A Study on the Factors Affecting Consumer Trust in Meituan's Accommodation Booking Business

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ARTICLE INFO	ABSTRACT
Keywords Internet enterprise Financial risks Business expansion Financing *Published* 16 March 2025	This study primarily investigates the factors influencing consumer trust in the Meituan platform's accommodation booking service. With the development of digitalization and the internet, online booking services have become a crucial part of the tourism and hospitality industry, where consumer trust plays a central role. Through a questionnaire survey of 795 users, this paper analyzes the impact of multiple dimensions, including security, usability, brand image, and risk perception, on consumer trust. The research finds that security and usability have a significant positive impact on consumer satisfaction and brand image, while risk perception has a negative effect on these factors. Additionally, protective measures and good reputation have also been proven to be important factors in enhancing consumer trust. By integrating SOR theory, this study has developed a theoretical model to analyze how these factors collectively affect the formation of consumer trust. This study not only provides strategic suggestions for online booking platforms like Meituan to optimize services and enhance user trust but also offers new theoretical perspectives and empirical data for trust research in the field of e-commerce. These findings will help guide future research and provide practical references for related businesses.

1. Introduction

In the contemporary digital era, the rapid development of the internet has profoundly transformed people's lifestyles and consumption patterns, particularly within the tourism and accommodation industries (Li et al., 2022). With the widespread adoption of smartphones and online services, consumers increasingly prefer to book hotels and travel services via the internet.

This trend has catalyzed the swift expansion of online hotel reservation platforms, such as Meituan (Ping et al., 2021). As one of China's leading e-commerce platforms for life services, Meituan's accommodation booking service has become the primary choice for millions of consumers when selecting and reserving hotels. However, the inherent anonymity and virtual nature of online transactions present a significant challenge: establishing and maintaining consumer trust (Helal et al., 2002). This has become a critical factor determining a platform's ability to successfully attract and retain users.

The swift advancement of information and communication technologies, especially the popularization of the mobile internet, has brought revolutionary changes to the tourism sector. This transformation is not only reflected in the convenience of information access but also in the simplification of the booking process and the provision of personalized services. By integrating big data and artificial intelligence, the Meituan platform offers consumers a convenient one-stop service—from searching and comparing to booking—which greatly enhances reservation efficiency and satisfaction. Despite the unprecedented convenience that online booking offers, the uncertainty and potential risks associated with online transactions can cause hesitation and concern among consumers (Choi et al., 2021). Consequently, the issue of trust has emerged as a key challenge that urgently needs to be addressed.

Trust, a complex social and psychological phenomenon, is of paramount importance in the e-commerce environment. It not only influences a consumer's purchasing decisions but is also intrinsically linked to a company's long-term development and reputation (Helal et al., 2002). In the domain of online hotel bookings, consumer trust in a platform is not solely based on the security of the transaction; it also encompasses trust in the quality of service and the reputation of the hotel itself. Therefore, an in-depth investigation into the factors that influence consumer trust is crucial for optimizing platform services, enhancing the consumer experience, and building a high-quality, reliable platform.

Today, China's e-commerce industry is experiencing high-speed growth, with internet penetration and the prevalence of online shopping steadily increasing, especially among younger consumers. According to data from the National Bureau of Statistics of China, both the internet penetration rate and the proportion of services ordered online show a significant upward trend. This not only reflects the Chinese consumer's acceptance of e-commerce but also signals the immense potential and room for growth in the online booking market (Kothari, 2000). However, despite this vast market potential, the question of how to stand out in a fiercely competitive environment by building and maintaining consumer trust remains a major challenge for online booking platforms like Meituan.

From a theoretical standpoint, this research extends the application of consumer trust theory to the specific context of online booking platforms, thereby enhancing the understanding of consumer behavior in an e-commerce environment. Specifically for a comprehensive life-service platform like Meituan (Ping et al., 2021), this study deepens the theoretical framework of trust construction by proposing a multi-dimensional influence model of trust perception. This model helps to clarify how different factors interact to shape consumer trust, representing a significant contribution to the theoretical development of trust research.

On a practical level, as online booking services become ubiquitous, a platform's ability to build and maintain consumer trust is a cornerstone of its success (Garrod & Galantucci, 2011).

The findings of this paper can offer strategic insights for online booking platforms, particularly Meituan, helping them optimize their services to enhance consumer trust, which in turn boosts customer satisfaction and loyalty (Barringer, 1988). Furthermore, this study's conclusions provide actionable strategies for other e-commerce platforms operating in high-risk environments, offering practical guidance that can promote the healthy development of the industry and strengthen market competitiveness (Nejmeh, 1994).

2. Theoretical Framework & Literature Review

Consumer trust is a cornerstone of consumer behavior and a critical determinant of success in both traditional and digital marketplaces (Garrod & Galantucci, 2011). It can be defined as a consumer's willingness to rely on a seller or platform's integrity and ability to fulfill its promises, even in the presence of uncertainty and risk. In the context of e-commerce, where transactions are often impersonal and conducted through digital interfaces, trust becomes even more vital (Zimmermann et al., 2015). It acts as a cognitive shortcut that reduces complexity and perceived risk, encouraging consumers to engage in transactions, share personal information, and develop long-term relationships with online vendors.

The transition from physical to online commerce has fundamentally altered the mechanisms through which trust is built. Traditional cues like face-to-face interaction, physical store atmospherics, and tangible product inspection are absent. Instead, trust in e-commerce is constructed through a complex interplay of factors, including platform design and usability, security protocols, the quality and veracity of online information (such as reviews and product descriptions), perceived brand reputation, and the effectiveness of customer service. Given its pivotal role, consumer trust has been extensively studied across various contexts, yielding a rich body of literature that explores its antecedents, consequences, and multi-dimensional nature. This review will synthesize key international research to build a theoretical foundation for understanding the factors that influence consumer trust on an accommodation booking platform like Meituan (Garrod & Galantucci, 2011).

Recent international scholarship has examined consumer trust from a multitude of angles, reflecting its complexity in the modern digital ecosystem. The research highlights that trust is not a monolithic concept but is shaped by informational cues, corporate ethics, technological interactions, and perceived value.

In the online environment, where direct experience is limited prior to purchase, consumers heavily rely on information provided by the platform and other users. The credibility of this information is a primary driver of trust. Research has extensively focused on electronic Word-of-Mouth (eWOM) as a key mechanism for trust formation. For instance, Lee et al. (2021) emphasized the importance of trust transfer within the eWOM ecosystem. Their study highlighted that a consumer's trust in a review platform itself can be transferred to the information sources (i.e., the reviews and reviewers) on that platform, thereby shaping perceptions of credibility and influencing purchase decisions. This suggests that for a platform like Meituan, fostering a trustworthy review environment is as crucial as managing the quality of the listed services.

The flow of information is also closely tied to perceived risk, another critical component of the trust equation. Previous study explored the interplay between trust and perceived online risk in shaping consumer purchasing decisions within the social commerce landscape. Their findings

indicate that higher levels of trust can effectively mitigate perceived risks (such as financial, performance, or privacy risks), thus making consumers more likely to complete a transaction. Conversely, the proliferation of inaccurate information can severely damage trust. This underscores the critical responsibility of platforms to ensure the accuracy of their content to maintain credibility and consumer confidence.

Beyond informational factors, a consumer's perception of value and a company's ethical stance are powerful antecedents of trust. Consumers are more likely to trust a platform that they believe offers them superior value. Perceived value—specifically its functional (e.g., usefulness, quality) and emotional (e.g., enjoyment, satisfaction) dimensions—positively influences both consumer trust and subsequent purchase intentions. This implies that a platform must deliver not only an efficient booking experience but also one that is emotionally satisfying to build a strong foundation of trust.

Furthermore, trust extends beyond the transactional level to encompass the perceived character of the organization. Corporate Social Responsibility (CSR) has emerged as a significant factor in this regard. Previous study investigated how a retailer's CSR initiatives impact consumer citizenship behaviors (e.g., providing constructive feedback, recommending the retailer). Their research highlighted the mediating role of consumer trust, demonstrating that when consumers perceive a company as socially responsible, their trust in that company increases, which in turn motivates them to act as brand advocates.

As technology evolves, so do the contexts in which trust is formed. The rise of automation and AI has introduced new dimensions to the study of consumer trust. Previous study focused on consumer trust in intelligent service robots, revealing that pre-existing negative attitudes toward technology and a lower propensity to trust technology in general can act as significant barriers. This is relevant for platforms that integrate AI-driven chatbots or recommendation engines.

The complexity of the modern consumer journey also impacts trust. In the context of cross-platform purchasing behavior in India, previous study examined the relationships between perceived value, risk, negative marketing, and consumer trust. Their study pointedly highlighted the potent impact of negative publicity on consumer trust, reinforcing the need for proactive reputation management in the digital age. The scope of trust research also spans critical industries like the food sector. Previous study developed a model to measure consumer trust in food supply chain actors, linking it to broader consumer confidence in food and technology, showing how trust is a systemic issue that permeates entire industries.

Ultimately, the primary business reason for cultivating trust is to foster positive consumer outcomes, chief among them being satisfaction and loyalty. A robust body of research confirms this link. For example, previous study explored the relationships between consumer satisfaction, trust, and loyalty within the Indonesian e-commerce sector. Their findings unequivocally demonstrated that consumer satisfaction and trust are key drivers of consumer loyalty, affirming the critical importance of building and maintaining trust to ensure long-term customer retention and business sustainability in the digital environment.

In summary, the international literature on consumer trust presents a comprehensive picture of a multi-dimensional construct. Trust formation is influenced by a wide array of factors, moving beyond the direct attributes of products and services. Key antecedents identified include the

credibility of online reviews (Lee et al., 2021), the mitigation of perceived risk, the accuracy of information, the delivery of functional and emotional value, a firm's commitment to social responsibility, and attitudes toward new technologies. These studies provide invaluable insights for global enterprises, helping them to more effectively establish and preserve consumer trust in a competitive landscape. While this body of work provides a strong theoretical foundation, much of it is context-specific. There remains a need for focused research on how these factors converge and interact within large, integrated life-service platforms like Meituan, which operate in the unique and dynamic Chinese market. This study aims to address this gap by specifically investigating the key factors that shape consumer trust in Meituan's accommodation booking service.

3. Research Design

This study's research design is centered on a conceptual model and a series of hypotheses developed to investigate the factors influencing consumer trust in Meituan's accommodation booking service. The theoretical foundation for this research is the Stimulus-Organism-Response (SOR) model, which categorizes variables into three types. The stimuli (S) are the explanatory variables that a consumer is exposed to, which for this study are the key platform attributes: Security, Usability, Risk, Assurance, and Word-of-Mouth. The organism (O) represents the internal cognitive states of the consumer that are affected by these stimuli, acting as mediating variables. In this research, these are Customer Satisfaction and Brand Image. Finally, the response (R) is the primary dependent variable, representing the outcome of the stimuli being processed by the organism, which is Consumer Trust. Therefore, this study posits that the five platform attributes influence a consumer's satisfaction and perception of the brand image, which in turn collectively shape their trust in the platform. The model's variables are defined based on established literature. Security is defined as the platform's ability to protect a consumer's personal and financial information. Usability refers to the degree of ease associated with a consumer's use of the platform without a significant learning curve. Risk is the consumer's expectation of potential loss associated with an online purchase. Assurance is the platform's promise to compensate for potential service failures or data breaches. Word-of-Mouth (WOM) is the informal communication among consumers regarding the service. The mediating variables are Customer Satisfaction, defined as the consumer's overall evaluation of the platform's service quality and integrity, and Brand Image, which is the overall perception of the brand held in the consumer's mind. The primary dependent variable is Consumer Trust, which is the consumer's willingness to rely on Meituan's ability to fulfill its service promises. Based on this theoretical model, a series of hypotheses are proposed. The first set relates to security, positing that it has a positive effect on customer satisfaction (H1a) and brand image (H1b). The second set concerns usability, hypothesizing that it has a positive effect on customer satisfaction (H2a) and brand image (H2b). Thirdly, it is hypothesized that perceived risk has a negative effect on customer satisfaction (H3a) and brand image (H3b). The fourth set of hypotheses proposes that comprehensive assurance has a positive effect on customer satisfaction (H4a) and brand image (H4b). Following this, it is hypothesized that positive word-of-mouth has a positive effect on customer satisfaction (H5a) and brand image (H5b). Finally, the mediating roles are tested, with the hypotheses that customer satisfaction has a positive effect on consumer trust (H6), and that brand image has a positive effect on consumer trust (H7).

4. Data Analysis and Results

This chapter presents the empirical results of the study, detailing the data collection, measurement analysis, and hypothesis testing. To measure the research variables, a structured questionnaire was developed with items adapted from established literature. The questionnaire included a screening section to ensure participants had used Meituan for accommodation booking within the past six months, and also collected demographic data. The main section comprised 34 items rated on a 5-point Likert scale, measuring constructs like Security, Usability, Risk, Assurance, Word-of-Mouth, Customer Satisfaction, Brand Image, and Trust. The questionnaire was distributed online, yielding a final valid sample of 795 respondents after screening for recent use and completeness. The sample was balanced in gender (50.31% male, 49.69% female) and represented a broad range of adult internet users, with the majority being married and holding at least a high school education. A pilot study and subsequent analysis confirmed the instrument's quality. Reliability analysis showed excellent internal consistency, with an overall Cronbach's Alpha of 0.912. Validity was assessed using exploratory factor analysis, which yielded a KMO value of 0.841 and a total variance explained of 66.333%, confirming the measurement model's robustness.

A Structural Equation Model (SEM) was used to test the hypotheses, and the model fit indices were strong (χ^2/df = 2.353; CFI = 0.917; NFI = 0.975; RMSEA = 0.074), indicating the model adequately represented the data. The hypothesis testing results revealed several key relationships. Security had a significant positive impact on both Customer Satisfaction (H1a accepted) and Brand Image (H1b accepted). Conversely, Perceived Risk had a significant negative impact on both Customer Satisfaction (H3a accepted) and Brand Image (H3b accepted). Assurance positively influenced Customer Satisfaction (H4a accepted) but not Brand Image (H4b rejected), while Word-of-Mouth positively influenced Brand Image (H5b accepted) but not Customer Satisfaction (H5a rejected). Surprisingly, Usability had no significant effect on either Customer Satisfaction or Brand Image (H2a and H2b rejected), potentially because high usability is now a standard consumer expectation rather than a distinguishing feature. Crucially, both Customer Satisfaction (H6 accepted) and Brand Image (H7 accepted) had very strong positive impacts on Consumer Trust.

Based on these findings, it is recommended that Meituan prioritize strategies to mitigate perceived risk, such as implementing end-to-end data encryption, conducting regular security audits, and ensuring transparent data processing policies. To manage its reputation, which strongly influences brand image, Meituan should maintain up-to-date website information, actively engage with customer reviews, and utilize social media to connect with users. Enhancing service quality through partner audits and providing robust 24/7 customer support with a rapid complaint resolution process are also critical for improving satisfaction and, ultimately, building lasting consumer trust.

5. Discussion

This research was initiated to investigate the critical factors that shape consumer trust perception during the accommodation booking process on the Meituan platform. To systematically explore this issue, this study constructed a theoretical model grounded in the Stimulus-Organism-Response (SOR) framework, where the service characteristics of the Meituan platform—such as security, usability, and assurances—were conceptualized as external stimuli (S), the consumer's customer satisfaction and perception of the brand image were treated as internal organismic states (O), and consumer trust was designated as the final response (R). Following this

model, a detailed questionnaire was designed, refined through a pilot study, and distributed to collect data, yielding 795 valid samples for analysis.

The data was then analyzed using Structural Equation Modeling (SEM), and the model's fit and path coefficients were rigorously evaluated. The empirical results provide several crucial insights into the mechanisms of trust formation. The analysis confirmed that security, assurance, and word-of-mouth have a significant positive impact on the mediating variables of customer satisfaction and brand image, which in turn strongly and positively influence consumer trust. This reinforces the idea that in an impersonal online environment, consumers seek signals of reliability and integrity. Interestingly, the study found that the usability of the Meituan platform did not have a significant impact on either customer satisfaction or brand image. This result may reflect the maturation of the digital marketplace, where excellent usability has transitioned from a competitive advantage to a baseline consumer expectation. The research also strongly validated the significant negative influence of perceived risk on consumer trust, mediated through customer satisfaction and brand image, underscoring that risk perception is one of the most powerful deterrents in the online booking process.

Based on these conclusions, several strategic recommendations are proposed for Meituan. Firstly, it is crucial to reinforce security and data protection, not only by investing in technology but also by proactively communicating these measures to users to enhance their perception of safety. Secondly, Meituan must actively manage and reduce perceived risk by offering flexible and transparent cancellation policies, ensuring a verified review system, and providing responsive customer service to address issues promptly. Finally, the platform should cultivate and leverage a positive reputation by encouraging positive reviews from satisfied customers and establishing a robust system for monitoring and constructively responding to negative feedback to build and maintain a trustworthy brand image.

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