Factors Affecting Airlines Customers Loyalty toward Electronic Ticketing in Jordan

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Abstract: This study aimed at investigating the factors that affect Airlines customer's Loyalty toward electronic ticketing In Jordan. Based on the literature review, a number of carefully selected variables were adopted which consist of five independent variables (trust, price fairness, convenience, privacy and payment methods), a mediator variable (customer satisfaction) and the dependent variable (customer loyalty). To achieve this objective, several hypotheses were formulated and tested using SmartPLS 2.0 M3release to determine the interactions between the various factors. A questionnaire consisting of 31 five point likert scale type items were adapted and distributed to a convenience sample of 400 respondents. 325 questionnaires were suitable for analysis with a response rate of 81%. The results showed that trust, price fairness, and convenience have a positive direct effect on customers' satisfaction and an indirect effect (through satisfaction) on customers' loyalty, while the privacy and payment methods have no direct effect on satisfaction nor indirect effect (through satisfaction) on loyalty. Based on the study findings a number of recommendations were suggested and some future researches are proposed.
Keywords: E-Ticketing, loyalty, satisfaction, trust, price fairness, convenience, privacy, payment methods, Jordan.

INTRODUCTION

Since 1995, the internet has become the way of life for millions of people worldwide, now there are almost more than 7 billion internet users in 2012; internet has provided consumers more control in accessing information on products and services [1]. Recent reports have shown that in the 20th century, the basis of economic successfulness was the introduction of self-services which affected all areas of our lives [2].Because of the popularization of the internet, online shopping has become one of the most popular shopping styles for consumers. Sellers who sell products on the Internet not only eliminate the restriction of time and place, but also have lower costs and higher profits [3].

E-commerce transactions are growing in the Middle East (19.5 million Internet users)[4].And in Jordan the Internet had less than 2.64 % users in 2000 and no e-commerce applications; by 2010, about 38.88% users appeared online and 15.4% of them engaged in online transactions [5]. One of the most important E-commerce practices is booking a ticket online. Over the last decade, public access to and the use of online booking systems has increased globally. It has expanded dramatically and now e-ticketing usage has become the attention of users in academic fields, financial, businesses, traveling and many more [6].

Southwest Airlines is credited with offering the world's first e-ticket in 1994 [7]. In November 2006, Royal Jordanian (RJ) was the first among ten operating carriers in Jordan to use electronic ticketing[8]. On the other hand, airline industry is facing with the International Air Transport Association (IATA) simplifying the business initiative; the association instituted a program to switch the industry to 100% electronic ticketing. This means that not only airlines companies adopt this concept but also customers have to accept this new technology with all its advantage and disadvantages [9].

According to [10], the emergence of electronic commerce in travel industry brings cost reduction in commission due to the removal of third parties, like travel agents, and travelers are enjoying the presence of extensive information, lower prices and discounts, time saving and cost savings. They also believe that, due to these benefits, the travel industry has become one of strongest performing sectors of e-commerce.In general, most of the people decide whether to buy the products on internet depending on the seller's evaluation. Since most people consider that online shopping is not always safe, they may select the sellers in terms of their transaction histories and reputations. On an e-commerce website, if a seller's

evaluation is good, the purchase intention for the consumers will be higher. When consumers continuously get the good shopping experience from a seller, consumers' satisfactions are increased and then their repurchase intensions and sellers' reputations are also promoted. Eventually, consumers' loyalty is established based on the high satisfaction [3].This study will try to investigate some selected factors such as trust, privacy, convenience, price fairness, and payment methods on Jordanian costumers' satisfaction and loyalty to e-ticketing service provided by airlines companies.

THEORETICAL BACKGROUNDAND LITERATURE REVIEW

Quite early, airlines started thinking about the need for efficient, quick, inexpensive and accurate handling of their organization as a result of the complexity of their operations [11]. Most airlines focused their Internet activities on the development of solutions that were easy to access and made airline ticket purchases cheap. E-ticketing can be described as an alternative method of ticketing offered by many airlines in which an electronic reservation record is created containing all of the information normally printed on a paper ticket. [12]; [13]. When a passenger checks in at the airport, he or she presents photo identification and the confirmation number to be able to receive a boarding pass. E-ticketing eliminates the need to keep track of or deliver tickets and allows prepaid ticketing from other destinations without fees. All of the above allows airlines to take advantage of Internet bookings, smart cards and self-servicecapabilities, as well as to increase their profitability [14]. E-ticketing is relatively simple, when either a traveler or travel agent makes a reservation with an airline. A confirmation number is issued then the traveler receives a document known as an itinerary/receipt with the number, payment details and flight information. Later, at the airport, passengers can proceed directly to the gate where they obtain a boarding pass, and are ready to departure [15].

E- Ticketing is a combination process of the issue and delivery of ticket into a single operation which reduce cost of printing paper ticket [16]. E-tickets are safe and secure, ticket details are securely stored in the airline company's computer system, which means there is no need to send a paper ticket. Tickets are stored electronically, which makes them more flexible than paper tickets because [15]: a) No need to wait for paper tickets to arrive in the post. b) E-tickets cannot be lost, forgotten or stolen. c) E-tickets let customers amend flight details up to 30 minutes before minimum check in times, subject to airline companies normal fare restrictions. d) E-ticketing is faster; ticket changes can be made over the telephone, and reduces the need for face to face changes. e) Check-in procedures are simple and quick. With e-ticketing, customers can use self-service kiosks or online checks, where available. f) Easy and simple to read e-ticket receipt.

E-TICKETING IN JORDAN

In November 2006, Royal Jordanian (RJ) was the first among ten operating carriers in Jordan to use electronic ticketing, marking a quantitative leap when compared to October, when it was ranked fifth [8].RJ Joined the global airline alliance (one world), to be the first Arab airline to join any of the global alliances for airlines (one world, Sky Team and Star Alliance), which joined actually to one world in 2007 after the fulfillment of all technical requirements and technologies required for such membership [17]. This alliance has expanded the network of Royal Jordanian from 57 destinations served directly from Amman to about 75 destinations served by airlines alliances members. Also the alliance provided to their passengers distinctive services, quality and competitive prices as well as the good reputation that proved that royal Jordanian is an international company which can compete with the services of the global services giants. Over the past few years, RJ has introduced many of the advanced modern systems to their working methods, the most important of them are e-ticket (E-Ticketing), the online booking system to self- acceptance for passengers [17].

TRUST

Trust has been regarded as having the ultimate importance in any form of business transactions, termed "the variable most universally accepted as a basis of any human interaction of exchange" [18]. Good relationships and trust are built over time, with give and take on both sides, and not too much pressure [19].The fastest way to lose your customers is to lose their trust. Business is about building and maintaining relationships with customers to gain their trust [20].

In the physical world, trust is usually associated with tangible objects, such as buildings, and people. These aspects are absent in the virtual world, and so present a challenge to the cyber marketer. Social exchange theory believes that people form exchange relationships on the basis of trust. In addition, customers typically perceive higher risk compared to a conventional shopping environment which is caused by distance, virtual identity and lack of regulation [21].Therefore, trust is the preliminary condition to consumers' e-commerce participation [22].[23]State that E-trust is the degree of confidence customers has in online exchanges or in the online exchange channel. Trust encourages online purchasing and affects customer attitudes towards purchasing from e-retailers [24]. In business studies, trust has been found to be

important for building and maintaining log-term relationships [25]. Customers need to trust the business before they will open-up their wallets/purse. Furthermore, the more trust they put in the business, the easier it is for the business to retain them as customers [26]. Trust is considered as one of the most important variables in the relations between human and computer [27]. Trust is important because it helps consumers overcome perceptions of uncertainty and risk and helps build appropriate favorable expectations of performance and other desired benefits [28]. [29] State "trust is an important consideration in the development and fostering of e-Commerce relationships in the context of the knowledge-based economy". It is also important during the actual shopping experience because if the consumer does not trust the merchant to make good on their purchase a transaction will not take place [30].

PRIVACY

B2C Web sites gather information about visitors via explicit modes (e.g. surveys) and implicit means (e.g. cookies, providing the necessary data for decision making on marketing, advertising, and products. However, many users have concerns over potential misuse of personal information [30]. Privacy is the biggest user concern in e-commerce. The reports of lack of privacy, badly affect e-commerce, therefore it is the basic responsibility of e-marketers to ensure the privacy concerns of customers. Online transactions must be secure and customers' personal information (e.g. card numbers, e-mail addresses) should not be passed to any third party without the due consent of the customer[31]. The recognition of privacy has increased in today's society, and companies should handle personal information with extreme care [32]. In e-commerce, privacy is the willingness to share information over the Internet that allows for the conclusion of purchases [33]. It is also the consumer's ability to control the presence of other people in the environment during a market transaction or consumption behavior and the dissemination of information related to or provided during such transactions or behaviors to those who were not present [34]. Privacy refers to the protection from unauthorized acquisition, dissemination, and disclosure of customers' personal information [35]. Customers fear that personal information collected by websites may be misused [35]. Privacy is an important dimension that may affect users' intention to adopt e-based transaction systems, thus, a combination of smart card and biometric recognition using fingerprints offers a more secure and easier access control for computers than the password method [36].So the website's responsibility is the protection of consumers' personal information from unauthorized use or disclosure of transactional collections [37].

PRICE FAIRNESS

According to [38], price is the amount of money charged for a product or service, or the sum of the values that customers exchange for the benefits of having or using the product or service. It is also the amount of money or goods needed to acquire some combination of other goods and its companying services[39].More than half of customers switched because of poor price perception (compared to competitors) [40]. What distinguishes the internet from traditional sales channels for most customers is that prices are expected to be generally lower on the internet, if the internet as a communication technology makes markets more efficient, then one might expect lower prices to arise where customers' transaction costs are lowered. Furthermore, the elimination of intermediaries means that they do not raise the price of the products without adding value [41].[42] Suggests the buyer-seller relationship influences buyers' price fairness perceptions. They noted that buyers begin to consider themselves as loyal customers. Perceived Price Fairness is a consumer's subjective assessment of whether the difference between a seller's price and the price of a comparative other party is reasonable, acceptable, or justifiable [43].

CONVENIENCE

Convenience is defined as consumer perceptions regarding the relative time and effort expended in either purchasing or using a service [44]. According to [45], 30% of the consumers who leave a website without purchasing anything do so because they are unable to find their way through the site. So the company must respond quickly to consumer inquiries and in a professional manner [15]. Although the user convenience construct has been extensively studied in the retailing and services contexts, it assumes a particularly important role in the online environment because online services can be accessed in real time from any location worldwide [46]. If customers are stymied and frustrated in their efforts to seek information or consummate transactions, they are less likely to come back [47]. A website that is logical and convenient to use will also minimize the likelihood that customers make mistakes and will make their shopping experience more satisfying [48]. [49] Suggested that one of the advantages of e-commerce for both consumers and businesses was convenience, and this factor was an important drive for the potential power of B2C Internet shopping because the convenience of the website provides a short response time, facilitates fast completion of a transaction, and minimizes customer effort[45].

PAYMENT METHODS

The payment market is an example of a two-side market where technological and business platforms

compete, so they need to be accepted by both customers and merchants [50]. The "payment methods" feature enables customers to choose a preferred payment method that suits them [51]. The most important payment methods used in e-commerce according to [52] are:

Online payment integrator: is a company providing many types of payment for Internet shops. On the basis of a framework agreement, this intermediary automatically services many payment channels, owing to which the shop is not engaged in this process. This activity should be treated as a form of outsourcing.

Pay-by-link: is a solution consisting of an online interface, which automatically generates a bank transfer form that is authorized by the customer at their banks online, banking service. Thus, it is a cover for traditional bank transfers. However, that the transaction is convenient for the customer and the online shop is immediately informed about that it has been made produces a significant added value.

Virtual (e-mail) payment provider: is a company (usually non-bank) which facilitates sending the payment at the recipient's e-mail address through virtual accounts. The money needed to make the payment usually comes from debiting the buyer's credit card. Owing to this method individuals can accept payments in person-to-person transactions.

Payment in person: means that the customer receives the goods ordered via the Internet and pays for them at a local Point-of-Sale or at the warehouse belonging to the online shop.

Payment in other point of sale: means that customer pays for the shopping done online through a system applied to make cash payments for bills (for electricity, gas, or telecommunications services) in shops and other Points-Of-Sale, which usually use a dedicated terminal network.

SATISFACTION

Customer satisfaction is one of the most important issues concerning business organizations of all types, which is justified by the customer oriented philosophy and the principles of continuous improvement in modern enterprise[53]. According to [54]satisfaction is the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with a consumer's prior feelings about the consumer experience. From his perspective, satisfaction may be best understood as an ongoing evaluation of the surprise inherent in a product acquisition and/or consumption experience. Consumers choose products that they think can give the best

customer delivered value which is the difference between total customer value and total customer cost [11]. According to [55] customer satisfaction is customer's reaction to the state of satisfaction, and customer's judgment of satisfaction level.[51] Believe that customer satisfaction is very important in today's business world asit is important to developing a better understanding of customers. It is also an important factor leading toward competitiveness and success [56].According to [57] the ability of a service provider to create a high degree of satisfaction is crucial for product differentiation and developing strong relationships with customers. Customer satisfaction is the "evaluation of the perceived discrepancy between prior expectations and the actual performance of the product" [58]Customer satisfaction is actually how a customer evaluates the ongoing performance [59], and can also be seen as "the overall attitude regarding a good or a service after acquisition and use. It is a post-choice evaluative judgment resulting from a specific purchase selection and the experience of using or consuming it" [54]. Satisfaction is all about a person´s feelings of pleasure or disappointment resulting from comparing a product´s perceived performance (or outcome) in relation to his or her expectations [60]. So any business is likely to lose market share, customers and investors if it fails to satisfy customers as effectively and efficiently as its competitors is doing [61].

LOYALTY

Loyal customers are more likely to spread positive word-of-mouth, buy additional services and accept premium prices, thus, e-loyalty is a customer's favorable attitude toward the e-retailer that results in repeat buying behavior [41]. Customers can demonstrate their loyalty in several ways. Clearly, they may choose to stay with a provider, whether this continuance is defined as a relationship or not, or they may increase the number of purchases or the frequency of their purchases or even both [62]. [58]defines loyalty as "a deeply held commitment to re-buy a preferred product/service consistently in the future, thereby causing repetitive same brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior" since it enables higher future purchase intention. In particular, loyalty may be defined as a customer's intention or predisposition to purchase from the same organization again, resulting from the conviction that the value received from one seller is greater than the value available from other alternatives [63]. Creating loyalty depends on meeting the needs of the customer better than competitors do [64].As a consequence, loyalty has been considered to be a key factor in order to achieve company success and sustainability over time [36]. [65]Suggested that

customer loyalty be viewed as the strength of the relationship between an individual's relative attitude and repeat patronage behavior.

CONVENIENCE AND LOYALTY

According to [45], 30 percent of the consumers who leave a website without purchasing anything do so because they are unable to find their way through the site. [66] Find that the impact of e-satisfaction on e-loyalty is the greatest in the presence of factors such as convenience.[67]Found that online shoppers were most satisfied with the convenience, product quality, value provided, and product selection offered by the online shopping experience. An Initial focus group (interviews with online shoppers) suggested that e-satisfaction was the outcome of online shopping convenience [68]. In [69], a study of e-banking, the provision of customer interactivity is an important criterion that attracts users. [70]state that a website that is logical and convenient to use will also minimize the likelihood that customers make mistakes and will make their shopping experience more satisfying; the outcomes will likely enhance customer e-loyalty. This leads to the following hypothesis:

> H1: convenience has a positive direct effect on Satisfaction.
> H1a: convenience has a positive indirect effect on Loyalty through satisfaction.

PRIVACY AND LOYALTY

Fifty-four percent of customers had refused to give information because of concerns over the use of their information collected during the transaction [33]. In a study by [71] they found that privacy has a strong impact on attitude toward use of online services. [36]in their research showed that the adoption of e-banking privacy had a positive effect on Jordanians' satisfaction, and loyalty. [72]Indicated that online privacy concerns are more complex than concerns in the traditional marketing communication. They have to understand customer concerns with privacy and information gathering and use their knowledge and expertise to build a confident customer base online to reach online commerce successfully and enhance customer satisfaction and loyalty. This leads to the following hypothesis:

> H2: Privacy has a positive direct effect on Satisfaction.
> H2a: Privacy has a positive indirect effect on Loyalty through satisfaction.

PRICE FAIRNESS AND LOYALTY

In the empirical study it was found that price fairness were more important to customers than relative price [73]. When shopping on the Internet, price perceptions play a critical role in post-purchase satisfaction and intentions to return to the online retailer

for future purchases [74].The customer usually judges the price based on the concept of "equity" and generates his or her satisfaction or dissatisfaction level based on that concept [54]. [75]Found that price perceptions affect customer satisfaction in seven industry sectors. In another study of [76], it was concluded that customer satisfaction is influenced by price fairness; the price fairness itself and the way it is fixed and offered have a great impact on satisfaction.[77]arrived at similar results in their study of the banking industry; particularly that price perception directly influences customer satisfaction, the likelihood of switching, and the likelihood of recommendation to others. [42]suggests that buyer-seller relationship influences buyers' price fairness perceptions; then buyers begin to consider themselves as loyal customersand the relationship becomes an important basis for continued transactions with the seller. [78] suggest that researchers consider the role of customer loyalty on consumers' judgments of price fairness. Another research has shown that a customer's decision to accept a particular price has a direct bearing at satisfaction levels and loyalty [79]. Based on this, the following hypotheses are developed:

> H3: price fairness has a positive direct effect on Satisfaction.
> H3a: price fairness has a positive indirect effect on Loyalty through satisfaction.

TRUST AND LOYALTY

[80]Research shows that trust has a positive impact on attitude toward buying tickets online. Sirdeshmuck and Singh (2002) present a model suggesting that trust is antecedent to satisfaction which in turn leads to loyalty. [66]found that trust, as developed by the company, significantly accentuates the impact of satisfaction on e- commerce loyalty. [81]posit that trust is a major determinant of relationship commitment: trust leads to loyalty because trust creates exchange relationships that are highly valued. In a recent study by [82], where trust of the user increases, it in turn results in e-loyal behavior. [83] also found that trust has been recognized for its positive effects on relationship commitment and customers' loyalty, which implies a positive behavioral intention of a customer if he or she trusts the company. Online retailers have to make customers trust them, because without trust, customers will avoid shopping online [84]. On the other hand, the relevant literature indicates that when trust is established, it is easier for customers to shop online [82]. Based on this, the following hypotheses are developed:

> H4: Trust has a positive direct effect on Satisfaction.
> H4a: Trust has a positive indirect effect on Loyalty through satisfaction.

PAYMENT METHODS AND LOYALTY

In a study by [37] a comprehensive model was developed, which describes the relationship between payment methods and E-loyalty by conceptualizing that e-loyalty is influenced by e-satisfaction; they found that payment methods will lead to greater satisfaction which in turn leads to loyalty. Another study by [10]states that customers will be more satisfied when there are several payment methods that make them choose the suitable way to pay, therefore they become more loyal to the website. Also [85], [86], and [51] arrived at similar results in their study that payment methods directly influences customer satisfaction and loyalty indirectly. This leads to the following hypothesis:

H5: payment methods have a positive direct effect on Satisfaction.

H5a: payment methods have a positive indirect effect on Loyalty through satisfaction.

SATISFACTION AND LOYALTY

Satisfaction has been considered as one of the most important theoretical as well as practical issues for most marketers and customer researchers [87]. Satisfaction and importance of products (or relationship) build the foundation of any kind of loyalty [88]. In [89] research it is expected that a higher level of customer satisfaction will lead to greater loyalty. [90]suggests that Satisfaction is an antecedent of Loyalty. Companies are encouraged to continuously monitor customer satisfaction levels, due to the fact that achieving customer loyalty is through Satisfaction [91].

There are some evidence suggest that if users are satisfied with a website, then they are more likely to revisit the site or re-purchase from it resulting in online loyalty ([66]; [92]; [93]). Also, [94] indicated that customer satisfaction is a direct antecedent of consumer loyalty in B2C e-commerce. This finding is in agreement with the findings of previous research, which proved that higher levels of customer satisfaction will lead to greater customer loyalty [81]; [89].[95]shared belief that improving customer loyalty and retention is through the enhancement of customer satisfaction. E-loyalty brings about a high rate of customer retention and a reduced Cost for recruiting new customers, which in turn leads to long-term profitability for the online [96]. This leads to the following hypothesis:

H6: Satisfaction has a positive direct effect on Loyalty.

Accordingly, the study hypotheses are summarized in Table (2-1). Also, Table (2-2) summarizes literatures related to the intention towards the adoption e-ticketing.

RESEARCH MODEL AND HYPOTHESIS

Based on the theoretical framework and literature review, the researcher has constructed the proposed model shown in Figure (1) below. The model illustrates the independent variables (trust, perceived price fairness, convenience, and payment methods), the dependent variable (loyalty), and the mediator variable (satisfaction).
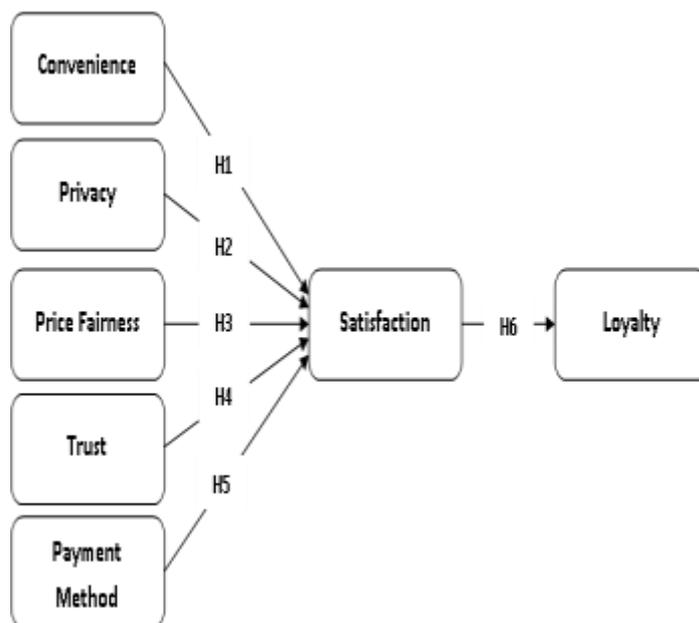

Fig-1: research model

Table-1: Summary of Study Hypotheses

Number of hypothesis	The hypothesis
H1	Convenience has a positive direct effect on Satisfaction.
H1a	Convenience has a positive indirect effect on Loyalty through satisfaction.
H2	Privacy has a positive direct effect on Satisfaction.
H2a	Privacy has a positive indirect effect on Loyalty through satisfaction.
H3	Perceived Price Fairness has a positive direct effect on Satisfaction.
H3a	Perceived Price Fairness has a positive indirect effect on Loyalty through satisfaction.
H4	Trust has a positive direct effect on Satisfaction.
H4a	Trust has a positive indirect effect on Loyalty through satisfaction.
H5	Payment methods have a positive direct effect on Satisfaction.
H5a	Payment methods have a positive indirect effect on Loyalty through satisfaction.
H6	Satisfaction has a positive direct effect on Loyalty.

RESEARCH METHODOLOGY AND DATA ANALYSIS

RESEARCH PURPOSE

This section deals with the type of research that should be conducted to suit the purpose of the study. According to [97], it is possible to pursue three different kinds of research depending on the nature of the study and based on the type of information needed. These three classifications of research available when dealing with a research problem are: exploratory, descriptive, or explanatory [98]. This research is descriptive since it describes the area of research and draws some conclusions from the collected data.

RESEARCH SAMPLE AND SAMPLING DESIGN

According to [99], the researcher must determine the size of the sample that will provide sufficient data to answer the research question. A general rule for determining sample size is to use the largest sample possible [100].

In this study, 325 questionnaires were gathered and analyzed, and this is considered a "large" sample size based on [100]. Due to time and cost constraints, a convenience sample of E-ticketing service customers in Jordan was selected. This non-probability method is often used during preliminary research efforts to get a gross estimate of the result, without incurring the cost or time required to select a random sample [98].

DATA COLLECTION METHODS

The data collected can be classified as primary versus secondary data. Primary data is gathered and assembled specifically for the research project in hand. Secondary data has already been collected for purposes other than the problem at hand. Secondary data is often found inside the company, in the library on the Internet and can be collected quickly [101].

The researcher has used the two types of data collection methods. Primary data were used to make a set of questions that measure study variables by developing a questionnaire. On other hand, secondary data were used to cover the theoretical part of the research and for building up the research model.

A survey instrument in the form of close-ended questionnaire was developed for the purpose of collecting the main data for the study. The data collection was obtained from a target audience who are customers of E-ticketing. Sample size was anticipated to be around 400. The final sample size was 325. This generated an 81% return rate.

ANALYSIS TOOLS

The data analysis phase serves to examine the body of data that has been gathered; through data analysis the researcher can answer research questions [99]. The Statistical Package for Social Sciences (SPSS) version 16.0 was utilized for purposes of descriptive statistics, while Partial Least Square (PLS), SmartPLS 2.0 M3, was utilized to determine the interactions between the various constructs of structured equation model (SEM). SmartPLS is an easy-to-use structural equation modeling (SEM) program that tests relationships between observed and latent (unobserved) variables to quickly test hypotheses and confirm relationships.

Hypotheses Testing

SmartPLS 2.0 M3 was used to solve the structural equation models. This study employs a structural equation modeling (SEM) approach which enables the study of complex relationships among variables, where some variables can be hypothetical or unobserved [102] to develop a model that represents the relationship among the variables in this study. Data was collected through the use of a survey questionnaire that

consists of questions pertaining to participants' characteristics and multiple items for each variable in the study. In this study, structural equation modeling was chosen to be used for this kind of study. SEM is unlike the more traditional multivariate linear model. However, the response variable in one regression equation in an SEM may appear as a predictor in another equation; indeed, variables in an SEM may influence one-another reciprocally, either directly or through other variables as intermediaries. These structural equations are meant to represent causal relationships among the variables in the model [103].

The general structural equation model consists of two parts: the measurement part, and the structural part. The measurement part is the linking of observed variables to latent variables via a confirmatory factor model, while the structural part is linking latent variables to each other via systems of simultaneous equations [104].

Before running the model, the researcher inspected the data for any possible abnormalities. The researcher followed and checked the data for missing data and abnormality. In order to test the normality of the data, a test for skew and Kurtosis was conducted for

each variable. The normality of the skewness and kurtosis values and the multivariate normality were used to assess the normality. The most commonly used critical values of normality are ±3 and ±10 [105]. From the results, it can be inferred that both indices are within acceptability limits as shown in table (2).

Table 1: Assessment Of Normality

Variable	skew	kurtosis
TRUST	-.683	-.110
SAT	-.827	.349
PRICE	-.454	-.765
PRIVAY	-.568	-.369
PAY	-.586	-.245
CONV	-.793	.237
LOY	-.765	.021

Interpretation the Structural Model Results:
The structural model results are illustrated in Figure (2). Path Coefficients and t-values for direct, indirect, and total effect are shown in Table (3). Thus, the confirmation results of the proposed hypotheses are as follow

Table-3: Direct, Indirect And Total Effect

Hyp.	Paths	Direct Effect		Indirect Effect		Total Effect	
		Path Coefficients	t-Value	Path Coefficients	t-Value	Path Coefficients	t-Value
H1	CONV -> SAT	0.24	2.24**	--------	--------	0.24	2.24*
H1a	CONV -> LOY	--------	--------	0.20	2.23**	0.20	2.23*
H2	PRIV -> SAT	0.20	1.77	--------	--------	0.20	1.77
H2a	PRIV -> LOY	--------	--------	0.17	1.75	0.17	1.75
H3	PRICE -> SAT	0.28	3.73***	--------	--------	0.28	3.73***
H3a	PRICE -> LOY	--------	--------	0.25	3.67***	0.25	3.67***
H4	TRUST -> SAT	0.29	3.62***	--------	--------	0.29	3.62***
H4a	TRUST -> LOY	--------	--------	0.25	3.68***	0.25	3.68***
H5	PAY -> SAT	0.04	0.34	--------	--------	0.04	0.34
H5a	PAY -> LOY	--------	--------	0.03	0.34	0.03	0.34
H6	SAT -> LOY	0.87	35.21***	--------	--------	0.87	35.21***

*** $p < .001$, ** $p < .01$, * $p < .05$, based on two-tailed test; t $(p < .001) = 3.29$; t $(p < .01) = 2.58$; t $(p < .05) = 1.96$.
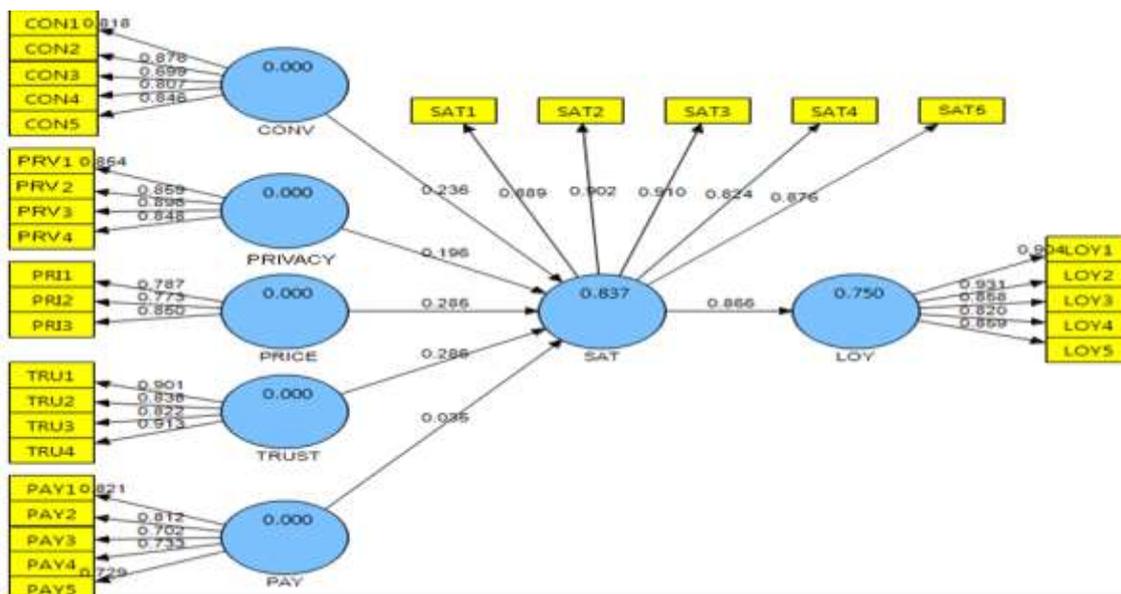
Fig-2: Structural Model

H1: specifies that convenience has a positive direct effect on satisfaction. This hypothesis is verified (with path coefficient = 0.24; t = 2.24). It shows that the higher positive "convenience" within the e-ticketing service is, the higher "satisfaction" would be. As a result, H1 was approved.

H1a: specifies that convenience has a positive indirect effect on loyalty through satisfaction. This hypothesis is verified (with path coefficient = 0.20; t = 2.23).It shows that the higher "convenience" in e-ticketing service is, which leads to increasing "customer satisfaction", the higher "loyalty" in e-ticketing service would be. This means that satisfaction mediates the effect of convenience on loyalty. Thus, H1a was approved.

H2: specifies that privacy has no positive direct effect on satisfaction. This result is verified (with path coefficient = 0.20; t = 1.77). As a result H2 was not approved.

H2a: specifies that privacy has no positive indirect effect on loyalty through satisfaction. This result is verified (with path coefficient = 0.17; t = 1.75). Thus, H2a was not approved.

H3: specifies that price fairness has a positive direct effect on satisfaction. This hypothesis is verified (with path coefficient = 0.28; t = 3.73). It shows that the higher positive "price fairness" within the e-ticketing service is, the higher customer "satisfaction" would. As a result, H3 was approved.

H3a: specifies that price fairness has a positive indirect effect on loyalty through satisfaction. This hypothesis is verified (with path coefficient = 0.25; t = 3.67).It shows

that the higher "price fairness" is in e-ticketing services, which will lead to increasing "customer satisfaction", the higher "loyalty" in e-ticketing services will be. This means that satisfaction mediates the effect of price fairness on loyalty. Thus, H3a was approved.

H4: specifies that trust has a positive direct effect on satisfaction. This hypothesis is verified (with path coefficient = 0.29; t = 3.62). It shows that the higher the positive "trust" within the e-ticketing service, the higher their "satisfaction" would be. As a result, H4 was approved.

H4a: specifies that trust has a positive indirect effect on loyalty through satisfaction. This hypothesis is verified (with path coefficient = 0.25; t = 3.68).It shows that the higher the "trust" in e-ticketing service, will leads to increasing "customers' satisfaction", the higher "loyalty" in e-ticketing service will be. This means that satisfaction is mediating the effect of trust on loyalty. Thus, H4a was approved.

H5: specifies that payment methods have no positive direct effect on satisfaction. This result is verified (with path coefficient = 0.04; t = 0.34). As a result H5 was not approved.

H5a: specifies that payment methods have no positive indirect effect on loyalty through satisfaction. This result is verified (with path coefficient = 0.03; t = 0.34). Thus, H5a was not approved.

H6: specifies that satisfaction has a positive direct effect on loyalty. This hypothesis is verified (with the path coefficient = 0.87; t =35.21). It shows that the

higher the "satisfaction" of customers, the higher their "loyalty" would be. Thus, H6 was approved.

REGRESSION ANALYSIS RESULTS:

About 84 % of the variance of loyalty is explained by satisfaction (R^2=84%), and about 16% of the variance of loyalty is explained by other factors.

Table-4: Regression Analysis

Construct	R^2
Satisfaction	84%
Loyalty	75%

Table 2: Results Of Hypotheses Testing

Hypotheses	Result
H1: convenience has a positive direct effect on Satisfaction.	Accepted
H1a: convenience has a positive indirect effect on Loyalty through satisfaction.	Accepted
H2: Privacy has a positive direct effect on Satisfaction.	Rejected
H2a: Privacy has a positive indirect effect on Loyalty through satisfaction.	Rejected
H3: price fairness has a positive direct effect on Satisfaction.	Accepted
H3a: price fairness has a positive indirect effect on Loyalty through satisfaction.	Accepted
H4: Trust has a positive direct effect on Satisfaction.	Accepted
H4a: Trust has a positive indirect effect on Loyalty through satisfaction.	Accepted
H5: payment methods have a positive direct effect on Satisfaction.	Rejected
H5a: payment methods have a positive indirect effect on Loyalty through satisfaction.	Rejected
H6: Satisfaction has a positive direct effect on Loyalty.	Accepted

STUDY MODEL AFTER TESTING

After testing the model, the researcher accepted all hypotheses excluding privacy and payment methods hypothesis that were rejected. According to these results, the model has been as following:
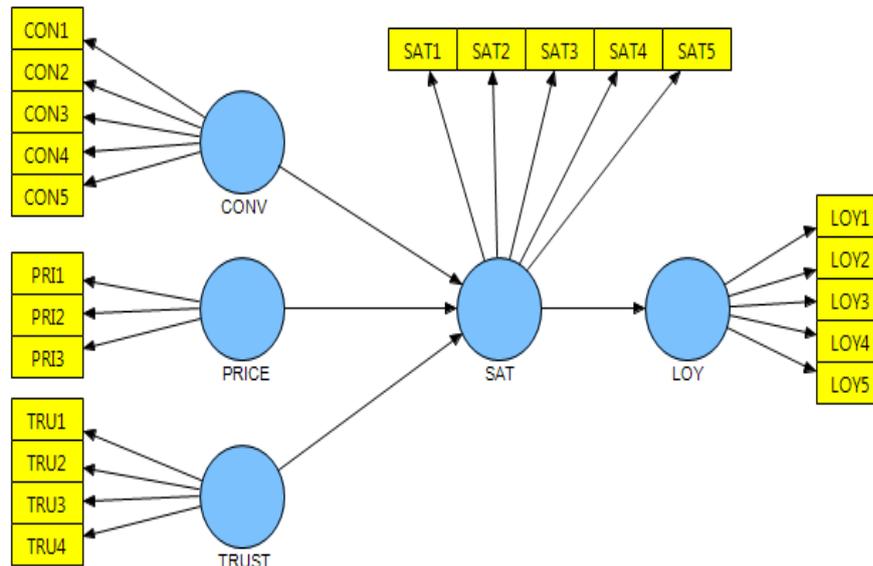

Fig-3: Study Model After Testing

DISCUSSION OF THE FINDINGS

Having examined and analyzed the effect and relationships of interest, the researcher tried to provide a discussion of the analysis where possible explanations to the relationships and their differences and similarities to previous studies can be addressed.

TRUST, SATISFACTION AND LOYALTY

It was found that trust has a positive direct effect on satisfaction and indirect effect on loyalty through satisfaction. This finding is similar with the research published by [66], and with what [82] have found.

In the context of this study, such result means that trust can help the customers increase their loyalty to e-ticketing services when satisfaction becomes a mediator factor. In other words, if the information provided by the website is reliable and accurate, this creates trust then this will increase online customer satisfaction which leads the customer to make the initial purchase and with time they will become loyal to the e-ticketing service. As suggested by [66], trust, as developed by the company; significantly accentuates the impact of satisfaction on e- commerce loyalty.

PRIVACY, SATISFACTION AND LOYALTY

Many researchers found that privacy is important in any online transaction [71]; [33] due to that personal information, customer addresses, credit card numbers, phone numbers, and other information that are related to customers should not be visible to any third party. But in this study the finding suggests that privacy does not have a significant direct effect on satisfaction or an indirect effect on loyalty through satisfaction. This finding is similar to [106] study of service quality dimensions of e-tailings. It also appears that initially consumer's judge privacy based on professional look, as well as functionality of a website, and company reputation. In other words, as increasing numbers of customers have learned to conduct online transactions, they may have more confidence with service providers and consider privacy as a necessity.

PRICE FAIRNESS, SATISFACTION AND LOYALTY

In this study it was found that price fairness has a positive direct effect on satisfaction and indirect effect on loyalty through satisfaction. This finding is identical to several studies such as [74] and[76].

Price fairness can help the customers increase their loyalty to e-ticketing services when satisfaction becomes verified. In other words, if the prices provided by the website are reasonable, acceptable, justifiable, or less than the traditional method (as there are no intermediaries on the sales process), we can say that prices are fair and customers will be more satisfied with the service, which then creates loyalty to e-ticketing. [77]arrived at similar results in their study of the banking industry; customer satisfaction, the likelihood of switching, and the likelihood of recommendation to others particularly are influenced by price.

CONVENIENCE, SATISFACTION AND LOYALTY

It was found that convenience has a positive direct effect on satisfaction and an indirect effect on loyalty through satisfaction. This finding is confirmed in [66]and [41].

Convenience is very important in websites because online services can be accessed twenty four hours a day all week, anywhere no matter what time zone the customer is in, it saves time and effort, customers do not have to leave their home to make a reservation, they can also browse for travel destinations easily. Web sites should therefore make it more convenient to make the customers more satisfied and repeat theirpurchase of tickets from the website. As [70]states in his study, a website that is logical and convenient to use will also minimize the likelihood that customers make mistakes and will make their shopping experience more satisfying and the outcomes will likely enhance customer e-loyalty.

PAYMENT METHOD, SATISFACTION AND LOYALTY

Many researchers found that payment methods will lead to greater satisfaction which in turn leads to loyalty [10]; [51]; [86]. In this study, however, the findings suggest that payment methods do not have a significant direct effect on satisfaction or indirect effect on loyalty through satisfaction.

Airline companies provide pay later in cash when the customer makes a reservation through the website, most customers prefer to pay cash for the ticket to avoid the interest generated by other payment methods so they do not pay attention to other payment methods offered by the web site.

SATISFACTION AND LOYALTY

In this study it was found that satisfaction has a positive direct effect on loyalty. This finding is similar with multiple studies [88]; [94]; [66]; [92]; [93].

When customers feel satisfied they will believe that they made the correct decision to use this website, they will be satisfied with the way that this website has carried out transactions and experiences, and that by the website, great satisfaction for the customers is achieved. Many customers do not want to deal with multiple vendors so they prefer to deal with one website to make their reservation and as long as they are satisfied they will remain loyal to the website.

CONCLUSION

This study aimed to investigate the factors that affect airlines customer's loyalty toward electronic ticketing in jordan. Based on the literature review, a number of carefully selected variables were adopted which consist five independent variables (trust, price fairness, convenience, privacy and payment methods), a mediator variable (customer satisfaction) and dependent variable (customer loyalty).based on the results of this study, the decision makers in airline industries should provide useful and quality information through the company website about how to use the website to purchase e-tickets, also they should promote the simplicity of e-ticketing to encourage its adoption,

which will increase consumers' intention to make use of the services and concentrate on the structure of the website and use the latest technologies to develop the website, on the other hand airline websites' designers should provide the ability to select various types of languages by consumers in order cover different needs, especially for foreign users. The study was based only on single online service (e-ticketing) with its own characteristics and only respondents from one culture (jordan) are included in the study the current study focused on certain factors affecting airline customers' loyalty toward electronic ticketing in jordan. Future research can further evaluate and analyze other factors such as perceived ease of use, perceived usefulness, and enjoyment. Furthermore, they may extend their framework to other determinants to identify the significant antecedents influencing consumers' loyalty towards e-ticketing. Mediating variables may also be considered to give more precise and accurate results in the future study.

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