# Acceptance of Young Travelers to Purchase Travel and Tourism Products Online

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# ABSTRACT

The Internet takes an important place in people's daily life and replaces face-to-face communication. Young people are more high-tech oriented and use the Internet more frequent and faster compare to the older generations. One of the reasons for them to use it is to purchase travel and tourism (T&T) products for their travels. However, there are also young travelers who resist to do so due to the lack of trust, self-efficacy and controllability over online T&T products shopping. Therefore, the aim of this thesis is to investigate acceptance of young travelers to purchase travel and tourism products online. The Technology Acceptance Model (TAM) has been applied in this paper, where trust, self-efficacy and controllability (as two components of perceived behavioral control from Theory of Planned Behavior) are considered as external variables. Furthermore, initial constructs of the model as perceived usefulness, perceived ease of use, attitude, behavioral intention and actual behavior are followed accordingly.

The questionnaires were distributed to the students who are studying in the North Cyprus, Turkish Republic of North Cyprus (n = 545). Two groups of the young people emerge: purchasers and non-purchasers of T&T products online. Reasons regarding their choice will give an understanding for travel and tourism industry professionals, suppliers, and marketers. The results show that behavioral intention and self-efficacy prevent non-purchasers to purchase T&T products online. Trust, according to the findings, is still critical and influential determinant for both groups. Furthermore, the results reveal that all variables of the research model positively affect the investigated behavior.

# ÖZ

İnternet, insanların günlük yaşamlarında önemli bir yere sahiptir ve yüz yüze iletişimin yerini almıştır. Gençler daha fazla yüksek teknoloji odaklıdır ve İnternet'i daha yaşlı nesillere kıyasla daha sık ve daha hızlı kullanırlar. İnterneti kullanmalarının nedenlerinden biri, seyahatleri için seyahat ve turizm (T & T) ürünlerini satın almaktır. Bununla birlikte, internet üzerinden T & T ürünleri alışverişinde güven, öz yeterlik ve kontrol edilebilirlik eksikliği nedeniyle bunu yapmaya direnen genç seyahatçiler de vardır. Dolayısıyla, bu tezin amacı, genç seyahatçilerin internet üzerinden seyahat ve turizm ürünlerini satın alma ile ilgili kabulünü araştırmaktır. Bu çalışmada Teknoloji Kabul Modeli (TAM) uygulanmış olup, güven, öz-yeterlik ve kontrol edilebilirlik (Planlanmış Davranış Teorisi kapsamındaki algılanan davranış kontrolünün iki bileşeni olarak) dış değişkenler olarak dikkate alınmıştır. Ayrıca, modelin ilk yapıları olan algılanan yararlılık, algılanan kullanım kolaylığı, tutum, davranışsal niyet ve gerçek davranış buna göre izlenmiştir.

Anket, Kuzey Kıbrıs Türk Cumhuriyeti'nde öğrenim gören öğrencilere dağıtıldı (N=545). Gençlerin iki grubu vardır: internet üzerinden T & T ürünlerini satın alanlar ve satın almayanlar. Seçimleriyle ilgili nedenler, seyahat ve turizm endüstrisi profesyonelleri, tedarikçileri ve pazarlamacıları için bir anlayış sağlayacaktır. Sonuçlar davranışsal niyetin ve öz yeterliliğin, satın almayan kişilerin internet üzerinden T & T ürünlerini satın almalarını önlediğini göstermektedir. Bulgulara göre, güven her iki grup için halen kritik ve etkili bir belirleyici faktördür. Ayrıca,

sonuçlar araştırmanın modelinin tüm değişkenlerinin araştırılan davranışı olumlu etkilediğini ortaya koymaktadır.

**Anahtar Kelimeler:** Genç seyahatçiler, İnternet Üzerinden Satın Alma, Seyahat ve Turizm Ürünleri, Teknoloji Kabul Modeli, Öz-Yeterlilik, Kontrol Edilebilirlik, Güven.

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# LIST OF ABBREVIATIONS

A            Attitude

AB          Actual Behavior

BI           Behavioral Intention

CA          Controllability

eWOM      Electronic Word of Mouth

IS           Information System

IT           Information Technology

PBC        Perceived Behavioral Control

PEUO       Perceived Ease of Use

PU          Perceived Usefulness

SE          Self-Efficacy

SN          Subjective Norms

TAM        Technology Acceptance Model

TPB         Theory of Planned Behavior

TRA         Theory of Reasoned Action

T&T         Travel and Tourism

UNWTO     United Nation World Tourism Organization

WYSE       World Youth Student and Educational Travel Confederation

# Chapter 1

# INTRODUCTION

Internet as relatively new (emerged in late 1990s) and quite irreversible trend brings challenges and changes to any industry that in a need of new technologies, where travel and tourism industry is not an exception (Kamarulzaman, 2007; Abou-Shouk, Lim, & Megicks, 2016; Besbes, Legoherel, Kucukusta, & Law, 2016). This field offers diverse products for travel and tourism purposes (Buhalis & Law, 2008; Ip, Lee, & Law, 2012).

Internet users are significant in their numbers, for instance, more than 3.1 billion of Internet users accessed in 2015 (Internet users, 2016). In 2016, their numbers grew till more than 3.4 billion, which shows their rapid growth (Internet users, 2016). Law, Leung, Lo, Leung, and Fong (2015) mentioned that the internet users have more chances of purchasing travel and tourism products online. However, lack of trust (Yoon, 2002; Kim, Xu, & Gupta, 2012), lack of ability (self-efficacy), and resources (controllability) are resisting to realize last step of TAM for many people (Amaro & Duarte, 2015; Besbes et al., 2016) by emerging two groups: purchasers and non-purchasers.

Nowadays, young consumers are highly technology oriented and tend to use the Internet frequently (Bilgihan, 2016), for instance, to purchase airline tickets for their leisure travels and/or for reaching a place of their studies (UNWTO, 2016). Youth

travel segment is gaining popularity in fast changing and growing tourism field, where number of destinations view young people as a great opportunity to develop and grow (UNWTO, 2016).

In light of the information given above, this study concentrates on young travelers', studying in the North Cyprus, acceptance of purchasing travel and tourism products (T&T) online compare to that of offline - traditional travel and tourism intermediaries. Travel and tourism products are the products produced and supplied by airlines, cruise lines, the lodging sector, and the rental car industry that are mainly intangible and perishable products travelers experience before, during and after trips (Xiang, Magnini, & Fesenamaier, 2015).

The subject of behavior and behavioral intention is quite scrupulous due to the constant changes of the influential factors. Goode and Hatt (1952) stated that human beings, as a common and the most used sample to study, can disappoint researchers and change their total perception and predictions towards expected findings. Human behavior is complex and not always consistent, since it can be changed and forced by external and internal factors (Goode & Hatt, 1952).

In order to predict willingness in usage of online shopping for travel and tourism products the researcher of the thesis used – Technology Acceptance Model (TAM) proposed by Davis (1989) in order to determine individual's acceptance or rejection of evolved technologies. The model has been described as powerful and widely studied model (Kucukusta, Law, Besbes, & Legoherel, 2015). TAM comprises number of dimensions that influence each other directly or indirectly. Two main constructs of TAM - perceived ease of use and perceived usefulness - predicts

attitude towards using the technology to perform certain actions. It is important to study individual's attitude, especially, toward online travel and tourism products shopping (Escobar-Rodriguez & Carvajal-Trujillo, 2014). Since from formed attitude, particularly positive, individuals generate behavioral intention that consequently leads to actual behavior of stimulus subject (Davis, Bagozzi, & Warshaw, 1989). TAM is viewed and studied from consumers' perspective and suppliers' perspective to see if traditional intermediaries accepted or willing to adopt a new technology to cope up with challenges and changes occurred in global market (Law, Leung, & Wong, 2004; Frias, Rodriguez, & Castaneda, 2008; Abou-Shouk, et al., 2016). It is necessary for them to understand their market and take distinct advantages since there is a great potential for online travel and tourism (Morrison, Jing, O'leary, & Lipping, 2001; Buhalis & Law, 2008).

TAM is originated from the Theory of Reasoned Action (TRA), developed by Ajzen and Fishben (Ajzen, 1991) that examines and predicts people's intention to behave towards certain objects under volitional control (Davis et al., 1989). Behavioral intention in the TRA predicts the intention of actual behavior through attitude and subjective norms that earlier were formed and affected by individuals' beliefs (Lam & Hsu, 2004; Ajzen, 2012).

One more theory used to determine and explain human's behavior – the Theory of Planned Behavior (TPB) that was extended from the TRA by adding one more dimension perceived behavioral control that forms due to the control beliefs developed by Ajzen and Fishbein (Ajzen, 1991). This theory suggests that behavioral intention is the crucial factor that predicts actual behavior (Pavlou & Fygenson, 2006).

## 1.1 Aim and Objectives

Aim and objectives of the current paper are the guidelines for the researcher in order to avoid any misleading content and unnecessary information to be included to the study. Researcher's aim is to identify whether young people (travelers) have an acceptance to purchase travel and tourism products online. Objectives of the thesis are (1) to analyze the dimensions of TAM in purchasing T&T products online among young consumers, (2) to understand what the reasons are for them to purchase or not purchase T&T products via the Internet and last, but not least (3) to examine whether trust, self-efficacy and controllability (two components of perceived behavioral control (PBC)) as external variables positively affect behavior - purchasing T&T products online.

## 1.2 Contributions of the Study

TAM, as simple and powerful model (Kucukusta et al., 2015), is applied to the current study, where trust, self-efficacy and controllability over online travel and tourism products shopping are tested as external variables. According to the Kim, Chung and Lee (2011), trust is a crucial and influential variable in the Internet shopping that needs more attention and clearance on this matter. Likewise, self-efficacy and controllability added to the model in order to examine their influence over online travel and tourism products shopping (Amaro & Duarte, 2015). These variables determine whether individual has confidence and required resources to perform actual behavior – to purchase T&T products via the Internet (Ajzen, 2002; Amaro & Duarte, 2015).

Furthermore, this study targeted young people whose population about 1.8 billion between the ages 10 - 24 considered as "largest youth population ever" stated by

Edwards (2015) in United Nations Population Fund. Young people are current and potential travelers whose interest is to travel as much as possible in order to enjoy, explore, interact with local citizens, and gain valuable experience (Bilgihan, 2016). Their spending on travel brought US$ 200 billion to the International Tourism in 2013 that makes them one of the most targeted group for numerous destinations (WYSE, 2015). They tend to seek information about opportunities and threats of new technologies to use in the beneficial way for them that certainly can predict the future activity of tourism industry and technology development (Buhalis & Law, 2008). Some studies found that young generation with high education and income level have higher motivation to purchase T&T products online (Morrison et al., 2001; Cheung & Law, 2009; Huang, Basu, & Hsu, 2010; Kim et al., 2012; Amaro & Duarte, 2013).

Young people, according to the UNWTO (2016), are between the ages from 15 to 29 who are crucial travelers for the economy and destinations since they attract more visitors, where Huang et al. (2010) consider young people between 19 to 40 years old.

The participants of this study are the students, between 17 to 38 years, of undergraduate and graduate programs studying in the universities of the North Cyprus, Turkish Republic of North Cyprus (TRNC). According to the TRNC Ministry of Foreign Affairs' official website, the country welcomed 81,000 students during the 2015 – 2016, where majority of students were from Turkey, then foreign countries and local citizens of TRNCs (Ministry of Foreign Affairs.., 2015). This allows researcher to examine young adults from 131 countries (Ministry of Foreign

Affairs.., 2016) with different background, age, nationality, and opinions on the travel and tourism products shopping online.

## 1.3 Proposed Methodology

This research used quantitative method to gain a large number of participants that cover students currently gaining their degrees in universities of the North Cyprus, TRNC.

By using the total student population in the North Cyprus, which was stated as 81, 000 (Ministry of Foreign Affairs.., 2015), the sample of this thesis determined as 600participants; with 95% confidence level (Sample Size Calculator, n.d.).

The collected survey data were analyzed through confirmatory factor analysis, independent $t$-tests, and correlation matrix, along with linear regression and logistic regression analyses that were used for testing the model and its hypotheses.

## 1.4 Organization of the Study

This research paper comprises six chapters starting with introduction followed by literature review that directs author to propose existing hypotheses to test. Furthermore, researcher describe relevant approaches and analyses taken in methodology part followed by the results breakdown. Quantitative method (distributed questionnaires) is used to collect data from the large number of young students. Researcher evaluates findings in the discussion part. Last chapter concludes the whole thesis with briefly mentioned results and findings on the young people's acceptance to purchase travel and tourism products online. In addition, suggesting certain implications as well as explaining limitations exist in the current paper and possible future studies to focus on.

# Chapter 2

# LITERATURE REVIEW

## 2.1 Travel and Tourism Industry

Travel and tourism industry is one of the leading industries in our days; it expands its borders and even erases them away with the advent of globalization and evolved technologies (Xiang et al., 2015). This industry offers number of travel and tourism products (T&T) during travels for people's convenience and comfort. Range of purchased T&T products depends on the purpose of travel, demographic features and of course personal preferences of travelers, where the most common or even typical ones are flight ticket (Escobar-Rodriguez & Carvajal-Trujillo, 2014), accommodation and transfer (Kim et al., 2011).

Travel and tourism field gives an opportunity not only for travelers themselves, to explore, develop and learn destinations' attributes, local citizens' traditions, culture and uniqueness, but also provides with plenty of opportunities to suppliers in showing, promoting, advertising and selling in the very best way and interest (Buhalis & Law, 2008; Ponte, Carvajal – Trujillo, & Escobar – Rodriguez, 2015).

However, with the emergence of new information and communication technologies traditional travel agencies existence has been questioned by researchers, travelers and potential ones (Law et al., 2004; Ponte et al., 2015; Abou-Shouk et al., 2016) and the young professionals in the sphere. New technology progress changed travel and

tourism industry dramatically as the way T&T products are viewed and purchased (Ip et al., 2012; Law et al., 2015).

The rapid growth of the Internet users around the world effect typical behavior of consumers in a way that they can reach any needed information "on click" without actually leaving a house, where direct purchase became convenient without psychical presence in high street travel agencies or official travel suppliers (Huang et al., 2010; Ip et al., 2012). These advantages over offline providers attract more consumers who see great opportunity not only in saving money and time in current hectic lifestyle, but also in having chance to compare prices for products (Law et al., 2004; Kim et al., 2012). However, there are still many people who are reluctant to use the Internet to realize their purchases through online intermediaries since trust in websites, in information and in online T&T products quality and reliability are still questioned (Kim et al., 2011).

Lack of trust and high concern to fill personal and financial information while purchasing travel and tourism products online arises from the internet users who have lack of experience in online shopping and poor knowledge about trustworthy travel and tourism product websites and T&T products (Kim et al., 2012; Amaro & Duarte, 2013).

Thus, this study is investigating whether or not the young travelers, have accepted travel and tourism products shopping online or offline as the previous generations used to have as a habit (Buhalis & Law, 2008; Besbes et al., 2016).

## 2.2 The Internet and Young Travelers

Information System (IS) brings convenience for both sides to reach and be reached at any time possible. Internet users rise in their numbers dramatically, as mentioned earlier, for the different reasons: searching information, browsing, chatting, sharing, and purchasing products and services (Buhalis & Law, 2008; Bilgihan, 2016).

These activities are more related to the young generation because they live in the era of advanced technologies from their early childhood compare to older generations. Thus, they already have an understanding "where", "what" and "how" to use the Internet and benefits that this powerful tool offers (Bilgihan, 2016).

Young people who are currently students have eager to travel and spend time in unexplored places by learning languages, culture, cuisine, tradition and many more (Lane, 2016). Their spending on travel counted into US$ 203 billion, according to the report in 2015 (WYSE, 2015) that makes them a focus group for marketers and researchers to examine their behavior towards online T&T products shopping for travel, education, volunteer and business purposes. Their motivation to travel comes from their relatives, friends, travel agent and social media that influences to download applications, use popular websites, Online Travel Agencies (OTA) to easily compare prices and options before the purchase (Law et al., 2004; Amaro & Duarte; 2015).

According to Huang et al. (2010) younger groups tend to be more connected and active in the Internet compare to the older age of people. Also, Kucukusta et al. (2015) mentioned that potential consumers of T&T products are young people with

high education and income level who have more enthusiasm for online planning process.

## 2.3 Travel and Tourism Products and Intermediaries

Travel and tourism (T&T) field provided and provides products to millions of people according to their demands and needs that are sophisticated and not stoppable as soon as new trend emerge. Products from T&T Industry is quite diverse not only in terms of the quality and price (Kim et al., 2012), but in the way it is delivered to the consumers (Law et al., 2004). Travel and tourism products divided into the low- and medium-priced (e.g. flights, accommodation and transportation reservation) and high-priced (e.g. land-based holiday, tours and cruises) (Kim et al., 2011) which influence the Internet users' motivation to purchase online (Amaro & Duarte, 2013). For instance, airline ticket, accommodation and transportation reservations are popular travel products that travelers traditionally purchase (Kamarulzaman, 2007; Xiang et al., 2015). On the other hand, in Korea, according to Kim et al. (2011) travelers hesitate to purchases cruises online and prefer offline travel agencies for such product.

### 2.3.1 Offline Intermediaries

Not so long ago, the most popular distribution channels for major suppliers as airlines, hotels, cruises and so on were travel agencies who work on a commission basis (Amaro & Duarte, 2015). Travel agencies responsibility was and currently is to arrange travels in a way that customer will be satisfied with all the reservations (e.g. accommodation, tours) done in advance according to his or her needs and wishes. Possibility of a travel agent to share his or her expert opinion allows traveler to enjoy the journey the most due to the diverse choices of products and services available. Travel agent can save time and money, for customer, spent on travel organization,

moreover, agent provides "tips" on must see sightseeing, special dinners and private events, for instance. It is their priority to satisfy their customers of all ages and preferences as well as companies which allow to represent and sell their products and services (New Horizons.., 1960).

However, now traditional intermediaries are vanishing away with the evolved technologies that erases the borders, barriers with languages and minimize the distance between consumers and suppliers that bypass the middlemen (Law et al., 2004; Huang et al., 2010; Xiang et al., 2015).

### 2.3.2 Online Intermediaries

Technological advancement attracts new distribution channels in travel and tourism industry and connect travelers of all generations. Range of travel websites and travel suppliers' websites offering their products and services that are the ideal way for consumers or potential ones to retrieve information, compare quality and prices, learn feedbacks of other travelers and purchase needed products for trip (Kamarulzaman, 2007; Buhalis & Law, 2008). In Amaro & Duarte (2013) article, choice between third-party websites and official suppliers' websites influence purchase of T&T products online, where people prefer travel suppliers' website due to its credibility. In Morrison et al. (2001) travelers prefer online travel services since all products are in one place. Online travel services, Expedia, Travelocity, and Booking.com, to name a few, are successful online-tourism businesses (Kim et al., 2011; Xiang et al., 2015) where absence of face-to-face interaction is not an important issue for the Internet users who choose convenience, financial advantage, saved time and advice from online consumers instead (Kim et al., 2011; Amaro & Duarte, 2015).

## 2.4 Theoretical Context of the Thesis

Number of existed theories and models predict and explain individual's behavior towards adoption of innovation (Abou-Shouk et al., 2016). Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), and Technology Acceptance Model (TAM) are frequently implemented in research studies to determine and describe user's beliefs and attitude toward technology use for travel and tourism purposes that turns into behavioral intention and determine actual behavior (use).

### 2.4.1 Theory of Reasoned Action (TRA)

Theory of Reasoned Action (TRA) was originated by Fishbein in 1967 (Montano & Kasprzyk, 2008) and developed further together with Ajzen and Fishbein (Ajzen, 2012). TRA consists number of the determinants that used to predict a human behavior under complete volitional control (Mishra, Akman, & Mishra, 2014) beliefs and evaluations, normative beliefs, attitude (A), subjective norms (SN), behavioral intention (BI) and actual behavior (AB). Attitude and subjective norms are predictors of behavioral intention that determine the main component of the TRA – actual behavior (Ajzen, 2002; Ajzen, 2012). A and SN earlier formed through beliefs and evaluations as well as normative beliefs and motivation (Mishra et al., 2014). Individuals with positive attitude towards behavior are more likely to perform it, where subjective norms effect behavioral intention through formed perception due to the social pressure. Intention is viewed as a motivation that individual holds and needs to be engaged in a behavior towards stimulus object (Ajzen, 2012).

TRA is used by number of researchers to examine individuals' behavior intention towards various subjects, for instance, from health behavior (Montano & Kasprzyk, 2008), Internet banking (Shih & Fang , 2006), technology usage by teachers (Teo &

van Schaik, 2012), environmental concerns (Mishra et al., 2014), to explain adoption of innovations for hotels, airlines, Web, information source by travelers and for other tourism purposes in general (Escobar-Rodriguez & Carvajal-Trujillo, 2014).

TRA is predicting certain behavior towards special subject under the complete freedom without any barriers where on the other hand, the TPB as an extension of the TRA predicts behavior with incomplete volitional control that requires additional determinant for examination.

### 2.4.2 Theory of Planned Behavior (TPB)

An extended version of the TRA is the Theory of Planned Behavior, shortly TPB. It has the same determinants of the TRA plus perceived behavioral control (PBC) construct was added since individuals may not have full forceful control over the behavior (Ajzen, 2012). This component indicates individual's ability and availability of needed resources to perform certain behavior towards examined subject (Ajzen, 2002; Lam & Hsu, 2004; Amaro & Duarte, 2015).

Original model of the TPB begins with behavioral, normative and control beliefs that determine attitude (e.g. favorable), subjective norms (e.g. positive) and perceived behavioral control (e.g. stronger) of individuals and form intention to perform the studied behavior that effect actual behavior (Ajzen, 2012). As the same author states individuals with sufficient confidence in control over the behavior tend to keep their intention until the upcoming task. Perceived behavioral control is a significant variable that predicts intention towards behavior (Ajzen, 1991). However, Amaro & Duarte (2015) split PBC in to two in their study: self-efficacy and controllability. Pavlou and Fygenson (2006) explain that such dimensions can give a better understanding of their influence (Amaro & Duarte, 2015).

1) Self-Efficacy (SE) is a belief that human being is capable to perform the task in order to get desired result. It creates a predisposition toward the behavior despite the difficulty of its execution (Pavlou & Fygenson, 2006). Applying to the current research, SE that individual holds over online T&T products shopping.

2) Controllability (CA) is the dimension that explains availability of resources and opportunities, from individuals' point of view (belief), to execute such task and achieve desired result (Pavlou & Fygenson, 2006). In this research, individual's controllability over online T&T products shopping (purchase T&T products online).

TPB has been widely studied and used to examine intentions and behaviors of individuals towards certain objects and subjects. This theory, in number of studies, successfully determined behaviors or fail in prediction of a person's intention to perform the behavior (Lam & Hsu, 2004; Shih & Fang, 2006).

**2.4.3 Technology Acceptance Model (TAM)**

Technology Acceptance Model has an ability to predict whether individual is going to react positively or negatively to certain innovative technologies that can improve individual's performance in all aspects, for work or leisure purposes (Venkatesh & Davis, 1996). TAM, in its turn, is the crucial model that can successfully explain person's behavior across the model's dimensions. It shows individual reaction affected by external variables on person's beliefs (Davis et al., 1989).

TAM consists of fundamental determinants – perceived usefulness (PU) and perceived ease of use (PEOU) that effect attitude (A), where A from its side impact on behavioral intention (BI) of people that intend to perform actual system use or

actual behavior (AB) towards subject of the study. Moreover, PEOU has its own direct influence on PU where PU has a direct influence on BI. Two constructs or cognitive constructs of the TAM model are influenced by external variables that can be external and internal factors (Davis, 1989).

Perceived usefulness is "the degree to which a person believes that using a particular system would enhance his or her job performance" (Davis, 1989, p.320). Perceived ease of use is "the degree to which a person believes that using a particular system would be free of effort" (Davis, 1989, p.320).

Perceived ease of use has direct effect on perceived usefulness (Davis et al. 1989). This relationship explained in the same study that easier computer is in usage the more useful individual perceives it since it does not require much effort and enhances productivity for required work (Kamarulzaman, 2007; Besbes et al., 2016). Furthermore, perceived usefulness, in its turn, has a direct relationship with behavioral intention. PU impacts on BI through formed belief that the future act will enhance individual's performance. This will result in increased intention toward the behavior. Hence, the more useful is the behavior, purchasing travel and tourism products online, the more anticipation toward that behavior will be present from a person's side (Davis et al., 1989). These crucial dimensions are important in predicting individuals' behavior towards technology acceptance and related similar subjects (Kamarulzaman, 2007).

Generated attitude, through two aforementioned distinct beliefs, impacts on behavioral intention (Davis et al., 1989; Venkatesh & Davis, 1996). Formed beliefs of individual are essential since they do influence overall perception of the upcoming

behavior. Users that believe in technology's usefulness and easiness in its operation are more likely to have a favorable attitude towards innovative technology, which in return increases users' willingness to utilize it in the future (Davis, 1989). Therefore, the more positive attitude toward online shopping, the higher chance of performing such behavior will be (Pavlou & Fygenson, 2006).

Behavioral intention is the most studied and most considered construct of the TAM, TRA and TPB. It determines by two important dimensions, attitude and perceived usefulness. It is important to assess and understand whether people are going to adopt technology or not. Furthermore, this is an integral topic in IS research studies since BI is the influential predictor of actual behavior (Davis et al., 1989).

Actual Behavior is the final step of TAM model that each launched technology are focusing on. This last step is influenced directly by behavioral intention and indirectly by all other dimensions including various external variables that depend on the particular study. Therefore, the stronger behavioral intention individual holds in relation to online travel and tourism products shopping, the higher chances that he or she will perform the act – purchase T&T products by using the Internet.

Based on the discussed information and description regarding the dimension and its relationship between variables, following hypotheses are proposed in respect to Technology Acceptance Model in relation to the studied behavior:

H1. PU of purchasing travel and tourism products online positively affects Attitude towards online travel and tourism products shopping.

H2. PEOU of purchasing T&T products online positively affects Attitude towards online T&T products shopping.

H3. PEOU of purchasing T&T products online positively affects PU of online T&T products shopping.

H4. PU of purchasing T&T products online positively affects BI to purchase T&T products online.

H5. Attitude towards online T&T products shopping positively affects BI to purchase T&T products online.

H6. BI to purchase T&T products online positively affects Actual Purchase of T&T products online.

## 2.5 External Variables of TAM

Individuals tend to have personal opinion and hold specific assumptions towards certain actions due to previous experience, personal perception and observation that in their turn can indirectly impact on attitude (Davis et al., 1989; Mishra et al., 2014). According to Mishra et al. (2014) study on TRA internal beliefs of a person is used as external variables in various studies for rich comprehension of the behavior. External variables in technology acceptance model determine perceived usefulness and perceived ease of use directly and predict attitude, intention and actual behavior indirectly (Davis et al., 1989). Therefore, this paper used trust, self-efficacy, and controllability (perceived behavioral control from Theory of Planned Behavior) as external variables to investigate whether these internal beliefs perceived by a person can determine actual behavior – online purchase of T&T products.

### 2.5.1 Trust

Trust is fundamental factor that effect any relationship between people or between people and technology, consumers and sellers online (Yoon, 2002). Trust in Kim et al. (2011) study described as a confidence to rely on something or someone where Pavlou and Fygenson (2006) explain trust as a belief that online intermediaries are

not going to cheat, manipulate online transactions and will put online consumers interests as priority. In order to realize the purchase of T&T products online, online consumers are supposed to fill personal and financial information that gives serious uncertainty to majority (Ponte et al., 2015).

Trust is essential element in online activities for new online users due to poor experience and lack of knowledge compare to existed online consumers where their predisposition toward trust is vanishing by time (Pavlou & Fygenson, 2006). As for example, if online consumers do not have trust in websites then they are more likely to give up on this idea (Ponte et al., 2015). Furthermore, Kim et al. (2012) concluded that online consumers will purchase T&T products when they will feel that websites they access are trustable and useable. Trust is more important in e-commerce compare to traditional intermediaries due to the absence of face-to-face communication hence the reliability of the provided information about products and protection of personal information. This prejudice usually eliminated when personal communication is present. In the study related to low cost carriers (LCC), trust stated as the strongest predictor of online purchase intention in the context of online purchasing LCC air tickets (Escobar-Rodriguez & Carvaja-Trujillo, 2014).

Brown, Muchira, and Gottlieba (2005) claimed that older generation tend to have more concern on trust and privacy issue compare to younger group of people, since they do not pay much of attention to that. Kamarulzaman (2007) find that usage of online travel and tourism product shopping does not depend on the level of trust individual holds there is no direct impact. On the other hand, Amaro and Duarte (2015) mention that trust is an influential factor that individuals consider before involving in such behavior. Hence, this study investigates trust effect to determine

usage of the Internet to purchase T&T products that person can form before involving to studied behavior. Thus, it is hypothesized that:

H7. Trust in online T&T products shopping positively affects PU of purchasing T&T products online.

H8. Trust in online T&T products shopping positively affects PEOU of purchasing T&T products online.

**2.5.2 Self-Efficacy**

Technology is widely interfering in each and all aspects of humans' daily lives that makes certain task to be accomplished in effective, convenient, productive and easier ways. However, technology is something that needs to be taught or learnt by individual through, for instance, the observation, tutorials and teachers (Bandura & Adam, 1977).

Self-efficacy is the term that used in order to describe individual's belief of being able to perform certain action with confident that he or she holds inside (Pappas, Pateli, Giannakos, & Chrissikopoulos, 2014). It significantly predicts individual's behavioral intention to perform actual behavior. When individual learns and observes that other people can do and perform such action he or she unwittingly understands that she or he is also capable of doing it by saying "If others can, so do I" (Bandura, 1977). Hence, the higher self-efficacy individual holds the higher chance of performing and successfully accomplishing certain tasks that were perceived difficult by individual at some point (Badura & Adams, 1977). Higher self-efficacy depends on the self-perception and prior experiences (Pavlou & Fygenson, 2006; Amaro & Duarte, 2013). In Pappas et al. (2014) experience is influential determinant of self-efficacy that rise positive attitude and effect intention.

Therefore, in this thesis, intention towards purchasing T&T products online is examined among young people, where they already gained knowledge and experience of the Internet usage for basic activities such as searching, browsing and purchasing other products apart from T&T products. It is necessary to have computer and the Internet knowledge (Amaro & Duarte, 2013) in order to reduce anxiety, increase confidence towards such behavior. These consequently lead in prediction of performing expected behavior and actual behavior itself (Vijayasarathy, 2004; Pappas et al., 2014). In case of failure, people with high self-efficacy tend to have motivation to try harder and put more effort for the result individual tries to achieve (Bandura, 1977).

The internet users have more likelihoods to be purchasers, since they have frequent access to the information regarding travel and tourism products that increase their intention to purchase them online. Furthermore, the growth of online travel and tourism products shopping will depend on continuous access of the internet users to online intermediaries to not just do "online window shopping" but actual purchase (Escobar-Rodriguez & Carvajal-Trujillo, 2014).

In the light of the discussion above related to the self-efficacy variable, the following hypotheses are given:

H9. Self-efficacy over online T&T products shopping positively affects PU of purchasing T&T products online.

H10. Self-efficacy over online T&T products shopping positively affects PEOU of purchasing T&T products online.

**2.5.3 Controllability**

Younger individuals are more likely to be tech-oriented and tend to have higher self-efficacy beliefs compare to older ones, however, not all of them hold enough or any resources to perform online shopping due to various reasons: not availability of credit card to perform online transactions, sufficient financial resources or simply no laptop or internet (*personal communication*). Due to the abovementioned reasons, controllability is a dimension that describes availability of needed resources to adopt online T&T products shopping as a habit. Insufficient resources, poor internet connection and more factors can resist in such behavior and let the Internet users seem that this behavior is not easy to perform (Pavlou & Fygenson, 2006). As TAM grounded that PEOU has a direct effect on PU, thus logically there is a little chance that individual will form positive attitude and perform studied behavior (Amaro & Duarte, 2013; Amaro & Duarte, 2015).

To explore this dimension in relation to an acceptance of travel and tourism products purchasing online the following hypotheses are formulated:

H11. Controllability over online T&T products shopping positively affects PU of purchasing T&T products online.

H12. Controllability over online T&T products shopping positively affects PEOU of purchasing T&T products online.

## 2.6 Proposed Hypotheses

TAM is the base for the conceptual model that investigates young travelers' acceptance of online T&T products shopping. Trust, self-efficacy and controllability were added as external determinants to test if they have positive affect on TAM dimensions through perceived ease of use and perceived usefulness constructs.

Regarding the abovementioned discussion and information, relationships between variables and constructs of the revised TAM model (Figure 1), following hypotheses below are originated:

H1. PU of purchasing travel and tourism products online positively affects Attitude towards online travel and tourism products shopping

H2. PEOU of purchasing T&T products online positively affects Attitude towards online T&T products shopping

H3. PEOU of purchasing T&T products online positively affects PU of purchasing T&T products online

H4. PU of purchasing T&T products online positively affects BI to purchase T&T products online

H5. Attitude towards online T&T products shopping positively affects BI to purchase T&T products online

H6. BI to purchase T&T products online positively affects Actual Purchase of T&T products online

H7. Trust in online T&T products shopping positively affects PU of purchasing T&T products online

H8. Trust in online T&T products shopping positively affects PEOU of purchasing T&T products online

H9. Self-efficacy over online T&T products shopping positively affects PU of purchasing T&T products online

H10. Self-efficacy over online T&T products shopping positively affects PEOU of purchasing T&T products online

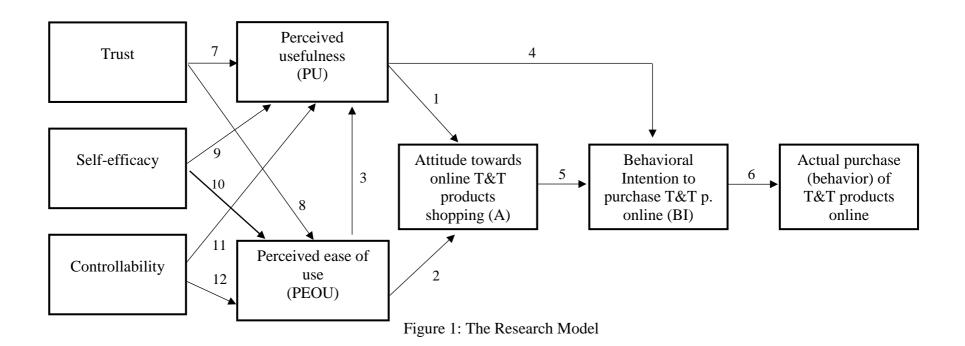H11. Controllability over online T&T products shopping positively affects PU of purchasing T&T products online

H12. Controllability over online T&T products shopping positively affects PEOU of

purchasing T&T products online

Figure 1: The Research Model

# Chapter 3

# METHODOLOGY

## 3.1 Research Approach

The choice of deductive or inductive approach depends on the type of a study that later on will effect the method of data collection. Current paper implemented quantitative method in order to use and test hypotheses with the variables as trust, self-efficacy, controllability, and the TAM dimensions from large number of people at one time by using convenience sampling (Altinay & Paraskevas, 2010). Deductive approach is associated with quantitative method that used to lead the research to test certain assumptions made from used theories (Dubois & Gadde, 2002).

## 3.2 Sample and Data Collection

A set of questions and items were prepared and included, from prior and recent studies, in the questionnaire to be distributed to young people, studying in the North Cyprus, Turkish Republic of North Cyprus (TRNC). The North Cyprus, as an educational hub, opens their "doors" to students from many countries and nationalities, who can study in universities of major cities as Gazimağusa, Lefkoşa, Girne, Lefke, Güzelyurt and so on. According to the TRNC Ministry of Foreign Affairs' official website, the universities of the Island welcomed 81,000 students during the 2015 – 2016 from foreign countries - 47,033, Turkey - 21,982 and local citizens - 12,000 (Ministry of Foreign Affairs.., 2015).

The data was collected during the 20<sup>th</sup> of March, 2017 till 20<sup>th</sup> of April, 2017. From the 600 distributed questionnaires, a total of 545 questionnaires (90.8%) were valid and usable for analysis. Researcher used pen and pencil method to reach people face to face where possible and be there at present time to guide and answer questions that might occur.

## 3.3 Questionnaire Structure and Measures

### 3.3.1 Questionnaire Structure

The questionnaire, originally, was prepared in English language where questions and statements were adapted and added from earlier research studies. Section I was generating respondents' background information about the Internet usage pattern and online T&T products purchase experience (adapted from Morrison et al., 2001; Kim et al., 2012; Kucukusta et al., 2015 and partial self-created from personal communication with professors and young travelers); Section II (see Table 2) and Section III questions related for the respondents' profile as age, gender, country, education, semester, department, and their monthly income.

The Section I was for respondents' background information. It started with given multiple choices and option answer "other" in case, open-ended questions to find out unexpected answers for future research or on the other hand confirm expected answers from previous studies and dichotomous "Yes" or "No" scale and measure satisfaction of T&T (1 – very dissatisfied; 5 – very satisfied). Section II was for measuring each construct of the model (see Table 2 for items and sources) and section III for demographical information of participants about age, gender, country of origin, education level and income.

The universities offer education in English and in Turkish languages. Therefore, in order to prevent any misinterpretation and misunderstanding of words and terms used the questionnaire was translated from English to Turkish, then back from Turkish to English by native speakers proficient in both the English and the Turkish languages (Parameswaran & Yaprak, 1987). This also allowed to reach more participants. Professors carefully checked both questionnaires where certain wordings were replaced. The final version of the questionnaires in both languages, were administered to students, lecturers, and professors of different ages and genders for pilot study (n= 25) in order to verify and clarify the questions and items. Comments and suggestions were taken under the consideration and corrective actions applied.

The number of recommended (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003) remedies has been applied to this research to avoid procedural and methodological biases, such as the respondents were informed about the purpose of the research from the beginning and the voluntary participation to answer the questionnaire. The questionnaire had a cover page and the respondents were assured about the anonymity of their responses, reverse coded questions has been included to avoid the "Yes/No" style of answering.

### 3.3.2 Measurement Scales

Technology Acceptance Model dimensions were measured through certain number of items adapted from prior studies with external variables: trust, self-efficacy, and controllability. In total Section II consists of 25 items (See table 1) measure with five-point Likert scale ranging from 1 – Strongly disagree to 5 – Strongly agree. In order to measure perceived usefulness 4 items were used (Kucukusta et al., 2015), one construct for instance was: "Using the Internet to purchase travel and tourism products online would make purchasing easier". To measure perceived ease of use 4

items were used (Kucukusta et al., 2015). One inquiry as a sample was: "Using the Internet to purchase travel and tourism products online would be easy for me to learn". The other dimension – Attitude measure with 5 items (Amaro & Duarte, 2015). An example of the statements was "Online travel and tourism products shopping is a good idea". Further, to measure trust 5 items from Amaro & Duarte (2015) were used as well, where "The chance of having a technical failure in an online transaction is quite small" put as first construct. In order to measure self-efficacy and controllability 2 items per each variable (Amaro & Duarte, 2015) were inquired, such as "I am proficient in using the Internet for travel and tourism products shopping" and "All necessary resources (e.g. computer, internet access, time) for purchasing travel and tourism products online are accessible to me". For the last construct – behavioral intention 3 items were used from Kucukusta et al. (2015), as one item for example was "I will use travel and tourism products websites to purchase on a regular basis in the future".

# Chapter 4

# RESULTS

## 4.1 Results of the Section I: Background of Internet Usage

Section I in the questionnaire measure individuals' internet and purchasing shopping experiences that divided participants into two groups: purchasers and non-purchasers who are reluctant to use the Internet for T&T products shopping due to several reasons described further.

The huge portion of participants (98.3 %) use the Internet daily for more than four year (97.4%). Thier activity in the Internet in terms searching information for travel & tourism products vary between twice a year (31.4%), one a month (18.9%) and once a year (16,7%), respondents who chose option "other" (8%) used this information - "when needed". Highest percentage of participants (61.5%) visit airlines' website and only 13.8 % visit online travel agencies, to name a few. Question number 5 allows to breakdown participants into online purchasers and non-purchasers where 429 (78.7%) purchased T&T products online and 116 (21.3%) individuals' did not use the Internet for Online T&T products shopping.

"Easiness" (25.4%), "cheaper prices without TA commissions" (23.8%), "convenience and comfort without leaving a house" (12.1%) and "saves time" (8%) are features attracting travelers to be online consumers. Surprisingly, only 2.5% describe their choice as "safe and trustable". On the other hand, non-purchasers

explain their resistance due to "distrust, uncertainty, and unreliability" – 24.1%, "need of personal communication" and "credit card issues" shared equally – 12%, and last, but not least "poor knowledge of online shopping" 5% hinder from this type of shopping.

Further answers measure purchasing experience of individuals who use the Internet to purchase T&T products online. Highest purchasing travel and tourism products is airline tickets (96.9 %), after that online consumers purchase along or separately is accommodation (40.5%). Only 21.4% use the Internet for transportation reservations, minor percentage purchase tours (8.3%) and cruises (2.5%). Following previous question, participants required to choose the most purchasing T&T product. Not surprisingly, airline ticket is at the first place – 67.9% compare to the other options.

Satisfaction from any product or service depends whether expectations were met or not. For example, question five and eight in the survey require indicating the reasons of their answers where comments are similar or additional to the question five. For example, respondent attracted by "cheap price" for the airline ticket are satisfied with the purchase because purchasing process is easy. These factors are interrelated and have influence on each other that could lead to the actual behavior. The more advantages received by purchaser from the online providers compare to the traditional (offline) channels, the higher intention individual might hold for online T&T products shopping (Amaro & Duarte, 2015). Answers from respondents about the satisfaction of the T&T products purchasing online vary from 1 - "very dissatisfied" to 5 - "very satisfied". Individuals are satisfied (30%) and very satisfied (30%) and only 1.1% are very dissatisfied. Answers for positive answers are interpreted as easy, cheap, fast, convenient and accessible without leaving home. In

addition, worth to mention that young people believe that it is trustable and shared reviews are helpful. Very satisfied online consumers choose similar reasons plus time save, reasonable prices and clear and simple direction in usage of website. Several purchasers are very satisfied with airline e-ticket because it gives privilege to choose own seat, do online check- in and print ticket together with boarding passes. Abovementioned purchases are done through official websites – (51.2%) compare to online travel agencies (29%) (for instance booking. com; skyscanner.com, Airbnb, and tripadvisor.com).

Frequency for purchasing T&T products via the Internet distributed accordingly: 30.3% purchase them twice in a year, 17.4 % four times in a year and once a year around - 12%, to name highest numbers. In overall, their yearly spending on aforementioned products purchase vary from $199.99 or less (21.8%) and $800 or more (21.1%). Among the participants, only 12% had a problem compare to those who did not face any issues while purchasing T&T products - 66. 1%. As for the type of provider, online or offline, respondents chose online (69.4%) over offline (8.8%).

Young travelers' purpose to travel the most is education (34.3%) and vacation/ leisure (20.2%). The final question for two emerged group, answer represents that 63.1% purchase other products online and 35.8% are not involved in such behavior.

## 4.2 Results of the Section II: The Research Model

This study applied series of techniques in order to confirm, analyze and describe collected data such as confirmatory factor analysis, means, correlations, standard deviations and Cronbach Alphas as well as multiple regression and binary logistic analysis, multicollinearity and independent t-tests with TAM dimensions.

Due to the confirmatory factor analysis applied in this research some items of perceived ease of use, attitude, and trust were dropped (Table 1) due to the low standardized loadings ($\lambda < .4$). The rest of the statements have been loaded on their relevant variables at the significant level ($p < .01$) and ($\lambda > .4$) that proves the evidence for the convergent validity of the variables (See Table 1).

The means, correlations, standard deviations, and Cronbach Alphas, described in Table 2. As illustrated in table 3, all the studied variables significantly correlate with each other $p < .001$).

Four Cronbach Alphas (BI, PU, A and SE) were loaded more than .7 (Cortina, 1998), where trust and controllability were $> .6$ and perceived ease of use $>.5$. Nunnally (1978) stated that Cronbach Alphas above .6 can be counted as reliable and consistent with other dimensions. Items to measure PEOU were taken from Kucukusta et al. (2015). PEOU is one of the integral and fundamental variable of TAM with the all the items being reliable in previous studies that cannot be eliminated. Hence, Cronbach alpha of $>.5$ is still counted as reliable (Loewenthal, 2001). Items are unidimensional scales as it is supported in CFA (See Table 2). Concerning the multicollinearity there was no issue (VIF $> 10$). Several independent *t*-tests used as an instrument were done to verify the difference, for females and males and for two emerged group: purchasers and non-purchasers.

Table 1: Scale Items and Result of Confirmatory Factor Analysis

| Constructs | Items | Sources | λ |
|---|---|---|---|
| Perceived Usefulness | PU1 - Using the Internet to purchase travel and tourism products online would make purchasing easier | Adapted from Kucukusta et al. (2015) | .806 |
| | PU2 - Using the Internet to purchase travel and tourism products online would be useful for my travel and tourism products purchasing | | .779 |
| | PU3 - Using the Internet to purchase travel and tourism products online would help me to purchase more quickly | | .753 |
| | PU4 - Using the Internet to purchase travel and tourism products online would help me to purchase more efficiently | | .627 |
| Perceived Ease of Use | PEOU1 – Using the Internet to purchase travel and tourism products online would be easy for me to learn | Adapted from Kucukusta et al. (2015) | dropped |
| | PEOU2 - Using the Internet to purchase travel and tourism products online would not require much mental effort | | .913 |
| | PEOU3 - Using the Internet to purchase travel and tourism products online would be simple to do | | .550 |
| | PEOU4 - Using the Internet to purchase travel and tourism products online would be easy by following the instructions on websites | | dropped |
| Attitude | ATT1 - Online travel and tourism products shopping is a good idea | Adapted from Amaro and Duarte (2015) | .804 |
| | ATT2 - Online travel and tourism products shopping is a wise idea | | .732 |
| | ATT3 -  I like the idea of purchasing travel and tourism products online | | .495 |
| | ATT4 - Purchasing travel and tourism products online would be pleasant | | dropped |
| | ATT5 - Purchasing travel and tourism products online is appealing/ engaging | | dropped |

| | | | λ |
|---|---|---|---|
| Trust | TRU1 - The chance of having a technical failure in an online transaction is quite small | Adapted from Amaro and Duarte (2015) | .812 |
| | TRU2 - I believe most online travel and tourism products websites will perform to the utmost of the customers' benefit | | .719 |
| | TRU3 - I believe online travel and tourism products websites are trustworthy | | .563 |
| | TRU4 - Internet travel and tourism products shopping is unreliable | | dropped |
| | TRU5 - Internet travel and tourism products shopping cannot be trusted, there are too many uncertainties | | dropped |
| Self- Efficacy | SEF1 - I am proficient in using the Internet for travel and tourism products shopping | Adapted from Amaro and Duarte (2015) | .836 |
| | SEF2 - I feel confident that I can use the Internet to purchase travel and tourism products | | .718 |
| Controllability | CONT1 - All necessary resources (e.g. computer, internet access, time) for purchasing travel and tourism products online are accessible to me | Adapted from Amaro and Duarte (2015) | .694 |
| | CONT2 - I have the necessary financial means (e.g. Credit card, PayPal) to purchase travel and tourism products online | | .772 |
| Behavioral Intention | BI1 - I will use travel and tourism products websites to purchase on a regular basis in the future | Adapted from Kucukusta et al. (2015) | .763 |
| | BI2 - I will frequently use travel and tourism products websites to purchase in the future | | .785 |
| | BI3 - I will strongly recommend others to purchase travel and tourism products online | | .712 |

*sNote:* λ is standardized factor loading.

Table 2: Means, Standard Deviations, Correlations, and Cronbach Alphas

| Variable | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|---|
| 1. Behavioral Intention | (.794) | 0.566* | 0.333* | 0.569* | 0.448* | 0.537* | 0.526* |
| 2. Perceived Usefulness | | (.729) | 0.515* | 0.685* | 0.365* | 0.526* | 0.551* |
| 3. Perceived Ease of Use | | | (.570) | 0.448* | 0.328* | 0.423* | 0.390* |
| 4. Attitude | | | | (.788) | 0.419* | 0.525* | 0.552* |
| 5. Trust | | | | | (.650) | 0.396* | 0.322* |
| 6. Self-Efficacy | | | | | | (.708) | 0.514* |
| 7. Controllability | | | | | | | (.653) |
| Mean | 3.7070 | 4.0232 | 3.7505 | 3.8911 | 3.3015 | 3.6954 | 3.9275 |
| Std. Deviation | .933 | .883 | .923 | .896 | .874 | .959 | .904 |

*Note*: *p <.001. Cronbach Alphas for reliability check are presented within the parentheses.

## 4.3 Results of Section III – Demographic Breakdown of the Sample

Among 545 volunteer participants, 57.6 % (314) are male and 41.6% (227) are female, the remaining wish to not answer. The ages of the respondents are from 17 to 38, largest groups in this study are young travelers between 20 to 24 – 358 (66.4%), then 88 (16.3%) from 17 to 19 and 81 (15%) are 25 – 29 (See Table 3). Students are gaining their degree in undergraduate – 458 (84.35%), Master – 68 (12.5%) and PhD programs – 17 (3.1%). Majority of the participants are in $2^{nd}$ semester of their program – 136 (25.2%), then $4^{th}$ - 95 (17.6%) and $6^{th}$ semester – 80 (14.8%) the rest are in other semester with smaller percentage. The highest number of participants study in Tourism – 83 (15.4%), Education Science – 47 (8.74%), Business Administration – 44 (8.18%) and Psychology – 38 (7.06%), to name of few from 35 written departments. Diverse nationalities of the participants is not a surprise. The respondents from 49 countries participated in this study. The highest number of respondents are from Turkey – 135 (25.1%) and Nigeria – 52 (9.65%), followed by Pakistan – 48 (8.9%), TRNC – 41 (7.6%) and Iran – 40 (7.4%). Answers related to the question about income vary from $199.99 or less till $800 or more, where 92 (16.9%) have monthly allowance from $199.99 or less, 178 (32.7%) from $200 to $399.99 as the most common, 139 (25.5%) between $400 to $599.99, 65 (11.9%) between $600 - $799.99 and 55 (10.1%) between $800 or more (See Table 3).

Table 3: Respondents' Profile

| Variable | N | % | Variable | N | % |
|---|---|---|---|---|---|
| *Age* | | | *Education Level* | | |
| 17 – 19 | 88 | 16.3 | Undergraduate | 458 | 84.35 |
| 20 – 24 | 358 | 66.4 | Master | 68 | 12.5 |
| 25 – 29 | 81 | 15 | PhD | 17 | 3.13 |
| >30 | 11 | 2.2 | | | |
| *Income level (monthly)* | | | *Gender* | | |
| $199.99 or less | 92 | 16.9 | Male | 314 | 57.6 |
| $200 - $399.99 | 178 | 32.7 | Female | 227 | 41.6 |
| $400 - $599.99 | 139 | 25.5 | | | |
| $600 - $799.99 | 65 | 11.9 | | | |
| $800 or more | 55 | 10.1 | | | |

## 4.4 Tests of Hypotheses

The result of the research model fit statistics in the current study ($X^2$ = 241.35, df = 131, $X^2$/df= 1.84, $p < 0.05$, NFI = .93, CFI = .93, PNFI = .719, RMSEA = .043) revealed that the proposed model is an acceptable model. Furthermore, the results of regression analyses (please see the Table 4 and 5) demonstrated that all constructed hypotheses are supported ($p < .05$). For example, Hypothesis 1 examined effect of perceived usefulness on attitude which was supported ($\beta$ = .618, $p < .05$). Then, the results showed that perceived ease of use of purchasing T&T products online positively affect attitude towards online T&T products shopping. Therefore, hypothesis 2 was supported ($\beta$ = .130, $p < .05$). Furthermore, direct effect from perceived ease of use of purchasing T&T products online on perceived usefulness was supported ($\beta$ = .275, $p < .05$). Also, direct effect of perceived usefulness of purchasing T&T products online on behavioral intention to purchase T&T products online, hence Hypothesis 4 was supported ($\beta$ = .333, $p < .05$). As logical flow of TAM model Hypothesis 5 was supported, attitude towards online T&T products shopping positively affect behavioral intention to purchase T&T products online ($\beta$ =

.341, p < .05). In order to test Hypothesis 6, the effect of BI on AB, binary logistic regression were used since actual behavior has been tested through dichotomous "Yes" or "No" scale. The relationship between the behavioral intentions increase the logit or the estimated log odds of actual behavior by .725. With this results, Hypothesis 6 was supported. It denotes that those who intended to behave were almost two times more likely to have actual behavior than those who did not intent so we could reject the null hypothesis and refer that individuals' intention affects actual behavior positively (see table 5). Hypothesis 7 was supported ($\beta = .090$, p < .05). The trust in online T&T products positively affect perceived usefulness of purchasing T&T products online. Moreover, the trust has the same effect on perceived ease of use, therefore Hypothesis 8 was supported ($\beta = .161$, p < .05). The Self-efficacy over online T&T products shopping has an effect on perceived usefulness. According to the regression result the hypothesis 9 was accepted with $\beta = .218$, p < .05. At the same time, it has effect on perceived ease of use of purchasing T&T products online, hence Hypothesis 10 was supported with $\beta = .251$, p < .05. The last two hypotheses (H11 and H12) were examining positive affect of the controllability over online T&T products shopping on perceived usefulness ($\beta = .303$, p < .05) and perceived ease of use ($\beta = .209$, p < .05) that were supported with regression analysis (See Table 4).

Table 4: Regression Analysis for Predicting Variable

| Variables | PU | PEOU | A | BI |
|---|---|---|---|---|
| | B | β | β | β |
| Trust | .090* | .161* | | |
| Self-Efficacy | .218* | .251* | | |
| Controllability | .303* | .209* | | |
| Perceived Ease of Use | .275* | | .130* | |
| Perceived Usefulness | | | .618* | .333* |
| Attitude | | | | .341* |
| $R^2$ | .456 | .241 | .481 | .383 |
| $F$ | 113.236 | 57.197 | 251.104 | 168.049 |

*Note:* *p < .05.

Table 5: Binary Logistic Regression

| | B | S.E. | Sig. | Exp (B) | 95% C. I. for EXP(B) | |
|---|---|---|---|---|---|---|
| | | | | | Lower | Upper |
| Behavioral Intention | .725 | .116 | .000 | 2.066 | 1.645 | 2.594 |

# Chapter 5

# DISCUSSION

## 5.1 Evaluation of Findings

This study tests the research model that focuses to investigate whether young travelers prefer to purchase travel and tourism products online or offline - traditional travel intermediaries. The research model included TAM original dimensions and additional external variables as trust; self-efficacy and controllability (two components of PBC) from the TPB.

The results and findings regarding dimensions and hypotheses consistent with prior studies in that original determinants of TAM have positive affect on each other directly and indirectly. Perceived usefulness as well as perceived ease of use, both, have a positive effect on attitude towards online T&T products shopping. Morosan and Jeong (as cited in Amaro & Duarte, 2013) mentioned that PU and PEOU created favorable attitude to reserve hotel room through hotel reservation websites, for instance. The easier execution of the task, the more useful individual will perceive such behavior that consequently form positive attitude. Besbes et al. (2016) similarly claimed that these fundamental constructs impact on the attitude towards online booking. Furthermore, Kamarulzaman (2007) findings stated that PU positively affect the acceptance of online travel shopping more than perceived ease of use. Similar findings explained in Kucukusta et al., 2015 study on web site and online booking. It can be explained that adoption of new technologies is becoming

relatively easy within the experience and trials thus usefulness of online travel purchase is more influential. Furthermore, direct and positive relationship between PEOU to PU was supported. This findings consistent with Davis et al. (1989) TAM model and Kamarulzaman (2007) results. On the other hand, another direct relationship of perceived usefulness on behavioral intention was supported in current study. In Besbes et al. (2016) mentioned that perceived usefulness is an influential dimension on intention to purchase T&T products via the Internet. Further, result indicates that A positively affect BI. This supports Amaro and Duarte (2015) results that attitude positively impact on intention to purchase travel online. Following the relationship between behavioral intention impacts on actual behavior was also supported and consistent with Davis et al. (1989) study. According to the TRA - beliefs regarding the stimulus object affect attitude towards the studied subject (Chau, 2001), for instance – online travel and tourism products shopping. Formed attitude has significant and direct effect on intention that determine actual behavior. Following hypotheses are based on individual beliefs, trust, self-efficacy and controllability, considered as external variables. According to Davis et al. (1989) external variables impact on two fundamental determinants, perceived ease of use and perceived usefulness. Aforementioned statement supports current findings where all external variables of current study affect two constructs positively. Trust positively affect perceived ease of use and perceived usefulness. The easier for individual perceive studied behavior, the more useful it will appear to him or her, as repeatedly mentioned earlier. Moreover, the other external variables: self-efficacy and controllability as two components of perceived behavioral control have positive effect on PU and PEOU in this study, which indirectly effect BI. Besbes et al. (2016) mentioned that PBC, representing resources and capability, plays an important role to

determine behavioral intention of the participants to purchase T&T products online. Bigne, Sanz, Ruiz and Aldaz (as cited in Amaro and Duarte, 2015) findings, on the other side, stated that PBC in their study did not influence intention to purchase travel online at all. However, Amaro and Duarte (2015) mentioned that individual will perform online travel shopping when he or she hold sufficient resources and confidence to perform the behavior that eliminate the prejudice about the difficulty and complexity of such behavior (Amaro & Duarte, 2015).

The empirical research of this thesis collects information on the internet usage pattern, purchasing experience of the participants, level of trust and self-efficacy, availability of resources and other factors that can predict actual behavior. It demonstrates certain relationships between the variables that are noticed among the participants. According to the descriptive information on the Internet usage pattern, there was no visible differences between online purchasers and non-purchasers. According to Morrison et al. (2001) findings, those groups distinct between each other in years of using the Internet. In addition, frequent visit to the Internet during the week effects the purchasing process. This contradicts with current findings since both groups use the Internet everyday for more than four years. This is similar to Li and Buhalis (2006) study. Majority of participants use the Internet for T&T products information twice a year and the main purpose for travel is education. Regarding the websites visit for T&T products information, majority of participants chose airline websites rather than Online Travel Agencies (OTA). This shows that major T&T product purchase online by young respondents is airline tickets and then accommodation. Accommodation, according to Bilgihan (2016) is the second T&T products that online consumers purchase. Purchase of abovementioned products together can lead to other possible T&T products purchase (Morrison et al., 2001).

Young travelers prefer to buy airline tickets and other T&T products through official websites over OTAs. Li and Buhalis (as cited in Amaro & Duarte, 2013) claim that visiting official websites leads to more chances of being purchaser. This might be explained by credibility and safety that the Internet user perceives in relation to official websites.

The reasons of purchasing T&T products online explained by young people of this study are financial and non-financial (e.g. convenience, ease of use) advantages that effect their choice. Study done by Jensen (as cited in Amaro & Duarte, 2013) found out that online consumers value convenience because it saves for them time. Due to that reason, they have higher intention to purchase T&T products online rather than high street travel agencies or suppliers' office that has to be reached first, wait in-line and so on. Respondents of the paper attract to the online shopping because of the cheap prices that eliminates commissions of TA, availability of discounts, and various offers. This findings support Morrison et al. (2001) results. Same researchers mentioned that non-purchasers can be converted to purchasers when abovementioned advantages are obvious for them. Kucukusta et al. (2015) argue that those consumers do not hold negative perception towards online T&T products shopping; in fact they even wish to perform the behavior (Buhalis & Law, 2008; Besbes et al., 2016).

The reasons of non-purchase to purchase T&T products offline are lack of knowledge and experience, uncertainty, and need of personal communication. Morrison's et al. (2001) suggests that people need education and guidance for using the innovative technology to eliminate them. Moreover, Pappas et al. (2014) suggest that pleasant online shopping process for any products or service rise person's trust.

There are non-purchasers in the thesis (44%) who purchase other products, apart from T&T ones online and 52% who do not purchase any products online at all. It illustrates that individual's prior experience of online shopping, everyday usage of the Internet still make young travelers be apprehensive towards online T&T products shopping (Amaro & Duarte, 2013). Logical explanation to that can be intimidation to reveal valuable personal information. The other reason, mentioned in Kolsaker, Lee-Kelley, & Choy (2004) study, is travelers perceive shopping as social activity and prefer spend diligent time when choosing.

Comparison of emerged groups of online purchasers and non-purchasers report that there were difference between all the external dimensions of the research model (see Appendix A). Behavioral intention and self-efficacy of non-purchasers are less compare to purchasers. Purchasers hold higher behavioral intention ($\mu=3.84$), compare to non-purchasers with $\mu=3.21$. The mean of Self-efficacy of purchasers is $\mu=3.84$ and $\mu=3.14$ for non-purchasers. According to the current findings, less self-efficacy individual holds, he or she will not perceive this type of shopping as easy to perform and useful in the future usage. Kamarulzaman (2007) claimed that travelers need to see and understand usefulness and easiness of T&T products shopping in order to have intention to perform such behavior. In fact, same author mentioned that perceived ease of use has less impact on online T&T products adoption; author suggests that the internet users have to observe and experience dominated benefits compare to competing channels. Surprisingly, trust among two groups was not quite influential factor and least to vary in numbers: purchasers ($\mu=3.39$) and non-purchasers ($\mu=2.97$).

Regarding the controllability, individuals do not vary significantly between each groups, however one of the reasons that prevent non-purchasers to perform can be missed resources. These findings are not surprising since sample of the study consists young travelers who, for instance, do not hold high income at any time needed. Furthermore, online consumers have more favorable attitude toward online T&T shopping rather than non-purchasers. This support Pappas et al. (2014) statement that confidence gained from previous experience and observation impact on intention to perform studied behavior and decrease the possibility of actual behavior.

All variables regarding the difference in gender are not significant, and both groups more likely to have behavioral intention to purchase T&T products online and the mean for males were $\mu=3.72$ and $\mu=3.70$ for females. There are no significant differences amongst male and female groups on the other variables naming perceived usefulness and perceived ease of use, attitude, trust, and self-efficacy. However, controllability over the online T&T products shopping is statistically significant in male groups rather than female, in such way that males ($\mu=4.01$) have more controllability (e.g. resources) over the online purchasing than females ($\mu=3.83$). These findings are consistent with Morrison et al. (2001) and Li and Buhalis (2006) that gender difference do not have any significant effect on their will.

According to comparison results between participants' level of education and models' dimension. PhD students tend to have less trust in online T&T products shopping. Furthermore, similar test for age shows that people above 27 have less trust to purchase T&T products online. The reason can be that with older age people are more concern about the trust compare to young ones. This supports the findings in the study of Amaro and Duarte (2013). The current research's findings reveal that

only 2.5% respondents mentioned "safe and trustable" as the reason to purchase T&T products online compare to the relative advantages.

Comparison between undergraduate program and graduate program revealed that there is no much significant difference in responses to all dimensions of TAM except trust issues, where master and PhD students are more undecided to purchase T&T products online. Chen (2006) mentioned in article that the higher education individual gained the less trust in websites will be present. The more lack of trust is present, the less individual will perceive online T&T products shopping useful (Kamarulzaman, 2007). Moreover, in relation to income of the participants there are no perceptible differences apart from trust issues. In overall, research confirms that trust still is an integral and influential factor that prevents travelers to use the Internet for investigated behavior.

# Chapter 6

# CONCLUSION

## 6.1 Conclusion

The Internet changes the whole perspective of travel and tourism industry, as repeatedly mentioned. It unsettles older generation during the travel planning with the new opened possibilities. On the other hand, shopping online brings comfort to younger generation and less uncertainties in such activities since they are born with innovative technologies. As new trend evolves, people tend to adopt and adapt to new technologies and implement them in beneficial way possible.

This study suggested the research model based on TAM constructs and trust, self-efficacy and controllability as external variables to examine the relationship between the constructs on online travel and tourism products shopping. The sample of the current paper are young travelers, with the ages from 17 to 38, studying undergraduate and graduate programs in the North Cyprus. The North Cyprus is an educational hub that welcomes a huge number of people from various nationalities, opinions, views and perceptions. Researcher believes that the targeted group is one of the appropriate groups to do the research since young people are considered as "the largest population" and essential for many destinations in the world.

According to the findings and results, behavioral intention and self-efficacy are variables that prevent non-purchasers to realize the actual behavior. Individuals do

not hold enough self-efficacy thus do not perceive T&T products shopping online useful and easy for him or her to perform. Behavioral intention as influential determinant of actual behavior depends on perceived ease of use, perceived usefulness and attitude where two main constructs, PU and PEOU in TAM, affected by external variables. Therefore, it is necessary that external variables receive more focus.

Trust as one of the most critical factor in determining travel and tourism products online purchase impact on online purchasers and non-purchasers. The results in this thesis show that young online consumers above 27 are more reluctant to online T&T products shopping. Non-purchasers, logically, are more resisting to such behavior due to observations and personal prejudice that confirms prior studies on this matter. Individuals need to form their beliefs that he or she will not be cheated by travel suppliers, online travel agencies and other online intermediaries. These beliefs can be formed through positive prior experience and knowledge about online travel shopping in general, about reliable and authoritative websites and highly respected vendors.

Furthermore, young travelers prefer online T&T products shopping due to financial (e.g. discounts, offers) and non-financial advantages (e.g. comfort, saved time). They tend to use the Internet daily for number of purposes through smartphones, laptops or home computers that can be taken as opportunity for travel suppliers, traditional travel agencies and other offline intermediaries by launching trustable websites and in-hand mobile applications with clear guidance during the travels. The more opportunities and advantages young traveler will see for themselves, the higher chance to convert them to frequent online consumers.

## 6.2 Implications

Introduction of new technologies allow people to increase their performance and productivity in number of activities. The Internet, in its turn, offers number of possibilities to overcome challenges and changes that inevitably happens. For instance, opportunity to purchase products and services online is a game changer for travelers and suppliers. Standing, Tang-Taye and Boyer (2014) stated that online purchasing is one of the crucial topic to do research on the Internet and travel and tourism field. Findings on such topic from young travelers' perspective can guide suppliers, marketers and practitioners in their operations. The understanding of respondents profile gives an opportunity to analyze their decisions and behavior in relation to travel and tourism products shopping online.

Majority of countries according UNWTO (2016) focus on young market since they like to travel and spend longer time compare to older generations. Thus, it brings benefits to economy, surprisingly, in terms of spending (Bilgihan, 2016).

Young people have a particular attitude to evolved technologies which is not necessary positive and consistent (Bilgihan, 2016) since it can be easily influenced by the social media, nowadays. For instance, eWOM (electronic word of mouth) impacts on choice that young people make due to the given freedom to post, discuss and share positive and negative experiences about any travel and tourism products, websites, platforms as well as the destinations. Therefore, marketers and suppliers in travel and tourism industry should have deeper understanding of such influential group (Sparks & Browning, 2011).

Furthermore, it is important for travel suppliers to simplify online purchasing process that will benefit for the non-experienced and experienced internet users. As well as demonstrate usefulness of using online T&T products shopping compare to the competing ones, so travelers can clearly distinguish advantages to give up on offline providers.

Moreover, as the results of current research study showed that, apart from self-efficacy and behavioral intention, trust still takes an important place. It forms certain beliefs toward usage of the Internet for T&T products purchase. The website designers and travel suppliers should reassure the internet users that online transaction will be safe and secure together with bank collaborations. Furthermore, individual should feel confident to fill personal information that will not be detected by fraud and go outward of the website.

This study showed to the travel suppliers that travel and tourism products purchasing online has a potential in the close future. Therefore, offline providers should see the Internet as opportunity to widen their channels for relevant operations (e.g. promoting and selling). High street travel agencies should create websites to attract greater market, as it already practiced, but not popular. Furthermore, it is suggested that offline providers should focus on arising niche markets (e.g. Slow Tourism, Slow Meat, Agro-Tourism, Rural Tourism and so on) that attract young travelers since they care about the environment and willing to travel as sustainable as possible.

## 6.3 Limitations and Future Research Directions

This thesis has certain limitations. Two items out of four of perceived ease of use construct, attitude and trust are dropped. It still gives an opportunity to measure these

constructs; however, more item scales can be added for future studies. Moreover, to investigate similar research model through qualitative method with edits on the questionnaire can enrich researchers' and practitioners' knowledge.

Question related to the monthly income should be clearly defined in order for researcher not to confuse whether this income comes from family or earned by respondent him or herself. In addition, occupation of the students can be asked to have clear view on this matter. Furthermore, questionnaires with several missing answers at the open-ended questions should be avoided in order to have better and deeper analyses. Researchers should explain the importance of open-ended questions and try to persuade to fill with clear and full answer. Furthermore, it suggested to include more studies on the investigated behavior –purchasing travel and tourism products online. This can add in-depth explanation of certain behaviors of various age groups. Plus, future researches can consider short – (domestic) and long- haul (international) trips and find out whether these diversification influences on the quantity of T&T purchased products in detail among young and older travelers.

Research also suggests to do similar research study with young people of similar ages, as in the current thesis, however not students but those who are working, for instance. This will show whether results of current thesis can be generalized for all young travelers despite their occupation: student or employee. Moreover, similar research can be applied to older generation in order to understand their intention and acceptance of purchase travel and tourism products online. This will allow to eliminate dispel doubts of prior research studies. Furthermore, to examine predisposition to online T&T products shopping from two or more nationalities'. It

will enrich literature on mentioned behavior and clarify various contradictions since

cross-cultural comparison is not widely practiced yet (Amaro & Duarte, 2013).

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**APPENDICES**

# Appendix A: Independent T-Test for Purchasers and Non-Purchasers

**Independent Samples T-Test**

|          | statistic | df  | p      | Mean difference | SE difference |
|----------|-----------|-----|--------|-----------------|---------------|
| BI       | 6.67      | 541 | < .001 | 0.629           | 0.0976        |
| PU       | 6.55      | 541 | < .001 | 0.588           | 0.0970        |
| PEOU     | 4.68      | 541 | < .001 | 0.446           | 0.0991        |
| Attitude | 6.14      | 541 | < .001 | 0.560           | 0.0955        |
| Trust    | 4.67      | 541 | < .001 | 0.422           | 0.0900        |
| SE       | 7.29      | 541 | < .001 | 0.703           | 0.1027        |
| CA       | 5.29      | 541 | < .001 | 0.491           | 0.0956        |

**Group Descriptives**

|          | Group          | N   | Mean | Median | SD    | SE     |
|----------|----------------|-----|------|--------|-------|--------|
| BI       | Purchasers     | 429 | 3.84 | 4.00   | 0.885 | 0.0427 |
|          | Non-purchasers | 114 | 3.21 | 3.33   | 0.937 | 0.0878 |
| PU       | Purchasers     | 429 | 4.15 | 4.25   | 0.826 | 0.0399 |
|          | Non-purchasers | 114 | 3.56 | 3.75   | 0.944 | 0.0885 |
| PEOU     | Purchasers     | 429 | 3.84 | 4.00   | 0.892 | 0.0431 |
|          | Non-purchasers | 114 | 3.40 | 3.50   | 0.953 | 0.0892 |
| Attitude | Purchasers     | 429 | 4.01 | 4.00   | 0.850 | 0.0411 |
|          | Non-purchasers | 114 | 3.45 | 3.67   | 0.921 | 0.0863 |
| Trust    | Purchasers     | 429 | 3.39 | 3.33   | 0.859 | 0.0415 |
|          | Non-purchasers | 114 | 2.97 | 3.00   | 0.853 | 0.0799 |
| SE       | Purchasers     | 429 | 3.84 | 4.00   | 0.895 | 0.0432 |
|          | Non-purchasers | 114 | 3.14 | 3.00   | 0.994 | 0.0931 |
| CA       | Purchasers     | 429 | 4.03 | 4.00   | 0.872 | 0.0421 |
|          | Non-purchasers | 114 | 3.54 | 3.50   | 0.916 | 0.0858 |

## Appendix B: Questionnaire

## Dear Respondent,

This questionnaire is prepared for the thesis in order to fulfill the M.S. Program of Tourism Management. Researchers are studying one of the concerns in Travel & Tourism Industry by looking and understanding whether or not young people (travelers) have an acceptance to purchase travel and tourism products online through – Travel and Tourism Products Websites, Official Websites, Online Travel Agencies etc. compared to that of Traditional Travel Agencies (Offline).

Therefore, respondents are kindly requested to rate each statement and give honest answers to all given questions. This will take approximately 15 – 20 minutes.
The respondents' identity and answers will be kept in confidential.

Thank you very much for your time and effort!

*Research Team:*

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Please answer **all** following questions below.  **Read questions carefully.**

***Travel and Tourism products*** are airline tickets, accommodation (e.g. hotels), transportation reservations, tours, cruises and so on. These products comprise tangible and intangible elements which travelers experience before, during and after travel.

1) How often do you use the Internet?

☐ *Once a week*      ☐ *Twice a week*      ☐ *Three times a week*      ☐      *Everyday*
☐ *Other_____*

2) How long have you been using the Internet?

☐ *One year or less*      ☐ *Two years*      ☐ *Three year*      ☐ *More Than Four Years*

3) How often do you use the Internet for Travel and Tourism Products ***Information***?

☐ *Never*    ☐ *Once a year*      ☐ *Twice a year*      ☐ *Once a month*      ☐ *Twice a month*       ☐ *Other_____*

4) Which Travel and Tourism Products Websites do you ***visit*** most often?

☐ *Airlines*      ☐ *Hotels*      ☐ *Online Travel Agencies*      ☐ *Other_____*

5) Have you ever ***purchased*** Travel and Tourism Products online?

☐ *Yes,* Please indicate ***the reason***          ☐ *No,* Please indicate ***the reason*** why
why you did / do purchase online:          you did / do *not* purchase online & go to **Question 15** to proceed further
_____          _____
_____          _____
_____          _____

6) Which Travel and Tourism Product(s) do you ***purchase*** online? (More than one option can be selected)

☐ *Airline Ticket*      ☐ *Accommodation (Hotel etc.)*      ☐ *Transportation Reservations*
☐ *Tours*          ☐ *Cruises*          ☐ *Other_____*

7) Which Travel and Tourism Product do you ***purchase*** online ***the most***?

☐ *Airline Ticket*      ☐ *Accommodation (Hotel etc.)*      ☐ *Transportation Reservations*
☐ *Tours*          ☐ *Cruises*          ☐ *Other_____*

8) How much are you satisfied with your Travel and Tourism *products* purchasing online?

       *(very dissatisfied)*     *1*    *2*     *3*     *4*     *5*   *(very satisfied)*

*Why?* (Please specify) _____

9) Which **Website** do you use to **purchase** Travel and Tourism products online **the most**?

□ **Official Websites**     □ **Online Travel Agencies**      □ **Other**_____

10) How many times **in a year** do you use the Internet for purchasing Travel and Tourism products online?

□ **Once in a year** □ **Twice in a year** □ **Three times in a year**
□ **Four times in a year**         □ **Other**_____

11) How much do you spend on your Travel and Tourism product(s) purchase online **in a year**?

□ **$199.99 or less**   □ **$200 – $399.99**   □ **$400 – $599.99**   □ **$600 – $799.99**
□ **$800 or more**

12) Did you face any problems or difficulties while **purchasing** Travel and Tourism Products online?

□ **I did not face any problems**
□ **Excessive amount of money was taken from my Credit Card**
□ **I received wrong order** (e.g. without extra KG, wrong date on Airline Ticket)
□ **No reservation in hotel upon arrival**
□ **Other** (Please specify) _____

13) Which type of **provider** do you use to **purchase** Travel and Tourism products **the most**?

□ **Offline** (Traditional)       □ **Online**

14) What is the purpose for you to travel **the most**?
□ **Vacation/Leisure**       □ **Business/Meeting**       □ **Visiting friends**
□ **Visiting relatives**        □ **Education**        □ **Other**_____

15) Have you ever purchased any other products *(except travel/tourism products)* **online**?        □    *Yes*             □    *No*

**Section II.** Please indicate a degree of agreement or disagreement with the following statements by crossing the most suitable number using five-point scale:    1. I strongly *disagree*    2. I disagree    3. I am undecided    4. I agree 5. I strongly *agree*

| 1 | Using the Internet to purchase travel and tourism products online would make purchasing easier | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|---|
| 2 | Using the Internet to purchase travel and tourism products online would be useful for my travel and tourism products purchasing | 1 | 2 | 3 | 4 | 5 |
| 3 | Using the Internet to purchase travel and tourism products online would help me to purchase more quickly | 1 | 2 | 3 | 4 | 5 |
| 4 | Using the Internet to purchase travel and tourism products online would help me to purchase more efficiently | 1 | 2 | 3 | 4 | 5 |

| 5 | Using the Internet to purchase travel and tourism products online would be easy for me to learn | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|---|
| 6 | Using the Internet to purchase travel and tourism products online would not require much mental effort | 1 | 2 | 3 | 4 | 5 |
| 7 | Using the Internet to purchase travel and tourism products online would be simple to do | 1 | 2 | 3 | 4 | 5 |
| 8 | Using the Internet to purchase travel and tourism products online would be easy by following the instructions on websites | 1 | 2 | 3 | 4 | 5 |

| 9 | Online travel and tourism products shopping is a good idea | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|---|
| 10 | Online travel and tourism products shopping is a wise idea | 1 | 2 | 3 | 4 | 5 |
| 11 | I like the idea of purchasing travel and tourism products online | 1 | 2 | 3 | 4 | 5 |
| 12 | Purchasing travel and tourism products online would be pleasant | 1 | 2 | 3 | 4 | 5 |
| 13 | Purchasing travel and tourism products online is appealing/engaging | 1 | 2 | 3 | 4 | 5 |

| 14 | The chance of having a technical failure in an online transaction is quite small | 1 | 2 | 3 | 4 | 5 |
|----|---|---|---|---|---|---|
| 15 | I believe most online travel and tourism products websites will perform to the utmost of the customers' benefit | 1 | 2 | 3 | 4 | 5 |
| 16 | I believe online travel and tourism products websites are trustworthy | 1 | 2 | 3 | 4 | 5 |
| 17 | Internet travel and tourism products shopping is unreliable | 1 | 2 | 3 | 4 | 5 |
| 18 | Internet travel and tourism products shopping cannot be trusted, there are too many uncertainties | 1 | 2 | 3 | 4 | 5 |

| 19 | I am proficient in using the Internet for travel and tourism products shopping | 1 | 2 | 3 | 4 | 5 |
|----|---|---|---|---|---|---|
| 20 | I feel confident that I can use the Internet to purchase travel and tourism products | 1 | 2 | 3 | 4 | 5 |

| 21 | All necessary resources (e.g. computer, internet access, time) for purchasing travel and tourism products online are accessible to me | 1 | 2 | 3 | 4 | 5 |
|----|---|---|---|---|---|---|
| 22 | I have the necessary financial means (e.g. Credit card, PayPal) to purchase travel and tourism products online | 1 | 2 | 3 | 4 | 5 |

| 23 | I will use travel and tourism products websites to purchase on a regular basis in the future | 1 | 2 | 3 | 4 | 5 |
|----|---|---|---|---|---|---|
| 24 | I will frequently use travel and tourism products websites to purchase in the future | 1 | 2 | 3 | 4 | 5 |
| 25 | I will strongly recommend others to purchase travel and tourism products online | 1 | 2 | 3 | 4 | 5 |

**Section III.**     Please answer **all** questions below:

1. Age _____

2. Gender   □ *Male*      □ *Female*

3. Country _____

4. Education    □ *Undergraduate (Bachelor)*     □ *Graduate (Master)*

                    □ *Graduate (PhD)*

5. Which semester are you in?

     □ *1st semester*         □ *5th semester*

     □ *2d semester*         □ *6th semester*

     □ *3d semester*         □ *7th semester*

     □ *4th semester*         □ *8th semester*

     □*Other*_____

6. Department _____

7. Income (Monthly)

     □ *$199.99 or less*

     □ *$200 – $399.99*

     □ *$400 – $599.99*

     □ *$600 – $799.99*

     □ *$800 or more*

*Thank you for your kind cooperation!*