet usage. Figures 9 and 10 present pie charts of respondents' internet usage patterns.

Table 6. Respondents' internet usage patterns

| Years of    | f using the   | internet           | Purpos       | se of internet us | e        |              |        |           |
|-------------|---------------|--------------------|--------------|-------------------|----------|--------------|--------|-----------|
| 1-2 years   | 3-7 years     | 8 years<br>or more | Study        | Communication     | Shopping | Online games | Travel | Other     |
| 34<br>(17%) | 81<br>(40.5%) | 85<br>(42.5%)      | 118<br>(59%) | 67<br>(33.5%)     | 4 (2%)   | 1 (0.5)      | 4 (2%) | 6<br>(3%) |

| Shop online in Egypt |                | Preferred language when using the internet |             |
|----------------------|----------------|--|-------------|
| Yes                  | No             | Arabic                                     | English     |
| 53<br>(26.5%)        | 147<br>(73.5%) | 83 (41.5%)                                 | 117 (58.5%) |

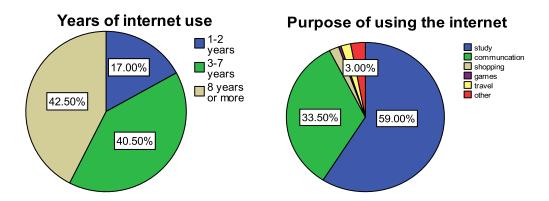


Figure 9. Respondents by years of internet use and purpose of using the internet.

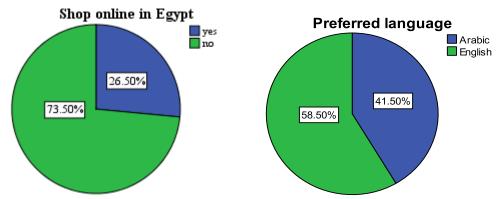


Figure 10. Respondents by their experience in shopping online in Egypt and preferred language.

# 5.4 The Relative Importance of Airline Website Credibility antecedents

Airline Website Credibility antecedents revealed from the first phase of this study were rated using their mean to discover their relative importance for Egyptian online users. Findings from the first phase highlighted the importance of certain antecedents for Egyptian online users, but they did not provide evidence about the relative importance of these antecedents. Therefore, the rationale behind this ranking is to identify the most important antecedents for Egyptian online users.

# **5.4.1 Online antecedents**

The average importance (on the Likert scale from 1 to 5) of the twenty two online features related to airline websites, rated in order from the most important to the least important, are presented in Table 7 and Figure 11.

Table 7. The relative importance of the online features related to airline website

| Question<br>rank | Online antecedents   | Average importance (x) | Std  |
|------------------|--|------------------------|------|
| 1                | Reasonable loading time  | 3.84                   | .56  |
| 2                | No broken links  | 3.69                   | .77  |
| 3                | The website will not disclose personal information without consent | 3.67                   | .85  |
| =                | Easy access to the help page                                       | 3.64                   | .84  |
| =                | Easy to find the website using search engines                      | 3.64                   | .89  |
| 6                | Personal information will not be used by inappropriate parties     | 3.56                   | 1.01 |
| =                | Easy return to the home page                                       | 3.55                   | .95  |
| =                | Information will only be used for booking the ticket               | 3.55                   | 1.00 |

| 9  | Privileges for online buying tickets            | 3.50 | .97  |
|----|---|------|------|
| 10 | Secure website                                  | 3.44 | 1.12 |
| 11 | Request meal online                             | 3.43 | 1.00 |
| 12 | The website does not freeze                     | 3.41 | 1.12 |
| 13 | Easy to read information                        | 3.38 | 1.12 |
| 14 | Change flight time online                       | 3.37 | 1.02 |
| 15 | Easy to use websites                            | 3.36 | 1.14 |
| 16 | Information reaches only the airline website    | 3.35 | 1.00 |
| 17 | Different payment options                       | 3.27 | 1.07 |
| 18 | Easy to read font size                          | 3.24 | 1.17 |
| 19 | Select seat online                              | 3.07 | 1.14 |
| 20 | The website provides services for special needs | 2.95 | 1.25 |
|    | passengers                                      |      |      |
| 21 | Attractive appearance                           | 2.79 | 1.28 |
| 22 | Pleasant colours                                | 2.45 | 1.32 |

*Note.* N = 200, Scale: 1= not important and 5= extremely important

As seen from Table 7.3, the online features perceived as most important by the respondents were reasonable loading time, no broken links, the knowledge that the website will not disclose personal information without consent, easy access to the help page, ability to find the website easily using search engines, the knowledge that personal information will not be used by inappropriate parties and will be used only in booking the ticket, and the ability to return to the home page easily (average importance between 3.84-3.55).

However, privileges for the online buying of tickets, secure websites, the ability to request a meal online, the fact that the website does not freeze while booking the ticket and the information on the website is easy to read, the ability to change flight times online and the ease of using the website were ranked at a medium level of importance (average importance between 3.50- 3.36).

Online features including the certainty that information will reach only the airline website, the availability of different payment options, suitable font size, the ability to select a seat online, services for special needs users, attractive appearance and pleasant colours were found to be from medium to low importance to the respondents (average

importance between 3.35-2.45). Figure 7.6 shows the level of importance of the 22 online features.

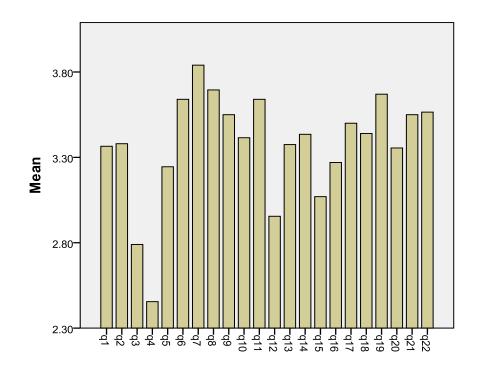


Figure 11. The relative importance of the online features related to the airline website

These ratings show that the technical characteristics of websites are considered the most influential on Egyptian users' perceptions of airline website credibility. These results are in agreement with the results from the first phase. Both results highlighted that Egyptian online users are concerned about the technical characteristics of airline websites, such as loading time, broken links and easy access to the help page. These problems are especially important for Egyptian online users because of internet problems in Egypt such as slow internet connections. The results from the interviews data analysis asserted that these problems were important in relation to airline websites because these websites need a high speed internet connection to download because they contain images.

Similarly, survey findings corroborate findings from interviews data analysis in terms of the importance of online security and privacy issues for Egyptian online users.

The results from the interviews data analysis revealed that the lack of security and privacy online in Egypt was one of the main reasons why Egyptian online users avoided

shopping online in Egypt. However contrary to expectations and to what past research has suggested, the results revealed that respondents perceived the appearance and colours of airline websites to be of low importance in relation to perceptions of airline website credibility. While easy to use websites, easy to read information on websites and font size was important to interviewees and of medium importance to respondents in the survey phase, neither attractive appearance nor colours were important for Egyptian online users' perceptions of airline website credibility.

# 5.4.2 Offline antecedents

The average importance (on the Likert scale from 1 to 5) of the twenty two offline features related to the airline company were rated by the respondents, and are presented in table 8 in order from the most important to the least important.

Table 8. The relative importance of the offline features related to the airline company

| Question rank | Offline antecedents                                  | Average    | Ctd  |
|---------------|--|------------|------|
| Tank          |  | importance | Std  |
|               |  | (x)        |      |
| 1             | Delivery of delayed luggage                          | 3.93       | .34  |
| 2             | Luggage allowance                                    | 3.88       | .47  |
| 3             | Discounts and offers                                 | 3.80       | .55  |
| 4             | Cheap flight prices                                  | 3.71       | .75  |
| 5             | Services worth their price                           | 3.70       | .77  |
| =             | Short check in lines                                 | 3.69       | .75  |
| =             | Help passengers and answer their questions           | 3.69       | .79  |
| =             | Friendly in-flight crew                              | 3.69       | .79  |
| 9             | Honest attitude to passenger complaints              | 3.68       | .83  |
| 10            | On-time performance of flights                       | 3.62       | .91  |
| 11            | Respond to customer requests quickly                 | 3.58       | .95  |
| 12            | Well-known company                                   | 3.57       | .90  |
| 13            | Others' good experience with the airline company     | 3.55       | .90  |
| 14            | Actual prices for flights without any hidden fees    | 3.53       | .95  |
| 15            | Good experience with the airline company             | 3.50       | .92  |
| =             | Friendly and polite customer services representative | 3.47       | .90  |
| =             | Rewards for frequent flyers                          | 3.47       | 1.00 |
| 18            | Prompt response to cancelled or delayed flights      | 3.45       | 1.00 |
| 19            | Convenient flight scheduling                         | 3.42       | 1.08 |
| 20            | Low recent accident records                          | 3.40       | .99  |

| 21 | Variety of food for different passengers | 3.38 | 1.06 |
|----|--|------|------|
| 22 | Good reputation                          | 3.29 | 1.05 |

*Note.* N = 200, Scale: 1= not important and 5= extremely important

As seen from table 8, the offline features that were perceived as the most important by respondents were delivery of delayed luggage, luggage allowance, discounts and offers, cheap flight prices, services that are worth their price, short checkin lines, staff who help passengers and answer their questions, and friendly and courteous in-flight crew (average importance between 3.93-3.69).

An honest attitude to passenger complaints, on-time performance of flights, quick response to customer requests, status as a well-known company, others' good experiences with the airline company, actual prices without any hidden fees and good experience with the airline company were ranked as being of medium importance (average importance between 3.68-3.50).

However, offline features referring to friendly and polite customer service representatives, rewards for frequent flyers, quick response to cancelled or delayed flights, convenient flight schedules, low recent accident records, variety of food and good reputation were found to be from medium to low importance to the respondents (average importance between 3.93-3.66). Figure 12 shows the level of importance of the 22 offline features.

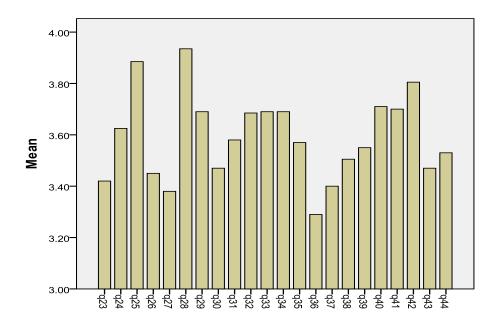


Figure 12. The relative importance of the offline features related to the airline company

The findings from survey data analysis were consistent with those from the interviews data analysis in terms of the importance of the delivery of delayed luggage and luggage allowance in affecting Egyptian online users' perceptions of an airline company. Interviews data analysis corroborates the importance of these antecedents for Egyptian passengers. In addition, the majority of customer service features (honest attitude to passengers' complaints, friendly in-flight crew and short check-in lines) were important antecedents affecting respondents' perceptions of an airline company and its website's credibility. Personal relationships are necessary for long-term business in Egypt. Katz (2007) acknowledged that Egyptians prefer to establish strong relationships before making any deals and prefer to deal with the company whose service representatives respect them. The way customer service representatives treat Egyptian travellers before or during the flight and at the airport is considered a main factor in choosing an airline company.

The results of survey data analysis corroborate the findings of the interviews data analysis regarding the importance of cheap prices, discounts and offers and services that are worth their price for Egyptian travellers when choosing an airline. In Egypt, about 45 % of the population survives on just \$2 a day (Slackman, 2008).

Although, the majority of survey respondents and research interviewees were university lecturers, who have the highest level of education in Egypt, they are classified as a limited income group that falls into the middle income class. The general increase in price levels in Egypt and the unfair distribution of income affects the middle income group's ability to save and makes them more concerned about choosing an airline company that provides cheap prices, good offers and services that are worth their price.

The effect of store reputation has been highlighted in previous research as important for Egyptian consumers (Pavlou, 2003), and this was confirmed by some interviewees in the first phase of the research. However, findings from the survey data analysis did not support this notion. This could be justified by the fact that the majority of Egyptians are Muslims (Osman, 2004). Muslim people believe that everything happens due to God's will and that they will face their destiny anywhere, and this might be the reason for the low importance of an airline's accident record.

#### **5.4.3 Infrastructure antecedents**

The relative agreement (on the Likert scale from 1 to 5) among respondents on the influence of the five infrastructure antecedents on their perceptions of airline website credibility, rated by the respondents in order from the most influential to the least influential, are presented in table 9.

Table 9. The relative influence of infrastructure antecedents for respondents

| Question<br>rank | Infrastructure antecedents   | The relative influence (x) | Std  |
|------------------|--|----------------------------|------|
| 1                | The return of items purchased over the internet is complicated                         | 3.82                       | .57  |
| 2                | The lack of protection against online fraud in Egypt                                   | 3.62                       | .84  |
| 3                | The Internet is slow in Egypt  | 3.55                       | .87  |
| 4                | It is difficult to deliver purchased items over the internet in Egypt                  | 3.48                       | 1.00 |
| 5                | If my money has been stolen online in Egypt, the bank will not return this money to me | 3.45                       | .95  |

*Note. N* = 200, Scale: 1= strongly disagree and 5=strongly agree

As seen in table 9, the return of items purchased over the internet was the most influential infrastructure problem for respondents. Following this, the lack of protection against online fraud in Egypt, the slow internet speed and the difficulty in receiving items bought online were rated medium. Concern about the return of money stolen online was the least influential infrastructure problem affecting respondents' credibility perceptions. Figure 13 shows the relative influence of infrastructure problems in Egypt on respondents' credibility perceptions.

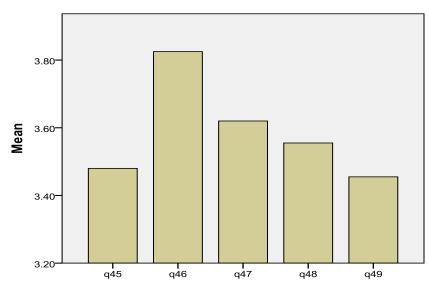


Figure 13. The relative influence of infrastructure antecedents

The fact that the lack of a reliable system for returning items purchased over the internet was regarded as the most complicated infrastructure problem in Egypt is consistent with the interviews data analysis and other research, which has found that mail services in developing countries are unreliable, expensive and time consuming. This is considered as a crucial infrastructure problem that discourages people in developing countries from shopping online (Shalhoub & Al Qasimi, 2006). Interviews data analysis revealed that online fraud has always been a complicated problem for Egyptian online users, and this is supported by the survey findings. The lack of protection against fraud limits online transactions in developing countries such as Egypt (Shalhoub & Al Qasimi, 2006). This corroborates the findings from interview data

analysis, which showed that online fraud was considered the main reason to avoid transacting online in Egypt.

The problem of the slow internet connection in Egypt, highlighted by both the interviews and survey data analysis, is corroborated by a study by Kamel and Hussein (2002), who suggested that there was a lack of fully interconnected high-speed network sufficient for the requirements of e-commerce in Egypt. Many consumers in Arab countries such as Saudi Arabia, the UAE and Egypt are unwilling to purchase goods over the internet because banks will not compensate them for online loss.

# 5.5 Cross-Tabulations of users' demographics

Cross-tabulations were used to explore the relationship between users' demographics and their perceptions of airline website credibility antecedents revealed from the first phase of this study. Cross-tabulation is "the main tabular method for displaying data for detecting an association between two variables" (De Vaus, 2002, p. 318). It is also known as contingency table analysis, which is used to analyse categorical data (nominal measurement scale). A cross-tabulation is a two (or more) dimensional table that records the number (frequency) of respondents that have the specific characteristics described in the cells of the table. It has been used in this study to provide a wealth of information about the relationship between demographics and credibility factors.

Due to the considerable number of antecedents revealed from the interviews phase, it was difficult to explore the relationship between users' demographics and all credibility antecedents. Therefore specific antecedents were chosen based on theoretical and cultural perspectives. Cross-tabulation tests were conducted for users' age, gender, education and internet experience with all antecedents related to the online presence of the company. Based on the extant literature, Dholakia & Chiang (2003); Fogg et al., (2001); Hirschmann & Thompson (1997); Liaw & Huang (2003); Mostafa (2006),

Reisenwitz et al. (2007); Zhou et al. (2007) have confirmed that there is a gap between old and young users, female and male users, more educated and less educated users, experienced and non-experienced users regarding their perceptions of website-related attributes, they have provided mixed results regarding the relationship between online users' demographics and their perceptions towards online shopping. Therefore, deep understanding of the relationship between these demographics and online antecedents of website credibility is required.

However, a cross-tabulation test was conducted for users' income with website content, service quality and price antecedents to explore the relationship between users' income and their perceptions of these antecedents. Reasons for choosing these antecedents are:

• Based on the extant literature, online shoppers are expecting to spend more money shopping online if they have more income (Bagchi & Mahmood 2004). Website content in this study including several antecedents such as ability to change flight times online, ability to request meals online and the website offers privileges for online ticket buyers. These antecedents are highly related to respondents' income. In Egypt where the average gross national income per capita is nearly 1430 L.E monthly (World Bank, 2011), this income guarantees only the minimum requirement for any family in Egypt. This income only allows individuals to afford their daily expenses. These individuals will not be able to afford extra money for services such as changing a flight time and they will be interested in having privileges when they book their tickets online.

Additionally, based on the extant literature, Fogg et al. (2001) and Venkatech and Agarwal (2006) acknowledged that there is a relationship between users' income and their perceptions of a website content as affecting their perceptions of the credibility of a website. They asserted that there is a relationship between users' income and their

perceptions of the content of the website. For previous reasons, the relationship between users' income and website content antecedents was chosen to be explored in this study.

- The interviews data analysis of this study showed that interviewees had qualities in common with both kinds of individuals (price-conscious and sale-prone). They liked to buy cheap tickets and also receive good discounts and offers. The survey data analysis was consistent with previous findings regarding the importance of price for Egyptian users from all income groups. Although, the majority of survey respondents and research interviewees were university lecturers, who have the highest level of education in Egypt, they are classified as a limited income group that falls into the middle income class. The general increase in price levels in Egypt and the unfair distribution of income affects the middle income group's ability to save and makes them more concerned about choosing an airline company that provides cheap prices. For previous reasons, the relationship between users' income and price antecedents was chosen to be explored in this study.
- Service quality is a promise of performance. Interviewees on the first phase of the study asserted on the importance of the quality of services of airline companies for Egyptians and that they should deserve the money paid for them. This is specifically because they pay a lot of money for airline tickets and it is considered as is a critical decision for people in this financial bracket, and therefore it is important that they benefit from the money they spend. This relationship between interviewees' income and their perceptions of the service quality antecedents was the motivator for choosing to study this relationship in the second phase of the study.

It is important to highlight that during the analysis of the survey data, the first two categories of the Likert scale used in the survey (1- not important and 2- barely important) were coalesced into one category named "not important", and the same was done with the last two categories (4- important and 5- extremely important), which were

coalesced into one category named "important". Similarly, the (1- strongly disagree and 2- disagree categories) were coalesced in one category named "disagree" and the (4- agree and 5- strongly agree categories) were coalesced in one category named "agree". The neutral point was kept as it was. The purposes of the survey data are to explore the relative importance of the credibility antecedents and explore relationship between respondents' demographics and their perception of some of these antecedents.

Coalescing the scale into three points is imperative in giving strong indications of whether there is a strong tendency for antecedents to be relatively important/not important for respondents.

It is also important to highlight that 0.10 was chosen as the minimum difference between the percentages of respondents that had the specific characteristics described in the cells of the table. This percentage was chosen as it is considered a good indication that there is a difference between the groups regarding their perception of the factor. For example, if 70% of male respondents perceived the security of websites as important compared with 60% of female respondents, in this case it could be argued that there was a difference between gender categories (male and female) regarding their perceptions of the security of websites. However, if the difference was less than 0.10 then it was understood that there was no difference between gender categories (male and female) regarding their perceptions of the security of websites.

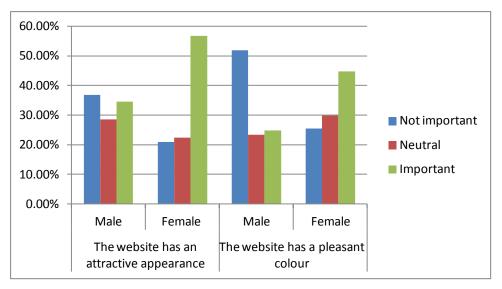
Figures 14 to 32 report cross-tabulations for the numbers and percentages of users' gender, age, income, education and years of internet usage respectively. It is important to highlight that all cross tabulation tables were turned to figures to simplify their visual display. Figures show only items that showed significant differences among respondents within each factor.

# 5.5.1 Cross-tabulation analysis of gender groups

Previous researchers have not reached a consensus regarding the effect of gender on perceptions of online shopping. The literature has also failed to make any suggestions regarding the effect of gender on perceptions of the credibility of websites. The following cross tabulations explore the effect of users' gender on their perceptions of visual design, technical characteristics and security and privacy as affecting their perceptions of the credibility of the website. There were no relationship between users' gender and their perceptions of website content, all factors related to the offline presence and infrastructure problems as affecting their perceptions of the credibility of websites.

#### Visual design

Figure 14 illustrates that there were differences between gender categories (male and female) regarding the effect of two visual design elements on perceptions of airline website credibility. As shown from the figure, female respondents are more concerned about the aesthetic aspects of websites, such as attractive appearance and pleasant colours, than male respondents. This finding is consistent with the nature of females in the Egyptian context, who tend to be more concerned with aesthetics and design items in everyday life than Egyptian males. This finding is also consistent with those of Li (2006), who revealed that women use engagement approaches, such as graphic elements, rather than information-driven approaches, which are preferred by men.

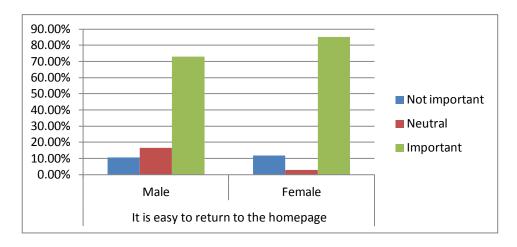


*Note.* Sample size N = 200 (Male= 133 (66.5%) and Female = 67(33.5%)

Figure 14. The relationship between users' gender and their perceptions towards visual design items.

#### Technical characteristics

Figure 15 shows that there are differences between gender categories (male and female) regarding the importance of a homepage to which it is easy to return. More specifically, female respondents are more concerned about the ease of returning to the home page than male users. This finding is consistent with the patterns of using the internet in Egypt where male are using the internet more than female does (Mostafa, 2006). Therefore, expected that male would be more experienced and less caring about the technical aspects of website than female user. This finding also corroborates the findings of a great deal of previous work in this field. For example, Schumacher and Morahan-Martin (2001) stated that compared to female users, male users were more likely to be knowledgeable about using computers and more skilled at using the internet, and therefore they might be less concerned about technical aspects of websites than female users.



*Note. Sample size* N = 200 (*Male= 133* (66.5%) and *Female = 67*(33.5%)

Figure 15: The relationship between users' gender and their perceptions towards technical characteristics items

#### Website content

Figure 16 shows that there were differences there are differences between gender categories (male and female) regarding the ability to change flight times online. More specifically, female respondents are more concerned about the ability to change flight times online than male users. One reason that might explain the high importance of ability to change flight times online as a web content issue for female users that, once they choose to book their tickets online because it is it is more convenient and faster than booking through the airline company office, all processes including changing flight times, for example, should be available online. Moreover, according to the gender roles in Egypt women are suited for caring for the home, the children, and the husband and therefore going to the airline office to change the flight time or spending time in reaching the airline by phone could be difficult to be handled for women and therefore they would prefer to change flight times online.

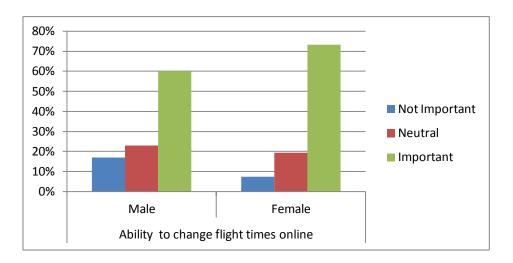
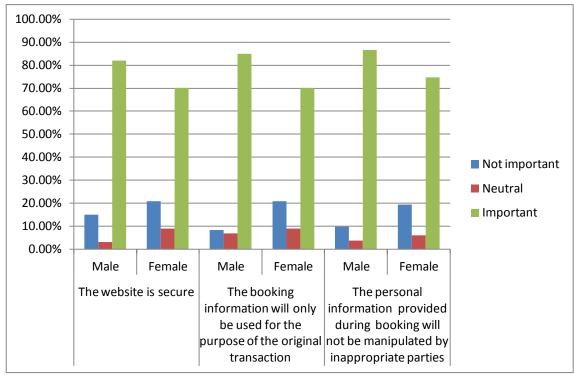


Figure 16. The relationship between users' gender and their perceptions towards website content items

## Security and privacy

It can be noticed from figure 17 that there are differences between gender categories (male and female) regarding the effect of security and privacy elements on perceptions of airline website credibility. Surprisingly, male users expressed greater concern about the security and privacy issues of websites than female users. Men may have been more concerned with security and privacy issues because men in Egypt are responsible for major family decisions that entail high financial costs, such as shopping online (Hamdy, 2004). Their responsibility for expensive decisions makes them more worried about online security and the privacy of financial and personal information inserted online. This result does not support previous research in the same field. For example, Garbarino and Strahilevitz (2004) stated that, compared to men, women perceived more risk regarding online transaction issues such as online privacy and credit card misuse.



*Note.* Sample size N = 200 (Male= 133 (66.5%) and Female = 67(33.5%)

Figure 17: The relationship between users' gender and their perceptions towards security and privacy items.

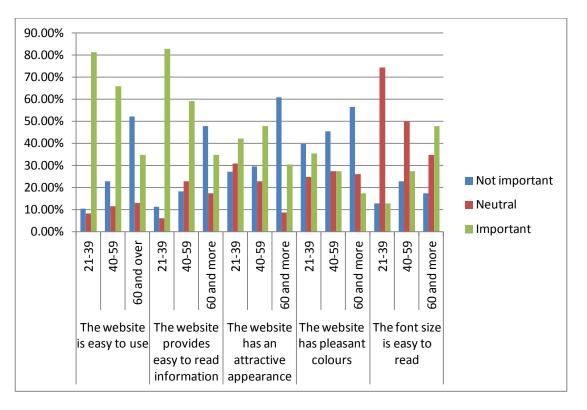
## 5.5.2 Cross-tabulation analysis of age groups

Cross tabulation for age groups were conducted because past research regarding the relative importance of age in predicting online shopping has shown mixed results. For example, in one study, younger consumers were found to be more likely to buy online (Dholakia & Uusitalo, 2002), while in two other studies, older consumers were shown to be more likely to buy online than younger users (Donthu & Garcia, 1999; Joines et al., 2003). Moreover, past research has not proved the effect of age on perceptions of the credibility of websites. The following cross tabulations explore the effect of age on perceptions of visual design, website content, technical characteristics and security and privacy as signifiers of the credibility of a website.

## Visual design

Figure 18 shows that there are differences between age groups regarding the effect of four items of visual design on perceptions of airline website credibility. Generally speaking, respondents in the first age category (21-39) were more likely to identify

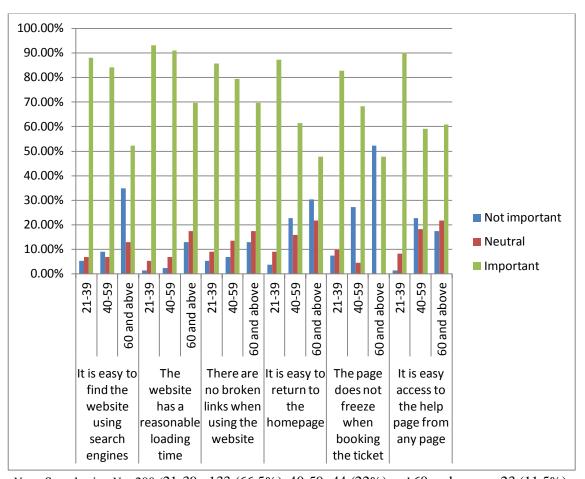
visual design items as affecting their perceptions of airline website credibility than respondents from the other two age categories. Specifically, respondents from the first age category (21-39) were more concerned about whether the website is easy to use, provides easy to read information and has an attractive appearance, while respondents from the third age category (60 and over) were more concerned about font size. It seems reasonable that font size would be the most important visual concern for older users; unlike younger adult users, the normal aging process means that there are specific issues such as vision impairment that affect use of the web by older adults (Becker, 2004). Older users have difficulties detecting information in small letters, especially on computers screens, and therefore they prefer words with big letters (Morrell, 2002), while the higher concern of younger users with the other visual design items might be because these users are likely to comprise the majority of online shoppers and therefore require the website to be easy to use and easy to read.



Note. Sample size N = 200 (21-39=133 (66.5%), 40-59=44 (22%) and 60 and more = 23 (11.5%) Figure 18: The relationship between users' age and their perceptions towards visual design items.

#### Technical characteristics

Figure 19 shows that there are differences between age groups regarding the effect of five technical characteristics on perceptions of airline website credibility. Respondents from the first age category (21-39) were more concerned about the technical characteristics of airline websites than the other two age groups. This result was expected because younger users are more likely to shop online than older users (Sorce et al., 2005). In the Egyptian context, Mostafa (2006) has stated that age is related inversely to internet usage, indicating that younger people of both genders are more likely to use the internet than older users. This exposure to the internet may justify that the technical characteristics of websites, such as loading time and easy access to the help page, seem to be more relevant to this group.



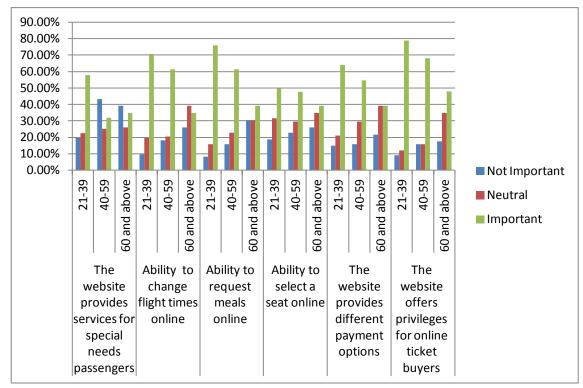
*Note.* Sample size N = 200 (21-39=133 (66.5%), 40-59=44 (22%) and 60 and more = 23 (11.5%)

Figure 19. The relationship between users' age and their perceptions towards technical characteristics items.

#### Website content

Figure 20 shows that there were differences between age categories regarding the effect of four aspects of website content on perceptions of airline website credibility. Respondents in the first age category (21-39) were more likely to state that these aspects of a website's content affected their perceptions of airline website credibility than respondents from the other two age categories. More specifically, respondents from the first age group (21-39) were more concerned about the provision of services for special needs passengers, the ability to request a meal online, change flight times online and privileges for people who buy tickets online than the other two age groups.

As mentioned earlier, younger users are more likely to shop online than older users (Sorce et al., 2005). Mostafa (2006) confirmed that younger people in Egypt are more likely to use the internet and, as a result, they are more likely to purchase airline tickets online than the other groups. This might explain the high importance of web content issues for this age group. Since users choose to book tickets online because it is more convenient and faster than booking through the airline company office (as indicated by the interviews data analysis), all processes including changing flight times, for example, should be available online.



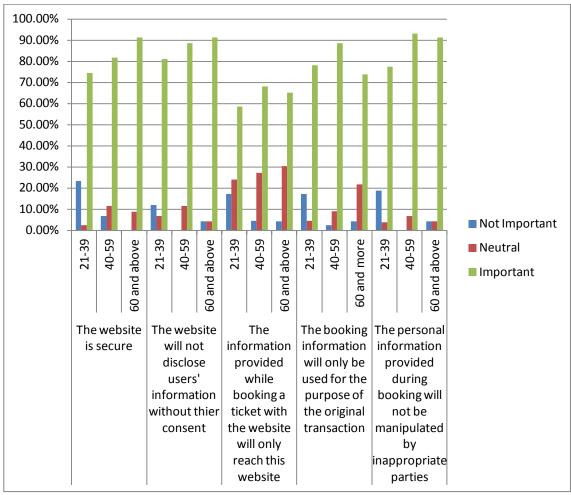
Note. Sample size N = 200 (21-39=133 (66.5%), 40-59=44 (22%) and 60 and more = 23 (11.5%)

Figure 20. The relationship between users' age and their perceptions towards content items.

## Security and privacy

Figure 21 shows that, in general, the second (40-59) and third (60 and over) age groups were more likely to be affected by security and privacy concerns than the first group (21-39). This finding is corroborated by a great deal of previous work, which concluded that older internet users are much less likely to engage in risky online behaviours than younger users. Although the internet has become more pervasive, younger users are more likely to find online shopping safe and convenient than older consumers (Sorce et al., 2005). Older users are much more careful when evaluating the credibility of websites. Zhou et al. (2007) have indicated that age affects users' perceptions of online risk and security, and thus affects the likelihood that older consumers will make online purchases. The situation is the same in the Egyptian context. Older people who spend their lives in the offline context perceive the online context as more risky and less secure. Therefore, security and privacy issues are their

first concern when they choose to switch from the physical world to the online environment.



*Note.* Sample size N = 200 (21-39= 133 (66.5%), 40-59=44 (22%) and 60 and more = 23 (11.5%)

Figure 21. The relationship between users' age and their perceptions of security and privacy items.

#### 5.5.3 Cross-tabulation analysis of income groups

Although past research revealed many factors that affect Egyptian online users' towards shopping online such as trust and risk issues, users' income have not considered as a possible antecedent for Egyptian avoidance to purchase online. The following cross tabulations identify the effect of users' income on their perceptions of website content, service quality and price as affecting their perceptions of the credibility of the website. These factors were chosen to be explained in details because based on the literature and the cultural considerations it is expected that users' income is having a relationship with these factors as affecting users' perceptions of the credibility of

websites. For example, An & Noh (2009) asserted that perceptions of service quality are somewhat different according to the passengers' income. Additionally, El-Mansouri (2010) highlighted that gender and age of airline passengers do not affect the way they perceive the quality of services provided by the company.

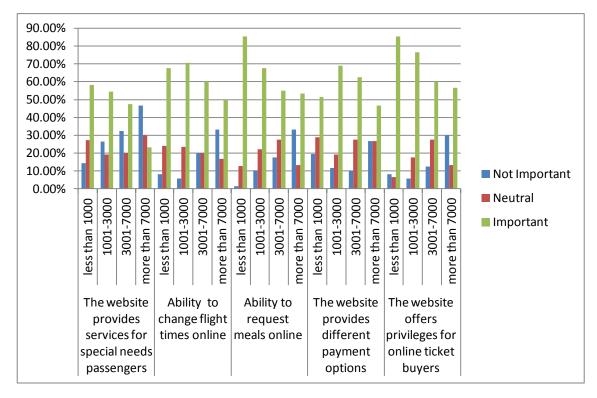
#### Website content

Figure 22 shows that there are differences between income categories regarding the effect of website content items on perceptions of airline website credibility. It can be noticed from the table that the first two income groups (less than 1000 and 1001-3000) were more concerned about website content items than the other two groups (3001-7000 and more than 7000).

Users from the first and second (less than 1000 and 1001-3000) income groups are considered low and middle income classes in the Egypt. Website content issues, such as the ability to change flight times online, are often considered important for them as they are not willing to pay any extra fees or transportation costs to go to the airline company to change their booking. This is especially true for those who live in crowded cities such as Cairo, who sometimes need to take a taxi to reach the airport, which is expensive and time consuming (as confirmed by the research interviewees).

It can also be noticed also that respondents from the first and fourth categories are less interested in the provision of different payment options online. This would be expected for respondents from the first category, who have the lowest income (less than 1000), because this low income category might depend on paying with credit cards rather than Visa cards. This is also an issue for those in the fourth income category (more than 7000), probably because people in this category have different cards and therefore prefer to be offered different payment options and choose the best one.

Additionally, it is logical that low income users will be more concerned about online user privileges than higher income users.

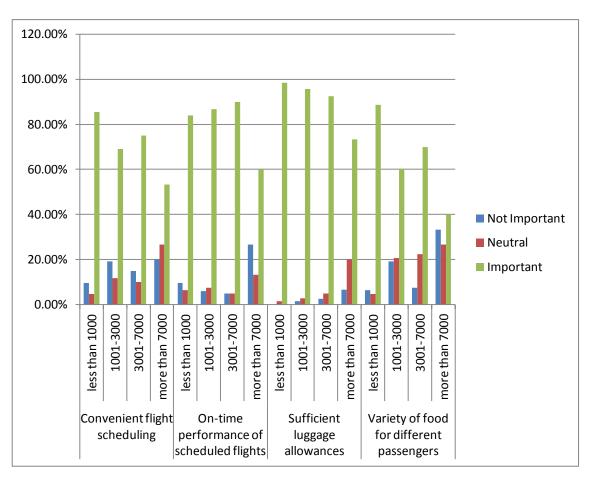


*Note.* Sample size N = 200 (less than 1000 = 62 (31%), 1001 - 3000 = 68 (34%), 3001 - 7000 = 40 (20%) and more than 7000 = 30 (15%)

Figure 22. The relationship between users' income and their perceptions towards website content items.

#### Service quality

Figure 23 shows that there are differences between income categories regarding the effect of service quality on perceptions of airline website credibility. Literature on service quality shows that the perceptions of service quality are somewhat different according to the passengers' income that reflected on their different seat classes (An & Noh, 2009). The numbers in the table show the different perceptions of users from different income groups regarding service quality which is consistent with (An & Noh, 2009). For example, users from the first income group (less than 1000) were more concerned about all service quality items except the on-time performance of scheduled flights. However this is expected for this low income group who are expected to receive the most benefits from the money paid for the airline ticket. They want to find a variety of food on board to satisfy their different needs. This income group does not like to pay any additional fees to have extra services such as additional luggage allowance.



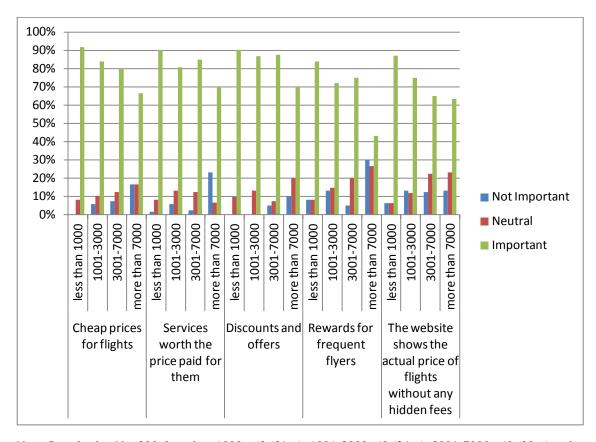
*Note.* Sample size N = 200 (less than 1000 = 62 (31%), 1001 - 3000 = 68 (34%), 3001 - 7000 = 40 (20%) and more than 7000 = 30 (15%)

Figure 23. The relationship between users' income and their perceptions towards service quality items.

#### Price

Figure 24 shows that there are some differences between income groups regarding the effect of pricing on perceptions of airline website credibility. As expected, it is evident that respondents from the low income groups were more concerned with airline companies' prices than higher income respondents. The first income group (less than 1000) was the most concerned with price. Additionally, respondents from the first three income groups (less than 1000, 1001-3000 and 3001-7000) generally stated that price had a greater effect on their perceptions of airline website credibility than those in the fourth income group (more than 7000). As confirmed by the interviews data analysis, price can be considered the first priority when choosing an airline company, and it is

also more important for low income users, who prefer to benefit from cheaper prices and good offers.



*Note.* Sample size N = 200 (less than 1000 = 62 (31%), 1001 - 3000 = 68 (34%), 3001 - 7000 = 40 (20%) and more than 7000 = 30 (15%)

Figure 24. The relationship between users' income and their perceptions towards price items.

#### 5.5.4 Cross-tabulation analysis of education groups

Figures 25 to 28 show some differences between education groups regarding the effect of visual design, website content, technical characteristics and privacy items on perceptions of airline website credibility. These figures show that the fourth educational group (Master's or PhD holders) were more concerned about almost all of these items than the other three groups. Surprisingly, the results showed that visual design items had a greater effect on respondents from the fourth educational group (Master's or PhD holders) in relation to their perceptions of airline website credibility. This finding was unexpected and contradicts past research in the same field.

However, it is important to highlight that the same educational group (Master's or PhD holders) were also more concerned about website content, technical characteristics and privacy issues. These results may be explained by the fact that the majority of the fourth education group (Master's or PhD holders) had travelled abroad for study purposes, and, as confirmed by the interviews data analysis, these respondents tended to book their airline tickets online when they were abroad. This could be the reason why this group was more concerned about these credibility factors. Besides, according to Hui and Wan (2006), better educated users are more likely to be exposed to internet technology than those who with a lower level of education.

Additionally, in the Egyptian context, Mostafa (2006) has shown that well educated individuals of both genders are more likely to use the internet for many purposes, including online shopping, than less well educated individuals. Those respondents with high educational levels are also more concerned about their security and privacy online than those with lower levels of education (Sheehan, 2002).

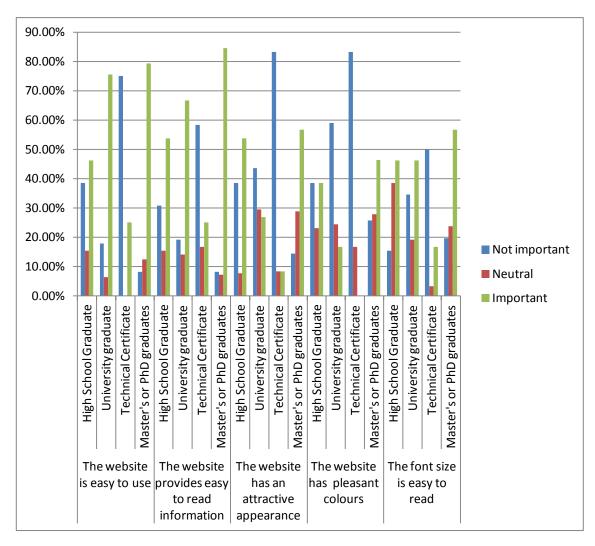


Figure 25. The relationship between users' education and their perceptions towards visual design items.

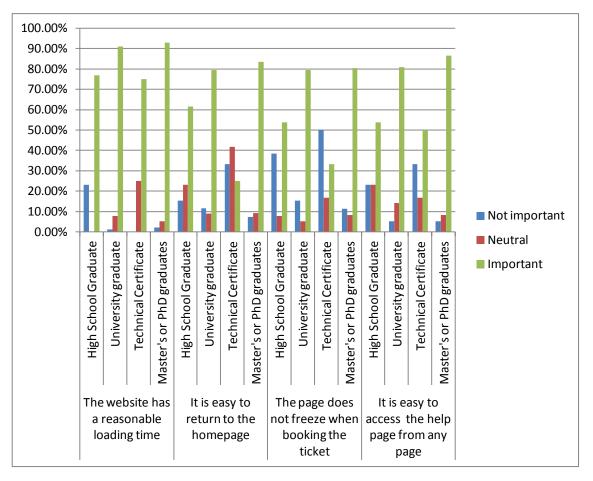


Figure 26. The relationship between users' education and their perceptions towards technical characteristics items.

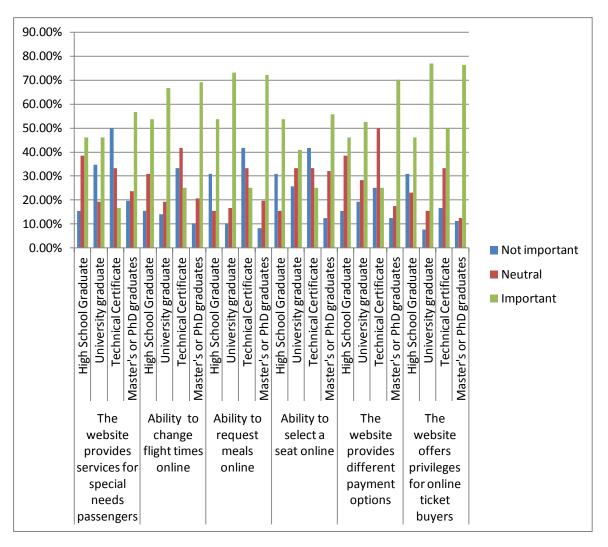


Figure 27. The relationship between users' education and their perceptions towards website content items.

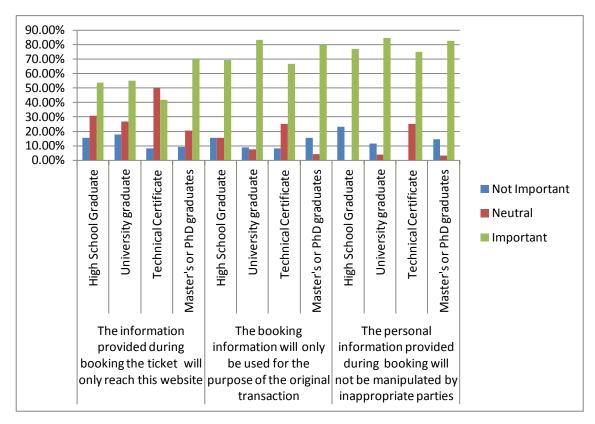


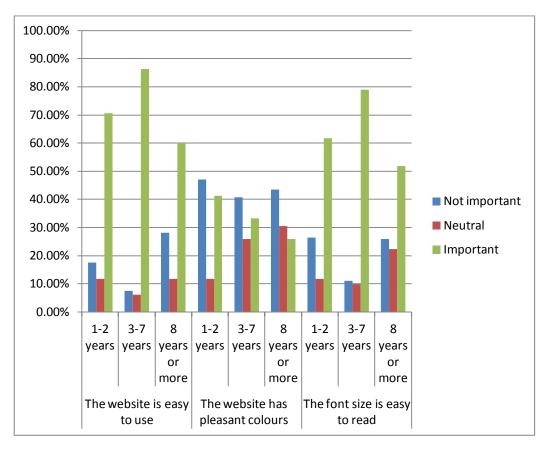
Figure 28. The relationship between users' education and their perceptions towards security and privacy items.

## 5.5.5 Cross-tabulation analysis of years of internet use groups

Generally speaking it can be noticed from Figures 29 to 32 that the third group of respondents (8 years or more) was less concerned about visual design and technical characteristics when considering their perceptions of airline website credibility.

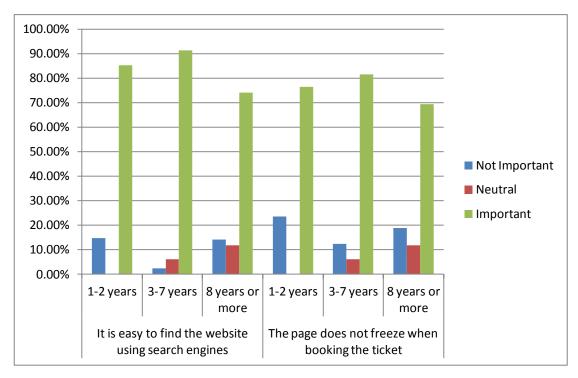
Respondents from the first group (1-2 years) were more concerned about visual design items while they were less concerned about website content and security and privacy items than the other groups. A possible explanation for this might be that, according to DeLone (1998), increasing a user's experience enhances their confidence in their ability to master and use computers to support task performance, so they become less concerned about the technical aspects of a website. This group of respondents does not care so much about the visual design of websites, but, on the other hand, they care more about the content of the website. However, surprisingly, the findings revealed that more experienced users (8 years or more) were more concerned with online privacy than

those in the other categories. A probable justification for this is that a high level of exposure to the internet increases intentions to purchase online (Corbitt et al., 2003; George, 2004) and therefore these users might be more concerned about online privacy than other groups.



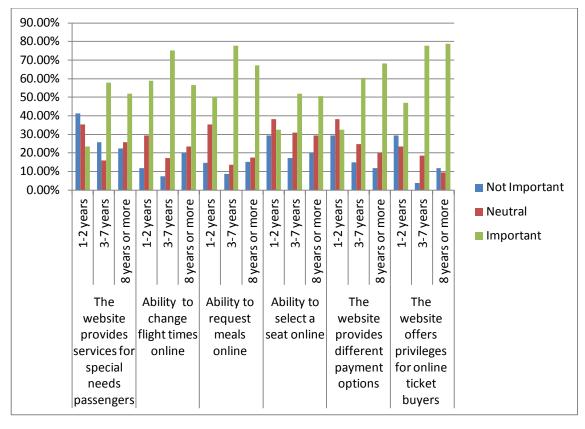
*Note.* Sample size N = 200 (1-2 years = 34 (17%), 3-7 years =81 (40.5%) and 8 years or more = 85 (42.5%).

Figure 29. The relationship between users' internet experience and their perceptions towards visual design items.



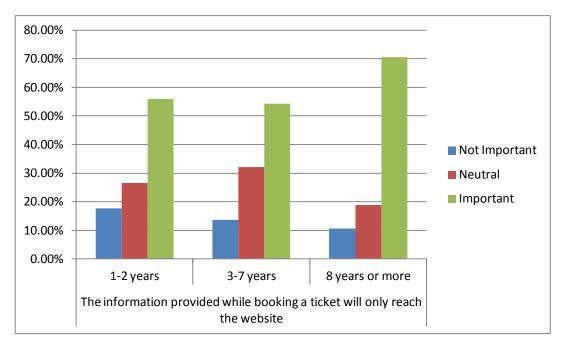
Note. Sample size N = 200 (1-2 years = 34 (17%), 3-7 years =81 (40.5%) and 8 years or more = 85 (42.5%).

Figure 30. The relationship between users' internet experience and their perceptions towards technical characteristics items.



*Note.* Sample size N = 200 (1-2 years = 34 (17%), 3-7 years =81 (40.5%) and 8 years or more = 85 (42.5%).

Figure 31. The relationship between users' internet experience and their perceptions towards website content items.



*Note.* Sample size N = 200 (1-2 years = 34 (17%), 3-7 years =81 (40.5%) and 8 years or more = 85 (42.5%).

Figure 32. The relationship between users' internet experience and their perceptions towards security and privacy items.

#### **5.6 Conclusion**

This chapter has presented the findings revealed by the analysis of the survey data. The chapter started with a description of the process of checking for sample error and an overview of the sample profile. Items revealed from the interviews data analysis were ranked based on their means to explore the most important antecedents for Egyptian online users. Cross-tabulations were conducted to investigate the relationship between users' demographics and their perceptions of airline website credibility antecedents.

Having presented the findings of the two phases of this study, the next chapter explains how these findings have filled the gaps in the literature and achieved the research objectives.

# Chapter 6

**Analysis of Empirical Results: Findings and Interpretations** 

#### 6.1 Introduction

This chapter discusses the main findings of this study and explains how these findings confirm or contradict previous research. This study seeks to achieve four main objectives. First: to identify antecedents of airline website credibility as perceived by Egyptian online users. Second: to explore the extent to which users' perceptions of website credibility are affected by their residence in an online-based country such as the UK compared to a face-to-face-based country such as Egypt. Third: to explore the relative importance of the antecedents of airline website credibility for Egyptian users and determine the relationship between Egyptian users' demographics and their perceptions of these antecedents. After achieving the first three objectives, the fourth objective will be achieved by conceptualizing a framework linking the antecedents of airline website credibility in the Egyptian context with the relationship between Egyptian users' demographics and internet experience and their perceptions of these antecedents.

# 6.2 Antecedents of airline website credibility perceived by Egyptian online users

The first objective aimed at exploring the antecedents of airline website credibility perceived by Egyptian online users. Semi- structured interviews were used to develop an in-depth understanding of these factors. Twenty semi-structured interviews were conducted with Egyptian online users who had experience of booking or trying to book airline tickets online.

When interviewees were asked about the antecedents that affect their perceptions of airline website credibility, many factors were mentioned. These antecedents were grouped into three main groups of antecedents: antecedents related to the airline company's website, antecedents related to the airline company itself and infrastructure in the Egyptian context. The following pages will discuss the relevance of theses antecedents from theoretical and cultural perspectives, if applicable.

#### 6.2.1 Antecedents related to an airline company's website

Antecedents related to an airline company's website as perceived by Egyptian online users were visual design items such as colours and font size, technical aspects of websites such as the ability to find a website using search engines, the information available on the website (website content) and online security and privacy issues. The following pages will discuss the relevance of the online factors from theoretical and cultural perspectives.

#### I. Visual design

An exploration of the different features of website design and their impact of users' perceptions of the credibility of airline websites is important in a context such as Egypt which is lacking in literature on Egyptian online users' perceptions of the credibility of websites, specifically airline websites.

Visual design has traditionally defined as all visible aspects of websites apart from the content of the websites such as website colour and layout (Simon, 2001; Galitz, 2002). However, this study advances this definition by adding other important elements of a website's visual design, including ease of use, the inclusion of easy-to-read information and font size. All of these items, along with attractive appearance and colours, are important visual design items according to the findings of this study.

As websites are visual mediums, website design elements are the first credibility cues that a user sees, and are perceived very quickly, even before the content of the website is read (Robins & Holmes, 2008). Stone et al. (2005) also suggested that the longer a user views a particular website, the more likely they are to find the content credible. As a consequence, it was expected that web design would be an important factor in the findings. However, El Said & Hone, (2005) confirmed that it is important for companies to consider that different cultures may have different perceptions and priorities and therefore a site design that works in one culture may fail to elicit a

positive reaction in another. The current study revealed that the traditional aspects of visual design, such as the website's colour and an attractive appearance, are no longer important for users. The results of this study advanced prior studies which determined that that the availability of nice and relaxed colours is important since it can be used to draw users' attention towards important information (Cyr, 2008; Kim & Moon, 1998; Stone et al., 2005; Simon, 2001), by arguing that easy-to-use websites with easy-to-read information and font size are the main credibility cues for users. This finding is consistent with El- Kasheir, Ashour and Yacout (2009) who identified a positive relationship between customers' perceived ease of use and their continued intention to use internet banking services in Egypt.

Contrary to previous research for Fogg et al. (2002) agreed with Wathen and Burkell's (2002) results, which reported that design look is the most important factor contributing to website credibility perceptions, the findings of this study revealed that for airline websites, neither a website's appearance nor its colours were important for Egyptian users. Interviews data analysis revealed that Egyptian users are more concerned with the price of tickets and security and privacy issues rather than with the visual appearance of the website. Survey data analysis was consistent with these results. It is apparent from the ranking of the online factors that technical aspects and security and privacy issues were ranked as the most important for Egyptian users, while colours and attractive appearance were at the bottom of the ranking.

#### II. Technical characteristics

Interviews data analysis revealed that finding websites using search engines should be easy and accurate. The ease with which a website could be found was considered an indication that the website was being used heavily and thus that the website was credible. Survey findings supported these findings by showing the importance of technical characteristics in affecting Egyptian users' perceptions of

airline website credibility. These results are consistent with those of Lightner et al. (2002) and Economides and Apostolou (2009) who found that the ability to find a website using search engines and navigation is the key technical characteristic of a website.

Navigation, which is the link between user and website content, is considered one of the most important technical characteristics of a website. It determines a website's usability and the ease of accessing information. In a recent study by Gulli and Signorini (2005), navigation emerged as an important issue in an information space containing more than 11 billion pages. Galletta, Henry, McCoy and Polak (2004) argued that relatively small increases in webpage loading time can have a profound impact on how users react to a website (Lazar et al. 2007). Length of wait is important as users are often unwilling to wait more than a few seconds for a website to respond (Schneiderman, 1998).

The findings of this study seem to be consistent with previous studies. Loading time was considered a priority for the research interviewees, and this was supported later by survey results, in which loading time was ranked as the first online feature affecting Egyptian users' perceptions of airline website credibility. The findings of this study suggest that the home pages of websites should be loaded quickly and there should not be any broken links because Egyptian users do not like to wait a long time. The research interviewees stated that they would not wait in vain for a website that does not work, but would instead search for another. Interviewees considered long response time as a bad indicator about a website and suggested that it would decrease their perceptions of the security of this website. This supports Guerrero, Egea, and Gonzalez (2007), who reported that easy navigation and quick download speeds are important antecedents of online credibility perceptions, as users may reject websites with navigation problems. Lazar et al. (2007) asserted that the shorter the response time of

the website, the higher perceived credibility of the site. They considered that a long response time may change users' perceptions of the website and the company and may even affect their perceptions of the security of transactions. Long response time changes user' perceptions of the content of the website (Jako, Sears & Borella, 2000). Ntoulas et al. (2004) suggested that identifying broken links and eliminating them would improve the quality of service provided to the user. Web designers should design websites suitable for different internet speeds (Lazar, 2006).

Easy access to the help page, a home page that is easy return to and the sudden freezing of a web page were highlighted as important technical aspects for Egyptian online users and had a great effect on their perceptions of the credibility of websites, and specifically airline websites. However, previous research in this area has neglected the effect of these factors on users' perceptions of websites. The relative importance of these factors and the reasons for this importance are explained in detail later.

#### III. Website content

In reality, website design is not enough to convince users that a website is credible. A judgement about the credibility of a website's content is a critical issue for those presenting information or selling products online (Ranganathan & Ganapathy, 2002; Robins & Holmes, 2008; Zeithaml et al., 2002). This is especially true for highly motivated users such as online ticket shoppers, who care more about content aspects and security and privacy issues (Metzger, 2007). The results of this study suggested that the content of a website is more important than the design when users assess the credibility of the website, and this is especially true for airline websites. This finding adds a new perspective to the existing literature on website credibility. In the existing literature, researchers have overlooked the importance of design in evaluating websites (Wathen & Burkell, 2002; Jahng et al., 2006). Instead, this study shows that the content of airline websites is crucial for users' perceptions of their credibility.

The results of this study corroborated prior research, which illustrated that in the online context, buyers perceive a benefit in obtaining the necessary information directly from a site rather than having to go through customer representatives in an offline store (Zeithaml et al., 2002). This study has identified six main components for a credible website: the provision of services for special needs passengers, the ability to change flight times, choose seats and select a meal online, the provision of different payment options and privileges for online ticket buyers. While many of these components have been noted in previous research, others are new to the literature of website credibility.

The results of the current research are consistent with Benckendorff (2006) findings regarding the importance of the assistance of special needs passengers such as old people or women with children. However, the results of this study add to the current literature the suggestion that the availability of these services is important for all users, including those who do not need them, because their availability gives a good impression about the website. Airlines need to consider that people with special needs have the same varied interests when it comes to travel as anyone else.

Benckendorff (2006) suggested that advanced booking features include the ability to manage bookings online after they have been made is an important content for airline websites' users. He also added the in-flight options including the ability for customers to choose a specific in-flight meal and seating arrangements. The importance of all of previous features suggested by Benckendorff (2006) was supported by this study results. However, this study enriches the existing literature by giving more insights into the rationale behind the importance of these factors for users. For example, the results of this study have indicated that the ability to change flight times online gives a good indication of the website because it makes users feel relaxed when booking tickets if they know that they can change the booking if needed just by returning to the site. On the other hand, if users know that they will have to contact the airline company

if they need to change their flight times, this might create negative impression about the website and make them choose to book the ticket with the company directly rather than booking through the company's website.

The provision of different payment methods is another important website content feature highlighted by the results of this study. This is consistent with the findings of Wolk and Theysohn (2007), who stated that it is necessary to provide a wide range of payment systems to ensure more flexibility and convenience for customers. This study added that the provision of various payment options would reduce the chance of consumers cancelling the purchase process because users would not acquire a new card just to purchase a ticket; they would rather search for another website.

Burke (2002) and Liang and Lai (2002) have stressed the importance of the promotions offered to online users while booking tickets online. Examples of promotions are offers, discounts and sales sections. The findings of this study were consistent with these results and added that these privileges not only increase user satisfaction with an airline company, but could also encourage other users who have never booked online to book through the website in order to benefit from online user rewards.

It is evident from the discussion above that prior research into the content of airline websites has been limited. This area calls for additional research, which could provide further insights into the content features of airline websites.

#### IV. Security and privacy

Online transactions differ from traditional transactions because of the uncertain, impersonal interactions and the unpredictable online environment (Chen & Barnes, 2007). These characteristics create risks associated with online purchase intentions.

These risk perceptions associated with the online shopping are negatively influence a consumer's tendency to use the internet for purchasing (Heijden, Verhagen & Creemers,

2002; Gabriano & Strahilevita, 2004). It is therefore suggested that consumers who perceive high website credibility perceptions are expected to purchase online.

Interviews data analysis revealed that issues regarding security and privacy online are key reasons for Egyptian users to be hesitant about conducting online transactions.

Supporting these findings, survey data analysis showed that security and privacy items were ranked among the highly important online features by Egyptian online users.

Security perceptions have been shown to have a strong impact on Egyptian online users' attitudes toward online transactions, as illustrated by the research findings. Online fraud and financial loss were highlighted by interviewees as factors that would negatively affect their credibility perceptions and thus intentions to buy online in Egypt. This is especially true for airline websites, because people pay a lot of money for airline tickets and this money could be stolen during the transaction. In high uncertainty avoidance cultures such as Egypt, security issues are crucial, especially online where there is no personal interaction between the buyer and the seller. The high level of uncertainty avoidance is one of the main reasons for the resistance to online shopping in the Middle East and Egypt (Hasan & Ditsa, 1999). Users will not purchase goods and services online if personal and financial information cannot be securely transmitted (Liu & Arnett, 2000).

Privacy, as defined by Goodwin (1991), is consumers' ability to control the presence of undesirable individuals during a transaction and to maintain control over their own personal information. Research interviewees asserted that websites should protect their personal information and should not share personal information collected for the purpose of booking the ticket with other sites such as hotels. This finding supports previous research by Friedman et al. (2000) who highlighted that websites should protect anonymity and should provide informed consent (Friedman et al., 2000). Online consumers feel that they have less control over information privacy, which has a

great influence on their willingness to engage in online transactions (Yousafzai et al., 2009). Chellappa (2001) has acknowledged that loss of privacy includes the sharing of personal information with individuals who were not part of the original transaction without the consumer's consent and creating profiles for consumers without their permission. Both kinds of privacy loss mentioned by Chellappa (2001) were highlighted in the findings of this study and identified as major concerns surrounding privacy when shopping online in Egypt. Research results were consistent with Suh & Han (2003) that websites should ensure that personal information collected during electronic transactions is protected from disclosure unless permission is sought from the consumer.

In the airline industry, the lack of online security and privacy may persuade customers to continue to book with traditional airline offices rather than booking online (Shon et al., 2003). Research findings show that interviewees may be unwilling to purchase airline tickets online if they are uncertain about the security and privacy of the website. This is especially true of airline websites because users insert personal information when booking airline ticket more than any other website. The case is worse in Egypt, as identified by the research findings. Perceptions of a high level of risk and online fraud in Egypt make the same website seem less credible in Egypt than in other countries. As noted by Suh and Han (2003), online customers usually feel comfortable when providing general information to any website, but this is not the case for sensitive information such as personal information or credit card numbers. These perceptions discourage Egyptians from using the internet for shopping. These findings are important for airline marketers because they should consider the fact that websites designed for high-risk cultures such as Egypt should address the guarantee of security and privacy more urgently than other, lower-risk cultures.

# **6.2.2** The relative importance of the online antecedents as perceived by Egyptian online users

The ranking of online factors indicated that the technical characteristics of websites are an important issue for Egyptian online users. Five items were considered highly important by respondents: reasonable loading time, no broken links, easy access to the help page, a website that is easy to find using search engines and a homepage to which it is easy to return. The sixth item that the website does not freeze during a booking was considered of medium importance.

Slow internet connections in Egypt could be considered a possible justification for the importance of technical characteristics for Egyptian online users. The reliance on wireless technologies in Egypt results in lower bandwidths, and even computers that use fixed connections have low connection speeds and are not trusted due to the poor quality of the fixed-line infrastructure. The results from survey data analysis matched the interviewees' comments regarding the severity of the problems surrounding the loading time of websites in Egypt. Interviewees acknowledged that the internet in Egypt is slow most of the time and that websites that need a high speed internet connection to download images, like airline websites, take a long time to load in Egypt. Broken links were also identified by the research interviewees and confirmed by the survey respondents as an undesirable problem, especially with airline websites, because it is important that online users wishing to book airline tickets should find the website available whenever they need it.

Although the majority of survey respondents were highly experienced in using the internet (8 years or more), they considered it important that a website be easy to find using search engines, offer easy access to the help page and an easy way to return to the home page. The research interviewees believed that finding the website using search engines was a good indication that the website was commonly used and trusted.

Additionally, as the majority of Egyptian online users still book their tickets through an

airline office or a travel agency, the research interviewees felt that those who book their tickets online still need sufficient help when needed. The help page is useful for them, especially if it includes FAQs and other important links that might help them in solving any problems they might face when booking their tickets.

The importance of these technical characteristics might also be explained by the fact that the majority of survey respondents and research interviewees were Master's or PhD students who had scholarships from the Egyptian government to travel and study abroad. If any of them wanted to travel to Egypt for a vacation or to collect primary data for their study, the Egyptian government would book their airline tickets for them through one of Egypt Airline's offices. This reduces the chance of them booking airline tickets themselves and highlights the importance of the previous requirements.

These results corroborate the findings of a great deal of previous work on the importance of technical aspects of website such as speed of internet, a good search engine accelerates the location of the necessary information and loading time (Galletta et al., 2004; Guerrero et al., 2007; Hoque & Lohse, 1999; Lightner et al., 2002; Metzger, 2007).

The findings from the survey data analysis were consistent with those of the interviews data analysis regarding the importance of security and privacy issues for Egyptian online users. Security and privacy issues, including the certainty that personal information will not be used by inappropriate parties, that any information will be used only for booking the ticket and that the website will not disclose users' personal information, were considered highly important for respondents, while the other two items—a secure website and the knowledge that information will reach only the airline website—were considered of a medium level of importance. Security and privacy issues were considered the main reason for Egyptians' rejection of online shopping in Egypt. This is evident from the percentages of respondents in both phases of the study

who had never purchased online in Egypt. Interviews data analysis showed that 90% of interviewees in Egypt and the UK had not purchased online in Egypt. Additionally, survey data analysis was consistent with the interviews data analysis, showing that the majority of the survey respondents (73.5%) had never purchased online in Egypt. Egyptian online users do not like online shopping in general because they are reluctant to reveal personal information online. The majority of Egyptian online users prefer to use websites to compare products or services and check prices rather than purchasing online.

These findings corroborate the ideas of Zeithaml et al. (2002), who suggested that privacy and security concerns surrounding online transactions were crucial requirements for online users. Researchers in the Middle East found that, in high uncertainty avoidance cultures such as Egypt, security issues were the most important, especially online where there is no personal interaction between the buyer and the seller (Hasan & Ditsa, 1999). One of the main factors that discourage Egyptian online users from shopping on the internet is the lack of credit card security, as mentioned by the research interviewees and confirmed by the survey data analysis. Increasingly, the majority of the Egyptian population do not have Visa cards or credit cards. Instead, they use ATM cards, which are not suitable for shopping online, only for withdrawing money from machines.

Website content items ranged from a medium level of importance to a low level of importance for respondents. This does not mean that airline website content is not important to Egyptian online users, but it can be explained by the fact that the majority of respondents resided in Egypt and did not usually book their airline tickets online. They preferred to book their tickets through one of the airline offices, which are available everywhere in Egypt, and which manage all details including the selection of seats and meals and changing flight times when necessary. This is therefore considered

the easiest and most comfortable way of book airline tickets for Egyptians. In addition, Egyptians prefer this way of booking tickets because they are able to pay for tickets in cash and avoid online payment problems such as online fraud.

Contrary to expectations, and to the results of past research, which has suggested that website design and colours are considered important by Egyptian online users, the results of this study revealed that respondents perceived the appearance and colours of airline websites as the least important factors in relation to their perceptions of airline website credibility. Zaharna (1995) has argued that Arab consumers, including those in Egypt, focus more on symbolism rather than the analytical content of the message.

Also, Singh, Zaho and Hu (2005) stated that a high-context culture focuses on aesthetic details such as colour as an important aspect of web interfaces. However, the results of this study contradicted this suggestion about the importance of attractive design and the use of different colours.

A possible explanation for this might be that the majority of respondents were Master's or PhD holders (48.5%) or university graduates (29%), which are considered the highest education levels in Egypt. These educated users might be expected to consider website content rather than the aesthetic features of a website such as colour. Based on the dual processing model by Metzger (2007), which was explained in Chapter 3, users assess the different aspects of websites depending on their drive for seeking for information. Users who are less motivated to find highly credible information, such as those who spend time online searching for entertainment, do not care about website content issues but rather consider other simple characteristics like website design. However, highly motivated users are likely to take a more careful approach. Because the process of purchasing airline tickets online entails inserting financial and personal information, users tend to care more about website content and security and privacy requirements.

# 6.2.3 Antecedents related to the offline presence of an airline company

The results of this study revealed that Egyptians prefer to purchase from physical stores so that they can control their financial and personal information, rather than going online. And if they have chosen to purchase online, they prefer to purchase from the website of a well-known company, as suggested by the research interviewees. The findings of this study are consistent with those of Laroche, Yang, McDougall and Bergeron (2005) who suggested that if users believe there is an option to return a product to a physical store, address complaints in person, or inspect products before purchase, intentions to purchase online should increase.

While as mentioned earlier that a handful of studies considered the effect of the offline presence of a company on users' perceptions of its website, they have been limited to specific indicators such as email addresses, pictures or text content and contact numbers. The findings of this study advance these studies by identifying the effect of the real physical presence of the company, including the quality of its services, customer service, price or reputation on users' perceptions of website credibility.

#### I. Service quality

The recognition of airline service quality is much harder than that of other service companies, such as financial institutions, because the work processes in airlines consist of separate but interrelated tasks within one organization (An & Noh, 2009). Airline services are performed simultaneously by many entities, including airline companies and airports (Shon et al., 2003). This means that activities need to be coordinated in order for the airline's service quality to be improved. However, airline companies should consider that perceptions of airline service quality may differ between contexts. Sultan and Simpson (2000) showed that a customer's nationality could be a critical factor in their expectations and perceptions of airline service quality.

It should not therefore be assumed that the service which is accepted in one country will meet the expectations of customers from another country.

All interviewees asserted that quality of services provided by an airline company is important determinant for their perceptions towards the company and these perceptions reflect on the company's website. This finding of this study is consistent with those of Forgas et al. (2012) who highlighted that the quality of services provided by an airline company affects customers' perceptions of that company's website. Forgas et al. (2012) suggested that to maintain and increase the number of users of their websites, airlines need to continually improve the quality of the website, along with the traditional airline performance attributes such as punctuality, which positively influence the attitudes of passengers. In this study, interviewees confirmed that they will not like to purchase a ticket from airline website if they dislike the company's services. They highlighted that the quality of services provided by an airline company affect the overall reputation of the company. Interviewees corroborated the finding of Ling, Long & Lu (2005) that although the primary purpose of planes is to satisfy a consumer's need to travel from one place to another, service aspects like ticketing, checking in, boarding and baggage handling can also have a great influence on travellers' attitudes towards the service provided by an airline. Interviewees explained that passengers who experience a bad service quality from an airline will not prefer to fly with this airline in the future or utilize its website. Sharing these negative perceptions with families and friends is negatively affecting the reputation of the airline and its website accordingly.

According to Levin and Kalal (2003), companies that provide products or services that do not meet consumers' expectations of quality lose a lot of money through losing the interaction of these consumers with the company and its website..

Customers expect that a second purchase from a vendor will be consistent with their first purchase. This expectation is a key component not only of product reputation, but

also of vendor reputation (Levin & Kalal, 2003). However, investigations into airline services have remained limited by the traditional idea that airports are take-it-or-leave-it services (Sohail & Al-Gahtani, 2005). Even if passengers experience inaccurate flight times, poor quality food or poor ground and in-flight services, they are forced to accept the situation offered by airlines and airport authorities (Rhoades, Waguespack & Young, 2000). However, with a great deal of competition from both airlines and airports, travellers have hundreds of options to choose from and therefore airlines should consider travellers' needs and requirements if they are to survive in such a competitive environment.

Convenient flight scheduling, on-time performance of flights and quick response to cancelled or delayed flights were highly important service quality requirements for Egyptian users, as revealed by the research findings. These requirements are not only affect their perceptions towards the airline company, but also its website. Findings revealed that interviewees need to find convenient flight schedules with several departure times suitable for different preferences. They added that they might not fly with a specific airline if they do not find suitable flight times. These service quality requirements are consistent with those of Botimer (1996), Richard (2002) and Ling et al. (2005).

A study by Bishop, Rupp and Zheng (2011) showed that flight delays, like any other form of waiting for a service, may negatively affect passenger perceptions. Delays increase passengers' dissatisfaction with an airline company. This finding is consistent with the findings from the interviews data analysis. Interviewees asserted that they hated to wait for a long time after the actual departure time without being informed. It is important for airlines to inform passengers if there will be any delay to the departure time and take good care of passengers during this time by providing a snack, for example (Gourdin & Kloppenborg, 1991). Ling et al. (2005) acknowledged that airline

companies should seek to make their passengers comfortable and respond quickly to any emergency situations such as flight delay or cancellation. An airline is required to provide passengers with meals and accommodation in the case of disruptions such as delays or cancellations; these services are now obligatory, according to the European Parliament (Kohl, Larsen, Larsen, Ross & Tiourine, 2007).

The interviewees in this study confirmed that an airline's way of handling flight delays or cancellations is crucial and affect not only their perceptions of the airline company but also this affects their perceptions of the credibility of its website. They added that they preferred companies that provide a meal or a free night in a hotel in case of flight cancellations. Interviewees expressed that flight delays result in missing connections and missing baggage; in the case of delayed or missing luggage, an airline's procedure to deliver baggage to passengers regardless of their nationality was considered a main indicator of a reliable airline. The findings of this study identified the delivery of delayed luggage as the most important service quality aspect affecting Egyptian travellers' perceptions of an airline company and its website. Interviewees justified this importance by explaining that, until recently, Egyptians had to collect their delayed luggage from the airport themselves, but that this rule did not apply to passengers of other nationalities. These findings corroborates the ideas of Suzuki (2004) and Park et al. (2004) who suggested that remedial procedures in the case of missing luggage are an indicator of the reliability and credibility of an airline company.

The research results indicated that the availability of different food is an important indicator of the quality of services provided by an airline company.

According to An and Noh (2009), the in-flight meal service has the greatest importance among these services because it represents the largest amount of time spent interacting directly with passengers. Therefore, the in-flight meal service should be planned carefully to satisfy different customer expectations (An & Noh, 2009).

The luggage allowance offered by the airline company was considered the second most important of the service quality attributes after the delivery of delayed luggage, and is considered as an important criterion for Egyptians when choosing an airline company. Despite this, this factor has been neglected in literature on airline service quality. The high uncertainty avoidance of Egyptians makes them feel more comfortable taking more clothes than they need to account for any unexpected circumstances. The luggage allowance gives Egyptians an indication about an airline company and shows that it cares about travellers. This is also reflected by a company's website.

All previous service quality attributes were considered as antecedents of the credibility of airline websites. Interviews considered that however these antecedents do not affect directly their perception towards the credibility of an airline's website, they affect their perceptions towards the airline company and this perception in turn, reflects on their perceptions towards the airline's website.

#### II. Customer service

In service companies, customer pleasure is often influenced by the quality of personal interactions between the customer and the customer service representative (Bitner, Booms & Mohr, 1994). Good customer service means providing effective solutions to problems encountered by consumers (Levin & Kalal, 2003). The cost of failing to provide effective customer service can be high. The bad attitude of service representatives may cause service failure in the airline industry, which can impact negatively on a passenger's confidence in the airline (Cunningham, Young & Lee, 2002; Bamford & Xystouri, 2005) and in turn, in the airline's website. Passengers may easily choose to go to another airline company.

Subramony, Beehr & Johnson (2004), Nicolini and Silvia (2006) Kattara, Weheba and El-Said (2008) acknowledged that customers' evaluations of services

received from a company are affected by their interaction with customer service representatives during a transaction. The findings of this study corroborate these findings and add that, from an Egyptian's point of view, the polite and sincere behaviour of customer service representatives before and during the flight is more important than the quality of service provided by the airline company. If they feel that they have been treated badly by a customer service representative, they will leave the airline company and search for an alternative. This is because impolite behaviour of the customer service representatives is negatively affect perceptions of the quality of service provided by the airline company which affect their overall perceptions towards the airline company and its website. The findings of the current study are consistent with those of Subramony et al. (2004) who found a positive relationship between employees' service effectiveness and customers' service quality perceptions. Nicolini and Silvia (2006) supported these findings and added that customers' evaluations of services received are affected by several factors, including factors related to the interaction with customer service representatives during a transaction. Hansen, Sandvick & Seines (2003) found that customers' intentions to remain with a particular service company were heavily determined by the behaviour of customer service representatives.

The way in which customer service representatives treat passengers and answer their questions affects customer satisfaction and the overall perception of an airline company (Cunningham et al., 2002; Ling et al., 2005). These results are consistent with the findings of the current study. The interviewees agreed that the way in which customer service representatives in any airline company treat them affects not only their perception of the airline but also their perceptions of its online presence. The social side of any business is very important to Egyptian consumers. Social issues are highly respected and commercial relationships are shaped around social conditions. Katz

(2007) has asserted that building lasting and trusting personal relationships is critically important to most Egyptians, who prefer to establish strong relationships before making any deals. Egyptians have an emotional personality which is easily attracted to specific services based on the first social contact with customer service representatives. In Lemmink and Mattsson's (1998) study, they acknowledged that the degree of personal warmth displayed by service representatives towards customers was related positively to service quality perceptions and customer satisfaction. Interviewees in this study revealed that they might not fly with an airline if they did not feel a sense of care and respect from its service representatives.

The attitude of cabin crew and short check-in queues are considered major indications about the airline company. An and Noh (2009) confirmed that services provided by the in-flight crew represented the most direct airline service to customers. Passengers tend to evaluate airlines based on their degree of satisfaction with the behaviour of the in-flight crew (Park et al., 2004). The way in which the in-flight crew treats passengers has been found to have a great influence on passenger satisfaction (An & Noh, 2009). The research interviewees supported the idea that the crew should respond to passengers' requests and complaints quickly and help them to have a good time on board. The research interviewees highlighted that the attitude of cabin crew is important because having a good time on board differentiates a good airline company from a bad one. As all airlines provide the same service in terms of transport from one place to another, the interviewees confirmed that they would choose the airline that provided a good level of service on board. Survey data analysis further stressed the importance of the role of the in-flight crew, the way in which service representatives respond to customer complaints and short check-in lines in shaping Egyptian perceptions of an airline company and its website. Survey data analysis revealed that

these three customer service requirements were ranked as highly influential in affecting Egyptians' perceptions of the credibility of an airline website.

Lovelock and Wright's (2002) confirmed that customers will not repurchase from a company if their complaints were not resolved. Additionally, according to recent research by Smith and Blend (2005), dissatisfied customers will share a poor customer service experience with seven to nine friends. Once a customer is lost, it costs six times more to obtain a new customer than it would have cost to retain an existing one. The loss of a customer means that the airline company will lose a passenger and an online user of its website. Airlines need to continually improve the traditional airline performance attributes by treating passengers politely and responding to their complaints. These antecedents positively influence the attitudes of passengers towards a company and its website (Forgas et al., 2012). This is especially true for passengers who consider the social side of any business very important, like Egyptians (Katz, 2007).

### III. Reputation

The findings of this study are consistent with those of Fombrun and van Riel (2004) and Kyoungmi and Shavitt (2006) that reputation can be defined as the extent to which consumers believe that a company is honest and concerned about their needs. Egyptian passengers prefer not to take a risk when they book their airline tickets. The interviewees asserted that they would never utilize the website of a company which was unknown or had a bad reputation; this is especially true for airline websites, which involve financial transactions. Egyptians will not trust the website of an unknown company enough to insert their personal or financial information. According to El Said et al. (2005), the perceived reputation of a store has a significant effect on trust. The high uncertainty avoidance of Egyptian consumers has been found to be associated with the stronger effect of perceived reputation on trust (El Said & Galal-Edeen, 2009).

Dowling (1994) confirmed that the better a company's reputation, the more likely it is that consumers will assume that services provided by this company are worth their actual price. In the airline industry, the more favourable impression passengers have of an airline's reputation, the more likely it is that negative elements of the airline will not leave a lasting impression. Passengers who have a positive impression of an airline might consider a bad flight to be an exception (Ostrowski, O'Brien & Gordon, 1993). Thus, a good reputation distinguishes an airline from its competitors. Comapnies with good reputations are more likely to survive in the marketplace than stores with poor reputations, even if the quality of their products is the same (Jarvenpaa, Tractinsky & Vitale, 2000; Connor & Davidson, 1997).

Airline reputation may not be the same in all cultural contexts. In uncertainty avoidance cultures, such as Egypt, passengers prefer not to take a risk when they book their airline tickets. In the online marketing context, Quelch and Klein (1996) have argued that internet consumers prefer sites that represent an offline merchant with which the consumer is already familiar and which has a good reputation. An airline company with a positive reputation may attract more business to its website than a store offering similar services and prices, but without a positive reputation (Doney, Cannon, & Mullen, 1998; Kyoungmi & Shavitt, 2006). Airline companies with well-known brands may benefit from a halo effect when seeking to establish a presence in the online environment, because passengers will generally prefer to use an airline company that they know. Passengers' loyalty to any airline company is expected to positively influence their loyalty towards the website of the same airline company (Horppu et al., 2008). However researched in extant literature and more research is needed to explore the effect of company's reputation on users' perceptions of the credibility of its website.

Doney et al. (1998) suggested that consumers in high uncertainty avoidance cultures such as Egypt (Hofstede, 2001) are more likely to make decisions about stores

based on references from trusted personal sources than consumers in a culture of low uncertainty avoidance might be. In a collectivist culture like Egypt, people have strong personal relationships and believe in the "we" notion. Consumers tend to believe and trust in others' opinions. The research findings highlighted that Egyptian users might fly with a specific airline because friends have recommended it. On the other hand, they might not fly with a specific airline company if they have heard negative feedback about its reputation from a friend or family member.

The findings of this study indicated that the accident history of any airline company is an important indicator of the reputation of the company. Recent accidents or a bad history of accidents negatively affects perceptions of an airline and therefore the airline's website. Graham and Bansal (2007) stated that a single crash might harm an airline's reputation even if the airline's overall safety record is better than those of others. The extent of the damage depends partly on the cause of the crisis and how the airline manages it (Graham & Bansal, 2007). This study highlighted the same results as Graham and Bansal (2007), and added that Egyptian passengers like to choose an airline that offers better life insurance in case of accidents.

#### IV. Price

With unlimited access to service and price information, companies have lost the ability to charge different prices for different customers. The internet has increased the availability of information about prices, which enables customers to identify the best deal both online and using traditional channels (Clemons, Hann & Hitt, 2002). Airline companies need to build a reasonable price system for the sake of improving customer satisfaction (Chunmei, 2008). Harcar, Kara and Kucukemiroglu (2006) also considered price as one of the important determinants for consumers' perceptions towards a particular brand.

In this study, price was an important criterion for almost all of the interviewees when choosing an airline company. Survey data analysis supported the importance of price for Egyptians. The majority of price features ranked within those that are most likely to affect Egyptian users' perceptions of an airline company and, as a result, its website. These results are in agreement with Anuwichanont's (2011) findings, which showed that price plays a significant role in influencing customers' decisions in choosing a particular airline.

Lichtenstein, Ridgway and Netemeyer (1993) proposed seven individual variables that affect the way in which consumers deal with prices. Five of these constructs are consistent with the negative role of price—value consciousness, price mavenism, price consciousness, sale proneness and coupon proneness—and two are consistent with the positive role of price—price-quality schema and prestige sensitivity. In the negative role, higher prices result in lower purchase probability, while in the positive role, higher prices result in greater purchase probability (Lichtenstein et al., 1993). Alford and Biswas (2002) have examined deeply the role of price consciousness and sale proneness, as these are the most directly related to reference pricing. They suggested that highly price-conscious individuals are focused mainly on paying low prices, while highly sale-prone individuals will be sensitive to price discounts or sale form. The results of this study show that Egyptian users show qualities related to both kinds of individual (price conscious and sale prone). The results indicated that cheap ticket prices, as well as discounts and offers, were the main determinants for Egyptian users when choosing an airline company. Anuwichanont (2011) has suggested that travellers high in price-consciousness and sale-proneness, such as Egyptian travellers, are expected to be price sensitive and may switch between different brands to find the least expensive one.

Although it was not the main reason for choosing an airline company, the interviews data analysis indicated that interviewees preferred an airline company that offered passengers the ability to accrue mileage, which is called a frequent flyer programme. In the airline industry, frequent flyer programmes have become one of the most commonly used tools for retaining customers (Burgos, Curtis & Zhao, 2011). Airline customers tend to be loyal to particular airlines due to offers such as frequent flyer programmes; even customers who are not satisfied with the service quality of an airline might keep on using a particular it rather than switching to another if it offers a good mileage programme (Jones, Mothersbaugh & Beatty, 2002).

Interviews data analysis revealed another two price features: the observation that services should be worth the price paid for them and the hidden fees problem.

Survey data analysis also confirmed the importance of these two features. Respondents considered it important that services be worth their prices and of high to medium importance that the airline shows the actual price without any hidden fees. These two features have not been studied in any previous literature on airline or website credibility.

# 6.2.4 The relative importance of offline antecedents as perceived by Egyptian online users

The loss or delay of baggage is a particular problem for airlines, as indicated by the interviews data analysis and confirmed by the survey data analysis. Due to the nature of baggage delivery, which has been described by Wyld, Jones and Totten (2005) as an "all or nothing" process, if a passenger's bag is not on the same plane, there can be no immediate solution to the service failure. This is especially important for customers on a time schedule attending an event, such as a business meeting or job interview. If the bag is lost nothing can be done to solve the customer's problem in the short term. This problem is worse for Egyptian users because, as mentioned by the majority of research interviewees, until recently they had to collect their baggage from the airport

themselves in case of delay because they had an Egyptian passport. This is considered very costly and time consuming, especially those who reside outside Cairo.

These findings are in agreement with Suzuki (2004), who concluded that baggage mishandling was one of the three key service failures. His results indicated that travellers who experienced a bad service encounter did not fly with the airline again. Remedial procedures in the case of missing luggage are an indicator of the reliability and credibility of an airline (Park, et al., 2004). Ling et al. (2005) confirmed the importance of this issue and added that the speed and accuracy of baggage delivery was another indicator of the reliability and credibility of an airline company.

The findings from the survey data analysis were consistent with those from the interviews data analysis regarding the importance of luggage allowance for Egyptian users. Interviews data analysis revealed that Egyptians preferred an airline company that offered a more generous luggage allowance because they like to take more clothes than they need for any unexpected circumstances. This is seems to be consistent with the high uncertainty avoidance identified in the Egyptian context (Hofstede, 1991).

The findings from the survey data analysis supported those of the interviews data analysis regarding the importance of the on-time performance of flights and short check-in lines for Egyptian users. In the Egyptian context, as reported by interviewees, the services offered by the Egyptian government are largely manual, which makes the completion of routine procedures difficult and time consuming for everyone and means that customers never receive services on time. This makes them likely to find a different way of receiving services, especially while travelling. Egyptians in general do not like to wait for services because they do not have the culture of "the queue". The interviewees confirmed that they might not travel with an airline that gave inaccurate flight times. Inaccurate flight times give the impression that an airline does not care

about travellers, and this is reflected in their perceptions of the offline and online presence of the airline.

The majority of the customer services features identified in this study—honest attitude towards passenger complaints, friendly in-flight crew and short check-in lines—were classed as important factors in affecting respondents' perceptions of the credibility of an airline company and its website, while the other two items—quick response to customers' requests and friendly and polite customer service representatives—were of low to medium importance. The importance of establishing good relationships between Egyptian users and customer service representatives was revealed by the interviews data analysis and confirmed by the survey data analysis. Friendly relationships help business transactions to run smoothly. In the Egyptian context, building a rapport with customers is sometimes more important than formal regulations and documents (Hyder & Fregidou-Malama, 2009).

Although Egypt is considered a high-context culture and, according to Hall (1983), in a high-context culture information implicitly comes from contextual cues such as reputation and other people who may have different opinions, there was no agreement among research interviewees regarding the importance of the reputation of an airline company. Price was more important than reputation when choosing an airline company for some of the interviewees. Some interviewees explained this by saying that although they would never book tickets with an unknown website, they might fly with an unknown airline if it offered cheap prices. The survey data analysis confirmed the interviews data analysis.

A number of factors might justify the importance of price over reputation for Egyptians. The global economic crisis, which started in 2008, increased the poverty rate in most developing countries (Cord, Verhoeven, Blomquist & Rijkers, 2008), and, furthermore, the reduction of the Egyptian pound increased the general price level and

thus made price a matter of great importance for Egyptian consumers. This is especially true when it comes to expensive services such as those offered by airlines. Egyptians therefore prefer an airline company that offers cheaper prices and provides extra benefits such as discounts and offers. Moreover, as the majority of respondents were Master's or PhD students working as university lecturers, they can be classified as a limited income group that falls into the middle income class. This social class represents about 52% of the Egyptian population (Abu-Taleb, 2002) and 46% of the purchasing power in the Egyptian market (Ayish, 2003). In addition, the survey data analysis revealed that 65% of the survey respondents had a monthly income that fell into the first or second category (Less than 100 L.E and 1001-3000 L.E). This monthly salary does not allow much luxury; it allows individuals to afford their daily expenses and other expenses such as education.

Although the effect of store reputation has been highlighted by previous work as important for Egyptian consumers (El Said & Galal-Edeen, 2009; Jarvenpaa et al., 2000; Pavlou, 2003) and this was confirmed by some of the interviews data analysis, the findings of the survey data analysis do not support this notion. The findings from the survey data analysis indicated that the reputation of the airline company (the good reputation of the company and low recent accident record) was of low importance to respondents. Islam is the major religion in the Arab world. Nearly 72% of Egyptian people are Muslims, and largely adhere to the tenets of Islam (Osman, 2004). Islam is the key cultural force in Egypt. Muslim people believe that everything happens due to God's will and that they might face their destiny anywhere, and this might be the reason for the low importance of an airline's accident record.

#### **6.2.5** Infrastructure in Egypt

Infrastructure problems in Egypt, as revealed by the findings of this study, have a strongly negative effect on Egyptians' intentions to buy online. Infrastructure

problems deter the growth of e-commerce in Egypt. Shalhoub and Al Qasimi (2006) stated that poor infrastructure is a key constraint that hinders the use of e-commerce in developing countries like Egypt. Despite this, there is a significant lack of studies focused on the effect of the Egyptian infrastructure on Egyptian online users' avoidance of purchasing online.

The infrastructure problems highlighted by the findings of this study were the lack of a fully interconnected high-speed network sufficient for the requirements of e-commerce, an unreliable mail service and lack of online security and the unfair policies of Egyptian banks towards compensating online fraud. Although these problems are influential on Egyptians' attitudes towards purchasing online, only a handful of studies have looked at the effect of these problems on Egyptian online users.

The findings of this study seem to be consistent with those of Shalhoub and Al Qasimi (2006), who found that mail services in developing countries are unreliable, expensive, and time consuming. Although the findings from the survey data analysis revealed that the return of items bought online was the most complicated infrastructure problem perceived by Egyptian users in relation to their perceptions of online shopping and of the credibility of websites, only a few authors (Ghoneim, Ghoneim & Kamel, 2003; Shalhoub & Al Qasimi, 2006) have conducted any structured research into these problems. The findings from the interviews data analysis advance the existing literature by stressing that, although the delivery and return of items are not related directly to airline websites, because tickets can be accessed online and there is no need to return them, the negative impression of purchasing online that emerges as a result of these problems transfers to any item bought online, including airline tickets. The interviews data analysis also revealed that Egyptian users do not trust mail services in Egypt; it is not safe to deliver or return expensive products bought online such as electronics and clothes. The other problems highlighted by this study include the difficulty of delivering

online purchases, which arises because the majority of houses in Egypt do not have numbers, and the complicated process that Egyptians have to go through in order to return online purchases.

Security issues are considered a fundamental reason for the avoidance of e-commerce in developing countries (Jennex et al., 2004). The lack of protection against fraud and lack of online trust limit the use of credit cards in conducting transactions over the internet in developing countries such as Egypt (Shalhoub & Al Qasimi, 2006). Shalhoub and Al Qasimi added that many consumers in the Arab countries, such as Saudi Arabia, the UAE and Egypt, are unwilling to purchase goods over the internet because banks will not compensate them for any online loss. This is also the case in Egypt, as confirmed by the results of this study. Banks in Egypt do not take responsibility for online loss. Additionally, interviews data analysis revealed that interviewees complained from the slow internet in Egypt that result in websites' slow downloading and thus affect their perceptions towards the credibility of the website.

This study adds substantially to the understanding of the effect of infrastructure factors in Egypt on Egyptian online users' perceptions of website credibility. However, further research needs to be undertaken to deepen the understanding of the effect of these problems on Egyptian online users' intentions to buy online in Egypt.

# 6.2.6 Ranking of the infrastructure problems in the Egypt as perceived by Egyptian online users

The problems surrounding the return of items purchased over the internet in Egypt is the most complicated infrastructure problem, and the one that is most likely to discourage Egyptians from shopping online in Egypt. This was suggested by the research interviewees and confirmed by the survey data analysis. The research results confirmed that this problem was one of the main reasons for not shopping online in Egypt in general and thus negatively affect the willingness of Egyptians to book airline tickets online. In situations in which the online shopper orders the wrong item, as well

as situations in which the online retailer mistakenly ships the wrong item, there is a difficulty in returning these items. This finding is consistent with those of Ghoneim et al. (2003) who claimed that Egypt lacked a well-established distribution system to support online purchase distribution and allow users to order products online, physically inspect the goods and return goods that they do not like or about which they have complaints.

With respect to security and financial data protection, the survey respondents highlighted the problem of protection against online fraud in Egypt as the second most complicated infrastructure problem in relation to their perceptions of website credibility. The interviews data analysis revealed that interviewees might buy online in Egypt if companies provided them with the opportunity to pay using alternative methods such as such as phone or email rather than inserting their credit card details online. This finding corroborated the ideas of Ghoneim et al. (2003), who suggested that it is important to build the security necessary to protect online shoppers in Egypt, and that companies should allow alternative payment methods to complement the fairly limited use of credit cards. Cash on delivery, for example, is an alternative payment collection method which is currently better suited to the buyer's requirements in Egypt (Ghoneim et al., 2003).

Although returning money stolen online ranked as the least important infrastructure problem, it is considered a complicated problem for Egyptians. When respondents were asked their opinions about whether banks in Egypt would return money stolen online, 45% disagreed that banks would return money stolen online and 22.5% strongly disagreed. As mentioned before, on the Likert scale in this study, which ranged from strongly disagree (1) to strongly agree (5), 75.5% of the respondents chose to strongly disagree or disagree that banks in Egypt would return money stolen online. This justifies the low ranking of this infrastructure problem, despite the fact that it is considered a complicated problem. The findings of the interviews data analysis were

consistent with those of the survey data analysis regarding the severity of this problem in the Egyptian context.

# 6.3 Website Credibility Perception: Differences between Egyptians in Egypt and the UK

During the interviews data analysis process, the differences between the two groups of interviewees, those residing in the UK at the time of the research and those residing in Egypt were captured. The reason for this was to explore the link between user context and perceptions of website credibility. By doing that the research achieves its second objective.

Lack of online security and privacy and website misuse or hacking were perceived by 80% of both groups to be prevalent when purchasing online in Egypt. All of the interviewees stated that security and privacy were important requirements for transacting on the web, especially in the case of airline websites. They reported that if an airline company protects the security and privacy of its online users, it is generally perceived as credible.

The main disagreement between the two groups lay in the security and privacy concerns expressed by the interviewees. 100% of respondents in the first group, who lived in Egypt during the time of the research, expressed a higher level of concern about the risks related to online shopping and placed more importance on website credibility issues compared with the second group, Egyptians who lived in the UK during the time of the research. The first group found it too risky to book their tickets online in Egypt, and they preferred to do this through an airline office, an agency or by phone to avoid all problems of shopping online in Egypt such as online fraud. On the other hand, 90% of the second group of respondents highlighted that they usually shopped online (including booking airline tickets online) in the UK because they felt private and secure when shopping online in the UK. However, 80% of respondents in this group asserted that they would stop

shopping online when they returned to Egypt. Only two interviewees from the second group (20%) said that they would continue to shop online when they returned to Egypt if the security and privacy issues surrounding websites in Egypt improved.

Interviewees from the second group, who lived in the UK during the time of the research, explained that it was difficult to shop online in the UK when they first arrived. Recommendations from Egyptian friends in the UK encouraged them to take the first step. Once they spent some time in the UK and made sure that it was secure to shop online and insert personal and financial information, they became permanent online shoppers. 90% of interviewees in this group highlighted that the internet in the UK was generally perceived as trustworthy and was increasingly utilized for making purchases. Moreover, 80% of interviewees in this group highlighted that they were generally satisfied with the technical aspects of websites and mail services and return policies for products in the UK. No one had faced any problems.

On the other hand, 80% of interviewees in the first group, who lived in Egypt during the time of the research, reported a fear of hackers and a lack of trust in the security of internet payments in Egypt. Some other problems negatively affect websites' credibility perceptions cited by interviewees in this group included the fact that, in Egypt, merchants do not provide a return guarantee for faulty or misleading products (60%), slow internet connection speed (60%), slow loading time (70%) and broken connections (50%). These internet problems were identified by interviewees in Egypt as affecting their perceptions of the credibility of websites, specifically airline websites, which take a longer time to download in Egypt than in other countries because of the slow internet connection. Interviewees in this group stated that a slow website download

and broken links would decrease their security perceptions of the website. Only 10% of interviewees reported no problems with using the internet in Egypt.

Interviewees in the first group, who lived in Egypt during the time of the research, complained that in situations in which the online shopper orders the wrong item, as well as situations in which the online retailer mistakenly ships the wrong item, it is not possible to return products. This was found to be a serious issue, and was particularly irritating for 90% of the interviewees. The majority of the interviewees stated that the usual process of shipping an item back to an online retailer in Egypt involves taking the item to a post office, as delivery and collection from the home are not widely available. Depending on the hours a person works, it may be difficult to get to a post office during regular business hours and may require taking time off work or losing sleep to return a product to the retailer. Interviewees reported that these problems affected their attitudes towards using websites to purchase online generally and, accordingly, these perceptions reflected on all online transactions, including purchasing airline tickets online.

# **6.4** User Characteristics, internet experience and Website Credibility Perceptions

For this research, five demographic variables were selected and empirically tested: gender, age, income, education and internet experience. These variables were chosen because there is a lack of research considering the effect of these demographics on user perceptions of airline website credibility. The findings regarding the impact of age, for example, are mixed. In addition, as the demographic profile of web users is changing over time, earlier conceptions of demographics in previous research should be updated.

The following pages will explain the effect of these demographics on users' perceptions of airline website credibility. As mentioned earlier, cross-tabulation tests were conducted to explore the relationship between user's age, gender, education and

internet experience and their perceptions of the online antecedents as affecting their perceptions of the credibility of airline website. However, cross-tabulation tests were conducted to explore the relationship between users' income and their perceptions of website content, service quality and price as affecting their perceptions of the credibility of airline website. This choice made based on theoretical and cultural perspectives.

#### I. Gender

The findings of this study were sometimes consistent with and at other times contradictory to previous research regarding the effect of gender on perceptions of website credibility. The findings were consistent with previous research that has indicated that female users are more interested in the visual aspects of websites than male users. Hirschmann and Thompson (1997) indicated that female users are more emotional and involve their personal feelings while using websites, whereas men appear to be more detached. Women show much higher emotional and social responses in shopping online, whereas men are more motivated by functional factors, such as making a purchase quickly and efficiently (Dittmar, Long & Meek, 2004). Venkatech and Agarwal (2006) found that with regards to gender, men are more concerned with the content of a website than with its design.

The findings of this study also corroborated the ideas of Schumacher and Morahan-Martin (2001) and Mostafa (2006) who suggested that men are more skilled in using the internet than women. In this study, females were more concerned about the technical aspects of websites than male users. Dholakia and Chiang (2003) justified the observation that men are more likely to participate in online shopping than women by explaining that the technology characteristics associated with online shopping are easier for men to use than women. As men use the internet more than women in the Egyptian context, Mostafa (2006) has stated that it is to be expected that Egyptian male users

should be more experienced in using the internet and less concerned about technical aspects than Egyptian female users.

Contrary to suggestions made by prior research, the findings of this study revealed that male users were very concerned about the security and privacy issues relating to websites, and therefore their perceptions of airline website credibility were more likely to be affected by these factors than those of female users. These results contradict prior research by Bartel-Sheehan (1999), Rodgers and Harris (2003) and Garbarino and Strahilevitz (2004), who suggested that women perceive higher risk regarding online transactions than men. However, the results of this study might be explained by male and female roles in the Egyptian context. Although normal decisions in most Egyptian middle social class families are more often made jointly between the husband and wife, many major family decisions that entail high financial costs are still monopolized by men (Hamdey, 2004). Online shopping is considered one of these decisions for Egyptian users and therefore men take responsibility for shopping online. In support of this, Mostafa (2006) found that Egyptian male users were more experienced in using the internet than females. Johnson and Kaye (1998) have shown that female users in general perceive websites as more credible and trustworthy than male users. As a result, men are more concerned with online issues related to internet shopping, such as privacy and security issues, than females.

#### II. Age

The findings of this study revealed a negative relationship between age and perceptions of website design, content and technical characteristics, but a positive relationship between age and security and privacy issues in relation to perceptions of airline website credibility. These results are consistent with those of Kamal and Patil (2003) and Akhter (2003) who suggested that younger individuals are more likely to use

computers than older users and therefore they are more successful to use the internet to shop online than older users (Akhter, 2003; Swinyard & Smith, 2003).

Mostafa (2006) confirmed that in Egypt younger users of both genders are more likely to use the internet than older users. Arab cultures, including Egypt, are social and family-oriented by nature, and this collectivist nature could be a reason for the limited use of the internet (Loch et al., 2003). This nature is more pronounced in older individuals. These individuals did not learn about technology in schools and their lifelong involvement in offline shopping has made them familiar with shopping in physical stores and more concerned about checking items by hand before purchasing them. Users from the age category 21-39 have learned to use the internet in school, so they feel more secure about using the technology and have the ability to recognize potential fraud or identity theft online. However older users have grown up in the offline environment and therefore they do not feel secure when transacting online. As a result of missing out on exposure to and familiarity with the web, older individuals are more resistant to change and are therefore less likely to accept the use of the internet for shopping (Reisenwitz et al., 2007).

Similarly, research by Zhou et al. (2007) and Reisenwitz et al. (2007) has shown that age affects perceived risk, and therefore affects the likelihood that older consumers will make online purchases. Johnson and Kaye (1998) acknowledged that, as age increases, perceptions of website credibility decrease. It may be the case, therefore, that younger users are more concerned with the design, content and technical issues of websites than older users and, on the other hand, older users are more concerned with security and privacy issues.

#### III. Income

The findings of this study revealed that the credibility perceptions of users from lower income groups (less than 1000 and 1000-3001 L.E) are more likely to be

affected by website content, service quality and price. In Egypt, the average gross national income per capita reported by the World Bank in 2011 was nearly 1430 L.E monthly. This income guarantees only the minimum requirement for any family in Egypt. This income does not allow much luxury but rather allows individuals to afford their daily expenses. Paying a lot of money for airline tickets is a critical decision for people in this financial bracket, and it is important that they benefit from the money they spend. Therefore, website content and service quality are of great importance to them. The ability to change flight times online, request meals online and benefit from a sufficient luggage allowance, for example, are considered important because they are not able to afford any extra charges above the price of the ticket.

Egyptian users by nature like to pay less for better services. Alford and Biswas (2002) suggested that individuals high in price-consciousness are more concerned with paying low prices, while individuals high in sale-proneness are more concerned with discounts or sale form. The interviews data analysis of this study showed that interviewees had qualities in common with both kinds of individuals (price-conscious and sale-prone). They liked to buy cheap tickets and also receive good discounts and offers. The survey data analysis was consistent with previous findings regarding the importance of price for Egyptian users from all income groups. If price is an important issue for all Egyptians, it is understandable that it is more important for low income than high income customers, which was the case in this study.

#### IV. Education

The findings of the current study support the idea of a relationship between educational level and perceptions of airline website credibility. Better educated users were more concerned about all aspects of a website, such as website design, content, technical characteristics and security and privacy issues, and all of these had a greater effect on their perceptions of airline website credibility than those of less educated

users. Web users with higher levels of education were more concerned with online privacy than those with lower levels of education (Sheehan, 2002). In the Egyptian context, people with a lower educational level, such as technical certificate holders, are not provided with an adequate education and show a lack of proficiency in the English language. Using the internet for general purposes such as communication and online gaming might be easy for them, however shopping online, which entails more difficult processes such as selecting the right products or services and inserting financial information, usually in English, might still be too complicated. Therefore, as users with higher levels of education tend to purchase online more often than less educated users, it is understandable that they should be more concerned with the credibility of websites than less educated users.

These findings are supported by previous research in the same area. Previous research has indicated that educational level influences perceptions of website credibility (Fogg et al., 2001). Johnson and Kaye (1998) have highlighted that education is negatively associated with perceptions of website credibility. In other words, users who are better educated tend to perceive online information as less credible than less educated users. These negative perceptions of website credibility make better-educated users more concerned about the factors that affect website credibility than less educated users. Thus it is evident from the findings of this study, which showed that better educated users (Master's and PhD holders) are more concerned with all credibility antecedents than less educated users.

#### V. Internet experience

When studying online shopping behaviour, it is important to consider users' familiarity the internet, which has an important effect on their online behaviour (Hui & Wan, 2006). Bellman et al. (1999) acknowledged that past experience of using the internet was an important indicator of online shopping behaviour. As level of exposure

to the internet increases, intentions of purchasing online also increase as users become more confident about using it as a medium for shopping (Bhatnagar et al., 2000; Corbitt et al., 2003; George, 2004).

The findings of the present study seem to be consistent with other research, which has found that the internet experience is positively related to the use of online search engines and negatively with the design of the website (Liaw & Huang, 2003; Slone, 2002). However, a higher level of internet experience leads users to make a greater effort in terms of information content and technical characteristics. The findings of this study highlighted that more experienced users were less concerned about website design, and that it had less of an effect on their perceptions of airline website credibility. Additionally, this study revealed that more experienced users were more concerned with website content and technical characteristics, and that these were more likely to affect their perceptions of airline website credibility.

However, the findings of this study do not support previous research that has suggested that more experienced users perceive less risk in shopping online than new users and find online shopping more safe (Doolin, Dillon, Thompson & Corner, 2005; Forsythe & Shi, 2003). These studies suggested that using the internet creates confidence in its trustworthiness as a medium of shopping, while the findings of this study highlighted that users with a high level of experience of using the internet (8 years or more) were more concerned about security and privacy items, and that these were more likely to affect their perceptions of airline website credibility.

#### 6.5 Conceptualizing the Study Framework

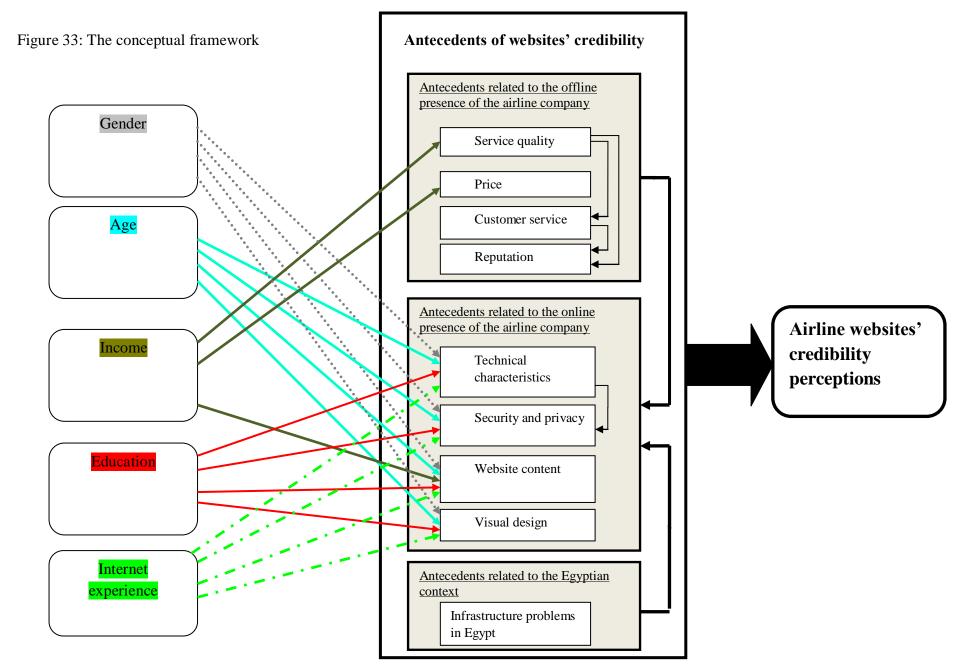
The fourth research objective aimed at conceptualizing a framework linking the antecedents of airline website credibility in the Egyptian context with the relationship between users' perceptions of these antecedents and their demographics and internet experience.

The findings from both phases of this study were combined to develop the research framework as shown in Figure 33. The interviews data analysis revealed two main findings. The antecedents of the credibility of airline websites were explored using three main sets of factors: factors related to the online presence of the airline company, factors related to the offline presence of the airline company and infrastructure factors in the Egyptian context. These were the common factors between the two groups of interviewees in relation to perceptions of the credibility of airline websites. However, some differences in credibility perceptions between interviewees living in different contexts were identified. These differences included interviewees' concerns regarding security and privacy issues, their concerns regarding the technical aspects of websites and the effect of the infrastructure in which they interacted with a website on their perceptions of the credibility of airline websites.

The second phase of this study using a survey questionnaire was conducted on a large scale to complement the findings of the first phase. Antecedents that emerged from phase one were ranked based on their relevance to explore their relative importance for Egyptian online users. In addition, cross-tabulation tests were conducted to discover differences in credibility perceptions based on users' characteristics. Users' age, gender, income, education and internet experience were found to affect users' perceptions of the credibility of websites.

All findings were combined to conceptualize the research framework. Gaps in the literature summarized in chapter 2 highlighted the need for a comprehensive framework for the antecedents of website credibility. Such a framework fills the gaps in the literature by expanding the narrow understanding of factors affecting users' perceptions of airline websites. Factors related to a company's website are not enough to give a full understanding of users' perception of its website. Instead, other factors interfere in shaping these perceptions. Providing this holistic understanding contributes

theoretically and empirically to a body of knowledge, particularly in the web credibility discipline. A detailed explanation of these contributions is presented in the next chapter.



## **6.6 Conclusion**

This chapter has discussed the findings of this study (which were presented in chapters 4 and 5) in the light of prior literature relating to website credibility, online buyer behaviour and buyer behaviour in travel. The aim of this chapter has been to justify and validate the findings of the analyses of the two phases of the study from a cultural and theoretical perspective. The findings of both phases have been identified and related to previous literature in the same field to capture the contribution of this study.

Chapter 7

Conclusion

#### 7.1 Introduction

This chapter brings the study to a conclusion and, in doing so, demonstrates and evaluates the extent to which the objectives of the study have been met. These objectives included exploring the factors that affect Egyptian online users' perceptions of the credibility of airline websites. The effect of the context in which users interact on their perceptions of the credibility of websites has also been considered through an exploration of the difference in credibility perceptions between Egyptians who reside in Egypt and those who reside in the UK. The relationship between users' demographics and internet experience and their perceptions of the credibility of websites has also been defined.

The chapter starts with a discussion on to what extent the study has achieved its objectives. This is followed by a discussion of the theoretical and practical contributions of the study to the research environment. The chapter ends by reviewing the implications of the research and its main limitations and suggesting future research directions.

Figure 34 summarizes the research objectives, the main findings and contributions of the study.

### **Research objectives**

### 1<sup>st</sup> research objective

To identify and explore the antecedents of airline website credibility, as perceived by Egyptian online users

### 2<sup>nd</sup> research objective

To explore the extent to which users' perceptions of website credibility is affected by their residence in an online-based country such as the UK compared to a face-to-face based country such as Egypt

### 3<sup>rd</sup> research objective

To explore the relative importance of the antecedents of airline website credibility for Egyptian users and determine the relationship between users' demographics and their perceptions of some of these antecedents

## 4<sup>th</sup> research objective

Conceptualizing the research framework

#### **Findings**

# Antecedents of airline website credibility, as perceived by Egyptian online users

- 1-Factors related to the online presence of the company (Visual design-Technical characteristics-Website content- Security and privacy)
- 2-Factors related to the physical presence of the company (Service quality-Customer service-Reputation-Price) 3-Infrastructure factors in Egypt

## Differences in credibility perceptions between interviewees in the UK and Egypt

- 1- Concerns regarding security and privacy
- 2- Concerns regarding the technical aspects of websites
- 3- The effect of the infrastructure in which users interact with the website

# Antecedents of airline website credibility, as perceived by Egyptian online users

- 1-Technical characteristics- Security and privacy- Website content-Visual design
- 2-Service quality- Price- Customer service-Reputation
- 3-Return of items purchased online- online fraud- slow internet connection- delivery of items purchased online- banks in Egypt not returning money stolen online

# The relationship between Egyptian users' perceptions of these antecedents and their demographics Gender

Technical characteristics, security and privacy, visual design

#### Age

Technical characteristics, security and privacy, website content, visual design

#### Income

Service quality, price, and website content

#### Education

Technical characteristics, security and privacy, website content, visual design

#### **Internet experience**

Technical characteristics, security and privacy, website content, visual design

#### **Contributions**

- Providing a better understanding of airline website credibility perceptions from the user's point of view
- Advancing the traditional understanding of visual design features
- Advancing the understanding of the relative importance of visual design and security and privacy in airline website credibility perceptions
- Understanding the effect of the technical aspects of an airline website on users' perceptions of the credibility of the website
- Advancing previous research studies by identifying the effect of the physical presence of the company
- Advancing understanding of the effect of infrastructure factors in Egypt on Egyptian users' perceptions of the credibility of airline websites
- Providing empirical support for the relationship between user demographics, internet experience and perceptions of website credibility



Figure 34: The research objectives, main findings and contributions of the study

### 7.2 From Research Objectives to Research Findings

This study started with the establishment of four main research objectives. This section discusses how each of these objectives was accomplished.

Objective 1: To identify and explore the antecedents of airline website credibility, as perceived by Egyptian online users.

The first objective has been met by the exploration of the antecedents of airline website credibility, as perceived by Egyptian online users. The findings highlighted three main sets of factors affecting user perceptions of website credibility and specifically that of airline websites. These were factors related to the online presence of the company, including the website design, website content, technical characteristics and security and privacy; factors related to the offline presence of the airline company, including service quality, customer service, price and reputation; and factors related to the Egyptian infrastructure. The interpretive way of conducting research allows the researcher to gain deep and rich information, which positivist research cannot yield (Benckendorff, 2006; Forgas et al., 2012; Maltzler et al., 2005; Zhang et al., 2006). By exploring the antecedents affecting perceptions of the credibility of airline websites through real interaction with users, a deep understanding of these antecedents was achieved.

Objective 2: To explore the extent to which user perceptions of website credibility are affected by their residence in an online-based country such as the UK compared to a face-to-face based country such as Egypt.

The findings from the interviews data analysis revealed major differences in credibility perceptions between Egyptians who resided in Egypt and those who resided the UK. Credibility perceptions were different between interviewees in Egypt and the UK regarding security and privacy, the technical aspects of websites and infrastructure

factors in the context in which users interact with websites. In general, the findings revealed that Egyptians in the UK regard shopping online as more credible and trustworthy than Egyptians residing in Egypt. The identification of these differences provides airline marketers, web designers and the Egyptian government with recommendations regarding the improvement in website credibility perceptions of Egyptian users in Egypt.

Objective 3: To explore the relative importance of the antecedents of airline website credibility for Egyptian users and determine the relationship between users' demographics and their perceptions of these antecedents.

This objective is twofold. The findings from the second phase (survey) revealed that the antecedents of the credibility of airline websites identified in the first phase were not of equal importance to Egyptians. Items were ranked based on their importance as attributes of online, offline and infrastructure factors for Egyptian online users. Online, offline and infrastructure factors were ranked separately to gain deep insights into each set of factors. Technical characteristics and security and privacy issues were found to be the most influential online factors affecting Egyptian users' perceptions of airline website credibility, while the delivery of delayed luggage and luggage allowance, followed by price and customer services, were the most important offline items affecting perceptions of the airline company. Problems with returning items purchased over the internet followed by the lack of protection against online fraud were the most complicated infrastructure factors in Egypt affecting Egyptian users' perceptions of website credibility.

The other aim of the second phase (survey) was to investigate how demographics and internet usage experience influenced perceptions of airline website credibility. The results indicated that female, younger and less experienced users were more concerned with a website's visual design and technical characteristics when

considering their perceptions of website credibility. Male, older and less experienced users were more concerned about security and privacy issues. Users with a higher level of education were more concerned with a website's visual design, content, security and privacy and technical aspects in relation to their perceptions of website credibility than less educated users.

Objective 4: To conceptualize a framework linking the antecedents of airline website credibility in the Egyptian context with the relationship between users' demographics and their perceptions of these antecedents.

The findings from both phases of this study (identified in the first four objectives) were combined to develop the research framework and generate a comprehensive model outlining both consumer- and technology-oriented views.

### 7.3 The Contribution of the Study

This research has contributed to a large body of knowledge, particularly in the web credibility discipline. The findings of this study enhance the understanding of the antecedents that affect Egyptian users' perceptions of airline website credibility. Corley and Gioia (2011) have offered a guide to studies' theoretical contributions, capturing contributions to originality and utility dimensions (figure 35).

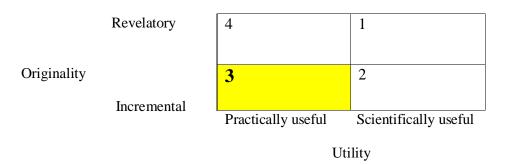


Figure 35: Current dimensions for theoretical contribution (Corley & Gioia, 2011)

According to Corley and Gioia (2011), developing a new theory aims at gaining new insights. They applied the originality classification to studies that "advance our understanding" (p. 16) of a theory. Originality can be categorized as advancing

understanding incrementally or advancing understanding by providing some form of revelation (Corley and Gioia, 2011). Van de Ven (1989) defined the incremental originality as "Good theory is practical precisely because it advances knowledge in a scientific discipline, guides research toward crucial questions, and enlightens the profession of management" (p: 486). While Mintzberg (2005) considered the originality as revelatory when a new theory "allows us to see profoundly, imaginatively, unconventionally into phenomena we thought we understood. . . . theory is of no use unless it initially surprises—that is, changes perceptions" (p: 361).

On the other hand, utility indicates that the contribution "must be seen as useful as well as improve the current managerial practice of organizational practitioners" (Corley & Gioia, 2011, p. 18). Utility consider that the theory practically useful or scientifically useful (Corley and Gioia, 2011). Scientific utility is perceived as an advance that improves an idea and enhances its potential to be operationalized and tested. While, practical utility means that theory can be applied to the problems that managers face.

By combining a strong theoretical body of literature with both phases (interviews and survey phases), this study was able to explore antecedents of the credibility of airline websites and providing guidelines for travel marketers, web designers and the Egyptian government for enhancing airline website credibility perceptions in the Egyptian context. In doing so, it has contributed to theory along both dimensions (originality and utility dimensions). It can be considered that the contribution of this study is mainly incremental with a practical utility (figure 35). This study advances the understanding of website credibility with new insights into credibility antecedents including antecedents related to the online presence of the company, antecedents related to the offline presence of the company and infrastructure antecedents in the context where users interact with the website. In addition, this study provides some empirical support for the relationship between users' demographics and perceptions of website

credibility. These theoretical insights in turn provides practical implications for the ways in which internet retailers, web designers work to encourage positive perceptions of website credibility.

Following pages illustrates how the current study advanced the understanding of website credibility (originality) and how this can be useful as well as improve the current managerial practices (utility)

### I. Theoretical contributions (originality)

This study contributes to a body of knowledge in website credibility literature in several ways. The research findings provide a rich basis for further theory development in this area. Various areas of research, such as literature relating to online buyer behaviour and buyer behaviour in travel, in addition to the available literature on website credibility, were used in this study to develop a theory of website credibility. The theoretical contribution of this study can be summarized as follows:

# A. Advances in the understanding of airline website credibility literature and its antecedents

This study deepens understanding of credibility concepts within the airline context. Although users' perceptions of airline websites have been explored in previous research (Benckendorff, 2006; Chu, 2001; Forgas et al., 2012; Maltzler et al., 2005; Zhang et al., 2006), there is inconclusive evidence about website credibility, especially with regard to airline website credibility because of the positivistic nature of these studies. The first phase of this study investigated credibility perceptions from the user's perspective, focusing on user perception. This method of user involvement can provide a deeper understanding of website credibility perceptions. This is critical because, with a better understanding of website credibility perceptions from the point of view of the user, users will become more satisfied with their interaction with websites and will be able to accomplish what they want to do more easily and effectively. With the enhancement of credibility based on user perceptions, users become more confident that

the websites they are using are credible and secure, and feel more confidential to participate in online purchases. This study provides new insights into the understanding of the credibility of airline websites in different ways:

- \* This research has advanced the traditional understanding of the concept of visual design. Visual design has traditionally defined as all visible aspects of websites such as colour and layout (Simon, 2001; Galitz, 2002). This study advanced this definition by adding other important elements of a website's visual design, including ease of use, the inclusion of easy-to-read information and easy-to-read font size as important visual design attributes. Additionally, there is insufficient understanding of the effect of visual design on users' perceptions of using the web as a shopping medium. Previous research provided mixed results regarding the importance of a website's visual attributes for online users when assessing the quality or the credibility of a website. While Fogg et al. (2003b), Jahng et al. (2006) and Ranganathan and Ganapathy (2002) argued that judgments of a website credibility are made based on visual design elements first, Zhang and von Dran (2000) considered visual design as a motivator factor, that its absence does not affect users' perceptions of the website. Thus results of this study asserted that among the visual design attributes, easy to use, easy to read information and easy to read font size are the most important. Moreover, results of this study emphasized that for airline websites, visual design is less important than other factors such as security and privacy, specifically in the Egyptian context.
- This study advances previous research (e.g Koiso-Kanttila, 2004; Ranganathan & Ganapathy, 2002) with a good understanding of the effect of the technical aspects of an airline website on users' perceptions of website credibility. Besides, this study is corroborating previous research that has identified website loading time and broken links as important factors, as well as enriching previous research by adding other important factors such as easy access to the help page, a home page to which it is easy

return and the avoidance of the sudden freezing of web pages, which were highlighted as important technical aspects for Egyptian online users and had a significant effect on their perceptions, despite the fact that they have not been well researched in previous studies.

- ❖ While some studies considered the effect of the human presence on websites (Fogg et al., 2002; Gefen & Straub, 2003), they have been limited to specific features such as email addresses, pictures and contact numbers. Results from this study indicated that that high e-commerce risk attitude among Egyptian users due to the high uncertainty avoidance makes them highly concerned with the offline presence of the airline company before utilizing its websiteThis study advances previous understanding by identifying the antecedents of the real offline presence of the company, including the quality of its services, customer service, price and reputation. This study asserts that previous offline antecedents are expected to have a great effect on users' perceptions of the credibility of the company, and especially for airline companies. Findings of this study emphasized that if an airline company has a poor reputation, provide poor services or high prices, users will not utilize its website.
- This study advances previous research by exploring differences in websites' credibility perceptions' between Egyptians in Egypt and UK. Since there has been no previous study focusing on e-commerce adoption by Egyptians living abroad, one of the main objectives of this study was to determine whether or not a change in environment leads to a change in perceptions of website credibility. The results of this study revealed that there were some websites' credibility perceptions' between Egyptians in Egypt and UK regarding their perceptions of security and privacy concern, the technical aspects of a website and infrastructure aspects in the context where they interact with the website.
- This study provides empirical support for the relationship between users' demographics and perceptions of website credibility. Previous research has given mixed

results regarding the effect of users' demographics and their perceptions towards websites (Dholakia & Uusitalo, 2002; Garbarino & Strahilevitz, 2004; Joines et al., 2003, Mahmood et al., 2004); however there is a lack of literature exploring website credibility in relation to the effect of demographics, and specifically airline websites. Results of this study revealed that gender, age, education, income and internet experience affect perceptions of the credibility of websites. This study also advanced previous research with some unexpected results regarding the relationship between users' demographics and perceptions of website credibility. For example, contrary to suggestions made by prior research, the findings of this study revealed that male and higher educated users are very concerned about the security and privacy issues relating to websites, and therefore their perceptions of airline website credibility were more likely to be affected by security and privacy than those of female and less educated users.

### B. Advances in literature relating to online consumer behaviour

This study is the first website credibility study conducted in Egypt. It will therefore enrich online behaviour research with new insights into Egyptian users' perceptions of the credibility of websites, especially airline websites.

The antecedents of website credibility are identified in this study as a combination of factors related to the online presence of the company, the offline presence of the company and infrastructure factors in the context in which users interact online. These antecedents work towards filling the gaps in literature on online consumer behaviour by ensuring that perceptions of a company and the context in which users interact with its website are important in shaping consumer behaviour. By showing this, this research will expand the understanding of technology acceptance model and help to overcome its deficiencies by stressing the importance of a user's environment and the key features of the site. Although variables identified by these behavioural models, such

as perceived usefulness, ease of use and subjective norms, are relevant to this study, they have tended to serve as an addition to a wider range of other variables. It can be argued that the more variables that are taken into consideration when studying the relationship between users and websites in the online environment, the more robustly users' perceptions and attitudes can be understood.

Additionally, by studying the relationship between demographics and internet experience and perceptions of website credibility, this study goes beyond previous research in this area, especially concerning those variables about which previous research has not reached any consensus, such as gender, age and education.

#### II. Practical contributions (utility)

This research has practical implications for the ways in which internet retailers work to encourage positive perceptions of website credibility and thereby increase consumers' willingness to shop online. Owners and managers of internet stores are keen to identify the strongest techniques to market and tailor their products and services to different cultures. Reaching new cultures such as Egypt requires an exploration of the factors affecting website credibility perceptions in the Egyptian context, and therefore the insights offered by this research could be used by online retailers to adapt their approaches and encourage online transactions. Corley & Gioia (2011) have asserted that "Theory must be useful or somehow have utility in its application, either for other organizational researchers or for practicing managers" (p. 17). Utility of a study is evaluated as to a theory's relevance to practice, informing thoughts and future actions. While an enhancement of airline website credibility perceptions in the Egyptian context will not be achieved without comprehensive efforts from travel marketers, web designers and the Egyptian government, this research provides guidelines for each of these parties.

#### A. Contributions for travel marketers

Retailers are attempting to target new consumers from unexplored cultures such as Egypt. However, the literature produced up to this point has failed to provide those marketers with an appropriate tool to aid the development of credible websites for this context. It has therefore been difficult for travel marketers to select suitable online strategies for this group of users because this process should be based on a careful understanding of consumer characteristics and preferences.

This research provides travel marketers with some guidelines that enable them to understand website credibility perceptions by Egyptian online users. Although passengers all over the world are beginning to book their airline tickets online, this is not the case in Egypt. Egyptians feel too much uncertainty about shopping on the internet, including e-ticketing. The lack of trust and negative perceptions surrounding security and privacy are a great challenge for users in Egypt, especially inserting personal and financial information online and the process of doing business with people one has never seen or met before (El Gawady, 2005; Kamel & Hussein, 2002). This research lays the foundations for exploring website credibility factors as perceived by Egyptian users. An exploration of these factors in the Egyptian context helps website designers to design suitable websites that are perceived as credible by Egyptian online users and hence encourage them to shop online.

Perceptions of the online and offline presence of the airline company allow travel marketers to understand and consider Egyptian users' needs and preferences. This study revealed several online factors found to affect Egyptian users' perceptions of airline website credibility, such as website design, content, technical characteristics and security and privacy issues. In addition, travel marketers should consider that the online presence of an airline company is not enough to enhance users' perceptions of the airline's website: the offline presence of the airline company affects users' perceptions

of its online presence. If a company is perceived as credible it is likely that this perception will carry over into its online marketplace. Service quality, customer service, reputation and price are important factors affecting Egyptian perceptions of the credibility of an airline company and its website.

Travel marketers should consider, for example, that the way in which customer service representatives treat Egyptian travellers before or during the flight and at the airport is considered a main factor in choosing an airline company. To attract Egyptian travellers, customer service representatives should treat Egyptian travellers with great care, because personal relationships are necessary for long-term business with Egyptians. Moreover, the findings of this research highlight the importance of luggage allowance for Egyptian users. If travel marketers consider this and provide sufficient luggage allowance for Egyptian travellers, this will positively affect the travellers' perceptions of the airline company and its website.

This research provides travel marketers with effective profiling of Egyptian online users, which will help them to understand the characteristics of online travel users and consider their needs and expectations. The research findings indicated that younger users represent the most important target group. They readily adopt technology, but their loyalty to an airline company is not guaranteed, requiring continuous innovative offers and services to attract and keep them. However, older users show some reluctance to use technology-based services in particular and in general they perceive purchasing online tickets as less credible and therefore require special care. They need to feel secure before they become involved in online transactions. Moreover, the findings indicated that higher income users are more interested in shopping online in general than lower income users. The credibility perceptions of lower income users are more likely to be affected by the prices offered by an airline company. This suggests that, to attract low-income users, who represent a large number of Egyptian users, travel

marketers should seek to provide them with cheap ticket prices as well as discounts and offers to enhance their perceptions of airline companies and their websites.

# B. <u>Contributions for web designers</u>

Gathering enough data is the starting point for designing a website. Web designers need to gather design requirements from users to enable them to build a credible website. This information should be collected from users directly, because these will be the end users of the websites. If a website is not perceived as credible, users can and will seek to fulfil their needs elsewhere.

Despite the importance of this stage in the design of credible websites, the existing literature is not a good tool in helping designers to build credible websites.

Although some researchers, such as Fogg et al. (2002), have provided some guidelines on the construction of credible websites, their analysis categorized issues related to the design look without giving clear insights into key issues.

This study addresses this issue by providing web designers with clear guidelines for designing websites. Although the websites targeted in this research are airline websites, these guidelines could be used for the design of any website. Factors related to the online presence of an airline company are visual design, website content, technical characteristics and security and privacy. These factors provide new insights and represent a good foundation on which to build criteria for the design of websites that would be perceived as credible by Egyptian users.

The study revealed, for example, that the technical characteristics of an airline website have a great effect on Egyptian users' perceptions of website credibility.

Reasonable loading time has a great effect on Egyptian users' perceptions of airline websites. A web designer should try to reach a balance between the content of the website and the time it takes to download. They should consider the fact that the internet in Egypt is not fast enough to download an airline website with a large number

of pictures in a reasonable time. Egyptian users will not wait more than a few seconds for a website to download before they search for another website. Additionally, web designers should consider that, when using airline websites, Egyptian users do not care a great deal about design; content and the provision of a strong privacy policy is more important.

## C. Contributions for the Egyptian government

A theory's utility may be enhanced by contradiction and engaging, an element of surprise, which lead to discovering new sets of implications (Lewis & Grimes, 1999; Poole & Van de Ven, 1989; Weick, 1989). Contrary to research suggesting that female and less experienced users are more concerned with security and privacy issues online (Doolin et al., 2005; Forsythe & Shi, 2003; Garbarino & Strahilevitz, 2004; Rodgers & Harris, 2003), this study concluded that male and more experienced users are more concerned with security and privacy issues, and feel that these have a greater effect on their perceptions of the credibility of airline websites. Thus, it can be argued that as long as security and privacy are important for male and experienced users, which is unusual in literature on online behaviour, it is evidence that security and privacy issues are of great importance for Egyptian users to perceive websites as credible. This also indicates that once Egyptian users feel that a website is secure and private to the extent that they can insert their personal and financial information online safely, they will be confident enough to purchase online.

The results of this research also indicate that infrastructure factors in the Egyptian context are important in determining Egyptian users' perceptions of website credibility. Infrastructure factors included the delivery and return of items purchased online, slow internet connection, lack of protection against online fraud and the fact that online losses are not compensated by banks. While some of these factors, such as the delivery and return of items purchased online, are not related directly to airline

websites, the research results indicated that these problems affect Egyptian users' general perceptions of online shopping and, as a result, their attitudes towards purchasing airline tickets online.

This might have implications for the Egyptian government, which needs to focus on creating the infrastructure needed for streamlining online transactions.

Egyptians avoid shopping online in Egypt because they fear that their financial or personal information will be stolen. According to the results of this research, online fraud is one of the main reasons why Egyptians shop physically in a store or purchase airline tickets directly from an airline company rather than purchasing online. The Egyptian government should consider increasing the level of protection for online users in Egypt, which may decrease users' perceptions of the high risk associated with online shopping and improve their perceptions of websites.

A factor that is critical to Egyptian perceptions of online shopping is the existence of well-established and reliable distribution networks to support the delivery of items purchased online, which would give users the chance to inspect the goods and return them if they are unhappy. This is relatively lacking in the case of Egypt. Since there is no direct attachment between consumers and products or services in the online environment, this puts consumers at risk, especially in the absence of a good return policy. The implementation of credible product return policies enhances consumers' perception of buying online, especially in high-uncertainty-avoidance cultures such as Egypt. Moreover, Egyptian banks should provide a good compensation policy for users who are exposed to online fraud and lose their money online.

Egypt is a cash-based society and paper transactions are the dominant mode.

Payment over the internet still lacks general acceptance from Egyptian users.

The Egyptian government should encourage the involvement of e-commerce in the daily lives of Egyptian internet users, consider the development of an appropriate

infrastructure for e-commerce use, and ensure payment security. These issues are essential and should be prioritised. Awareness of online shopping benefits should be adopted on the level of the marketer also. More companies should have an online presence. The government should also allow for alternative payment methods to complement the limited use of credit cards in Egyptian society. Cash on delivery is a good example of an alternative payment method, which could be considered a good way of encouraging Egyptians to shop online. The creation of a good infrastructure for shopping online would enhance Egyptian perceptions of website credibility and shopping online in general. This would have many advantages, such as enabling businesses to benefit from the huge market of Egyptian users, building a good banking culture and a good level of interaction between banks and users and avoiding traffic jams and the inconvenience of shopping from physical store.

The findings of the interviews data analysis provide a number of implications for Egypt Airlines, which is the only public airline company in Egypt. These implications were supported by examples given by the interviewees. The majority of these comments revealed negative perceptions regarding the company. For example, interviewees commented on the bad attitudes of customer service representatives at Egypt Air. The majority of the interviewees avoided travelling with Egypt Air for this reason. The bad attitude of the cabin crew was one of the main problems faced by interviewees while flying with Egypt Air. Some other problems were highlighted, such as high prices compared with other countries and a lack of adherence to flight schedules. I have argued that the interviewees displayed a negative attitude towards the company. Thus an implication for Egypt Air is that, in order to gain its customers' trust and satisfaction, it should focus on developing the necessary capabilities to allow the company to survive in the current competitive environment. Additionally, the company should communicate with its customers to define their needs.

### 7.4 Study Limitations and recommendations for Future Research

As in any social science research, this research has a number of limitations.

However, this study is considered the first step in the literature on website credibility in Egypt. This research opens the door for further research in the following ways:

- This study was conducted under only an interpretive perspective, presents itself as a step towards such a holistic understanding. However the interpretive nature of designing this study could be considered as one of its main limitations, the interpretive approach is recommended for exploratory research, such as the current one. The main objective for this study to explore antecedents of airline website credibility perceived by Egyptian online users. Since it is inappropriate to depend on antecedents originating from western culture to explain those of Egyptian users, it was necessary to have a direct interaction with Egyptian users to gain deep understanding of airline website credibility from their point of view. In this study, the survey phase could be considered as a complement for the interviews phase. However, it is suggested for future research can to look into website credibility from different perspectives (e.g. critical realism and positivism.
- Although this study has provided a number of website credibility antecedents from an interpretive perspective, further steps need to follow. Due to the exploratory nature of this research, further research should be confirmatory. To confirm these findings, the resulting factors should be expanded and tested in another questionnaire to another sample. This would help in understanding the extent to which the model can be generalized in different contexts within the Egyptian environment. This would contribute by providing a deeper insight into website credibility in Egypt, defining relationships among antecedents and generating new antecedents which have not been identified in this study. Future empirical work is needed also to demonstrate that the findings of this study are not unique to this particular sample.

- The findings of this study are derived from research in a single country, Egypt, and therefore cultural limitation is one of the main problems with the study. The effects of some factors such as infrastructure factors and user characteristics may differ in the Egyptian culture when compared to western cultures. The aim of this study is not to generalize the findings, but rather to have insights into website credibility in the Egyptian context. However, some findings of this study, specifically those related to infrastructure antecedents, can be extrapolated to developing countries that share some of the same infrastructure problems (Shalhoub & Al Qasimi, 2006). Therefore, one direction for further research would be to develop an even deeper understanding of the factors revealed by this study in different contexts. Perceptions of website credibility may be different in contexts other than Egypt. Therefore, a suggested direction for further research would be to replicate this study with users from different countries to find out to what extent users differ in their perceptions of website credibility. If a study like that were conducted, the framework of this research could be refined, and other constructs that may contribute to website credibility perceptions may be added
- This research revealed factors affecting Egyptian perceptions of airline website credibility. Differences in the perceptions of Egyptian users in two different countries were also identified. Further research should be directed towards the investigation of how users' perceptions of website credibility affect their intentions to buy online. An advanced quantitative study could be conducted to test the relationship between users' perceptions of website credibility and their intentions to buy online.
- The cross-sectional nature of the study is one of its main limitations. The findings of this study were obtained at a specific point of time. The antecedents of airline website credibility are dynamic in nature and should be considered over time in order for them to be studied accurately. For example, the antecedents will change due to technological advances or changes in users' characteristics over time. However, time

constraints did not allow a longitudinal study. Future research should seek to identify antecedents of the credibility of websites from similar samples at two different points in time to reveal changes caused by time. Changing time, the importance of antecedents of airline website credibility is likely to be changed and thus. Longitudinal research could capture credibility changes cause by time.

- The sample profile of respondents in both phases of the study was mostly PhD students in different universities in Egypt. This sample profile minimized the chance of generalizing the antecedents of airline website credibility perceptions to different profiles. Despite these concerns, this group serves as a good sample of internet users in general, and represents an integral part of the population of online shoppers. This category, of course, is not representative of the overall profile of Egyptian internet users, but it does encompass early adopters of the internet in Egypt (Warschauer, El Said & Zohry, 2002). Furthermore, since the participants were familiar with high technology and high internet usage, they were also familiar with the risks involved in internet shopping. Taking into consideration the high risk perceptions of Egyptians towards the internet, which have been identified in by previous work (Loch et al., 2003), it is argued that the research participants share many similarities with the overall Egyptian population. It is suggested that potential future research should be conducted with different samples, using respondents who are different in demographic characteristics or online usage patterns.
- This study explored the relationship between users' demographics and their perceptions of airline website credibility antecedents. However this was done for only a number of the credibility antecedents. Antecedents related to the online presence of the airline company were the main target for this research. It was difficult to explore the relationship between users' demographics and all credibility antecedents due to the big number of the antecedents (49 antecedents). Therefore specific antecedents were chosen

based on theoretical and cultural perspectives. It is therefore suggested for future studies to explore the relationship between users' demographics and their perceptions of the offline antecedents and infrastructure antecedents as affecting their perceptions of the credibility of the airline website.

### 7.5 A Final Conclusion

This research contributes to the understanding of the credibility of airline websites. This chapter has summarized the way in which the research fulfilled the research objectives. Furthermore, a consideration of the contributions and limitations of the research has provided a platform for suggestions about how research might be taken forwards.

Website credibility research is still in its infancy, and specifically no credibility studies conducted in the airline context. Website credibility is considered a critical issue in the Egyptian context. People in Egypt will not shop online unless they feel secure and private and are able to find easy-to-use websites. Egyptian users need to feel that a website is credible before they will to transact online. The more Egyptians believe in the benefits of online shopping, the higher their intention to purchase online will become, and the more likely they will be to continue to purchase online (Brown et al., 2003). Airline marketers, web designers and the Egyptian government should collaborate to enhance the website credibility perceptions of Egyptian online users.

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# **Appendix 1: Example of quotations supporting Factors extracted**

| Open codes<br>(descriptive codes) | Examples from the interviews  |
|-----------------------------------|---|
| Easy-to-use website               | The website should be easy and clear. I need to find what I need very quickly with clear procedures. The context of our country may be a challenge for us. Egypt is very crowded. I live in Cairo and it takes me hours to reach any airline office to book a ticket. So, it much easier and less time-consuming to me to book the ticket online. But I need the website to be easy to use. (Female #7, Egypt)  |
|                                   | The website should be easy to use especially for new users. For me, and I think it is the same for all Egyptians; we are always worried about using anything for the first time. And this is especially when it relates to websites and online transactions. Easy and clear websites may encourage us to buy online. Thus I feel that everything must be clear for me without any hidden tricks. (Female #9, England)   |
| Easy-to-read information          | Speed in receiving and understanding the information presented online depends on how easy this information is to read. For example, if I book my ticket online, I need to be able to read information smoothly and understand all words. Website designers should consider this point because some websites use words related to one culture without considering users from different cultures. (Male #3, Egypt & Male #4, England)  The website should have easy language because the language sometimes is considered as a trap because they may give you   |
|                                   | something different than you need, which tells you that you did not understand what they provided. This is important for airline websites because booking airline tickets includes financial transactions; I need to be sure of all details before paying any money to avoid paying for something I do not need. (Female #7, Egypt)   |
| Attractive appearance             | The website design should be eye-catching. The good design of a website encourages me to use it. This is a fact. I feel that the design of the website reflects the quality of the company. Some airline websites are attractive, well designed and you can find what you need easily. Also the colour is important. Some websites use very annoying colours such as yellow and red. I hate these colours. I prefer the site that has a dark background and white colour for words. (Male, #2, England)  The design of the website reflects the quality of the company; it should be attractive and eye-catching. (Male, #6, England)           |
| Pleasant colour                   | Various and attractive colours are important elements in the website design. When information is presented in various colours it becomes easier to read. (Male, #2, England)  My concern is how good the content of the website is. As long as I can find what I need, I do not care what this website looks like.  It is good when the website is well organized, contains different colours or pictures. But mainly I do not care about these elements.  I care more about the content of the site such as good ticket prices and the security and privacy of the site. (Male #10, England)   |
| Easy-to-read font size            | If two websites provide me the same services, one in easy to read font and the other in a small font, I will be able to read and understand the one in the big font better than the other one. The text used by the site reflects a good interface; a range of different text fonts and sizes should be used. (Female #9, England)  Font size is very important also. I would prefer not to buy my ticket from a website if I cannot read all of the information well.  Actually it happens sometimes. Some websites do not care about font size and they do not realize that users might leave the website for this reason. (Female #7, Egypt) |

| Easy to find the website | The website should be easy to find because I don't want to spend a lot of time searching for a web page among millions. I believe                   |
|--------------------------|---|
| using search engines     | that when I find the page easily using Google for example, it means that a great number of people use it. This sometimes                            |
| 8 8                      | encourages me to use the website even if I have not used it before. (Male #8, Egypt)  |
|                          | Of course, if I have a problem finding the website I would get annoyed and look for a different one. Why I should waste my time                     |
|                          | searching for a specific website if there are many alternatives? I think this is not only me but all Egyptians are the same. A good                 |
|                          | company should make its website easy to find; it is not my role to keep searching for it. (Male, #4, England & Male #7, England)                    |
|                          | Because I search many websites to find the best prices, I need these websites to be easy to find. (Male, #1, England)                               |
| Loading time             | "If the website takes a long loading time, I may get bored and search for another one" (Male, #6, Egypt).   |
| 6                        | Loading time is another problem. It is especially with airline websites because these websites contain images and take a long time to load          |
|                          | and move between pages. The internet in Egypt is slow and web pages take a long time to be downloaded in Egypt. So I will need hours                |
|                          | to book my ticket. (Male #3, Egypt)   |
|                          | Loading time is also a big issue. I hate to wait a long time for the website to download. I remember when I was in Egypt, sometimes                 |
|                          | loading websites is very slow, to the extent that I have to find something else to do while the website finishes downloading. To be honest          |
|                          | I have never had this problem here in the UK. Even airline websites that contain images do not take more than a second to download.                 |
|                          | (Male, #6, England)   |
| Broken links             | There are so many similar websites available on the internet so why should I try in vain with a site that doesn't work? And                         |
|                          | this is mainly with the airline websites. Sometimes I need to book my ticket quickly in an emergency situation. So it is not                        |
|                          | good to find the website closed or under construction, especially in these situations. Honestly, I would not wait for one                           |
|                          | website to work again but I would search for another website. (Male #3, Egypt)  |
|                          | It is extremely important that websites should always be available, not under construction or closed. (Male, #6, Egypt)                             |
|                          | One of the main factors which could make me choose another airline is if I am trying to access the page and find broken links. (Male, #8, Egypt)    |
|                          | In addition, I hate it when the website disconnects suddenly or sometimes when I move from one page to another within the website it stops and      |
|                          | tells me that there is a problem with the page although the main website is working. What if I need important information from this page? But       |
|                          | actually I have not ever had this problem in the UK. (Male, #6, England)  |
|                          | Sometimes while booking my ticket the site freezes without any reason and I have to restart my booking. However the                                 |
| Sudden freezing of the   | problem is worse if the website freezes while paying for the ticket. It would not be good to lose connection while my                               |
| webpage                  | personal and financial information are online and I would not know if booking the ticket was successfully finished or I                             |
| 1 6                      | should restart. (Female #4, Egypt)  |
|                          | Sometimes, while I am booking my ticket, the site freezes for no reason and I have to restart my booking. (Female, #4, Egypt)                       |
| Easy return to home page | The website should allow me to reach the home page from every page. This is easier than going back several pages to                                 |
| , , ,                    | reach it. Especially when I book my ticket and I need to go to the home page to get any information. There should be an                             |
|                          | icon to go directly to the home page. (Male #7, England)  |
| Easy access to the help  | Even if we can say that the internet is not new in Egypt, shopping online or booking airline tickets online are very new and not common. Therefore, |
| page                     | when an online user in Egypt tries to book airline ticket online he needs all possible help when needed. Sometimes users need to understand         |
|                          | something while booking the ticket and thus easy access to help pages is very important. (Female, #7, Egypt)  |
|                          | If I have any problem while booking my ticket I need to find the help page easily. Sometimes it has useful information and I can find an answer for |
|                          | my inquiry. Actually it would be great if I could find what I needed online rather than calling or going to the airline office. (Male #6, England)  |

| Services for special      | Airlines should consider disabled people as well as able-bodied people. Those people need to find out what service they can expect before they plan  |
|---------------------------|--|
| needs passengers          | to travel. (Male, #3, Egypt)   |
|                           | When my parents came to the UK to visit me, I was very worried about them because they are very old. After I booked the tickets online   |
|                           | for them, I had to call the airline company and ask them for help for my parents in the airport and during the flight. It would be easier if I   |
|                           | could do this online. (Male #7, England)   |
|                           | Helping people in the airport is very important. When my wife and my son travelled one time they could not reach the flight on time  |
|                           | because they could not move from one terminal to another and as a result they lost their luggage for two weeks. They did not find  |
|                           | anyone to help them. Airline companies should be responsible for passengers once they arrive at the airport. (Male #6, England)  |
|                           | Also I like when I find that the airline website offers services for different passengers. I will give you an example: some websites   |
|                           | provide services for special needs passengers. Although I do not need these services, I like to find them online. It gives the chance for  |
|                           | those people to travel like normal people. Actually this gives me a good impression of the airline company. (Male #6, England)   |
| Change flight times       | It is a basic need for me to be able to modify my booking online after it has been completed, and I like this to be free. (Male, #6, England)  |
| online                    | I feel tension while booking my ticket online because I know that if I need to change the flight time I will need to call the airline  |
|                           | company and go through a complicated process to do this and sometimes I will have to go to the airline office to do that. I would feel   |
|                           | more relaxed if I could do this online. (Male #4, England)   |
|                           | Because I am online user, I should complete the whole booking process online. Also I should be able to change my flight time if I need   |
|                           | to do so online. I do not like to contact the airline company by phone for any reason because if I have to do this, it would be easier for   |
|                           | me to conduct the whole booking process by phone. (Female. #6, England)  |
| Request meal online       | Also I like to choose my meal online. Some people are vegetarian and others prefer diet food. I am Muslim and I need a specific food. I  |
|                           | like the airline company that gives me the option to choose the food that I like. (Male #3, Egypt)   |
| Selection of seat online  | Especially if I have children with me I will need to select my seat in the plane in advance. I like to choose our seats near the toilets   |
|                           | rather then moving along the plane many times during the flight. (Male #1, England)  |
|                           | I like to select my seat online. This is to avoid having to do this at the airport because sometime I do not have the time to do this  |
|                           | before the flight and every time I do this at the airport I sit in a different place. (Male #3, Egypt)   |
|                           | It is very important for me to select my seat. I like to sit beside the window. (Male, #7, England)  |
| Different payment         | It is important to have more than one method for paying; I may have a Visa card and the website requires a Master Card, so I won't   |
| options                   | be able to pay. (Male #3, Egypt)   |
|                           | I may need to use a different payment method than the one the website offers. The website should provide me with all possible ways to pay. They should provide many ways of payment because I will not change my bank card to book the ticket but I will search for other websites. (Female, #7, |
|                           | Egypt)   |
|                           | Airline websites should accept many ways to pay such as Master Card, Visa card and American Express. I say that because I was booking a ticket   |
|                           | one day but the website required a Visa card to pay. I did not have a Visa card at this time. Of course I would not seek to get a Visa card just to pay  |
|                           | for them. In the end I booked my ticket through an airline agency. (Male #6, England)  |
| Privileges for the online | "I like to feel that I am rewarded because I am online user" (Male, #1, England).  |
| buying of tickets         | Airline companies should reward passengers who book their tickets online and give them benefits that they do not give to the passengers who do not   |
| buying of tiekets         | book their tickets online. I need to feel when I book my ticket online that the airline company considers me as an online user. It should give me a  |
|                           | discount. I think that this would also encourage others to book online. Egyptians seek the cheapest way to book airline tickets; and if this is the  |
|                           | online way they will use it. (Male #3, England)  |
| Secure websites           | I do not like to insert my Visa card information online; there is a very high probability that it will be stolen. Thinking about inserting my  |
| Secure websites           | personal data online worries me. Even here in the UK I do not buy anything online. I always ask a friend of mine to do this for me. I  |
|                           | cannot feel secure in making transactions online. (Male #7, England)   |
|                           | cannot reer seeme in maxing transactions online. (Maio #1, England)  |

|                            | I do not purchase from just any websites I only purchase from secure sites, even if their prices are higher than other unsecure sites. (Male, #8,         |
|----------------------------|---|
|                            | Egypt)  |
|                            | I do not mind using my Visa card online but I like to be very careful when I insert my personal and financial information. I only                         |
|                            | purchase from secure websites, even if the prices are higher than other unsecured ones. But to be honest this happens only in the UK                      |
|                            | because I know that online users there are safe. I do not shop online in Egypt, even from websites in the UK, because the problem here is                 |
|                            | not the website itself but the security of the whole transaction. (Male #8, Egypt)  |
| The website will not       | I feel angry if the airline company allows other companies to access to my e-mails or mobile numbers. Sometimes after I book my airline                   |
| disclose information       | ticket online I got calls or emails from other companies to offer me services such as hotels or car rental. Airline companies should keep                 |
| without consent (privacy)  | my information private. They should ask for my permission before doing this. I give them my personal information for the purpose of                       |
|                            | the booking only, not for distributing it without even asking me. (Male #8, Egypt)  |
|                            | I do not mind inserting all my personal information online here in the UK because I am sure that the company will not share my personal                   |
|                            | information without telling me first. Even if they use any of my information, they call me to ask my permission first. (Female, #5,                       |
|                            | England)  |
| Private information        | I do not like to book my ticket online because I cannot even guarantee that my information will only reach the airline website. Other                     |
| reaches only the airline   | parties might interfere and reach my information. This is especially important for my financial information because my money might be                     |
| website (security)         | stolen. My privacy is my priority when choosing to buy online. (Female #7, Egypt)   |
| Information will only be   | Description the sidire worksite comparisons information and compared address I need to make some that the sidire worksite                                 |
| Information will only be   | Because I give the airline website very private information such as my name and address, I need to make sure that the airline website                     |
| used for booking the       | will use this information only for the booking process. I have experienced that before and I had unacceptable phone calls from unknown                    |
| ticket (privacy)           | persons just after I booked an airline ticket with an unknown website. (Male #1, England)   |
| Inappropriate parties will | I do not like to book online in Egypt because I am always worried about being exposed to fraud or deception, I am for example, always worried             |
| not control financial      | when I use my Visa card online in case someone steals my password or my money. (Male, #6, Egypt)  |
| information (security)     | Because I pay a lot of money to buy an airline ticket, I need to make sure that only the airline website will use my information. (Male, #6, Egypt)       |
| information (security)     | Because I pay a for of money to only an airmine tience, I need to make sure that only the airmine weessite will use my information. (Mate, #6, Egypt)     |
| Convenient flight          | I did not book my ticket for another important reason: I could not find a good time for the flight. Flights are either very early or very late. I like to |
| scheduling                 | find flights during the day time. (Male, #3, Egypt)   |
| scheduling                 | I will give you an example, I like to travel with Egypt Air but their flight schedules need to be more flexible. I cannot find a good time                |
|                            |   |
|                            | for the flight. For example, there is just one flight to New York daily. Also for London, there was only one flight that departed at 5 a.m.               |
|                            | and to catch this flight I would need to stay awake all night because I need more than 3 hours to get to the airport. This makes me                       |
|                            | exhausted even before my trip begins. (Male, #2, Egypt)   |
| On-time performance of     | The airline company should commit to its flight schedules. I need to know exactly when the flight will depart. I hate to travel with Egypt                |
| flights                    | Air because each time I wait one or two hours after the actual time of the flight. I think such an attitude from the airline company reflects             |
|                            | that it does not respect travellers. (Male #3, England)   |
|                            | I pay a lot of money to buy the airline ticket. I expect for that to have the best service ever. When the airline tells me that the flight time           |
|                            | is a specific time, it should be. I do not like to wait for hours in the airport. This is especially true if I have booked another mode of                |
|                            | transportation at my destination such as a taxi. Then I have to pay for the waiting time or it might leave if I do not reach my destination               |
|                            | on time. (Male #1, England)   |
|                            | The expected waiting time is very important for me. I need to know when the flight will be. For example, sometimes the airline announces that there       |
|                            | will be a 30 minute delay for a flight, but we end up waiting for more than three hours. (Male, #4, England)  |
| Quick response to          | In addition, the airline company's flexibility is very important. For example, if the flight is late or delayed, do they provide proper accommodation     |
| -                          |   |

| cancelled or delayed | for me? (Male, #3, Egypt)  |
|----------------------|--|
| flights              | Good service quality differentiates the airline company from others. I remember that when I travelled once to USA with KLM, I stayed   |
|                      | one night in New York because they cancelled the trip due to the bad weather conditions. They booked a nice room in a hotel for me and   |
|                      | picked me up from the hotel the next day. This made me happy and therefore I prefer to travel with them all the time. (Male #5, Egypt)   |
|                      | Service quality is very important, especially in emergency cases such as if the flight is delayed or cancelled. (Male, #1, England)  |
|                      | In case of delay the company should try to make sure passengers are comfortable. They should inform the customer. If the delay lasts a long time, they should help the customer to find a hotel or a car. (Male #8, England) |
| Luggage allowance    | It is important for me to check the luggage weight allowed and how many bags I can take before I book my ticket. I prefer the airline  |
|                      | that gives me a free bag without paying anything because I like to take a lot of clothes with me. Also when I travel abroad with my  |
|                      | family, we like to go shopping and bring souvenirs to our family and friends and therefore I choose the airline that gives a higher  |
|                      | luggage allowance. (Male #2, Egypt)  |
|                      | Yes. But, they have another advantage concerning weight as they allow you to carry more weight than Etihad Airways. Weight allowance is a priority in my choice of airline company. (Male #6, Egypt)                         |
| Delivery of delayed  | One more thing is the delivery of missed or delayed luggage. I hate to go back to the airport again to collect my luggage. I do not live   |
| luggage              | in Cairo, for example, and I have to travel for two hours to get to Cairo airport. If my bag is delayed I have to go and pick it up  |
| 888-                 | personally from the airport because I am Egyptian. However, in case of American passengers, for example, airport authorities deliver   |
|                      | their bags to their houses. Although it is an Egyptian airline company; it treats foreigners better than Egyptians. (Male #2, Egypt)   |
|                      | Luggage delay or loss is not my responsibility; it is the airline company's responsibility. They should deliver my luggage for me  |
|                      | wherever I like. It is not my concern to pay money and go to great effort to go and collect it. Actually this point is really important to   |
|                      | me. This gives me the impression that the airline company does not respect me. And of course I will not travel with a company like   |
|                      | that. (Male #3, Egypt)   |
| Variety of food      | The availability of different food is important because there are people who are sick, have diabetes or have high blood pressure, and  |
|                      | people of a certain religion. For example, for me as Muslim, I should eat Halal food. The airline provides only chicken and meat. It   |
|                      | does not consider vegetarian people. So I had to spend the whole flight without eating anything. (Male #6, Egypt)  |
|                      | I am a Muslim and I prefer to have a clear food menu so that I can avoid what is forbidden for me as a Muslim. (Male, #8, Egypt)   |
| Friendly and polite  | For me, it is important to find that customer service representatives are ready to help me anytime I need them. Although I can read and  |
| customer service     | write English effectively, sometimes, especially when booking airline tickets, I need some clarification about price, offers and   |
| representatives      | especially the payment process. I pay a lot of money to buy airline tickets therefore I need to make sure that everything is accurate. (Male #1, England)  |
|                      | Well, it is the actual experience with the customer service that matters. If I like the way they treat me and if they help me and are  |
|                      | friendly, for sure I will like to deal with them. I prefer to be treated politely than have a good service. I do not like to fly with Egypt  |
|                      | Air. Although the quality of its services is high, I hate to fly with them because of the rude service representatives working there.  |
|                      | They are very rude and impolite. (Male, #3, Egypt)   |
|                      | Sometimes if the customer service representative is a rude person it gives me bad impression about the airline company, even if it is a good   |
|                      | company. (Male #4, England)  |
|                      | The priority for me is to feel respected by the service representatives. I would prefer to fly with the airline company that cares about   |
|                      | me, even if its services are not the best. The way customer service representatives treat me is the most important. All airlines provide   |
|                      | the same services; the differences between these services are not important for me as long as I feel respected. (Male #2, Egypt)   |
| Passenger support    | Helping people in the airport is very important. When my wife and my son travelled one time they had a connection in Toronto Airport, which is a   |
|                      | very big airport. They did not reach the flight on time because they could not move from one terminal to the other, and as a result they lost their  |

|   | luggage for two weeks. The problem was that they could not find any customer service representatives to help them. (Male #6, England) If I need service or to make an enquiry, I like to find someone to help me. (Female #4, Egypt) For me, it is important to find that customer services representatives are ready to help me anytime I need them. Although I can read and write English effectively, sometimes, especially when booking airline tickets, I need some clarifications about price, offers and especially the payment   |
|---|--|
|   | process. I pay a lot of money to buy airline tickets, therefore I need to make sure that everything is accurate. (Male #1, England)  |
| Quick response to customer requests     | I prefer to deal with an airline agency rather than the airline company to book my ticket. Airline agencies provide me with what I need whenever I need it. This is not the case with airline companies. I can reach the airline agency easily. However, I hate it when I need to call the airline company for any reason. Sometimes they put me on hold for ages. Other times I have to speak with more than one representative and every time I need to tell them the story from the beginning. Really I hate this. (Male #3, Egypt)   |
| Honest attitude to passenger complaints | Last time I travelled from London to Egypt I had a problem with my flight time and I emailed Egypt Air customer services and they solved my problem on the same day and that was great and gave me a good impression of the company (Female #5, England)   |
| Short check-in lines                    | There are certain issues before the flight, including the check in process. The presence of several customer service representatives can help you, as can not making you wait in a long queues. I stopped using Iberia airlines despite the fact that it is cheap, because every time I wait hours before check in. (Male #5, Egypt)  I hate to wait for a long time to check in. I stopped using Iberia Airlines despite the fact that it is cheap because every time I wait hours  |
|   | to check in. (Male #5, Egypt)  |
| In-flight crew                          | With any airline company I will reach my destination, the preference of a specific airline depends on how good a time I have during the flight. And this depends completely on the cabin crew. I hate to travel with Egypt Air for this reason. They never care about travellers' needs. If you need something you might ask them for it several times and every time they neglect it. They are very rude and not organized. (Male #2, England)  The way the cabin crew treat passengers is very important. It is more important for me because I have a child. Last time I travelled  |
|   | from London to Egypt with Egypt Air, my son was two years old. He was very nervous and crying most of the time because of the pressure inside the plane. I received very rude comments from some passengers because they could not sleep. I was alone and no one   |
|   | from the crew helped me. They were very rude and kept asking me to make my son be quiet. They were even shouting at me because my son left some trash on the floor. They made my flight very exhausting. I hate them and will never fly with them again. (Female # 9, England)   |
| Well-known companies                    | The company should be well-known and famous because I will not use my credit card to pay on an unknown website. (Male #6, England) I never fly with an unknown airline company. For example, if the airline company is a star alliance member, I will feel safe and I will choose to fly with it. I will be sure that if any problem happens, it will be solved. (Male #2, England) There is something else, the brand name, if it is an airline. For example, if the airline company is a Star Alliance member, I will feel safe and I will book because I know that, if there is any problem, they will solve it. (Male #2, Egypt) |
|   | I never like to book a ticket on an unknown airline website because they may steal my money. I pay a lot of money to buy the airline ticket. I need to make sure that the company is known and credible. (Female #7, Egypt)  I may travel with an unknown company if it gives me a very cheap ticket. It does not matter for me if the airline is well known or not. However, I never book my ticket through its website. But instead, I might book my ticket through another trusted website that I had a good experience with such as Orbitz.com or lastminute.com. (Male #8, England)   |
| Good reputation                         | Even if Maldives airline's prices are very low, I never travel with it because of its bad reputation. It is known for bad service during flights and also long delays before flights. (Male #5, Egypt)   |

| Accidents                | I prefer the airline company that has a good reputation and has not faced any problems such as plane crashes. I already have phobia                      |
|--------------------------|--|
|                          | of flying. So I need to double check that the airline has not experienced any accidents before. (Female #4, Egypt)                                       |
|                          | For sure life and death depend on God's will but if I compare two airlines, for example Air France and Air Canada, I haven't                             |
|                          | heard of such terrible accidents happening with Air Canada as with Air France, or Egypt Air for example you know what I                                  |
|                          | mean? Whilst it is not a main priority to check the accident record of the airline company, I think I would choose the one that did                      |
|                          | not have recent accidents. (Male #5, Egypt)  |
|                          | It does not matter for me if the airline has recent accidents or not because it is destiny and I will face it anyway. But when I choose                  |
|                          | an airline company I will choose the one that offers good life insurance in case of accidents. For example, with Air Canada it may                       |
|                          | reach about 50,000 dollars while with Egypt Air it is about 30,000 or 40,000 Egyptian pounds. So I think it is better to fly with Air                    |
|                          | Canada if I do have an accident. (Male, #2, Egypt)   |
| Good experience with the | If I have tried an airline before and there was a problem or something wrong with its website, I stay and try again and again. (Male #6, Egypt)          |
| airline company          | To be honest, A bad experience with an airline company such as experiencing a bad flight, bad food or impolite attitude from the cabinet crew            |
| unime company            | makes me dislike the airline. And even if they provide offers or discounts on flights, I do not think that I will fly with them again (Male #4,          |
|                          | England).  |
| Others' good experience  | I don't like to be the first one who tries something that relates to aviation. I prefer it if someone recommends the airline company for me before I fly |
| with the airline company | with them. (Male #2, England)  |
| with the arrine company  | I like to travel with Etihad airways. There are some cheaper airlines, but I do not like to travel with them. Because, for example,                      |
|                          | one of my friends told me that with a specific airline, but I cannot remember its name, I would have to pay for food or drink on                         |
|                          | board. Also another friend travelled with Egypt Air but he hates the way they treated him on board. Honestly, I haven't tried any of                     |
|                          | these airlines before and I will not because I trust my friends' opinions. (Male #6, Egypt)  |
|                          | The airline's reputation is also important. For example, I have always heard that Emirates is a good airline; I would like to try to fly with them.      |
|                          | (Male #3, Egypt)   |
|                          |  |
|                          | I like KLM because it is a very nice airline company. All the people I know recommend it to me. (Female #7, Egypt)                                       |
|                          | I do not like to fly with Egypt Air because it is known for its bad customer service with Egyptian passengers. But to be honest I did not try it even    |
|                          | once to judge that for myself. (Male #8, Egypt)  |
|                          | But, as I know from my friend, that it is a good company and has very good services. (Male #1, England)  |
| Cheap flight prices      | Actually, the price of the airline ticket is the first issue I check when booking my ticket. I always choose the airline that gives me                   |
|                          | the cheapest ticket. I do not fly with Egypt Air because its ticket prices are always higher than those of other airlines. I prefer to fly               |
|                          | with KLM for this reason. I think that all airlines provide the same services for a specific class; even the ones with the highest                       |
|                          | prices. (Male #2, Egypt)   |
|                          | For me, Egypt Air as a website is good but its prices are more expensive and it's more important for me to buy cheaper. (Male #6, Egypt)                 |
| Services worth the price | Price is very important for me, but the most important thing is that the quality of service is worth the price I pay for them. (Male #2, Egypt )         |
| paid for them            | I will tell you something. I need to feel that the quality of service provided by the airline company is worth the money I pay for the                   |
|                          | ticket. Sometimes I prefer to book my ticket with a specific airline that is more expensive than the others. This happens especially                     |
|                          | when I travel for long periods because I need to have a unique service such as the in-flight meal. But in this case I need to feel that                  |
|                          | I really have unique services that I would not get if I booked my ticket with another, cheaper airline. (Male #4, England)                               |
| Discounts and offers     | I prefer to book my ticket with an airline agency because agencies provide better offers than the airline companies do. The agency                       |
|                          | gives good offers such as discounts on the ticket price, discounts on the hotel if I am booking the hotel with the ticket. I like this                   |
|                          | and sometimes they encourage me to book the hotel and the car with them. I wish airline companies would do the same. (Male #3,                           |
|                          | Egypt)   |
|                          | I like to book my ticket online. Most airlines give the online user discounts because they deduct the administration cost from the price, that is why I  |
|                          |  |

|                                       | prefer to buy my ticket online. (Male #8, Egypt)  |
|---------------------------------------|---|
| Rewards for frequent                  | I travel a lot so I like an airline company that provides special offers for their regular customers. (Female #4, Egypt)  |
| flyers                                | Although it is not the main priority for me when booking my ticket, I would prefer the airline company that provides it. This makes   |
| nyers                                 | you feel that the airline company cares about passengers and rewards its frequent flyers. I travelled many times with Delta airlines  |
|                                       | to the USA. When they calculated my mileages as a frequent flyer, I had a free trip with them and I had to pay only the tax for this  |
|                                       | trip. (Male #8, England)  |
| Actual prices without any hidden fees | Sometimes, some websites give you the price of the ticket without tax and at the end of your booking you find that there are extra taxes costing more than the original price. (Male #6, Egypt) |
|                                       | I need to find the last price of the ticket shown on the website to be able to make my decision. Anytime I book airline tickets I need  |
|                                       | to compare prices before I do that. It is insane to have to go through the whole booking process for each ticket to find out its actual   |
|                                       | price. This is because some websites give you the price of the ticket without tax and at the end of your booking you find that it is at   |
|                                       | least 20% more than the original price. (Male #3, Egypt)  |
| Delivery of items                     | The problem in Egypt is that not all houses have numbers, and that is why it is very difficult to receive mail. (Male #2, Egypt)  |
| •                                     | It is rare that I receive any mail in Egypt. Houses do not have numbers and that is why it is very difficult to reach any address in  |
|                                       | Egypt. Once, I bought a shirt online and the post man could not reach my house and they returned the items to the main post   |
|                                       | office which I need to travel to reach. I paid more for transportation than I paid for the shirt, which is insane. (Male #6, Egypt)   |
|                                       | To be honest, I do not like to buy anything online in Egypt because I do not trust the mail system there. They might steal my stuff,  |
|                                       | especially expensive items such as electronics. My friend once bought a kitchen machine through Amazon and he never received it. It   |
|                                       | was lost and he never knew where it had gone. (Male #3, Egypt)  |
| Return of items                       | [I don't like to buy online] because I am not sure about the quality of the purchased items. I once tried to buy something over the   |
|                                       | phone, and I received low-quality items and I could not return them. I tried to return them but it was a very complicated process.  |
|                                       | (Male #1, Egypt)  |
|                                       | I will tell you something, although I do not like to buy online in Egypt, I found a great offer for Nikon cameras on Amazon and I   |
|                                       | bought one. But after two months I found that it had a problem and I needed to return it. The problem for me is that the post   |
|                                       | office is too far from my house and my work and I need to go during working hours, which are the same hours as my work. I   |
|                                       | would have had to take a day off to do that, which is very difficult. Do you know, at the end I decided that I would keep it as it  |
|                                       | was. Now, I think I will never repeat this experience. (Male #5, Egypt)   |
|                                       | Products purchased online might be late, lost or damaged. If I am not satisfied with the purchased item, how will I return it,  |
|                                       | especially if it's from overseas? I cannot trust the main post carrier and I am not sure that the shop will accept the returned item.   |
|                                       | Also what will happen if I receive a broken item? The online shop will not accept it back and no one will be in charge. I prefer to   |
|                                       | see the item myself and check its status. (Male, #3, Egypt)   |
|                                       | It is very hard to return items you bought in Egypt. It is not just the case for online products; but even if you go to buy from the  |
|                                       | store, they always have the policy that once customers buy items, they cannot return them, even on the same day. (Male, #4,   |
|                                       | Egypt)  |
| The internet in Egypt                 | The problem in Egypt is that the speed is not very fast, therefore logging in and out of any website is very boring. With airline websites  |
|                                       | it is especially slow because these websites include images. If you do not have a high speed internet connection it takes a long time to  |
|                                       | move from one page to another and if you need a high speed internet connection, it would be very expensive and not everyone in Egypt  |
|                                       | can afford it. (Male #2, Egypt)   |
|                                       | The internet in Egypt is slow most of the time. If you do not have a high-speed internet connection it takes ages to download a paper. (Male #3,  |
|                                       | Egypt)  |
| Fraud in Egypt                        | To be honest, I would like to book my ticket online but I never trust using my Visa card online in Egypt. I check all the information   |

|                        | about prices and dates and when I need to buy the ticket I call a friend of mine in Canada and ask him to book it for me. That is because there are terrible hackers here in Egypt. (Male #2, Egypt)  Yes indeed! Especially here in Egypt, I don't trust online purchasing; hackers have the capability to hack your private information and control everything you are doing. That is especially true because most versions of Windows here in Egypt are not original. I do not mind shopping online in Egypt but companies should allow alternative payment options such as paying cash on delivery or paying by phone.  (Male #3, Egypt)  The problem in Egypt is online fraud. I always feel that websites are not secure in Egypt compared to when I was in England. In England I felt that websites were very secure, to the extent that I felt safe to check my bank account online, but unfortunately I cannot do this in Egypt. (Female #4, Egypt) |
|------------------------|--|
| Money stolen online in | Hackers are everywhere; in Egypt, the USA and Europe as well. The big difference is if my credit card has been hacked in the USA or Europe, the bank will give me my money back. But unfortunately this will not happen in Egypt. I think this discourages people from   |
| Egypt                  | shopping online in Egypt. (Male #5, Egypt).  |
|                        | There is a problem with customer rights in Egypt. If customers have been subjected to internet fraud, they will not receive compensation from their  |
|                        | bank in Egypt. (Female #7, Egypt) Here in England, if I have a problem with my online booking or if I have been subjected to online fraud, the bank will solve this problem for me.  |
|                        | Unfortunately, this not the case in Egypt. (Female #5, England)  |

**Appendix 2: The English version questionnaire** 

THE UNIVERSITY OF HULL

Factors Affecting Egyptian Online Users' Perceptions of Airline Website

Credibility

Dear Sir/Madam,

The purpose of this questionnaire is to get your opinions about factors affecting airline

website credibility. Until now, no studies have been targeted specifically at Egyptian

online users' perceptions of airline website credibility. This questionnaire seeks to

identify factors that would help website designers to build websites that would

encourage Egyptians to purchase online.

Your co-operation will contribute greatly to the success of this research. The

questionnaire should take 10-15 minutes to complete. Any personal data provided will

be used only for statistical analysis and will be treated as strictly confidential.

Thank you for your cooperation

The researcher: Yasmeen Elsantiel

The University of Hull, UK

**Business School** 

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# **Section 1:**

In the next set of questions, please tick the box that corresponds to the most appropriate answer.

Have you booked, or tried to book, an airline ticket online before?

| Yes No No  |                             |         |  |  |  |  |  |  |
|--|-----------------------------|---------|--|--|--|--|--|--|
| If your answer is No, please do not complete the questionnaire |                             |         |  |  |  |  |  |  |
| • If your answer is Yes, please complete the questionnaire     |                             |         |  |  |  |  |  |  |
| 1. How long have you been using the Internet                   |                             |         |  |  |  |  |  |  |
| 1-2 years 3-7 years  | 1-2 years 8 years or more 8 |         |  |  |  |  |  |  |
| 2. What is your main reason for using t                        | the internet?               |         |  |  |  |  |  |  |
| Study  |                             |         |  |  |  |  |  |  |
| Communication  |                             |         |  |  |  |  |  |  |
| Shopping   |                             |         |  |  |  |  |  |  |
| Online games   |                             |         |  |  |  |  |  |  |
| Travel arrangements  |                             |         |  |  |  |  |  |  |
| Other (please specify)   |                             |         |  |  |  |  |  |  |
|  |                             |         |  |  |  |  |  |  |
| 3. Have you ever purchased anything o                          | over the Internet in Egypt? |         |  |  |  |  |  |  |
| Yes No   |                             |         |  |  |  |  |  |  |
| 4. What language do you prefer when using the Internet?        | Arabic                      | English |  |  |  |  |  |  |
|  |                             |         |  |  |  |  |  |  |

# **Section2:**

Please tick the number that best indicates your answer, grading from 1 (not important) to 5 (extremely important):

|  | Not important | Barely important | Neutral | Important | Extremely important |
|--|---------------|------------------|---------|-----------|---------------------|
| Visual design  | 1             | 2                | 3       | 4         | 5                   |
| 1. The website is easy to use                                  |               |                  |         |           |                     |
| 2. The website provides easy-to-read information               |               |                  |         |           |                     |
| 3. The website has an attractive appearance                    |               |                  |         |           |                     |
| 4. The website has pleasant colours                            |               |                  |         |           |                     |
| 5. The font size is easy to read                               |               |                  |         |           |                     |
| <b>Technical characteristics</b>                               | 1             | 2                | 3       | 4         | 5                   |
| 6. It is easy to find the website using search engines         |               |                  |         |           |                     |
| 7. The websites has a reasonable loading time                  |               |                  |         |           |                     |
| 8. There are no broken links when using the website            |               |                  |         |           |                     |
| 9. It is easy to return to the homepage                        |               |                  |         |           |                     |
| 10. The page does not freeze when booking the ticket           |               |                  |         |           |                     |
| 11. It is easy to access the help page from any page           |               |                  |         |           |                     |
| Content design   | 1             | 2                | 3       | 4         | 5                   |
| 12. The website provides services for special needs passengers |               |                  |         |           |                     |
| 13. Ability to change flight times online                      |               |                  |         |           |                     |
| 14. Ability to request meals online                            |               |                  |         |           |                     |
| 15. Ability to select a seat online                            |               |                  |         |           |                     |
| 16. The website provides different payment options             |               |                  |         |           |                     |
| 17. The website offers privileges for online ticket buyers     |               |                  |         |           |                     |

|   | Not important | Barely important | Neutral | Important | Extremely important |
|---|---------------|------------------|---------|-----------|---------------------|
|   |               |                  |         |           | •                   |
| Security and privacy  | 1             | 2                | 3       | 4         | 5                   |
| 18. The website is secure   |               |                  |         |           |                     |
| 19. The website will not disclose users' information without their consent                            |               |                  |         |           |                     |
| 20. The information provided while booking a ticket will only reach this website                      |               |                  |         |           |                     |
| 21. The booking information will only be used for the purpose of the original transaction             |               |                  |         |           |                     |
| 22. The personal information provided during booking will not_be manipulated by inappropriate parties |               |                  |         |           |                     |
| Service Quality   | 1             | 2                | 3       | 4         | 5                   |
| 23. Convenient flight scheduling  |               |                  |         |           |                     |
| 24. On-time performance of scheduled flights  |               |                  |         |           |                     |
| 25. Sufficient luggage allowances   |               |                  |         |           |                     |
| 26. Prompt response to cancelled or delayed flights   |               |                  |         |           |                     |
| 27. Variety of food for different passengers  |               |                  |         |           |                     |
| 28. Delivery procedures for delayed or missing baggage  |               |                  |         |           |                     |
| <b>Customer Service</b>   | 1             | 2                | 3       | 4         | 5                   |
| 29. Customer service representatives are willing to help passengers and answer their questions        |               |                  |         |           |                     |
| 30. Customer service representatives are friendly and polite  |               |                  |         |           |                     |
| 31. Customer service representatives respond to customer requests promptly                            |               |                  |         |           |                     |
| 32. The company has a sincere and responsive attitude to passenger complaints                         |               |                  |         |           |                     |
| 33. Short check-in lines  |               |                  |         |           |                     |

| 34. Friendly and courteous in-flight crew                                 |               |                  |         |           |                     |
|---|---------------|------------------|---------|-----------|---------------------|
|   | Not important | Barely important | Neutral | Important | Extremely important |
| Reputation  | 1             | 2                | 3       | 4         | 5                   |
| 35. The airline company is well known                                     |               |                  |         |           |                     |
| 36. The airline company has a good reputation                             |               |                  |         |           |                     |
| 37. The airline company has not experienced recent accidents              |               |                  |         |           |                     |
| 38. Good experience with the airline company                              |               |                  |         |           |                     |
| 39. Others' good experience with the airline company                      |               |                  |         |           |                     |
| Price   | 1             | 2                | 3       | 4         | 5                   |
| 40. Cheap prices for flights  |               |                  |         |           |                     |
| 41. Services worth the price paid for them                                |               |                  |         |           |                     |
| 42. Discounts and offers  |               |                  |         |           |                     |
| 43. Rewards for frequent flyers   |               |                  |         |           |                     |
| 44. The website shows the actual price of flights without any hidden fees |               |                  |         |           |                     |

For the following questions, please tick the number that best indicates your answer grading from 1 (Strongly disagree) to 5 (Strongly agree):

|   | Strongly disagree | Disagree | Neutral | Agree | Strongly agree |
|---|-------------------|----------|---------|-------|----------------|
| Infrastructure in Egypt   | 1                 | 2        | 3       | 4     | 5              |
| 45. It is difficult to deliver items purchased over the internet in Egypt |                   |          |         |       |                |
| 46. The return of items purchased over the internet is complicated        |                   |          |         |       |                |
| 47. There is a lack of protection against online fraud in Egypt           |                   |          |         |       |                |
| 48. The Internet is slow in Egypt   |                   |          |         |       |                |

| 49. If my money is stolen online in |  |  |  |
|-------------------------------------|--|--|--|
| Egypt, the bank will return this    |  |  |  |
| money to me                         |  |  |  |

# Section 3:

In the next set of questions, please tick the box that corresponds to the most appropriate answer.

| 1- Your Gender          |                     |                             |           |
|-------------------------|---------------------|-----------------------------|-----------|
|                         | Male                | Female                      |           |
| 2- Your age             |                     |                             |           |
| 21 to 39                | 40 to 59            | 60 and                      | above     |
| 3- Your monthly incom   | ne                  |                             |           |
| Less than 1000 L.E.     |                     | 1001 to less than 3000 L.E. |           |
| 3001 to less than 7000  | L.E.                | More than 7001 L.E.         |           |
| 4- Your educational lev | vel?                |                             |           |
| High School graduate    | University graduate | Technical Certificat        | te holder |
| Master's or PhD gradua  | ate Othe            | er (please specify)         |           |
|                         |                     |                             |           |

Thank You For Your Kind Participation In This Survey

#### **Appendix 3: The Arabic version questionnaire**

THE UNIVERSITY OF HULL

العوامل المؤثرة في مصداقية المواقع الالكترونية لشركات الطيران لدى مستخدمي الانترنت في مصر .

يهدف هذا الاستقصاء إلى تقييم أرائكم بشان العوامل المؤثرة في مصداقية المواقع الالكترونية لشركات الطيران والغرض من هذا الاستقصاء هو التعريف بهذه العوامل في البيئة المصرية والتي لم يتم دراستها من قبل و نتائج هذا البحث سوف تساعد مصممي المواقع الالكترونية في مصر على تصميم المواقع المناسبة لمستخدمي الانترنت على استخدام المواقع الالكترونية في حجز تذاكر الطيران. ويعد تعاونكم في مصر والتي تشجع هؤلاء المستخدمين أساسيا لنجاح أهداف البحث. وسوف يستغرق هذا الاستقصاء ما بين 10-15 دقيقة فقط.

وأية بيانات تدليها في هذا الاستقصاء سوف يتم التعامل معها بسرية تامة وسوف تستخدم لغرض البحث فقط. واذا كان لديكم اية استفسارات بشأن الاستقصاء يمكنكم مراسلة الباحثه على البريد الالكتروني

goudayasmeen@yahoo.com

نشكركم على حسن تعاونكم

الباحثه: ياسمين جوده السنطيل

انجلترا جامعة هال

# القسم الأول:

| جمل التالية: | جملة من ال | إجابتك لكل. | الذي يعكس | ، المربع | ُ √) في | علامة ( | الرجاء <u>وضع</u> |
|--------------|------------|-------------|-----------|----------|---------|---------|-------------------|
|--------------|------------|-------------|-----------|----------|---------|---------|-------------------|

- هل سبق لك أن حجزت أو حاولت حجز تذكرة الطيران الخاصة بك عن طريق الانترنت?

|  |                      | نعم                  | ¥           |
|--|----------------------|----------------------|-------------|
| دم الاجابه علي الاستقصاء و لك خالص الشكر والتقدير <u>.</u> | ا لا" الرجاء -       | إذا كانت إجابتك بـ"  | •           |
| ك أكمل الاستقصاء ولك خالص الشكر والتقدير <sub>.</sub> .    | " <b>نعم"</b> من فضا | إذا كانت إجابتك بـ ' | •           |
|  | ترنت؟                | م وأنت تستخدم الإننا | 1- منذ متر  |
| سنوات 8 سنوات فأكثر  | 7-3                  | -2 سنة               |             |
|  |                      | نخدم الانترنت؟       | 2۔ فیم تسن  |
|  |                      |                      | الدراسة     |
|  |                      |                      | ، سار ، سا  |
|  |                      | لجتماعي              | التواصل ال  |
|  |                      |                      | التسوق      |
|  |                      | الانترنت             | العاب على   |
|  |                      | ىفر                  | ترتيبات الس |
|  |                      | كرها من فضلك)        | أخرى ( اذ   |
| ر؟   | ا<br>انترنت في مص    | ني لك الشراء عبر الا | 2- هل سيز   |
| У  |                      |                      | نعم         |
|  | خدام الانترنت        | تى تفضلها عند است    | 3- اللغة ال |
| لغة انجليزية   | ,                    | -                    | لغة عربية   |
|  |                      |                      |             |

### القسم الثاني:

الأرقام تتراوح بين 1 إلى 5 حيث يرمز (1) الي .من فضلك تخير الرقم المناسب الذي يعكس اختيارك عدم الأهمية، (2) قليل الأهمية ، (3) محايد ، (4) مهم ، (5) شديد الأهمية .

| شديد الأهمية | مهم | محايد | قليل الأهمية | عديم الأهمية |  |
|--------------|-----|-------|--------------|--------------|--|
| 5            | 4   | 3     | 2            | 1            | التصميم الشكلي للموقع الالكتروني   |
|              |     |       |              |              | 1- أن يكون الموقع سهل الاستخدام.   |
|              |     |       |              |              | 2- أن تكون المعلومات المتاحة على الموقع سهلة الفهم.  |
|              |     |       |              |              | 3- أن يكون شكل الموقع جذاب.  |
|              |     |       |              |              | 4- أن يحتوي الموقع على ألوان مبهجة.  |
|              |     |       |              |              | 5- أن يكون حجم الخط من السهل قراءته.   |
| 5            | 4   | 3     | 2            | 1            | الخصائص التقنية للموقع الالكتروني  |
|              |     |       |              |              | <ul> <li>6-أن يكون الوصول إلى الموقع سهلا من خلال</li> <li>محركات البحث (علي سبيل المثال Google).</li> </ul> |
|              |     |       |              |              | 7- أن يستغرق الموقع وقتا قصيرا للتحميل.  |
|              |     |       |              |              | 8- ألا يكون هناك فقدان اتصال مفاجئ بالموقع عند   |
|              |     |       |              |              | استخدامه.  |
|              |     |       |              |              | 9- أن يكون من السهل العودة إلى الصفحة الرئيسية.  |
|              |     |       |              |              | 10- ألا تتوقف الصفحة فجأة أثناء حجز التذكرة.   |
|              |     |       |              |              | 11- سهولة الوصول إلى صفحة المساعدة من خلال أي صفحة.  |
| 5            | 4   | 3     | 2            | 1            | تصميم المحتوى للموقع الالكتروني  |
|              |     |       |              |              | 12- أن يوفر الموقع خدمات للمسافرين ذوي الاحتياجات الخاصة.  |
|              |     |       |              |              | 13- إمكانية تغيير موعد الرحلة من خلال الموقع الالكتروني.   |
|              |     |       |              |              | 14- إمكانية اختيار الوجبات المقدمة على الطائرة من خلال الموقع الالكتروني.                                    |

|   |   |   |   |   | 15- إمكانية اختيار المقعد في الطائرة من خلال الموقع |
|---|---|---|---|---|---|
|   |   |   |   |   | الالكتروني.   |
|   |   |   |   |   |   |
|   |   |   |   |   | 16- أن يقدم الموقع خيارات متعددة للدفع.             |
|   |   |   |   |   | 17- إعطاء امتيازات للأشخاص الذين يحجزون تذاكر هم    |
|   |   |   |   |   | الكترونيا   |
| 5 | 4 | 3 | 2 | 1 | الأمان والخصوصية للموقع الالكتروني.                 |
|   |   |   |   |   | . ] : 11 . 5 . 1 40                                 |
|   |   |   |   |   | 18- أن يكون الموقع آمن.                             |
|   |   |   |   |   | 19- ألا يغشي الموقع بياناتي الشخصية بدون موافقتي.   |
|   |   |   |   |   |   |
|   |   |   |   |   | 20- أن تستخدم المعلومات التي أقدمها أثناء حجز       |
|   |   |   |   |   | التذكرة عن طريق الموقع فقط.                         |
|   |   |   |   |   | 21- أن تستخدم بياناتي الشخصية لغرض حجز التذكرة      |
|   |   |   |   |   | فقط.  |
|   |   |   |   |   | 22- عدم التلاعب ببياناتي الشخصية والمالية.          |
| 5 | 4 | 3 | 2 | 1 | جودة الخدمة   |
| 3 | 4 | 3 | 2 | • |   |
|   |   |   |   |   | 23- جداول طيران مناسبة لمختلف العملاء.              |
|   |   |   |   |   |   |
|   |   |   |   |   | 24- الانضباط في تنفيذ جداول الرحلات.                |
|   |   |   |   |   | 25- السماح بعدد مناسب من الحقائب.                   |
|   |   |   |   |   |   |
|   |   |   |   |   | 26- استجابة سريعة من قبل شركة الطير ان للرحلات      |
|   |   |   |   |   | الملغاة أو المؤجلة.                                 |
|   |   |   |   |   | 27- أن تقدم أطعمة متنوعة لمختلف المسافرين.          |
|   |   |   |   |   | 28 -إيجاد حلول سريعة في حالات الحقائب المتأخرة أو   |
|   |   |   |   |   | المفقودة.   |
| 5 | 4 | 3 | 2 | 1 | خدمة العملاء  |
| 3 | 7 | J |   | - | /J/ U.—   |
|   |   |   |   |   | 29- أن يكون مسئولوا خدمة العملاء علي استعداد        |
|   |   |   |   |   | لمساعدة المسافرين والإجابة على أسئلتهم في أي وقت.   |
|   |   |   |   |   | 30- أن يتميز مسئولوا خدمة العملاء بالود والأدب.     |
|   |   |   |   |   | 31- أن يستجيب مسئولوا خدمة العملاء لطلبات العملاء   |
|   |   |   |   |   | بسرعة.  |
|   |   |   |   |   | 32- الاستجابة الصادقة لشكاوي العملاء.               |
|   |   |   |   |   | -   |

|   |   |   |   |   | 33- سرعة إجراءات الفحص.                               |
|---|---|---|---|---|---|
|   |   |   |   |   | 34- أن يكون طاقم الطائرة ودود ومهذب.                  |
|   |   |   |   |   | 34- آل يحول ضافم الطائرة ودود ومهدب.                  |
| 5 | 4 | 3 | 2 | 1 | سمعة شركة الطيران                                     |
|   |   |   |   |   | 35- أن تكون شركة الطيران معروفة.                      |
|   |   |   |   |   | 35- آن نخون سرخه الطيران معروفه.                      |
|   |   |   |   |   | 36- أن تكون شركة الطيران ذات سمعة جيدة.               |
|   |   |   |   |   | 37- ألا نكون شركة الطيران قد نعرضت لحوادث             |
|   |   |   |   |   | مؤخرا.  |
|   |   |   |   |   | 38- أن يكون لي خبرات جيده مع شركة الطيران من<br>قبل   |
|   |   |   |   |   | <del>قبن</del> .                                      |
|   |   |   |   |   | 39- أن يكون لأصدقائي و معارفي خبرات                   |
| _ |   |   |   |   | جيده مع شركة الطير ان من قبل <sub>.</sub> "           |
| 5 | 4 | 3 | 2 | 1 | السنعر  |
|   |   |   |   |   | 40- أن تكون أسعار رحلات الطيران رخيصة.                |
|   |   |   |   |   | 41- أن تساوي الخدمات المقدمة الثمن الذي دفع من أجلها. |
|   |   |   |   |   |   |
|   |   |   |   |   | 42- التخفيضات والعروض.                                |
|   |   |   |   |   | 43 -أن يمنح العميل الدائم السفر مكافآت خاصه.          |
|   |   |   |   |   | 44- أن يقدم الموقع الأسعار الحقيقية للرحلات بدون أي   |
|   |   |   |   |   | مصاریف خفیة (Hidden fees).                            |

من فضلك تخير الرقم المناسب الذي يعكس اختيارك لكل جملة من الجمل التالية. الأرقام تتراوح ما بين 1 إلى 5 حيث يرمز (1) الي لا أوافق بشدة ، (2) لا أوافق ، (3) محايد ، (4) أوافق ، (5) أوافق بشدة.

| أوافق بشدة | أو افق | محايد | لا أوافق | لا أوا <b>ف</b> ق<br>بشدة |   |
|------------|--------|-------|----------|---------------------------|---|
| 5          | 4      | 3     | 2        | 1                         | عوامل مرتبطه بالبنية التحتيه في البيئه المصريه                          |
|            |        |       |          |                           | 45- من الصعب أن تصل المنتجات المشتراه عبر الانترنت إلي المشتري في مصر . |
|            |        |       |          |                           | 46- من الصعب إرجاع المنتجات المشتراه عبر الانترنت في مصر.               |

|  |  | 47- عدم وجود حماية ضد الاحتيال عبر الإنترنت في |
|--|--|--|
|  |  | مصر.   |
|  |  | 48- الانترنت في مصر بطئ.                       |
|  |  |  |
|  |  | 49- إذا سرقت أموالي عبر الانترنت في مصر يقوم   |
|  |  | البنك بإرجاعها لي.                             |

### القسم الثالث:

في المجموعة القادمة من الأسئلة من فضلك ضع علامة (√) في المكان المناسب الذي يعكس إجابتك .

|                     |                    |              | 1- النوع:                   |
|---------------------|--------------------|--------------|-----------------------------|
|                     |                    | أنثى         | نکر                         |
|                     |                    |              | 2- عمرك:                    |
| من 60 فأكثر         |                    | من 40 إلى 59 | من 21 إلى 39                |
|                     |                    |              | 3- دخلك الشهري:             |
| 1 إلى 3000جنيه مصري | من 001.            |              | اقل 1000 مصري               |
| 7000 جنيه مصري      | أكثر من            |              | من 3001 إلى 7000جنيه مصري   |
|                     |                    |              | 4-مستوى تعليمك:             |
| حاصل على شهادة فنية |                    | خريج جامعي   | حاصل على الثانوية           |
| ضلك)                | أخرى (اذكر ها من ف |              | حاصل على ماجستير أو دكتوراه |

نشكركم علي حسن تعاونكم في هذا الاستقصاء