

*Review Article*

# Trust in Tourism and Travel Decision-Making: A Systematic Review of Consumer Behavior Perspectives

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**Abstract:** This study systematically reviews the role of trust in tourism and travel decision-making from a consumer behavior perspective. Although studies on trust in tourism have increased, the relationship between trust, perceived risk, satisfaction, and loyalty remains fragmented and lacks conceptual integration. Using a Systematic Literature Review (SLR) approach with the PRISMA framework, this study identified and synthesized relevant articles from Scopus, Web of Science, and ScienceDirect published between 2015 and 2025. The selected studies were analyzed through descriptive and thematic analysis to examine the development, determinants, and implications of trust in tourism contexts.

The findings show that trust has evolved into a multidimensional concept consisting of cognitive, affective, social, and digital (e-trust) dimensions. Trust plays an important role in reducing perceived risk and strongly influences tourists' decision-making, satisfaction, and loyalty. Key determinants of trust include service quality, destination reputation, information credibility, online reviews, and system security. However, the literature still lacks integrative frameworks and relies heavily on fragmented empirical approaches. This study offers a holistic understanding of trust and highlights research gaps, especially regarding the integration of offline and digital tourism contexts, while emphasizing the need for more comprehensive trust models in tourism.

**Keywords:** Consumer Behavior; Systematic Literature Review; Tourism; Travel Decision-Making; Trust

## 1. Introduction

The global tourism industry is undergoing a significant transformation in line with the development of digital technology, changes in tourist preferences, and the increasing complexity of interactions between service providers and consumers. In this context, trust is one of the key factors influencing consumer behavior when making travel decisions. Trust not only reduces uncertainty but also shapes tourists' perceptions of a destination's or service's value and loyalty (Abubakar & Ilkan, 2016; Fuchs & Reichel, 2019). Although the importance of trust has been widely recognized, inconsistencies remain in the conceptual understanding and operationalization of trust in tourism studies (Nurmi, 2026).

The increasing use of digital platforms such as online travel agencies (OTAs), social media, and online reviews has changed the way travelers seek information and make travel decisions. Travelers are now increasingly reliant on digital information that is often not fully verifiable, increasing the need for trust in information sources and service providers (Filieri et al., 2021). In addition, post-COVID-19, issues of safety, health, and destination credibility have further strengthened the role of trust in tourists' decision-making (Zenger & Kock, 2020; priyanto, 2024).

From the perspective of consumer behavior, trust is not only influenced by rational factors such as the quality of service, but also by emotional, social, and psychological factors such as risk perception, previous experience, and recommendations from third parties. This shows that trust is a complex and dynamic multidimensional construct in the context of tourism (Han et al., 2020). However, existing research tends to separate those factors without providing comprehensive integration.

Based on this phenomenon, the main problem arises related to how trust is formed, developed, and influences travelers' decision-making in various travel contexts. In addition, there is uncertainty about the dominant variables that affect trust and how the relationship between trust and travel decisions is mediated by other factors such as satisfaction, risk perception, and loyalty. This disintegration makes it difficult to build a solid conceptual framework in the study of trust in the tourism sector.

A number of previous studies have discussed trust in tourism, but most are partial and focus on specific contexts, such as e-tourism, hotels, or specific destinations. These studies have not systematically integrated cross-contextual findings to provide a comprehensive picture of the role of trust in travelers' decision-making (Rather, 2021). In addition, there have not been many studies that examine trust from the perspective of consumer behavior holistically through a systematic literature review approach.

On the other hand, there are methodological limitations in previous studies, where most studies use a quantitative approach with structural models without exploring the conceptual dynamics of trust in depth. This results in a lack of understanding of the evolution of the concept of trust and the relationship between variables in the long term. Therefore, a systematic literature synthesis approach is needed to identify existing research patterns, trends, and gaps (Tranfield et al., 2003).

This research offers a novelty by conducting a systematic literature review that integrates various studies related to trust in tourism from the perspective of consumer behavior. The study not only identified the determinants of trust, but also comprehensively mapped the relationship between trust, risk perception, satisfaction, and travel decisions. In addition, this research contributes to developing an integrative conceptual framework that can be used as a basis for the development of further research in the field of tourism.

The urgency of this research is increasing in line with the rapid digitalization of the tourism industry and increasing global uncertainty that affects tourist behavior. A deeper understanding of trust is crucial for industry players and policymakers in designing effective strategies to increase tourist confidence. Therefore, this research is expected to make a theoretical and practical contribution in strengthening the role of trust as a key factor in tourist travel decision-making.

**RQ1:** How has the concept and role of trust evolved in tourism research, especially in the context of tourist travel decision-making?

**RQ2:** What are the determinants that influence the formation of tourist trust in the tourism sector, both in offline and digital contexts?

**RQ3:** How does trust affect consumer behavior in travel decision-making, including its relationship to travelers' perception of risk, satisfaction, and loyalty?

## 2. Literature Review

### The Concept of Trust in Tourism

Trust is a fundamental construct in the study of consumer behavior, especially in the context of tourism which is full of uncertainty and risk. Trust is defined as an individual's belief in a party's reliability, integrity, and competence in meeting certain expectations (Morgan & Hunt, 1994). In the tourism sector, trust is important because tourists often have to make decisions without direct experience of the chosen destination or service. In this context, trust acts as a risk reduction mechanism that allows travelers to feel more secure in making travel decisions. Studies show that a high level of trust in destinations or service providers will increase the likelihood of tourists to make visits and repurchases (Abubakar & Ilkan, 2016). Therefore, trust not only serves as a psychological factor, but also as a strategic determinant in tourism marketing.

### Consumer Behavior Perspectives in Travel Decision Making

Tourism decision-making is a complex process that involves the stages of identifying needs, searching for information, evaluating alternatives, purchasing decisions, and post-purchase behavior. From a consumer behavior perspective, trust plays an important role at each of these stages, especially in the evaluation and decision phases (Kotler et al., 2019).

Travelers tend to rely on trusted sources of information, such as online reviews, social recommendations, and brand reputation in making travel choices. This shows that trust is the main mediator between the information received and the final decision of tourists (Filiari et al., 2021). Thus, understanding consumer behavior cannot be separated from the analysis of the formation and role of trust.

#### **Determinants of Trust in Tourism**

Trust in tourism is influenced by various factors that are multidimensional. In general, the determinants of trust can be classified into three main categories, namely cognitive, affective, and social factors. Cognitive factors include information quality, source credibility, and service transparency. Affective factors involve emotions, previous experiences, and perceptions of comfort and security. Meanwhile, social factors include word of mouth, online reviews, and social norms (Han et al., 2020; Utami Narastri, 2024). In addition, the development of digital technology also introduces the concept of e-trust, which is trust formed in an online environment. In this context, platform design, transaction security, and system reliability are important factors in building user trust (Gefen et al., 2003). This shows that trust in tourism continues to grow along with changes in technology and consumer behavior.

#### **Trust and Risk Perception in Tourism**

Risk perception is one of the main factors that influence travelers' decisions, especially in uncertain conditions such as pandemics or destination security issues. Trust plays a role as a variable that can reduce risk perception and increase tourists' confidence in making decisions (Fuchs & Reichel, 2019). The relationship between trust and risk is inversely inverse, where the higher the level of trust, the lower the perception of risk felt by tourists. Empirical studies show that trust in destinations, governments, and service providers can increase intention to visit, even in crisis situations (Zenker & Kock, 2020). Therefore, trust is a crucial element in tourism risk management.

#### **Traveller Trust, Satisfaction and Loyalty**

Trust also has a close relationship with tourist satisfaction and loyalty. In consumer behavior models, trust is often the antecedent of satisfaction, which then contributes to loyalty and return intent. Travelers who have a high level of trust tend to have more positive experiences and higher levels of satisfaction (Rather, 2021). In addition, trust also strengthens the emotional connection between tourists and destinations, thereby increasing destination attachment and brand loyalty. This is important for the sustainability of the tourism industry, as tourist loyalty can reduce marketing costs and increase long-term value of customers.

#### **The Role of Digitalization in Trust Formation**

Digital transformation in the tourism industry has changed the way trust is built and maintained. Digital platforms such as OTAs, social media, and review sites play a crucial role in shaping travelers' perception of destinations and services. Trust in digital platforms is a determining factor in tourists' purchasing decisions (Filiari et al., 2021). However, digitalization also brings new challenges, such as the spread of false information, review manipulation, and data security risks. Therefore, tourism service providers need to ensure the transparency, reliability, and security of the system to build and maintain consumer trust.

#### **Synthesis of Literature and Conceptual Frameworks**

Based on a literature review, it can be concluded that trust is a multidimensional construct that is influenced by various factors and has a significant impact on travelers' travel decisions. Trust serves as a mediator between external determinants (information, technology, social) and behavioral outcomes (travel decisions, satisfaction, loyalty). However, the existing literature still shows fragmentation in approach and lack of integration between variables. Therefore, a conceptual framework is needed that integrates the various determinants and consequences of trust in one comprehensive model to provide a more holistic understanding (Siahaan, 2026).

### **3. Research Methods**

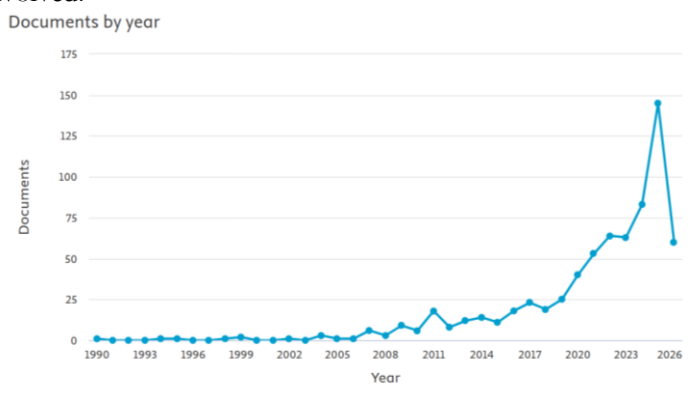
This study uses the Systematic Literature Review (SLR) approach to identify, evaluate, and synthesize relevant literature related to the role of trust in traveler decision-making from the perspective of consumer behavior. This approach was chosen because it was able to provide a systematic, transparent, and comprehensive analysis of various findings of previous research (Tranfield et al., 2003). Data was collected from several reputable scientific databases, such as Scopus, Web of Science, ScienceDirect, and Google Scholar as a complement. The search process is conducted using a combination of Boolean operator-based keywords, such

as "trust", "tourism", "travel decision-making", and "consumer behavior", which are applied to the title, abstract, and keyword of the article to ensure relevance.

Furthermore, the literature selection process follows the PRISMA framework which includes the identification, screening, eligibility, and inclusion stages (Page et al., 2021). The inclusion criteria include articles from Scopus indexed journals in the 2015–2025 period, discussing trust in the context of tourism, and using relevant empirical or conceptual approaches, while non-peer reviewed articles and duplication are eliminated. From this process, a number of articles were obtained that were analyzed using descriptive and thematic analysis techniques to identify research trends, trust determinants, and the relationship between trust and travel decisions. The results of the analysis are then synthesized narratively to build a comprehensive conceptual framework and identify research gaps that can be the basis for future research.

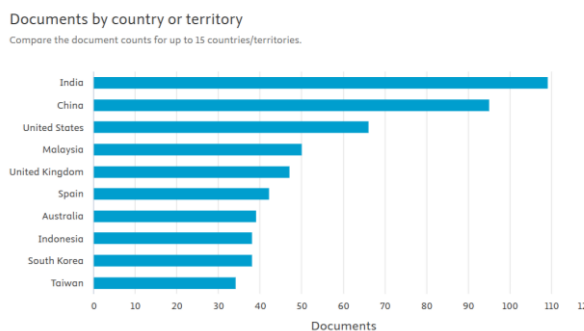
#### 4. Results and Discussion

The results of this study focused on the findings of 692 articles in the Scopus database on Tourism travel trusts. This data is sourced from the identification of the number of articles published, publications over the years, and journal sources. The study will also highlight the most influential elements in tourism travel trusts, including the authors, affiliates, and countries involved.



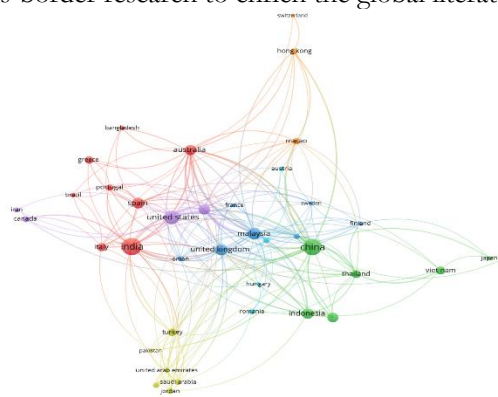
**Figure 1.** Number of articles by year  
Source: Scopus database

The trend of publication on the documents by year graph shows a very significant increase in research related to the topic of trust in tourism, especially since the 2010s, with a sharp spike after 2019 until it peaks around 2025. This phenomenon reflects the increasing academic attention to the role of trust in the midst of digital transformation and global dynamics such as the COVID-19 pandemic that increases uncertainty in travel. However, sharp fluctuations in recent years, including declines after the peak, indicate the possibility of research saturation on specific themes or a shift in focus to more specific sub-topics such as e-trust, digital risk, and sustainability. Critically, although the number of publications is increasing, this is not always accompanied by conceptual depth, where many studies are still fragmentary and repetitive in testing the same variables without strong theoretical integration. Therefore, a more comprehensive literature synthesis is needed to identify new research directions and overcome redundancy in trust studies in the tourism sector.

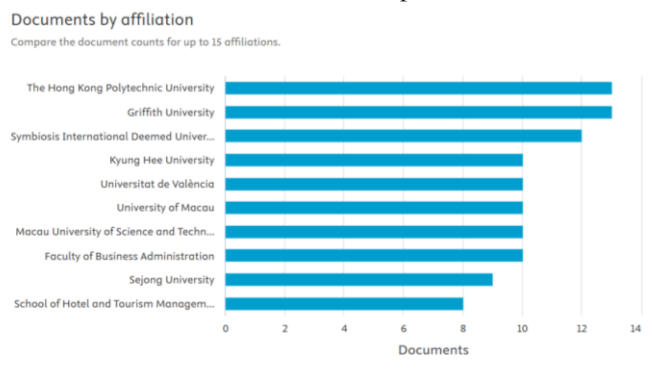


**Figure 2.** Number of articles by country or region  
Source: Scopus database

The distribution of publications by country shows a strong dominance of developing and emerging economies such as India and China, which significantly outpace developed countries such as the United States and the United Kingdom. This phenomenon indicates a shift in the center of knowledge production in the study of tourism trusts towards areas with rapid growth in the tourism industry and a large domestic market. Critically, however, this quantitative dominance does not necessarily reflect excellence in theoretical quality or depth, given that much of the research from the region still focuses on local contexts and repetitive empirical approaches. On the other hand, countries such as the United States and the United Kingdom tend to produce more conceptual and theoretical contributions, although the number of publications is lower. This inequality also shows a geographical research gap, where other regions such as Africa and most of Southeast Asia (including Indonesia) are still relatively underrepresented, thus opening up opportunities for more contextual and comparative cross-border research to enrich the global literature on trust in tourism.



**Figure 3.** Network Country Visualization  
Source: Vosviewer software output



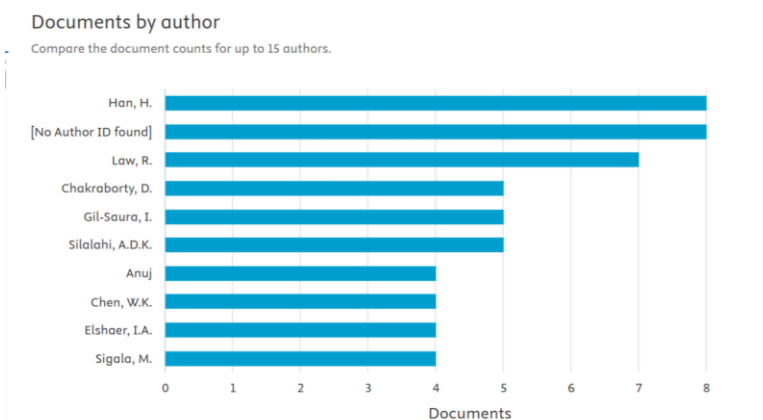
**Figure 4.** Network Country Visualization  
Source: Scopus database

The distribution of publications by affiliation shows that the contribution of research on trust in tourism is dominated by certain institutions such as The Hong Kong Polytechnic University and Griffith University, which have consistently been centres of knowledge production in this field. This dominance indicates a concentration of expertise and research resources in institutions that have a strong focus on tourism studies and hospitality management. However, critically, this concentration also has the potential to create an epistemic bias, where certain theoretical and methodological perspectives become more dominant than alternative approaches from other underrepresented institutions. In addition, the relatively small difference in the number of publications between affiliates shows that this field is still developing and has not been fully centralized in one leading institution, thus opening up opportunities for collaboration across institutions and countries. It also emphasizes the need to diversify academic contributions, especially from institutions in developing countries, so that the study of trust in tourism becomes more inclusive and globally representative.



**Figure 5.** Number of articles by source (Top 10 Sources)  
 Sumber: Scopus database

The distribution of publications by journal source shows fluctuating and uneven dynamics between scientific outlets, with journals such as Sustainability (Switzerland) and Current Issues in Tourism experiencing a significant surge in publication in the most recent period, while highly reputable journals such as the Journal of Travel Research and Tourism Management tend to show a more stable but limited contribution in quantity. This phenomenon indicates a shift in publication preferences to journals that are more open to contemporary and interdisciplinary issues, such as sustainability and digital transformation in tourism. However, critically, the increase in publication volume in certain journals also has the potential to reflect a mass publication strategy (publication surge) compared to an improvement in conceptual quality. On the other hand, the consistency of a smaller number of top-tier journals indicates high selectivity and a focus on more in-depth theoretical contributions. This inequality emphasizes the importance of evaluation not only on the quantity of publications, but also on the quality and scientific impact of each source in shaping the development of trust studies in tourism.



**Figure 6.** Number of Publications by author (Top 10 Sources)  
 Source: Scopus Database

The distribution of publications by author shows a concentration of contributions to several key academics such as Han, H. and Law, R., which indicates their role as key opinion leaders in the development of trust studies in the tourism sector. However, the emergence of the "[No Author ID found]" category with a high number of publications indicates limitations in the data indexing system, which has the potential to obscure the accurate identification of individual contributions. Critically, this pattern also reflects that this field of research is still dominated by a certain group of researchers, thus potentially creating homogeneity of perspectives and methodological approaches. On the other hand, the relatively even distribution among other authors indicates an opportunity for new researchers to contribute and enrich academic discourse. Therefore, cross-researcher collaboration and diversification of approaches are needed to produce a more comprehensive and innovative understanding of trust in tourism decision-making.

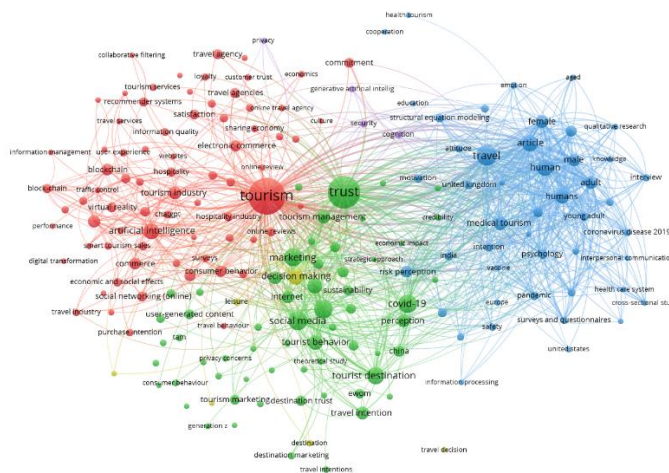


Figure 7. Co-Emergence Framework and Key Term Representation  
Source: Vosviewer software output

**Discussion**

***How Has The Concept And Role Of Trust Developed In Tourism Research, Especially In The Context Of Tourist Travel Decision-Making***

The development of the concept of trust in tourism research shows a significant evolution from traditional approaches based on interpersonal relationships towards more complex and multidimensional constructions, especially in digital contexts. Initially, trust was understood as a belief in a service provider or destination that was rooted in relationship marketing theory (Morgan & Hunt, 1994). However, along with the increasing use of technology and digital platforms in travel planning, this concept is evolving into e-trust, which includes trust in online systems, platforms, and information (Gefen et al., 2003). Recent studies show that trust no longer stands as a single variable, but is integrated with other factors such as information quality, review credibility, and service transparency that collectively influence travelers' decisions (Filieri et al., 2021). Thus, trust has transformed into a central construct that connects cognitive, affective, and social dimensions in tourism consumer behavior.

In the context of travel decision-making, the role of trust is increasingly crucial as a mechanism to reduce the uncertainty and risks inherent in tourism activities. Travelers are often faced with limited information and uncertainty regarding service quality, destination safety, and the experience to be gained. In these conditions, trust functions as a determining factor that mediates the relationship between risk perception and intention to visit (Fuchs & Reichel, 2019; Rather, 2021). In addition, post-COVID-19 pandemic, the trust dimension has increasingly expanded to include trust in health protocols, government policies, and destination readiness in ensuring the safety of tourists (Zenker & Kock, 2020). Critically, although the literature shows consensus on the importance of trust, there is still fragmentation in conceptual approaches and a lack of integration across contexts, so a more comprehensive study is needed to develop a more holistic theoretical framework for understanding the role of trust in travelers' travel decisions.

***What Are The Determinants That Affect The Formation Of Tourist Trust In The Tourism Sector, Both In Offline And Digital Contexts***

The factors that influence the formation of tourist trust in the tourism sector show a multidimensional character, including cognitive, affective, and social aspects that interact with each other. In the offline context, the main determinants of trust are generally related to the quality of service, the reputation of the destination, and the previous direct experience of travelers. Consistent service quality and professionalism of service providers have been proven to increase tourists' trust in destinations and tour operators (Han et al., 2020). In addition, destination image and the credibility of local institutions, including the government and industry players, also play a role in shaping the perception of trust. However, critically, many studies still look at these determinants in isolation, so they have not been able to explain how the interaction between these factors simultaneously forms trust in complex real-world situations.

In the digital context, the determinant of trust has experienced a significant expansion with the emergence of the concept of e-trust, which is greatly influenced by the quality of information, system security, and the credibility of online reviews. Travelers tend to rely on

online reviews, ratings, and social recommendations in making travel choices, so trust in information sources is very crucial (Filieri et al., 2021). In addition, the aspect of transaction security and personal data protection is also an important determinant in building trust on digital platforms (Gefen et al., 2003). However, there are serious challenges in the form of review manipulation and the dissemination of invalid information, which can undermine the trust of tourists. Therefore, it can be critically concluded that the determinants of trust in the digital era are not only technical, but also require a stronger regulatory and ethical approach to maintain the credibility of the digital tourism ecosystem.

### ***How Does Trust Influence Consumer Behavior In Travel Decision-Making, Including Its Relationship To Travelers' Perception Of Risk, Satisfaction, And Loyalty***

The influence of trust on consumer behavior in travelers' travel decision-making has proven to be very significant, especially in the context of reducing uncertainty and risk perception. In situations where travelers have no direct experience of the destination or service, trust serves as a psychological mechanism that mediates the relationship between risk perception and intent to visit. The higher the level of trust in a destination, service provider, or digital platform, the lower the perception of risk felt by tourists, thus increasing the likelihood of travel decision-making (Fuchs & Reichel, 2019; Rather, 2021). But critically, most research still places trust as a linear variable that directly influences decisions, without considering contextual dynamics such as global crises, regulatory changes, or cultural factors that can modify those relationships.

In addition, trust also has a close relationship with traveler satisfaction and loyalty as part of post-purchase behavior. Travelers who have a high level of trust tend to experience greater satisfaction because their expectations are met or even exceeded, which ultimately drives loyalty and revisit intent (Abubakar & Ilkan, 2016; Rather, 2021). In this context, trust not only serves as an antecedent, but also as a reinforcing of the relationship between travel experience and long-term behavior. Nevertheless, it can be critically concluded that the relationship between trust, satisfaction, and loyalty is still not fully integrated within a single comprehensive conceptual framework, especially in accommodating the role of moderation variables such as digital experience and social influence. Therefore, a more holistic approach is needed to understand how trust shapes tourism consumer behavior in a sustainable manner

## **5. Conclusion**

Based on the results of the Systematic Literature Review (SLR), it can be concluded that trust is a key factor that has a strategic role in shaping tourism consumer behavior, especially in travel decision-making. The development of the concept of trust shows the evolution from a traditional approach based on interpersonal relationships to a multidimensional construct that includes cognitive, affective, social, and digital aspects (e-trust). In this context, trust not only serves as a risk reduction mechanism, but also as a mediator that connects various determinants such as information quality, travel experience, and social influence with travelers' travel decisions.

In addition, the factors that affect the formation of trust are proven to be complex and contextual, including service quality, destination reputation, information credibility, and digital system security. In the digital era, the role of trust is increasingly important as tourists become increasingly dependent on online platforms and online reviews. Furthermore, trust has a significant influence on the perception of risk, satisfaction, and loyalty of tourists, which directly or indirectly determines the sustainability of the relationship between tourists and destinations. However, the literature review shows that there is conceptual fragmentation and limited integration between variables, so that the development of a more comprehensive and contextual theoretical framework is needed.

Thus, this study emphasizes the urgency of developing an integrative model that is able to explain the role of trust holistically in the modern tourism ecosystem. The practical implications of these findings suggest that tourism industry players and policymakers need to actively build and maintain tourist trust through improved service quality, information transparency, and digital security. For further research, it is suggested that further exploration be carried out regarding the role of moderation and mediation variables, such as culture, digital experience, and social factors, in order to enrich understanding of trust dynamics in tourist travel decision-making.

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