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CUSTOMER SATISFACTION WITH ONLINE OFFER OF TOURIST AGEN-
CIES IN SERBIA

Customer satisfaction is one of the key success factors for a tourist agency. The Internet is becoming one of the key factors which affect changes in customer behavior, in tourist industry. The aim of this paper is to explore a level of customer satisfaction with the online offer posted by tourist agencies in Serbia, as well as to identify key factors affecting customer satisfaction. Based on the data collected by conducting a survey in Serbia, conceptual model is defined and the hypotheses referring to the factors which affect customer satisfaction are tested. The results of this research may be used as guidelines for tourist agencies to use them in order to conduct analyses aimed at increasing customer satisfaction.

Keywords: the Internet; customer satisfaction; tourist product; tourist agency.

JEL: M31, D12.

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ЗАДОВОЛЕНІСТЬ КЛІЄНТІВ ОНЛАЙН-ПРОПОЗИЦІЯМИ
ТУРИСТИЧНИХ АГЕНТСТВ У СЕРБІЇ

У статті показано, що задоволеність клієнтів розглядається як один з ключових чинників успіху туристичного агентства. Інтернет стає одним із ключових чинників, які впливають на зміни в поведінці клієнта в туристичній індустрії. З цією метою вивчено рівень задоволеності клієнтів онлайн-пропозиціями туристичних агентств в Сербії, визначено основні чинники, що впливають на задоволеність клієнтів. На основі даних, зібраних шляхом проведення опитування в Сербії, запропоновано концептуальну модель і протестовано гіпотези відносно чинників, які впливають на задоволеність клієнтів. Результати цього дослідження можуть бути використані як посібник для туристичних агентств, з можливістю їх використання для проведення аналізу, спрямованого на підвищення задоволеності клієнтів.

Ключові слова: Інтернет; задоволеність клієнтів; туристичний продукт; туристичне агентство.

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УДОВЛЕТВОРЕННОСТЬ КЛИЕНТОВ ОНЛАЙН-
ПРЕДЛОЖЕНИЯМИ ТУРИСТИЧЕСКИХ АГЕНТСТВ В СЕРБИИ

В статье показано, что удовлетворенность клиентов рассматривается как один из ключевых факторов успеха туристического агентства. Интернет становится одним из ключевых факторов, влияющих на изменения в поведении клиента в туристической индустрии. С этой целью изучен уровень удовлетворенности клиентов онлайн-предложениями туристических агентств в Сербии, определены основные факторы, влияющие на удовлетворенность клиентов. На основе данных, собранных путем проведения опроса в Сербии, предложена концептуальная модель и протестированы гипотезы относительно факторов, влияющих на удовлетворенность клиентов. Результаты этого исследования могут быть использованы в качестве руководства для туристических агентств, с возможностью использования их для проведения анализа, направленного на повышение удовлетворенности клиентов.

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Ключевые слова: Интернет; удовлетворенность клиентов; туристический продукт; туристическое агентство.

1. Introduction. Customer satisfaction analysis plays an important role in defining a business policy of a enterprise conducting its business operations within tourism industry. Tourist companies are expected to demonstrate flexibility, i.e. a prompt reaction to demand changes as well as to consumers' individual needs, accompanied by using contemporary information and communication technologies.

Development of e-tourism involves the application of IT in all business processes and tourism supply chains with the purpose of maximizing efficiency and effectiveness of business performance and securing customer satisfaction (Page, Connell, 2009, p.131). The application of the Internet as a form of a marketing channel for tourist products and services has exerted a certain influence on retail operations, i.e. of tourist agencies. Apart from a traditional tourist product distribution system, the system of direct sale to end consumers as well the system of sales through electronic intermediaries are introduced as well. A direct sale of products and services decreases operation costs and increases transaction efficiency, resulting in the change of roles of traditional tourist agencies, and in the increased application of the Internet in their business operations, with the aim of enhancing supply and providing the added value to consumers (tourists) (Alvarez, Martin, Casielles, 2007, p. 453-463).

Key goals of agencies refer to the provision of necessary pieces of information and to understanding customer needs; they also involve provision of individual offers aimed at achieving satisfaction and loyalty, as well as building long-term customer relations. A number of researches have shown that virtual tourist agencies demonstrate the following major advantages: searchability, useful and relevant offers, web design and web presentations, booking speed and flexibility, quick selection of offer options, searching the lowest price etc. (Kim, Kim, Han, 2007, p.591-603)

In this paper, the study explores the possibilities of using the Internet to increase customer satisfaction, and conduct the analysis of the collected data related to attitudes which Serbian customer display. Also, it provides guidelines to tourist agencies to help them increase their own competitiveness and customer satisfaction.

2. Theoretical background.

2.1. Customer satisfaction in tourism. Customer satisfaction is a business philosophy which involves creating value for consumers and anticipating and managing customer expectations through estimating possibilities and taking responsibility for satisfying customers' needs. Increased customer satisfaction results in an increased customer loyalty and a positive word of mouth.

A positive influence of the Internet on customer satisfaction in tourism refers to: the opportunity for suppliers to adjust their own goods and services to customer needs; availability of information at any time; establishing interactive relations between buyers and sellers; simplicity of transactions and the speed of satisfying customer needs (Alvarez, Martin, Casielles, 2007, p.454).

There are differences in characteristics between online and traditional consumers. Online consumers are older, they have more income, they are innovative, prone to risk, and they are impulsive. They also have a positive attitude towards direct marketing by companies and they are less sensitive to prices in comparison to tradi-

tional consumers (Douthu, Garcia, 1999, p.52-58). With respect to personal characteristics, the differences between online and traditional consumers are the following: online consumers are more experienced in using the Internet, they shop online, and they search for new information, and finally they tend to be leaders in finding new offers (Card, Chen, Cole, 2003, p.133-139).

A number of researches on the electronic retail sale and application of the Internet in retail have been devoted to identifying key factors affecting customer satisfaction.

Szymanski and Hise (Szymanski, Hise, 2000, p.309-322) defined a model according to which satisfaction represents a result of consumer's perception of the satisfaction felt with the advantages made possible by online shopping, website design, electronic payment, and financial security provided in this way. Research results have shown that determinants of quality of the provided Internet services affect the increase of satisfaction and building trust with customers.

2.2. The influence of the Internet on tourist agency business. Research on the application of the Internet in tourist business has enriched the awareness of the possibilities to increase customer satisfaction. In Turkey, a research has shown there is an inadequate use of the Internet as the means for communication with customers (Osturan, Roney, 2004, p.259-266). Research results on the use of the Internet in tourist industry in Taiwan confirmed the fact that majority of tourist agencies use the Internet for the purposes of spreading information and advertising, whereas only 26% of them use the Internet as a channel for distribution (Bennett, Lai, 2005, p.8-23). The research of Chinese market has shown there is a significant influence of website quality on customer satisfaction and loyalty, whereas a negative perception of security while conducting online payments decreases customer satisfaction, and at the same time it negatively affects online shopping (Bai, Law, Wen, 2007, p.391-402).

Tourist agencies are increasingly adopting the concept of electronic business in their relations with business partners and consumers. In March and April 2011, a research was conducted with the purpose of analysing the degree to which electronic business was applied by tourist agencies in Serbia. Based on the structured questionnaire, there was an interview in which managers of 42 Serbian tourist agencies participated. On the basis of the observed sample, it was concluded that 15% of tourist agencies offered their travel plans exclusively through the Internet, whereas other agencies applied both traditional and electronic means of business operations.

The share of the means of communication used, to a larger or smaller extent, by tourist agencies in building and maintaining relations with business partners or consumers is illustrated in Table 1. Based on these data, it can be concluded that tourist agencies apply, apart from traditional methods, electronic means of communication as principal means of communication with business partners (hotels, airlines etc.) and consumers.

Table 1. Means of communication of tourist agencies with business partners and consumers in Serbia

Means of communication	Share in %
Website	60
Catalogue	60
Fax	67
Intranet	33
Personal visits	73
Telephone	93
E-mail	93

Source: Authors' calculation.

The research has shown there is a large number of factors affecting the use of the Internet in tourist agency performance, but to the largest extent the following factors are found to be of major importance: self-initiativeness, consumers' demands, business partners' requests, competition (Table 2).

Table 2. Factors affecting the use of the Internet in tourist agency performance

Factors	Internet offers (%)
Self-initiativeness	67%
Consumers' demands	46%
Business partners' requests	20%
Competition	20%

Source: Authors' calculation.

The convenience offered by the Internet in tourist agency activities refers to the following: flexibility of performance, expansion of consumer database, lower distribution costs, enhanced interaction with consumers, globalization of tourist products etc. Deficiencies found in the use of the Internet as a means for product distribution are identified as: a lack of personal contact with consumers, variable customer database, lack of security, the problem of information update etc. (Buhalis, Licata, 2002, p.207-220). Although the research results indicate that the use of the Internet in the work of tourist agencies (in Serbia, as well as in other developing countries) has not yet reached a satisfactory level, it can be concluded that there is a noticeable tendency of its extended use.

3. A conceptual model and development of hypotheses. A conceptual model identifying key factors affecting consumer attitudes towards online offers of tourist agencies has been defined in order to explore customer satisfaction. (Figure 1)

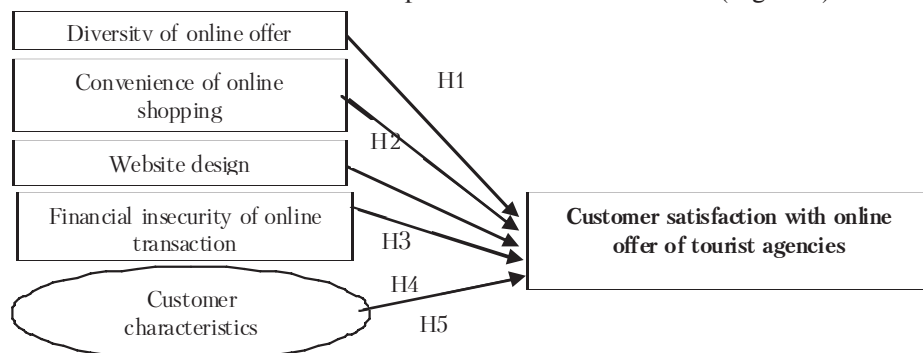


Figure 1. A conceptual model

This illustrative model shows the influence exerted by offer characteristics and consumer characteristics respectively on customer satisfaction. The most important factors of an online offer are identified as: diversity of offers, searchability and availability of information, time savings, website design, electronic payment etc. The diversity of the online offer and provision of additional pieces of information, as well as the possibility of making comparison among competitive products, are all found to be influencing customer satisfaction. In this way, lower costs of searching new pieces of information are secured, making the value for consumers higher. In this paper, we have defined the first hypothesis:

H1: The scope and diversity of the online offer result in an increased customer satisfaction.

Various conveniences in searchability and booking are identified as time savings, convenience of buying (24/7 shopping), simplified searchability and booking, speed of transactions etc. Based on this model, we have formulated the second hypothesis:

H2: The convenience of Internet shopping influences the increase of customer satisfaction.

Website design characteristics may be an important online customer satisfaction factor, and they refer to the following: arrangement and layout of a website and fast progression to the following page, the presence of photographs and graphics of high resolution, interesting comments etc. Although the quality of an Internet offer may result in an increased customer satisfaction, it needs not necessarily increase consumers' confidence in online shopping. The conceptual model envisages another hypothesis:

H3: Improving website design influences the increase of customer satisfaction.

One of the main reasons for customer dissatisfaction is lack of security in performing financial transactions online. For this reason consumers may get informed and they may look for products on the Internet, whereas they opt for a more traditional way of paying for goods and services, i.e. by visiting a tourist agency. The fourth hypothesis tackles the issue of financial security in buying and paying for goods and services in the Internet:

H4: Financial insecurity of online transactions may affect customer satisfaction in a negative way.

Customer characteristics (gender, age, income, a number of journeys a year etc.) may affect the level of customer satisfaction with an online offer and their final purchase-related decisions. Based on the illustrated model one can define a principal hypothesis and 3 subhypotheses:

H5: Customer characteristics affect positively (negatively) customer satisfaction with an online offer.

H5a: Increased income leads to increased (decreased) customer satisfaction with an online offer.

H5b: Increased levels of education lead to increased (decreased) customer satisfaction with an online offer.

H5c: With age, customer satisfaction with an online offer is increased (decreased).

Based on the relations listed within the model and on the defined initial hypotheses, collection, procession and analysis of data was conducted.

4. Research methodology. A research in this paper was based on primary data collection performed at the territory of Serbia. We conducted a research on customer attitudes towards using the Internet in selecting tourist plans and booking tourist destinations, in order to check the validity of initial hypotheses. The data were collected by using a survey, with the sample of 127 consumers, in the period March-May, 2011. The methodology of research of customer attitudes towards the online offer of tourist agencies in Serbia was based on the application of econometric (probit) model. The purpose of the analysis is to determine the level of customer satisfaction with the online offer of tourist agencies in Serbia, as well as to identify the factors affecting the increase of customer satisfaction and online shopping. We have performed the assessment of the model (Eviews) and determined statistical significance of factors, i.e. independent variables. The factors which proved to be statistically insignificant for increase or decrease of customer satisfaction with the Internet buying were excluded from further analysis. In the final model, the parameters of independent variables statistically significant for analyzing customer satisfaction and loyalty (as measured by repeated Internet purchases) were assessed. In the given analysis also important is the sign of parameters indicating whether a certain variable affects increase or decrease of a likelihood that a consumer will use the Internet and be satisfied with the offers of tourist agencies. In probit model, it is possible to draw certain conclusions based on calculating marginal effects. The value of marginal effects shows how, on average, a probability that a consumer will be satisfied with the online offer (dependant variable), if the independent variable changes for a single unit and other variables remain unchanged. Marginal effects are calculated when density function is multiplied by the assessed coefficient:

$$ME_j = \frac{\partial Prob(y_i = 1)}{\partial x_{ji}} = \frac{\partial F(\beta_1 + \beta_2 x_{2i} + \dots + \beta_k x_{ki})}{\partial x_{ji}} = F'(\beta_1 + \beta_2 x_{2i} + \dots + \beta_k x_{ki}) \beta_j = f(\beta'x) \beta_j$$

where f is density function corresponding to the distribution function.

In other words, marginal effects make it possible to analyze changes of certain factors and their influence on the probability of customer satisfaction with tourist offers on the Internet.

5. Research results. Based on this research, we conducted the analysis of customer attitudes towards the importance of using the Internet in tourist industry, drew certain conclusions, and checked the initial hypotheses. The analysis of the collected data was conducted by using probit method (Eviews program). Starting by a general model, encompassing all dependent variables, and following the assessment of several alternative specifications, we have reached the final model. The assessed model, based on our forecast, includes statistically significant factors, such as: diversity of offer, time savings in online shopping, insecurity of electronic payments etc. (Table 3).

The research results show that the factors listed above play an important part in determining customer satisfaction with online offers of tourist agencies (Table 2). The factor related to the convenience enabled by fast searchability on the Internet has a positive influence on customer satisfaction in Serbia. A wide assortment of products

and additional pieces of information provided by tourist agencies affect customer's buying-related decisions in a positive way. The factor related to website design, by which a layout and an ease of searchability are enabled, is proved to have no influence on customer satisfaction.

Table 3. Regression model I

Dependent Variable: INTERNET				
Method: ML - Binary Probit (Quadratic hill climbing)				
Date: 06/13/11 Time: 14:42				
Sample: 1 127				
Included observations: 127				
Convergence achieved after 4 iterations				
Covariance matrix computed using second derivatives				
	Coefficient	Std. Error	z-Statistic	Prob.
C	-2.468851	0.713107	-3.462105	0.0005
PAYMENT	-0.546323	0.295373	-1.849603	0.0644
OFFER	0.267832	0.133069	2.012731	0.0441
TIME	0.484925	0.139331	3.480375	0.0005
McFadden R-squared	0.330207	Mean dependent var		0.590551
S.D. dependent var	0.493680	S.E. of regression		0.387004
Akaike info criterion	0.969433	Sum squared resid		18.42195
Schwarz criterion	1.059014	Log likelihood		-57.55902
Hannan-Quinn criter.	1.005829	Restr. log likelihood		-85.93548
LR statistic	56.75291	Avg. log likelihood		-0.453221
Prob(LR statistic)	0.000000			
Obs with Dep=0	52	Total obs		127
Obs with Dep=1	75			

In our analysis we took into consideration the following characteristics of individuals (respondents): gender, education, age, monthly income, a number of journeys per year etc. A question is raised whether the factors we observed affect customer satisfaction with the online offer of tourist agencies. In the assessed model we show statistically relevant variables, i.e. the characteristics of individuals which exert a significant influence on customer satisfaction with the online offer, as well as their willingness to purchase tourist services online (Table 4).

The research results have shown that monthly income and age affect customer satisfaction with the online offer, to a certain extent. Also, consumers' educational background affects their decisions to purchase goods and services online, and for this reason it is important for determining the level of customer satisfaction. Other characteristics of consumers (e.g., their gender, a number of journeys taken per year etc.) do not exert a significant influence on an increase in the number of the Internet searches and bookings, and, consequently, they are not relevant for determining customer satisfaction.

In order to check the validity of the obtained results, we conducted a quality analysis of the assessed models (regression models I and II) by using a pseudo R2 coefficient (McFadden's R2). Based on the attempt and failure matrix, it can be concluded that a percentage of successful attempts in both models reached the level of 80%. In other words, at the success cutoff of 0.5, there were 80% of successful

attempts, showing that both models used to analyse factors of customer satisfaction with the online offer of tourist agencies (see Appendix) display a similar quality.

Table 4. Regression model II

Dependent Variable: INTERNET				
Method: ML – Binary Probit (Quadratic hill climbing)				
Date: 06/13/11 Time: 14:43				
Sample: 1 127				
Included observations: 127				
Convergence achieved after 4 iterations				
Covariance matrix computed using second derivatives				
	Coefficient	Std. Error	z-Statistic	Prob.
C	1.974335	0.857682	2.301944	0.0213
INCOME	0.823566	0.269256	3.058677	0.0022
AGE	-0.061193	0.014562	-4.202344	0.0000
EDUCATION	0.261058	0.163777	1.593981	0.1109
McFadden				
R-squared	0.307834	Mean dependent var	0.590551	
S.D. dependent var	0.493680	S.E. of regression	0.397313	
Akaike				
info criterion	0.999710	Sum squared resid	19.41650	
Schwarz criterion	1.089291	Log likelihood	-59.48160	
Hannan-Quinn				
critier.	1.036106	Restr. log likelihood	-85.93548	
LR statistic	52.90777	Avg. log likelihood	-0.468359	
Prob(LR statistic)	0.000000			
Obs with Dep=0	52	Total obs	127	
Obs with Dep=1	75			
P* < 0.10, n = 127				

Based on the calculated indicators showing the validity of the assessed models, we reliably determined the most important factors affecting customer satisfaction with the online offer of tourist agencies operating in Serbia.

6. Discussion. Research results of customer attitudes towards online offers of tourist agencies have confirmed the initial hypotheses of the conceptual model. On the first hypothesis (H1), it is confirmed that a scope and diversity of assortment are important factors in increasing customer satisfaction and loyalty, as well as the number of purchases (coefficient = 0.26, p = 0.04). It is also confirmed that conveniences reflected in searchability and updated information as well as convenient online booking of the offers (H2) exert the most significant influence on customer satisfaction and loyalty (coefficient = 0.48, p = 0.00). However, it is also shown that website design, in terms of searchability and updated pieces of information, does not play an important role in securing online customer satisfaction, which consequently means that the third hypothesis (H3) is not confirmed.

Research results show that consumers display a great deal of mistrust in performing financial transactions online, which is seen as a limiting factor to an increase of the Internet purchases and customer satisfaction. This confirms the fourth hypothesis (H4) stating that an increase in financial insecurity, in terms of online payments, adversely affects customer satisfaction, and consequently, it affects the number of online purchases of tourist products and services (coefficient = -0.54, p = 0.06).

Based on the second assessed model and on validating the fifth hypothesis (H5), it is confirmed that certain, primarily demographic, characteristics of consumers affect customer satisfaction with the online offer of tourist agencies. Research results show that older tourists tend to be less satisfied with online offers and they prefer visiting an agency where they can establish a direct contact with an agent and get informed about destinations (coefficient = -0.06, $p = 0.00$).

The research shows that younger tourists are more likely to get informed and purchase goods and services online. On the other hand, gender structure of the respondents does not seem to affect customer satisfaction and their decisions to purchase goods and services online. The results show that educational background exerts a positive influence on customer satisfaction (coefficient = 0.26, $p = 0.11$), as well as consumers' monthly income (coefficient = 0.82, $p = 0.00$).

Based on the calculated values of marginal effects, one may draw a conclusion that customer satisfaction with online offers is changed if a certain factor is changed by one unit (see Appendix). If age is taken into consideration, the likelihood that a customer will be satisfied with online offers posted by the agencies can be calculated in the following way:

(the Internet = 1 / age, income, education) = $F(1.97 - 0.06 * \text{age} + 0.82 * \text{income} + 0.26 * \text{education}) = (1.97 - 0.06 * 43.44 + 0.82 * 0 + 0.26 * 2.33) = F(-1.29)$

$$f(x) = \frac{1}{\sqrt{2\pi}} e^{-z^2/2}$$

Since $z = 1.29$, density function is $f(x) = 0.44/2.51 = 0.18$.

Based on the calculated value of marginal effects of 0.01 ($0.18 * 0.06 = 0.01$), it may be shown that if age is increased by 1 year, the likelihood that a person will be satisfied with online offers is decreased by 1%.

Based on the calculation of marginal effects of other variables, it can be shown that there is a higher probability that consumers who demonstrate more trust in online payments will be satisfied with an online offer (by about 16%) in comparison to those who are not comfortable with online payments. It is interesting to note that it is by 80% more likely that consumers aware of the convenience of online shopping will be satisfied with the online offer as opposed to those who "cannot see" major advantages of buying tourist services online.

7. Limitations to this research. It is important to point out many limitations in this research, these need to be overcome in future research projects. The research methodology is based on the analysis of the structured data and on the size of a sample which is not representative enough. If time factor is introduced, a growth in online purchases in Serbia can be observed as well. Also, it can be said that other research projects distinguish between online users (who use the Internet for various purposes, apart from online buying) and online buyers who buy tourist products and services on the Internet (Citrin, Sprott, Silverman, Stem, 2000, p.294-300).

In this paper, the factors affecting consumers' process of decision-making, or the transformation of consumers' intentions into their final decision to buy something using the Internet are not analyzed. It can also be pointed out that other demographic and cultural differences may exert a significant influence on increase or decrease in

the number of completed online purchases (Park, Jun, 2003, p.534-553). It can also be stressed that life style and consumers' habits, apart from other factors mentioned above, may affect their final decisions related to online buying (Vijayasarith, 2004: p.747-762). For these reasons, any research on consumer satisfaction with the online offer of tourist agencies may encompass a larger number of factors affecting consumer satisfaction, and expand further analyses. When it comes to online consumers, the analysis of the influence that customer satisfaction has on customer loyalty is also found missing in this research. It is necessary to start with a more complex approach and by applying various methods for measuring customer satisfaction and loyalty in order to obtain more reliable results. The subject for analysis in future research can also be the influence of other participants in tourism supply chain (e.g., hotels, airlines etc.) on end consumers' satisfaction.

8. Conclusion. Favorable conditions for further development and application of electronic business in tourism have been identified in analyzing the role of the Internet in the business of tourist agencies. The Internet as a new distribution channel offers possibilities to traditional agencies to increase competitiveness and secure higher levels of customer satisfaction. It is necessary to observe factors affecting customer satisfaction with the purpose of creating trust between agencies and consumers. By exploring customers' attitudes in Serbia, we identified the most important factors affecting customer satisfaction with the online offer and their decisions to repeat their online purchase. The hypotheses referring to the scope and diversity of the online offer have been confirmed, as well as the hypotheses referring to the convenience of online buying, the role of an improved website design in increasing customer satisfaction, whereas financial insecurity of online transactions affects customer satisfaction in adverse manner.

Appendix:

Attempt and failure matrix

Expectation-Prediction Evaluation for Binary Specification						
Equation: THE FIRST						
Date: 06/13/11 Time: 14:54						
Success cutoff: C = 0.5						
	Estimated Equation			Constant Probability		
	Dep=0	Dep=1	Total	Dep=0	Dep=1	Total
P(Dep=1)≤C	36	9	45	0	0	0
P(Dep=1)>C	16	66	82	52	75	127
Total	52	75	127	52	75	127
Correct	36	66	102	0	75	75
% Correct	69.23	88.00	80.31	0.00	100.00	59.06
% Incorrect	30.77	12.00	19.69	100.00	0.00	40.94
Total Gain*	69.23	-12.00	21.26			
Percent Gain**	69.23	NA	51.92			

	Estimated Equation			Constant Probability		
	Dep=0	Dep=1	Total	Dep=0	Dep=1	Total
E(# of Dep=0)	33.72	18.53	52.25	21.29	30.71	52.00
E(# of Dep=1)	18.28	56.47	74.75	30.71	44.29	75.00
Total	52.00	75.00	127.00	52.00	75.00	127.00
Correct	33.72	56.47	90.18	21.29	44.29	65.58
% Correct	64.84	75.29	71.01	40.94	59.06	51.64
% Incorrect	35.16	24.71	28.99	59.06	40.94	48.36
Total Gain*	23.89	16.23	19.37			
Percent Gain**	40.46	39.65	40.05			
Expectation-Prediction Evaluation for Binary Specification						
Equation: THE SECOND						
Date: 06/13/11 Time: 14:56						
Success cutoff: C = 0.5						
	Estimated Equation			Constant Probability		
	Dep=0	Dep=1	Total	Dep=0	Dep=1	Total
P(Dep=1)≤C	38	11	49	0	0	0
P(Dep=1)>C	14	64	78	52	75	127
Total	52	75	127	52	75	127
Correct	38	64	102	0	75	75
% Correct	73.08	85.33	80.31	0.00	100.00	59.06
% Incorrect	26.92	14.67	19.69	100.00	0.00	40.94
Total Gain*	73.08	-14.67	21.26			
Percent Gain**	73.08	NA	51.92			
	Estimated Equation			Constant Probability		
	Dep=0	Dep=1	Total	Dep=0	Dep=1	Total
E(# of Dep=0)	32.83	19.77	52.60	21.29	30.71	52.00
E(# of Dep=1)	19.17	55.23	74.40	30.71	44.29	75.00
Total	52.00	75.00	127.00	52.00	75.00	127.00
Correct	32.83	55.23	88.06	21.29	44.29	65.58
% Correct	63.13	73.64	69.34	40.94	59.06	51.64
% Incorrect	36.87	26.36	30.66	59.06	40.94	48.36
Total Gain*	22.19	14.58	17.70			
Percent Gain**	37.57	35.62	36.59			

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