

THE IMPACT OF E-COMMERCE ON ORGANIZATIONAL PERFORMANCE OF THE INDIAN TRAVEL AGENCIES

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Abstract

E-commerce can create a sustainable competitive advantage for the travel agencies through enlarging their market base, increasing efficiency and thus profitability. Therefore, this study attempts to assess the impact of e-commerce applications usage on the performance of Indian travel agencies. The components of e-commerce applications were categorized into five categories, namely: electronic advertising, electronic payment system, electronic marketing, electronic customer support service, and electronic order and delivery. Performance measures were also identified from the literature. Analysis was done using appropriate tools and techniques. The results indicated a significant relationship between the two variables. The study also highlighted the barriers that are currently faced by the industry.

Key Words: *electronic commerce, E-commerce applications, Indian travel agencies, tourism industry*

JEL classification: *Z31, Z32*

Introduction

The emergence of e-commerce has transformed the way business is done across the globe. The development of information communication technology (ICT) has further strengthen and improved the performance of travel agencies. According to Quaddus & Achjari (2005), e-commerce has ventured new ways of performing tasks, interacting with customers and conducting businesses. This technological revolution has also impacted the tourism industry all across the globe.

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Tourism & travel industry are the largest contributor to the service sector in India. There is a positivism about the growth of tourism in India and people believe that it will further grow with continuous government support (Prakash et al., 2010a). With a rich cultural diversity, tourism plays a major role in economic development, employment generation, and earning foreign exchange. Digital tools are remarkably used in India for planning, booking and even experiencing a journey, professing the most advanced traveller nation digitally (IBEF, 2018).

E-commerce is changing the way in which a business is conducted globally. The impact is much greater on the travel industry which is totally information-centric. Considering this fact, it has been argued that e-commerce can create a sustainable competitive advantage for the travel agencies, enlarging their market base, increasing efficiency and thus profitability (Magobe et al., 2015).

Given the scope of e-commerce, it can be used to expand the global reach and serving the customers even better. Travel agencies are increasingly experiencing the benefits from the application of e-commerce as expanded geographical coverage and customer base giving them a larger potential market into which they can sell their products and services.

This study is, therefore intended to examine the relationship between the electronic commerce application usage in Indian travel agencies and their impact on the organizational performance. The study will also endeavour to identify the potential barriers in the adoption of e-commerce applications. At the end, measures will be suggested to overcome the barriers and increase the adoption of e-commerce applications in the travel agencies.

Literature review

The following literature will help to understand the adoption of e-commerce applications in the tourism and travel industry and its effect on the organizational performance. This section is divided into four parts. The first part explains e-commerce and identifies its determinants. The second part evaluates the concept of organizational performance. The third part assesses the link between organizational performance and adoption of e-commerce applications and the final part identifies the barriers in e-commerce applications adoption.

Electronic Commerce and its determinants

E-commerce can be simply defined as the activities that incorporate Information and communication technology in its operations. A broader definition by Barkley et al. (2007) entails a whole lot of activities right from the marketing, buying and selling to electronic data interchange (EDI), and also includes research and information transfer. Another view is proposed by Kaynak et al. (2005), who describe e-commerce as an economic activity, forming contractual agreement in which the transaction is completed through the payment and delivery of goods/services.

E-commerce has made a significant impact on almost every type of business activity, covering every sphere of it. This is due to the efficiency and the ease that it brings. A lot of researches have focused on small and medium-enterprises and e-commerce applications (Poon & Huang, 2004; Raymond, 2001; Savrul et al., 2014). Some studies have also focused on the banking sector (Kardaras & Karakostas, 1999; Lawal, 2010).

The use of electronic commerce in travel agencies have created new avenues for innovative opportunities and ideas. Lately, a lot of literature has focused upon the tourism and travel industry and e-commerce (Maswera et al., 2008; Salwani et al., 2009; Kant & Sharma, 2016).

Different approaches have been adopted by different researchers to study the e-commerce in the travel industry. Maswera et al. (2008) have incorporated the Technology acceptance model (TAM) to study the adoption of e-commerce in the tourism industry of South Africa. Gibbs & Kraemer, (2010) have embodied technology-organization-environment (TOE) framework in a cross-country investigation of the scope of e-commerce.

Electronic commerce encompasses various applications within itself, some of which are unique to some businesses and others can be generally applied to any business. For the purpose of this study, five different categories of e-commerce applications have adopted from Jahanshahi (2012). The applications in their study were for SMEs which included both the manufacturing and services sector. Improvements were made to adjust the items according to the requirement of the study. The categories have been summarized in Table 1.

Concept of organizational performance

Organizational performance is by far the most widely used determinant or variable whether to measure the impact of any activity or to assess the importance of that activity. Organizational performance has been defined in various ways by various researchers. The instrument for measuring performance is not well defined yet. Pierre et al. (2009) have divided these measures into the outcomes based on financial performance, product market performance and shareholder return. Subjective performance measures are also used in some studies to evaluate the performance based on perceptions of the owners (Wolff & Pett, 2006). Some authors have also distinguished the performance measure as financial and non-financial indicators (Laitinen, 2002; Harris & Mongiello, 2001).

In this study, performance indicators were adopted from different studies and were based on the subjective evaluation of the respondents.

Table 1: *Electronic Commerce Applications*

Electronic Commerce Applications	Improvements
Electronic Marketing	The scale for suppliers' research seems to be less important in the services industry, hence eliminated.
Electronic Advertising	Advertisement through social media and mobile marketing were added.
Electronic Customer Support Services	Includes online support system and queries.
Electronic Order and Delivery	Coordinating with suppliers and tracking of goods were irrelevant, hence eliminated.
Electronic Payment System	The payment through online wallet is added owing to its increased use.

Source: *Authors*

Link between organizational performance and the adoption of e-commerce applications

Irrespective of the type of performance measure, the relationship between the two variables have been assessed in various studies. Magobe et al. (2015) argued that the tourism which is information intensive sector is

highly affected by the revolution in IT sector and its degree of impact depends on the intensity of the usage of its value chain activities. The results indicated a positive relationship between business performance and the scope of e-commerce. It leads to improved customer service delivery, competitive position, increased customer base and an overall increase in business performance. A positive relationship is also examined by Jahanshahi (2012), who have studied the commonly used e-commerce applications in SMEs and their impact on organizational performance. Igwe et al. (2014) have proposed a model and assessed that adoption of e-commerce applications in businesses can lead to better information flow and quick decision-making, which will further improve the performance of the organization.

Some studies have also focused electronic commerce in India. Shahjee (2016) have studied the use of e-commerce in business from Indian scenario. the study focused on the MIS, finance and accounting, marketing, etc. The results concluded that e-commerce in India has to face many infrastructural barriers with low knowledge among the majority of the population residing in rural areas. Kant & Sharma (2016) examined the importance of e-commerce in Indian tourism development. They have studied how e-commerce can be utilised in tourist destination promotion and the benefits it could bring to the tourists and services providers.

Barriers of e-commerce applications

The adoption of electronic commerce applications comes with several barriers. The adoption in developing countries is further slow because of lack of infrastructure and expertise in these countries, whereas regulatory and legal framework are also less supportive.

Standing & Vasudavan (2001) provided a micro and macro level view of Australian travel agencies. Through their study, they have pointed out that the most important barriers in the adoption are infrastructural and operational cost, whereas a lack of expertise and training also poses a major barrier. Abou-Shouk & Eraqi (2015) have assessed the perceived barriers by the travel agents in Egypt. They identified the technological aspects and resource limitations are the two major barriers in the adoption of e-commerce applications.

Abualrob & Kang (2015) have studied the Palestinian small business to

know the barriers that inhibit the adoption of e-commerce applications. They identified the major barriers for these businesses were political factors and occupation restrictions. Financial losses were also one of the factors. Zaeid (2012) have studied the Egyptian SMEs and pointed out that the most important barrier in the adoption of e commerce are technical barriers and internet security, also followed by regulatory and legal factors.

Rajasekaran & Sudarsan, (2018) have conducted research on Indian tourism industry and identified the major opportunities and challenges in the adoption of electronic commerce applications. The major barrier according to their study is the absence of face to face interaction between the concerned parties. The problem of obsolescence and updating of information is yet another challenge facing the industry. Prakash et al. (2010b) through review of literature, have identified the challenges faced by the tour guides and presented various approaches to build the competence among the tour guides. Lawrence and Tar (2010) argued that in order to adopt electronic commerce in developing countries, cultural issues have to be considered. The barriers that these countries face are lack of infrastructure and Government support framework, lack of banking facilities and training and education also hinders the adoption.

Proposed research model

The model in Figure 1 shows the relationship between the electronic commerce applications and organizational performance. The independent variables are e-commerce applications comprising advertising, marketing, customer support, order & delivery, and payment. The dependent variable in the study is organizational performance. The arrow shows the cause and effect relationship between the two variables.

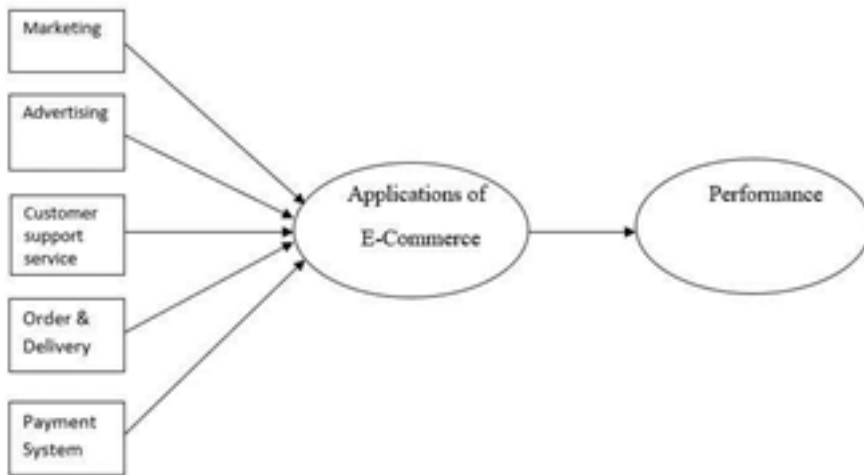
Hypotheses

Based on the above model, hypotheses have been formulated to know the impact of individual category on performance and also the impact of e-commerce applications as a whole.

- **H1:** Electronic marketing has a positive effect on the organizational performance of Indian Travel Agencies.
- **H2:** Electronic advertising has a positive effect on the organizational performance of Indian Travel Agencies.

- **H3:** Electronic Customer support services have a positive effect on the organizational performance of Indian Travel Agencies.
- **H4:** Electronic order and delivery have a positive effect on the organizational performance of Indian Travel Agencies.
- **H5:** Electronic payment system has a positive effect on the organizational performance of Indian Travel Agencies.
- **H6:** Electronic commerce applications have a positive and significant effect on the organizational performance of Indian Travel Agencies.

Figure 1: *The proposed research model*



Source: *Authors*

Research methodology

The following section deals with the methodology of data collection and analysis. The sources and sample of data collection are also explained.

Data/sample

The data for the present study is extracted from the website of the Indian Association of Tour Operators (IATO), which is an apex body of tour operators in India. It is a national body which covers all the segment of the tourism industry. Tour operators from all over the country are listed in the membership list of IATO. For the purpose of our study, three locations namely: Delhi, Jaipur, and Agra were taken as the sample site. These three locations are together known as "Golden Triangle of India", based on the fact that they are the major tourist's attraction sites in India.

All three locations have their own cultural variations, with their unique architecture and cuisine and best represent the tourism in India. Below are the population and sample of the study.

Table 2: *Sample and Responses*

City	Total agencies listed	Responses	Response Rate (%)
Delhi	167	58	34.73
Jaipur	78	37	47.43
Agra	24	20	83.33
Total	269	115	42.75

Source: *Authors*

Measures and survey instrument

The indicators for the constructs of hypothesized model were identified from the literature review. All the items were measured on a five-point likert scale. Measures for electronic commerce were adopted from Jahanshahi, (2012), with improvements according to the requirement of our study. Performance measures included both financial and non-financial indicators which were recorded through subjective evaluation of the respondents.

A structured questionnaire was used to collect the data from the respondents. The questionnaire was divided into three sections. The first section included the socio-economic profile of the respondents and included questions related to age, gender, experience in the industry, qualification, etc. The second section of the questionnaire included 11 items related to the electronic commerce application and 6 items related to organizational performance. The final section of the questionnaire included five items to measure the barriers in the adoption of e-commerce application in travel agencies.

Reliability analysis

The reliability of the measurement instrument was tested through the Cronbach's alpha coefficient. The alpha value of more than 0.70 is an acceptable range which indicates internal consistency amongst the items. However, the value of more than 0.95 would generally mean that the items are redundant, and the internal consistency is lost. (Tavakol &

Dennick, 2011; Streiner, 2003). The results of the reliability analysis are presented in the Table 3. The results show that the instrument is reliable because all the alpha values lie between 0.742 and 0.941.

Table 3: *Reliability Analysis*

Measurement Scale	Number of Indicators	Cronbach's Alpha (α)
Electronic Marketing	2	0.941
Electronic Advertising	3	0.856
Electronic Customer service	2	0.941
Electronic Order & Delivery	2	0.759
Electronic Payment System	2	0.875
E-commerce applications (overall)	11	0.930
Organizational performance	6	0.742
Barriers	5	0.787

Source: *Authors*

Analysis and interpretation

This section includes the results of both descriptive and inferential analysis of data. The results are presented in the tables and interpretation is made thereof.

Socio-economic characteristics of the respondents

The characteristics of the respondents are presented in the Table 4. Of the total 115 respondents, 58(50.4%) belonged to Delhi, 37(32.2%) belonged to Jaipur and remaining 20(17.4%) were from Agra. 72 respondents that represent 62.6% of the total, were male. 43 respondents were female. A majority of respondents (34.8%) belonged to the age group of 20-30. This may be because maximum respondents (54.78%) were either HR manager (17.39%) or operations manager (37.39%). A good number of respondents (47%) have qualified their master's degree.

32.17% of respondents have employees ranging from 11-20. 82.6% of respondents have their own website but still, a majority of 80% does not employ IT personnel more than 5. Only 23 companies have more than 10 IT personnel. This may be because the requirement of IT personnel in the travel sector is relatively less.

Table 4: *Characteristics of the respondents*

Variables	Numbers	Percentages
<i>City:</i> Delhi	58	50.4%
Jaipur	37	32.2%
Agra	20	17.4%
<i>Gender:</i> Male	72	62.6%
Female	43	37.4%
<i>Age:</i> 20-30	40	34.8%
31-40	36	31.3%
41-50	36	31.3%
50 & above	3	2.6%
<i>Designation:</i> CEO/owner	28	24.35%
Senior executive	15	13.04%
HR manager	20	17.39%
Operations manager	43	37.39%
Not responded	9	7.83%
<i>Qualification:</i> High School	8	7%
Bachelor's	53	46.1%
Master's	54	47%
<i>Experience:</i> Less than 5	30	26.1%
5-10	36	31.3%
11-15	22	19.1%
16-20	12	10.4%
20 & above	15	13.0%
<i>No. of employees:</i> Less than 10	28	24.3%
11-20	37	32.17%
21-30	35	30.4%
30 & above	15	13.04%
<i>IT Personnel:</i> Less than 5	92	80%
5-10	23	20%
<i>Do you have your own website?</i> Yes	95	82.6%
No	20	17.4%

Source: *Authors*

Descriptive statistics for the usage of e-commerce applications

Table 5 shows the mean of the items indicating e-commerce application usage. Based on the mean of responses, the analysis shows that the highest mean importance is given to the payment system through debit/credit cards (3.99). This shows that this medium of payment is

widely used amongst travel agencies. Advertisement through social media and mobile marketing (3.55) have also received a greater response. Social media is truly transforming the way of advertisement and provides a broader platform to reach the intended customers. Customers queries and feedback online (3.42) also received a good response, because it increases the effectiveness of prompt reply and quick solution. The least use of internet was for identifying the market trends (2.45). This is contradictory to the previous studies which hold the opinion that internet can be a good source for identifying the current trends and technology in market.

Table 5: *Descriptive statistics for usage of e-commerce*

Statements	Mean importance of rating
Use for research on consumer and competitors	2.39
Use for identifying market trends	2.45
We display information about products/services on website	2.96
We do Search engine optimization (SEO)	3.14
We use Social Media/ Mobile Marketing	3.55
We provide options for personalized email communication	3.17
We handle customer queries/feedback online	3.42
Scheduling and tracking become easy due to E-commerce applications	3.11
We use Electronic data interchange (EDI) to connect with similar businesses in the industry	2.49
We accept payment through Online wallets	2.59
We accept payment through credit/debit cards	3.99

Source: *Authors*

Descriptive statistics for barriers in the adoption of e-commerce applications

To evaluate the perception of the respondents regarding the low adoption of e-commerce, their views on the barriers were recorded. Table 6 presents the result of the mean of their responses. According to the table, the most critical barrier according to them is the cost of infrastructure (4.03) that includes installation and internet charges, etc. The next most critical barrier was online fraud and cyber security (3.83) because they opined that the problem of cybercrimes is increasing, and the data is not

safe online. Whereas, they do not think that the government norms and procedures (2.66) were hindering their adoption of e-commerce applications to that extent.

Table 6: *Descriptive statistics for the barriers in adoption of e-commerce applications*

Statements	Mean importance of rating
Cost of infrastructure (installation, internet charges, etc) is very high	4.03
Risk of online fraud and cyber security is very high	3.83
Problem of online payment (Security, failed system)	3.33
Absence of face to face information (lack of interpersonal relationship with customers)	3.29
Strict norms and procedures imposed by Government	2.66

Source: *Authors*

Model Fit: Goodness of fit indices

The results for the measurement model are given below. There is no thumb rule for measuring the goodness of model fit, but some indices have attempted to do so, like GFI (Goodness of fit), introduced by Jöreskog & Sörbom (1989), NFI (Normed Fit Index) by Bentler & Bonett (1980). Generally, the model fits the data when CFI is close to 0.95 or higher (Iacobucci, 2009) or the χ^2/DF is less than or equal to 3 (Kline, 2004). Table 7 shows that the values are within the desired range and indicates a good fit of data.

Table 7: *Goodness of fit indices*

χ^2	DF	P	χ^2/DF	GFI	CFI	NFI
1276.242	465	.000	2.74	0.946	0.963	0.940

Source: *Authors*

Results of hypotheses testing

The results of hypotheses testing are presented in Table 8. The analysis was carried out on AMOS. The table indicates a significant p values for

all the hypotheses ($p < 0.05$) which means that all the relationships are supported. Hence, it can be concluded that there is a positive and significant relationship between the applications of e-commerce and organizational performance.

Table 8: *Results of hypotheses testing*

Hypotheses	Parameter Estimates	Standardized Estimates	Critical Ratio (CR)	P	Results
EM → OP	.461	.039	12.650	***	Supported
EA → OP	.188	.021	4.312	***	Supported
ECSS → OP	.151	.024	4.296	***	Supported
EO&D → OP	.279	.038	12.594	***	Supported
EPS → OP	.354	.030	12.423	***	Supported

EM=Electronic marketing; EA=Electronic advertising; ECSS=Electronic customer support system; EO&D=Electronic order & delivery; EPS=Electronic payment system; OP=Organizational performance.

Source: *Authors*

Results and discussions

Undoubtedly, the use of e-commerce has created a favourable environment for travel agencies to develop in broader range, but it also poses new challenges. This study has attempted to assess the relationship between e-commerce applications and organizational performance of Indian travel agencies. The results of hypotheses indicated a positive relationship between both the variables.

The results also unveil that the most common usage of e-commerce amongst the tour operators is for accepting the payments through debit/credit card followed by social media and mobile marketing for their services. Social networking enables the travel agencies to reach the people more effectively with the help of word-of-mouth promotions. Online advertising is used to reach the customer through the internet. The use of social media, digital banners, pop-ups, etc (McCoy et al., 2007) have revolutionized the advertising process. This creates cost effectiveness for the travel agencies, which is the main advantage of social media marketing (Weinberg, 2009). The use of debit/credit cards has seen an upsurge due to the "Digital India" movement through which an attempt is made to make India digitally efficient and advanced. This

explains the respondents' inclination towards debit/credit card use.

This study has also focused on the barriers that travel agencies face while adopting e-commerce. Based on the descriptive analysis of the data, the critical most barrier was infrastructural cost that includes computers and software installation, internet connection, and other communication networks. This is in coherence with the responses which show that 80% of the agencies have no or less than five IT personnel. This is because the travel agencies cannot afford to recruit IT experts at high salaries and training the existing employees for successful adoption of the new technology is also a costly process.

The next concern for the tour operators was online fraud and security. To build a transparent and trustworthy online relationship with the customers, it is important for the travel agencies to create value and develop customers' confidence in e-commerce through additional support and assurance. Government intervention is also needed for developing strong regulatory bodies and improving cybercrime acts that would benefit both the travel agencies and the customers.

At the end, it can be concluded that the application of e-commerce in travel agencies is still new and at an initial stage, and the importance of electronic commerce is not realized yet. This study will not only help those who are already using it, but also to those travel agencies which are planning to adopt and use e-commerce.

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