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Attracting tourists to travel companies' websites: the structural relationship between website brand, personal value, shopping experience, perceived risk and purchase intention

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This article aims to examine the structural relationship between website brand, personal value, shopping experience, perceived risk and purchase intention from travel websites. Built upon the theory of consumers' perceived risk, a theoretical model was proposed and a questionnaire was developed. The fieldwork utilized responses from 409 participants who purchased travel items from websites of Malaysian travel companies. Partial least square (PLS) path modelling approach, a variance-based structural equation modelling (VB-SEM), was used to assess the overall goodness-of-fit tests, measurement and structural model. The results highlight different aspects related to the effectiveness and attractiveness of travel companies' websites. Its unique finding highlights the importance of personal value as a user characteristic factor that can strongly affect online purchase intention. In addition, by combining user characteristics and website characteristic and examining them in a single model, this study provides a clear multidimensional picture of causal relationship between latent constructs in an online travel purchase context. Theoretical and practical implications of study results are discussed and suggestions for future research are provided.

Keywords: travel; website brand; personal value; online shopping experience; perceived risk; purchase intention; online travel agent

Introduction

The Internet is a powerful platform for the distribution of products and services (Corbitt, Thanasankit, & Yi, 2003; Standing, Tang-Taye, & Boyer, 2014; Tseng, Wu, Morrison, Zhang, & Chen, 2015). It provides a great opportunity for travel companies' success both in developed and developing countries. However in developing countries such as Malaysia, online business transaction is at the growth stage, and the security level as well as consumer trust is still at a low level (Alam & Yasin, 2010). Despite the dramatic increase in the number of Internet users and the amount of online purchases in recent

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years (Amin, Rezaei, & Tavana, 2015; Daliri, Rezaei, & Ismail, 2014; Rezaei, 2015; Rezaei, Amin, & Ismail, 2014), online shopping is still moving through the developmental stage in Malaysia (Ling, Chai, & Piew, 2010). The slow increase in consumer response towards online shopping is an unexpected surprise that has caused a major concern among businesses (Akhter, 2012) especially in the tourism and hospitality sector (Law, Leung, Lo, Leung, & Fong, 2015; Law, Buhalis, & Cobanoglu, 2014; Leung, Xue, & Bai, 2015; Li, & Chang, 2016). In the context of travel and tourism of Malaysia, the use of web technology for transactions can be considered to still be in embryonic state with both consumers and businesses only starting to utilize this technology for their transactions (Yan Xin, Ramayah, Soto-Acosta, Popa, & Ai Ping, 2014).

According to Scowsill (2012), travel and tourism generated 1,559,000 jobs in Malaysia in 2011, which was 12.9% of total employment and is expected to rise by a further 2.3% in 2012 and to become 13.09% of total employment. The contribution of travel and tourism to GDP was RM57.0 billion, which is 6.7% of GDP in Malaysia. This shows the importance of tourism in Malaysia and as such, the government, private investors and researchers need to concentrate on its potential. According to the 2010 Bank Negara Malaysia annual report, the tourism industry is the second largest contributor to Malaysian economy after manufacturing; thus, the government has identified tourism as an engine for economic growth (Hanafiah & Harun, 2010; Razzaq et al., 2011). Due to the development and importance of the Malaysian tourism industry, it could be interesting to test the proposed model in the tourism industry, especially in the Malaysian context, which has not been done before.

In the context of travel and tourism, internet enables consumers to look for destination, search for information and finalize their transactions online (Batjargal & Liu, 2004; Chen & Yuan, 2014; Inversini & Masiero, 2014; Law et al., 2014; Leung et al., 2015; Morosan, 2014; Tsaur, Huang, & Luoh, 2014). However, information on travel consumer behaviour on online platforms particularly within the context of developing countries such as Malaysia is still scarce. Thus, this paper focuses on factors affecting consumers' intention to purchase from Malaysian travel companies' websites. It tries to answer Suki's (2013) call for further studies on consumer internet shopping behaviour within the context of Malaysia, particularly on the impact of website brand, shopping experience and personal value on perceived risk and purchase intention. The next section of this paper presents a critical examination of the literature and development of the study's hypotheses. This is followed by explanation of the research design, data collection methods, and data analysis methods and techniques. Finally, study results are presented and theoretical and practical implications are provided. The paper concludes with highlighting emerging conclusions from the study and providing suggestions for future research.

Theoretical background and hypotheses development

A theoretical framework serves to show the logical sense behind the relationships among different factors under study. In turn, this helps the development of study hypotheses and allows measurement and observation through the assigning of values to the variables. For this study, the theoretical framework is based on review of the literature on e-business, Internet marketing and consumer behaviour, an interactive and multidimensional research model that predicts the interrelationship pertaining to the dimensions underpinning this research.

The main constructs for this study are website brand, shopping experience, personal value, perceived risk and purchase intention. Purchase intention is used for predicting future purchases by customers (Kucukusta, Law, Besbes, & Legoh  rel, 2015; Samadi &

Yaghoob-Nejadi, 2009). Purchase intention in an online environment refers to the willingness of consumers to make their purchases in an online store and is normally measured in terms of the eagerness of a customer to buy and repurchase (Li & Zhang, 2002). According to the theory of planned behaviour (TPB) (Ajzen, 1985), performance of individuals (a certain behaviour) can be determined on the basis of the intention to perform such behaviour (Sam & Tahir, 2009). Moreover, purchase intention is a behavioural intention, which is a cognitive plan to perform a possible behaviour or specific action on the object (Chu & Li, 2008). In an online environment, a good understanding of user purchase intention can help Web retailers develop the appropriate strategies for attracting current and prospective online customers (Ling et al., 2010). The adoption process of new information technologies by the clients of remote tourism services was examined by San Martín and Herrero (2012) and more solidly, they studied the underlying psychological elements that explain people's aims of directly making bookings or reservations through the rural accommodations websites (i.e. online purchase intentions). They developed a theoretical model following the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh, Morris, Davis, & Davis, 2003; Venkatesh, Thong, & Xu, 2012) that consists of five independent variables of online purchase intention, namely performance expectancy, effort expectancy, social influence, facilitating conditions and innovativeness. San Martín and Herrero (2012) collected data from a sample of 1083 tourists who previously visited a number of rural lodging businesses' websites and found that there is a positive impact of online purchase through (1) the performance levels and expected effort with respect to the transaction and (2) the level of user innovativeness.

Customer purchase intention in an online environment is considered a predictor of buying behaviour (Chen, Hsu, & Lin, 2010; Kim, Ferrin, & Rao, 2008). Customer purchase intention is defined as the probability that customers would purchase a specific product and based on TPB (Ajzen, 1985), the performance of an individual of certain behaviour would be determined by their intention to perform such behaviour (Sam & Tahir, 2009). Song and Zahedi (2001) discussed that positive beliefs and perception could cause people to change their behaviour intention, which is possible through attitude. They based their model on TPB and examined the effect of website design on Internet shopping adoption by consumers. They found the importance of improving the website design to increase potential sales.

Purchase intention in an online environment would affect consumer desire to make a purchase from a specific website (Chen et al., 2010). Consumer behaviour can be predicted by consumer intention; thus, consumer purchase intention that reflects a consumer's desire to purchase online should be recognized (Chen et al., 2010). Chiu, Chang, Cheng, and Fang (2009) identified the repurchase intention of customers in an online shopping environment by collecting data from 360 PC home shoppers. They found that perceived ease of use, trust, enjoyment, and perceived usefulness are predictors of repurchase intention with a significant positive effect. Liang and Lai (2002) found that consumers prefer to purchase online when the website provides proper functions, such as a search engine, a product catalogue, and price comparison through an intelligent agent, e-payment, shopping carts, and a tracing system.

The dominant theories in this area include the theory of consumers' perceived risk (Taylor, 1974). This theory provides the building blocks of the model proposed for this study. The theory of consumers' perceived risk implies that buyers shopping options can be affected in the purchasing decision-making process and that perceived risk may have significant influence on their purchasing desire (Lin, 2008). Since 1960, the theory of perceived risk has been applied in decision-making to explain consumer behaviour (Mitchell, 1999).

Theory of Purchase Risk (TPR) has been used in different disciplines, including consumer decision-making (Chen, 2010).

Another relevant theory to consider is the Technology Acceptance Model (TAM), which particularly focuses on the new technology acceptance of users (Chou, 2006). TAM has been used by many researchers to predict how user acceptance of new technology, such as new web application, new information systems, and mobile services (Wang, Chou, & Chang, 2009). For example, Järveläinen (2003) discussed the direct and indirect effect of shopping experience in an online environment on purchase intention and on choosing Internet shopping as a target channel. He developed his model based on TAM.

In cognizant of the above theoretical background, the following research model (Figure 1) is proposed to predict the interrelationship pertaining to the dimensions underpinning this research, that is, website brand, personal value, online shopping experience and perceived risk. Each dimension is further discussed below.

Website brand

A brand is generally identified as a symbol, name, package design and trademark for a specific product or service that differentiates such product or service from its competitors (Aaker, 1991; Chang & Chen, 2008; Ling et al., 2010). Product evaluation maybe influenced by brand awareness, and through a sense of familiarity, brand awareness could affect consumer attitude (Daliri et al., 2014; Rezaei, 2015; Wu, Chang, Yeh, & Luo, 2012). Having only a well-designed website cannot guarantee a company’s e-business success. Delivering satisfaction and providing a positive experience are important factors that may help companies create brand perception and increase purchase intention (Muller, Flores, Agrebi, & Chandon, 2008). Moreover, a reputable brand name would affect new customers’ perceptions and may invoke the feeling of being comfortable during purchase decision (Ling et al., 2010).

Customers could easily ignore a website that they cannot trust. High brand awareness by customers could increase the reliability of websites and may lead to customer trust

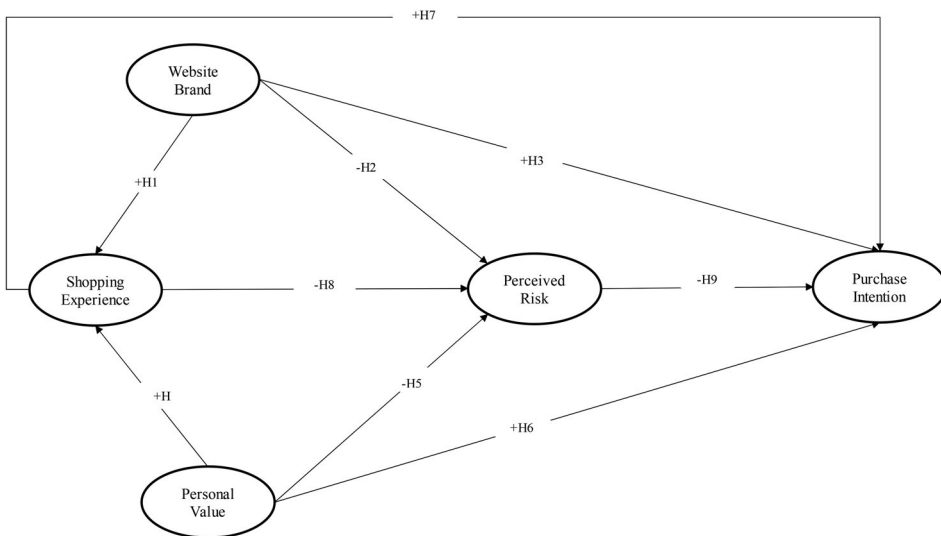


Figure 1. Research model.

(Chang & Chen, 2008). Moreover, a reputable brand name would affect new customers' perceptions and may invoke the feeling of being comfortable during purchase decision (Ling et al., 2010). In the literature review, no well-accepted definition exists for "website brand" despite the often use of the term (Muller et al., 2008; Voorveld, Neijens, & Smit, 2009). Tung, Moore, and Engelland (2006) defined the brand website as a website designed to aid in advertising campaigns and facilitate brand building. Keller found that "customer-based brand equity" would occur depending on the familiarity of a consumer with a brand, that is, consumers keep strong, unique, and favourable brand association in their memory; moreover, familiarity with a brand is influenced by experiences over time (Chang & Chen, 2008).

Chang and Chen (2008), in their study on online stores, identified that the effect of website brand on perceived risk and trust is stronger than that of website quality. They measured website brand in terms of two aspects, namely brand image and brand awareness. Judgment of a product could be influenced by brand awareness, and through a sense of familiarity, brand awareness could affect consumer attitude and change it from neutral to favourable (Kandampully, Zhang, & Bilgihan, 2015; Wu et al., 2012). Gogoi and Kumar (2010) identified brand awareness as the strength of a brand in the customers' minds. Berteau and Moisescu (2011) studied the effect of price level on shopping from online travel services and found the importance of brand awareness on perceived risk and confirmed that price level does not affect perceived risk.

A company's website is a crucial component in the brand strategy of any firm. Chen and Mathews (2013) studied e-branding by applying website service quality, e-brand attitude, e-brand identity, and website attitude as antecedent variables. Their results confirmed that to increase brand identity and brand attitude for retailers, there is a need to combine e-service elements and the perception of consumer attitude towards the website. Keller (1993) proposed a conceptual model related to brand equity that is based on consumer perspective and stated that brand knowledge is conceptualized on the basis of an associative network memory model with two components, namely brand image and brand awareness. Keller found that "customer-based brand equity" can occur depending on the familiarity of a consumer with a brand; that is, consumers keep strong, unique, and favourable brand association in their memory. Moreover, familiarity with a brand is influenced by experiences over time. However, most online retailers consider a company's name as a brand name (Ling et al., 2010). Jayawardhena, Wright, and Dennis (2007) proved that brand orientation positively affect customer purchase intention in an online environment.

Ha (1998) re-conceptualized brand loyalty on the basis of the theory of reasoned action (TRA) and integrated three aspects of brand loyalty, namely behaviour, attitude, and both attitudinal and behavioural properties. In their study on online stores, Chang and Chen (2008) identified that the effect of website brand on perceived risk and trust is stronger than that of website quality. They measured website brand in terms of two aspects, namely brand image and brand awareness. Gogoi and Kumar (2010) identified brand awareness as the strength of a brand in the customers' minds.

Berteau and Moisescu (2011) studied the effect of price level on shopping from online travel services and found the importance of brand awareness on perceived risk and confirmed that price level does not affect perceived risk. Positive reputation is considered a factor that reduces perceived risk because it could provide selling parties' information relevant to past records relative to other customers (Kim et al., 2008). When consumers feel that the brand image improved, the associated risk of using the brand decreases accordingly (Wu, Yeh, & Hsiao, 2011). Berteau and Moisescu (2011)

analysed the effect of price level for travel services through online shopping and found that price does not affect different types of perceived risk because it also depends on brand awareness of travel companies.

Operationalization of website brand

In an online marketplace, the corporate brand is considered a point of recognition, which is a cognitive anchor where customers feel a great concern regarding uncertainty (Rajshekhhar, Radulovich, Pendleton, & Scherer, 2005). Most online retailers consider the brand as a company name (Ling et al., 2010). In a cyber-marketplace, when customers decide to make a purchase, trusted corporation and brand names are used as a substitute for available product information (Ling et al., 2010; Ward & Lee, 2000). Having a strong brand name could facilitate attracting new customers, who feel comfortable during the purchase decision (Ling et al., 2010). Basing from Ling et al. (2010), this study considers website brand as a corporate brand that is measured based on high quality, familiarity, recall, user friendliness and recognizability. Questions for familiarity and well-known brand were adopted from Ling et al. (2010), whereas for uniqueness, recall, and easily recognizable were adopted from Aaker (1996), Chang and Chen (2008), and Davis, Golicic, and Marquardt (2008). Questions for user friendliness brand and well-known services were adopted from Chang and Chen (2008).

Brand popularity is widely used by marketers to influence consumer purchase decision in the travel context (Magnini, Karande, Singal, & Kim, 2013). Customers rely on product brand because of the nature of online shopping, in which a customer cannot feel or touch the products before purchase (Aghekyan-Simonian, Forsythe, Suk Kwon, & Chattaraman, 2012). The brand image of a product could affect the perceptions of the customers about its attributes (Kwon & Lennon, 2009). Hwang, Yoon, and Park (2011) studied the effect of affective and cognitive responses on brand attitudes, website advertisements and purchase intention. They found that brand attitude positively affects purchase intention. Aghekyan-Simonian et al. (2012) confirmed that product brand, online store image and different types of perceived risk affect purchase intention in an online environment. Thus, based on the above discussions, the following hypotheses are proposed:

- H1.* There is a positive relationship between website brand and travelers' shopping experience in making purchases from websites of travel companies
- H2.* There is a negative relationship between website brand and travelers' perceived risk in making purchases from websites of travel companies.
- H3.* There is a positive relationship between perceived website brand and travelers' purchase intention when making purchases from websites of travel companies.

Personal value

Researchers identified personal and social value in different ways, and this concept is both directly and indirectly related to consumer behaviour (Hyun & Han, 2015; Koo, Kim, & Lee, 2008; Pandža Bajs, 2015). Dobewall, Aavik, Konstabel, Schwartz, and Realo (2014) stated that the social experience value is related to individual subjective experiences. Consumption attitude and behaviour are affected by values through different aspects (Jayawardhena, 2004; Prebensen, Woo, & Uysal, 2013). Although researchers have different ideas about personality traits, most of them have a consensus regarding personality traits, which refer to the sum of behavioural characteristics, such as emotion expression and thought models, that facilitate the recognition of one person among others (Tsao &

Chang, 2010). Chen (2006) developed a model that determined consumer's overall trust in travel websites through five factors, namely website characteristics, consumer characteristics, calculus-based trust, knowledge-based trust and institution-based trust. In addition, Chen (2006) perceived personal value as a consumer characteristic factor. Koo et al. (2008) discussed motivational aspects related to personal values that can affect attributes, re-patronage intention and benefit in an online shopping context by applying means end chain theory on 279 experienced online shoppers in South Korea. They found that personal values in social affiliation act as motivators for seeking utilitarian and hedonic beliefs, whereas social self-actualization seeks only utilitarian benefits.

Previous studies identified personal value as a factor that can affect personal judgments, which ultimately affect individual decision-making (Eid & El-Gohary, 2015; Koo et al., 2008; Lu, Wu, & Chen, 2016). This study focuses on utilitarian and hedonic shopping value adopted from Sarkar (2011), who defined utilitarian value as functional dimensions of shopping, whereas the hedonic value is related to perceived playfulness and fun in the shopping context. Sarkar (2011) collected data from 525 adult customers of game Parlors in India. Sarkar (2011) confirmed that a person's perceived shopping value consists of two dimensions, namely hedonic and utilitarian, and also assumed a number of risks and benefits in a shopping context. The utilitarian value is the assumption that customers are rational in problem solving (Rintamaki, Kanto, Kuusela, & Spence, 2006) and thus look for utilitarian benefits such as satisfactory outcome, ease of use (Bridges & Florsheim, 2008), product quality and convenience (Sarkar, 2011). This value is also goal oriented (To, Liao, & Lin, 2007). Meanwhile, hedonic value refers to the emotional side, that is, a person seeks to experience fun and fantasy by using a product (Rintamaki et al., 2006; Sarkar, 2011; To et al., 2007). Hedonic value provision has turned into a major revenue source for online businesses resulting from the increasing number of hedonic shoppers. These values have gained a progressive pivotal role for online shopping. This is attributed to the consumer motivation into visiting online shopping sites, which has a crucial effect on repeated purchases (Kim, Galliers, Shin, Ryoo, & Kim, 2012).

Personal shopping value has two dimensions, namely hedonic and utilitarian (Sarkar, 2011). Sarkar (2011) investigated the influence of hedonic or utilitarian shopping value of individual buyers on perceived risk and benefits in an online shopping environment and concluded that increasing entertainment or hedonic value could increase perceived security and mitigate perceived risk. They also determined that consumers with utilitarian shopping value perceive higher risk in Internet shopping. A number of recent studies discussed the effect of values on customer behaviour, thus confirming the values' relationship with all types of behaviour (Bloemer & Dekker, 2007). Previous research has shown that personal values can influence the judgment of an individual, which could finally affect decisions about an object (Koo et al., 2008). Each customer has a different perception about value, which originates from personal values, preferences, needs and financial resources (Hanzaee & Khonsari, 2011). Cai and Shannon (2012) studied personal values and shopping behaviour in a mall and found that by recognizing personal values, mall managers could identify why their customers exhibit varying purchasing behaviour while shopping.

Operationalization of personal value

Previous studies identified personal value as a factor that could affect personal judgments, which ultimately affect individual decision-making (Koo et al., 2008). This study focuses on utilitarian and hedonic shopping value adopted from Sarkar (2011), who defined

utilitarian value as functional dimensions of shopping, whereas the hedonic value is related to perceived playfulness and fun in the shopping context. Questions measured utilitarian value by a feeling of accomplishment, achievement and comprehensive websites, whereas hedonic shopping value questions were based on feelings of joy, hunting, sense of adventure and escape from routine were adopted from Koo et al. (2008) as well as Sarkar (2011).

Escobar-Rodríguez and Carvajal-Trujillo (2013) investigated the distinctive online airline ticket purchasing behaviour drivers and in order to carry out justification of a new conceptual framework focused around the Extended Unified Theory of Acceptance and Use of Technology (UTAUT2), seven independent variables were included in the study, namely effort expectancy, performance expectancy, facilitating conditions, social influence, hedonic motivation, habit and price saving. Their research found that habit, performance expectancy, price saving and facilitating conditions are the major predictors of online purchase intention. Sarkar (2011) discussed how buyer's perceived risk and benefit in online shopping is influenced by hedonic and utilitarian shopping values. Kim (2002) discussed consumer value in a shopping mall and in Internet shopping and found that in terms of consumer value, consumers have different intentions to purchase from offline or online channels. Koo et al. (2008) studied the motivational effect of personal value on shopping online and determined that customers look for hedonic and utilitarian benefits that lead them to evaluate different attributes in online shopping. Jayawardhena (2004) discussed personal values and their effect on Internet shopping behaviour and attitude and found that the dimensions of personal value directly influenced attitude towards online shopping.

Personal shopping value has two dimensions, namely hedonic and utilitarian (Sarkar, 2011). Jayawardhena (2004) confirmed the importance of personal value in online shopping behaviour and attitude. Sarkar (2011) investigated the influence of hedonic or utilitarian shopping value of individual buyers on perceived risk and benefits in an online shopping environment and concluded that increasing entertainment or hedonic value could increase perceived security and mitigate perceived risk. They also determined that consumers with utilitarian shopping value perceive higher risk in Internet shopping. A number of recent studies discussed the effect of values on customer behaviour, thus confirming the values' relationship with all types of behaviour (Bloemer & Dekker, 2007). Previous research has shown that personal values can influence the judgment of an individual, which could finally affect decisions about an object (Koo et al., 2008). Each customer has a different perception about value, which originates from personal values, preferences, needs and financial resources (Hanzaee & Khonsari, 2011). Cai and Shannon (2012) studied personal values and shopping behaviour in a mall and found that by recognizing personal values, mall managers could identify why their customers exhibit varying purchasing behaviour while shopping. Kim (2002) discussed consumer value in a shopping mall and in Internet shopping and found that in terms of consumer value, consumers have different intentions to purchase from offline or online channels. Koo et al. (2008) studied the motivational effect of personal value on shopping online and determined that customers look for hedonic and utilitarian benefits that lead them to evaluate different attributes in online shopping. Jayawardhena (2004) discussed personal values and their effect on Internet shopping behaviour and attitude and found that the dimensions of personal value directly influenced attitude towards e-shopping. Based on the above discussions, the following hypotheses are proposed:

H4. There is a positive relationship between personal value and travelers' shopping experience in making purchases from websites of travel companies

H5. There is a negative relationship between personal value and travelers' perceived risk in making purchases from websites of travel companies.

H6. There is a positive relationship between personal value and travelers' purchase intention when making purchases from websites of travel companies.

Online shopping experience

In this study, online shopping experience is defined as "familiarity of consumers with the shopping through the website" that would affect consumer online behaviour and attitude (Broekhuizen & Huizingh, 2009; Chu & Li, 2008; Doolin, Dillon, Thompson, & Corner, 2005; Jarvenpaa, Tractinsky, & Vitale, 2000). Some consumers may consider online shopping to be a new and riskier activity compared to traditional shopping. Therefore, online shopping depends on customer experience quality, which refers to the effect of previous purchase experiences on future purchase behaviour (Ling et al., 2010). Michaud Trevinal and Stenger (2014) studied the content of the consumers' online shopping experience and identified four dimensions, namely ideological, physical, social and pragmatic. Customers who have high intention for online purchases are those who have prior experience in online purchases because such experience reduces their fear of uncertainties during Web shopping. Having a successful prior purchase experience could significantly affect customers' future purchase intention in an online environment (Shim, Eastlick, Lotz, & Warrington, 2001). Doolin et al. (2005) designed a survey and distributed it among 700 Internet users to understand the importance of consumer perceived risk and shopping experience in online environments in relation to the purchase behaviour of Internet users and identified the importance of the website in perceived risk reduction and improved customer experience. Corbitt et al. (2003) investigated the key factors that affect trust on e-commerce and found that people who have high trust on e-commerce and good experience on Internet use have high intentions make online purchases.

User experience in online shopping influences user performance and search strategies (Al Maskari & Sanderson, 2011; Kim, 2001). User experience affects future purchase intentions, in that customers with positive experiences are encouraged to repeat purchase (Chu & Li, 2008). Consumers use their experiences to assess services, product information, risk, privacy, payments and warranty (Chu & Li, 2008; Mathwick, Malhotra, & Rigdom, 2001; Parasuraman & Zinkhan, 2002). From a marketer's perspective, gaining experience by using the Internet, particularly for non-purchase purposes such as gathering information and non-commercial communication, would help consumers understand that security and privacy risk are exaggerated on most occasions (Lopez-Nicolas & Molina-Castillo, 2008).

Online shopping is considered a new way of shopping for most customers, and the nature of the online environment can increase the risk of using it. However, customers who have online shopping experiences may overcome the perceived risk associated to online shopping (Ling et al., 2010; Shim & Drake, 1990). If the previous purchase experience had a satisfactory result, customers may be motivated for future purchases in an online environment (Ling et al., 2010; Shim et al., 2001). Doolin et al. (2005) investigated the importance of perceived risk and online shopping experience of consumers in the purchasing behaviour of 700 Internet users in New Zealand and concluded that both social interaction and perceived risk by consumers negatively affect the amount that consumers purchase in an online environment. Chu and Li (2008) studied risk reduction strategy and its effect on purchase intention in an online environment. They concluded that consumers who

frequently purchase in an online environment spent a greater amount of money; moreover, customers who have a positive experience have lower perceived risk than the rest of the consumers. Online shopping is still new experience for some customers. Thus, Web shopping may be considered riskier than traditional shopping. Therefore, online shopping may depend on the quality of consumer experience, which is obtainable through prior purchase experience and in turn affects future purchases (Ling et al., 2010).

In an online marketplace, the corporate brand is considered a point of recognition, which is a cognitive anchor where customers feel a great concern regarding uncertainty (Rajshekhara et al., 2005). Most online retailers consider the brand as a company name (Ling et al., 2010). In a cyber-marketplace, when customers decide to make a purchase, trusted corporation and brand names are used as a substitute for available product information (Ling et al., 2010; Ward & Lee, 2000). Having a strong brand name could facilitate attracting new customers, who feel comfortable during the purchase decision (Ling et al., 2010). Taking on Ling et al. (2010) contention, this present study considers website brand as a corporate brand that is measured based on high level of quality, familiarity, recall, user friendliness and recognizability.

Previous purchase experience could reduce perceived risk of customers and encourage them to repurchase products and services (Chu & Li, 2008), especially in an online environment. Järveläinen (2003) studied the effect of online shopping experience on customer's future purchase and confirmed that prior purchase experience in an online environment significantly affects consumer future purchases both directly and indirectly. Doolin et al. (2005) studied perceived risk relative to shopping experience and its effect on online purchasing behaviour among 700 Internet users in New Zealand and found that negative experience increases perceived risk, which in turn affects purchase intention. Therefore, this study hypothesized that:

H7. There is a positive relationship between travelers' previous online shopping experience and purchase intention when making purchases from online tourism websites.

H8. There is a negative relationship between travelers' previous online shopping experience and perceived risk when making purchases from online tourism websites.

Perceived risk

Perceived risk is found to have a significant influence on the behavioural intentions. Cho, Bonn, and Kang (2014) stated that for web-based business, it is necessary to decrease perceived risk that will affect customers' intention to repurchase. Perceived risk refers to the potential negative outcome of one's decision (Hopkins, 2013; Samadi & Yaghoob-Nejadi, 2009). Risk may appear in the purchase environment once a consumer believes that he cannot control purchase outcomes or that consequences of a wrong decision would be important and serious (Kailani & Kumar, 2011; Noh & Vogt, 2012). Risk influences attitude and purchase intention in an online shopping environment (Doolin et al., 2005; Mohseni & Sreenivasan, 2014), such that the degree of risk perception has greater influence on online purchases than on purchases from offline stores (Aghdaie, Fathi, & Piraman, 2011). Other scholars defined risk in the e-commerce environment as the way that users believe the consequence of using the Web is negative and is thus an unsafe method for transaction (Glover & Benbasat, 2010). Customer unwillingness to purchase in an online environment can be attributed to the risk perception regarding product quality, method of payment, information content and delivery options (Samadi & Yaghoob-Nejadi, 2009).

According to Bhatnagar, Misra, and Rao (2000), two types of risk emerge when purchasing over the Internet: product category risk, which is related to the information

availability and the price of the products, and financial risk, which is concerned about stealing, fraud and ultimate loss of customer money. Perceived risk is measured by using different constructs, including physical loss, sociological loss, financial loss, social risk and performance risk (Pi & Sangruang, 2011). Bidder conformity can be affected by perceived risk, and marketers should act on this issue through word-of-mouth communication, which has a positive effect on customers (Huang & Min, 2007). However, the perceived risk in online transactions might affect and reduce the perception of environmental and behavioural control, thereby negatively affecting purchase intention (Forsythe & Shi, 2003; Lopez-Nicolas & Molina-Castillo, 2008). Pi and Sangruang (2011) explored the relationship between perceived risk of different types and Internet shopping in 222 consumers from Taiwan who previously tried online shopping and concluded that perceived risk elements (convenience, performance, physical and social) significantly affect consumer attitude in online shopping. Glover and Benbasat (2010) proposed a model of perceived risk that is based on the marketing theory of risk and tested this model on 411 participants by using structural equation modelling. They identified three dimensions of perceived risk, namely failure to obtain product benefit, information misuse and functionality efficiency.

In tourism, previous research shows that expensive, intangible travel products and services that entail both emotional and financial risk can provide clear information related to risk reduction strategy and significantly affect perceived risk (Loda, 2011). One of the convincing reasons for duplicating perceived risk is not only that perceived risk is associated with products or services but also that the perceived risk of using the Internet as a new technology negatively affects a purchase decision (Berdea & Moisescu, 2011). Moreover, Lopez-Nicolas and Molina-Castillo (2008) confirmed that on the basis of risk type, a risk may be associated with the venue where the product is offered, which is the Internet, and the product risk itself in an e-commerce environment.

Customer perceived risk for buying particular goods is considered a major concern in traditional as well as online environments. Probability of perceived risk is available if the consequence of the action may become unfavourable. Different types of risk are introduced in the literature review and can be associated with product and place. Perceived risk in an online environment can explain consumer behaviour because consumers always look for a way to avoid mistakes (Chang & Chen, 2008). Perceived risk is associated with consumer belief regarding the potential negative consequences of doing transactions online. Broekhuizen and Huizingh (2009) defined perceived risk as the amount of uncertainty that a consumer perceives in the purchase condition. This factor can cause customers to feel uncomfortable and increase psychological costs, which ultimately reduces purchase intention (Broekhuizen & Huizingh, 2009). Based on the TPB and TRA, consumer behaviour is determined by their intention to act (Jarvenpaa et al., 2000). Furthermore, online purchase intention by customers is determined by the strength of customer intention to show their purchase behaviour (Ling et al., 2010). Zhu, Lee, O'Neal, and Chen (2011) studied purchase intention by customers by integrating perceived risk and trust among 705 Internet users based on TAM (Davis, 1989; Davis, Bagozzi, & Warshaw, 1989) and confirmed the significant effect of perceived risk and trust on purchase intention from e-vendors of Yahoo. Based on the provided literature, perceived risk for engaging in transactions in an online environment has been considered one of the most important factors affecting consumer reluctance in online shopping (Forsythe & Shi, 2003). Therefore, this study hypothesized that:

H9. There is a negative relationship between perceived risk and travelers' purchase intention when making purchases from online tourism websites.

Research method

Measurement

In this study, a five-point Likert scale was applied for the interval scale to yield coefficients with higher reliability through fewer items compared with other methods (Hayes, 1998). This approach has been tested in both marketing literature and social sciences (Garland, 1991), and was found to increase the variance of responses to result in a stronger measure (Quee, 2000). A number was assigned as the scaling measurement and interval scales helps us to achieve precision in measurements (Hair, Black, Babin, & Anderson, 2010). To measure personal value, 7 items were adopted from Koo et al. (2008) and Sarkar (2011); to measure website brand, 7 items were adopted from Aaker (1996), Chang and Chen (2008), and Ling et al. (2010); and to measure shopping experience, 5 items were adopted from previous studies (Alam & Yasin, 2010; Ling et al., 2010). Furthermore, to measure perceived risk, 6 items were adopted from Glover and Benbasat (2010) and Lopez-Nicolas and Molina-Castillo (2008). To measure purchase intention, 6 items were adopted from previous related studies (Anderson & Srinivasan, 2003; Chiu et al., 2009; Kim et al., 2008). Appendix 1 depicts the measurement items.

Pilot test

A complete set of questionnaires were provided for the pilot study, along with a cover letter describing the purpose of the research and ensuring the anonymity of the respondent. The respondents were asked to take the required time to finish the survey and place their comments on any question that is unclear or difficult to understand. Although all the constructs provided in this research were tested on different studies in several parts of the world, the researchers conducted a pilot study to confirm the validity and reliability of the research instrument in Malaysia. The reliability of the scale measured was by Cronbach's alpha (Hair et al., 2010). Based on Hair et al. (2010), the acceptable value for Cronbach's alpha is 0.6. The pilot study for this research resulted in a Cronbach's alpha greater than 0.6 and showed internal consistency among the scale items (Sekaran, 2003). Cronbach's alpha with a value below 0.6 is taken as poor internal consistency (Hair et al., 2010).

Data collection and determining sample size adequacy

The study population covers tourists in Malaysia and focused on travellers who used Malaysian travel websites for travelling. The unit of analysis is detailed in the subsequent data analysis stage and is essential to depict the level of aggregation of the collected data (Sekaran, 2003). For this study, the unit of analysis comprises tourists who already purchased travel items from Malaysian tourist websites. According to governmental tourism Malaysia website, 25.72 million tourist had arrived in 2013. From the selected population, a sample was drawn to generalize the findings (Jones, Williams, Hillier, & Comfort, 2007). Anderson and Gerbing (1988) stated that the SEM needs and requirements as well as the number of constructs make the appropriate sample size 150 or more. Based on Kuncze, Cook, and Miller (1975), sample size depends on different aspects, such as measured variables; for instance, in multivariate studies, the sample size should be 10 times of the number of variables. Garver (1999) stated that as a rule of thumb, researchers should obtain between 5 and 10 observations for each parameter estimate. Nevertheless, inappropriate use of rules-of-thumb may cause design studies to have inadequate statistical power because of insufficient samples. Thus,

guideline proposed by Westland (2010) was considered in using *A-priori sample size calculator for Structural Equation Models* (Soper, 2015) and relevant statistical procedure was performed to determine efficient and adequate sample size for conducting PLS analysis. Given the number of observed (31 items) and latent constructs (5), anticipated effect size (0.3), desired probability (0.05), and statistical power levels (0.8), the result imply that 233 responses/cases required as minimum sample size for model structure and similarly the 233 responses/cases recommended as minimum sample size to test the model. Furthermore, the convenience sampling technique was applied and had targeted 500 tourists. In fact, the questionnaires were distributed to tourists who purchased travel items from Malaysian tourism websites. The respondents were travellers from different parts of the world who use Malaysian tourism websites for travelling. A total of 409 usable completed questionnaires were received. Table 1 presents the demographic characteristics of respondents.

Common method variance (CMV)

Common method variance (CMV) threatens the reliability of the findings (Reio, 2010; Williams & Brown, 1994) and it occurs when the data are obtained from a single source survey (Avolio, Yammarino, & Bass, 1991). Thus, CMV or common method bias should be considered in quantitative studies (Spector, 2006) especially in social and behavioural research, as an attribute of the measurement should be taken into consideration (Podsakoff, MacKenzie, Jeong-Yeon, & Podsakoff, 2003). In addition to its possible influence on the measurement item reliabilities and the variation between latent constructs (MacKenzie & Podsakoff, 2012), CMV could influence the structural relationship between research constructs (Kline, Sulsky, & Rever-Moriyama, 2000). To reduce the probability of CMV, procedural design of questionnaire in data collection and statistical analysis are considered as solutions (Rezaei, 2015) followed by Podsakoff et al. (2003). When designing the questionnaire in data collection phase, common rate effects, acquiescence biases, item characteristic effects and common scale formats were avoided. Secondly, statistical analysis, statistical techniques including the Harman's one-factor test in the partial correlation procedures, was conducted and the modified process of Harman's one-factor test that is using pairs of indicators from

Table 1. Demographic characteristics of respondents.

	Profile	Category	Frequency	%
1	Age	20–30	254	62.1
		31–40	131	32.0
		41–50	24	5.9
2	Gender	Male	263	64.3
		Female	146	35.7
3	Educational Background	No college degree	31	7.6
		Diploma	103	25.1
		Bachelor degree/professional qualification	194	47.5
		Master degree	62	15.1
		PHD degree	19	4.7
4	Online Purchasing Experience	Six months or less	130	31.8
		Six months to one year	37	9.0
		One year to two years	103	25.2
		Over two years	139	34.0

“hypothetically independent scales” to be entered into a single factor (Scarpello & Carraher, 2008) was performed. The results from these procedures indicated that CMV was not a problem, as the single factor solution was not obtained. Thus, our statistical findings confirmed that CMV was not a concern in this study.

Structural equation modelling (SEM)

Although exploratory factor analysis (EFA) focuses on validity, the absolute test of measurement should be provided through Confirmatory Factor Analysis (CFA) using Structural Equation Modeling (SEM) technique. SEM is known by different approaches such as covariance-based analysis (CB-SEM), latent variable analysis and variance-based SEM such as PLS path analysis (Becker, Klein, & Wetzels, 2012; Nunkoo, Ramkissoon, & Gursoy, 2013). Based on Hair et al. (2010), SEM combines multiple regression analysis, multivariate analysis of variance and factor analysis in one comprehensive model that facilitates simultaneous assessment. PLS path modelling algorithm (also known as convergence of the iterative) is a suitable statistical approach in testing the measurement and structural relationships and it is getting popularity among scientists and practitioners (Becker et al., 2012; Henseler, 2010) and it is preferred method (Henseler & Sarstedt, 2013). CFA is a method that is generally used for SEM rather than for EFA (Byrne, 2001). CFA has several characteristics that support the application of SEM for this research. In addition, SEM can represent observed and latent variables in a relationship that results in the correct measurement error through the estimation process (Hair et al., 2010). Furthermore, by using SEM, researchers can determine the measures of model fit. Based on Anderson and Gerbing (1988), this research used a two-step modelling approach.

The first step in performing SEM is to develop a measurement model and obtain a fitting group of items to best represent each scale. In this part, the measurement model showed how observed variables facilitate the measurement of latent variables. The second step is to perform structural modelling with specifications that define the causal relationships among latent variables and explain the causal effect followed by unexplained variance. Bollen and Long (1993) identified five steps in SEM, namely model identification, model specification, model estimation, testing model fit and model manipulation. ADANCO 2.0 software (Henseler & Dijkstra, 2015), a modern approach to variance-based structural equation modelling (VB-SEM), was applied to assess overall goodness of fit and evaluate SEM statistics for measurement and structural model.

Results

Prior to testing the measurement model, the confirmatory measurement model should be evaluated, and re-specification should be performed (Anderson & Gerbing, 1988). In addition, every model construct must be analysed independently. There might later on be a need for the measurement model to be adjusted up to a point when the final model turns to a theoretically meaningful and statistically acceptable model. Hence, the theoretical model of interest under the research should be represented by the final measurement model. For this study, prior to assessment of the measurement model and construct validity and reliability, evaluation of goodness of model fit was considered (see Table 2). Using simulation, Henseler and Sarstedt (2013) evaluates goodness-of-fit indices for PLS path modelling and they declare that the GoF and the GoF_{rel} are useful indices to assess a PLS path model in explaining different sets of data. Recent studies (Dijkstra & Henseler, 2015a, 2015b; Henseler, Hubona, & Ray, 2016) propose goodness-of-fit measures that

Table 2. Evaluation of goodness of model fit.

PLS goodness-of-fit indices	Value	HI95
SRMR	0.062	0.039
d_{ULS}	1.770	0.717
d_G	0.906	0.514

Notes: HI95 = 95% of bootstrap quantile. Model assessment criteria: SRMR < 95% of bootstrap quantile (HI95 of SRMR), d_{ULS} < 95% of bootstrap quantile (HI95 of d_{ULS}) and d_G < 95% of bootstrap quantile (HI95 d_G).

make PLS suitable for confirmatory research by the tool of ADANCO 2.0 software. The results of CFA on each construct were given the following assessment of Evaluation of goodness of model fit (Table 2). Furthermore, based on Peter (1979), construct reliability refers to yielding a consistent result by avoiding errors in the measures. Thus, construct reliability and validity was examined by evaluating the average Dijkstra-Henseler's rho (ρ_A), Jöreskog's rho (ρ_c), Cronbach's alpha (α) and variance extracted (AVE) and composite reliability. Table 3 depicts the reliability and validity of all latent constructs and Figure 2 depicts the items loadings.

Therefore, study results confirmed the high reliability of the constructs as they were consistent in explaining the variances. Average of variances extracted (AVE) is another criterion for the construct reliability of each construct. AVE above 0.5 is a recommended cut-off point for a reliable variable (Fornell & Larcker, 1981). The mentioned threshold showed that in the observed variables, at least 50% or more of the variances was described by the set of indicators.

Discriminant validity

Discriminant validity focuses on the difference that might exist among constructs (Hair, Black, Babin, Anderson, & Tatham, 2006). The correlation of the constructs should be considered two at a time to assess discriminant validity. Based on Bagozzi and Warshaw (1990), discriminant validity would appear when the correlation between constructs is less than 1.0, with the amount greater than twice their respective standard errors. Based on Fornell and Larcker (1981), discriminant validity is confirmed once the AVE score between two variables is greater than the squared correlation. As shown in Table 4, all squared correlation values were less than this score. This finding indicated that all of the variables in this research were considered distinct constructs, thus confirming the existence of discriminant validity.

In addition to assessment of discriminant validity of latent constructs based on Fornell–Larcker criterion, Table 5 presents the Discriminant Validity according to Heterotrait–Monotrait Ratio of Correlations (HTMT) and Table 6 depicts the Discriminant validity according to loading and cross-loading criterion (correlations between indicators and composite scores). The criterion for HTMT were met as the values were below 0.85 (Kline, 2001) or 0.90 (Gold & Arvind Malhotra, 2001; Teo, Srivastava, & Jiang, 2008).

Structural model

After validating the model, the model can be tested by applying SEM for hypothesis testing. The SEM analysis results in the proposed model are presented in Table 8. The *p*-value is significant, which is normal when a sample size is greater than 200 (Tickle, Hull, Sargent,

Table 3. Construct reliability and validity.

Latent construct	Indicator	Item loading	Dijkstra-Henseler's rho (ρ_A)	Jöreskog's rho (ρ_c)	Cronbach's alpha (α)	AVE
Website brand	WB1	0.736	0.911	0.922	0.903	0.629
	WB2	0.810				
	WB3	0.792				
	WB4	0.798				
	WB5	0.760				
	WB6	0.810				
	WB7	0.841				
Shopping experience	ISE1	0.815	0.8599	0.8957	0.8543	0.6325
	ISE2	0.764				
	ISE3	0.847				
	ISE4	0.802				
	ISE5	0.743				
Perceived risk	PR2	0.840	0.864	0.900	0.861	0.643
	PR3	0.780				
	PR4	0.785				
	PR5	0.801				
	PR6	0.801				
	PI1	0.889				
Purchase intention	PI2	0.826				
	PI3	0.846				
	PI4	0.802				
	PI5	0.846				
	PI6	0.898				
	Personal value	PV1	0.908	0.958	0.957	0.948
PV2		0.872				
PV3		0.806				
PV4		0.903				
PV5		0.892				
PV6		0.861				
PV7		0.857				

Notes: AVE = (summation of the square of the factor loadings) / {(summation of the square of the factor loadings) + (summation of the error variances)}; PR = perceived risk. PR1 (I feel the website might not process my purchase order correctly) were removed due to low loading (below 0.5).

& Dalton, 2006). However, the PLS goodness-of-fit indices were acceptable on a number of fit indices (see Table 2). The collected data were examined to evaluate the theoretically proposed model. Each measurement model was investigated to identify whether the data can fit the observation indicators for the constructs. Based on the results available from the estimated coefficient score and the measurement models of the constructs were re-estimated and then re-specified, thus facilitating the finalization of the measurement model of the constructs. Based on the structural model, all hypotheses were estimated (see Table 8).

Table 7 depicts the Effect Overview, Table 8 shows the structural relationships and hypotheses testing (Direct Effects Inference) and Table 9 depicts the coefficient of determination (R^2). The direct effects were tested using two-tailed tests (5% and 1% significance level), and the statistical results shows that all the hypotheses are supported. Coefficient of determination (R^2) for endogenous latent construct shows value of 0.268 (shopping experience), 0.275 (perceived risk) and 0.651 (purchase intention). The next section will discuss the results and their implications in detail.

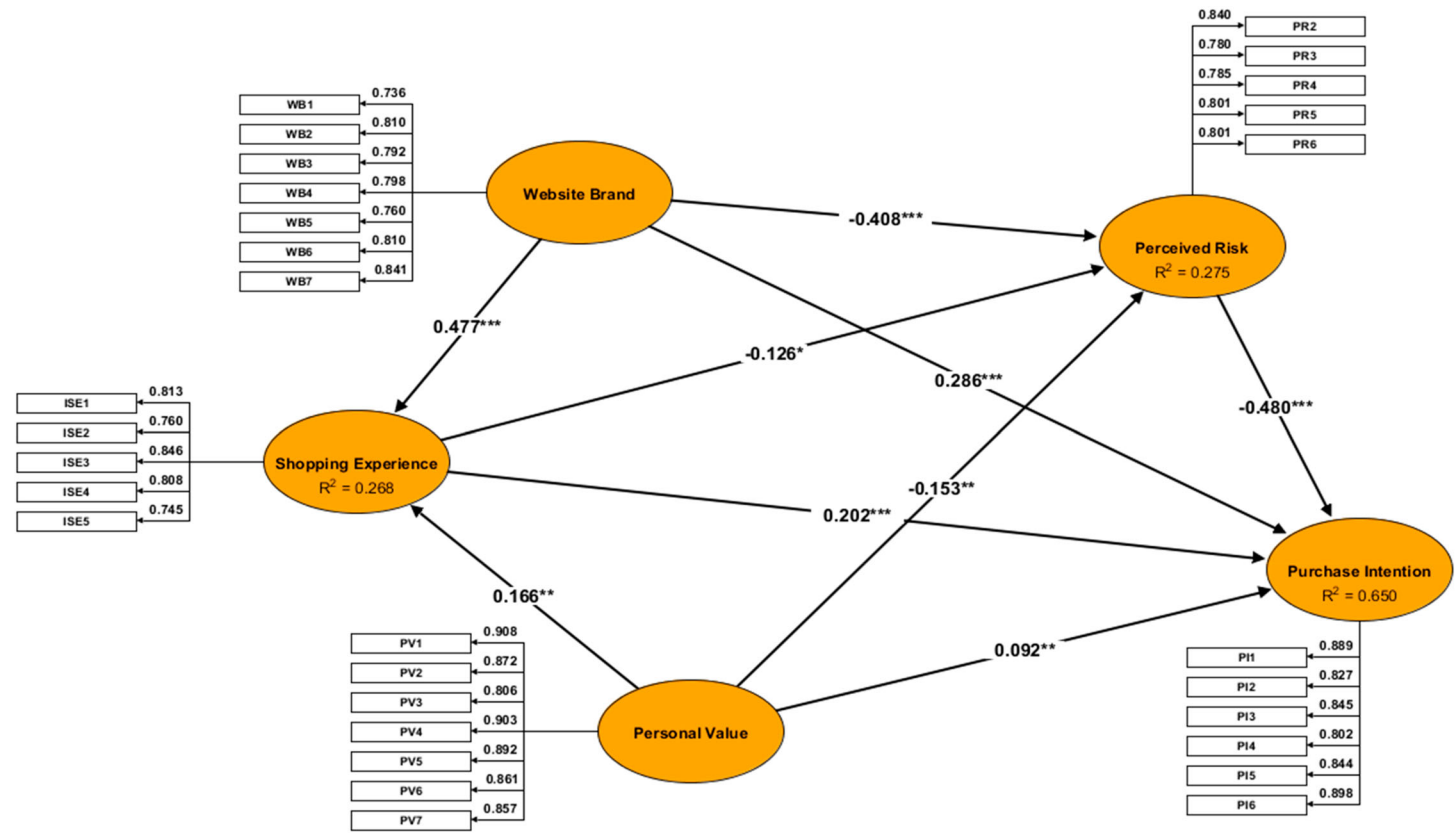


Figure 2. Items loading, β and R^2 values.

Table 4. Discriminant validity of latent constructs: Fornell–Larcker criterion.

Latent Construct	Website brand	Shopping experience	Personal value	Perceived risk	Purchase intention
Website brand	0.629				
Shopping experience	0.241	0.633			
Personal value	0.007	0.042	0.760		
Perceived risk	0.233	0.128	0.045	0.643	
Purchase intention	0.390	0.282	0.067	0.504	0.725

Note: Diagonals represent the average variance extracted (AVE) while the other entries represent the squared correlations.

Table 5. Discriminant validity HTMT.

Latent construct	Website brand	Shopping experience	Personal value	Perceived risk
Shopping experience	0.540			
Personal value	0.072	0.215		
Perceived risk	0.524	0.411	0.229	
Purchase intention	0.662	0.596	0.268	0.693

Note: The criterion for HTMT is below 0.85 (Kline, 2001) or 0.90 (Gold & Arvind Malhotra, 2001; Teo et al., 2008).

Discussion and conclusions

This article sought to examine the structural relationship between website brand, personal value, shopping experience, perceived risk and purchase intention from travel websites. Built upon the theory of consumers’ perceived risk, a theoretical model was proposed and a questionnaire was developed. The lack of face-to-face communication in an online environment has led to other factors to influence purchase intention (i.e. perceived risk). This concept is considered as a psychological state (Chang & Chen, 2008; Cho & Lee, 2006; Rousseau, Sitkin, Burt, & Camerer, 1998), which could influence travellers’ online purchase intention (Chang & Chen, 2008; Chau, Hu, Lee, & Au, 2007; Chen & Barnes, 2007; Mitchell, 1999). Applying the above to the study context, results of this current study support previous studies’ findings and also provide additional insights about the impact of website brand, personal value and shopping experience on perceived risk and purchase intention from travel websites. According to the finding of this study, test for H1 and H2 indicates that tourists who were familiar with a well-recognized brand perceive better shopping experiences and perceived less risk than the unknown brand. This finding is in line with Chang and Chen (2008) study results. Test for H3 supports the conclusions from several previous studies (Aghekyan-Simonian et al., 2012; Berteau & Moisescu, 2011; Hwang et al., 2011) on the significant relationship between website brand and perceived risk and in demonstrating that website brand has a significant impact on purchase intention.

Study results related to H4, H5, and H6 support and are similar to previous studies’ findings such as Cai and Shannon (2012), Jayawardhena (2004), and Kim (2002), Koo et al. (2008) suggest that there is a relationship between customers’ personal value and shopping experience, personal value and perceived risk, personal value and purchase intention.

Table 6. Discriminant validity – loading and cross-loading criterion.

Latent construct	Indicator	Website brand	Shopping experience	Perceived risk	Purchase intention	Personal value
Website brand	WB1	0.735	0.443	-0.414	0.493	0.051
	WB3	0.790	0.459	-0.482	0.624	0.120
	WB4	0.796	0.298	-0.348	0.460	0.112
	WB5	0.758	0.281	-0.267	0.338	-0.015
	WB2	0.808	0.462	-0.412	0.544	0.102
	WB6	0.808	0.338	-0.296	0.411	0.004
	WB7	0.839	0.356	-0.370	0.484	0.037
Shopping experience	ISE1	0.438	0.813	-0.254	0.408	0.117
	ISE2	0.356	0.763	-0.293	0.377	0.171
	ISE3	0.422	0.845	-0.308	0.458	0.237
	ISE4	0.369	0.800	-0.324	0.479	0.165
	ISE5	0.358	0.741	-0.233	0.379	0.113
Perceived risk	PR2	-0.453	-0.297	0.838	-0.603	-0.139
	PR3	-0.438	-0.335	0.778	-0.575	-0.202
	PR4	-0.335	-0.303	0.783	-0.573	-0.182
	PR5	-0.368	-0.282	0.799	-0.546	-0.182
	PR6	-0.318	-0.197	0.799	-0.535	-0.142
	PI1	0.523	0.474	-0.433	0.887	0.285
Purchase intention	PI2	0.509	0.463	-0.578	0.824	0.199
	PI3	0.538	0.436	-0.553	0.844	0.171
	PI4	0.443	0.446	-0.584	0.800	0.167
	PI5	0.505	0.392	-0.422	0.844	0.223
	PI6	0.563	0.496	-0.444	0.896	0.266
	PV1	0.104	0.238	-0.215	0.265	0.906
Personal value	PV2	0.057	0.144	-0.161	0.208	0.870
	PV3	0.114	0.220	-0.204	0.260	0.804
	PV4	0.028	0.148	-0.181	0.214	0.901
	PV5	0.083	0.170	-0.171	0.233	0.890
	PV6	0.082	0.182	-0.193	0.199	0.859
	PV7	-0.009	0.093	-0.141	0.157	0.855

Note: Correlations between indicators and composite scores.

In other words, tourists' personal values can influence their judgment about individually, which finally influences their decision about purchasing travel items online. It shows that tourists who have hedonic and utilitarian shopping value may purchase travel products by their own perspective. This confirms that in order to have successful online marketing, there is a need for marketers to improve hedonic and utilitarian shopping value, and motives to influence different types of tourists from different parts of the world. Test result on H4, H5, and H6 on the other hand support the research findings by Chiang and Jang (2007) that consumer value is positively associated with purchase intention. This means that there is no significant relationship between perceived value and repurchase intention in an online travel shopping environment.

H7 and H8 was statistically supported and this finding supports conclusion that Corbitt et al. (2003) made on the relationship between customers' Internet shopping experience and purchase intention to use the website. In other words, the tourists' online shopping experience can direct a higher level of uncertainty and simultaneously decrease their risk perception because the intangibility of online shopping experience make it necessary for communication with provider through traditional channels. On the other hand, study

Table 7. Effect overview.

Effect	β	Indirect effects	Total effect	Cohen's f^2
Website brand -> shopping experience	0.477		0.477	0.309
Website brand -> perceived risk	-0.408	-0.060	-0.468	0.175
Website brand -> purchase intention	0.286	0.321	0.607	0.151
Shopping experience -> perceived risk	-0.126		-0.126	0.016
Shopping experience -> purchase intention	0.202	0.061	0.262	0.084
Personal value -> shopping experience	0.166		0.166	0.037
Personal value -> perceived risk	-0.153	-0.021	-0.174	0.031
Personal value -> purchase intention	0.092	0.117	0.209	0.022
Perceived risk -> purchase intention	-0.480		-0.480	0.478

Table 8. Structural relationships and hypotheses testing: direct effects inference.

Hypotheses	Path	B	Standard error	t -value	p -value (2-tailed)	p -value (1-tailed)	Decision
H1	Website brand -> shopping experience	0.477	0.047	10.108**	0.000	0.000	Supported
H2	Website brand -> perceived risk	-0.408	0.058	-7.018**	0.000	0.000	Supported
H3	Website brand -> purchase intention	0.286	0.046	6.166**	0.000	0.000	Supported
H4	Personal value -> shopping experience	0.166	0.051	3.230**	0.001	0.001	Supported
H5	Personal value -> perceived risk	-0.153	0.049	-3.116**	0.002	0.001	Supported
H6	Personal value -> purchase intention	0.092	0.033	2.824**	0.005	0.002	Supported
H7	Shopping experience -> perceived risk	-0.126	0.054	-2.322*	0.020	0.010	Supported
H8	Shopping experience -> purchase intention	0.202	0.040	5.069**	0.000	0.000	Supported
H9	Perceived risk -> purchase intention	-0.480	0.039	-12.205**	0.000	0.000	Supported

Note: For two-tailed tests: *1.96 (5% significance level), **2.57 (1% significance level).

Table 9. Coefficient of determination (R^2).

Endogenous latent construct	Adjusted R^2	Coefficient of determination (R^2)
Shopping experience	.264	.268
Perceived risk	.269	.275
Purchase intention	.647	.651

findings related to H7 and H8 support previous research findings. Corbitt et al.'s (2003) conclusion support that past Internet shopping experience may lead to a low level of uncertainty and thus it lower level of perceived risk. This implies that Internet shopping experience has a high impact on tourists' risk perception on e-commerce and online tourist behaviour. The reason could be explained with Lina, Jonesa, and Westwood's (2009) finding that there are tri-dimensional views of perceived risk in an online environment, i.e. the risk associated with Internet, the risk associated with a product itself and the risk associated with websites where the transactions occurred (Bertea & Moisescu, 2011). Therefore, each online shopper may have a different type of risk that cannot be fulfilled by their Internet shopping experiences. Finally, test on H9 also supports results of previous studies such as Broekhuizen and Huizingh (2009), Forsythe and Shi (2003), Jarvenpaa et al. (2000), Ling et al. (2010) and Zhu et al. (2011), who postulate a negative relationship between customers' perceived risk and purchase intention. In other words, to increase consumers' purchase intention, it is important to decrease the customers' perceived risk because risk is a key issue in customer decision-making.

Theoretical implications

This research contributes to the body of knowledge in two ways: (1) suggesting an alternative model for examining user characteristics and website characteristics; and (2) providing empirical evidences to support previous contentions proposed by past literatures. If previous studies (Hernández, Jiménez, & Martín, 2009; Ho, Kuo, & Lin, 2012; Manasra, Zaid, & TaherQutaishat, 2013) have generally explored different aspects of user characteristics and website characteristics, this study shows the possibility of considering both these aspects simultaneously. This study proposes a model that provides multidimensional aspects relating to the website characteristics along with user characteristics affecting purchase intention. It considered the two types of characteristics simultaneously, which has been completed only by very few research studies. Therefore, combining all variables and examining them in a single model has generated a clear view, and afforded a multidimensional picture of causal relationship between variables when making purchases from online websites. In addition, many of the previous studies have been undertaken in developed countries, whereas this study identifies the factors affecting purchase intention in a developing country in Asia.

Additionally, the study provides empirical evidence to previous contentions related to the study. For example, it provides empirical support to the idea that brand familiarity reduces perceived risk (see Chang & Chen, 2008). It also empirically demonstrated the notion that website brand can influence purchase intention (Aghekyan-Simonian et al., 2012; Bertea & Moisescu, 2011; Hwang et al., 2011); that relationships exist between customers' personal value and shopping experience, perceived risk and purchase intention (see Cai & Shannon, 2012; Jayawardhena, 2004; Kim, 2002; Koo et al., 2008); and the necessity of clear communication in an online shopping environment to influence consumer decision (Corbitt et al., 2003) and to decrease perceived risk (Broekhuizen & Huizingh, 2009; Forsythe & Shi, 2003; Jarvenpaa et al., 2000; Ling et al., 2010; Zhu et al., 2011). Overall, this study has contributed to a certain degree to the theoretical understanding of customer's perception towards e-commerce in general and tourists perceptions towards tourism website specifically by focusing on risk preference (Lopez-Nicolas & Molina-Castillo, 2008), and shopping experience (Al Maskari & Sanderson, 2011; Cheung, Zhu, Kwong, Chan, & Limayem, 2003; Kim, 2001) as user characteristics factor. Moreover, this study proposes personal value as a user characteristics factor (Chen, 2006) which can affect purchase

intention. There is currently little discourse on personal value and its impact on online tourism shopping.

Practical implications

Results of this present study offer several practical implications. Study results suggest that the pervasive growth rate on e-commerce and its advantages in terms of distribution, communication, transactions and potential customers who are coming from other countries force the companies from the travel industry in Malaysia into having an Internet presence and websites without awareness of its real impact on their business. As online shopping environment is different from the face-to-face transaction, companies should know what could affect customers' trust and perceived risk, and find a way to improve purchase intention. The findings of this research offer several recommendations to the Malaysian tourism websites. Firstly, owners' travel websites should build a reputation to reduce risk perception by tourists in their future purchases. Due to the nature of the travel products, most of the tourists search for well-known companies' brands or their websites in the online environment to complete the transaction. Therefore, travel agencies need to work on their brand recognition and become a preferable brand among the competitors. Since each customer perceives risk differently, travel websites need to focus on risk reliever tools (such as information on security measures for their websites) to increase customers' purchase intention.

To achieve effective interaction, companies should understand the factors that affect consumer behaviour in an online environment, and consumer characteristics are considered the main factors affecting consumer behaviour (Cheung et al., 2003). It is necessary that travel agencies carry out an evaluation of their websites in order to keep current customers as well as attract new ones. This activity has a direct influence on the company's achievements in the electronic business sector (Lin, 2010). Chang and Chen (2008) considered website quality and website brand as two important aspects that affect customers' purchase intention. Promoting consumer trust by considering website characteristics is important to decrease consumers' perceived risk and increase their purchase intention.

Limitations and future research directions

Given the rising application of the Internet in Malaysia and in other developing countries, future studies may consider variables not included in this study such as products characteristics, personalization and collaboration. In addition, future studies can include flow experience and security concern in the model towards online tourism websites. Moreover, as this study only focused on the travel industry in an online environment, it would be interesting to test the model developed for this study in other industries such as the hotel industry and the food industry. The study context of future research can also be expanded to include other developing countries such as Vietnam and Cambodia, which are also prioritizing the travel industry in their economy.

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No potential conflict of interest was reported by the authors.

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Appendix 1. Measurement items

Construct	Scale
Website Brand	<p>It is important for me to buy Travel items from the travel website with well-known brand</p> <p>The name of Website is well-known in the online travel industry</p> <p>Website is a comparatively recallable website to me</p> <p>I can easily recognize Website among other competing websites</p> <p>Website features are known as user friendly, when compared to other travel websites</p> <p>Website is known for high quality services</p>
Shopping experience	<p>I had previously purchased travel items from the website</p> <p>I feel competent of using the website</p> <p>I feel comfortable using the website</p> <p>I feel that the website is easy to use</p> <p>My experiences with purchasing online were always satisfactory</p>
Personal Value	<p>I just accomplish what I want, while shopping online</p> <p>I feel disappointed if I don't get all on the website</p> <p>While shopping I find just the items I look for</p> <p>Shopping to me is truly a source of pleasure</p> <p>Shopping is like an escape from my daily routine life</p> <p>While shopping online I feel a sense of adventure</p> <p>While shopping I feel excitement of the searching</p>
Perceived Risk	<p>I feel personal data might be lost or used incorrectly by the website</p> <p>Time required to buy and obtain the travel items will be longer on the website</p> <p>The services may face many days leading to delay in travel package delivery in time</p> <p>The information provided on website may be exaggerated for advertising purposes</p> <p>The package's information provided on the website may be different from the one that I may receive</p>
Purchase Intention	<p>I am likely to purchase the product(s) on the website</p> <p>I am likely to recommend website to my friends</p> <p>I am likely to make another purchase from website if I need a travel package that I am planning to purchase</p> <p>I will use online channel to purchase travel items in the future</p> <p>I will consider the website as first choice for purchasing travel items</p> <p>I will communicate with the website for obtaining more information about the future purchase</p>