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UDC 338.48:366.542(497.11)

Preliminary Communication

Received: 25/04/2024

Accepted: 15/11/2024

LEGAL ASPECTS OF CONSUMER PROTECTION: IMPACT OF ON THE SATISFACTION OF TOURIST SERVICES' USERS IN THE REPUBLIC OF SERBIA

ABSTRACT: The paper presents research aimed at determining the impact of legal protection on the satisfaction of users of tourist services. The research included a sample of 294 respondents. The results of the correlation analysis confirmed the statistically significant impact of the variable consumer protection from a legal perspective on the variable customer satisfaction. Through regression analysis, the individual influence of the independent variables of consumer protection on the dependent variables of customer satisfaction was determined, with the greatest impact of the variable relating to security, while the variable relating to access to services made its contribution to all analyzed variables. Based on the test of independent samples of legal protection of consumers, it was established that there is a statistically significant difference in users of tourist services when it comes to individual and family travel. The results of this research indicate that by providing adequate legal protection to the users of tourist services can significantly

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contribute to increasing the consumers' satisfaction, and therefore their loyalty and the possibility of returning to the same services.

KEYWORDS: consumer protection, customer satisfaction, tourist services, access to services.

Introduction

Changes in the service market are conditioned by the rapid development of service activities, the trend which has been recorded in both developed and developing countries. In order to meet the demands and needs of consumers of tourist services as effectively as possible, it is necessary to continuously work on adapting tourist services on the basis of understanding changes and events in the environment. There is also a rising need to protect tourist services' users from abuse by the organizers of these services. From a legal perspective, the need of tourism services' users is to be protected against imperfect information and contractions, as well as restrictions in decision-making. In order to ensure greater consumer trust, it is necessary to gain a better knowledge of consumer rights. (Izaguirre, 2020).

The characteristics of modern tourism are mass attendance, diverse offers and continuous growth of demand (Pešutić, 2008). Tourist services must constantly develop in a society where the consumer has everything at one click and his demands are greater when it comes to quality free time (Raluca-Florentina, 2022). Increasing time efficiency, the ability to buy from anywhere at any time and economy are some of the factors that can increase user convenience that has the greatest impact on service customer satisfaction (Nain & Awasthi 2021). Satisfied tourists will not only visit the destination again, but also recommend others to visit it (Rahman et al, 2019). Loyalty of users of tourism services depends on the degree of satisfaction (Allameh et al. 2015), trust (Setó-Pamies, 2012) and experience (Pekovic Rolland, 2020; Syamsu et al., 2022). However, experience also affects customer loyalty and satisfaction (Kim & Brown, 2012). Satisfaction also affects the desire to buy again (Ranjbarian & Pool, 2015).

1. Literature review

When concluding a contract on the use of tourist services, the issue of consumer protection is becoming increasingly important. The protection of tourists is provided primarily by the tourist organization that provides tourist services, and then by the state through legal regulations (Nedelea, Bălan, 2010). The establishment of legal frameworks made it possible to curb the damage caused to the users of tourist services. We consider the consumer, that is, the user of tourist services, as a person who is capable of taking care of his/her own interests. When it comes to the Republic of Serbia, consumer rights and obligations are regulated by the Law on Consumer Protection (Law on Consumer

Protection "Official Gazette of RS" No. 88/2021). The Law on Consumer Protection aims to provide a higher level of protection to consumers, that is, users of tourist services. An academic perspective on potential problems can result in insufficient education, poor information, deceptive practices, hidden prices, discrimination. In addition to factors such as: safety, warranty, information, the law that regulates consumer protection also affects customer trust (Chawla & Kumar, 2022). In the tourist services market, consumer protection should refer to the basic components of the tourist product (transportation, accommodation, food, recreation) to which information and reservation should be added for practical utility (Madar & Neacșu, 2015).

Satisfaction is a form of feeling happy or disappointed, which results from comparing the performance of the product or service received and what is expected (Wantara & Tambrin, 2019). Consumer satisfaction is a key concept of marketing, as it plays an important role in meeting the needs and desires of customers (Martinaityte et al., 2019). From the organizational aspect, the importance of consumer satisfaction is reflected in the key role in achieving success in the market. Organizations build their competitive advantage on the market on the basis of creative, innovative and effective efforts they make to have loyal customers (Radzi et al., 2017). Research (Gunawan, 2022) indicates that the best model for increasing customer loyalty is to focus on increasing customer satisfaction. According to research (Mohammed et al., 2016) interactivity, reliability, efficiency and privacy have become the most significant dimensions that contribute to e-satisfaction.

The research results indicate a significant statistical correlation between the concept of social responsibility and customer satisfaction and loyalty (Marić et al., 2015). According to research results (Bello et al., 2021), perceived socially responsible business has a positive effect on service quality, user satisfaction and repeat purchase intention. Customer trust plays a mediating role between satisfaction and repeat purchase (Liang et al., 2018). Customer satisfaction has a direct and significant impact on behavioral intention (Jaleel et al., 2021). The trust and satisfaction developed during the customer – employee interaction significantly result in the development of service loyalty towards the service brand (Bahadur et al., 2020). The research concluded that if the level of satisfaction with the service provided by the company is high and regular for the customer, it is reflected in the frequent return of customers (Cordova-Buiza, 2022).

2. Research methodology

The research presented in the paper aimed to determine the impact of the legal protection of consumers on the satisfaction of tourist services' users. During the period from August to October 2023, a survey involving tourist services' users was conducted immediately after the use of tourist arrangements. The attitudes of tourist services' users were collected on the basis of a methodologically created and adapted online questionnaire. The sample of respondents included 500 users of tourist services, where 294 respondents fully answered the research requirements.

In order to fulfill the goal of the research and determine the impact of the legal protection of consumers on their satisfaction, it was necessary to examine the attitudes of respondents about these issues. Accordingly, one part of the questionnaire consisted of an assessment of variables that aimed to determine the attitudes of respondents regarding their protection as users of tourist services. The second part of the questionnaire included variables related to the satisfaction of users of tourist services. The mentioned variables were evaluated on the basis of respondents' attitudes towards the statements that described the giv-

en variables. Respondents declared to what extent they agree with the stated statements based on a Likert numerical scale from 1 to 6. With a rating of 1, the respondents indicated that they do not agree with the stated statement at all, while with a rating of 6, they completely agree with the examined statements.

As already stated, the Consumer Protection Law defines the rights and obligations of consumers, i.e. users of tourist services. On the basis of these rights and obligations, the variables of consumer protection from a legal perspective are defined. The variable relating to the safety of service users aims to guarantee the protection of tourist services' users from putting into circulation services that are dangerous for health, life, property and the environment. Deceptive business practice would be a variable that indicates that the tourist services' user could be misled and thus make an economic decision that he/she would not otherwise make, when it comes to the existence or nature of the service, by advertising in a confusing way or by advertising comparatively, by endangering the freedom of choice or by misusing positions of power. The variable relating to complaints and legal protection indicates the right of tourist services' users to file a complaint and receive compensation for damage if there is a need for it. Access to services is a variable that indicates the right of tourist services' users to familiarize themselves in advance with the conditions of service use, price calculation and maintaining the quality of service use. The variable relating to education and information refers to the possibility of acquainting tourist services' users with their rights by federations and associations, which implement it in an independent way. The responsibility of the organizers of tourist services is a variable that indicates the socially responsible behavior of organizations engaged in the provision of services in the field of tourism. The aforementioned six variables of consumer protection from a legal perspective were evaluated on the basis of 26 items.

The satisfaction of tourist services' users was evaluated on the basis of five variables tested with respondents. Reliability is a variable that indicates the organization's ability to provide a service within the specified period, enable the resolution of problems if they occur, and tend to establish business without making mistakes. The security variable refers to the trust and safety of tourist services' users and the read-

iness of organizations to respond to users' questions and requests. Empathy is a variable that indicates how organizations adapt to the needs and demands of users and whether the user is at the center of their operations. Trust is a variable that indicates the attitude of employees in a tourist organization towards users in terms of instilling trust in them, whether employees have the knowledge to respond to their requests and to what extent they are kind to users. The loyalty variable indicates the willingness of users of tourism services to share their experience with others and return to the tourism services of a given organization. Respondents evaluated the mentioned variables of satisfaction of the users of tourist services using 22 items.

The aforementioned research proves the following hypotheses:

H1: Variables relating to consumer protection from a legal perspective show statistically significant relationships with variables relating to the satisfaction of tourist services' users.

H2: Consumer protection variables from a legal perspective show statistically significant differences in relation to the type of travel.

The collected data were processed using the software tool IMB SPSS Statistics 25. Statistical processing of the collected data was used to perform descriptive statistics of the mentioned variables, and to determine the correlation and regression between the analyzed variables and the T-test of independent samples.

3. Research results

3.1. Sample research

The research sample included 294 respondents who were users of tourist services immediately before the survey. The structure of respondents includes 150 (51.7%) women and 142 (81%) men. As for the aspect of the respondents' status, the research encompassed 238 (81%) employed, 42 (14.3%) unemployed people and 14 (4.8%) pensioners. When it comes to the type of travel, 209 (71.1%) respondents go on a family trip and 85 (28.9%) travel individually. Based on the travel destination,

171 (58.2%) respondents choose to travel abroad, and 123 (41.8%) more often choose tourist destinations in the Republic of Serbia. According to the type of travel, 179 (60.9%) of the respondents opted for natural tourism, 44 (15%) for cultural tourism, 28 (9.5%) indicated rural tourism, 25 (8.5%) health tourism and 18 (6.1%) business tourism.

The results of the descriptive statistics of the variables relating to consumer protection from a legal perspective and the variables relating to user satisfaction are shown in table 1. Table 1 contains the minimum, maximum and mean values, standard deviation, Cronbach's alpha coefficient and labels that will be used further in the paper.

Table 1. Descriptive statistics of variables relating to consumer protection from a legal perspective and variables relating to user satisfaction

Variables	Mark	N	Min	Max	Mean	Standard deviation	Cronbach's alpha
Security of service users	CP1	294	1	6	5,07	,996	,779
Deceptive business practices	CP2	294	1	6	4,67	1,170	,839
Complaints and legal protection	CP3	294	1	6	4,97	1,060	,822
Access to services	CP4	294	1	6	5,26	1,061	,908
Education and information	CP5	294	1	6	4,61	1,063	,725
Responsibility	CP6	294	1	6	4,77	1,064	,730
Reliability	US1	294	1	6	4,40	1,214	,919
Security	US2	294	1	6	4,53	1,213	,937
Empathy	US3	294	1	6	4,31	1,279	,940
Trust	US4	294	1	6	4,59	1,191	,944
Loyalty	US5	294	1	6	4,53	1,159	916

Source: Own research

Analyzing the results of the descriptive statistics of the observed variables, it can be seen that all the analyzed variables achieved mean

values significantly above the average value of 3. Access to services is the consumer protection variable from a legal perspective that is rated the best and whose mean value is 5.26. The education and information variable achieved a mean value of 4.61 and represents the lowest rated consumer protection variable from a legal perspective. The satisfaction variables of tourist services' users achieved approximately similar mean values, with the trust variable having the best rating of 4.59, while the empathy variable had the lowest rating of 4.31.

Table 1 shows the results of the Cronbach's alpha coefficient for each variable. Based on this coefficient, the reliability of the measuring instruments is determined, that is, it is indicated to what extent the items used to evaluate the variables are closely related as a group. The achieved values of Cronbach's alpha coefficients indicate high values of this coefficient, which confirms the excellent connection of the items on the basis of which the analyzed variables were evaluated.

3.3. Results of correlation and regression analysis

Table 2 shows the achieved correlation values between the variables relating to consumer protection from a legal perspective and the variables relating to the satisfaction of tourist services' users.

Table 2. Correlation values between the variables relating to consumer protection from the legal aspect and the variables relating to the satisfaction of tourist services' users

	CP1	CP2	CP3	CP4	CP5	CP6
US1	,454**	,346**	,446**	,574**	,387**	,500**
US2	,551**	,402**	,513**	,642**	,452**	,573**
US3	,500**	,375**	,406**	,549**	,427**	,519**
US4	,549**	,393**	,465**	,604**	,458**	,534**
US5	,446**	,339**	,459**	,560**	,368**	,458**

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Own research

Analyzing the correlation values between the observed variables relating to consumer protection from a legal perspective and the variables relating to the satisfaction of tourist services` users, the achieved high values indicate the existence of a significant connection between the mentioned variables. The achieved correlations have positive values of moderate to strong intensity. A significant connection was achieved by the variable CP4 - access to services with the user satisfaction variables US2 - security and US4 - trust. A correlation of lesser intensity was realized between the variable CP2 - misleading business practice with the variables relating to the satisfaction of tourist services` users, ZK1 - reliability and US5 - loyalty. The correlation indicated the existence of a significant connection between the analyzed variables. Based on the achieved high correlation values, the conditions were created to determine the regression model of the individual influence of independent variables relating to consumer protection from a legal perspective on the dependent variables relating to the satisfaction of tourist services` users.

Table 3. Regression model of the influence of independent variables relating to consumer protection from a legal perspective on dependent variables relating to the satisfaction of tourist services` users

Dependent	Independent	β	t	Sig.	R ²	F	Sig.
US1	CP1	,128	1,614	,108	,355	26,346	,000
	CP2	-,158	-2,056	,041			
	CP3	-,071	-,843	,400			
	CP4	,484	5,315	,000			
	CP5	,005	,068	,946			
	CP6	,206	2,455	,015			
US2	CP1	,238	3,279	,001	,459	40,559	,000
	CP2	-,200	-2,845	,005			
	CP3	-,067	-,873	,383			
	CP4	,464	5,564	,000			
	CP5	,018	,264	,792			
	CP6	,239	3,096	,002			

US3	CP1	,258	3,268	,001	,364	27,372	,000
	CP2	-,136	-1,783	,076			
	CP3	-,200	-2,397	,017			
	CP4	,382	4,222	,000			
	CP5	,050	,691	,490			
	CP6	,263	3,150	,002			
US4	CP1	,295	3,923	,000	,421	34,791	,000
	CP2	-,189	-2,596	,010			
	CP3	-,131	-1,651	,100			
	CP4	,433	5,023	,000			
	CP5	,077	1,126	,261			
	CP6	,182	2,286	,023			
US5	CP1	,125	1,545	,124	,328	23,295	,000
	CP2	-,147	-1,878	,061			
	CP3	,023	,273	,785			
	CP4	,464	4,992	,000			
	CP5	,015	,208	,835			
	CP6	,099	1,149	,252			

Source: Own research

The regression model of influence indicated the existence of statistical significance of all R^2 values. The highest value was achieved by the variable US2 - security ($R^2=0.459$), which indicates that 45.9% of the variability relating to security among users of tourist services is explained by their adequate protection from a legal perspective. Statistically significant influence on all the observed variables of user satisfaction was achieved by the variable CP4 - access to services. Statistical significance and positive impact on the safety, empathy and trust of tourist services' users was achieved by the variable CP1 - security of service users. The responsibility of organizations that provide tourist services has a positive and significant impact on the safety and empathy of users of tourist services.

3.4. Independent sample T-test results of consumer protection from a legal perspective

The T-test of independent samples of consumer protection from a legal perspective indicated the existence of a statistically significant difference between the mean values when it comes to individual and family travel.

Table 3. Test of independent samples of consumer protection from a legal perspective from the aspect of the type of travel (variables that achieved statistical significance)

		Levene's test for equality of variances		t-test for equality of means						
		F	Sig	t	df	Sig (2-tailed)	Mean value differenc.	standard error variance	95% confidence interval of the difference	
									lower	upper
CP1	Equal variances	,351	,554	-3,986	292	,000	-,49821	,12500	-,744	-,252
	Unequal variances			-3,983	155,541	,000	-,49821	,12510	-,745	-,251
CP2	Equal variances	,342	,559	-3,391	292	,001	-,50141	,14787	-,792	-,210
	Unequal variances			-3,474	164,325	,001	-,50141	,14432	-,786	-,216
CP5	Equal variances	,686	,408	-5,233	292	,000	-,68563	,13101	-,943	-,428
	Unequal variances			-5,440	169,758	,000	-,68563	,12604	-,934	-,437
CP6	Equal variances	,795	,373	-4,164	292	,000	-,55480	,13324	-,817	-,293
	Unequal variances			-4,407	177,028	,000	-,55480	,12588	-,803	-,306

Source: Own research

Of the six analyzed variables, a significant difference was confirmed in four variables ($P<0.005$), while the difference in the remaining two

variables was accidental. In the case of the variable CP1 - security of service users, it was indicated that there is a significant difference when it comes to the type of travel ($t=-3.986$, $df=292$, $p<0.00$), while the value of the eta square is 0.052, it and confirms a moderate influence of the type of travel on the safety of tourist services' users. The variable CP2 - misleading business practice achieved a statistically significant difference between two groups of respondents who use different types of travel ($t=-3.391$, $df=292$, $p<0.01$), and the eta square value of 0.038 indicates a small influence of the type of travel. Statistical significance in relation to the type of travel was also achieved with the variable CP5 - education and information ($t=-5.233$, $df=292$, $p<0.00$), where the eta square is 0.086 and indicates a moderate influence of the type of travel. The variable CP6 - responsibility showed the existence of statistical significance between two groups of respondents who use different types of travel ($t=-4.164$, $df=292$, $p<0.00$). Based on the eta square, it was indicated that the type of trip explains 5.6% of the responsible behavior of tour organizers.

4. Discussion of the results

Descriptive statistics show that users of tourist services find it important to have adequate access to tourist services from the aspect of being familiarized with the conditions of using services and providing the defined quality, while statistics also indicate that little attention is paid to educating and informing tourist services' users regarding the right to legal assistance. The users of the services pointed out that it is important for them that there is no discrimination when selling the service, that the price of the service is calculated according to established regulations and rules of the profession, that the organizer of the tourist trip makes available all the necessary information and maintains the defined quality of the service. Users of tourist services indicated that they are not sufficiently informed when it comes to education and information about the use of certain services on the market, nor are they ready to use services that are promoted as attractive.

The users of tourist services pointed out that it is very important that employees in tourist organizations inspire confidence in them, that they are polite and have adequate knowledge to respond to their requests, but it is also important that they feel safe when using tourist services. The lack of empathy among the users of tourist services indicates that the tourist organization does not pay enough attention to each user individually, that they must focus more on the special needs of their users and that the interest of the users should be the focus of their business.

The access to services variable achieved the highest mean value, thus indicating the importance of this variable on the part of users of tourist services. Improving access to tourist services increases security and trust among the users of these services. If the information about the sale of the tourist service is misleading and the behavior of the service organizer is such that it can threaten the freedom of choice, the user's reliability in terms of the efficient implementation of the service is reduced and contributes to the disloyal behavior of the user.

The regression model confirmed the influence of independent variables of consumer protection from a legal perspective on all dependent variables relating to the satisfaction of tourist services' users, with the greatest impact on security as a variable of user satisfaction.

The results of the regression and correlation analysis confirmed mutual relation between the analyzed variables based on the achieved statistically significant values. On the basis of the claims made above, hypothesis 1 was confirmed, that is, it was determined that variables of consumer protection from a legal perspective show statistically significant relations with the variables relating to the satisfaction of tourist services' users.

Based on the results of the T-test of independent samples of consumer protection from a legal perspective, the existence of statistically significant differences between two different groups of tourist services' users, from the aspect of using individual or family travel, was confirmed. On the basis of these results, hypothesis 2 of this paper was proven, that is, it was confirmed that the consumer protection variables from a legal perspective show statistically significant differences in relation to the type of travel.

5. Conclusion

On the basis of the presented research results (Allameh et al. 2015; Kim & Brown, 2012; Ranjbarian & Pool, 2015) the importance of satisfaction in creating a loyal customer who is ready to repeat the purchase has been confirmed. The paper examined the impact of consumer protection from a legal perspective on user satisfaction. This issue is attracting more and more attention, especially at the time of the development of digitalization, which creates greater opportunities in the field of providing tourist services, but also carries the risk of deceiving users. Research results (Marić et al., 2015, Bello et al., 2021) indicated that there is mutual connection between socially responsible business and user satisfaction.

The research presented in the paper showed that the most important issue for users of tourist services is access to services and security when using services, when it comes to their protection from a legal perspective. The respondents emphasized the importance of trust and security when it comes to user satisfaction. The research has shown that consumer protection from a legal perspective has the greatest impact on the safety of tourist services' users. By looking at consumer protection from a legal perspective, it was determined that these variables are perceived differently when a user of tourist services goes on a trip alone or with family members. The mentioned research results can serve tourism organizations in order to improve their relationship with the users of tourism services. Future directions of research can be aimed at finding different aspects of consumer protection in order to increase consumers' satisfaction, which is the goal that all organizations strive for.

The Law on Consumer Protection is based on the principles which apply to both the consumer, as a user of tourist services, and to the salesman, as the organizer of tourist services. This study shows that although we accepted responsibility principles as part of the Law on Consumer Rights, we see bias in the processes of interpreting and applying the law. We can conclude this based on facts in the conducted research, which leads to the possibility for changing responsibility for some guilt. Knowing consumer rights, along with adequate promotions, influences significantly the formation and change of attitudes of tourist services'

users. These factors are crucial for the creation and advancement of the image on the tourist market. In order to achieve the wanted effects, it is necessary to interpret and apply the law consistently, as well as to study the specific needs of the target groups which use tourist services. These needs have to be a basis for offering tourist services. Consistent application of the law, with quality promotional activities as an integral part of the tourist offer, contributes to a harmonious, rational and scientifically based development of tourism. Only by applying the law consistently and by organizing adequate promotional activities can we create positive experience for consumers, which will contribute to strengthening the image of the tourist sector.

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