Selection of travel agents for service: A study of benefits for customers

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Abstract
The major purpose of this paper is to contribute to a better understanding of the benefits customers perceive when they use a travel agent for service. In-depth interviews with travel agents, tour operators and customers of travel agents and an extensive literature review identified the benefits customers perceive when they use a travel agent. The methodology followed consisted of studying websites of travel agents, the International Association Air Transport (IATA), the World Travel Agents Associations Alliance (WTAAA) as well as the Association of Southern African Travel Agents (ASATA) to identify information on customer benefits of employing travel agents. This was followed with conducting interviews, questionnaire development, sampling, data collection and the statistical analyses of the data. A confirmatory factor analysis was conducted using LISREL 8.80 to assess the measurement properties of the items used in the model. The results of the confirmatory factor analyses suggest that the model fits the data reasonably well. The absolute fit measures meet or exceed the minimum levels normally regarded as cut-off points. The study identified three benefits that are of importance for customers. These three benefits are expertise, financial and support benefits. Travel agents can use the model to assess the extent to which the perceived benefits are experienced by the customers, as it will allow travel agents to better manage their service delivery to customers, enhance customer satisfaction and subsequently establish emotional bonds with customers. Travel agents can also use the model to assess how the benefit dimensions fare against behavioural outcomes such as satisfaction and loyalty. The results of the study enable service providers to formulate value propositions, evaluate job performance, segment customers and differentiate market offerings. Furthermore, the study contributes towards overcoming the theoretical gap between the benefit antecedents that should be in place to enhance customer involvement in travel planning.

1.   Introduction

The ability of a technology such as the Internet to cause disintermediation, largely because the Internet enable buyers and sellers to interact easier without intermediaries, has been spelled out by various researchers since the 1980's (Malone, Yates & Benjamin, 1987). In the travel and tourism industry, it is especially travel agents that are easy prey in this regard as the Internet enables consumers' to bypass travel agents as intermediaries (Barnett & Standing, 2001; Buhalis, 1998). Burger (1997) noted that the products and services of the travel and tourism industry is well-suited for marketing via the Internet because of their high-priced, high-involvement, intangible, heterogeneous, high-risk and well-differentiated qualities. Essentially it was expected that the Internet will be instrumental in the disintermediation process where the travel agent will be ignored in the distribution channel and preference will be given to direct transactions between customers and suppliers. Because transactions in electronic markets should result in reduced costs compared to transactions in traditional markets, traditional intermediaries could be eliminated easily (Lee 1997, 1998; Lee & Clark, 1996). The flipside to this view, however, is that electronic markets will have to attend to specific intermediation needs, such as aggregation, one-stop shopping, trust provision and filtering to be accepted by buyers (Bailey & Bakos, 1997). The travel and tourism industry experienced both negative and positive effects caused by the Internet. Wen (2009) pointed out that the Internet had negative impacts on the industry, namely online pricing transparency, price competition and a decrease in customer loyalty. For customers the Internet offered a range of benefits such as convenience, ease of use, availability, reliability, adaptability, product and service options and response time (DeLone and McLean, 2003). The Internet has transformed the way customers seek for and receive information, and this has led to major changes in the structure of the tourism distribution system. The tourism distribution system now consists of multiple channels, and has introduced new challenges to both customers and firms (Grisseman & Stokburger-Sauer, 2012).

The acceptance and growth of the Internet's role in the travel and tourism industry has been spectacular. For instance, in 1999 only 39% of the larger accommodation chains took reservations on a real-time basis and this increased in two years' time to 64% (Cline & Warner, 1999; 2001). In 1998, airline companies sold less 1% of their tickets online and by 2008 this figure increased to 26% except for North America where this figure was 50% (Amaro & Duarte, 2013). Xiang, Wang, O'Leary & Fesenmaier (2015) found that there has been no significant change from 2007 to 2012 in the percentage of American travellers who used the Internet as a source of information for trip planning. This situation is a clear indication that some people regard the Internet as having barriers that are difficult for them to overcome (Minghetti & Buhalis, 2010). On the other hand, people prefer to use a travel agent for a variety of reasons. The most recent figures of the Travel Weekly's Consumer Trends (Tunney, 2014: C10) indicate that 45% of travellers have used a travel agent to book a trip with a large proportion of these travellers stating that they use a travel agent because they were looking for expert advice. The figure of 45% clearly indicates the relevance of travel agents in the travel and tourism today.

The question that begs answering is what makes consumers use travel agents for travel and tourism bookings when there is a host of alternative means available to them for travel and tourism bookings? Stated otherwise, what value or benefits are offered by travel agents that makes them a preferred choice travel and tourism bookings? In the previous paragraph mention has already been mentioned that travellers' choose travel agents because travel agents offer expert advice.

To address the issue of why customers use travel agents for travel and tourism bookings, various websites of travel agents, the International Association Air Transport (IATA), the World Travel Agents Associations Alliance (WTAAA) as well as the Association of Southern African Travel Agents (ASATA) was studied to identify why travellers use travel agents. This was followed by conducting personal interviews with travel agents, tour operators and long-time customers of travel agents that fly regularly. The study of the websites and personal interviews produced a number of benefits that travellers get when they use the services of a travel agent. The personal interviews and website analyses were followed by a review of the literature on benefits customers perceive and particular benefits perceived when travel agents are used. In the next section the benefits customers perceive as well as the outcomes thereof are briefly attended to.

2.   Benefits perceived by customers and the outcomes thereof

"Consumers are rational decision makers who want to gain maximum benefits" (Etgar, 2008: 98). Maximum benefits represent a positive trade–off between costs incurred (and the sacrifices made) and the benefits received. Customers' benefits consist of both tangible and intangible features of the product/service (Khalifa, 2004). The sacrifice component consists of monetary and non-monetary factors such as time and effort required obtaining and using the product/service (Grönroos, 1997). Benefits add value in the sense that the product or service enhances the customer's performance or experience. Benefits can, apart from being either tangible or intangible, also take on many forms such as social, convenience, customisation, support and so forth. Parolini (1999) summarises the customer's conversion of benefits to value by attributing the value of a product directly to the expected benefits and inversely to the costs associated with its use. The marketing context in which a consumer finds herself or himself also has a major bearing of the benefits expected and perceived. For instance, Mimouni-Chaabane and Volle (2010, 32) found that the benefits customers get from enrolling in loyalty programs consist of three groups of benefits, namely "utilitarian benefits (monetary savings and convenience), hedonic benefits (exploration and entertainment), and symbolic benefits (recognition and social benefits)"

Eggert & Ulaga (2002) found that customer perceived benefits (value) result in positive word-of-mouth and repurchase intent. On the firm's side, benefits include loyalty, long-term profitability and sales growth (Kinard & Capella, 2006). The accomplishment of relational benefits is seen as the foundation for relationship continuity and stability and is assumed to improve customer satisfaction and is responsible for behavioral outcomes, such as positive word-of-mouth, intention to stay in the relationship and loyalty (Molina, Martin-Consuegra, & Esteban, 2007; Palmatier, Dant, Grewal & Evans, 2006). Reynolds and Beatty (1999) established that social as well as functional benefits had a

direct impact on satisfaction with a salesperson, while the latter has a positive relationship with WOM and loyalty

3. **Benefits of using a travel agent**

Benefits are the 'get' components of value from the uni-dimensional perspective (Zeithaml, 1998), and are obtained from value perceptions (Mathwick, Malhotra & Rigdon, 2001). 'Benefits' are valuable or worthwhile outcomes received by the parties engaging in a relationship with each other (Nielson, 1998). According to social exchange theory, customers aim to maximise the benefits they receive from an exchange, to justify their costs. These benefits are both tangible and intangible (Bagozzi, 1994). Customer and supplier benefits have not received equal attention in marketing literature. To develop long-term relationships between customers and suppliers, mutual benefits must exist. A limited number of articles have been published on customer benefits in the marketing literature. Gwinner, Gremler & Bitner (1998) studied relational benefits in different service contexts where three categories of benefits emerged: confidence, social and special treatment benefits. Gwinner, Gremler & Bitner's (1998) relationship benefits conceptualisation has been extended into different contexts. These dimensions were found to be significantly related to the customer's level of commitment to the supplier (Hennig-Thurau, Gwinner & Gremler, 2002) and also found to be antecedents of customer affective commitment to a service (Dagger, David & Ng, 2011). Confidence, social and special treatment benefits have been investigated in different retail sectors including grocery, clothing, electronics, furniture and retail banking contexts (Molina, Martin-Consuegra & Esteban, 2007; Riz-Molina, Gil-Saura & Berenguer-Contri, 2009). Gwinner, Gremler & Bitner (1998) are not the only researchers to conceptualise relational benefits. Beatty, Mayer, Coleman, Reynolds and Lee (1996) investigated the benefits customers receive from engaging in relationships with salespeople in upscale department stores, and found that functional and social benefit dimensions emerged. These dimensions were further confirmed by Reynolds and Beatty (1999). Mimouni-Chaabane and Volle (2010) studied the customer benefits of loyalty programmes and identified five types of benefits: monetary savings, exploration, entertainment, recognition and social benefits. Arnold and Reynolds (2003) developed a scale to identify and measure hedonic customer shopping motivations, where six types of motivations were found: adventure, social, gratification, idea, role and value shopping motivations.

3.1 Economic benefits

Economic benefits are the utilitarian benefits of using a travel agent. Etgar (2008) identifies two types of economic benefits: economic rewards and customisation. Economic rewards include reduced costs, reduced risks, and reduced dangers of product misperformance. These benefits also appear in an article by Auh, Bell, McLeod & Shih (2007) in which co-production benefits customers by offering "lower prices, more opportunities to make choices, and greater discretion about the configuration about the final product. Moreover, clients likely experience shorter waiting times and enjoy a greater likelihood of customisation" (Auh, Bell, McLeod & Shih, 2007: 361). Gwinner, Gremler & Bitner (1998) initially proposed that economic benefits were an important category of relationship benefits. They defined economic benefits as the monetary benefits of discounts or price breaks, and the non-monetary benefits of time savings in regard to faster service and saving time by not having to look for another supplier. However, their empirical study did not support this category of benefits, and some of the items instead loaded onto other dimensions. In loyalty programmes, utilitarian benefits have been addressed as financial advantages including monetary savings, reduced spending and convenience benefits, because loyalty programmes help to automate customers' decision-making. Loyalty programmes can also reduce information searching and decision costs, offering value-added service. Therefore utilitarian benefits for loyalty programmes are operationalised as monetary, convenience, and time and effort-saving benefits (Mimouni-Chaabane & Volle, 2010). Collectively, these studies address economic benefits as the monetary rewards of saving money, and the non-monetary rewards of convenience, customisation, advice, and reduced risks. The benefits identified for this study that address Etgar's (2008) economic benefits category are customisation, convenience, expertise and financial benefits.

3.1.1 Customisation benefits

Customers strive to make their products match their personal preferences within their budget and physical constraints (Etgar, 2008). In their study of relational benefits, Gwinner, Gremler & Bitner (1998) operationalised customisation benefits as a tailored offering to meet regular customers' needs, and noted that some customers may perceive customisation benefits as preferential treatment. Preferential treatment in the form of receiving a customised offering because of the customer's relationship with the service provider was identified. Loyal customers received additional services or consideration. A kind of history development emerged where the supplier learned about customers' needs and wants, which reduced the inconvenience of explaining it each time customers visited the supplier (Gwinner, Gremler & Bitner, 1998).

3.1.2 Convenience benefits

Berry, Seiders & Grewal (2002) operationalised service convenience as the customer's time and effort perceptions of buying and using a service. They developed a conceptual model of five different types of service convenience. These five types of service convenience are: decision convenience in terms of simplifying decision-making, access convenience in terms of initiating service delivery, benefit convenience in terms of experiencing the core benefits of the offering, transaction convenience in terms of finalising the transaction, and post-benefit convenience in terms of re-establishing subsequent contact (Berry, Seiders & Grewal, 2002). Seiders, Voss, Godfrey and Grewal (2007) developed a scale to measure these five types of service convenience, empirically confirming the dimensions. For relational benefits, the non-monetary benefits of time saving with regard to quicker service and not having to look for another supplier were empirically validated (Gwinner, Gremler & Bitner, 1998). Utilitarian benefits have been studied in the loyalty programme context, where customers experience the benefits of shopping convenience and time saving as the primary benefits of joining a loyalty programme. Utilitarian benefits were defined for loyalty programmes as convenience in reducing choice, and saving time and effort. It also included economic benefits in the form of spending less and saving money (Mimouni-Chaabane & Volle, 2010).

3.1.3 Expertise benefits

Human expertise is the "displayed behaviour within a specialized domain and/or related domain in the form of consistently demonstrated actions of an individual that are both optimally efficient in their execution and effective in their results" (Herling, 2000, 21). In the domain of marketing, expertise is the knowledge that sellers hold of their products and services, and their ability to sell them to customers. Expertise is necessary to match product offerings to customer needs and expectations (Dampérat & Jolibert, 2009). Furthermore, for professional services such as a travel agent, seller expertise is considered 'product quality' therefore seller expertise is the core element customers look for when buying a service of this nature (Wan, Luk, Fam, Wu & Chow, 2012).

3.1.4 Financial benefits

Financial benefits refer to the monetary rewards of using a travel agent to undertake travel arrangements. For relational benefits, economic benefits are the monetary benefits of discounts or price breaks, and the non-monetary benefits of time saving in regard to quicker service and saving time by not having to look for another supplier (Gwinner, Gremler & Bitner, 1998). The financial benefits of a retail shopping experience have been operationalised as value motivations in the form of looking for sales, discounts and bargains (Arnold & Reynolds, 2003).

3.2 Psychological benefits

Etgar (2008) has identified psychological benefits as the hedonic aspects of involving travel agents in travel arrangements. 'Hedonic benefits' are experiential, emotional, non-instrumental and personally gratifying benefits (Holbrook & Hirschman, 1982). Etgar (2008) has primarily used Holbrook's (1996) typology of eight types of consumer value with some reference to other authors to substantiate the psychological benefit category. Etgar (2008) proposes intrinsic benefits to include play, aesthetics, ethics, spirituality, excitement, variety-seeking, and deviation from daily routines. Extrinsic benefits include excellence, autonomy, self-expression and uniqueness, using personal inherent capabilities, enjoyment and self-confidence. Based on the hedonic value dimensions and the benefit conceptualisations for relationship and loyalty marketing literature, the psychological benefits identified for this study are enjoyment, exploration, and support benefits.

3.2.1 Enjoyment benefits

Some customers simply enjoy being involved in the delivery of the service; they are motivated to participate because it is intrinsically attractive to them. This category refers to the positive emotional feeling aroused when the customer participates (Sheth, Newman, & Gross, 1991). 'Enjoyment benefits' refer to Holbrook's (1996) play value, which is the customer's intrinsic enjoyment and the fun had by the customer.

3.2.2 Exploration benefits

Hedonic benefits are non-instrumental, emotional, experiential and personally gratifying (Hirschman & Holbrook, 1982). Exploration benefits refer to discovering and trying new products, satisfying curiosity and keeping up with new trends (Mimouni-Chaabane & Volle, 2010). Exploration is active and adventurous (Rintamäki, Kanto, Kuusela & Spence, 2006). In the context of retail shopping, motivations similar to exploration include adventure shopping and idea shopping. Adventure shopping includes motivations for adventure, stimulation and escapism. Idea shopping includes motivations of keeping up with trends, and finding out about new products and innovations (Arnold & Reynolds, 2003).

3.2.3 Support benefits

In marketing, seller support is an integration of people, processes, technologies and strategies that combines organisational resources and communication to enable customer value creation interactions. Seller support enables customers to access the services they want, when and how they want them (Nilsson, 2007). Two types of support have emerged in the social exchange relationship between suppliers and customers: perceived organisational support and perceived service provider support. Perceived organisational support is the extent to which the customer believes the supplier as a whole values their input and is concerned with their well-being (Eisenberger, Huntington, Hutchinson & Sowa, 1986). By continuously interacting with the supplier, customers can perceive support from the supplier and may feel better about service delivery because of the history of support. The second type of support is perceived service provider support. This is the extent to which the employee expresses consideration for the customer. It focuses on the dyadic relationship between a particular service provider and a customer (Yi & Gong, 2009).

3.3 Relational benefits

Etgar (2008) proposes status, self-esteem enhancement, maintaining communication and dialogue, social contact values, engagement in customer and brand communities and control over the environment as possible social benefits. Other research on relational benefits is also fitting for this category, particularly Gwinner, Gremler & Bitner's (1998) relational benefits conceptualisation. Relational benefits have been operationalised as the benefits customers receive beyond the core product or service when they engage in long-term relationships with firms. They include confidence benefits, social benefits, and special treatment benefits.

3.3.1 Confidence benefits

Confidence benefits are the sense of confidence one feels from having a relationship with a supplier, which includes risk reduction and trust. Trust exists when one party has confidence in the other party's reliability and integrity in the exchange. Confidence thus refers to a service provided in a way that is honest, fair, competent, responsible, helpful and benevolent (Morgan & Hunt, 1994). In value co-creation trust is built through dialogue between the customer and the supplier, creating bonds of integrity and shared risk (Randall, Gravier, & Prybutok, 2011). According to social exchange theory, the positive outcomes from the customer-supplier interactions over time increase trust between the customer and supplier and their commitment to the exchange relationship (Lambe, Wittman, & Spekman, 2001). Many people feel stress and anxiety over the risks associated with certain purchases, and by involving someone such as a travel agent to assist them, their participation may relieve this stress because they adopt a degree of control over the situation. Confidence benefits are conceptualised as the feelings of comfort and security in having developed a relationship with a supplier and the formation of more realistic expectations of the service.

3.3.2 Social benefits

Etgar (2008) identifies possible social benefits as status and self-esteem enhancement, control, and social contact values. Social contact values exist when people have a desire to share activities with other people who have similar interests (Berthon & John, 2006). In the relationship context,

social benefits are received beyond the benefits of the core product itself when a kind of fraternisation occurs between customers and employees – it can range from recognition to friendship (Gwinner, Gremler & Bitner, 1998). Social benefits are feelings of familiarity, rapport, friendship, personal recognition, and social support. Sometimes social benefits arise from customer-to-customer interactions as well as customer-supplier interactions and friendship (Gwinner, Gremler & Bitner, 1998). In the retail shopping context, two social motivations were found: social motivations referring to socialising with others, enjoying spending time with friends and family when shopping, and bonding with others.

3.3.3 Symbolic benefits

In Mimouni-Chaabane and Volle's (2010) study of the benefits of loyalty programmes, symbolic benefits included recognition in the form of having special status, feeling distinguished and better treated. It also included social benefits, which meant belonging to a group that shared the same values. Recognition benefits arise from customers feeling that they have a special status, feeling distinguished, and treated better than other customers. Social benefits refer to the feeling that customers are part of an exclusive group of customers with shared values associated with the supplier. Symbolic benefits are demonstrated when customers are able to express their personal values through consumption. These values can be status or self-esteem, and defining or maintaining the customer's self-concept (Rintamäki, Kanto, Kuusela & Spence, 2006). Customers experience improved self-image when their active participation in the experience enables them to become more independent (Fitzsimmons, 1985).

4.   Methodology

The methodology followed consisted of studying websites of travel agents, the International Association Air Transport (IATA), the World Travel Agents Associations Alliance (WTAAA) as well as the Association of Southern African Travel Agents (ASATA) to identify information on customer benefits of employing travel agents. This was followed with conducting interviews, questionnaire development, sampling, data collection and the statistical analyses of the data.

4.1   Personal interviews

Personal interviews were conducted with travel agents, tour operators and long-time customers of travel agents that fly regularly.

4.2   Questionnaire used in the study

The questionnaire consisted of 38 items that measured 9 dimensions (6 benefit dimensions and 3 outcome benefits). The dimensions were discussed in an earlier paragraph. All the items in the questionnaire were measured on a 10-point Likert scale, where 1 represented Strongly disagree, and 10 Strongly agree. Items measuring the outcome of the benefits perceived when dealing with a travel agent, namely satisfaction (1), firm reputation (3) and loyalty (2) were measured with scales similar to the afore-mentioned Likert scale.

4.3   Sampling procedure and method of data collection

A random sample of 10 000 email addresses of customers that fly regularly was purchased from a data supplier. A web-based questionnaire was posted on a website to collect data online. The questionnaire was accompanied by a letter that briefly referred to the purpose of the study and customers were requested and encouraged to participate in the study. The number of fully completed questionnaires received was 523. The response rate was thus 5.23%.

4.4   Statistical analyses

The PASW Statistics 22 software programme was utilised to conduct a series of exploratory factor analyses to identify the factor structure of the customer benefits of involving travel agents. The exploratory factor analyses (EFA's) were undertaken with the following settings: Principal Axis extraction, Direct Oblimin rotation (because the factors/dimensions were correlated), Factor loadings greater than 0.04 were regarded as sufficient. A factor was retained if it was interpretable without cross-loading on any other factor. 1. A four-dimensional structure emerged from the EFA's.

5.   Empirical Results

The first step in the data analysis process was to assess the reliability of the instruments used to measure the constructs in the theoretical model.

5.1   Reliability results

The assessment of the internal consistency of each dimension was conducted as suggested by Churchill (1979). The reliability results are summarised in Table 1; all the dimensions/latent variables returned Cronbach alpha values well above the customary cut-off of 0.7 (Nunnally and Bernstein, 1994) , and suggest that these scores can be regarded as reliable.

Dimension	Cronbach alpha
Experience	.904
Financial	.862
Customisation	.706
Support	.850
Reputation	.871
Loyalty	.798

Table 1: Reliability results

5.2 Confirmatory factor analysis results

A confirmatory factor analysis (CFA) was conducted using LISREL 8.80 (Jöreskog and Sörbom, 2006) to assess the measurement properties of the items used in the model. As it emerged that the data were not normally distributed, the Robust Maximum-Likelihood (RML) estimation method was used to test the theoretical model. The benefits that customers perceive to be receiving when they use a travel agent was then subjected to confirmatory factor analyses as recommended by Gerbing and Anderson (1988). The results of the confirmatory factor analyses are summarised in Table 2. The RMSEA of 0.055 suggests that the model fits the data reasonably well (Steiger & Lind, 1980). In addition the absolute fit measures reported in Table 2 meet or exceed the minimum levels normally regarded as cut-off points.

Degrees of freedom	36
Fit indices	
Satorra Bentler Scaled Chi-Square	92.706(p=0.0)
RMSEA	0.0549
X²/df ratio	2,57
ECVI	0.293
NFI	0.993
NNFI	0.993

Table 2: CFA Fit Indices for the Structural Model

The dimensions and items of the benefits customers receive when they use a travel agent are set out in the Appendix. The reliability results are reported in the Appendix. The strength of the relationships between the perceived benefits model, customer satisfaction, firm reputation as well as loyalty are illustrated in Figure 1.
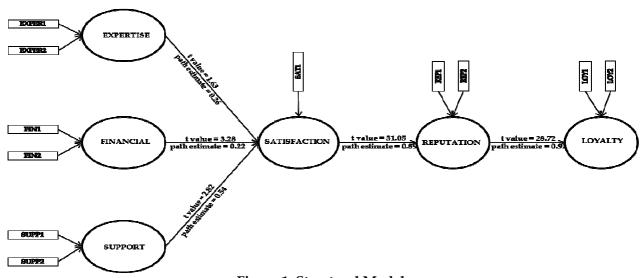

Figure 1: Structural Model

6. Findings

The major findings of this study are that customers use travel agents to assist them with their travel arrangements because of the financial, support and expertise benefits offered by travel agents. The Financial and Expertise dimensions are part of the Economic benefits identified in the literature whilst Support is a Psychological benefit. None of the Relational benefits that were identified during the personal interviews and the literature review featured as benefits in this study. The proposed model to measure members' perceived benefits of a loyalty program for an airline reported here is parsimonious and consists of three dimensions, namely: Financial, Support and Expertise. The t-values in Figure 1 also confirm strong relationships between three dimensions of the perceived benefits customer receive and satisfaction realised. The loadings of the Financial and Support factors in the model were high and statistically significant with p< 0,001 which is evidence of construct validity. The strength of the relationship between Expertise and satisfaction is also confirmed by a one tailed assessment as the t-value for acceptance in a one-tailed assessment is 1,65. The RMSEA value of 0.055 indicates a reasonable fit and is additional evidence of construct validity. The 90% confidence interval for the RMSEA is between 0.0413 and 0.0688. The X2/df value of 2.57 falls in the recommended range from 5.0 to 2.0 (Wheaton, Muthen, Alwin, & Summers, 1977; Tabachnick and Fidell, 2007). The NFI exceeds the recommended value of .95 (Hu and Bentler, 1999).The additional fit indices confirm the conclusion that the proposed model demonstrates sufficient evidence of construct validity. The relationship between satisfaction and corporate reputation (t=31.05) and corporate reputation and loyalty is also strong (t= 28.72).

7.   Managerial Implications and Limitations of the Study

There is still a substantial portion of the travel and tourism market that prefers to use the services of travel agents for their travel and tourism needs. In this study it was found that these consumers prefer to use travel agents because of the expertise, financial and support benefits that travel agents offer to them. Travel agents should appreciate the role of perceived expertise, financial and support benefits necessary for the successful delivering of service. These perceived benefits are of particular importance to travel agents because of their strong link with customer satisfaction, the firm's reputation and loyalty. Travel agents can use the model to assess the extent to which the perceived benefits are experienced by the customers, as it will allow travel agents to better manage their service delivery to customers, enhance customer satisfaction and subsequently establish an emotional bond with customers. Travel agents can also use the model to assess how the benefit dimensions fare against behavioural outcomes such as satisfaction and loyalty. The major limitation of this study is that the findings are only relevant to the travel and tourism industry and as should only be considered for application with great care in other industries.

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Appendix

Dimensions and items of the benefits customers perceive when they use a travel agent

Dimensions	Items		Cronbach alpha
Expertise	EXPER1	I benefit from my travel agent's accumulated experiences	.901
	EXPER2	My travel agent has the knowledge to answer my questions	
Financial	FIN1	When I plan a trip with my travel agent I receive value for money	.862
	FIN2	I get the most out of my money when I plan a trip with my travel agent	
Support	SUPP1	My travel agent provides assistance in the event of unforeseen circumstances	.850
	SUPP2	My travel agent successfully deals with changes to my travel plans	
		Overall	.925

Items measuring the relationship of the benefits customers perceive when they use a travel agent and satisfaction, corporate reputation and loyalty

		Cronbach alpha
Item that measured satisfaction		-
SAT1	Overall I am satisfied with my travel agent	
Items that measured corporate reputation		.909
REP1	My travel agent has a favourable reputation	
REP2	My travel agent is highly reputable	
Items that measured loyalty		.798
LOY1	I have developed a good relationship with my travel agent	
LOY2	I am loyal to my travel agent	